



RETIRED TEACHERS ASSOCIATION OF CHICAGO

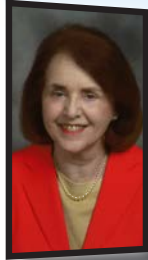
SINCE 1926

VOL. LXXIX | NO. 3

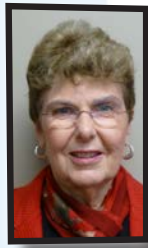
NEWS BULLETIN

WINTER 2023

2024-2025 Elected Executive Committee



Louella B. Preston
President



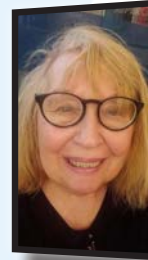
Rita M. Naughton
First Vice President



Patrick M. Keating Sr.
Second Vice President



Hubert C. Jackson, Jr.
Treasurer

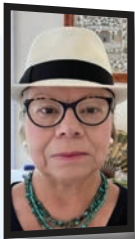


P. Jo Ann Ryan
Secretary

2024-2025 Elected Directors



Lillian H. Degand



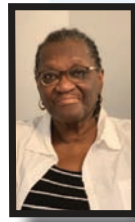
Maria
Fresse-Giffels



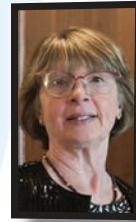
Kevin B. Huber



John C. Lillig



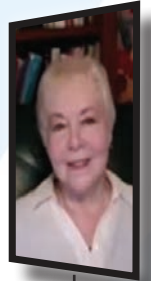
Elizabeth Mackie



Debra C. Nelson



Elaine L. Schain



Sylvia Stuart

RTAC Elects 2024-2025 Officers and Directors

At RTAC's 97th Annual Fall Luncheon/Business Meeting, the members in attendance elected the nominees slated by the 2023 RTAC Nominating Committee to serve for the biennium 2024-2025.

Congratulations and Best Wishes to:
Louella B. Preston – President, Rita L. Naughton – First Vice President, Patrick M. Keating, Sr. – Second Vice President,

Hubert C. Jackson, Jr. – Treasurer, and Jo Ann Ryan – Secretary. The newly elected Directors are: Lillian H. Degand, Maria Fresse-Giffels, Kevin B. Huber, John C. Lillig, Elizabeth Mackie, Debra Nelson, Elaine L. Schain, and Sylvia Stuart.

Thanks to the 2023 Nominating Committee for their work in planning,

interviewing, and selecting the candidates. The Committee included John A. Butterfield, Immediate Past President who served as the chairperson, Roy E. Coleman and Mary Puente, RTAC Directors, as well as Queen Jackson and Katherine Konopasek, RTAC members-at-large who were appointed by RTAC President Linda R. Williams.

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

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

2023-2024

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 L. Schain
Dianne I. Yonkers

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Vaughn J. Barber
Edward A. O'Farrell
Zygmunt Sokolnicki
Marcella L. Morrison
Ethel Philpott

RTAC SERVICE DIRECTORY

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

RTAC E-mail office@rtac.org

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

CTPF Health Insurance Information 1-312-641-4464

Annual Membership \$50

Lifetime Membership \$300

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RTAC has a staff assistant position available. Please visit the RTAC website for details.

President's Message

Linda R. Williams, RTAC President

One of the daunting challenges facing us as we mature is illness. Thank goodness for Medicare and Medicare with a good supplement. Medicare has provided peace of mind about healthcare to millions of seniors. Like a lot of healthcare options, Medicare has problems in its program that can be costly.

Even Medicare Advantage Plans have problems. They have lower premiums that save you money if you stay healthy, but they come with restrictions on access to in-network physicians and testing services. You don't fully appreciate these restrictions until you have an illness.

There is one Medicare problem common to both of these plans. It can be expensive if you don't understand it. The problem becomes worse when you are at your weakest moment, being transported to the hospital by ambulance and taken into the emergency room. Once there you are quickly transferred from the ambulance to an examination room surrounded by doctors and nurses. You are asked about your insurance. You give them your Medicare and supplement cards. In the best case, you will be sent home after a few hours of observation, testing and told to follow up with your doctor. On the other hand, the doctors may be worried and want to keep you longer. You may stay in the emergency room overnight or be sent to an observation area to be monitored.

REMEMBER, you have not been admitted to the hospital. If after a few days of observation, the hospital decides you need to be transferred to a skilled nursing facility where you can receive IV treatment or injections, this becomes a critical distinction. You weren't sick enough to be admitted into the hospital; but you need further care.

Medicare covers the first 100 days of skilled nursing care only if you are transferred directly from an in-patient status after at least three days in the hospital. REMEMBER, you were in the hospital but you weren't an admitted in-patient. That means your skilled nursing care isn't covered. You will receive a very expensive bill for that care.

