



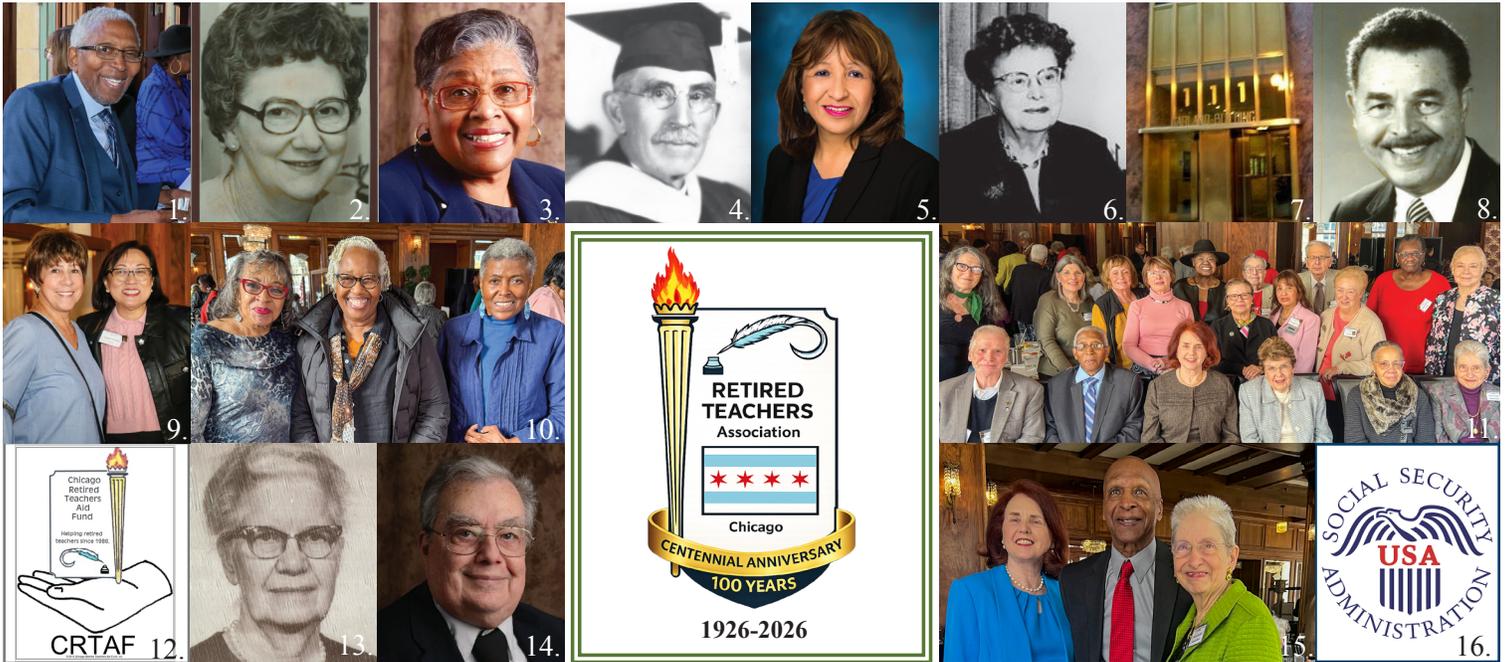
RETIRED TEACHERS ASSOCIATION OF CHICAGO

SINCE 1926

VOL. LXXXII | NO. 1

NEWS BULLETIN

SPRING 2026



1. Hubert C. Jackson, Jr., RTAC/CRTAF Treasurer 2019-present 2. Edna C. Fanning, RTAC's 18th President 1981-1982, and first CTPF Retiree Trustee 3. Marcella L. Morrison, RTAC's 34th President 2013-2014 4. Dr. James E. Armstrong, RTAC Founder and First President 1926-1936 5. Maria J. Rodriguez, RTAC's 40th President 2026-2027 6. Dr. Ethel Percy Andrus, Founder of National Retired Teachers Association and AARP, and Anti-Ageism Activist 7. Garland Condominium Association, RTAC's first long-term home 2013- present 8. Ned McCray, RTAC's 25th President, 1995-1996 9. Cindy Melendez and Lillian H Degand, RTAC Book Exchange 10. Service Committee Members, Kathryn Crawford, Juanita Hutchinson, and Mary B. Marshall 11. RTAC Officers, Directors, and Past Presidents 2024-2025 12. Chicago Retired Teachers Aid Fund founded in 1986 with a legacy gift from Ferol E. Potter 13. Ferol E. Potter, RTAC'S 16th President 1975-1976 14. Roy E. Coleman, RTAC's Webmaster who brought us into the age of the internet 15. RTAC saluted RTAC member Jesse C. White at the RTAC Spring 2024 Luncheon for his service as an educator and longest serving Illinois Secretary of State. 16. RTAC's 40+ year campaign enabled those with 40 quarters of Social Security credits to earn their full 100% Social Security benefits beginning in 2025

A Century of Strength: RTAC turns 100

See page 7 for the full invitation.

The Retired Teachers Association of Chicago invites members and their guests to celebrate our 100th Anniversary at the 2026 Spring Luncheon.

This historic Centennial gathering will take place on:

Tuesday, May 12, 2026, 11:30 a.m. – 2:30 p.m.
Hilton Chicago Hotel – Grand Ballroom
720 S. Michigan Avenue, Chicago

Join us for an elegant afternoon of music, fellowship, and distinguished speakers as we honor a century of protection of our pensions and ancillary benefits. Members may select from chicken, fish, or vegetarian entrée options. Salad and dessert with coffee/tea service will be provided.

