

Treasurer's Message *By Harold Brown*

A sincere thanks to the retirees and widows who paid their dues for the year 2010. We appreciate your cooperation. We especially thank the line-of-duty spouses who sent in their dues and annuitants who sent in the extra money for our stamp fund.

**REMEMBER, DUES DEADLINE IS JULY 1, 2010.** Please check your membership card to see if it is for the current year. The August newsletter will only be sent to our paid-up members.

On September 28, 2010 the association will hold our Dinner Dance at the Hanging Gardens. The August newsletter will contain the application for the dinner. Please remember the August newsletter will only be sent to paid-up members. Don't forget, if you are reading a yellow newsletter your dues are not paid.



KENNETH HAUSER  
President

HAROLD BROWN  
Treasurer

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# R.C.P.A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

May 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, May 23, 2010 at 1:00PM in the 1<sup>st</sup> District Community Room at 1718 S. State St. Attorney Clinton Krislov will be a guest speaker at this meeting. He will discuss some of the Federal legislation contained in the 2003 Korshak Court Ruling of which he was the lead attorney.

The Pension Fund's investment value has increased by 4% for the first quarter of 2010 and 4.37% for the month of March, 2010. The best manager performance for March was by Ariel Capital Investments and McKinley Capital. There were no negative returns in March by any investment manager. The market value of the Pension Fund is \$3.165 billion as of March 31, 2010. The year is starting out very good, I hope it will continue throughout the year.

Police officers who retire between 55 and 60 years of age commencing on April 1, 2010 will receive free healthcare benefits for the police officer and their dependents. As a result of this new benefit, there are 153 police officers that will be retired at the Pension Fund May meeting. This is the largest amount of officers to be retired at the same time in the history of the Fund.

The Pension Fund has a new software system and therefore the annual signature affidavit cards will be sent out every two years. You will not be receiving a signature affidavit card in 2010. The Fund is having a Special Investment Meeting on May 24, 2010 to conduct a search for a new investment consultant. The present consultant has been the Fund's consultant since 1985. Four investment consulting firms will be making a presentation on their consulting services. At the March and April Investment Meeting,

**REGULAR MEETING**  
Sunday, May 23, 2010 at 1:00 PM  
1st District Community Room  
1718 South State Street  
**Come Join Us, We will be serving PIZZA!**

the Trustees added Spector, Roseman, Kodroff & Willis PC and Wolf Popper LLC to the list of law firms utilized by the Fund for class action litigation services. The Fund is going to begin interviewing candidates for legislative liaison. There are approximately five candidates to be interviewed. The purpose of this action is to enhance the Fund's ability to monitor initiatives and or agendas, enhance communication regarding board positions on bills and to assist the board in ensuring prospective or introduced legislation is not overly burdensome on the Fund.

In an effort to help the Chicago Police Department fight card fraud, the Chicago Patrolmen's Federal Credit Union donated swipe card readers to the department. The card readers will assist the police department in identifying credit, debit and gift cards confiscated in arrest situations and will help to move more efficiently against individuals participating in fraudulent card related activities. Thank you, Credit Union. The Chicago

*Continued on page 2*

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*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

**Presidents Message**

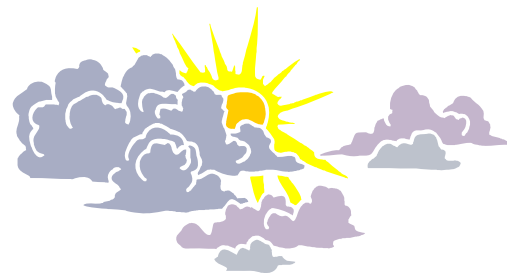
*(Continued from Page 1)*

Police Memorial Foundation has provided financial assistance in the amount of \$977,826.73 to Chicago Police Officers and their families since the Memorial began in August of 2007. Thank you, Police Memorial.