Hospitals get penalized for Medicare readmissions. They are incentivized to keep you in observation status until they decide on your plan of care. If the hospital wants to keep you around, you or your advocate should demand you be admitted to the hospital even if they say you must wait for a room to become available. Don't forget to get your admittance status in writing.

If you are among the healthy who have only used your Medicare coverage for routine checkups and minor health issues you have no idea how complex the process can be to make sure your healthcare



Linda R. Williams

bills are paid correctly. To make things easy, you only need to REMEMBER to be admitted to the hospital rather than staying in the emergency room overnight or staying in an observation area to be monitored if you need further care. This is important information that needs to be shared with family and friends.

In closing, I want to thank members of the RTAC Committees, volunteers who helped in the Office and at our Luncheons/Business Meetings, Office Staff, Directors, Officers and all of you, our Members for your support during these last two years. I wish to extend Congratulations and Best Wishes to our incoming President, Louella B. Preston, and her team for the biennium 2024-2025.

See you around!!

– Linda R. Williams

MetLife Dental/Vision Plan

RTAC is pleased to announce that our MetLife Dental Plan/Vision Plan with eyewear discounts will continue through November 30, 2024 with rates at the same levels as have been in effect since 2016. This is quite a feat in this period of inflation. RTAC provides its members with access to two PPO options. Both plans provide extended benefits if the member selects 'in network' providers. If an RTAC MetLife Dental insured exceeds his annual \$1,250

maximum benefit level in either the comprehensive or basic plan, discounts will still continue for in-network providers. Coverage is available to an RTAC member, her/his spouse and/or children under age 26.

RTAC MetLife Dental members are also eligible for discounts, at no extra cost, when purchasing prescription eyewear: glasses and contact lenses, non-prescription sunglasses, and Lasik procedures.



Christine Sturgill and Steve Stall

For additional information, please call the RTAC Office weekdays from 10:00 a.m. to 3:00 p.m. at (312) 750-1522.



Lillian Degand & Cindy Melendez

Fall 2023 RTAC Book Exchange

Those who attended our Fall 2023 RTAC Luncheon/Business Meeting participated in something new. Thanks to the suggestion of newly elected Director Lillian H. Degand, RTAC was pleased to provide a RTAC Book Exchange. The purpose was to enable the luncheon/meeting attendees to select books that were donated for the event. We look forward to being able to continue this going forward. There was no charge for the books. The concept was that one could contribute a book or two and select one or two to take with him/her. There were only two books left at the end of the Fall 2023 luncheon/meeting. When you think about attending our Spring 2024 luncheon, please consider donating a few books and taking one or two for your own reading pleasure. With your interest and support, this can become a permanent feature of our fall and spring events.

Recap: Fall 2023 RTAC Seminars

OCTOBER 25, 2023

BLYTH AND ASSOCIATES: REVIEWING YOUR 2022 TAX RETURN TO PREPARE FOR YOUR 2023 TAX FILING

William Blyth, Carla Nitz, and Krista Zych presented their annual seminar on how to begin preparing for your 2023 tax filings. Extensive information was also provided on how to most effectively complete one's Required Minimum Distributions from IRA's and 401k instruments. The presentation was done via Zoom. As you look at your 2022 income tax filings, there are certain steps to take as this year concludes to prepare for 2023 tax filings. There have been some changes in the laws that govern this annual chore which were shared with the seminar attendees. Bill also provided some interesting information from various sources regarding economic trends that should be considered as they relate to investments, financial planning, and legacy arrangements.

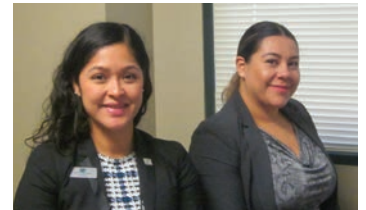


Carla Nitz, William Blyth & Krista Zych

NOVEMBER 8, 2023

FIFTH/THIRD BANK: GUIDING YOUR FINANCES: A GUIDE TO FINANCIAL LITERACY AND FRAUD PROTECTION

Jennyfer Lopez and Mashell Salgado of Fifth/Third Bank provided a seminar to RTAC members on how to be financially literate and protect your financial well-being, especially to guard against the various scams which are being perpetrated against those who are unaware of the techniques and strategies being used by thieves. There are fake business e-mails, threatening e-mails and/or calls saying that your accounts are in jeopardy of being suspended or canceled unless you take the action that the caller demands. Also watch for computer virus alerts, pop-up ads that if clicked lead to malware downloads, codes directing one to a crypto ATM, phone calls from numbers that look familiar to get you to answer the phone, and a multitude of other scams that keep appearing. When it involves your banking security, they advised the attendees to verify the status of their financial holdings by checking with their bank. It is always inappropriate to purchase gift cards and give the numbers to unknown callers.