Ticket Information:

▶ \$80 per member ▶ \$90 for one non-member guest
Payments can be made by check, money order, or Zelle.

Reservations are required:

Final RSVP deadline: Friday, April 24, 2026. Because space is limited and walk-ins cannot be accommodated, members are encouraged to submit their reservation forms and payment early to secure their places.

We look forward to gathering to celebrate 100 years of RTAC history — and the future of continued advocacy on behalf of retired Chicago Public Schools retirees.

RETIRED TEACHERS ASSOCIATION OF CHICAGO (RTAC)

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

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

RTAC NEWS BULLETIN

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

EXECUTIVE COMMITTEE

Maria J. Rodriguez
President

Rita M. Naughton
First Vice President

Carlene Lutz
Second Vice President

Patrick M. Keating, Sr.
Secretary

Hubert C. Jackson, Jr.
Treasurer

Louella B. Preston
Immediate Past President

EXECUTIVE DIRECTOR

Arlene R. Crandall

ELECTED DIRECTORS

2025-2026

Therese M. Boyle
Roy Coleman
Bernie S. Eshoo
Rosalie Fruchter

Juanita R. Jordan
Raphael A. Juss
Kenneth Klopach
Mary E. Puente

2026-2027

Lillian H. Degand
Maria Fresse-Giffels
John C. Lillig
Elizabeth Mackie

Debra C. Nelson
Elaine L. Schain

EX-OFFICIO BOARD MEMBERS

PAST PRESIDENTS

Vaughn J. Barber
John A. Butterfield
Marcella L. Morrison

Edward A. O'Farrell
Ethel Philpott
Linda R. Williams

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)
425 S. Financial Place, Suite 1400, Chicago, IL 60605-1000 1-312-641-4464

CTPF Health Insurance Information 1-312-641-4464

Table of Contents

- 1 A CENTURY OF STRENGTH: RTAC TURNS 100
- 3 PRESIDENT'S MESSAGE
By Maria J. Rodriguez
- 4 SPOTLIGHT ON SPRINGFIELD
By Matthew Maloney
- 5 EXECUTIVE DIRECTOR'S MESSAGE
By Arlene R. Crandall
- 6 RTAC 2026 ELECTION
- 6 METLIFE DENTAL/VISION COVERAGE
- 6 SHARE YOUR RTAC STORY
- 7 CENTENNIAL 2026 SPRING LUNCHEON/MEMBERSHIP MEETING
- 8 NEW LIFE MEMBERS
- 8 2026 FINANCIAL LEGAL AND FRAUD UPDATES
- 8 RTAC MEMBERSHIP CONCERNS
- 9 LEGAL DEFENSE FUND GIFTS
Including President's Circle gifts
- 9 RTAC'S 2026 LEGISLATIVE AGENDA
- 9 SENATE BILL 1893
- 10 MEMBERSHIP APPLICATION
- 11 DONATION FORMS
- 12 DAVID AND LILLIAN NACH BEQUEST
- 12 DONATIONS
Acknowledging gifts to CRTAF
- 12 DONATIONS
Acknowledging gifts to RTAC
- 13-15 VOLUNTEER OPPORTUNITIES
- 16 SPRING 2026 SEMINAR
- 16 STAY IN TOUCH WITH RTAC

Annual Membership Jan. – Dec. \$50

Lifetime Membership \$300

President's Message

Maria J. Rodriguez, RTAC President

The mustard seed journey began when I started teaching with the Chicago Public Schools. A novice with so much energy and enthusiasm to change the lives of my charges, many of whom were new arrivals to the United States. And here I am, a retiree with more than 34 years of service, with the same energy and enthusiasm, guiding many of my fellow retiree colleagues into the world of protecting their Pension Benefits and Health Insurance. Our CPS journey was not one in which we sprinted with successes every day of our careers. We dedicated our lives to our charges during trying times. Many sacrifices were made to help our students and their families achieve favorable outcomes and reach the dreams they had when they entered our classrooms: the gift of knowledge and the power to be independent members of society one day, so they could contribute to their family and community. Many of our retirees worked in hundred-year-old run-down school buildings that were their second homes, away from home. The lack of resources and overcrowded classrooms did not deter us from focusing on our commitment to our charges. Dilapidated buildings with lead within the structure of the building, drinking fountains with lead in the plumbing, and non-airconditioned classrooms on the third floor with thirty-plus students fidgeting, due to a poor learning environment. Many educators survived the challenges for thirty-four years and often longer. Their perseverance was a labor of love for the students whose lives they would impact forever. Our Chicago Public School retirees provided a haven for those who may have lacked parental guidance at home and often needed emotional support to help them get through the school day. Teaching has never been regarded as a job that will provide you with a wealthy lifestyle. The reward has been and continues to be educating our charges so they can become responsible members of society and help create a better society for everyone.

Your PENSION! “A defined benefit retirement plan, which offers a secure retirement income for life”. All Chicago Public School Teachers/Administrators hired before January 1, 2011, are Tier I. Tier I employees are vested after five years of service. CPS employees hired on or after January 1, 2011, are Tier II. They are vested after ten years of service. The monthly pension contributions deducted by your employer, the Chicago Public Schools, during your employment are what you contributed toward your pension benefit. The monthly benefit you receive for life is a result of your contributions made over 34 years, and in some cases longer, and in some cases shorter than 34 years of service. These are deferred wages.

