



# RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXXI | NO. 1

NEWS BULLETIN

SPRING 2025

## 2025 RTAC Legislative Agenda

On February 5, 2025, The RTAC Board of Directors approved the RTAC Legislative Committee's 2025 Proposed Legislative Agenda as follows:

1. Maintain the independent and fiscal integrity of CTPF.
2. Secure funding needed to provide a stable health insurance program for CTPF annuitants.
3. Oppose legislation that adversely affects the AAI for RTAC members.
4. Monitor proposed adjustments to legislation affecting prospective Tier 2 annuitants.
5. Continue to educate members of the Illinois General Assembly on issues of concern to RTAC members.
6. Sustain efforts that enable retired CTPF annuitants to work as substitute teachers for up to 140 days and drivers' education instructors to work up to 900 hours annually without loss of their pension benefits.
7. Oppose 'pension holidays' for the Chicago Public Schools.

## RTAC 2025 Election

RTAC is looking forward to its 2025 Fall Officers and Directors Election. We are seeking individuals who are interested in becoming involved with RTAC's leadership. Specifically, RTAC members who have been members on or before April 1, 2025, are eligible to self-nominate for the following positions on or before April 30, 2025.

The open positions are for the biennium 2026-2027. The five officer positions are: President, First Vice President, Second Vice President, Treasurer, and Secretary. In addition, candidates are being sought to fill eight directorships. Per RTAC Bylaws, any member in Good Standing is encouraged to self-nominate for any of the positions. The RTAC Nominations Committee will interview candidates in Spring 2025. For additional information about the roles and responsibilities, please feel free to review RTAC's Bylaws which are available on the RTAC website at [rtac.org/bylaws](http://rtac.org/bylaws).

Qualifications for all of the positions include:

1. Computer competency (either Windows or Apple).
2. Regular access to the Internet to send/receive/respond to information and attend virtual (via Zoom) and in-person meetings.
3. Ability to work collaboratively.
4. Attendance at monthly meetings (generally the first Wednesday of the month).
  - a. At present the RTAC Board's monthly meetings are hybrid – in-person and via Zoom access.
  - b. Officers and Directors should plan to attend meetings in person, whenever possible.
  - c. In-person attendance at the monthly Board meetings generates a travel reimbursement stipend.
  - d. Committee meetings may be conducted in-person or virtually via Zoom.
5. Recruiting new and veteran CTPF annuitants who have as yet to join RTAC.
6. Sharing constructive ideas to support the organization's mission.
7. Participating in activities which focus upon the organization's purpose.

Self-nominating candidates are expected to complete and electronically submit both the 2025 RTAC Application and Conflict of Interest forms to be considered for the positions of Officers and/or Directors. The forms are available at [www.rtac.org](http://www.rtac.org). The completed forms are to be submitted electronically on or before 3:00 p.m. on Wednesday, April 30, 2025, to Arlene Crandall at [office@rtac.org](mailto:office@rtac.org).

# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

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

## RTAC NEWS BULLETIN

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

## EXECUTIVE COMMITTEE

Louella B. Preston <i>President</i>	Appointment Pending <i>Secretary</i>
Rita M. Naughton <i>First Vice President</i>	Hubert C. Jackson, Jr. <i>Treasurer</i>
Patrick M. Keating, Sr. <i>Second Vice President</i>	Linda R. Williams <i>Immediate Past President</i>

## EXECUTIVE DIRECTOR

Arlene R. Crandall

## ELECTED DIRECTORS

2024-2025		2025-2026	
Lillian H. Degand	Elizabeth Mackie	Roy Coleman	Raphael A. Juss
Maria Fresse-Giffels	Debra C. Nelson	Bernie S. Eshoo	Carlene Lutz
Kevin B. Huber	Elaine L. Schain	Rosalie Fruchter	Mary E. Puente
John C. Lillig	Sylvia Stuart	Juanita R. Jordan	Maria J. Rodriguez

## 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	<a href="mailto:office@rtac.org">office@rtac.org</a>
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 Jan. – Dec. \$50

Lifetime Membership \$300

# Table of Contents

1	RTAC 2025 ELECTION
1	2025 RTAC LEGISLATIVE AGENDA
3	PRESIDENT'S MESSAGE <i>Louella B. Preston</i>
4	SPOTLIGHT ON SPRINGFIELD <i>Matthew Maloney</i>
5	EXECUTIVE DIRECTOR'S MESSAGE <i>Arlene R. Crandall</i>
6	SPRING 2025 RTAC SEMINARS
6	METLIFE DENTAL/VISION COVERAGE
6	PROVISIONS OF THE 2023 SOCIAL SECURITY FAIRNESS ACT – U.S. (H.R. 82)
7	SHARE YOUR RTAC STORY
7	LEGAL DEFENSE FUND GIFTS <i>Including President's Circle gifts</i>
8	CHICAGO RETIRED TEACHERS AID FUND PROVIDES VITAL SUPPORT
8	MOVING RTAC FORWARD
8	STAY IN TOUCH
9	2025 SPRING LUNCHEON/ BUSINESS MEETING
10	MEMBERSHIP APPLICATION <i>Join, Renew, Refer a Friend today to receive the benefits of membership</i>
11	DONATION FORMS
12	DONATIONS <i>Acknowledging gifts to RTAC</i>
12	DONATIONS <i>Acknowledging gifts to CRTAF</i>
12	NEW LIFE MEMBERS
13-14	VOLUNTEER OPPORTUNITIES
15	MARY E. PUENTE'S RTAC STORY

# President's Message

Louella B. Preston, RTAC President

As I write this message three weeks following the inauguration of Donald J. Trump as the 47th President of the United States, it is significant to reflect that neither he, nor Illinois' Governor or Chicago's Mayor have the legal, military or other experiential backgrounds that our previous federal, state, and city's top governmental leaders have possessed. We anticipate that we will be addressing a variety of challenges in this unique time in United States history.

