



R•C•P•A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

August 2022

President's Message

Harold Brown

As I have done for at least fifty years of my life, this May I went to the St Jude March. We do this to show respect for our fallen officers. As the retired officers marched past the reviewing stand one thing stood out to me. The reviewing stand was empty; no Mayor, no Superintendent of Police. It is a shame they could not take a few hours out of the year to show some respect to our fallen officers.

Our next meeting will be August 28th at 1 P.M. at the FOP Hall, 1412 W Washington Blvd. After the meeting, please stay to meet with your fellow retirees and enjoy some pizza.

September 25th is the date of our Harrington's Corned Beef Dinner. It will be held at the FOP hall; 1412 W Washington Blvd. Cocktails will be served from 5 to 6; dinner at 6 sharp. This year we are again limited to the first 120 reservations; no tickets will be sold at the door. Unfortunately for the past several years we have had to turn away some of our members. This is the first time in 8 years that we have had to raise the cost of our dinner; the charge is only \$45.00. More information can be found on page 9.

I would like to thank our 1st Vice President Russell Schaefer and pension board representative Jackie Robinson for putting together a great article that I am sure will help

our members. Please read their article.



RETIREE CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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REGULAR MEETING
Sunday, August 28th, 2022 at 1:00 PM
at FOP
1412 W Washington Blvd.

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

Just A Thought.....
By Russ Schaefer 1st Vice President, RCPA

Sadly enough in the May RCPA Newsletter we posted a total of 153 Death Notifications from CPD that we were made aware of. In April of this year my very first partner out of the Academy passed away at age 83. At his wake I encouraged his wife to contact me going forward in dealing with his pension annuity if there were any problems. Well the problem that surfaced was not with the Pension Fund or it's Representatives, but with the gathering of documents required for one to make a Beneficiary Claim. Had these documents been gathered and in the proper place prior to the passing of Bernie the process would have been easier and more efficient in getting the initial payouts to her.

The information that follows was obtained from one of our Pension Representatives Jackie Robinson. It is extremely important that officers (active and retired) continue to keep the Fund abreast of all life event changes. A retired member can start now by contacting the Fund to ensure that his/her record is current and that the latest Death Benefit Directive is on file. The more the retiree can do now, the less taxing it will be for the survivors.

The Death Benefit Directive only applies to the Ordinary Death Benefit, which for a retired member, is \$6,000.00. To obtain the directive form you can go to the PABF website: www.chipabf.org Click on "Forms" at the bottom of the page, click on Death Benefit, complete the form online and print. The form must be signed in the presence of a Notary Public. Once completed return the form to the Fund.

The following documents are required by the Fund

- A copy of the official certified marriage certificate
- A copy of the official certified birth certificate for the surviving spouse (Also, if applicable, for the biological (or adopted) minor and/or disabled children of the retiree).
- Proof that all prior marriages have been terminated (This applies to both, the retiree and the surviving spouse)
- A copy of the final Judgment of Dissolution of Marriage, or
- A copy the certified death certificate

If these documents were not submitted at retirement it is highly suggested that the retiree submits them ASAP.

When a retired member passes, the family should immediately notify the Fund by calling a Fund representative at 312-235-4596 –or- by email at: retirement@chipabf.org. The representative will let the family know what benefits are available. If the surviving spouse (and/or minor/disabled children) are entitled to collect a pension, the Fund will require the above-mentioned documents unless they are already on file. In addition, the Fund will require the surviving spouse to submit the following:

- A copy of the official certified death certificate
- A copy of surviving spouse's current driver's license or state ID and
- If the surviving spouse has a financial representative
- A copy of the Power of Attorney
- A copy of the agent's current driver's license or state ID

Note: This entire process begins with retired members going to the Funds Web Site and going to the Forms location and filling out the Death Benefit PDF Form as stated above. As time goes on if your Beneficiary changes such as death, divorce or otherwise make sure you update that Directive and the required forms.

Note: Minor children will remain as beneficiaries until the age of 18.

Disabled children will remain beneficiaries for life.

If a child is adopted have documentation relative to supporting the family relationship with that adopted child available.

Now here is an important part of this gathering process! Once all this initial required information is gathered make several copies for all interested and affected parties. Most importantly place one of the copies of all this material into a single portfolio and ensure that it is delivered to the PABF to place on file well prior to the death of a pensioner. This will ensure that this material is available to them immediately to assist in a timely and efficient redirection of funds and benefits. Once that is done and the PABF has this information on file the only thing that you will have to add is the Certified Death Certificate after the pensioner's death and the required picture identification for spouse or attorney.

Please take the time to make your passing less stressful to those loved ones that you leave behind and get ahead of this process.

Stay Safe.....Russ

Tuesday, June 28th was the Illinois Primary Election. You had to declare the party for which you would cast your vote; however, some do not wish to declare their party. There are too many who don't like any of the candidates, and refuse to research who might be best. That means that they are too lazy to choose who they believe can best govern after the fall election. Consequently, if you don't like whose running in the fall you may not vote, and do not care what is happening in the U.S., or to your pension or the rising costs of food, gas and other of life's necessities! The twentieth century is rife with stories of apathetic, peoples who allowed central governments to take over and murder them. In each story police obeyed orders to ignore criminal behavior, allowing the thugs to do the tyrants bidding and its victims suffered. Millions were murdered. Did we learn nothing?