However, with the plight of many of our Tier II contributors leaving the system, our contributions are gradually diminishing. A portion of our contributions is invested to sustain our plan.

The Chicago Teachers' Pension Board consists of twelve Board members: six active teachers, three retirees, two appointed Board of Education members, and one CPS Principal/Administrator. They are the governing Board of the Pension Fund. CTPF is

self-governed; we are independent, unlike the Board of Trustees for our state-funded pension plans. According to CTPF's Annual Financial Report dated June 2025, (ACFR, formally called CAFR), our assets were \$13.7 billion with 34,647 active members and 23,350 retirees.

However, as we all know, assets increase your wealth, whereas liabilities decrease your wealth: “The funded ratio for pension benefits based on the actuarial value of assets decreased to 47.9% as of June 30, 2025, from 48.1% at the end of the previous year. (This information can be read on the CTPF website; ctpf.org). Currently, all CTPF pensioners receive a 60% subsidy toward our health insurance. Although twelve CTPF Board members govern the Pension Board, retirees can be a powerful force in protecting our monthly pension benefits and health insurance. That number can change, and it has fluctuated in the past. RTAC is run independently of our stakeholders, CTPF, CPS, and CTU. We work together with our stakeholders, but our primary mission is to protect our pensions and health insurance. As a retiree, I know the value of being active in matters affecting my pension benefits. There is power in numbers. Our CTPF membership of 34,647 active members compared to 23,350 CTPF retirees is astonishing.

Unlike in the past, as active teachers leave our system, they withdraw their contributions from the fund. Your involvement in protecting your pension is crucial! On October 15, 2025, I testified in Springfield on behalf of SB1893 at the Illinois Senate Pensions Committee. The bill would increase our health insurance subsidy from \$65,000,000 to \$100,000,000. As health insurance costs rise and the number of retirees continues to grow, we need to fight for an increased subsidy. Being vigilant and staying in contact with other retirees is your strongest weapon in protecting your pension benefits. Join retiree organizations and attend Chicago Teachers' Pension Fund meetings in person or online via Zoom. Twenty-three thousand, three hundred-fifty annuitants are much stronger than the voices of twelve CTPF Board members or sixteen RTAC directors, and five officers. “Hell hath no fury like an angry pensioner whose pension benefits have been attacked.” Your role as an annuitant and or a member of RTAC allows you to address your concerns, comments, and complaints to all Board members, including me. I serve as the President of the RTAC Board and as a retiree Trustee of the Chicago Teachers' Pension Fund. My official start date with RTAC was January 5, 2026.

Many of our members have raised concerns regarding online payments and other technological deficiencies. To better serve all



Maria J. Rodriguez

RTAC Spotlight on Springfield

By Matthew Maloney, RTAC Legislative Advocate

Budget Focus and Federal Funding Shifts

The spring session has started and is scheduled to adjourn by May 31st. The legislative focus will be primarily on passing a budget while responding to significant shifts in federal funding.

The 2025 Illinois Veto Session, which concluded in late October, was surprisingly productive. While these sessions are traditionally reserved for technical corrections or overriding the Governor's vetoes, lawmakers used the time to pass major initiatives. New laws include a major overhaul in the structure, funding, and governance of mass transit, an energy omnibus bill, decoupling from federal tax laws, as well as civil protections surrounding immigration enforcement. This is not to say the legislature can take it easy this Spring.

A few thousand new bills were introduced in the early weeks of this spring session. Issues on the legislative agenda include increasing the annual statutory cap for health insurance reimbursement for the Chicago Teachers' Pension Fund and a provision for an annual inflation adjustment based on the Consumer Price Index (CPI-U).

Also, new legislation has been introduced to reform Illinois' Tier 2 pension system. This proposal would address long-standing inequities that threaten retirement security for public employees and risk violating federal pension standards. The proposal would add a funding component for the State's pension systems by using a combination of redirected bond payments and restructuring the State's pension ramp. As with previous attempts, the obstacle is finding funding, especially in these tight fiscal times. Some lawmakers feel a sense of urgency to fix the problem, while others are content to wait until a later date.

The biggest challenge facing lawmakers is crafting a budget. Lawmakers are being cautious as they look ahead to a potential \$2 billion deficit for FY 2027 (beginning July 1, 2026). Lawmakers are preparing to pass a budget that will face major gaps caused by reductions in federal aid for childcare and family assistance, education, and transportation.

Many of those federal cuts begin in the middle of the fiscal year in January 2027. Legislative leaders pledge to balance the budget without dramatic upheaval. Legislative leaders had repeatedly warned that the state does not have the resources to backfill future losses imposed by federal cuts.

Governor Pritzker's office identified nearly \$500 million in state spending that can be held in reserve for the current fiscal year amid uncertainty about federal funding. His office had directed certain agencies in a September 2025 executive order to identify 4% of allocated spending they could do without. The identified reserves amount to less than 1% of the state's overall budget. The executive order was specifically in response to the One Big Beautiful Bill Act, officially known as H.R. 1, that President Donald Trump signed last July.

The Governor's office warned of the "unprecedented" budgetary pressures. Illinois is already expecting nearly \$600 million less in revenue for the year through June 30, due to some provisions in federal legislation. The State also has to contend with ongoing threats of withholding federal dollars going to Illinois.

Governor Pritzker takes pride in signing budgets that have led to 10 credit-rating upgrades, vastly improving the State's financial outlook. There has been absolutely no discussion of the state's efforts to diminish or shortchange pension payments.