As RTAC prepares to commemorate the centennial of its founding, it will continue to maintain its mission to advocate for and protect your economic security and ancillary benefits as retired Chicago Public School educators. Our mission will continue to guide our activities and services.

In the Winter Bulletin 2024/2025, my President's message addressed three critical issues that we continue to confront and monitor on your behalf.

The first critical issue presented is the idea that CPS' financial challenges could be solved by combining the Chicago Teachers' Pension Fund (CTPF) with the Teachers' Retirement System of Illinois (TRS). In response to that challenge, RTAC issued "The Retired Teachers Association of Chicago's Resolution in Support of Sustaining the Chicago Teachers' Pension Fund as an Autonomous Organization for the Exclusive Benefits of Active and Retired Chicago Public School Educators". The full text of the Resolution appeared on pages 8 and 9 of RTAC's 2024-2025 Winter Bulletin. This resolution was transmitted to CTPF by October 15, 2024. RTAC's ideas were incorporated by CTPF into a letter that was sent to all members of the Illinois General Assembly (ILGA) on November 15, 2024. The Presidents of CTPF, RTAC, CTU, and CPAA affixed their signatures to the letter

to firmly express their opposition to the proposed merger. Highlights of the letter are included below:

1. A CTPF merger with TRS of Illinois would not be in the best interests of CTPF's active and retired members;
2. CTPF's distinct investment model, independent self-governance, and ongoing modernization of its technological structure enable it to extend its communicative outreach and provide stable and secure retirements for retired CPS educators since its founding in 1895;
3. TRS's complex technological infrastructure, which serves 852 Illinois school districts with a broad range of differences, is confronted with a variety of challenges;
4. Consolidation of CTPF and TRS into an even larger system would most likely complicate and increase investment expense due to the diverse asset allocations for the various school districts; and
5. Combining CTPF with other public pension funds, particularly TRS of Illinois, could exacerbate actual risks for CPS by lowering the funding ratio of CTPF without additional Illinois State Aid to fairly and equitably fund all the stakeholder teacher pension funds.

The letter's closing stated that it was hoped that the organization's signatories clearly stated their united opposition to any merger of CTPF with other public pension systems. CTPF has served our members with excellence for over a century; and we believe it must remain an independent entity to continue doing so.

No actions were undertaken in the ILGA's Fall 2024 Veto session regarding this matter. Matthew Maloney, RTAC's legislative advocate, continues to collaborate with other advocates and lobbyists from CTPF, CTU, and CPAA regarding this issue during the Spring 2025



Louella B. Preston

session, should it be included on the ILGA's agenda.

The projected inadequacy of the \$65 million health insurance subsidy that the State of Illinois provides to CTPF was our second issue. On February 18, 2025, IL Senator Robert Martwick sponsored SB1893 to increase the State of Illinois' health insurance contribution to CTPF from \$65 Million to \$100 Million beginning in FY2026. This additional amount would maintain the subsidy which has been in effect since 2005. It is imperative that every annuitant contact her/his ILGA Representative and Senator to move this bill forward to passage. Your health insurance subsidy is vital to your economic and physical well-being.

The American Federation of Labor – Congress of Industrial Organizations (AFL-CIO) Illinois' 'We Are One' group proposed legislation to adjust the "Tier 2" pension structure. It did not proceed during the Fall 2024 session of the ILGA. Matthew Maloney continues to monitor this issue in the ILGA's Spring 2025 session. See his column "RTAC Spotlight on Springfield" on page 4 in this RTAC News Bulletin for more information.

RTAC does not have legislative advocacy at the federal level. However, it does have an opportunity to interact with federal legislators biennially when RTAC sends representatives to the biennial National

Continued on page 7

# RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

## NEW GENERAL ASSEMBLY TO FACE UNPRECEDENTED CHALLENGES

The Illinois General Assembly was sworn in for a new term on January 8, 2025. Democrats retain a supermajority – more than a 3/5ths majority, in both chambers. All caucus leaders remain the same, with Senate President Don Harmon and Speaker ‘Chris’ Welch retaining their leadership over their respective chambers.

This past election brings six new House members and three new Senators. Despite this small freshman class, the General Assembly is still relatively “young” with 38% of the elected officials having served five years or less.

Governor Pritzker and the General Assembly are staring down a massive budget hole in November 2025. The Governor’s Office of Management and Budget annual Economic and Fiscal Policy Report states that Illinois faces a \$3 billion fiscal year 2026 (FY26) deficit based on current spending patterns and revenue collection. That deficit is projected to climb to \$4.1 billion in FY27, \$5 billion in FY28, and \$5.2 billion in FY29, before receding somewhat to \$5 billion in FY30.

The report cited a slowing national economy, medical inflation, and required pension contribution increases as contributing factors impacting the State’s resources. Following the report, the Governor’s office sent a memo to State agencies urging preparation for the impending slowdown in the economy coupled with a revenue forecast with roughly flat FY25 revenues.

