

Treasurer's Message By Harold Brown

This newsletter, as you can see, is **YELLOW**.

This month it is being sent to all members regardless of their dues status.

Please note that it contains the application for 2012 dues.

Early payment is encouraged. Upon receipt of your 2012 dues, we will send you your membership card and auto decals.

If you move, please notify our office and the pension office as soon as possible; provide your new address and phone number.

We had 140 attend the Corned Beef Dinner and a great time was had by all.

KENNETH HAUSER
President

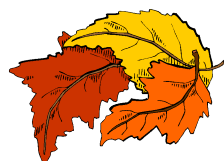
HAROLD BROWN
Treasurer

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



R•C•P•A Newsletter

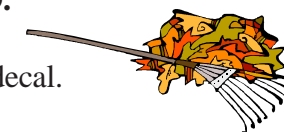
RETIREDCHICAGO POLICE ASSOCIATION

November 2011

YOUR 2012 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2012 dues, we will send you a membership card and auto decal.



President's Message Kenneth Hauser

The next General Meeting of the Retired Chicago Police Association will be on Sunday, November 20, 2011 at 1:00PM in the 001st District Community Room at 1718 S State Street. The hot summer and beautiful fall weather is over so I hope to see a large attendance at this meeting. I would like to thank everyone who attended our Corned Beef and Cabbage Dinner on September 25, 2011. A great time was had by the 140 attendees with plenty of food, free refreshments, great camaraderie and numerous raffle gifts. Thanks, especially, to the donors of the raffle gifts for your support.

The 3rd Annual Special Pension Meeting was held on Thursday, October 13, 2011 at 11:00AM in the Police Academy. The meeting was not attended as well as last year's but the topics discussed were well received by those in attendance. There were many Q&A's pertaining to post 2013 healthcare benefits (Korshak Case) and legislative issues in the upcoming veto session. We had a guest speaker, Arthur Tepfer, Principal and Actuary, Tepfer Consulting Group, Ltd. He spoke on many actuarial issues, specifically, the new legislation (Public Act 96-1495) that was signed into law on December 30, 2010. The new legislation eliminates the need for an orderly amortization schedule, instead it is goal orientated. Achieve 90% funding by 2040, we don't care how you get there, just make sure it happens. The major problem with the "Pension Crisis in Illinois" is that municipalities didn't follow the rules, they disregarded the funding requirements. He does not believe that consolidation or replacement of the system with a defined contribution plan will solve the problem. The defined benefit plan as designed is

workable and affordable, it just needs to be funded properly.

The Illinois veto session began on October 25-27, 2011 and will resume on November 8-10, 2011. There was an amendment to HB3827 on October 5, 2011 by the City of Chicago to amend the Chicago Police, Firefighters, Laborers, Teachers, Municipal and Park Employees Articles of the Illinois Pension Code. The amendment was to terminate the existing pension boards 90 days after the effective date of the Amending Act and to provide for a new board comprised of 4 members appointed by the Mayor of the City of Chicago and 3 elected members (presently 4) representing active and annuitant members of the Fund. As a result of this legislation, the leaders of all those public employee labor organizations (AFL-CIO, SEIU, AFSCME, FOP and FOP Labor Council, RCPA, IAFF, IPPFA, and PBPA) to be affected formed a coalition and organized a Labor Rally in the Rotunda of the State Capital in

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

REGULAR MEETING

Sunday, November 20, 2011 at 1:00 PM
1st District Community Room
1718 South State Street

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Presidents Message

(Continued from Page 1)

Springfield on Wednesday, October 26, 2011 at noon. The turnout of public employees was in the thousands and FOP Lodge 7 provided transportation of 4 bus loads of active and retired police officers. The purpose of the rally was to send a message to the legislature not to disturb collective bargaining rights and to preserve the constitutionally protected pensions in Illinois. The rally was successful, the bill was pulled out of committee. You can be assured that this legislation will be reintroduced in the new session of the legislature in January, 2012. Please contact your State Senators and State Representatives directly or by telephone, 888-412-6570 and ask them not to support any legislation that would remove an elected Trustee from the Pension Fund or impair or diminish retiree benefits.

