RETIRED TEACHERS Since 1926 ASSOCIATION OF CHICAGO

VOL. LXXX NO. 1

News Bulletin

SPRING 2024

February 7, 2024 RTAC Hybrid Board Meeting

On February 7, 2024 RTAC made history with its first ever implementation of a hybrid RTAC Board Meeting. RTAC's webmaster, Roy Coleman, coordinated the process which enabled President Louella B. Preston, First Vice President Rita M. Naughton, and Secretary Jo Ann Ryan to conduct their segments of the meeting in

with Treasurer Hubert C. Jackson, Jr.,
Second Vice President Patrick M. Keating,
Sr., and Immediate Past President Linda R.
Williams participating via Zoom. Fifteen
RTAC Directors and Matt Maloney,
RTAC's Legislative Advocate, also
participated via Zoom. It was an exciting

the Garland Building Conference Room

new moment in RTAC's history to be able to do this as it enhances our ability to meet with one another when someone is unable to attend an in-person meeting. The accompanying photos give you a sense of what took place. We wonder what our founders would think of this if they could see us now.



President Louella B. Preston presented her message at a hybrid in person/virtual RTAC Board Meeting.



(L to R) First Vice President Rita M. Naughton, President Louella B. Preston, Secretary Jo Ann Ryan, and webmaster Roy Coleman.



Zoom participants joined the February 7, 2024 hybrid board meeting.

RTAC 2024 Election

We hope you see yourself as a RTAC member who wants to become more involved with the leadership of our organization. This spring RTAC is seeking nominees for the eight directorships on the RTAC Board of Directors for the biennium 2025-2026. Per the RTAC Bylaws, any member in good standing is encouraged to self-nominate to serve as a RTAC Director:

Qualifications include:

- 1. Computer competency (either Windows or Apple).
- 2. Regular access to the internet to send/receive information.
- 3. Ability to work collaboratively.
- 4. Attendance at monthly meetings (generally the first Wednesday of the month) which are currently being conducted via Zoom.
- 5. Willingness to recruit CTPF annuitants to join RTAC.
- 6. Sharing constructive ideas to support the organization's goals.
- 7. Participating in activities which focus upon the organization's mission.

- 8. Application and Conflict of Interest forms are available at https://rtac.org.
- 9. Documents are due by 3:00 p.m. on or before Tuesday, April 30, 2024. Submit both forms to Arlene R. Crandall at office@rtac.org.

The RTAC 2024 Nominating Committee expects to interview the applicants in late Spring 2024. The interviews will be conducted via Zoom. It is anticipated that the selected candidates will be informed of their selection by late June 2024. Photos and information about the selected candidates for the eight directorships will be included in the Fall 2024 issue of the RTAC News Bulletin. We expect to conduct the election to select the eight 2025-2026 RTAC Directors at the Fall 2024 Luncheon/Business Meeting which will be held in October 2024. We look forward to receiving applications from individuals who wish to support RTAC and its mission to ensure our economic security now and in the long term.

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

Louella B. Preston Jo Ann Ryan
President Secretary

Rita M. Naughton Hubert C. Jackson, Jr.

First Vice President Treasurer

Patrick M. Keating, Sr.

Second Vice President

Linda R. Williams

Immediate Past President

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2023-2024 2024-2025 Roy Coleman Carlene Lutz Lillian H. Degand Elizabeth Mackie Mary E. Puente Bernie S. Eshoo Maria Fresse-Giffels Debra C. Nelson Juanita R. Jordan Mary Sharon Reilly Kevin B. Huber Elaine L. Schain Raphael A. Juss Maria J. Rodriguez John C. Lillig Sylvia Stuart

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Vaughn J. Barber Marcella L. Morrison Ethel Philpott

John A. Butterfield Edward A. O'Farrell Zygmunt Sokolnicki

RTAC SERVICE DIRECTORY

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

1-312-750-1522

RTAC E-mail

Chicago Teachers' Pension Fund (CTPF)

425 S. Financial Place, Suite 1400, Chicago, IL 60605-1000

1-312-641-4464

CTPF Health Insurance Information

1-312-641-4464

Annual Membership \$50

Lifetime Membership \$300

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President's Message

Louella B. Preston, RTAC President

 $\mathcal{T}_{\mathsf{hank}}$ you to those who attended the Tuesday, October 17, 2023 Retired Teachers Association of Chicago's (RTAC) Luncheon/Business Meeting at Macy's Walnut Room where you elected me to serve as RTAC's President for the biennium 2024-2025. I appreciate and value your trust and the special privilege to serve as RTAC's 39th President. You may recall that as you exited the luncheon/ business meeting venue, I thanked you and said that I was looking forward to being the President of RTAC because I am committed to leading the one organization that was established to protect the pensions of retired Chicago public school educators.

My Chicago Public School elementary and high school teachers inspired me to pursue an interesting and rewarding career with CPS. My years as a CPS educator included: teaching students aged 3 years to 21 years in a variety of settings both at the elementary and high school levels, an elementary school principalship, and finally as a city-wide administrator. Following the completion of my 35-year CPS career, I joined RTAC as a life member.

