



R•C•P•A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

February 2010

YOUR 2010 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2010 MEMBERSHIP DUES ARE NOW BEING ACCEPTED, APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER. IF YOU RECEIVE A WHITE NEWSLETTER, YOUR DUES ARE PAID. Upon receipt of your 2010 dues, we will send you a membership card and auto decal.

President's Message

Kenneth Hauser

The next General Meeting of our association will be on Sunday, February 28, 2010 at 1:00 PM in the 1st District Community Room at 1718 S. State St. In this meeting, you will nominate the Officers to represent you for the next two years. The election of officers will be conducted at the May meeting. To be eligible to seek office, a member must be in good standing for at least two years and have attended three meetings each year. I look forward to seeing you there. Hopefully the weather will be mild with no snow or rain.

The total number of police officers hired during 2009 was 136 of which 105 were male and 31 were female. The total number of police officers who left the Police Department during 2009 was 376. Of the 376 police officers, 18 officers died while on the job, 18 officers were discharged, 7 probationary police officers were discharged, 60 officers chose to resign without a pension and 273 officers completed their career and retired with a pension. The rank breakdown of the 273 officers is 213 under the rank of sergeant, 24 Sergeants, 21 Lieutenants, 8 Captains and 7 Exempt rank. The total number of officers on disability is 382, which breaks down to 269 on duty disability, 43 on ordinary disability, 52 on occupational heart disability and 18 on total and permanent disability. The total numbers of retirees receiving an annuity as of January 31, 2010 is 11,407. 8221 are retired police officers and 3186 are widows/widowers. For the month of December, 59 years of age was the average retiree's age with 30 years and 11 months of service.

The year 2009 was a very good year for the Pension Fund. The Fund's total return on our investments was a +21.5% and +\$600 million. The market value of the Policemen's Annuity

and Benefit Fund is approximately \$3.1 billion as of December 31, 2009.

For the first time in history, Congress will not approve an increase in the social security cost of living adjustment (COLA). The Henry J. Kaiser Family Foundation predicts that there may not be any COLA for the next three years. More bad news, the per-person monthly Medicare insurance premium will be increased from the 2009 premium of \$96.40 to \$104.20 in 2010 and to \$120.20 for the year 2011. Congress passed a bill to get their annual salary increases automatically so they wouldn't have to be burdened with voting for it each year. Congress has bailed out the auto industry, the banks and Wall Street but no bail out for Social Security. Instead, Congress votes to increase Social Security premiums for 2010 and 2011. Apparently Congress doesn't remember that seniors are the largest voting block in America. Maybe we should remind Congress and vote out all the incumbents in November.

Continued on page 2

RETIREE CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

OFFICERS

KENNETH HAUSER

President

TONY PULCIANI

1st Vice President

DONALD JANUSZYK

2nd Vice President

HAROLD BROWN

Treasurer

JOSEPH MESCALL

Recording Secretary

JAMES OLEARY

Sargeant at Arms

DIRECTORS

CORNELIUS DILLON

ANTHONY FAKLIS

DONALD FOURNIER

CLARENCE HEERDT

WILLIAM NOLAN

GERALDINE PERRY

ROBERT PODGORNÝ

RONALD TOPCZEWSKI

JOHN YANEZ

ANTHONY FINNELLY

RICHARD J. JONES

Past Presidents

Organized in 1888 as an Association to protect the Police Pension Fund and promote the welfare of Police Pensioners, their widows and children.

National Conference on Public Employee Retirement System

REGULAR MEETING

Sunday, February 28, 2010 at 1:00 PM

1st District Community Room

1718 South State Street

Come Join Us, We will be serving PIZZA!

Presidents Message

(Continued from Page 1)

Another year has come and gone with no new legislation being enacted for Chicago police annuitants on the State or Federal level. All legislation that was proposed in 2009 has been reintroduced in the 2010 session in Springfield. We can thank the chairman of the Social Security Committee of the 111th Congress for another year of disappointment because the bill to repeal the Windfall Elimination Provision and the Government Pension Offset Acts were never called out of committee for a vote. 70% (299) of the Congress are co-sponsors of this bill. As I state every year in this newsletter, I guess this is the elected officials' way of not offending public employees. They co-sponsor the bill but they never call the bill out of committee for a vote, so the bill never passes. I repeat, at least the elected officials that didn't co-sponsor the bill, are truthful.