The federal Department of Health and Human Services announced a freeze on approximately \$1 billion for Illinois, including funding for social services and childcare. Illinois Attorney General Kwame Raoul and other Attorneys General have filed suit to protect those dollars. If these cuts go through, Illinois could face a serious strain on its workforce. In Illinois, an estimated 152,000 children rely on the program; without it, thousands of parents may be forced to leave the workforce to provide care.

Federal courts have played an outsized role in the past year regarding Illinois' budget and laws. Illinois Attorney General Kwame Raoul has filed over 50 lawsuits against the Trump administration, focusing on restricting immigration enforcement tactics, protecting federal funding for state programs, and upholding civil rights.

Major actions include defending against the withholding of funds for safety and health. Raoul has successfully sued to stop the reallocation of Homeland Security grant funds and other federal aid, protecting more than \$6.6 billion in federal funding for Illinois, including education, mental health, and substance abuse treatment grants. AG Raoul intends to maintain his "legal firewall" to protect the rule of law and federal funding that supports Illinois residents.

Further complicating the political climate are the upcoming primary and general elections. We have a dozen state lawmakers seeking higher office to move up the political ladder, and we have a Governor who has focused much of his efforts on raising his national profile. Let us hope legislative priorities are shaped by what makes good policy, not by what makes good headlines.

Executive Director's Message

Arlene R. Crandall, RTAC Executive Director

Happy Birthday to the Retired Teachers Association of Chicago as we celebrate our Centennial Year. The date of our founding was February 1, 1926. As I reflect on the significance of this special year, I am also thinking about how Marcella L. Morrison, RTAC's President for the biennium 2014-2015, signed the final documents for RTAC to be able to acquire our Garland Building Condominium Office on Friday, February 1, 2013. We only had six hectic weeks from the time we were informed by the property owner of our 20 E. Jackson office that we had to vacate our space on or before Monday, February 4, 2013.

Fortunately, we had heard rumors that we might need to leave 20 E. Jackson so we had been looking at property that might be suitable for RTAC's Office. Thanks to the guidance of our attorney George Reveliotis, whom the CRTAF and RTAC Boards chose to represent us, the purchase went smoothly. On Saturday, February 2, 2013, former RTAC Presidents Vaughn J. Barber and Zygmunt Sokolnicki, helped Marcella L. Morrison and me to coordinate the physical move of RTAC/CRTAF's equipment, files, furniture, etc. Inasmuch as the Garland Condominium is located in a property built in 1914, two weeks were needed while Geary Electric upgraded the electrical infrastructure to accommodate our internet and telephone needs. It has been a blessing to know that moving is not required now as we own the space from which we operate. It is also far more economical. Thirteen years after our move, our monthly assessment is now 65% about what it cost to rent our previous office space 13 years ago.

In the interim, we have experienced the challenges of the COVID-19 pandemic and its aftermath. We were very disappointed that we had to abandon our plans to celebrate the 100th anniversary of Women's Suffrage at the Hilton Chicago in May 2020. Nevertheless, we moved forward. A grant from the National Retired Teachers Association, of which we are charter

members, has enabled us to conduct our meetings via Zoom.

Our traditional semi-annual luncheons were put on hold for a period of two and a half years. When we sought to reestablish them at the Hilton Chicago, we were dismayed to learn that the cost of \$50 per person had been increased to \$85 per person plus additional charges. The fish entrée option was unavailable at that price, and the self-parking and valet park options had increased significantly as well. The RTAC Social Committee and the RTAC Board moved ahead and determined that the best location with the three entrée options and reasonable parking was the Walnut Room at Macy's. It lacked the Hilton Grand Ballroom's spaciousness. However, the price was reasonable at \$55 per member and \$60 per guest with reduced-rate self-park (\$14) and valet (\$20) parking. Due to its smaller space, the attendee limit was 200 guests per event.

We are now looking forward to our May 12, 2026 Centennial Birthday party in the Grand Ballroom of the Chicago Hilton Hotel which will include our three entrée options – chicken, fish, and vegetarian with salad and dessert as well as coffee and tea service. The 100th Anniversary Committee is also planning some special entertainment for this event. The cost per member is \$80 per ticket and \$90 per guest. Self-park is \$35, and valet parking is \$51.

We are looking forward to a large assembly of those who want to reestablish the halcyon days of the past.

Arlene R. Crandall



Arlene R. Crandall

President's Message continued from page 3

our members, we will implement a new hybrid system. Online payments and email communications will be available to those who wish to use those services. Those who prefer to continue using USPS to communicate with us and make payments for membership or luncheon reservations may do so as they have in the past.

Upgrades of our technology and increasing transparency for our RTAC members are my two major goals as President of RTAC. Our office has 100 years of historical

documents, which I look forward to digitizing and posting on our website, along with the RTAC Board minutes.

On another note, RTAC'S Centennial Celebration will take place at the Chicago Hilton on May 12, 2026. Details are listed in this News Bulletin with an application to select your meal preference. We look forward to a gala affair with entertainment, camaraderie, and goodwill.

Election of eight RTAC Directors for the 2027-2028 calendar year will take place

this Fall. Details will be forthcoming in this News Bulletin as well.

I look forward to representing all RTAC members with the dignity and respect you deserve.

A handwritten signature in black ink that reads "Maria J. Rodriguez". The signature is fluid and cursive, with a large initial "M" and "R".

Maria J. Rodriguez
RTAC President (2026-2027)
Mobile 773 960 7173

RTAC 2026 Election

RTAC is looking forward to its 2026 Fall 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, 2026, are eligible to self-nominate for the directorship positions on or before April 30, 2026.