RTAC's mission drew me to seek a position on the RTAC Board of Directors where I served as a Director for the biennia 2011-2012, 2013-2014, and 2017-2018. During the biennium 2015-2016, an extended term from 2019-2021 (due to the COVID-19 pandemic), and the biennium 2022-2023 I served as RTAC's First Vice President. During the years 2011 through 2023, I served on various RTAC Committees, including Legislative and Legal, which I chaired. All my experiences provided me with an interesting vantage point from which I was able to participate and learn about the various challenges that our organization confronted and successfully addressed. It is my hope that the insights that I acquired during the past 12 years have prepared

me for the dynamics of leading our organization as we approach our 100th Anniversary in 2026.

Inasmuch as RTAC is an independent non-profit 501(c) 4 organization that is not governed by or a part of CPS, the Chicago Teachers' Pension Fund (CTPF) nor the Chicago Teachers Union (CTU), its members are composed exclusively of retired CPS educators. Our RTAC Board is also fortunate to include among its current Directors Mary Sharon Reilly and Maria J. Rodriguez who also serve as CTPF Trustees. They provide oral reports at RTAC's monthly Board meetings on CTPF's status and the issues that it is addressing. This relationship enhances RTAC's ability to maintain and improve direct communication between RTAC and CTPF.

Although RTAC does not have an advocate at the national level, it is a member of the National Retired Teachers Association (NRTA), of which RTAC was a founding member in 1947. In 2015, 2017, and 2019, I attended the NRTA Conferences and was able to advocate on issues that affect all retired U.S. educators. I met with Illinois' two U.S. Senators as well as several Illinois members of the U.S. House of Representatives. Social Security and Medicare were the two issues that were emphasized. All the federal officials with whom I met assured me of their ongoing support with no thoughts of diminishment.

Matthew Maloney continues as RTAC's Legislative Advocate. In addition to being RTAC's eyes and ears in Springfield, Illinois, he provides his 'RTAC Spotlight on Springfield' column for our RTAC News Bulletin (see page 6). Matt also provides updates on activities in Springfield at RTAC's monthly Board meetings. During my service on the Legislative Committee, I traveled to Springfield to advocate in support of a



John A. Butterfield, former RTAC President 2019-2021, Illinois Representative Jan Schakowsky, Louella B. Preston, RTAC President 2024-2025.

variety of issues that affect and are important to RTAC's members.

Some of the past issues that RTAC has successfully supported include defending our earned pension rights/benefits through judicial upholding of the Illinois State Constitution, maintaining our 3% Automatic Annual Increase (AAI), continuing our CTPF health insurance and subsidy, and restoring the CTPF tax levy. Mr. Maloney cannot protect us without the support of RTAC members. In order to safeguard our earned pension benefits, it is incumbent upon all RTAC members to contact their Illinois legislators when you are alerted to some possible action that could jeopardize our pensions and/or ancillary benefits. We MUST each do our part to ensure that our pension benefits are not diminished or impaired. All RTAC members must take proactive action in order to maintain our economic security - collectively as well as individually.

Whenever you receive an RTAC e-alert requesting you to contact your Illinois and/or federal legislators to convey your support or opposition to a current issue, please follow through and contact them. In addition to your CTPF pension benefits, your Social Security and Medicare benefits may require that you act to save them. If you wish to receive RTAC

Continued on page

Spring 2024 RTAC Seminars

RTAC is pleased to announce that the following seminars will be accessible to RTAC members in April 2024 via Zoom. To register to attend one or both of these programs, RTAC members are to call the RTAC office at (312) 750-1522 on Mondays through Fridays between 10:00 a.m. and 3:00 p.m. Zoom and phone links are sent two days before the seminar by our RTAC webmaster. Only registrants may attend. Each seminar program is approximately one hour in length. Questions will be addressed, time permitting.

Wednesday, April 17, 2024 – 10:00 AM 2024 Financial, Legal, and Scam Updates

Bill Blyth, Allison Forker, and Carla Nitz of Blyth and Associates will present a program to bring attendees the latest information on:

- 1. changes to Illinois laws that impact your legacy planning;
- 2. financial projections for this year and beyond; and
- 3. newest scams that lead to identity fraud.

Wednesday, April 24, 2024 – 10:00 AM Social Security's Impact on Retired CPS Educators

Josephine Mueller and Daniel Summer, Social Security Chicagoland Public Affairs Specialists will address the following Social Security matters as they relate to retired Chicago public school educators:

- 1. How one can learn if his/her Social Security benefit is correct
- 2. How one's CPS career employment affects one's Social Security
- 3. Explanation of how the WEP rule affects CTPF annuitants' Social Security
- 4. How the Social Security COLA is calculated

RTAC Spring Luncheon



The RTAC Board of Directors is pleased to announce that it will conduct its 2024 Spring Luncheon/Business Meeting on Tuesday, May 14, 2024 at Macy's Walnut Room in Chicago. The meal pricing is \$55 for members and \$60 for guests. Entrée options are chicken, fish, and vegetarian. A mixed green salad, Frango Mint pie as well as a beverage

are included in the price. Alcoholic beverages can be purchased at the cash bar. Discounted parking is available at the Randolph/Wabash InterPark garage at \$16 per vehicle. Reservation forms and payment are due on or before 3:00 p.m. on Monday, April 29, 2024. The reservation form is located on page 15 of this publication.

The Spring 2024 luncheon will be May 14, 2024.

See page 15 for your invitation.

MetLife Dental/ Vision Coverage



RTAC provides its members with access to two MetLife Dental PPO Plan options, one modestly priced option and a more comprehensive plan.