While on the Social Security bandwagon, I would like to inform you of a proposal in Congress that would allow the creation of a commission that could sidestep the legislative process and make cuts to Social Security, Medicare, Medicaid and other programs. On Wednesday January 20th, the Senate was scheduled to hear and vote on the Bipartisan Task Force for Responsible Fiscal Action Act of 2009 (S.2853). Luckily, there was no action on this bill on the 20th of January. This bill would create a closed-door commission that would have the authority to fast-track significant changes to some of the nation's most critical programs without input from the American people. Don't let the Senate use the cover of "fiscal responsibility" to create a commission that would bypass the normal legislative process. The bill was in the second reading on the 9th of December and is presently in the Budget Committee. Call your Senators and tell them to vote "NO" to setting up the so-called Bipartisan Task Force for Responsible Fiscal Action Act of 2009 (S.2853). Tell your Senators that you are opposed to having this Commission lead to back-door cuts in Social Security and Medicare.

The Pension Fund hired a company in 2009 to investigate fraudulent receipt of annuity payments. This occurs when families fail to notify the Pension Fund of an annuitant's death. As a result, the Fund has received information that three families were receiving annuities of their parents after their death. The Fund has recovered \$38,000 from the first family and pursuing the other two. If a family refuses to return these annuities, they will be prosecuted.

Retired Public Safety Officers, do not forget the \$3000 benefit that you are provided under the Helps Provision of the Pension Protection Act of 2007. This benefit allows for tax deferred deductions of insurance premiums such as: dental, optical, healthcare and long term care. A retired police officer would account for this non-taxable benefit on their Form 1040, the reduction is on line 16b. Your Form 1040 can be amended for up to two years if you failed to use this benefit. Check with your tax consultant.

The Pension Fund has increased the 13th check in December to \$500 from \$400. We were able to do this because of the \$750,000 the Fund received on September 25, 2009 from the Evidence

and Recovered Section (this was reported in the November Newsletter). The 13th check was sent to 1484 minimum annuitants and breaks down to 51 retired police officers and 1433 widows at a cost of \$743,000 to the Richard J Jones Annuitants Assistant Fund. The annuitant does not have to pay taxes on this gift (check) since it is not reported as income as in previous years.

As provided by statute, a cost of living adjustment (COLA) of 3% was reflected in your annuity check on January 29, 2010. This increase only applies to retirees who have attained 55 years of age and have been retired for at least 13 months.

The FOP 2010 Ed Reines Fishing Tournament at the Chain-O-Lakes is Wednesday, May 19, 2010, at 0500 hours. Call Sidney Davis or Frank DiMaria at FOP for additional information (312-733-7776).

To all you golfers, **Do Not Forget** that the Retired Chicago Police Association Annual Memorial Golf Outing is on Wednesday, June 16, 2010 at Bloomingdale Golf Club. The \$100 donation includes golf, cart, lunch, refreshments on the course and dinner with a two hour open bar. There will be numerous prizes raffled during dinner (GPS, 32" High Definition Color TV, golf clubs, etc, etc). Call the RCPA to reserve your foursomes (773-763-5310). Hope to see you there

Don Januszyk

2nd Vice President

Well this is the start of a new year. I'm going to start off with the Social Security Fairness Act. I called both Sen. Diane Feinstein SB-484 and Rep. Howard Berman HR-235 who introduced these bills and I was advised that they are still viable. Both the bills are in committee and I again urge you to call Sen. Max Baucus 202-224-4515 and Rep. John Tanner 202-225-4714 and request that the Social Security Fairness Act be scheduled for a vote on both floors. We have just a little over 5,000 members in our organization, and if every one of them asked their families and friends to call, well just imagine what could happen. Also remember this affects our postal workers, teachers and fire personnel. This is not a gift; this is benefit we paid into.

What elected representatives and senators do is to introduce a bill, get a bunch of co-sponsors and then the bill sets in committee, and the Social Security Fairness Act is a perfect example of this. Every one of them can then state "We supported that bill". Contact your elected official and raise some hay. One of the proposals that has been going across our nation is that we should vote out our present elected officials and start with new ones. If you have read and watched our news media they are relating that several of our elected senators and representatives have sold their souls in exchange for supporting the proposed National Health Care Act. I just wonder how much longer we will be willing to put up with them stabbing us in the back.