Mashell Salgado & Jennyfer Lopez

RTAC's 2024 - L.E.A.P.

(LEGISLATIVE EDUCATION AND ADVOCACY BY PENSIONERS)

It has been RTAC's previous practice to use Leap Years, which include the extra day on February 29th, which are generally election years, to focus upon maintaining contact with our elected officials as they seek our support in their upcoming electoral races. The COVID-19 pandemic forced the termination of that practice in 2020. We are looking forward to restarting this practice in 2024. You can check the RTAC website, rtac.org to learn who your State of Illinois officeholders are in both the Illinois House of Representatives and the Illinois Senate. Look at your voter's card to learn in which districts (House and Senate) you reside. Then you can get the names of your Representative in the Illinois House and your State Senator. The districts were reconfigured just prior to the 2022 election cycle.

RTAC members have a successful lengthy history of working on behalf of maintaining contact with our Illinois legislators to advocate on behalf of retired Chicago public school educators in order to maintain our economic security. You are strongly urged to make the effort to communicate with your elected members serving in the Illinois General Assembly. Contact both your House Representative and State Senator either by phone, e-mail, U.S. Mail or in person prior to the primary (March) and general (November) elections. Currently, the inequity that exists between Tier 2 public employees and Tier 1 employees, has been the concern and subject of deliberations of the Illinois House of Representatives' Personnel and Pensions Committee chaired by Representative Stephanie Kifowit.

Continued on page 8

October 17, 2023

RTAC Luncheon/Business Meeting

Macy's Chicago Walnut Room

On Tuesday, October 17, 2023, 225 RTAC Members and Guests attended our 97th Annual Fall Luncheon/Business Meeting at Macy's Walnut Room in downtown Chicago. Our featured speaker was Ms. Carrie Berkich, Senior Benefits Manager at the Chicago Teachers' Pension Fund, whose responsibilities include management of CTPF's Health Insurance Programs as well as coordination with the Fund's Service Purchase Department and Pension Team. When we learn that other retirees in the private and public sectors don't have the type of comprehensive health insurance options with a CTPF subsidy, we are reminded that CTPF Annuitants retirees are most fortunate to be able to access excellent medical insurance program options.

Ms. Berkich also shared information about the various scams and strategies that are utilized to switch CTPF retirees' away from their designated health care insurance programs. Alternative offerings are most prevalent in our mailboxes, via telephone marketing, as well as through public media during the latter part of the year when health insurance enrollment and reenrollment is in full swing. It is also unfortunate that the various advertisements continue throughout the year. According to Ms. Berkich, there are hundreds of CTPF annuitants who are regularly diverted away from their designated health insurance programs. Reinstatement into one of the CTPF plan programs is complex and lengthy. An annuitant is only allowed to do this once unless the annuitant has experienced a qualifying event. Ms. Berkich counseled annuitants to exercise extreme caution before deciding to transfer to an alternative health insurance option.

At the Fall 2023 RTAC Luncheon/Business Meeting we were pleased to be rejoined by two long-time sponsor organizations – William Blyth and Associates and Euclid Managers, who were last in attendance with us at our October 2019 Fall Luncheon/Business Meeting.

We welcomed Blyth and Associates' Bill Blyth and Carla Nitz and Euclid Managers' Steve Stall and Christine Sturgill. RTAC is grateful for their ongoing support of our organization and our members.

Thank you both.



Roy Coleman, Rita Naughton & Hubert Jackson assemble the U.S. Flag



RTAC President Linda R. Williams starts the program



Reception/Registration
Bernie Eshoo, Dianna J. Uchida & Katherine Konopasek



Hubert C. Jackson, Jr., RTAC's Treasurer who provided the Invocation as well as the Treasurers Report



Over 225 people joined us for the Fall 2023 RTAC Luncheon and Business Meeting.



Christine Sturgill & Steve Stall of Euclid Managers present RTAC President Linda R. Williams & Executive Director Arlene R. Crandall with a plaque commemorating RTAC's partnership with Euclid Managers MetLife Dental 2006-2023.



RTAC Officers and Board of Directors

RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

GENERAL ASSEMBLY BRACES FOR BUDGET CRUNCH

The Illinois General Assembly is now confronting the challenge of crafting a budget with growing fiscal pressure due to the loss of the pandemic budgetary cushion which it received from the Federal government over the past few years. During most legislative sessions, the most important piece of legislation is the State budget. There is an adage, “a budget is a moral document.” The budget reflects the priorities and values of the legislators who adopted the laws.