There are eight open positions to serve as Directors for the Board during the biennium 2027-2028. Per RTAC's Bylaws, any member of RTAC who is in Good Standing is encouraged to self-nominate for one of the eight directorships. The RTAC Nominations Committee will interview candidates in Spring 2026. For additional information about the roles and responsibilities of RTAC Directors, please feel free to review RTAC's Bylaws which are available on the RTAC website at rtac.org/bylaws.

Qualifications to serve as a RTAC Director 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. monthly meetings may be in person and /or via Zoom,
 - b. officers and directors are expected to attend meetings in person, whenever possible,
 - c. participating on committees which may be conducted virtually or in person,
 - d. in-person attendance at the monthly Board meetings generates a travel reimbursement stipend.
5. Recruiting new and veteran CTPF annuitants who should 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 2026 RTAC Application and Conflict of Interest forms to be considered for the positions of RTAC Board of Director. The forms are available at www.rtac.org. Both the application and the conflict of interest forms are to be submitted electronically on or before 3:00 p.m. on Thursday, April 30, 2026 to Arlene Crandall at office@rtac.org.

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 yields 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 semi-annual – May and November. RTAC's plans are exclusively available to active RTAC members, their spouse and children under age 26. RTAC members enrolled in either of the MetLife dental plans also have access to the complimentary eyewear discount 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.

Share Your RTAC Story

In celebration of our Centennial in 2026, we would love to feature our members in the RTAC News Bulletin and highlight what RTAC means to them. Please take some time to share your experience by answering some of the following questions:

1. How did you learn about RTAC?
2. How did you first get involved with RTAC?
3. What impact has RTAC had on you personally or professionally?
4. Do you have a favorite RTAC memory or experience that you would like to share?
5. What does RTAC mean to you?
6. What advice would you share with others to get involved by becoming a RTAC member?

Feel free to keep it brief or elaborate as you would prefer. You can e-mail your response to office@rtac.org or drop it off at the RTAC Office – Suite 2010 at 111 N. Wabash Ave. Chicago, IL 60602-2949. Thank you for being a valued member of RTAC!



RETIRED TEACHERS SINCE 1926 ASSOCIATION OF CHICAGO

CENTENNIAL 2026 SPRING LUNCHEON/MEMBERSHIP MEETING

Please join us for an elegant afternoon of music, fellowship, and distinguished speakers as we honor the Retired Teachers Association of Chicago's 100th Anniversary, a truly historic occasion.

TUESDAY, MAY 12, 2026

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

HILTON CHICAGO HOTEL ~ GRAND BALLROOM

720 South Michigan Ave., Chicago, Illinois 60605

The building is handicapped accessible. Discounted self-parking (\$35) and valet parking (\$51) are available.



1926-2026



2026 SPRING LUNCHEON/MEMBERSHIP MEETING RESERVATION FORM

Use this form below to register for the Spring 2026 RTAC Luncheon/Membership meeting. **Reservations are limited.** 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 attendees, please send your reservation and check (payable to RTAC) today to reserve your place/s. The **final RSVP deadline** is **Friday, April 24, 2026** or when the RTAC office receives 400 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:

OR Zelle payment sent to: office@rtac.org on date _____ in the amount of: \$ _____ to cover:

THIS FORM MUST BE SUBMITTED TO CONFIRM YOUR RESERVATION/S REGARDLESS OF YOUR PAYMENT METHOD.

one member ticket = \$80 OR one member ticket (\$80) plus one non-RTAC member ticket (\$90) = \$170.

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. PLEASE MAKE YOUR RESERVATIONS EARLY. RETURN THIS FORM AND YOUR CHECK FOR THE EVENT NO LATER THAN FRIDAY, APRIL 24, 2026 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.

New Life Members

NOVEMBER 1, 2025 - JANUARY 31, 2026

Rhonda P. Blanton
Julianne Bruska
Sheila Burks
Donna Chaplin
Jane Eloise Grant
Lawrence Josephson
Gloria J. Kasey
Susan J. Kukielka
Rosie Leftwich
Catherine Little
Connie J. Lyons

Stephanie Y. Moore
Kevin Quinn
Sherrill Slotnick
Carol Soldat
Elizabeth M. Wagner
James Wagner
Diane Washington
Rose White

2026 Financial, Legal and Fraud Updates

Thursday, April 16, 2026 at 10:00 a.m.

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

1. how to protect your legacy planning that is affected by changes to Illinois law;
2. how to protect oneself from the traditional and newest identity fraud scams;
3. how to address changes in 2026's financial outlook.

RTAC Membership Concerns

One of the primary reasons RTAC's membership has declined is that fewer students attend Chicago public schools, resulting in fewer teachers and, ultimately, fewer retirees. According to the recent research reported by 'Kids First Chicago', Chicago Public Schools are serving 28% fewer students than they did in the 2002-2003 school year (438,000 in 2002-2003 compared to 316,000 in 2025-26).

Similar professional advocacy organizations across the U.S. that address the needs of retired public school teachers are also experiencing significantly lower membership. Newer retired teachers are less inclined to join organizations such as the Retired Teachers Association of Chicago (RTAC), which has now embarked on its second century. Our mission has continued throughout our 100 years of service. We are committed to protecting our CTPF pensions and ancillary benefits and to addressing other issues that affect us as retired Chicago public school retirees.