By the time you receive this news letter the opportunity to vote,

at least in the Illinois primary will have passed. Many persons hate to vote in a primary because they have to declare a party. Please don't let that intimidate you. You have a public and personal responsibility to vote for who you think is the best person to represent you, irregardless of what party they belong to. If you withhold a vote for a person (especially a judge), in essence that is a vote for that individual. Think about it, their friends or party will vote them in. Bottom line is to VOTE.

This year there will be representatives from the U.S. Census Bureau knocking on your door. Please don't slam the door in their face. The results of the Census are usually beneficial to you and your neighbors. In that many of us retirees are seniors and well endowed with age, there are some precautions that you should take. First the Census work will have appropriate photo identification. The Census worker will ONLY ask "how many persons are living in your residence?" They **will not** ask any questions about your financial situation, your credit card numbers or social security number. If they do not meet or respond to any of the above criteria, then slam the door in their face and call the police. Have fun.

If Ken Hauser our President has not mentioned it, we are in the process of updating our website. There eventually will be an email address so you will be able to contact our office in

that forum. I frequently get calls from our members. They get my phone number from the back page which lists information for our local breakfast. I don't mind, but if you call the office number which is listed on the lower right had corner of the front page, you can usually get faster and accurate service. If you have any ideas, thoughts or complaints drop a line to our office. If we don't know about it we can't do anything about it.

Change of Address

I screwed up and missed the last news letter with this information. Off. Bernie Domagala was a shooting victim in a HBT incident in the 90's. We last reported that Bernie was in the Sunrise Rehabilitation Center in Palos Park. Well last fall they moved him to Carbondale, Illinois. I don't know why, in that his wife and three children all reside in the Chicago area. Bottom line is that Bernie would appreciate any cards or letters that you could send him. While we missed the Christmas holidays, there are a lot of other special days we could share with him. Please take the time to remember.

**Bernie Domagala
24 Chippewa Drive
Carbondale, IL 62901-8132**

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2010 MEMBERSHIP DUES ARE \$15.00

Please return this cut-off with your CHECK or MONEY ORDER made out to:
THE RETIRED CHICAGO POLICE ASSOCIATION

Please check the imprint of your name, address and annuity number on the reverse side of this newsletter. Make corrections if necessary, including apt. # , route # , etc. if applicable.

RETURN THIS CUT-OFF WITH YOUR MEMBERSHIP DUES OF \$15.00 TO:

**THE RETIRED CHICAGO POLICE ASSOCIATION
5310 N. Harlem Avenue
Chicago, Illinois 60656**

Treasurer’s Message *By Harold Brown*

I would like to wish everyone a happy and healthy new year.

The dues for 2010 have been coming in, and we have been sending out the membership cards within several days of receipt of your dues. We thank the line of duty widows for contributing their dues, and especially thank those retirees and widows who included an extra donation. Your donation is greatly appreciated as it will help defray some of our rising expenses.

If you received a **WHITE NEWSLETTER** your 2010 dues are paid. If you received **YELLOW NEWSLETTER** your dues are not paid and are due now. Please use the **YELLOW APPLICATION**. This is the only way to tell our members if they are paid or not paid. If for some reason we inadvertently sent you a yellow newsletter and your dues are paid we apologize. Another reminder: at our next general meeting we hold the nominations for offices. If there are any contested offices, the election will be in May per our bylaws.

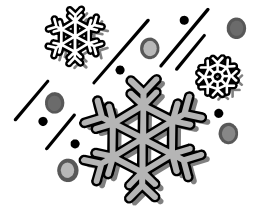
I was contacted by a retired officer’s grandson who is trying to get photographs of the old 30th District and the bar across the street, Pete N Rocky’s. He is also looking for a class photo for the class that started training 8/22/55 and graduated mid-November. If anyone has these, please contact the office 1-773-763-5310.

