



RETIRETEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXV ■ NO. 2

NEWS BULLETIN

FALL 2019

2019 Spring Luncheon Highlights

About 400 RTAC members and guests filled the Hilton Chicago's Grand Ballroom on May 30, 2019, for RTAC's 93rd Anniversary Luncheon. President John A. Butterfield welcomed members to the event, chaired by RTAC Director Rita M. Naughton. Gregg Brown, Chicago Branch Director of the AARP Experience Corps gave the keynote speech, and CTPF Executive Deputy Director Mary Cavallaro, and several RTAC Directors provided updates. Find more photos at www.rtac.org.



Clockwise: An overview of the grand ballroom during the spring luncheon. AARP Experience Corps Director and Keynote speaker Greg Brown rallied the crowd with a chant of "once a great teacher, always a great teacher," Grand prize raffle winner James Glover with event organizer Rita Naughton, and bottom row, attendees in bright colors welcomed spring, and pianist Helen Marie Wallace receives a raffle prize from RTAC Director Juanita Jordan.

Vote RTAC Endorsed Candidates in CTPF Trustee Election

RTAC's Board of Directors voted to endorse four highly qualified candidates – Robert Bures, Lois Nelson, Mary Sharon Reilly, and Maria J. Rodriguez for the 2019 Chicago Teachers' Pension Fund (CTPF) Board of Trustees election. **You may only vote for three candidates.** RTAC urges its members to vote for endorsed candidates. Each has served as a trustee in the past and will work to maximize CTPF's resources and health insurance options. CTPF will mail ballots in October, and votes must be received by 5:00 p.m. November 7, 2019.



ROBERT F. "BOB" BURES

Robert Bures completed his elementary and secondary education in Chicago public schools. He served as a CPS teacher and principal during an extensive career. He is



LOIS NELSON

Lois Nelson completed a 40-year career in the Chicago Public Schools in 2011. During that time she was active in the Chicago Teachers Union and the American Federation of



MARY SHARON REILLY

Mary Sharon Reilly had a full CPS career during which she served as a school counselor and CTU delegate. At present, she is the Functional Vice President of the CTU Retiree Chapter.



MARIA J. RODRIGUEZ

Maria J. Rodriguez was elected to serve as a CTPF Retiree Trustee for the current term 2017-2019. She previously represented active members from 1999-2011. At present she

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

Since 1926, the Retired Teachers Association of Chicago (RTAC), an independent, non-profit, 501(c) 4 organization, has worked to protect the pensions of retired Chicago Public School (CPS) educators. RTAC is not governed by or a part of CPS, the Chicago Teachers' Pension Fund (CTPF) or the Chicago Teachers' Union (CTU). The RTAC Board of Directors meets monthly. RTAC members in good standing are welcome to attend; check www.rtac.org for the current meeting schedule.

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

John A. Butterfield
President

Sylvia F. Asllani
Secretary

Louella B. Preston
First Vice President

Hubert C. Jackson, Jr.
Treasurer

Linda R. Williams
Second Vice President

Patricia B. Kubistal
Immediate Past President

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2018-2019

Amour Andrews
Roy E. Coleman
Juanita R. Jordan
Carlene Lutz

Eva Nickolich
John P. Reilly
Mary Sharon Reilly
Maria J. Rodriguez

2019-2020

Virginia Bautista-White
Maria Fresse-Giffels
Kevin B. Huber
Patrick Keating

Katherine Konopasek
Rita M. Naughton
Elaine L. Schain
Dianne I. Yonkers

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Vaughn J. Barber
Ned L. McCray

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

Zygmunt Sokolnicki

RTAC SERVICE DIRECTORY

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

RTAC E-mail office@rtac.org

Chicago Teachers' Pension Fund (CTPF)
203 N. LaSalle St., Suite 2600, Chicago, IL 60601-1231 1-312-641-4464

CTPF Health Insurance Information 1-312-641-4464

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Plan to join us on October 24, 2019.

16 RE-ENROLLMENT OFFERED FOR CTPF HEALTH INSURANCE PLANS

Annual Membership \$50

Lifetime Membership \$300

Lifelong Learners: Join us for a Free Seminar

This spring RTAC provided six free educational seminars to members on topics ranging from dental insurance to long term care insurance. Registration for free fall seminars is now open. The programs are held in the Garland Building Conference Room at 111 N. Wabash Ave. Programs begin at 10:00 a.m. and generally conclude before noon. Space is limited to 20 participants per program, and registration is required. Call 1-312-750-1522 between 10:00 a.m. and 3:00 p.m. to reserve. Have a seminar suggestion? E-mail office@rtac.org.

SEPTEMBER 10, 2019

Senior Rental Housing Options

Michelle Sabbia of Waterford Estates in Hazel Crest, Ill., will review the various flexible lifestyle choices available at this development.

SEPTEMBER 19, 2019

The Doctor Is In - maintaining a healthy retirement lifestyle.

Dr. Julie Blankemeir from Oak Street Health will review ways to maintain a healthy lifestyle in retirement, and will share information about the services offered by Oak Street.

RTAC 2019 Legislative Goals

Our pension fund is governed by the laws established by the Illinois legislature. RTAC employs legislative advocates to carry out the stated goals of the Board of Directors. This year, RTAC's legislative goals include:

1. Stabilize a viable health insurance program for CTPF annuitants.
2. Maintain the independent and fiscal integrity of CTPF.
3. Oppose 'pension holidays' for the Chicago Public Schools.
4. Oppose legislation that adversely affects the AAI for RTAC members.
5. Continue to educate legislators on issues of concern to RTAC members.