Thanks to the efforts of many Chicago Public Schools (CPS) retirees, new retirees have been made aware of the efforts extended on their behalf by the Retired Teachers Association of Chicago (RTAC). The Chicago Teachers' Pension Fund (CTPF) is our ally. CTPF provided RTAC with the names of retirees on a

monthly basis beginning in the late 1980s and continued to do so until 2017, when the transmission of the names and contact information for recent retirees was canceled as a result of the U.S. Supreme Court Janus Case.

Since then, RTAC has had to rely on CTPF sending the names of recent CPS retirees to a printer who mails RTAC's promotional brochure (at RTAC's expense) which is designed to invite them to join us. CTPF has also been helpful by including RTAC representatives to the in-person annual health insurance seminars held in October so they may engage with and recruit new members from the retirees in attendance. RTAC is also especially appreciative that CTPF publishes RTAC's phone number in CTPF's annual Health Insurance publications to advise CTPF retirees that RTAC provides access to dental/eyewear coverage with MetLife.

The most recent outcome of our advocacy on your behalf was RTAC's efforts to ensure that if you and/or your spouse worked in the private sector for ten years or more (40 quarters), you would receive the full amount of your Social Security benefits. We have worked tirelessly for the past 40+ years in support of legislation to overturn the Windfall Elimination Provision (WEP) and the Government

Pension Offset (GPO), which deprived you and your spouse of the 40 credits needed to receive your full Social Security benefits. This finally came about when the 'Social Security Fairness Act (HR82)' was passed by the U.S. Congress in December 2024.

Hopefully, by now, you and the majority of other CPS retired educators and/or those whose spouses worked in the private sector for ten or more years should be receiving the full amount of Social Security benefits to which they are entitled. RTAC's advocacy on your behalf has finally resulted in your receiving the full amount of Social Security benefits to which you are entitled, not just 30%.

Starting in 2025, CTPF pensioners who, or whose spouses, earned ten years (40 quarters) of Social Security credits began receiving the full 100% of Social Security payments to which they are entitled. This outcome should encourage every retired Chicago public school educator to join RTAC. Please check with your professional tax preparer to determine your income tax liability for a lump sum Social Security payment you may have received for the tax year 2024 which was paid to you in 2025. You also will want to have the individual review your income tax liability, including penalties and interest, for the periodic payments you received throughout 2025.

Legal Defense Fund Gifts

NOVEMBER 1, 2025 - JANUARY 31, 2026

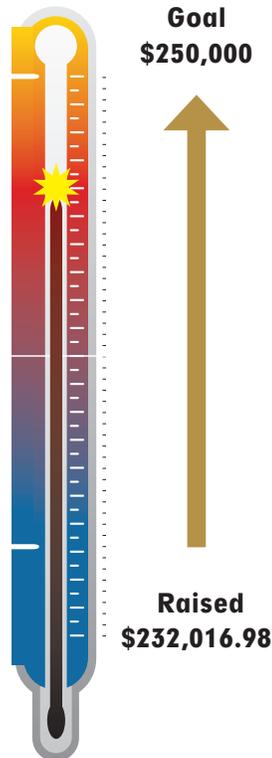
RTAC established its Legal Defense Fund for the purpose of initiating legal action to protect CTPF Pension benefits. Gifts of \$100 or more are acknowledged as President's Circle members.

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

Anderson, Brenda B.	McVeigh, Stephen F.
Billups, Van	Novak, Les
Buchheit, George	Przybylski, Hanna M.
Coleman, Roy	Renz, Mark
Craig, Robert C.	Sands, Scott C.
Goodwin, Margaret A.	Stangel, George V.
Hedstrom, Thomas	Uchida, Dianna J.
Holmes, Rosemary & Warren	
Jabour, Tamara V.	
Lillig, John C.	
Logue, Katherine	
McGrath, Beverly	

OTHER GIFTS

Loredo, Natividad
Sampson, James E.
Wilson, Fred C. III



RTAC's 2026 Legislative Agenda

1. Secure the funding increase from the Illinois General Assembly to provide the subsidy needed to maintain a stable health insurance program for CTPF Annuitants in 2027 and beyond.
2. Oppose legislation that adversely affects RTAC members' Automatic Annual Increase (AAI).
3. 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.
4. Maintain the independent and fiscal integrity of CTPF.
5. Monitor proposed adjustments to legislation affecting prospective Tier 2 annuitants.
6. Oppose 'pension holidays' for the Chicago Public Schools.
7. Continue to communicate with members of the Illinois General Assembly about issues of concern to RTAC members.

Senate Bill 1893

We have been informed by CTPF that beginning in 2027, those of us who use CTPF's health insurance options, are anticipating a reduction in our 60% health insurance subsidy. RTAC President Maria J. Rodriguez testified in Springfield at an October 15, 2025, hearing at which she explained that CTPF retirees will see their subsidy reduced in 2027 unless the Illinois General Assembly (ILGA) allocates an increase to CTPF's health insurance support.

On October 10, 2025, both RTAC and CTPF sent out a message requesting our members to submit 'witness slips' on behalf of SB1893 which will provide an increase. There were 900+ 'witness slips' sent to bolster that initiative. Senator Robert Martwick has promised to continue his support of SB1893 during ILGA's Spring 2026 session. It has been 22 years since the ILGA authorized the last increase in 2004.