The Illinois Institute of Technology (IIT) is offering a \$15,000 annual scholarship to the children and grandchildren of active and former Chicago Police Officers. For more information about this program, visit [iit.edu/undergrad\\_admission](http://iit.edu/undergrad_admission) or Jill Sifuentes at 312-567-6961. Also [philcline@cpdmemorialfoundation.com](mailto:philcline@cpdmemorialfoundation.com).

Some information that may be of interest to you: In the United States, as of February 25, 2010, total fatalities are up 94%; gunfire fatalities are up 400% and traffic incidents are up 42% compared to 2009 statistics. According to the National Crime Victimization Survey conducted by the Bureau of Justice Statistics in 2008, there were an estimated 4.9 million violent crimes committed in the United States, as well as an estimated 16.3 million property crimes. A total of 1640 law enforcement officers died in the line of duty during the past 10 years, an average of one death every 53 hours or 164 per year. There were 133 law enforcement officers killed in 2008, 123 officers killed in 2009, and 31 officers have already been killed in the first two months of 2010. During 2008 through the 1<sup>st</sup> quarter of 2009, the investment market lost \$12 trillion in value; there were 105 bank failures in the United States through February 15, 2010; the largest amount of bank failures in United States are in the State of Georgia (70%) and presently there are 450 banks in America on a watch list and the FDIC states that they are out of money.

To all you golfers, Do Not Forget that the Retired Chicago Police Associations Annual Memorial Golf Outing is on Wednesday, June 16, 2010 at the Bloomingdale Golf Club. The \$100 donation includes golf, cart, lunch, refreshments on the course and a roast pig dinner with a two hour open bar. There will be numerous prizes raffled during dinner (GPS, 32" High Definition Color TV, golf clubs, money, gift cards, etc, etc). Call Ken Hauser at 312-485-8388 to reserve your foursomes. The response has been very good, hope to see you there.



**Don Januszyk**

*2nd Vice President*

There have been a lot of things going on recently. First, we always look to our elected friends in the State or Federal houses. On the State level new bills have again been introduced to help out the retirees. Well, they do this every year. They sponsor them or co-sponsor them and say to us "Look what we did for you". Then the bills just sit in committee. If they were our friends they would get off their butts and get them passed. So what good are they???? They pat us on the back and look for our vote. In November it might be time for new representation. What can we lose??

The Health Bill has finally passed and signed into law. Of course they snuck in two attachments that had nothing to do with the health bill. One was an increase in loans for college bound students and the other was called the Community Living Assistance Services Act. You pay into a government fund, and if you need living assistance at home they pay \$75 dollars a day until your funds are depleted. Most people know that \$75 a day will not cover the cost of in home care.

Everyone in favor of the bill pointed out the good things, and I have no problem with that. My concern is how are they going to pay for all of this? What will it do to our current insurance premiums?? How will it affect Medicare??? I called the offices of Senators Burris and Durbin in August and again in September asking if they would be having public meetings to explain the bill, and the answer was "No". Most of our elected officials can explain the benefits, but none of them can or are willing to tell us how this all is going to happen. Again what good are they?? Sen. Burris will not return to office, but Sen. Durbin is still here hanging onto the media. It's time for a change.

Some time ago I started looking into the reason the City will not cover mammograms or colonoscopies for retirees. Additionally, I tried to find out why when a retiree turns 65 and is covered by Medicare, and continues with Blue Cross as a secondary, they must include there spouse on the secondary even though their spouse is currently insured at a lower rate???? This costs the retiree at least \$300 dollars more a month. I have met with Ms. Nancy Currier of Chicago's Benefit and Management office, and she said that this was all tied to the Korshak Decision. I contacted the Pension Board Attorney Mr. David Kugler. He conferred with our Pension Director John Gallagher who contacted me. Mr. Gallagher stated that the Korshak Decision had nothing to do with dictating the type of benefits that cover the retirees. When I suggested that someone was blowing smoke someplace, well he didn't deny that. I also was able to speak with Attorney Clint Krislov who was the lead attorney on the Korshak case. He was very interested is how I explained the above issues and was going to do some additional research on the situation. I hope to have more information in the next news letter.