Legislative Update: Return to Work Rules

RTAC supported SB1584, which increased to 120 days (up from 100 days) the amount of days a service retirement pensioner who is re-employed as a teacher may work without having his or her pension canceled. This legislation passed on May 23, 2019, and was sent to Governor Pritzker who had 60 days to sign the legislation before it automatically becomes law. Visit the RTAC website for updates. The new rules do not increase the salary amount that members can earn during the 120 days, which is limited to \$30,000 or \$50,000 for individuals who retired with 5 years of service as administrators. Members must track days or hours worked and compensation received. Exceeding the limits can lead to a cancellation of a pension, so it's important to monitor days and hours worked.

SEPTEMBER 24, 2019

Proceed with Caution

Wm Blyth & Associates will provide assistance with 2019 tax strategies by reviewing 2018 income tax returns.

OCTOBER 3, 2019

Smith Senior Village Life

Meghan Donnelly of Smith Senior Village offers an overview of the wide range of amenities at this Chicago community.

OCTOBER 31, 2019

Treat Yourself to Long-Term Care

Janice Axelrod shares important information about long-term care options.



Pictured above, l-r: Carlene Lutz and Maria Fresse-Giffels with Mary C. Kirby, the 2019 Armstrong Award recipient.

Armstrong Award

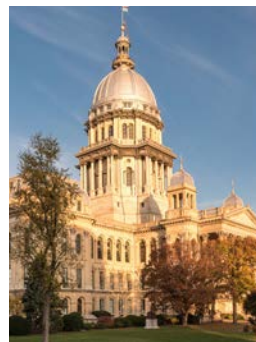
The 2019 Armstrong Award, RTAC's highest honor, was presented to Mary C. Kirby, 25-year member of RTAC's Service Committee, for her dedication to RTAC's senior members who are sent birthday cards and holiday greetings.

Following her 1994 retirement Ms. Kirby joined RTAC and became a member of the Service Committee. She also works with a number of organizations near her home on Chicago's southwest side.

RTAC Dental Insurance

RTAC members in good standing are eligible to access one of RTAC's MetLife Dental insurance plans. Option 1 offers comprehensive services and Option 2 offers a lower-cost option with limited coverage. Rates in effect since 2016 have been extended through 2021.

Both plans cover primary services such as oral exams and biannual cleanings. Dependent coverage is available. Participants can also access a vision care service plan. Information about the program will be available at the RTAC table during the CTPF Health Insurance Seminars, October 8 and 10, or call the RTAC office at 1-312-750-1522 for more information.



RTAC 2019 BOARD OF DIRECTOR CANDIDATES

The 2019 RTAC Nominating Committee provided its Directors' slate of eight candidates selected for the biennium 2020-2021. The slate will be voted on by RTAC members at RTAC's Fall Luncheon/Business Meeting on Thursday, October 24, 2019. Any RTAC member in good standing who seeks to self nominate to serve as an RTAC Director, must complete and electronically submit an application form and signed copy of RTAC's Conflict of Interest Statement on/or before 3:00 p.m. on Wednesday, October 2, 2019, to Arlene Crandall, RTAC Executive Director, arcrandall@RTAC.org. For more information, call 1-312-750-1522.

Current Directors

Roy Coleman

A lifelong Chicago resident, Roy graduated from Morgan Park High School and earned degrees in Physics from IIT and De



Paul. He enjoyed a 40-year career as a CPS Physics teacher and taught at IIT, St. Xavier University, and Trinity Christian College. An RTAC Director for six terms, he serves as RTAC's Webmaster, Assistant Editor of the News Bulletin, and Communication Committee Chair. Roy oversees the RTAC and CRTAF sites and manages the RTAC electronic alert system. He believes that RTAC must maintain its position as an independent "watchdog" to protect pensions and health insurance and to engage more members on social media.

Juanita Jordan

Juanita Jordan has served as a RTAC Director since 2015 and serves on the Legislative and Social Committees.



Her CPS career included teaching at the primary level at nine CPS elementary schools. Following retirement, she also served as an adjunct professor at St. Xavier University. Juanita holds leadership roles at a variety of educationally focused organizations, including the Prairie Hills School District, SCOPE, SPEED

Cooperative Governing Board, and the Chicago Inter-Alumni Council of the United Negro College Fund. Juanita is focused upon educating Illinois legislators on pension matters, securing CPS' annual payment to CTPF, and increasing RTAC membership.

Carlene Lutz

Carlene Lutz completed a full career at CPS in a variety of upper grade, social center, and playground positions. She concluded her career as the Coordinator of the CTU Quest Center. She became a RTAC Director in 2015. She currently serves on the Legislative Committee and chairs the Armstrong Award Committee. She is also a Director at the Center for Budget and Tax Accountability and has been active in the Ella Flagg Young Association and Delta Kappa Gamma. She encourages all members to reach out to their legislators to ensure that our pensions are secure and never diminished.



Mary Sharon Reilly

Mary Sharon Reilly's CPS career included service as an elementary school teacher and counselor. Throughout her teaching career she was an active CTU



member who served in various leadership roles. She currently serves as the Vice President of the Union's retiree chapter. She represented active teachers on the CTPF Board of Trustees from 1991 until she retired in 2002. From 2007 to the present, Mary Sharon has represented retirees as a CTPF trustee, and serves as vice president, and chairs the Health Insurance and Personnel Committees. She interacts regularly with her legislative representatives and is a vocal advocate for pensioners.