For the past several years, Governor Pritzker has laid out budgets that have placed an emphasis on fiscal responsibility, as well as investments in education. With a significant influx of federal money as well as stronger than expected revenue, Illinois has been able to reduce unpaid bills, repay short-term borrowing, and set aside resources for future fiscal stability.

The current FY24 budget includes an additional \$200 million for the State’s pension systems beyond what is required. This brings the pension stabilization investments to \$700 million in the last few years. This budget also includes payments into the Budget Stabilization Fund, the State’s rainy-day fund. The balance in the Budget Stabilization Fund will grow an estimated \$138 million in Fiscal Year 2024 under current law and is expected to have a \$2.1 billion balance at the end of Fiscal Year 2024.

The most recent budget also featured a \$350 million increase for the K-12 evidence-based funding (EBF) formula. The State Board of Education uses the tiered formula to distribute State funding based on need. This investment brings the total annual EBF program to \$8.279 billion, or a \$1.443 billion increase in annual base funding during the past six years. There is a core group of lawmakers

committed to ramping up the evidence-based funding earmarked for schools.

ALL SIGNS POINT TO SIGNIFICANT PRESSURES ON THE STATE BUDGET

The State of Illinois reached a new contract agreement with the largest union of frontline Illinois state employees. The new contract will cost taxpayers an additional \$620 million over four years with about \$200 million of that coming due during the current fiscal year.

In 2020, Illinois created a Medicaid-style program for undocumented immigrants age 65 and older. The program was expanded twice and now covers those age 42 and older. The costs have ballooned.

The Governor initially proposed \$220 million dollars for the program in the current fiscal year. That was determined to be woefully inadequate to meet the needs of the program so the General Assembly appropriated \$550 million and gave the Department of Healthcare and Family Services (HFS) tools to contain costs. It appears that HFS is now estimating the cost of funding this at \$832.7 million, which is well above the appropriated amount. The costs are increasing due to the extraordinarily high number of enrollees who have greater needs due to previously lacking health care coverage.

HFS is now to implement copays, cost sharing as well as a membership cap to rein in the ballooning cost of the program as well as to stop accepting new applicants. It is also seeking to secure federal assistance with this program. However, it is committed to preserving this nation-leading program for the future.

Another area of fiscal concern remains the funding of state pensions. The House Personnel & Pensions Committee hosted hearings since last summer to provide an overview of Illinois’ systems, as well as

to discuss ways to improve the long-term outlook of the State’s systems and the Chicago Teachers’ Pension Fund. The various State Pension Funds as well as CTPF provided input on current status and how things could improve moving forward.

In addition to the statutorily required pension payments, there is growing concern that additional pension payments are needed for those enrolled in Tier 2. The Federal Government sets standards for public retirement plans that do not enroll their employees in Social Security. The belief is that the immediate need is to correct the Tier 2 pension structure to bring it into compliance with the federal guidelines.

The 2010 Law which created the Tier 2 pension structure dramatically narrowed retirement benefits for public workers who were employed beginning January 1, 2011. It also restricted how high benefits could reach and reduced the formula used to calculate annuitants’ annual pensions. The law was rushed through in a matter of hours without adequate debate or actuarial analysis for both the short term and the long term.

Even as they crafted the pension rollback legislation in 2010, lawmakers heard warnings that the Tier 2 calculations would someday invite costly legal challenges. Some warned of the Federal rule that pension payments must exceed the income that workers would otherwise earn from Social Security payments. Governments would have had no problem in 2010 clearing the so-called federal “safe harbor” threshold with the smaller payouts. But Social Security benefits have since increased due to inflation while Tier 2 benefits have not increased.

While acknowledging that fixing the pension system will come at a cost, Chair Kifowit emphasized that the longer the issue remains unaddressed, the greater the

Continued on page 7

Executive Director's Message

Arlene Crandall, RTAC Executive Director

Congratulations and Best Wishes to the newly elected RTAC Officers and Directors for the biennium 2024-2025. May your deliberations and actions in concert with the eight 2023-2024 Directors generate the positive actions needed to ensure RTAC's productive and effective future. RTAC's new Officers and Directors are looking forward to dedicating their efforts on our behalf as we approach our Centennial in 2026 and beyond.

Thank you and Best Wishes to outgoing President Linda R. Williams and Directors Yvonne Alford, Virginia Bautista-White, and Dianne I. Yonkers whose terms are concluding.

As one reflects upon RTAC's successful achievements since its founding in February 1926, we have amassed a proud history of fulfilling our organization's mission to protect the economic security of retired Chicago Public School educators. We have not waned in our dedication to fulfill our founders' mission and vision that RTAC would undertake actions needed to support Chicago educators who dedicated their lives to the stewardship of Chicago's youth.