The premiums for both plan options which have been in effect since 2016 were extended through November 30, 2024. Using in-network providers provides additional benefits.

Enrollment is available in any month throughout the year. Premiums are prorated and billing is semi-annual — May and November. RTAC's plans are exclusively available to RTAC members, their spouses, and children under age 26. RTAC members enrolled in either of the MetLife dental plans also have access to the complimentary eyewear program which includes discounts for eyeglasses, contact lenses, non-prescription sunglasses, and LASIK procedures at a variety of providers.

RTAC Luncheon Book Exchange



Newly installed RTAC Director Lillian H. Degand is pleased to announce that her introduction of RTAC's Book

Exchange at the Fall 2023 luncheon was successful. She is looking forward to repeating that feature at our May 14, 2024 Spring 2024 RTAC Luncheon/Business meeting. Please consider bringing a book or two and taking a book or two at the luncheon. There is no charge for whatever you select. We have begun to accumulate new books. Lillian and her assistant Cindy Melendez look forward to seeing you again to help you with your selections.

Announcement of Open Position

RTAC Position Opening for an Assistant to the Executive Director

Position Description:

The position for which the individual is applying includes the following responsibilities:

- Maintain and update the RTAC Membership Microsoft ACCESS Database as members' data changes;
- Interact with members and prospective members via telephone, e-mail, and U.S. Mail;
- 3. Provide support to Chicago Retired Teachers Aid Fund (CRTAF) grantees via telephone, e-mail and U.S. Mail;
- Assist with preparations for semi-annual RTAC Luncheon/ Business meetings;
- 5. Collaborate with the RTAC/CRTAF

Executive Director in a variety of tasks related to:

- a. communication,
- b. documentation and acknowledgment of donations,
- c. maintaining both organizations' archives and records, and
- d. providing data as requested.

Work is conducted at the RTAC/CRTAF Office located in the Garland Building at 111 N. Wabash Avenue in downtown Chicago which is accessible to mass transit via rail and bus.

Hours: 10:00 a.m. – 3:00 p.m. three days per week when Chicago Public Schools are in session, generally Mondays, Wednesdays, and Fridays with adjustments as needed.

Compensation: \$20 per hour. There are no ancillary benefits as both organizations are not-for-profit and have limited resources.

An individual hired for this position should be a retired educator who has their own individually funded health insurance.

The ideal candidate for this position would be an individual who has been a successful high school programmer or a school clerk who worked at a high school or large elementary school.

To be considered for this position, please submit a cover letter and resume to office@rtac.org.





Legal Defense Fund Gifts

NOVEMBER 1, 2023 - JANUARY 31, 2024

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)

Anonymous (5)
Beaudoin, Renaud J.
Butman, Sharon D.
Cartwright, Julia
Castellano, Enrique
Chevlin, Howard M.
Coleman, Roy
Connolly, Angela P.
Craig, Robert
Dynis, Richard M.
Farwick, Diane M.
Fowler, Rachel

Frantz, John J.
Frazier, Kathleen
Gloor, John
Hampton, La Donn
Harston, Ava
Hedstrom, Thomas D.
Jabour, Tamara
Jackson, Bernetta
Lutzow, Charles A.
Lutzow, Louise A.
Lynch, Cheryl M.

Maxwell, Konora McBride, Carolyn J. McGrath, Beverly Moore, Lois B. O'Malley, Michael Ogrodnik, Jane Pahlke, Barb Parran, Janice Pelt, Alan & Gloria Purcell, Alana Radzicki, Tom Remahl, Daniel F. Renz, Mark
Rossino, Paula
Sands, Scott C.
Schmidt, Franklin
Spencer, Sharon A.
Stangel, George V.
Uchida, Dianna
Velez, Carmen
Williams, Yvonne
Winkelman, Donna
Yonkers, Dianne

Raised

Goal

\$250,000

OTHER GIFTS

Anonymous (1) Archer, Ruby L. Bernstein, Frieda O. Cantrell, Margaret Loredo, Natividad Murdock, Patricia

Marinier, Thomas A.

Rayburn, Martha L. Troutman, Cheryl A. Williams, Barbara A. Wilson, Fred C.

\$212,332.84

RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

Spring Legislative Session Gets Underway

The General Assembly convened this year's session for two days during the month of January. The legislative calendar is backloaded so the members can campaign before the March 19th primary election. The Legislature typically takes up fewer bills and fewer controversial issues during an election year. The primary focus this Spring will be passing the State's budget.

As previously discussed, the House Personnel & Pensions Committee hosted hearings to provide an overview of Illinois' pension systems, as well as to discuss ways to improve the long-term outlook of the State's systems and the Chicago Teachers' Pension Fund. Of particular interest is bolstering the Tier 2 pension benefits so they do not violate federal 'safe harbor' provisions. The dialogue will likely continue this sessions but solutions, especially ones that come with a significant price tag, will likely be put off until after the November 2024 election.

There may also be policies impacting educators' ability to return to work on a limited basis without penalty to their pension. Any efforts to penalize work or require a cost without a benefit will continue to face opposition.

All bill introductions as well as amendments will continue to be monitored. As always, RTAC's positions will be sought and conveyed to lawmakers.