KENNETH HAUSER
President

HAROLD BROWN
Treasurer

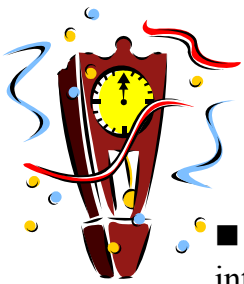
NORTH
1st Wednesday of each month at 7:00 a.m.
Lone Tree Manor
7710 N. Milwaukee Avenue
For Info Call: Joe Nalepa at 773-763-1362

SOUTH
2nd Wednesday of each month at 10:00 a.m.
Jedi Garden Restaurant
9266 S. Cicero Avenue
For Info Call: Don Januszyk at 708-364-9903



PRESORTED
 FIRST-CLASS MAIL
 U.S. POSTAGE
 PAID
 PERMIT 2970
 CHICAGO, IL

RETIREED CHICAGO POLICE ASSOCIATION
 5310 N. Harlem Avenue
 Chicago, Illinois, 60656
 DATED MATERIALS 02/10



Wishing a Happy & Healthy New Year to all Retired Chicago Police Association Members & their Families

- Interest rates are at a record low. It's a great time to refinance or convert an ARM into a low fixed rate loan.
- If you are 62 or over, you may be interested in a Reverse Mortgage which gives you tax-free funds for as long as you live in your home. No restrictions on how you use the loan proceeds.
- Don't forget our current promotion - \$250 Free Gas Voucher with every closed first mortgage, purchase or refinance.

For details, call Mike Coyne, 773-774-4900, ext. 36 (cell 847-494-9731)

Coyne Financial LLC

A Police Family Owned & Operated Business
7789 W. Talcott, Chicago IL 60631 • 773-774-4900



Illinois & Wisconsin Residential Mortgage Licensee



GOLF



BOAT



SWIM



JET/WATER SKI



CAMP



FISH



SNOWMOBILE



SKI

NEED A FAMILY GET-AWAY? MAYBE A PLACE TO RETIRE TO?

Located Just 2 Hours West of Chicago -Away From It All, Yet So Close to Home! Come for a Day, Week or a Lifetime.

- ☛ We Offer NW Illinois' Largest Privately Owned Lake (640 Acres)
- ☛ 22 Miles of Fantastic, Scenic Shoreline
- ☛ 18-Hole Golf Course (no greens fee – members golf for FREE)
- ☛ Clubhouse, Pro-shop, Full Service Restaurant and Lounge
- ☛ Indoor/Outdoor Pool, ATV Trail and MORE!!
- ☛ Stocked Lake – We Have Our Own Fish Hatchery!!
- ☛ Ski Hill & Seasonal Bow Hunting
- ☛ 5,500 Acre Private, Lake Community

Jim Griffin

LIEUTENANT RETIRED CPD

815-238-7720

JGRIFFIN@FAWNRIDGEREALTY.COM



3-203 Association Dr.

www.FAWNRIDGEREALTY.com

*A Portion of the Sales Commission will
be Donated to the CPD Gold Star Families*

Cyndy Griffin

Property Sales Consultant

815-238-7597

CGRIFFIN@FAWNRIDGEREALTY.COM

The Law Office of **JULIE E. DIEMER, LLC**

Proudly offers Retired Sworn Officers and Their Immediate Family A Preferred Rate and a Free Initial Consultation in Gratitude for Their Service

Serving All Your Legal Needs, Including: Real Estate Closings, Landlord-Tenant Matters, Labor/Employment/Discrimination Law, Unemployment, Family Law/Divorce, Personal Injury, General Litigation

Ms. Diemer was formerly an in-house attorney for FOP Lodge #7

908 North Wolcott Avenue, Suite 1 • Chicago, Illinois 60622 • 773-252-1526 • jdiemerlaw@comcast.net

TUOHY LAW OFFICES



We were extremely happy with our experience with Tuohy Law Office!

We waited a long time and are so glad we finally took care of our estate plan.

We strongly recommend this service to others.

LIVING TRUST ESTATE PLANS

Tuohy Law Offices is extending its **\$200 rate reduction** to all members until **February 26, 2010**. Plan your estate today and be relieved that your affairs are in order.

Living Trust Estate Plans Include:

- Living Trust • Last Will & Testament • Health Care Power of Attorney • Financial Power of Attorney

A Living Trust Estate Plan is designed to avoid probate, is available for distribution to your family immediately, is private, and is handled by a family member or trusted friend.