Our mission of advocacy on behalf of CPS retired educators has included a variety of initiatives, including but not limited to legislative outreach to State Representatives and Senators who represent us in the Illinois General Assembly. From 1995 through 2017 RTAC lobbied for the reinstatement of

the tax levy which provides funding for the Chicago Teachers Pension Fund. We also continuously monitor and provide input to our Chicago Teachers Pension Fund which provides high-quality health insurance options at reasonable costs. This vital economic asset to CTPF annuitants helps us to maintain our health. As Carrie Berkich, CTPF's Health Insurance expert, stated at RTAC's Fall 2023 Luncheon/Business meeting, it is very unfortunate that the various advertisements to lure us away from our excellent CTPF sponsored health insurance coverage continue throughout the year. Please be aware that the recruitment away from your chosen CTPF health insurance option is at risk of being terminated when one answers the phone or responds to other solicitations. Most of the alternative plans being presented to you are not as advertised. Please exercise extreme caution when considering making changes to your health care insurance plan.

As we interact with other retirees from various walks of life, we learn that a large percentage of American retirees do not have the benefit levels and health insurance options that we possess.

RTAC exists because our members understand the need to have an organization that serves and protects our interests.

Membership fees and donations provide about one-third of our annual operating expenses. The balance of funds needed are generated by the return on our investments of legacy donations which



Arlene R. Crandall

generous current and former members established throughout our 97+ year history. As we take pride in our past accomplishments we look forward to our future of sustaining our founder's mission. Hopefully, you will give serious consideration to supporting the tradition of generosity which has enabled us to proceed to this point.

As you review the listing of our former colleagues who have made their transitions, you will realize that our membership is negatively impacted by our losses. We hope that you, our current members, will commit yourselves to recruiting some of your recent and long-term former colleagues who have yet to join us. You and they would strengthen our outreach to those whose support we need. Together we can provide significant support to the efforts needed to protect one another's economic security now and into the future.

– Arlene R. Crandall

RTAC Spotlight on Springfield (continued from page 6)

financial burden becomes for Illinois' public agency governmental units and their employees.

The Committee emphasized that once pension benefits are provided, they become protected under the Illinois Constitution and cannot be reduced later. Lawmakers and stakeholders continue to discuss the expenses and revenues required to achieve sustainable public agency pension systems. There are no efforts or even discussions on diminishing benefits. The Committee will continue discussion; but it has not yet released new legislation addressing the Tier 2 pension deficiencies.

Because of its prudent fiscal management during the last six years, the State of Illinois has received eight credit upgrades. Governor Pritzker has been touting this accomplishment at many public events. He is not likely to risk downgrades by shorting pension payments or allowing the Legislature to raid the rainy-day fund at the first sign of fiscal stress. Lawmakers still want to secure increases for evidence-based funding and many of the new lawmakers will most likely have fresh spending ideas.

The General Assembly faces a lot of uncertainty and challenging tasks as they shape their budget priorities for the next fiscal year.

RTAC Luncheon/Business Meeting



1. RTAC Director/CTPF Retiree Trustee Maria J. Rodriguez & guest 2. RTAC Director Carlene Lutz explains proposed reinstatement of RTAC Bylaws missing item which was approved by members 3. Juanita R. Jordan, RTAC Director 4. Cariie Berkich, CTPF Health Insurance Manager provided general information about 2024 CTPF Health Insurance options 5. Mary Puente & Patrick M. Keating, Sr., RTAC Directors 6. Barbara Henderson Di Gaudio 7-13. RTAC Members

RTAC'S 2024

L.E.A.P

(CONTINUED FROM PAGE 4)

RTAC has been involved with our Legislative Advocate Matthew Maloney and RTAC Executive Director Arlene Crandall attending and speaking to Chair Kifowit at the hearings that have been held in Chicago. The Tier 2 employees are those who began serving in Illinois public agency organizations beginning January 1, 2011. There are several elements related to the troubling difference in the pension benefits between the two groups with the Tier 2 cohort having to work longer to begin their pensions and at considerably lower amounts than those afforded to the Tier 1 group. Please meet with and inform your local Illinois General Assembly Representative and Senator of your concern as it relates to this matter. This is critical to all retired Chicago public schools' retirees' as we strive to maintain our economic security. Please keep in mind that a substantial percentage of our legislators are relatively new to their legislative responsibilities and many may not realize that we depend upon our pensions for our ongoing economic viability and that our pensions also sustain our local and state economies. Please stress these facts when communicating with them.

When meeting with your Illinois Representative and/or Senator, please ask her/him to have her/his picture taken with you. If you wish to go with a friend who lives in the same district, so much the better. Please send your photos in jpeg format to office@rtac.org. We look forward to publishing your photos in future RTAC News Bulletins. March 19, 2024, is the date for the Illinois primary at which time, you can indicate your preference for candidates for local, State and Federal offices. The Federal, State and local election is Tuesday, November 5, 2024.