Budget to Face Mounting Pressure in Coming Fiscal Year

The Governor's Office of Management and Budget warned that they are projecting FY 2025's revenues will be \$480 million below its revised FY24 estimate combined with increased

spending. These factors will result in a projected deficit of \$891 million next year in FY 25. The budget is likely to face pressure from a multitude of areas including education, health care, and addressing the migrant crisis.

The Illinois State Board of Education endorsed a budget request that includes a \$653 million increase in funding for PreK-12 public schools. The proposed ISBE budget includes a \$350 million increase in Evidence-Based Funding which gradually increases the State's share of the cost of public education while focusing new money on the state's most poorly funded districts.

The State has already directed \$640 million toward the migrant issue. Some of that funding was aimed at unclogging bottlenecks in Chicago's shelter system which were hindering efforts to connect migrants with housing and jobs. A centralized intake center and more robust legal and employment assistance are needed.

Of the new money, \$160 million came out of the Illinois Department of Human Services' budget. Pritzker's office has said it hopes the legislature will plug that hole in the agency's budget with money from an estimated \$1.4 billion revenue bump that the State is anticipating during the next budget year.

Senate President Harmon recently stated there is some reluctance to provide further funding for the migrant crisis without addressing long-standing issues involving poverty and the unhoused in Illinois.

A program directed at providing health care for undocumented immigrants is likely to cost the State of Illinois over \$800 million in the current fiscal year. Just as with the migrant issue, it is uncertain how much funding will be dedicated to that program in the coming year. The State did cap enrollment in the program

and announced coinsurance and copays to control some of the costs. Stay tuned.

Illinois Population Numbers Add Up

Illinois won its appeal to have nearly 47,000 Illinois residents added to the state's Census population. This addition will translate to more federal funding for the State in the future. Illinois had requested that census officials recheck their figures believing residents in nursing homes, dorms, homeless shelters, residential treatment facilities, and jails were omitted or undercounted. Illinois became one of six states that had population undercounts. Governor Pritzker said in a statement, "This correction will bring in millions in additional federal funding for crucial programs and help to ensure that future counts reflect the true number of Illinois residents."

Illinois Supreme Court Upholds Police/Fire Pension Consolidation

The Illinois Supreme Court unanimously upheld a 2019 law that consolidated nearly 650 municipal police and firefighter pension funds, rejecting arguments from pension fund members that their voting power was unconstitutionally diluted.

The law combined 649 individual pension funds into just two: one to manage investments and payouts for retired police officers and the other that does the same for retired firefighters. The consolidation promised access to larger investments previously not available to the hundreds of small individual funds, to generate higher returns. Combining the funds into two also eliminated administrative costs paid out of the individual pension funds.

State pension benefits remain constitutionally protected and affirmed

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Executive Director's Message

 ${\mathcal W}$ e all know that time seems to pass more rapidly as we grow older. It is hard to believe that RTAC celebrated its 98th Anniversary on February 1, 2024. We are looking forward to a special celebration in 2026 to commemorate our organization's centennial. It is interesting to contemplate what our organization's founders would think of our current status and how it compares to what they envisioned when RTAC was born almost a century ago. RTAC was established to protect retired Chicago public school educators' economic security. We have sustained that mission throughout the past 98 years and intend to continue it going forward.

RTAC was founded following the December 9, 1925 termination of employment of 70 teachers who were age 70 or above. This termination prompted Dr. James E. Armstrong, who was joined by a small group of principals, to pursue legal action to have the terminated teachers restored. The case failed in the Circuit Court of Cook County; but they ultimately prevailed in the Illinois Supreme Court. The Chicago Board of Education was required to reinstate the terminated teachers. In 1927, Walter R. Miller, a Lindblom H.S. teacher who also served as the 11th District Representative in the Illinois General Assembly, sponsored legislation that would protect future Chicago public school teachers from being terminated due to age. His work also resulted in the establishment of the Illinois Pension Law for educators. In those days the Illinois General Assembly met in the summers when Representative Miller was not serving as a teacher.

We have a proud history of engagement on a variety of levels including outreach via our website presence as well as seminars on topics of importance to retirees. Our mission has been and continues to be protecting retired Chicago public school teachers' pensions and ancillary benefits, such as our access to excellent health insurance through the Chicago Teachers' Pension Fund.

Our organization has undertaken a variety of actions over the past 98 years. In 2012 we and our fellow Illinois public agency employees were successful in preventing the passage of the infamous Amendment 49 proposed by the Illinois legislature that would have placed that essential benefit under the control of local legislative bodies. In 2012 we also spared 3,600 retirees who concluded their CPS service between 1999 through 2004 from having to repay significant pension amounts. In 2017, the Retired Teachers Association of Chicago in collaboration with the Chicago Teachers' Pension Fund was also successful in persuading the Illinois General Assembly to restore the tax levy which was diverted from the Chicago Teachers' Pension Fund beginning in 1995. We have also advocated on behalf of those CPS retirees who wanted to be able to work as substitute teachers for the same number of days (140) that State of Illinois retired educators can continue to teach. Many other benefits that we have are the result of RTAC's focus on our mission.