To address these challenges, State agencies have been tasked with identifying spending reductions in programs that have increased in the last three fiscal years. Agencies were also

asked to identify operational efficiencies and program consolidations as well as to identify potential vacant positions that can be eliminated. The Governor’s Office indicated that no legislation with an increased FY26 fiscal impact should receive agency support. The State’s operating budget has grown by nearly a third during his tenure, to \$53.1 billion.

Illinois faces many challenges: mandated increases in funding for K-12 schools, statutory increases in pension payments, rising medical costs, and anticipated loss of federal resources. In addition, there is a need for \$1 billion dollars for the transit systems as they face a fiscal cliff with the expiration of federal funding.

More than 6,000 bills have been introduced this Spring. Several pension bills of varying impact will be introduced as well.

The State can’t forever ignore the need to fix Tier 2 pensions. At minimum, Governor Pritzker wants to bring Tier 2 into compliance with the federal ‘Safe Harbor’ provision. He will not support any pension proposal that is credit negative or threatens the State’s balanced budget. Organized labor unveiled its recommendations starting in November 2024. However, ILGA’s Commission on Government Forecasting and Accountability recently released an actuarial analysis of the union-backed pension reform plan. The report concluded that the bill, which included lowering the retirement age, as well as other cost of living adjustments would cost taxpayers almost \$30 billion through the year 2045. The final average salary calculation would cost an additional \$1.1 billion through 2045; a redo of the annual cost of living adjustment payments would add \$4.4 billion; and lowering the retirement age for Tier 2 recipients to equal Tier 1 recipients would cost \$11.3 billion. Discussions

are expected to continue throughout the Spring as the State grapples with higher expenses and reduced fiscal resources.

Illinois’ massive budgetary challenges will also be impacted by federal funding cuts and/or elimination of federal programs which will result in even larger deficits. In the early days of the new administration, there was a great deal of confusion following the announcement that federal grants, loans and other financial assistance already allocated to the states were to be paused. The freeze would have impacted critical Medicaid health care dollars, childcare and Head Start programs, home delivered meals, and disease surveillance among hundreds of programs.

Illinois Attorney General Kwame Raoul joined several other states in suing the federal government to block this action. The argument stated that this action violated the powers of the Executive branch and Congress which had appropriately allocated these dollars. The federal spending freeze was later withdrawn. However, the message signaled that many federal spending initiatives and other executive actions will be subject to State and Federal lawsuits. The new administration is seeking to curtail spending through an ideological lens.

The Illinois General Assembly lawmakers are facing longer days ahead as difficult decisions will need to be made on funding, immigration, taxes, pensions, and transit.

Take a moment to call your elected officials. Thank them for taking on this important role of serving the community. Offer your perspective, your expertise and gratitude. Your voice and ideas can help guide them in these difficult times.

# Executive Director's Message

Arlene R. Crandall, RTAC Executive Director

As RTAC prepares to commemorate its 100th Anniversary in February 2026, one has to marvel at how the organization was founded and how it has been able to stay current and ahead of the challenges which have occurred during the past 99 years. RTAC provides its members with current information about the legislative and other issues that impact our members' ongoing economic security and well-being in an environment that is continually evolving.

Although it has been recounted numerous times, RTAC was founded in February 1926 to address the wrongful action against 70+ Chicago Public School educators who were terminated from their positions by the Chicago Board of Education because they were age 70 or above. Ten men, led by Dr. James E. Armstrong, filed legal action in the Circuit Court of Cook County. They lost there; but went forward to the Illinois State Supreme Court where they were victorious. All of those terminated educators, as well as additional educators who were terminated in Spring 1926, were given the opportunity to return to their positions.

Dr. Armstrong and his nine colleagues founded RTAC in February 1926 with the express purpose of protecting retired Chicago public school teachers' economic security. During the early years of the 20th century, retired educators in Chicago and across the U.S. lacked even the most basic economic 'safety nets' to sustain them in retirement. Dr. Armstrong and his group determined that this had to change. RTAC was founded to ensure that retired Chicago public school teachers would be able to retire in dignity. Social Security did not come into existence until 1935. In 1941, Illinois opted out of having the States' public agency employees be covered under Social Security.

Dr. Armstrong and his colleagues determined that our organization would be open to all retired Chicago public

school educators. Other state governments followed Chicago's example. They set an example which was followed by Dr. Ethel Percy Andrus, a Chicago native, who after concluding her career as principal of Los Angeles' Abraham Lincoln H.S., recognized the need to establish an organization similar to RTAC. She consulted with Dr. Armstrong and RTAC and set about to establish the National Retired Teachers Association (NRTA) in 1947, of which RTAC is a charter member. To date, RTAC is the only organization based upon a single school district. The other NRTA members are organized by state. In the 1950s, other workers petitioned for a similar organization that would promote their retirement needs. This led to the establishment of the American Association of Retired Persons (AARP) in 1958. AARP continues to this day to promote and advocate for the needs of U.S. retirees. Dr. Andrus died in July 1968, but shortly thereafter President Lyndon B. Johnson signed legislation to protect all older workers (age 40 and above) from being terminated or denied promotions as appropriate due to their ages.