Maria J. Rodriguez

Maria J. Rodriguez is a CPS Elementary and High School graduate. Her CPS career included teaching monolingual, bilingual, and ESL classes. She was also a facilitator in the School Based Problem Solving Program and served as a CTU Field Rep on the south side. Retired in 2011, Maria continues as an active member of the CTU retiree chapter and at her church. From 1999 through 2011, Maria was elected to represent active teachers as a CTPF Trustee and served as President, Vice President, Recording Secretary, and Financial Secretary. She joined RTAC in 2011 and became an RTAC Director in 2015. She currently Chairs the RTAC Pension Committee and serves as secretary of the RTAC Membership Committee.



Prospective New Directors

Bernice “Bernie” S. Eshoo

Bernice “Bernie” Eshoo, retired from the Chicago Public Schools following a full career which included teaching high school and concluded as a Librarian/Media



Specialist at Lincoln Park and Steinmetz High Schools. She was a CTPF Trustee representing active teachers from 2013 until her retirement in 2018. She expects to extend her commitment to the protection of CPS retirees’ pensions and health insurance program options as an RTAC Director.

Raphael A. Juss

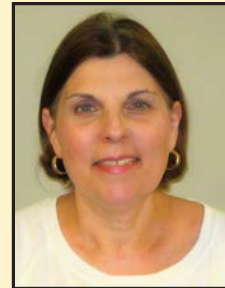
Raphael A. Juss began his service with RTAC in 2007. He served as chairperson of the Social Committee and was instrumental in arranging favorable pricing for



the semi-annual luncheons. Previously he served as Second Vice President and Chair of the RTAC Legal Committee. He also served on the CRTAF Board and on the RTAC Finance Committee where he was committed to maximizing investments. He looks forward to resuming his service.

Mary E. Puente

Mary E. Puente concluded her 32-year CPS career as a primary grade teacher at Robert Healey Elementary school in 2018. She also served on the Local School Council and the Principal’s Leadership



Committee. Throughout her career she sought to develop her technology literacy and integration of arts into the curriculum. She looks forward to sharing a recent retiree’s perspectives and concerns. She is focused upon promoting RTAC’s mission and services to its members and recruiting new retirees.

VOTE FOR RTAC ENDORSED CANDIDATES FOR CTPF TRUSTEE

BURES continued from pg. 1

active in community and civic organizations. Following his retirement from CPS, he worked with the United Credit Union and then proceeded to serve as RTAC’s Executive Director. He served for two terms as a CTPF Retiree Trustee – 2013-2017 and was reelected in 2018 to fill a vacancy.

His goals are to:

- Secure payment of all CPS pension funds
- Obtain full CTPF funding from Chicago and the State of Illinois
- Provide good health insurance options with generous subsidies
- Get high returns from CTPF’s investments
- Ensure that CTPF members get prompt responses to their inquiries

NELSON continued from pg. 1

Teachers. She served as a CTPF Active Teacher Trustee from 2005 through 2010 during which time she served as a Vice President and Financial Secretary. She is a member of the CTU retiree group, as well as many other community and professional organizations. She became an RTAC Life Member in 2011. She is also active in the National Sorority of Phi Delta Kappa, Inc.’s Mu Chapter.

Her goals are to:

- Maintain appropriate health insurance options for CTPF retirees
- Monitor CTPF’s activities as set forth in the Illinois Statutes
- Ensure that CTPF receives the funding to which it is entitled
- Oversee CTPF’s investments to ensure optimal returns

REILLY continued from pg. 1

She represented active CTPF members as a trustee from 1991 to 2002 and she was President of the CTPF Board of Trustees from 1993-2002. She has been a Pensioner Trustee for the past twelve years and currently serves as Vice President and chairs the Health Insurance and Personnel Committees. An active volunteer in the community, she also served as President of the Mundelein College Alumni Board and in various roles at her church

Her goals are to:

- Provide retirees with affordable and consistent health insurance options
- Make informed investment decisions
- Lobby for CTPF’s continued sustainability
- Maintain her dedication to her fiduciary responsibilities

RODRIGUEZ continued from pg. 1

chairs the Return to Work and Claims and Services Committees. She has served as President, Vice President, Recording Secretary, and Financial Secretary, and chaired several committees. During her 34-year career, she worked as a classroom and citywide teacher and as a CTU Field Rep. She currently serves as a RTAC Director, is a member of the CTU Retiree Chapter, and the Ella Flagg Young Assoc. Her goals are to:

- Take a “watchdog” approach to protecting our pensions
- Guard against those who want to “diminish or impair” benefits and hold accountable those who place pensions in harms’ way
- Be a vocal trustee, unafraid to speak up
- Review and curtail the Fund’s administrative expenses
- Ensure the highest ethical standards

Spotlight on Springfield: RTAC Legislative Advocate Report

BY JOHN D. CARR AND MATT MALONEY, RTAC'S LEGISLATIVE ADVOCATES



Editor's Note: RTAC works on behalf of retirees through many channels, and engages advocates who educate Illinois legislators.

Governor Pritzker certainly delivered on his campaign promise to “Think Big,” passing many big ticket items during the Spring 2019 legislative session.

“Big” proposals included passing a budget, capital infrastructure legislation, recreational marijuana legalization, anti-sexual harassment proposals, and State-wide gambling expansion.

What was not happening was discussion on how to tax pensions, or even gossip on how to “fix” State and City unfunded pension obligations. The State captured an unanticipated \$1.5 billion in additional revenue this year. That negated the need for policymakers to make cuts to the pension systems and allowed Illinois to make its statutorily required pension payment for this year.

That was a good outcome.

Finally, the State's \$40 billion dollar budget also contained contributions to the Chicago Teachers Pension Fund (CTPF) in two line items: \$11.8 million in appropriations for CTPF's unfunded liability and \$245 million in other contributions from the State to CTPF.