Our founders would probably be pleased to learn that in spite of the pandemic which began four years ago, RTAC never faltered. We continued with



Arlene R. Crandall

our operation, although with some unavoidable adjustments. Our popular semi-annual luncheons were on hiatus throughout 2020 and 2021 but were resumed in the Fall of 2022. We were able to continue our meeting schedule by securing a grant from the National Association of Retired Teachers (of which RTAC is a founding member) which we used to acquire equipment and a Zoom membership. We initiated our first hybrid in-person/Zoom meeting on February 7, 2024. We never closed the office because we valued the trust that our members placed in us to serve as their resource colleagues. We are still fully focused upon our mission to protect our CTPF pensions and ancillary benefits. We strongly believe that each and every retired Chicago public school educator should be a member of our organization so that we can continue to protect one another now and always in all ways. We aspire to have newer and veteran retirees join us so that we can continue to move forward on behalf of one another. Towards that goal, please recruit another CPS retiree to join RTAC.

- Arlene R. Crandall

President's Message (continued from page 3)

e-alerts via your email, please call the RTAC office at 312-750-1522 to become part of our e-alert system.

My goal, as RTAC President, is to support RTAC's Mission to serve as the primary advocate for retired Chicago public school

educators to the best of my ability. The late First Lady Rosalynn Carter once stated that "a leader takes people where they want to go. A great leader takes people where they don't necessarily want to go, but ought to be." I aim to be a great leader.

Louella B. Preston

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

(Legislative Education and Advocacy by Pensioners)

There are those that say this is the most important election of our lifetime. In 2024 we will elect the President and Vice President of the United States, all Representatives in the U.S. House, and one-third of the U.S. Senators. It is also an election year for all members of the Illinois House of Representatives and one-third of the Illinois Senate.

In Leap Year 2016, RTAC established L.E.A.P. – Legislative Education and Advocacy by Pensioners. You may recall that our Spring 2016 RTAC News Bulletin featured photos of small groups of RTAC members who engaged with their local legislators to inform them of RTAC's legislative priorities. Unfortunately, our 2020 LEAP initiative was curtailed and could only be done via calls, e-mails, and letters to our legislators due to the COVID-19 closures which prevented inperson interactions with our legislators.

RTAC is again recommending that you contact your Illinois legislators. Visit, call,

write and/or send e-mails regarding the need for them to support the maintenance of our CTPF pensions and ancillary benefits.

In 2024, we are urging you to communicate with your Illinois legislators to ensure the passage of Illinois Senate Bill SB2920, sponsored by Illinois Senator Robert Martwick (D-IL District 10). This bill is essential to enable retired CPS educators to be able to work as substitute teachers for up to 140 school days under the aegis of the Return to Work initiative. RTAC supported the original legislation which is due to expire June 30, 2024. SB2920 allows those retired CPS educators who want to serve as substitutes for 140 days to do so without loss of their pension benefits. It also enables those who want to return to work for a full school year in subject matter areas of need to be able to do so without the loss of their pension benefits or penalties through June 30, 2027. It is important that you convey this information to your local State Representative and State Senator.

There has been substantial turnover among the members of the Illinois General Assembly (ILGA) in both the House and Senate. Over 50% of the members of the Illinois House and Senate have less than five years of service. To learn who your ILGA Senator or Representative is, you can check your Voter Registration Verification Card. It is generally sent shortly before elections. You can contact your local Board of Elections to get your legislators' names, addresses, phone numbers, and e-mail addresses. If you visit either your ILGA State Senator and/or State Representative in person, please have a photo taken with the individual and submit it via e-mail as a jpg to the RTAC office at office@rtac.org so we can include it in our Fall 2024 RTAC News Bulletin. One of the photos will be awarded a prize.

RTAC Spotlight on Springfield

(Continued from page 6)

by the courts. There are no efforts or meaningful conversations regarding the consolidation of the State's major pension systems.

Legislative Turnover Continues

Five new State Representatives were appointed in the last two months. This continues the significant turnover that the General Assembly has seen in the last few years. State Representative Stephanie Kifowit is the third different chairperson of the House Pension Committee during

the last three legislative sessions. (The two previous chairs of the Pension Committee, Senator Halpin and Senator Martwick moved to the Senate.) Currently, 101 of the 177 legislators have been in office five years or less. This has led to a decrease in institutional knowledge on all issues, especially pension and education issues.

It is important to educate the lawmakers on the issues impacting RTAC members. They want to hear from constituents and get to know their concerns. All RTAC members are encouraged to reach out to their State Senators and State Representatives. It is important to share your background and your concerns with them. Become a resource for your legislators on education and pension issues. To learn who represents you and find their contact information visit www.ilga.gov. or contact your local municipality to secure your legislators' names, e-mail, and U.S. Mail addresses. This is something that RTAC believes can and should be done on an ongoing basis, but especially in a local, state, and national election year. Your outreach to your elected officials 'educates' them about your views and concerns.



RETIRED TEACHERS ASSOCIATION OF CHICAGO

New Address?