During the second half of the 20th century, RTAC was focused on increasing its membership, securing retiree trustee representation on the Chicago Teachers' Pension Fund, and assisting CPS retirees with diminutive pensions. That commitment to the less fortunate led to the establishment of the Chicago Retired Teachers Aid Fund in 1986, courtesy of a legacy grant from former RTAC President Ferrol Potter (1975-76).

Two of RTAC's most significant accomplishments include securing three trustee positions to represent CPS retirees on the Chicago Teachers' Pension Fund and collaborating with the fund to establish a suitable health insurance program for CTPF annuitants. This effort became especially important when, in the



Arlene R. Crandall

late 1980s, CTPF retirees were separated from the health insurance plan shared with active CPS teachers. Today, CTPF retirees benefit from excellent health insurance options thanks to the collaborative efforts between CTPF and RTAC, led by CTPF Retiree Trustee and RTAC President James Ward and others.

The '2023 Social Security Fairness Act – U.S. H.R.82' is landmark legislation that will be beneficial to a substantial number of CTPF retirees. CTPF retirees who also worked in the private sector for ten or more years and paid Social Security taxes will benefit from the repeal of the Windfall Elimination Provision (WEP). Once this is implemented, CTPF retirees should be able to receive the full Social Security benefits to which they are entitled. Up until now, we were only eligible to receive 30% of our benefits due to also receiving our public pensions.

In addition, HR82 also repealed the Government Pension Offset (GPO), which affects those who had spouses or deceased spouses to whom they were married for ten years or more and who worked in the private sector and contributed to Social Security. Those spousal/widow-widower benefits will be accessible to CTPF retirees. Implementation of these changes will take some time. Consider registering to attend RTAC's April 9, 2025 seminar being provided via Zoom to learn more about U.S. H.R. 82. (See page 6)

– Arlene R. Crandall

## Spring 2025 RTAC Seminars

RTAC is pleased to announce that the following seminars will be accessible to RTAC members in April 2025 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. by no later than Friday of the week prior to the seminar.** The Zoom and phone links are sent two days prior to the seminar by our RTAC webmaster. Only RTAC members are eligible to attend. Each seminar program is approximately one hour in length. Questions will be addressed, time permitting.

### Wednesday, April 9, 2025 -10:00 a.m. Impact of the 2023 Social Security Fairness Act on Retired CPS Educators

Megan Forristall, a Social Security Illinois Public Affairs Specialist, will describe how the 2023 Social Security Fairness Act (H.R. 82) is anticipated to impact retired Chicago public school educators. The three main elements of the legislation are listed in the article below regarding the passage of U.S. H.R. 82.



### Wednesday, April 23, 2025 - 10:00 a.m. 2025 Financial, Legal, and Fraud Updates

Bill Blyth, Allison Forker, and Carla Nitz of Blyth and Associates and Blyth Law will present a program to provide RTAC member attendees with the latest information on:

- a. changes to Illinois laws that impact your legacy planning;
- b. financial projections for this year and beyond; and
- c. newest preventive strategies to avoid identity fraud.



## Provisions of the 2023 Social Security Fairness Act – U.S. (H.R. 82)

On Sunday, January 5, 2025, U.S. President Joseph R. Biden signed the U.S. (HR 82) 2023 Social Security Fairness Act U.S. (HR 82) which provides for the following:

1) Repeals provisions that reduce Social Security benefits for individuals who receive other benefits, such as a pension from a state or local government.

2) Eliminates the government pension offset, (GPO) which in various instances reduces Social Security benefits for spouses, widows, and widowers who also receive government pensions of their own.

3) Eliminates the windfall elimination provision, (WEP) which in some instances reduces Social Security benefits for individuals who also receive

a pension or disability benefit from an employer that did not withhold Social Security taxes.

These changes are effective for benefits payable after December 2023.

If you believe you qualify for new or increased Social Security benefits, please contact your local Social Security office. As of January 6, 2025, the Social Security Administration

has indicated that it is in the process of developing the procedure/s by which U.S. H.R. 82 will be implemented. You can call 1-800-772-1213 or go to SSA.gov to get more information. RTAC will be providing a complimentary seminar on Wednesday, April 9, 2025, for RTAC members to learn more about the enactment of H.R. 82. (See above, to the left)

## 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 at a higher cost. Using in-network providers provides additional benefits.



**Both dental programs are exclusively accessible to RTAC members who maintain their membership status from year to year or to those who are lifetime members.**

Enrollment is available in any month throughout the year. Premiums are pro-rated and billing is semiannual – May and November. RTAC's plans are exclusively available to active 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's MetLife Dental insurance coverage provides access to licensed dental providers in all fifty states as well as the District of Columbia.

## President's Message

Louella B. Preston, RTAC President (continued from page 3)

Retired Teachers Association's (NRTA) gatherings held in Washington, D.C. RTAC is a charter member of NRTA and is the only city-based U.S. Retired Teachers Association. The other associations represent the 50 State organizations. Prior to the pandemic, I was able to attend the NRTA biennial gatherings and was able to advocate for Social Security, Medicare, and Prescription Drug Cost Control. I met with Illinois Senators Tammy Duckworth and Richard Durbin, Illinois Congressional Representatives Mike Quigley (D-5), Jan Schakowsky (D-9), and Brad Schneider (D-10). Those repeated visits supported the passage of the 2023 Social Security Fairness Act, HR 82, which repeals the Windfall Elimination Program (WEP) and Government Pension Offset (GPO) that was signed into law on January 5, 2025 by President Joseph Biden. See the article on page 6 for more information. I and our fellow widows and

widowers were negatively impacted by the former Social Security WEP and GPO rules. We were prohibited from securing our deceased spouses' Social Security benefits after they passed. Patience will be needed for the implementation of this new legislation. RTAC will be sending 'Thank You' letters to Illinois' Senators and the Congressional Representatives who voted for HR 82. We anticipate some updates when a Social Security Representative will be providing a status report on its implementation on Wednesday, April 9, 2025 to RTAC members who register for a Zoom seminar.