PROGRESSIVE INCOME TAX ON THE BALLOT IN 2020

On Memorial Day, the Illinois House of Representatives passed SJRCA 1 (Senate Joint Resolution Constitutional

Amendment Number 1), a resolution allowing for a constitutional referendum to approve a graduated income tax for the State of Illinois in 2020. At present, Illinois has a flat tax rate of 4.95% for all individuals. If the voters approve to change the State of Illinois' income tax from a “flat” rate to a graduated rate, the change would become effective for the 2021 tax year.

Passing this resolution was a legislative triumph for Governor Pritzker. His political message, from last year through June 1, was simple, and has been embraced by Democrats across the State: the progressive income tax will cut taxes for 97% of Illinois residents. Now, this question is in the hands of the voters who participate in the November 3, 2020, election.

While the resolution gives voters a chance to decide if the income tax structure will change, Senate Bill 687 which passed the General Assembly on June 5, 2019, sets the rates for a graduated income tax. Under this measure, single filers would pay a maximum rate of 7.99 percent on all income once their taxable income tops \$750,000. For joint filers, that rate takes effect when income tops \$1 million.

For joint filers outside of the top brackets, the rates are 4.75 percent on taxable income from \$0 to \$10,000; 4.9 percent from \$10,001 to \$100,000; 4.95 percent from \$100,001 to \$250,000; 7.75 percent from \$250,001 to \$500,000; and 7.85 percent from \$500,001 to \$1 million.

For single filers, tax rates are the same as joint filers up to \$250,000; but the 7.75 percent rate applies from \$250,001 only to \$350,000, while the 7.85 percent rate applies from \$350,001 to \$750,000.

The bill also includes an increase in a property tax credit from 5 percent to 6 percent, and a \$100 per-child tax credit for couples earning less than \$100,000 and single persons earning less than \$80,000.

Your RTAC Membership Provides You With Legislative Influence

The legislature passed SB 1584 which increases to 120 days (instead of 100 days) the number of days a CTPF service retirement pensioner who is re-employed as a substitute may work without having his or her pension canceled. RTAC fought hard in Springfield to pass this bill in 2019.

We are also fighting hard to pass House Bill 2240, a bill to make permanent a \$65 million dollar subsidy for your health care in retirement.

That bill did not become law this year. We need your help to pass it in 2020.

It's important to remember that while your pension has a constitutional guarantee, your health insurance does not. We must work to guarantee that your health insurance cannot be eliminated by legislators.

Maintaining your membership in RTAC allows us to continue our work. We're stronger together, and we encourage you to recruit your friends and former colleagues to become RTAC members. We will continue to update you the activities in which we engage in Springfield on your behalf.

PRESIDENT'S MESSAGE

John A. Butterfield, RTAC President

Good Day!

During my elementary school years I was a Boy Scout. Our motto was “Be Prepared” and I’m happy to say that I’ve tried to follow it throughout my life. One of the goals for my term as president is an upgrade to our computer system in the office.

This upgrade discussion has gone on for a number of years since we all knew it would be expensive to complete. I formed a Technology Committee in January of this year with the hope that we would complete the task in two years.

Technology committee members went right to work outlining what needed to be done. They estimated the cost could be as high as \$30 to \$35 thousand dollars. Three bids were obtained and interviews were held. The committee plan was to present the finished proposal to our board this summer with the hope that the work would be completed by January of 2020.

In early June our old system collapsed. Our experts told us that our system was done; they could not put Humpty Dumpty back together again. They could hold most of it together for a few weeks – possibly months – but no longer. Our technology timetable of one to two years was compressed into seven months.

While taken aback by the suddenness of it all, we felt good that we were not caught completely off-guard. The technology committee did have a plan and the board quickly approved it. The work is going on as I write and we anticipate completion by September. Scout founder Lord Baden-Powell was right on target – BE PREPARED!

Another task we all need to do this summer and fall is meeting with our elected representatives and letting them know about RTAC and its mission to protect the pensions which provide our economic security. Approximately one-

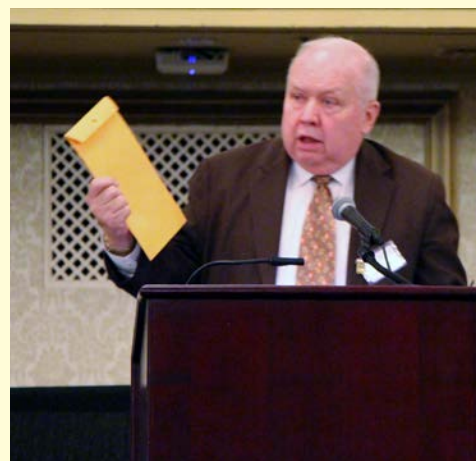
third of our senators and representatives are newly elected so it is imperative that we educate them about who we are and our aims. All of these officials are home from Springfield or Washington presently and are easily accessible for visits from their constituents at their local offices.

Please be pleasant and polite when you present yourself and your reasons for the visit. May I recommend that you visit the CTPF website and download the information concerning our retirees in your official’s area. The document is titled *2019 The Buck Stays Here*. Many of our legislators and probably most of the new ones, need to learn that we paid into our Chicago Teachers Pension Fund in lieu of making payments into Social Security.

**APPROXIMATELY ONE-
THIRD OF OUR SENATORS
AND REPRESENTATIVES
ARE NEWLY ELECTED SO
IT IS IMPERATIVE THAT
WE EDUCATE THEM...**

It is important to let them know that you depend upon your pension for your retirement security. Give a copy to the representative. It’s a powerful piece that always gets their attention. If you attended our Spring 2019 RTAC Luncheon, you received a hard copy of this highly informative CTPF publication.