RETIRED TEACHERS ASSOCIATION OF CHICAGO

Membership Application/Change of Address Form

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

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 or money order 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) _____ / _____ / _____



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

JULY 1, 2023 - OCTOBER 31, 2023

DONOR	IN MEMORY OF
Anderson, Donald H.	Alice Niemiec
Bailey, Lavern	Linda Echols
Biehr, Beverly Johnson	Mary Nalbandian
Brennan, Elizabeth G.	Mary K. Dowd Elizabeth Grady Patricia B. Kubistal
Conway, Carol	Julian Dias
Cosme, James & Mary	Deanna Rattner
Hennessy, Ann; Leone, Mary; Sullivan, James; Tuohy, Ann	Jean Roche
Hill, Harold & Trudy	Major Armstead Sylvia F. Asllani Chauncey L. Bertha Timuel D. Black Geri Blakely Marjorie Branch Judith L. Bungert Dan E. Clark James D. Cobb James Cowden Tony Crowe Howard Felder Earl C. Gibson James A. Gorecki Robert Hansen, Jerry Hayes Rosalind L. Honeycutt Frederick E. Jones Odell McFarland David E. Morgan Mary Nalbandian Samuel C. Potts George J. Richter Nilda D. Rodriguez Charles E. Sims Walter R. Strickland Dorothy S. Strong Janet E. Underwood
Holmes, Warren & Rosemary	Dores Cook Willis Cook Betty Smith Rhonda W. Veal
Loredo, Natividad	Benito Juarez H.S. Staff
Marcus, Paulette	Angeline Caruso Patricia DiBenedetto Marian Panos

DONOR	IN MEMORY OF
Moscinski, John & Donna	Linda Beverly Guido Marchetti Andrew Shuran
Naughton, Rita M.	Ned L. McCray
Newton, Johnnie M.	Frances Hale Albert Pirtle Ernestine Riggs Mrs. Melvin Walker Ella B. Watkins Odessa Wilson
Pasko, Stan	Dudley Nee
Remahl, Daniel	Mary V. Kristan
Renz, Mark	Tony Crowe James Eder Donald Greaney
Roelle, Bonnie	Rita L. Mitchell
Sims, Jane A.	Charles E. Sims
Stringfellow, Sylvia A.	Julia W. Palmer
Syznal-Nomellini, Mary	Gloria Battain James M. Gearon
Wojtulewicz, Melanie	Anthony Crowe

DONOR	PURPOSE
Anonymous (5)	General Purposes
Gipson, Wanda	General Purposes
Markus, Ann	General Purposes
Purcell, Alana	General Purposes
Rosen, Sandra	General Purposes
Stapleton Sr, Jack	General Purposes
Thomas, Janus	General Purposes

RTAC GIFTS

JULY 1, 2023 - OCT. 31, 2023

DONOR	IN MEMORY OF
Anonymous (1)	Dorothy Montgomery
Anderson, Donald H.	Al Schonberg
Billups, Vanice	Millicent W. Conley Kennie M. James Jeanie W. Kirby Ned L. McCray
Correa, Louis	Burl L. Covan
Correa, Louis	Kathryn Mulvey
Dallas, Ted	Jerome J. Woynerowski
Dieball, Ed	Andrew Shuran
Farwick, Diane M.	Patricia Kubistal
Jones, Angela R.	Miriam Cortor
Loredo, Natividad	Benito Juarez H.S. Staff
Preston, Louella B.	Ned L. McCray
Reilly, John P.	Jo Anne Joyce Kenneth Millar Ned McCray Jean Roche Michael Wrenn
Tocwish, Victor	Carmen L. Aquino

DONOR	PURPOSE
Anonymous (4)	General Purposes
Drew, Thomas	General Purposes
Purcell, Alana	RTAC Birthday Gift
Remahl, Daniel	General Purposes
Rhodes, Sonja	General Purposes
Winkleman, Donna	General Purposes



Congratulations to RTAC endorsed CTPF Retiree Trustees Lois Nelson, Maria J. Rodriguez & Mary Sharon Reily with Carrie Berkich, CTPF Senior Benefits Manager (second from left).