The ballots for the Pension Fund Election were counted on Thursday, October 27, 2011. Lieutenant James Maloney, representing the ranks of Lieutenant and above, had no opposition and is re-elected for a three year term. In the Sergeants election, the incumbent, Michael Lazzaro had an opposing candidate. Michael Lazzaro was defeated by Sergeant Brian Wright. The vote totals were 213 and 419 respectfully. I welcome Sergeant Brian Wright, his term is effective on December 1, 2011.

The total amount of assistance provided to Chicago Police Officers' Families since the Memorial Foundation began in August of 2007 is \$1,786,231.30. This assistance is made possible by the payroll and pension contributions of active/retired Chicago Police personnel and their friends.

On Thursday, October 13, 2011 at 9:00AM, prior to the 3rd Annual Special Pension Meeting, I attended a Korshak Healthcare Meeting at the Laborers Annuity and Benefit Fund. There were numerous Trustees in attendance from the Police, Fire, Municipal and Laborers Funds, all the Executive Directors and three Attorney's. The purpose of this meeting was to update the City Trustees as to the particulars of the State Court Korshak agreement of 2003 and to receive a gut feeling from the City representatives pertaining to the Korshak agreement. On June 13, 2013, the healthcare agreement with the City to provide healthcare benefits to retirees expires and the City has no obligation to provide healthcare benefits to retirees. This agreement was accepted by all the Attorneys representing all the Pension Funds and the City in order to get healthcare benefits provided to retirees from 2003-2013. The Attorneys told all involved that this is the only way the City would agree to provide healthcare benefits until 2013(off the record, we were also told that the City would never not provide healthcare

benefits to retirees because it would be political suicide for any Mayor). I attended these court hearings and committee meetings for two and a half years. As a result of these hearings and meetings, the Korshak Court/Agreement of 2003 directed the City of Chicago to create a commission (Retiree Health Benefits Commission-RHBC) by May 30, 2008 that would return a post healthcare plan by May 23, 2013 to the Korshak Court. The reason for this commission was that the State Court didn't want their dockets tied up with continuances such as what had happened between the years of 2001 to 2003. Mayor Daley appointed this commission in 2009 that met three times in the first six months. The commission has not met since and a number of members have resigned. The City representatives were asked at this meeting if the new Mayor was going to appoint his own commission, they responded that they would get back to us. When this meeting ended at 10:45AM, the Trustees all agreed that the City representatives would deliver to the Mayor three suggestions: (a). create a new RHBC; (b). extend the present healthcare plan for two years to enable those involved to become better prepared; (c). extend the present plan to 2023 and alleviate all the attorney's fees and other incidental costs. I have been told by a reliable source that it only costs the City \$100 million per year to provide healthcare to retirees.

There will be a General Meeting of the Retired Chicago Police Association on Sunday, February 27, 2012 at 1:00PM in the 001st District Community Room at 1718 S. State Street. I hope the weather will be mild and you will be able to attend.

May Thanksgiving Day have an abundance of food and spirits enjoyed with good friends and family. Best wishes to you and your family for holiday happiness and good health in the New Year.

Don Januszyk *2nd Vice President*

No I didn't goof, they just changed the rules. Back in the January 2011 in a news letter I stated that retirees would be able to replace a worn or damaged CPD identification card at no cost to them. That's the way it used to be. About a year and a half ago or maybe two years there was a department special order or department notice that covered the issue, and no I don't have a copy to prove it. Well in 2010 a Uniform Order came out which stated that a retiree must pay, (with a money order) the sum of \$15.00 dollars to receive a new identification card. I never heard of a Uniform Order, but times change.

I would suggest that if you need a new identification card, get a blank money order, do not fill it out, and when you go to the personnel division to get your replacement, cry, weep, get on bended knee if you can, and invoke the power of Thor (or

Daley) requesting that they not charge you the \$15.00 dollars for the new card. It might help. If you succeed, make the money order to yourself and get a case of beer.

For those of you who reside out of state, you have to make a personal appearance to receive a new card. I'm still working on that issue.

There is a new attack on our current pension system. Rep. Tom Cross (Plainfield) and Rep. Darlene Senger (Naperville) have introduced HB 3827 which will change the makeup of our current pension board.

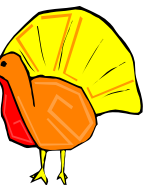
The Bill first addresses "pension fraud" and then it would change the make-up of all four City Pension Boards (Police, Fire, Municipal, and Laborers'), along with the Chicago Teachers, Cook County and Forest Preserve Pension Boards. All of these Boards will have four appointed members and elected board members will be reduced from four to three! Then, three months after this legislation is passed, the current Boards will be dissolved and all of these Pension Funds have to have new elections for Trustees!