Mark your calendars for RTAC's Spring Luncheon/Business Meeting on Tuesday, May 20, 2025 where you will hear the latest RTAC news. Be sure you are signed up with RTAC's alert network so that we can keep you informed of legislation that will need your attention and input. Happy Spring! – Louella B. Preston

## Share Your RTAC Story

In celebration of our 100 years history we'd love to feature our members in the RTAC News Bulletin and highlight what RTAC means to them. Please take a moment to share your experience by answering any of the following questions:

1. How did you first get involved with RTAC?
2. What impact has RTAC had on you personally or professionally?
3. Do you have a favorite RTAC memory or experience you'd like to share?
4. In your own words, what does RTAC mean to you?
5. What would you say to encourage others to get involved?

Feel free to keep it brief or elaborate as much as you'd like! You can email your response to [office@rtac.org](mailto:office@rtac.org) or drop it off at the RTAC office, Suite 2010, 111 N. Wabash Ave., Chicago, IL 60602-2949. Thank you for being a valued part of RTAC!



## Legal Defense Fund Gifts

NOVEMBER 1, 2024 - JANUARY 31, 2025

RTAC established its 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.

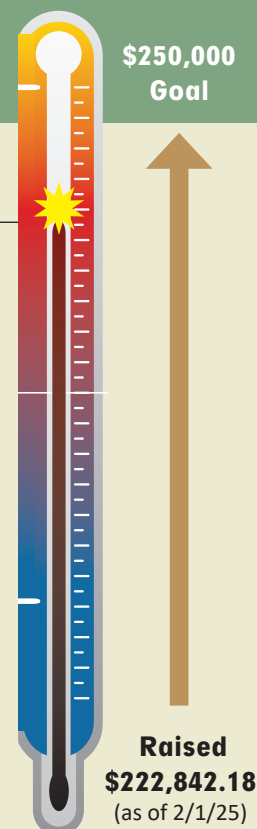
### PRESIDENT'S CIRCLE MEMBERS

(DONATIONS OF \$100 OR MORE)

Anonymous (2)	Goff, Linda S.	Maxwell, Konora	Radzicki, Tom
Alfonso, Mirta A.	Gray, Helene A.	McBride, Carolyn J.	Rappe, Mary
Baldwin-	Harris, Judith Ann	McDermott, Gerald	Remahl, Daniel F.
Olowosuko, Andrea	Hebert, Martha M.	McGrath, Beverly	Renz, Mark
Billups, Vanice E.	Hedstrom, Thomas	McVeigh, Stephen	Rhyme, Rhue
Butman, Sharon	Hernquist, Dorothy	Moscinski, John M.	Rossino, Paula
Chevlin,	High, Glenda L	Newton, Johnnie M.	Sands, Scott C.
Howard M.	Jabour, Tamara V.	O'Connor,	Simmons, Earline
Coffey, Eileen	Kane, Pam	Maureen E.	Slater, Arthur
Coleman, Roy E.	Lattyak, Dorothea &	Parran, Janice	Spencer, Sharon A.
Eckert, Karen A.	Jerome A.	Pedone, Rita W.	Uchida, Dianna J.
Farwick, Diane M.	Lesof, Adrienne J.	Przybylski,	
Fowler, Rachel	Macola, Carol Ann	Hanna M.	
Glapa, Barbara	Marinier, Tom	Purcell, Alana M.	

### OTHER GIFTS

Anonymous (3)  
Billups, Vanice E.  
Boeker, Marilyn A.  
Correa, Linda  
Cushing, Karen L.  
Loredo, Natividad  
Massey, Jayne  
Oken, Georgiana  
Rowe, Essie J.



# Chicago Retired Teachers Aid Fund Provides Vital Support



Since its founding, RTAC has been committed to assisting its fellow Chicago Public School (CPS) pensioners. Documents show that early in our organization's history, members of the RTAC Service Committee helped support CPS pensioners who needed guidance and assistance with financial, housing, medical, and transportation issues. The Service Committee members

would carefully investigate the retiree's circumstances. Once they determined the need for assistance, they would request support from the RTAC Board.

Ms. Ferroll Potter, 1975-76 RTAC President, left a legacy endowment which was used in 1986 to establish the Chicago Retired Teachers Aid Fund (CRTAF). The purpose of the Fund was to "assist indigent retired CPS teachers through grants-in-aid and in such financial matters as may be appropriate". It is a 501 c-3 not-for-profit organization. Contributions to CRTAF are deductible for tax purposes.

Some CPS retirees were unable to work full-length careers for various reasons. Their pensions and total household income levels

may be diminutive. If you or someone you know needs assistance in securing basic goods and services or addressing a large home repair, health-related expense, or other unanticipated essential expense, please consider seeking assistance from the Chicago Retired Teachers Aid Fund.