When you visit, please consider having yourself photographed with your legislator. If you wish, we can post the photo on our Facebook page and/or website. Again I ask you to smile as you do all of this. Keep in mind that more flies are caught with honey than with vinegar.



John A. Butterfield

RTAC continues to appeal for contributions to our Legal Defense Fund. We’re over half-way to our goal of \$250,000 and that’s great; but we urge each of you to continue to give what you can.

Don’t relax because there are new administrations in Springfield and Chicago who seem more aligned with our cause. Beware when all seems calm and quiet. Hope for the best but prepare for the worst.

I know I am “preaching to the choir” when I speak of membership; but we need every CPS retiree to join us as we work to protect what we have earned. There is strength in numbers. If each of us just gets one new member, we jump from 9,000 to 18,000 strong. That’s only one each – think of it – then do it.

We need the help of all.

We had over 400 participants at the RTAC Spring Luncheon. A nice number, but our goal is to top 500 at our Fall luncheon. If you were unable to attend last May, please make it a point to be with us on October 24th at the Hilton Chicago at 720 South Michigan Avenue. You’ll find an invitation form on page 15. We promise you an afternoon of good food, good fun, and good information. Get a group of ten together from your old school and we’ll reserve a table for you. Please attend – we need you.

EXECUTIVE DIRECTOR'S MESSAGE



Arlene R. Crandall

When we were looking forward to retirement and a more relaxed way of living, we never anticipated the many challenges that occur in this phase of our lives. In addition to protecting your pension and your ancillary benefits, RTAC is your resource colleague. All our members confront the same issues. RTAC staff can help navigate the issues associated with retiree living.

Every autumn our CTPF Health Insurance options require your attention; and fortunately, CTPF can assist with the intricacies of deciding which plans are best for us as individuals based upon our unique needs. RTAC also provides its members who are beyond COBRA with access to dental/vision care options through Metlife.

We are also here to provide you with referral information that will enable you to navigate concerns that you are confronting. Each spring and fall RTAC provides complimentary seminars on topics ranging from financial planning to healthy lifestyles. These seminars offer a chance to receive information and ask

questions in a small-group format on topics ranging from income tax filing assistance and updates, Required Minimum Distributions of IRA funds, protecting your assets, legal matters (Power of Attorney for Health and Property and Advance Directives), senior residential housing, long-term care, investment strategies, etc. The presenters can always schedule private appointments for those who seek individualized assistance and guidance. Our Fall 2019 seminar schedule is included on page 3.

Call the RTAC office between 10:00 a.m. and 3:00 p.m. on school days for assistance and guidance with your questions. Our staff assistants – Dianna, Eleanor, and Lynnette – and I are your RTAC resource colleagues.

Members who travel need to be aware of new requirements that will go into effect on October 1, 2020. Valid Illinois drivers licenses/IDs will be accepted by the TSA to board domestic flights until October 1, 2020. After that date, you must have a REAL ID DL/ID, U.S. passport or passport card, military ID or other federally approved document to board domestic flights. The State of Illinois is now issuing RealID licenses, which meet these requirements for travel. Depending on where and how you travel (domestic and/or international destinations; by long distance buses, Amtrak, or automobile) you will want to review your choices and learn what documents you will need to bring by visiting your local Illinois Secretary of State's Office or going online to REALID.ilsos.gov.

OTHER RESOURCES

Other local resources for those of us who reside in Illinois:

STATEWIDE

The State of Illinois' Department on Aging Senior Help Line at 1-800-252-8966 operates Monday-Friday from 8:30 a.m. to 5:00 p.m. or visit www.illinois.gov/aging. The help line offers information about senior services in local communities. The help line can help callers evaluate needs and answer questions, link you to local case management services, and provide information, assistance and literature.

COOK COUNTY

Cook County residents can access a variety of services through the Elder Justice Center. This office also provides free seminar programs on topics of interest every other week throughout the year at the Daley Center. The Center is located in CL16 (Concourse Level – Office 16) on the lower level of Chicago's Daley Center located at 50 W. Washington St. Call 1-312-986-4105 to schedule an appointment between 9:00 a.m. and 1:00 p.m. Mondays through Thursdays.

CITY OF CHICAGO

The City of Chicago provides assistance through the Senior Services Division of its Department of Family and Support Services office located in room 100 of City Hall at 121 N. La Salle St. Call 1-312 744-4016 for information.

NEW LIFE MEMBERS

FEBRUARY 1, 2019 - JUNE 30, 2019

RANDY S. AGUILAR

EILEEN ANDREWS

ARUMUGAM ARULDOSS

THERESE BOYLE

ROBERT BREWER

MARY A. BURKE

PHYLLIS CAVER

MARIA NORA CINTRON

THOMAS COOK

AVA HARSTON

ALEXANDER HONG

ZITA HOPSON

JANICE L. HORTON-ROGERS

BEVERLY ANN MARTIN

RICHADINE MURRY

MARY PARKER

MARCELLA PEACOCK

DEBRA PRYOR

KATHRYN M. SMITH



RETIRED TEACHERS ASSOCIATION OF CHICAGO

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

Membership Application/Change of Address Form

Please use this form to:

- Join the Retired Teachers Association of Chicago (RTAC)
- Renew your annual membership
- Join the RTAC E-Mail Alert Team
- Change your address

GENERAL INFORMATION: PLEASE PRINT

Your Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Date of Birth: _____ Phone: _____

Retired in Year: _____ Position: _____

From: _____

(name of Chicago Public School)

Social Security Number: xxx-xx-_____

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

Did a current RTAC member refer you? Yes No

If yes, please list name of referring member: _____

JOIN OR RENEW MY MEMBERSHIP

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

Renew my annual membership – \$50 through December 31, 2020 Enroll me as a life member – \$300

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

RTAC Alert E-mail Network

Join our RTAC E-mail Alert Team to receive time-sensitive information about your pension.