Yes, there are individuals who are abusing our pensions, but they have been allowed to do so by our **elected** Senators and Representatives. The abusers are not the average working

individual but the highly paid persons who already have incomes exceeding that of the average worker. I would suggest calling Rep. Cross at 217-782-1331 and 815-254-0000; then Rep. Senger at 217-782-6507 and 630-219-309 to voice your opinions.

The Illinois fall veto session started on the 25th of October. Take the time to keep abreast of the actions being initiated during this session. They will effect possibly yourself, and for sure those of your family who are currently employed by the City and the State. You can go to www.ilga.gov and www.firstresponderpensionfacts.com to keep current.

Those of you who are about to turn 65 and go onto Medicare, pay attention. You should apply for that status three months before you turn 65. The month that you turn 65, your Medicare kicks in on the 1st day of that month. This is per Medicare. So if you have full medical coverage from the time you retired until you turn 65, **MAKE** sure that you have your eye and dental exams completed before the month you turn 65. When your covered by Medicare you are off the City system regarding dental and eye care, and this is confirmed by the BMO. Take care out there and may your holidays be safe and happy!!



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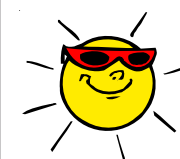
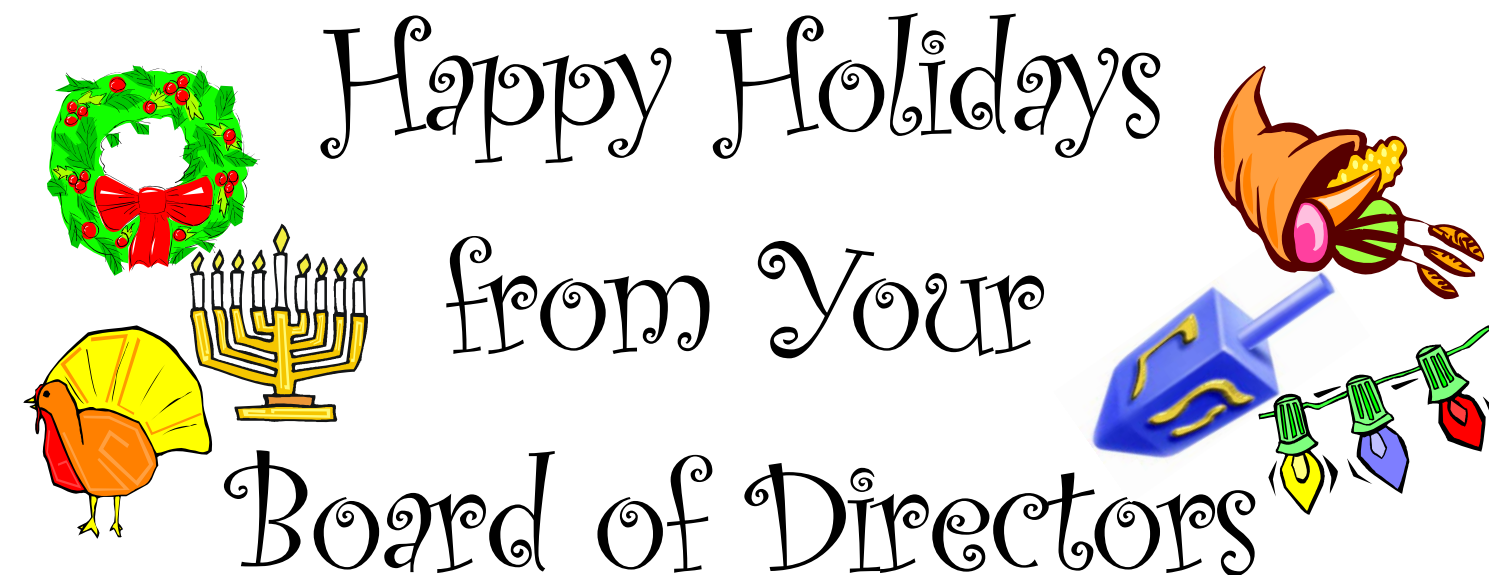


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