Recently two bills were introduced into the Illinois house. One

was HB 5286 by north side Representative Joseph Lyons (773-286-1115). This bill would have terminated pension benefits to exempt officers. Their pension would be based on their civil service rank. This would be good if it only affected anyone holding the position above captain; however this would also affect detectives, canine officers, E.T.s, crime lab, and etc. I contacted Rep. Lyons office and the bill is in committee and not expected to go anywhere. I could not verify who initiated this bill.

The other one HB5366 was sponsored by Representative Dan Burke (773-471-2299) at the request of FOP President Mark Donahue. The bill would have eliminated the positions of both the Sergeant and the Lieutenant on the Pension Board, and opened those positions for lesser rank police officers. The bill was into the 3<sup>rd</sup> reading; however a very nervous Rep. Dan Burke stated that the bill was not going anywhere. What I'm wondering is why one police labor group would try to undermine three other ones, especially when they all work for the same department???

If you are looking for information on any Illinois bills or the address or phone of a senator or representative you can go to the website [www.ilga.gov](http://www.ilga.gov). We always welcome comments and suggestions. You can either go to our website and email us or send a letter. Till later.

**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:  
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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.

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

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**Are you planning for your financial future?**

For most of you, the answer is "No". Why is that?

This is what we hear:

**"I'm too busy"** Some people want to plan for a successful financial life, but feel they don't have time. Busy on the job, working odd shifts, conflicting schedules, the kids... Before they know it, years have gone by. I can assure you that with some assistance it will take less time than you think, so don't procrastinate.

**"I'm too young"** Some people think you don't have to start planning until retirement. This is totally incorrect. The truth is, the sooner you start planning, the better chance you stand of living a healthy financial life and enjoying the kind of retirement you want. It's never too soon.

**"I'm too old"** If you're already near, or even in, retirement you may think that whatever you have is what you're stuck with. Think again. You may not be aware of all your options, so it helps to speak to a professional. If you are already dipping into retirement savings, it's still important to review how you are receiving that income and how long it will last. It's never too late to revise your income distribution strategy.

**"I don't need to"** Some people think that because they are diligent about saving, they're all set. Are you sure you are saving in the most tax efficient manner for a home purchase or education expenses? Are you maximizing the use of tax deferred savings for longer term goals? Are you certain that what you're saving will be enough? What about taxes and inflation? If you are investing, are you sure the money is properly allocated? There may be other, new, or better options worth looking into.

**"I don't have enough money to get started"** Starting small is better than not starting at all, and if you plan well, you will eventually have more to work with.

**"I have too much debt to get started"** There is some truth to this. It is very important to have your debt under control before you divert too much income into savings. However, debt reduction and a reduced dependence on credit are important parts of a financial plan, and the sooner you get started the sooner you will have money to work with.

**"I'll be fine with my pension and Deferred Comp"** Life expectancies have increased dramatically over the last generation, and will probably continue to rise. During a retirement period that may last decades, your pension may not keep up with inflation. How long will your deferred comp last? Could you outlive your deferred comp? It's a good idea to look ahead and plan lifelong income.

**"I don't know how"** The good news is you don't need to know how. We don't expect you to know, and that's why we are here for you! If you have been putting off financial planning because you don't know how, consider speaking to a professional who does.

The advisors in **Financial Planning & Education Center** are available to all our members, and are ready to assist you at any stage of your financial life. From credit repair through education savings, IRA's, rollovers and retirement income distribution we have the experience and knowledge you need.

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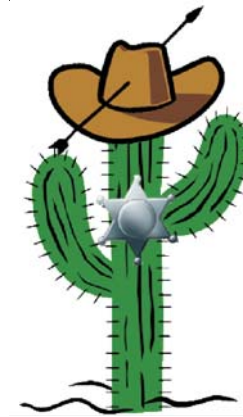
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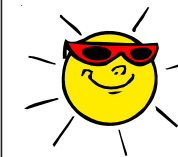
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