Non-CPS e-mail address: _____

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

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. 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: _____ City: _____

State: _____ Zip Code: _____ Phone: _____



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

CRTAF is a 501(c)3 charitable organization established in 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: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____



RETIRED TEACHERS ASSOCIATION (RTAC) DONATION

RTAC is a 501(c)4 organization established in 1926 to protect and enhance the pensions of retired CPS educators. RTAC donations are NOT tax deductible. *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: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

Please indicate purpose of gift congratulate celebrate memorialize general purposes

Honoree's Name: _____ Address: _____

City: _____ State: _____ Zip Code: _____

CHICAGO RETIRED TEACHERS AID FUND GIFTS

FEB. 1- JUNE 30, 2019

DONOR	IN MEMORY OF
Anonymous	James L. Foley
Barnes, Mildred C.	Rosemary Anderson, Felicia Williams
Benson, Bernadette M.	Lila Benson, Thomas Benson
Butterfield, John	David T. Peterson, Yusuf Patel, Marty Wojtalewicz
Curry, Warriene M.	Janie A. Gay, James Simich, Dr. Larry Thomas
Fife, Mattie A.	Dr. William C. Taylor
Green, Thomas R.	Dr. William Finch, Dr. Larry Hawkins, Benjamin Scrutchins, Harry Whitlack
Holmes, Warren & Rosemary	Dr. Betty Smith
Kane, Pamela	Marina Fondas
Kopan, Alice O.	David T. Peterson
Lyles, John & Bonita	Luther Bedford
Moscinski, Donna & John	James Foley, Betty Strickland
Narea, Amy Weiss	Denise Knox, Luba Markewycz
Naughton, Rita M.	David T. Peterson
Nelligan, Bonnie	Tennessee Rangel
Newton, Johnnie M.	June Finch, Dr. William Finch, Dr. William Gwynn, Gladys Ray, Bernard Spillman
Nichols, Laverne A.	Issac Hines, Mamie Mobley, Vera Morris, Leona Tarver

DONOR	IN MEMORY OF
Preston, Louella B.	David T. Peterson, Walter Pilditch
Quanbeck, Judy	Nathaniel Blackman, Leo Gorenstein
Remahl, Daniel F.	Ted Besser
Richter, George J.	Helen Brahos, Jim Carpenter, Herb Ellis, David T. Peterson, Hy Wolinetz
Turner, Don A.	Robert M. Healey, David M. Peterson, Thomas Reece, Jacqueline B. Vaughn, Alice M. Weatherwax
Zeltmann, Mary L.	David T. Peterson

DONOR	PURPOSE
Anonymous (8)	General Purposes
Allen, Elizabeth	General Purposes
Berry, Aretta	General Purposes
Crowe, Anthony	General Purposes
Jones, Elaine R.	General Purposes
Nelson, Lois	General Purposes
Pierce, Dolphine W.	Celebrate former CPS Colleagues and Friends
Riley, Thomas F.	General Purposes
Roder, Cindy	General Purposes
Romeo, Antoinette	General Purposes
Rosen, Sandra	General Purposes
Stapleton, Jack	General Purposes
Stocking, Nancietta	General Purposes
Svendsen, Karen A.	General Purposes
Taylor, Grace M.	General Purposes
Thomas, Janus	General Purposes
Townes, Carolyn	General Purposes

RTAC GIFTS

FEB. 1- JUNE 30, 2019

DONOR	IN MEMORY OF
Bures, Carol & Robert	Nathaniel Blackman, David T. Peterson, Walter Pilditch
Connolly, Angela P.	George N. Schmidt
Frantz, John J.	John R. Lindsey
Ideno, Helen A.	Joy Panko Donovan
Kane, Pamela	Zeno Fodas
Lieberman, Alice & Carl	Donna P. Besser, Theodore M. Besser, Henrietta L. Hudson, Bernard M. Tanenbaum
Lutz, Carlene	Louise Dieterle
Mayer, Kathleen	Mary Birmingham, Mary Lee Taylor
Pruchnicki, Carol Lynn	Michael A. Pruchnicki, Patricia Denning- Golden
Remahl, Daniel F.	Nate Blackman
Saddler, Robert A.	David T. Peterson

DONOR	PURPOSE
Anonymous (3)	General Purposes
Crowe, Anthony M.	General Purposes

Looking for the perfect gift?



Honor a friend or loved one with a donation to CRTAF or recognize someone truly special with a lifetime membership to RTAC. See pages 9 and 10.



LEGAL DEFENSE FUND GIFTS

FEB. 1, 2019 - JUNE 30, 2019

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

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

Anonymous (2)	Gray, Helene	Logue, Katherine	Pissios, Spiros
Allen, Elizabeth	Greenblatt, Jo Ann R.	Madon, Eunice	Remahl, Daniel F.
Anderson, Daniel H.	Guzik, Kenneth	Molis, Robert L.	Rivera-Valentin, Milagros
Bell, Martha W.	Hampton, LaDonn	Moscinski, Donna & John	Ruffalo, Kathryn J.
Bures, Carol & Robert	Holmes, Warren & Rosemary	Nelson, Nancy E.	Saddler, Robert A.
Castellano, Enrique	Hutchinson, Juanita	O'Neill, Daniel J.	Samuels, Stephen
Colburn, Timothy R.	Kane, Pamela	Oberman, Geraldine L.	Stapleton, Jack L.
Connolly, Angela P.	Kone, Harry J.	Pelt, Alan & Gloria A.	Sylvester, Thelma
Dittemore, Mary & George	Koporc, Raymond F.	Philpott, Ethel	Waters, Shirley A. Zeltmann, Mary L.