Membership Application/Change of Address Form

Please use this form to:	
Join the Retired Teachers	 Renew your annual membership
Association of Chicago (RTAC)	□ Change your address

□ Change your address

GENERAL INFORMATION: PLEA	ASE PRINT		
Your Name:			
Address:			
City:	State:	Zip Code:	
Date of Birth:	Phone:	Mobile	:
Non-CPS e-mail address:(Your CPS e-mail address is ter	minated when you retire)		
Retired in Year:	Position:		
From:(name of Chicago Public School			
Social Security Number: xxx-xx	X		
(last 4 digits only for verification	on purposes – your confidential	lity is assured.)	
JOIN OR RENEW MY MEMBEI Enclosed is my check number _		made payable to RTAC	C.
☐ Renew my annual members!	hip – \$50 through December :	31, 20 Enroll me as a life m	nember – \$300
☐ Enroll me as a new annual m	nember – \$50		
Please return this form and	a check to: RTAC, 111 Nor	rth Wabash Avenue, Suite 2010, C	hicago, IL 60602-2949
			If a current member recruits a new Life Member, both names
Oid a current RTAC member re	efer you? 🗖 Yes 🗖 No		will be entered into a drawing
f yes, please list name of referrin	g member:		for special prizes. Winners will be announced at the next RTAC luncheon.
hange of Address Notification			
the address listed above is new,	please complete the section be	low:	
Please note effective date for n	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	ON uit when the Illinois General Assembly enacts
legislation which di acknowledged as Pre	minishes CTPF pension	s and/or ancillary ben n the News Bulletin. <i>I</i>	nefits. Donors contributing \$100 or more are Donations of \$20 or more will be recognized in
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:	Email:
CHICAGO RETIRED TEAC			
			Steachers and administrators in challenging onations of \$20 or more per honoree will be
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:	Email:
Please indicate purpose of gift a co	ongratulate 🗖 celebrate 📮	memorialize 🗖 gener	ral purposes 🗖 RTAC Birthday Gift
Honoree's Name:		Address:	
City:		State:	Zip Code:
(• • • • • • • • • •	• • • • • • • • •	• • • • • • • • • • • • • • • • • • • •
RETIRED TEACHERS ASS	OCIATION (RTAC	C) DONATION	
RTAC is a 501(c)4 organization estab RTAC donations are NOT tax dedu			sions of retired CPS educators. ee 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:	Email:

State: _____ Zip Code:______

Honoree's Name: _____Address: ____

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

City: _____

CHICAGO RETIRED TEACHERS AID FUND GIFTS NOVEMBER 1, 2023 - JANUARY 31, 2024

DONOR

RTAC Gifts

Rowe, Essie J.

Nov. 1, 2023 - Jan. 31, 2024

DONOR	PURPOSE
Anonymous (2)	General Purposes
Anonymous (1)	RTAC Birthday Gift
Bernstein, Frieda O.	General Purposes
Bonner, Barbara	General Purposes
Craig, Robert	General Purposes
DeBerry, Benjamin H.	General Purposes
Hayot, Cynthia	General Purposes
Markus, Ann	General Purposes
Rayburn, Martha L.	General Purposes
Rosen, Sandra	General Purposes
Rossino, Paula	General Purposes
Schmidt, Franklin	General Purposes

Ruby Jean Barnes
William Clair
Martin Rogoznica
Kenneth Woods
William Clair
Norbert Hodanick
E. Robert Olson
Helen Hewitt
Inez Loredo
Dorothy Seatsema
Angeline Caruso
Marian Panos
Patricia DiBenedetto
Noreen Hansen
Alice Jurica
Roy H. Patrick
Marcus Ahmed
Mary Burke
Thomas Starnicky
Dr. James Malles
Evelyn Solon
Barry Bruner
Bernarr Dawson
Sandra Gass
Denis Gully
Phillip Hasson
Julian Dias
Tony Crowe
Mary Nalbandian

IN MEMORY OF

DONOR	IN MEMORY OF			
Fashingbauer, Elizabeth Alice Jurica				
Frantz, John J.	Annie Greenlee Earl Jeffrey Audrey Johnson Patrick Kenny Patricia Kubistal			
Jones, Louise C.	Lonnie G. Jones Irene Carnes			
Loredo, Natividad	Inez Loredo			
McBride, Frank	Charlene Alene Green			
Remahl, Daniel F.	Maude Carson Anthony Grosch			
Schmidt, Franklin	Dorothy Petak			
Walsh, JoAnne Fiali	Marjorie B. Branch Bill Clair Julie Walsh			
Zeltmann, Mary L.	Patricia Kubistal Dorothy Strong			
DONOR	PURPOSE			
Anonymous	General Purposes			
Bernstein, Frieda O.	General Purposes			
Coffey, Eileen	General Purposes			
Jackowiak, Claudia	General Purposes			
Quatroke, Beatrice	General Purposes			
Rossino, Paula	General Purposes			

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

NEW LIFE MEMBERS

NOVEMBER 1, 2023 - JANUARY 31, 2024

NOTEMBER 1/2020		
Chiquita Almo	Jurelean H. Daniels	John P. Nelson
Pershing P. Anderson	Mary A. Dumas	Susan K. Nelson
Joan R. Ashby	Patricia Gonzalez	Geraldine Y. Parker
Lenore Y. Bedar-Lott	Juanita L. Ivy	Lydia A. Ponczak
Maggie Benson	Eva S. Kelly	Thelma M. Ricks
Venus C. Bowden	Dorcas Iris Leverenz	Lynn J. Romain
Barbara A. Bull	Frank Martinez Jr.	Patricia A. Rownd
Lola M. Chalmers	Ruth E. Martini-Walsh	Everett Salter
Bertha Cleveland	Edwin B. Mason	Larry D. Scott
Mary Eileen Coffey	John Barry McRaith	Sandrai Stigler
Dragica Colon	Barbara A. Messenger	Margaret Suchan-Pickert

Robert C. Tanner
Janell A. Taylor
Cheryl A. Troutman
Jeanette Vogel
Deborah O. Walker-Richmond
Kenneth Ware Jr.
Sharon Winters

Esther Ybarra

General Purpose

MAKING PRINT BIGGER

(10)Print Too Small? (12)Make (16)It (20)Bigger! (9)By Roy Coleman

(11) The size of the print in most documents, newspapers and magazines is measured in points with the standard for publishing being 11 points. (The red number inside the parentheses is the point size of the text that follows.) Most people should be able to read 11-point type but those of us who are 'more mature' may need help, possibly in the form of reading glasses, bifocals, contact lenses, or a magnifying glass.