NEW LIFE MEMBERS

FEBRUARY 1, 2023 - JUNE 30, 2023

Mirta Alfonso	Joseph M. Gregory	P. JoAnn Ryan
Gail Bassett	Julia L. Hailey	Calvin H. Smith
Deborah Birmingham	Elizabeth R. Hayes	Arthur Stein
Judith Brakes	Doris J. Jones	Delois Strickland
Vera G. Davis	Ruby Kelly	Honora A. Taylor
Antonia Vazquez Diaz	Shirley A. Pitts	Gwendolyn V. Tiller
Marsha A. Frazier	Gregory Redfeairn	Richard Werle
Jocelyn Williams Gaston	Cathy S. Ruszel	Edward C. Williams
Sharon Kay George	Kathleen M. Ryan	

NEW LIFE MEMBERS

JULY 1, 2023 - OCTOBER 31, 2023

Judith Armstrong	Kimberly A. Moore	Gregory Stapleton
Shantell Barnett	Ivory Earl Moss II	Patricia Starceovich
Lula Carey	Deborah M. Nolen	Nancy Taylor
Miriam A. Duransburg	Efrain Orduz	Carolyn D. Townes
Alta Flowers	Elizabeth Parker	Verdean Triplett
Freda J. Hughey	Alyce Phyll	Tamara Witzl
Diane Johnson	Patricia H. Pool	Garnett Woods
Victoria Molina	Irene Shelton	



LEGAL DEFENSE FUND GIFTS

JULY 1, 2023 – OCTOBER 31, 2023

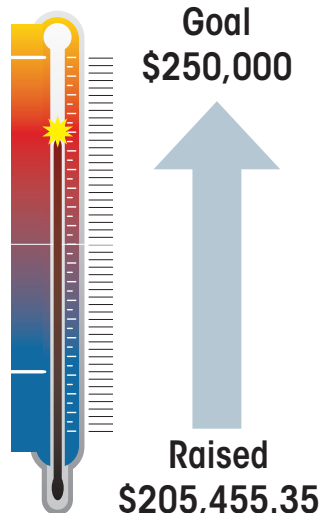
RTAC has established a legal defense fund for the purpose of initiating legal action to protect CTPF Pension benefits. Gifts of \$100 or more are acknowledged as President's Circle members.

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

Billups, Vanice	Holmes, Warren &
Blyth & Associates	Rosemary
Carney, Alice	Klunk, Edward T.
Chandler, Brenda	Logue, Katherine
Conway, Carol	Remahl, Daniel
Gipson, Wanda J.	Rozanski, Patricia P.
Hill, Harold & Trudy	Tocwish, Victor

OTHER GIFTS

Anonymous (3)	Purcell, Alana
Anderson, Donald H.	Renz, Mark
Loredo, Natividad	Wilson, Fred C.



END OF YEAR AND LEGACY GIFTS

Your donations make the work of RTAC possible. As the end of the year nears, please consider a gift to RTAC so that we can continue the fight to safeguard your pension and ancillary benefits.

Make a Gift Today

A gift honoring a friend or family member is always the perfect size. Gifts of \$20 or more are acknowledged in the *News Bulletin*.

A Lasting Legacy

Naming RTAC or the Chicago Retired Teachers Aid Fund (CRTAF) in your estate plans or as a beneficiary of your CTPF death benefit, enables RTAC to provide assistance to retired Chicago Public School educators who find themselves in constrained financial circumstances. CRTAF provides monthly grants-in-aid and one-time grants to assist our former colleagues to address basic economic needs.

Donation Forms

Find donation forms on page 10, or contact RTAC for more information about naming a legacy gift.



Looking for the perfect gift?

Honor a friend of loved one with a donation to RTAC and/or CRTAF or recognize someone truly special with a lifetime membership to RTAC.

ELLEN AND GERTRUDE KIRBY PROVIDED A GENEROUS DONATION TO THE CHICAGO RETIRED TEACHERS AID FUND

The Chicago Retired Teachers Aid Fund (CRTAF) gratefully acknowledges the ongoing generosity of Ellen and Gertrude Kirby who established a designated fund grant through the Community Foundation of Broward, Florida that began providing annual financial assistance to CRTAF in 2016. Ellen Kirby was a retired Chicago public school educator whose annual contribution

through her designated eponymous fund honors her mother and herself. It is former members such as Ellen Kirby who continue to sustain the ongoing commitment of the Chicago Retired Teachers Aid Fund which exists to provide support to retired Chicago educators who have limited pensions. CRTAF encourages RTAC members to establish similar legacy arrangements.

IN MEMORIAM: PATRICIA B. KUBISTAL



Patricia B. Kubistal

passing early on Sunday, September 24, 2023. Patricia served as a RTAC Director during the biennium 2015-2016. She was subsequently elected President of RTAC and CRTAF for the biennium 2017-2018. As a Past President, she chaired the Insurance and Finance Committees.

The Retired Teachers Association of Chicago and the Chicago Retired Teachers Aid Fund were saddened to learn of Patricia B. Kubistal's

Throughout her years as a RTAC and CRTAF leader, she provided thorough and thoughtful perspectives to the various matters that the two organizations addressed. She also regularly represented retired Chicago public school educators' interests and concerns at CTPF public presentation sessions and committee meetings, especially on those matters that pertained to the CTPF Health Insurance programs for retired Chicago Public School educators.