"The Chicago Retired Teachers Aid Fund provides a safety net for retired CPS pensioners with small household incomes in retirement. Each year we serve individuals who benefit from the generosity of their fellow retirees" said Arlene R. Crandall, RTAC's Executive Director. "Throughout the years since its establishment, our members and other benefactors have made gifts to CRTAF to honor or remember their former colleagues and friends. Some thoughtful and generous individuals also include CRTAF in their legacy plans. We consolidate these gifts to help our fellow retirees".

If you or a fellow CTPF pensioner needs financial assistance, consider applying for a grant. There is a screening process that involves the completion of an application, submitting a variety of income and expenditure documents, as well as an interview. For further information and/or to seek an application form, please feel free to call the RTAC office at (312) 750-1522 between 10:00 a.m. and 3:00 p.m. on weekdays when school is in session. One may also visit [www.crtaf.org](http://www.crtaf.org) for additional information.

## Moving RTAC Forward



At its December 4, 2024 meeting the RTAC Board addressed the three major concerns for 2025, (see page 3) as well as beginning the planning for RTAC's 100th Anniversary in 2026.

## RTAC Collaboration Network



Steve Stall with MetLife Dental



Bill Blyth with Blyth & Associates



Louella B. Preston & Senator Laura M. Murphy

## Stay in Touch with RTAC



RTAC members please contact us when you move, change or add a phone number or

e-mail address to prevent the RTAC office from losing contact with you. Please call us or complete and send the change of address form found on page 10 of the Spring '25 RTAC News Bulletin. If a phone call is easier, contact us at (312) 750-1522 weekdays between 10:00 a.m. and 3:00 p.m. If you are unable to inform us personally, please request a trusted family member or friend to alert us to your change of address or other contact information. We value the opportunity to update our records and maintain our lines of communication with our members.



# RETIRED TEACHERS ASSOCIATION OF CHICAGO

## 2025 SPRING LUNCHEON/MEMBERSHIP MEETING

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

**TUESDAY, MAY 20, 2025**

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

**MACY'S CHICAGO ~ WALNUT ROOM – 7TH FLOOR**

111 North State Street, Chicago, Illinois 60602

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

### Spring 2025 Program

Please join us for a wonderful afternoon with fellowship and speakers who will provide updates on RTAC's status, our pensions, and other matters of interest to CPS retirees.



## 2025 SPRING LUNCHEON/MEMBERSHIP MEETING RESERVATION FORM

Use this form below to register for the Spring 2025 RTAC Luncheon/Membership meeting. **Reservations are limited to 200 attendees.** Each RTAC member is entitled to pay for one RTAC non-member. To ensure that you (and one non-member) will be one of the 200 attendees, please send your reservation and check (payable to RTAC Spring 2025 Luncheon) today to reserve your place/s. The **final RSVP deadline** is Monday, April 28, 2025 or when the RTAC office receives 200 paid reservations, **whichever occurs sooner.**

### MEMBER INFORMATION

Member's Name: \_\_\_\_\_ Group Name: \_\_\_\_\_  
(if applicable)  
Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

### LUNCHEON AND GENERAL MEMBERSHIP MEETING

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

☐ one member ticket = \$55 OR ☐ one member ticket (\$55) plus one non-RTAC member ticket (\$60) = \$115.

Member Name: \_\_\_\_\_ Non-member Name: \_\_\_\_\_

Member's Meal ☐ Chicken ☐ Fish ☐ Vegetarian Non-member's Meal ☐ Chicken ☐ Fish ☐ Vegetarian

**WE ARE UNABLE TO ACCOMMODATE WALK-INS OR MEAL CHANGES AT MACY'S WALNUT ROOM. PLEASE MAKE YOUR RESERVATIONS EARLY. RETURN THIS FORM AND YOUR CHECK FOR THE EVENT NO LATER THAN MONDAY, APRIL 28, 2025 TO: RTAC 111 N. WABASH AVENUE, SUITE 2010, CHICAGO, IL 60602-2949.**

All tickets will be held at the door. No REFUNDS for any reason. No exceptions. For additional information call 312-750-1522 weekdays from 10:00 a.m. - 3:00 p.m. Additional copies of the luncheon/business meeting reservation form are at [rtac.org](http://rtac.org).

### 2025 SPRING MEMBERSHIP BUSINESS MEETING ONLY RESERVATION FORM

Complete this if you plan to attend the RTAC general membership meeting but do not want to join us for the luncheon. Members are welcome to attend, but reservations are required on or before Monday, April 28, 2025. Bring a government issued photo ID.

☐ I want to attend the May 20, 2025 membership meeting, but not the luncheon. I understand that admittance will be at 1:00 p.m.

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



# 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)

- ☐ Become a life member
- ☐ Renew your annual membership
- ☐ Change your address

### GENERAL INFORMATION: PLEASE PRINT

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

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

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

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

Non-CPS e-mail address: \_\_\_\_\_  
(Your CPS e-mail address was terminated when you retired.)

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

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

Social Security Number: XXX-XX-\_\_\_\_ (Last four digits only.)