When using a tablet or Smartphone the display usually fills the entire screen width but the print can be too small to read. It can be expanded by spreading your fingers: but then it generally either spills off at the sides, requiring constant scrolling, or it reformats the material. Neither makes things much better.

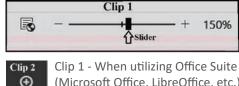
(14)Other than using a magnifying glass there is not

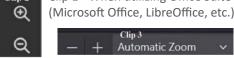
much that can be done to enlarge printed material BUT there are a number of ways to enlarge material on a computer screen. On many computers the material that you are viewing can be enlarged simply by holding down the CTRL key and tapping the + key several times.

If you are using almost any Office Suite (Microsoft Office, LibreOffice, etc.) there is a little slider bar in the lower right corner (see Clip 1 below). By either tapping on the + or – or moving the slider right or left, the size of the displayed material can be changed. NOTE: This only changes the displayed size, not the format whereas if you change the point size of the text it may reformat the entire document.

If you are viewing a pdf form or document (like the on-line version of this News Bulletin - available at RTAC.ORG) there is usually either a pair of magnifying glasses along the right side toward the bottom (Clip 2 below) or a box at the middle of the top edge (Clip 3 below) that allows you to change the display size.

My hope is that these hints will make reading or viewing material on your computer easier and more enjoyable.





Clip 2 and 3 - When using a pdf form or document

Legacy Bequests: Extending One's Generosity

CRTAF LEGACY BEQUEST - ROSE RESNICK



Rose Resnick

The Chicago Retired Teachers Aid Fund is pleased to announce that Rose Resnick chose to have her Chicago Teachers' Pension Fund death benefit left as a bequest to our organization. She was a remarkable Chicago teacher who taught at the Hammond and Whittier Elementary Schools following

her graduation from the University of Chicago. She used her sabbaticals to travel, including a Fullbright Scholarship to study and teach in England. Following her CPS career, she joined the Peace Corps and taught in Colombia, India, Liberia, Peru and Thailand. After her Peace Corps service, she returned to Chicago where she read to the blind and visited the elderly. CRTAF is proud to acknowledge Ms. Resnick as one of our former colleagues who contributed to many in Chicago and across the globe. Her bequest supports CRTAF's mission to assist former colleagues in challenging circumstances. May her gift serve as a reminder that she made the world a better place for now and always.

RTAC LEGACY BEQUEST - JOYCE GLOPPE



Joyce Gloppe

Joyce Gloppe's estate has provided the Retired Teachers Association of Chicago with a gift that supports RTAC's mission to protect the economic security of retired Chicago public school educators. Ms. Gloppe, a RTAC Life Member since 1994, made a bequest to CRTAF which was received during

the 2022 holiday season. In December 2023, RTAC became the recipient of another segment of her estate. Ms. Gloppe was a native Chicagoan who attended and graduated from Kelvyn Park High School where she aspired to teach. Her teaching career concluded with her service as a counselor until her retirement. RTAC is most grateful to Ms. Gloppe for her thoughtful generosity and stewardship of the singular organization that focuses upon protecting the pensions and ancillary benefits of our former CPS colleagues. Her stellar generosity serves as an exemplary reminder that we can do so much in life and beyond.

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
AARP	Chicago	Loretta Hilsher	847-571-5514
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
Alexian Brothers Bonaventure House	Chicago Near NW	Lizzie Smithy	773-327-9921x126
Alzheimer's Association	West Suburban	Erin King	847-779-6952
Anixter Center Literacy Program (Literacy Tutoring)	Chicago North	Lesley Kartali	773-929-8200x265
Asian Human Services LEAF Program	Chicago-North	Chris Sherman	773 564 4963
Association House of Chicago	Chicago-Near North	Jeanette Igwe	773-772-7170x3506
Better Boys Foundation	Chicago-North Lawn- dale	Sara Chambers	773-542-7335
CASA (Court Appointed Special Advocate)	Cook County	LaDora Robinson-Locke	312-467-6987
Center for Economic Progress	Chicago Central	Nina Limbeck	312-630-0288x1
Chicago Architectural Foundation	Chicago	Barbara Hrbek	312-922-3432x225
Chicago HOPES for Kids	Chicago	Allison Roberts	312-690-4240
Chicago Hopes for Kids (Literacy)	Chicago-Near West	Morgan Oliver	312-690-4240
Chicago Lights (Tutoring)	Chicago Central	Regina D. Grant	312-981-3560
Chicago State University (Basic Skills tutoring)	Chicago-South	Cynthia Valenciano	773-995-4419
Citizen Schools	ChicagoNear SW	Erin Driesbach	617-922-0761
Community Nurse Health Assn.	West Suburbs	Michelle Grand	708-579-2403
Consult 4 Kids	Chicago Area	Brandon Turner	661-322-4347
Evanston NorthWestern Healthcare	Evanston	Ronna Jacobson	847-570-2840
Fabyan Villa Museum and Japanese Garden	Geneva	Lynn Dransoff	630-377-6424
Grandma Please	Chicago	Kathy Slover	773-561-3500
Horizons for Youth (Mentoring & Academic Tutoring)	Chicago-West Loop	Emily Moyer	312-627-9031
International Visitors Center of Chicago	Chicago	Lexy Sobel	312-254-1800x102
ntl. Mus. Of Surgical Science	Chicago-North	Kristen Vogt	312-642-6502
Lincoln Park Community Shelter	Chicago-North	Fawn O'Brien	773-549-6111x216
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VOLUNTEER OPPORTUNITIES