During her career in the Chicago Public Schools Patricia B. Kubistal served as a teacher and principal. Following her retirement in 1993 she joined RTAC,

was self-employed as an educational consultant and held positions at various Chicago universities. She also served as a member and officer in many professional organizations that address and support the various facets of education, especially the wide range of Special Education components. She was also active in her local parish and community organizations.

The RTAC Officers, Directors, and Past Presidents extend their sincere condolences to Patricia Kubistal's family and friends. May her commitment to our profession serve as a legacy for present and future educators who dedicate themselves to the stewardship of Chicago's youth.

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 and go to "volunteers."

Agency	Location	Contact Person	Phone
AARP Experience Corp	Chicago-Central	Kevin S. Smith	312-660-8664
AgeOptions	Near West Suburbs		708-383-0258
American Red Cross (CPR & First aid)	Chicago Central	LaToya Sewell-Hall	312-729-6111
American Red Cross (Illinois)	Northern Ill.	Phillip Leo	708-305-8473
Blue Gargoyle Community Services	Chicago	Ashley J. Hobbs	773-955-4108x308
Catholic Charities (Tutor)	Cook and Lake Counties	Albert Curtis Jr.	312-655-7412
CCIS (Cnsl for Int'l Stdn'ts)	Chicago-North Suburbs	Sylvia Alvino	847-328-7516
Chicago Architectural Foundation	Chicago	Barbara Hrbek	312-922-3432x225
Chicago Cultural Center	Chicago Central	Marianne Wolf	312-744-7096

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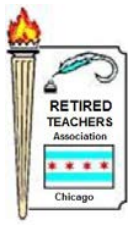
VOLUNTEER OPPORTUNITIES

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 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
Chicago Foundation for Education	Chicago	Sarah Hoppe	312-670-2033
Chicago Humanities Festival	Chicago Central	Annie Tully	312-661-1028
Chicago Symphony Orchestra	Chicago		312-294-3160
Christopher House (Youth Tutoring/Literacy & Adult Ed)	Chicago North	Alicia M. Villagomez	773-922-7500x27252
Comfort Hospice & Palliative Care	Chicago-Northwest	Cheryl Cloh	847-983-8257
Count Me In!	Chicago	William N. Black	773-381-6024
Cycle	Chicago	Melinda Brand	312-664-1194x14
DuSable Museum of African American History	Chicago South	Kay McCrimon	773-947-0600x239
Frank Lloyd Wright Preservation Trust	Chicago South / Oak Park	Kent Bartram	708-848-1976
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307
Gads Hill Center (Mentoring)	Chicago	Lisset Gonzalez	312-226-0963x231
George Armstrong School	Chicago Northwest	Kim Bendig	773-538-22 4-2150
Glenkirk (Programs for the Developmentally Disabled)	Northbrook	Roberta M. Rekus	847-400-8569
Ill. Parents Anonymous (Parental Counseling)	Chicago	Melinda Crosby	312-649-7301
Inner Voice Learning Center (Leadership Building)	Chicago near West	Antoinette Toliver	312-666-8110
JCB School	Chicago	Amber Egelston	773-467-3746
Junior Achievement Chicago	Chicago	Cherie Russ	312-715-1300x269
LaRabida Children's Hospital	Chicago Jackson Park	Judi Blakemore	773-256-5985
Lifelong Learning Institute at National Lewis U.	North Suburbs	Joan Marks	224-233-2366
Little Brothers Friends of Elderly	Chicago	Geri Mead	312-455-1000
National Latino Ed. Inst.	Chicago-West	Adrienne Lesof	773-247-0707
PAWS Chicago	Chicago Near North	Melissa Ziberna	773-687-4722
Roseland Community Hospital	Chicago Roseland	Jennifer Seldon	773-995-3470
School Children's Aid Society	Chicago	Margaret Paul	773-247-1311
Sierra Club's Inner City Outings	Chicago-North		847-274-0127



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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WINTER NEWS BULLETIN

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RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

Stay in Touch

Keep RTAC updated with your contact information to ensure that you will receive your RTAC News Bulletin three times per year, generally in March, late August or early September and in December.

If you move, change your telephone number, or update your e-mail address, please inform the RTAC Office by e-mail, 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 an open line of communication between RTAC and all of its members.



Visit rtac.org to learn about employment and volunteer opportunities, legislation, entertainment, and upcoming seminars



For more information on how rtac protects your pension visit rtac.org



To learn more about RTAC, visit RTAC's News Bulletin archives at rtac.org



RTAC's Fall Luncheon/Business Meeting