OTHER GIFTS

Anonymous (2)	Howard, Melanie
Anderson, Barbara B.	Lindahl, Robert
Anderson, Jewel L.	Massey, Jayne M.
Belz, Suzanne	Patek, Donna
Berry, Aretta F.	Semisch, Martha
Gholston	
Cannamore, Pamela C.	

VOLUNTEER OPPORTUNITIES

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



JOIN OUR SERVICE COMMITTEE

NOTE: Please consider joining our Service Committee. This committee meets monthly to write notes on the birthday cards RTAC sends to our members age 85 and above. If you have clear penmanship and like to write, call us at 312-750-1522 and ask for the Service Committee's schedule.

Agency	Location	Contact Person	Phone
826CHI Tutoring, Field trips, Workshops	Chicago-Northwest	Maggie Farren	773-772-8108
AARP Illinois Center	Chicago	Beverly Moore	312-458-3604
American Heart Association	Chicago	Traci Bruce	312-476-6643
American Lung Association of Chicago	Chicago Central	Alexis Lewis	312-628-0234
Battered Women's Network	Chicago Central	Betsy Minor	312-750-0730
Black Ensemble Theater Cultural Ctr	Chicago Near North		773-754-3911
Blind Service Association	Chicago Central	Theresa Togtman	312-236-0808
Chicago History Museum	Chicago Near North	Marne Bariso	312-642-4600
Chicago HOPES (Homeless Support)	Chicago	Arifa Boyer	773-553-2242
Chicago Youth Centers	Chicago Central	Michelle Gauthier	312-762-5655
Corazon a Corazon (Heart to Heart)	Chicago Southeast	Amanda Koss	773-221-0620
Council for Jewish Elderly	Chicago	Anne. L. Simon	773-50 64
Crown Family Playlab at Field Museum	Chicago Central	Kate Cary	312-665-7307
DuPage Historical Museum	DuPage County	Mary Johnson	630-682-6746
Forest Preserve District	Western Suburbs	D. C. Brooks	630-933-7681
Gads Hill Center (Mentoring)	Chicago	Lisset Gonzalez	312-226-0963x231
Garfield Park Conservatory Alliance	Chicago West	Kirsten Akre	773-638-1766x24
Gary Comer Youth Center	Chicago South	Reggie Tucker	773-358-4088
Glessner House Museum	Chicago Near South	Clare Schaecher	312-326-1480
Howard Area Community center	Chicago Rogers Pk	Kirsten Pomykala	773-262-6622x264
Ill. Volunteers of America	Northeastern Illinois	Peggy Schweiger	312-707-8707

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
Kids Voting	Chicago	Ellen Solomon	312-332-3107
Madison School	Skokie	Hillary Schab	847-414-8920
Metropolitan Family Services	Chicago Midway Ctr	Dee Speich	773-884-2267
Midwest Palliative & Hospice CareCenter	North Suburban	Lisa Dye	847-467-7423
Museum of Broadcast Communications	Chicago-Central	Steve Jajkowski	312-245-8200x7
National Latino Ed. Inst.	Chicago-West	Adrienne Lesof	773-247-0707
Peace Corps	Chicago Region		312-353-4990
Polish Museum of America	Chicago Near NW		773-384-3352
Prairie Avenue House Museum	Chicago Near South	Michael Soet	312-326-1480
Prologue Adult Ed. (Literacy Tutoring)	Chicago North	Christina Mang	773-728-7221
Read to Learn	Northwest Suburbs	Lesley Goldberg	847-718-7224
Refugee Pgm. (Summer Language Tutor)	Chicago North	Kaylee Sonnek	773-553-1930
Spring Valley Nature Center	Schaumburg	Susan Findling	847-985-2100
Substance Newspaper	Chicago	C. Blumenthal	312-736-1702
TEC Tutoring	Chicago	Konora Maxwell	773-374-2363
The Learning Center	Chicago Lawndale	Sr. M. Kavanaugh	773-277-3111
The University of Illinois Extension	South Suburbs	Karen Meyer	708-449-4320
Travelers & Immigrants Aid	Chicago	Brian Harvey	312-629-4500x5011
Triton College (Literacy)	River Grove	Carol Di Fatta	708-456-0300x3407
Working in the Schools	Chicago	Liz Murphy	312-368-9487

Find a complete listing of recent obituaries in our *News Bulletin*, available exclusively to RTAC members. Find a membership form on page 9 and join today.

Robert C. Konen (1917 – 2019)

RTAC remembers Robert C. Konen, who passed May 12, 2019. Bob joined RTAC in 1976, following the conclusion of his 35-year CPS career as principal of Sutherland Elementary. He later worked with Encyclopedia Britannica Education Corporation. Mr. Konen's RTAC service included chairperson of the Service Committee, member of the Finance Committee, and a volunteer for the Chicago Retired Teachers Aid Fund. Elected a RTAC Director in 1987, he was elected President for the 1989-1990 term. He was then elected to serve as the CTPF Retiree Trustee in 1990, which he did through 1998.



Audrey U. Mivelaz (1928 – 2019)

RTAC remembers Mrs. Audrey U. Mivelaz, who passed February 28, 2019. Ms. Mivelaz served RTAC for almost two decades. She began her CPS career at the Burns Elementary School in 1952 and concluded it as a District 12 Senior Psychologist in 1988. She joined RTAC immediately following her retirement and was elected to serve as a director in 1991. Between 1995 and 2010 she served as Secretary, Second Vice President and First Vice President. Mrs. Mivelaz was also very involved with the Social Committee. She received the Armstrong Award, RTAC's highest honor, at the Spring Luncheon in 2018.