It behooves each and every RTAC member as well as all CTPF retirees to communicate with their Illinois General Assembly (ILGA) Senators and Representatives by sending a letter, an e-mail, and/or calling their ILGA legislators urging them to support

SB1893. There would be a significant impact if every CTPF retiree living in Illinois were to do this. We are all experiencing increased costs for all of life's necessities, including our health insurance. We need to commit ourselves to securing the passage of SB1893. If each and every CTPF Retiree supports this effort, the action and message would be loud and clear. Check with your local election commission office to secure the names and contact information for your ILGA Senator and Representative.



Left to right: Jen Pentangelo, Maria J. Rodriguez, and Carlton W. Lenoir, Sr.



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 is terminated when you retire.)

Retired in Year: _____ Position: _____

From: _____
(name of Chicago Public School where you last taught)

Social Security Number: XXX-XX-_____
(Last 4 digits only for verification purposes — your confidentiality is assured.)

JOIN OR RENEW MY MEMBERSHIP

Date _____

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

Signature: _____
(Print name)

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 _____ in the amount of \$ _____ 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 _____ in the amount of \$ _____ 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 celebrate RTAC's Centennial

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 _____ in the amount of \$ _____ 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 celebrate RTAC's Centennial

Honoree's Name: _____ Street: _____

City: _____ State: _____ Zip Code: _____

Special Acknowledgment



LILLIAN AND DAVID NACH BEQUEST

The Retired Teachers Association of Chicago gratefully

acknowledges a bequest from the estate of David Nach. Mr. Nach was the husband of Mrs. Lillian Nash, a RTAC member who passed away in June 2025. Mr. Nach passed away a few months later. Their gift to RTAC is a tribute to her extended career as an educator which concluded at the Hayt Elementary School. It reflects their gratitude for an extended marriage blessed by a family as well as her life as a teacher. Their gift to RTAC also demonstrates their commitment to our organization and its mission to protect retired Chicago Public School teachers' pensions and their ancillary benefits. It is legacy gifts such as theirs that enable RTAC to maintain its efforts on behalf of all of us.

Chicago Retired Teachers Aid Fund Gifts NOVEMBER 1, 2025 - JANUARY 31, 2026

DONOR	IN MEMORY OF
Billups, Van	Dorothea Avant, Timuel D. Black, Vivienne F. Cornell, Patricia Kubistal, Edith Sims, Ben Henry Ward
Marcos, Paulette	Angeline Caruso, Pat DiBenedetto, Marian Panos, Tina Panos
Moscinski, John & Donna	Kenneth Cink, Christine Krupa, John Tilgner
Orawiec, Sharon C.	Mary Frances Cherullo
Renz, Mark	Louis Boyan, Val Dyokas, Debra Hogan, Frank Pucci, Jacqueline Roppe
Wojtulewicz, Melanie	Tony Crowe, Philip Hasson, Luba Johnson, May Nalbandian, Henry Rosenbaum

DONOR	PURPOSE
Anonymous	General Purpose
Billups, Van	Members w/Financial Challenges
Bonner, Barbara	Celebrate RTAC's Centennial
Craig, Robert C.	General Purposes
Jabour, Tamara V.	Celebrate RTAC's Centennial
Lodree, Mamie L.	General Purposes
Loredo Natividad	General Purposes
Pedone, Rita	General Purposes
Rosen, Sandra	General Purposes
Stapleton, Jack L. Sr.	General Purposes

Did you know? The Chicago Retired Teachers Aid Fund is a 501c3 that is celebrating its 40th Anniversary in 2026.

Your contributions to the CRTAF are fully tax deductible. Your ongoing support of its mission to assist Retired Chicago Public School teachers in challenging economic situations are sincerely appreciated and valued.

RTAC Gifts NOVEMBER 1, 2025 - JANUARY 31, 2026

DONOR	IN MEMORY OF
Butera, Candy Eraci, Kathleen Foley, Kittiarlene Mika, Mary Vacarro, Maria	Maureen Fiori
Hardaway, Eugenia	Mary E. Armstrong, Leslie Barron, Maude Patterson
Holmes, Rosemary & Warren	Dores Cook, Willis Cook, Betty F. Smith Rhonda W. Veal Bessie Walker
Newsome, Linda M. Nguyen, Nancy	Pearlie Farmer
Pruchnicki, Carol	Douglas Gordon, Michael Pruchnicki Michaeline Rojek, Dan Stewart

DONOR	PURPOSE
Anonymous	General Purposes
Billups, Van	Protect Our Pensions
Jabour, Tamara V.	Celebrate RTAC's Centennial
Jaskowiak, Claudia A.	Celebrate RTAC's Centennial
Loredo, Natividad	General Purposes
McBride, Carolyn J.	General Purposes



Looking for the perfect gift?

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

VOLUNTEER OPPORTUNITIES

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, [click here](#).

The "Other Opportunities" page may also list requests for volunteers for specific events like the Chicago Marathon, election workers and docents for various museums. [Click here](#) for the latest listing.

Occasionally RTAC receives an employment opportunity for retired teachers. These are usually part time paid positions. [Click here](#) to check the 'Jobs' page to see if there are any employment opportunities currently available.