TUOHY LAW OFFICES

Millennium Park Plaza
155 N. Michigan Avenue • Chicago, Illinois 60601
info@tuohylawoffices.com
312-729-5200 • Fax 312-729-5401

Call today for full RCPA benefits

PLUS

\$200 additional reduction until

February 19, 2010!



CPFCU OFFERS AUTO LOAN RATES AS LOW AS 2.97%

There has been a significant amount of turmoil in the financial markets recently. Many large banks have taken taxpayer money, and then invested it to shore up the appearance of their financial position.

At Chicago Patrolmen's Federal Credit Union, we've taken a different approach. First, we haven't taken a dime of taxpayer money. In addition, we've consistently stepped up to offer new lending opportunities for our members. Currently, we are offering auto loans with annual percentage rates as low as **2.97%**. These low rates apply to both new and used automobile financing, and are less than half the recent Auto Overnight Averages of 6.83%. * For complete details on the program, visit our website at patrolmensfcu.org, or call us at 312-726-8814.

The CPFCU program offers you more value when you combine our financing with cash rebates offered by the auto manufacturers. Often, you can put the cash rebate in your pocket, and still utilize the outstanding auto loan rates offered by CPFCU. We can help you get the best of both worlds!

In the end, the question of the day remains, "who is creating value?" Is it large banks investing taxpayer bailout funds for their own benefit, or is it Chicago Patrolmen's Federal Credit Union offering Chicago Police Officers and their eligible family members rates less than half of Auto Overnight Averages? The choice is yours and the value is there for you to enjoy. Contact us today!

* Per Bankrate.com, 12/11/09.

Chicago and Florida Residents

Is your Estate Plan Up to Date?

Call Now for a free, in-office "Estate Plan Checkup"

Ann Shaw, P.A.

Law Offices in Tampa Bay and Chicago

Toll Free: 800-622-1401

www.annshaw.com

Email: annshaw@annshaw.com

Retired Chicago Police Lieutenant

Discount for Sworn retirees and family

Ann Shaw

Attorney at Law

Wills, Trusts, Estate Planning

800-622-1401

Admitted to practice
law in Florida, Illinois, and
The United States Supreme Court

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

FRANK BAUMANN Retired Chicago Police Officer

ROOT REALTY

Full Time Realtor Since 1994

1710 W. Belmont Avenue

Chicago, IL 60657

10% REBATE

On All Commissions After Closing

WEBSITE: www.fbaumann.com

Call FRANK 773-348-8080

Live and Invest in Beautiful Southwest Florida

Take Advantage of the Buyers Market...

Retired Capt. Tom Faragoi will donate 20% of his net commission to the Gold Star Families.

Specializing in condos and homes in the Cape Coral and Ft. Myers area.

13121 University Drive • Fort Myers, FL, 33907 • Toll Free 866-267-7383

Call Tom at Keller-Williams Realty 1-239-770-7896

Gun Collector

I am a retired police officer if you are selling your guns and want a fair price.

Contact Tom Tiano at 847-437-5459

Roger Corcoran - Retired CPD - 18th District



Realty Executives #1 Real Estate Company in Arizona!
Myself and two sons in business for 20 years
Specializing in Scottsdale and the Metro Phoenix area
Its a Buyers market - an excellent time to buy!

Visit our website:

WWW.CORCORANGROUPAZ.COM

480-585-0101

Move down here and see the Cubs!



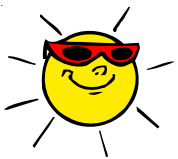
\$99+tax for King or Double Room

Valid Any Day; Expires 12/31/10

Confirmation subject to availability

Call the Hotel Direct to Book Rooms

Phone: 773.867.0000



360 Days of Sunshine in "Everybody's Home Town"

PRESCOTT, ARIZONA

No snow shoveling, no ice storms, no tornados, no hurricanes...

...JUST FINE LIVING!

Call Retired Sgt. Gerald Szymanski
1-800-339-4111 or Cell 928-710-2017

Keller Williams Check Realty

Also serving Prescott Valley, Chino Valley, Dewey-Humboldt.