Lois K. Schmidt (1919 – 2019)

RTAC remembers Lois K. Schmidt who passed on March 31, 2019. She began her teaching career in 1941, immediately following her graduation from Chicago Teachers College. She earned a Masters degree in Administration and Supervision in 1949 from Northwestern University. In 1961, she was assigned to her first principalship at Fernwood Elementary and she concluded her CPS career as principal of the George Washington Elementary School in 1984. Ms. Schmidt joined RTAC in 1984, the same year she retired.

Ms. Schmidt was a dedicated member of the RTAC Service Committee for over 30 years, and a generous donor to the . Chicago Retired Teachers Aid Fund, and was a President's Circle member of the Legal Defense Fund.



RETIRED TEACHERS ASSOCIATION OF CHICAGO

2019 FALL LUNCHEON/MEMBERSHIP MEETING

You are cordially invited to join RTAC friends and Board Members

THURSDAY, OCTOBER 24, 2019

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

HILTON CHICAGO GRAND BALLROOM

720 South Michigan Avenue, Chicago, Illinois 60605

The building is handicapped accessible. Discounted parking for hotel self-park is available.

Fall Program

Please join us for a wonderful afternoon with fellowship and speakers who will update members on the status of RTAC and pensions. Our keynote speaker will be the Honorable Miguel del Valle, President of the Chicago Board of Education and a member of the CTPF Board of Trustees. The first Latino Senator elected to the Illinois State Senate, he served the General Assembly from 1987–2006 in a variety of roles including Assistant Majority Leader. Appointed Clerk for the City of Chicago in 2006, he was elected to the position in 2007, and has also served on a variety of committees, boards, and commissions. A CPS graduate, he holds a M.A. in Guidance and Counseling from Northeastern Illinois University.



2019 FALL LUNCHEON AND MEMBERSHIP MEETING RESERVATION FORM

USE THIS FORM TO REGISTER FOR THE LUNCHEON AND MEMBERSHIP MEETING. PLEASE MAIL YOUR RESERVATION TO RTAC TODAY. MAKE CHECKS PAYABLE TO RTAC 2019 FALL LUNCHEON. This form is also available at www.rtac.org.

MEMBER INFORMATION

Member's Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone number: _____ E-mail address: _____

LUNCHEON AND GENERAL MEMBERSHIP MEETING

Enclosed is my check number # _____ dated _____

in the amount of: \$ _____ \$ _____ for _____ member tickets at \$50 each

Meal Preferences \$ _____ for _____ guest tickets at \$55 each

Member's Meal Chicken Fish Veg.

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

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

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

WE ARE UNABLE TO ACCOMMODATE WALK-INS OR MEAL CHANGES AT THE HOTEL

WE URGE YOU TO MAKE AN EARLY RESERVATION. RETURN THIS FORM AND YOUR CHECK FOR THE LUNCHEON NO LATER THAN WEDNESDAY, OCTOBER 9, 2019, TO: RTAC, 111 NORTH WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.

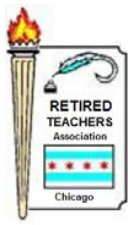
All tickets will be held at the door. No REFUNDS for any reason. RSVP Deadline is Wednesday, October 9, 2019. No exceptions.

Not a member but want the member rate? Complete the membership form found on page 9 (also available online at www.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.

2019 FALL MEMBERSHIP MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting and do not want to join us for the luncheon. All members are welcome to attend, but reservations are required on or before Wednesday, October 9, 2019. Bring a government issued photo ID.

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



RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

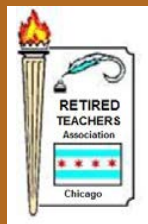
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"LIKE US" ON FACEBOOK



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.

Policy Change Allows Re-Enrollment Option for CTPF Health Insurance

July 18, 2019, the CTPF Board of Trustees voted to allow members to re-enroll in a CTPF health insurance plan **one time** without a qualified change in status. Previously, enrollment was only allowed once in a lifetime, unless a member experienced a qualifying event (marriage, birth, divorce, etc.). RTAC members have been vocal advocates in support of this option.

CTPF retirees, survivors, and their dependents may initially enroll in a CTPF plan once in a lifetime, unless they experience a qualifying event (marriage, birth, death, etc.) The policy change waives the qualifying event requirement **one time**.

Members who want to rejoin a CTPF health plan must enroll during an Open Enrollment period. The next Open Enrollment period for CTPF health insurance will be October 1-31, 2019.

QUALIFICATIONS

A member applying to re-enroll must have proof of insurance coverage (medical and prescription drug) as of the beginning of the enrollment period (October 1), and maintain coverage through December 31. CTPF insurance coverage will become effective January 1. Members with questions about re-enrollment should contact CTPF Member Services at 312-641-4464.

RTAC Calendar

September

- 10** *Free Seminar* – Senior Rental Housing*
- 19** *Free Seminar* – Healthy Living*
- 24** *Free Seminar* – Preparing for 2019 Tax Filing*

October

- 1-31** Open Enrollment for CTPF Health Insurance Programs.
- 3** *Free Seminar* – Life at Smith Village*
- 24** Fall Luncheon, see page 15
- 31** *Free Seminar* – Long-Term Care*

November

- 7** CTPF Pensioner Trustee Election ends, ballots must be received by 5:00 p.m.

*Note: find seminar details on page 3.