### JOIN OR RENEW MY MEMBERSHIP

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

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

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

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

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

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

### CHANGE OF ADDRESS NOTIFICATION

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

☐ Effective date for new address: (date: mm/dd/yy) \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



# MAKE A DONATION: MAKE A DIFFERENCE

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



## RTAC LEGAL DEFENSE FUND (LDF) DONATION

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

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

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

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

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

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

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

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

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

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

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

Please indicate purpose of gift ☐ congratulate ☐ celebrate ☐ memorialize ☐ general purposes

Honoree's Name: \_\_\_\_\_ Street: \_\_\_\_\_

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

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

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

Please indicate purpose of gift ☐ congratulate ☐ celebrate ☐ memorialize ☐ general purposes

Honoree's Name: \_\_\_\_\_ Street: \_\_\_\_\_

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

RTAC Gifts  
NOV. 1, 2024 – JAN. 31, 2025

DONOR	IN MEMORY OF
Billups, Vanice E.	Roosevelt Brassel Buelah Brooks Miriam Colter-Fitzhugh Jane E. Davis Joan M. Gallagher Gloria D. Hemphill Nina Jones Marion E. Joplin Clarissa Roberts
Castellano, Enrique	John Garvey
Jones, Louise C.	Lonnie G. Jones
Kim, Seungja Patricia	Kwangsun Richard Kim
Kimsey, Richard	Alba Biagini
Loredo, Natividad	Inez Loredo
Quatroke, Beatrice	John P. Reilly
Rossino, Paula	Donna Barth Ann Pappas Mary Ellen Poland Joann Tracy Linda Ward
Tanner, Ann	James Corcoran Dorsey Chambers- Malewig Dorothy Montgomery

DONOR	PURPOSE
Anonymous (1)	General Purposes
Boeker, Marilyn A.	General Purposes
Dever, Judy	General Purposes
Goff, Linda S.	General Purposes
Jabour, Tamara V.	General Purposes
Kane, Pam	General Purposes
Loredo, Natividad	General Purposes
Merwin, Peter M.	Celebrate Leo Engstrom
Remahl, Daniel F.	General Purposes
Rowe, Essie J.	General Purposes
Silva, Lorenza	General Purposes



RTAC members are encouraged to include RTAC in their estate plans or name RTAC or the Chicago Retired Teachers Aid Fund as beneficiaries of their CTPF death benefit. Legacy gifts help RTAC and CRTAF protect the economic security of retired CPS

Chicago Retired Teachers Aid Fund Gifts  
NOVEMBER 1, 2024 – JANUARY 31, 2025

DONOR	IN MEMORY OF
Artisuk, Ruth P.	Patricia Daniels Caryl Heinichen
Cosme, James & Mary	Grace Beavers Leslie Mitnick
Crawford, Jean A.	Terrence H. Hines
Loredo, Natividad	Inez Loredo
Moscinski, John & Donna	Kenneth Cink John Gans Donald Prentiss
Renz, Mark	William Bushnell Donald E. Greaney Mattie Robinson
Skirha, Rose Ann	Dolores B. DiPego Sonnica Estevez
DONOR	PURPOSE
Anonymous (1)	General Purposes
Abarbanell, Charlotte	General Purposes

DONOR	PURPOSE
Boeker, Marilyn A.	General Purposes
Glapa, Barbara	General Purposes
Jabour, Tamara V.	General Purposes
Jagielski, V. Frances.	General Purposes
Kane, Pam	General Purposes
Loredo, Natividad	General Purposes
Marshall, Mary B.	General Purposes
McDonald, Walter O.	General Purposes
Qualls, Ernestene L.	General Purposes
Ramiro, Rogelia M.	General Purposes
Remahl, Daniel	General Purposes
Rossino, Paula	General Purposes
Rowe, Essie J.	General Purposes
Semisch, Martha	General Purposes
Stapleton, Jack L. Sr.	General Purposes
Wright, Mildred L.	General Purposes

New Life Members  
NOVEMBER 1, 2024 – JANUARY 31, 2025

Welcome to RTAC's newest Life Members! When a current member recruits a new Life Member, both individuals will be entered into a drawing for special prizes. The winners will be announced at a future RTAC luncheon.

Martha Alba	Grace B. Hicks
John H. Anderson	Valerie King
Anneliese E. Arenas-Bowman	Judy M. Murphy
Danuta Bicz	Kathlyn S. Myers
Katharine M. Braggs	Debra Neason
Joyce M. Bristow	Jon Nemeth
Maria E. Campos	Leslie Passaglia
Judith Carlson	Edward Patock
Diane Costas	Edward R. Peacock
Sharon Y. De Veaux	Alice A. Ryden
Linda Glenn-Burroughs	Dorothy R. Scott
Senalda R. Grady	Lorenza Silva
Donna Gschwind	Carolyn J. Smith
Gerald Hanyzewski	Mary Ann Smith
Lynne B. Hawkins	Aslam Tanveer
Yvette D. Hemphill	Gloria Turner
Gwen Henslee	Angela Washington
Leopold Herrera	Marc Wigler

# VOLUNTEER OPPORTUNITIES

Click here for additional volunteer opportunities.