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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 alona with occasional requests for information on the **Chicago Public** Schools.

Agency	Location	Contact Person	Phone
Link & Option Center, Inc. (Literacy tutoring)	South Suburbs	Twin Green	708-331-4880
Lira Arts (Polish)	Chicago	Katherine McJimsey	773-508-7040
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Midtown Educational Foundation (Tutoring)	Chicago-Near South- west	Carolyn Madigan	312-226-4886x232
Museum of Science & Industry	Chicago Jackson Park	Penny Aulston	773-753-2595
National Runaway Safeline	Chicago North	Volunteer Coord.	773-289-1726
PCC Comm. Wellness Ctr.	Oak Park	Jinnie Hoggarth	708-383-0113X7912
Peace Hospice & Palliative Care	Chicago-Beverly	Alyssandra McKaye	773-233-1010
Peoples Resource Center	West Suburbs	Lucinda Page	630-682-5402x246
Project Care	Near West	Mary Jo Kuhn	708-656-8000x383
Recording for the Blind	Chicago, Orland Park & Naperville	Joanne C. Ruxin	312-236-8715
Salvation Army Group Home	Chicago Central	Frank Massolini	312-455-8059x200
School on Wheels	West Suburban	Debbie Brandt	708-482-5060
Shedd Aquarium	Chicago-Central	Todd Maskel	312-692-3384
Sierra Club's Inner City Outings	Chicago-North		847-274-0127
Swedish American Museum	Chicago North	C. Gerbaulet-Vanasse	773-209-2204
Travelers Aid	O'Hare Airport	Laura Smith	773-894-2427
University of Chicago Hospitals	Chicago Hyde Park	Nancy Frazier	773-702-5673
WilPower (Retirees helping Retirees)	Northfield	Minnie Morton	847-501-2939
WITS (one on one early childhood reading)	Chicago Central	Lindsey Giacherio	312-606-2032
World Relief Chicago	Chicago-North	Kathryn Waldron	773-681-8554



RETIRED TEACHERS ASSOCIATION OF CHICAGO

2024 Spring Luncheon/Membership Meeting

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

Tuesday, May 14, 2024

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)

Spring Program

Please join us for a wonderful afternoon with fellowship and speakers who will update members on the status of RTAC, our pensions, and other matters of interest to retired educators.



2024 SPRING LUNCHEON AND MEMBERSHIP MEETING RESERVATION FORM

Use this form to register for the luncheon and membership meeting. Please mail your reservation to RTAC today. Make checks payable to RTAC 2024 Spring Luncheon. This form is also available at rtac.org.

MEMBER INFORMATION

Member's Name:					
Street Address:					
City:			State:		Zip Code:
Phone number:]	E-mail address: _		
LUNCHEON AND	GENERAL MEI	MBERSHIP N	IEETING		
Enclosed is my check	number #	(lated	in the an	nount of: \$
Group name			\$	for	member tickets at \$55 each
Meal Preferences	cable)		\$	for	guest tickets at \$60 each
Member's Meal		☐ 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 WALK-INS OR MEAL CHANGES AT MACY'S WALNUT ROOM

WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND YOUR CHECK FOR THE LUNCHEON NO LATER THAN MONDAY, APRIL 29, 2024, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949

All tickets will be held at the door. No REFUNDS for any reason. RSVP Deadline is Monday, April 29, 2024. No exceptions.

Reservations are limited to 200 attendees.

Not a member but want the member rate? Complete the membership form found on page 8 (also available online at rtac.org) and return it with this reservation form and your separate payments for membership and the luncheon.

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

2024 SPRING BUSINESS MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting and do not want to join us for the luncheon. All members are welcome to attend, but reservations are required on or before Monday, April 29, 2024. Bring a government issued photo ID.

I am attending the business meeting, but not the luncheon. I understand that admittance to the meeting is anticipated at 1:00 p.m.

Member's Name:		



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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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 CALENDAR

April

- 17 Financial, Legal and Scam Updates, Zoom Seminar, see page 4
- 24 Social Security's Impact on Retired CPS Educators, Zoom Seminar, see page 4
- 29 Reservation Due for 2024 Spring Luncheon/Membership Meeting, see page 15
- 30 Board of Directors Nominee Application Due, see page 1

May

14 2024 Spring Luncheon/Membership Meeting, see page 15

Seminars accessible via Zoom and phone. See rtac.org for seminar dates and topics.