Agency	Location	Contact Person	Phone
826CHI Tutoring, Field trips, Workshops	Chicago-Northwest	Maggie Farren	773-772-8108
A. C. E. S.	Chicago	Eric Werge	773-535-6922
AARP Experience Corp	Chicago-Central	Kevin S. Smith	312-660-8664
AARP Illinois Center	Chicago	Beverly Moore	312-458-3604
AHS (Adult ESL and Literacy)	Chicago Northside	Robbin Kotajarvi	773-293-8139
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
Blue Gargoyle Community Services	Chicago	Ashley J. Hobbs	773-955-4108x308
Boys/Girls Clubs	Chicago	Desiree McIntosh	312-285-5009
Catholic Charities (Tutor)	Cook & Lake Counties	Albert Curtis Jr.	312-655-7412
Centro Loyola	Chicago North	Daniel Loftus	312-226-7887
Chicago Foundation for Education	Chicago	Sarah Hoppe	312-670-2033
Chicago Humanities Festival	Chicago Central	Annie Tully	312-661-1028
Chicago Public Library	Chicago	Cristina Medina	312-745-0994
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
Community Nurse Health Assn.	West Suburbs	Michelle Grand	708-579-2403
Consult 4 Kids	Chicago Area	Brandon Turner	661-322-4347

VOLUNTEER OPPORTUNITIES continued from page 13

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, [click here](#).

The "Other Opportunities" page may also list requests for volunteers for specific events like the Chicago Marathon, election workers and docents for various museums. [Click here](#) for the latest listing.

Occasionally RTAC receives an employment opportunity for retired teachers. These are usually part time paid positions. [Click here](#) to check the 'Jobs' page to see if there are any employment opportunities currently available.

Agency	Location	Contact Person	Phone
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
Evanston NorthWestern Healthcare	Evanston	Ronna Jacobson	847-570-2840
Friends of the Parks	Chicago Central	Laura Ronneberg	312-922-3307
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
Glenkirk (Programs for Developmentally Disabled)	Northbrook	Robert M. Rekus	847-400-8569
Grandma Please	Chicago	Kathy Slover	773-561-3500
JCB School	Chicago	Amber Egelston	773-467-3746
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
Link & Option Center, Inc. (Literacy tutoring)	South Suburbs	Twin Green	708-331-4880
Literacy Volunteers of DuPage	DuPage County	Tana Tatnall	630-416-6699
Loyola Museum of Art	Chicago Near North	Ann Meehan	312-915-7604
Maryville Academy	Northwest Suburbs	Mary Keiger	847-294-1703
Metropolitan Family Services	Chicago Midway Center	Dee Speich	773-884-2267
Metropolitan Tenants Organization	Chicago	Rebecca McDannald	773-292-4980x223

VOLUNTEER OPPORTUNITIES continued from page 14

This list is only a part of the full list of volunteering opportunities available to RTAC members. For a full listing, [click here](#).

The "Other Opportunities" page may also list requests for volunteers for specific events like the Chicago Marathon, election workers and docents for various museums. [Click here](#) for the latest listing.

Occasionally RTAC receives an employment opportunity for retired teachers. These are usually part time paid positions. [Click here](#) to check the 'Jobs' page to see if there are any employment opportunities currently available.

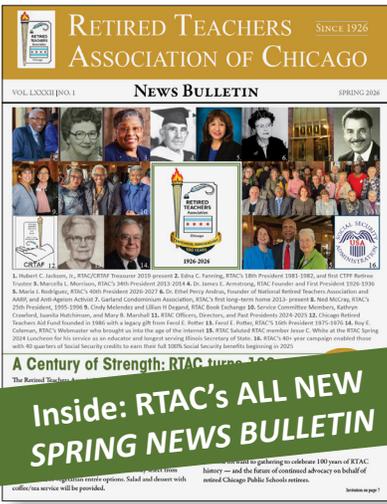
Agency	Location	Contact Person	Phone
Midwest Palliative & Hospice CareCenter	North Suburban	Lisa Dye	847-467-7423
Mustard Seed Learning Center	Chicago - Southwest	Tony Hayes	773-447-1813
National Latino Ed. Inst.	Chicago-West	Adrienne Lesof	773-247-0707
Oriental Institute, University of Chicago	Chicago 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
Project Care	Cicero	Rebecca Angevine	708-656-8000x2364
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
School on Wheels	West Suburban	Debbie Brandt	708-482-5060
Shedd Aquarium	Chicago-Central	Todd Maskel	312-692-3384
Sierra Club's Inner City Outings	Chicago-North		847-274-0127
Teen Parent Services	Chicago Near West	Sylvester Hughes	312-633-1664
The Art Institute's Ryan Education Center	Chicago Central	Karin Jacobson	312-443-3798
The University of Illinois Extension	South Suburbs	Karen Meyer	708-449-4320
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)

111 North Wabash Avenue, Suite 2010
Chicago, IL 60602-2949

NON PROFIT ORG
U.S. POSTAGE
PAID
CHICAGO, IL
PERMIT NO. 705



Inside: RTAC's ALL NEW SPRING NEWS BULLETIN

VISIT 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.

Spring 2026 Seminar Thursday, April 16, 2026 at 10:00 a.m.

RTAC is pleased to provide its members with a seminar on Thursday, April 16, 2026. To register to attend this program, please call the RTAC office at (312) 750-1522 on weekdays when schools are in session between the hours of 10:00 a.m. and 3:00 p.m. by no later than Friday, April 10, 2026. The Zoom link will be sent to you two days before the seminar (Tuesday, April 14, 2026). This program is exclusively for RTAC members. The seminar will last for about one hour. Questions, will be addressed, time permitting.

Stay in Touch with RTAC

RTAC members please contact us when you move, change or add a telephone 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. IF a phone call is easier, contact us at (312) 750-1522 weekdays between 10:00 am. and 3:00 p.m. If you are unable to inform us directly, please ask a trusted family member or friend to contact our office so we can update our records with your new contact information. We value the opportunity to update our records and maintain our lines of communication with our members.

Luncheon Invitation Form on page 7