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

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

Agency	Location	Contact Person	Phone
826CHI Tutoring, Field trips, Workshops	Chicago-Northwest	Maggie Farren	773-772-8108
AARP Experience Corp	Chicago-Central	Kevin S. Smith	312-660-8664
AARP Illinois Center	Chicago	Beverly Moore	312-458-3604
Albany Park Community Center	Chicago-Northwest	Claire Gilbertsen	773-509-5657x441
Alexian Brothers Bonaventure House	Chicago Near NW	Lizzie Smithy	773-327-9921x126
Anixter Center Literacy Program (Literacy Tutoring)	Chicago North	Lesley Kartali	773-929-8200x265
ANS Preparatory Institute	Chicago-North	Doris Franklin	773-442-6192
Better Boys Foundation	Chicago-North Lawndale	Sara Chambers	773-542-7335
Black Ensemble Theater Cultural Ctr	Chicago Near North		773-754-3911
Boys/Girls Clubs	Chicago	Desiree McIntosh	312-285-5009
Catholic Charities (Tutor)	Cook and Lake Counties	Albert Curtis Jr.	312-655-7412
Centro Loyola	Chicago North	Daniel Loftus	312-226-7887
Chicago Humanities Festival	Chicago Central	Annie Tully	312-661-1028
Chicago State University (Basic Skills tutoring)	Chicago-South	Cynthia Valenciano	773-995-4419
Chicago Youth Centers	Chicago Central	Michelle Gauthier	312-762-5655
Child Services	Cook, Lake & DuPage	Greta Nielsen	773-693-0300
Consult 4 Kids	Chicago Area	Brandon Turner	661-322-4347
Count Me In!	Chicago	William N. Black	773-381-6024
CPS STEM Exhibition (Judges)	Chicago	Luba Johnson	773-553-6319
Escorted Transportation Services	Arlington Hts.	Dallas Ann Tomlin	847-222-9227
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307
Garfield Park Conservatory Alliance	Chicago West	Kirsten Akre	773-638-1766x24

Continue on page 14

# VOLUNTEER OPPORTUNITIES

Agency	Location	Contact Person	Phone
Gary Comer Youth Center	Chicago South	Reggie Tucker	773-358-4088
Glenkirk (Programs for the Developmentally Disabled)	Northbrook	Roberta M. Rekus	847-400-8569
Grandma Please	Chicago	Kathy Slover	773-561-3500
Junior Achievement Chicago	Chicago	Cherie Russ	312-715-1300x269
KIPP Ascend Charter School (Tutors and Mentors)	Chicago West	Sheri Barrette	773-261-9972
Kohl Children's Museum	Glenview	Patty Timothy	847-832-6892
Learning Edge Tutoring	Chicago - West	Kara Kalnitz	773-378-5530
Lincoln Park Zoo	Chicago Near North	Betey Maher	312-742-2124
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Metropolitan Tenants Organization	Chicago	Rebecca McDannald	773-292-4980x223
Midwest Palliative & Hospice CareCenter	North Suburban	Lisa Dye	847-467-7423
National Latino Ed. Inst.	Chicago-West	Adrienne Lesof	773-247-0707
Oriental Institute, University of Chicago	Chicago Hyde Park	Cathy D or Terry F	773-702-1845
PAWS Chicago	Chicago Near North	Melissa Ziberna	773-687-4722
Peace Corps	Chicago Region		312-353-4990
PetCare Curriculum	Chicago	Julie Smith	773-784-5605
Project Care	Near West	Mary Jo Kuhn	708-656-8000x383
Red Cross	Chicago Area		312-729-6100
Refugee Program (Summer Language Tutoring)	Chicago North	Kaylee Sonnek	773-553-1930
Ronald McDonald House Charities	Chicago & NW Indiana	Brittany Wright	312-888-2522
Shedd Aquarium	Chicago-Central	Todd Maskel	312-692-3384
Sierra Club's Inner City Outings	Chicago-North		847-274-0127
The Art Institute's Ryan Education Center	Chicago Central	Karin Jacobson	312-443-3798
Travelers & Immigrants Aid	Chicago	Brian Harvey	312-629-4500x5011
Travelers Aid	O'Hare Airport	Laura Smith	773-894-2427
Vintage Market at The Grove	Glenview	Elizabeth Cline	224-521-2098



# RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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Chicago, IL 60602-2949

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SPRING NEWS BULLETIN

VISIT [RTAC.ORG](https://rtac.org)



## RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC) MISSION STATEMENT

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

## Mary E. Puente's RTAC Story



Mary E. Puente

I joined RTAC in 2018 at the recommendation of a former teacher colleague after a full career at Healy Elementary. It was a great decision because it has helped me to learn many important things that retired CPS educators need to know.

I also decided to seek election to the RTAC Board of Directors. I am now in my third term. We meet via Zoom and/or in person. I have especially enjoyed working on the Social Committee which arranges for the two luncheons/business meetings that are offered every year. At those meetings, we learn about a variety of issues and also have an opportunity to spend time with former colleagues.

In addition, I also enjoy recruiting new RTAC members at CTPF's pre-retirement seminars to inform prospective retirees about the benefits of RTAC membership which has maintained its mission to protect CPS retirees' economic security and ancillary benefits.

In addition to its tri-annual News Bulletins with important information and its informative website, RTAC also provides free seminars for its members on Zoom every Spring and Fall which provide them with important information about financial and legal issues as well as Social Security and Medicare. RTAC's legislative advocate keeps us abreast of changes that affect all of us and was instrumental in extending the number of days (100 to 140) CPS retirees can work without loss of their pensions. Best of all is working with retired professional educators who are focused on making everyone's retirement an informative, collaborative, and positive experience.

### Share Your RTAC Story

In celebration of 100 years,  
we want to feature our members  
and what RTAC means to you.

See page 7 for details