Recently, Superintendent Brown initiated a new foot chase policy. It is loved by the thugs and will create more crime and innocent victims. It likely will not go into effect until September, after all officers are indoctrinated and sign a class roster that proves it, diminishing the city's liability and saddling officers with it. The policy can be explained in two words, "Don't Chase," though some of the minion bosses will say, "Yes you can." Sadly, some foolish officers will try, and jeopardize themselves and their families. Officers that do take action will likely find themselves in violation of department orders or worse, charged with a criminal offense. This is a conditioning process designed to demoralize police and prevent them from doing their primary job of protecting good citizens. It devolves into horror for all. Read Christopher R. Browning's *Ordinary Men: Reserve Police Battalion 101 and the Final Solution in Poland* explores the activities of a battalion of German police officers who are, in various ways, involved in the murder of vast numbers of Jews in occupied Poland during World War II. If you think it cannot happen here, you know little of human behavior.

Unacceptable numbers of police officers have been shot throughout the country. Several have been ambushed. This was predictable, and hence preventable, but for our leadership. Many officers have gone fetal in response to the attacks and hatred toward police in our big cities run by the left is at an apex. Suburban and rural officers that do not feel betrayed by leadership are more cautious than ever responding to incidents as they are allowed to police.

Read some pieces by one of our own, a lieutenant

who saw this coming and left CPD at: <https://amgreatness.com/author/maurice-richards/>

In Chicago there have been many incidents of mobs causing trouble, including shootings. While media films many officers on the scene, arrests are minimal. This tells criminals that you can get away with crime because chances of being arrested are nil. Now Chicago has "Car Shows", spontaneous mobs with cars that take over an intersection in downtown Chicago. They do donuts with their cars, drink, party, and obstruct traffic. When the police arrive, they fight the police, damage squad cars, and police seldom make arrests because they are outnumbered, and they do not have the equipment, manpower or vehicles to subdue offenders and make arrests. The Mayor and Police Superintendent do and say nothing!!!!

When there are incidents in certain areas, the Superintendent states that he will assign more police to those areas. Given manpower shortages, does he magically make them appear??? I recently received information about the recruits in the police academy. The ethic, make up and abilities of these recruits is pathetic. Go there and watch a power test and see for yourself. Chicago and its residents are in trouble.

There is much in Chicago that makes decent people sick. If you have garbage in your car just throw it out the window, who cares? The speed limit is for slow pokes 10, 20 or 30 miles or more over the limit is ok, who cares? Merging when a lane is reduced is only for idiots, who cares? Driving in a safety zone is ok, who cares? Saying "excuse me" when you bump into someone is for old people, who cares? When you see something violent or inappropriate, go past it, why report it, who cares? Most everyone does what they want no matter what, so who cares? Chicago is in the sewer; no one cares. When people decide to do something about all of this, it might be too late for our grandchildren.

Note that in tragic events the first ones you see on the media are politicians that fomented this mess. Remember, we voted them in.

Here's where I get into trouble. Please note; we pay for their care of victims of violent incidents who do not have medical insurance. A recent Supreme Court decision has caused turmoil across the nation; however, I ask which is cheaper, a condom or medical termination??? Remember, everything that happens out their effects our pension investments, so think twice about what you do or say, and for whom you vote. Stay safe, keep your head on swivel, your powder dry and enjoy the rest of summer.

20th District OLD TIMERS Breakfast Group



FOOD TRUCK



Last year the FOP purchased a food trailer to feed our members when they were working extended hours with no days off or on holidays. Since then we have gone to numerous districts to feed the troops. On July 3rd we fed about 400 at Headquarters, then went to the 18th District and fed several hundred more. On July 22nd FOP board members and I will be at the training academy. With John Catanzara, Jim Jakstavich, and Rob Noceda we have some excellent cooks.

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Woman's Fellowship of Christian Peace Officers

Meeting on the 2nd Wednesday
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1300 W. Jackson Room 201
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Jean Flynn @ 773-848-5359

for further information, or
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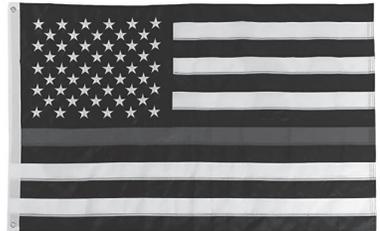
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DEATH NOTIFICATIONS

APRIL 2022

JOSEPS ANDRUZZI	JAMES DILLON	HOKE MCLEOD	GIACIONO ORTEGA
MICHAEL BEAL	RONALD DZIEKANOWSKI	ROY JONES	JAMES ROBINSON
THOMAS BLOMSTRAND	RAMON FERRER	JOHN KLEIN	JAMES SAKOLA
JOSE CARTAGENA	ROSEANN FITZGERALD	ROBERT LOGAY	RICHARD SANCHEZ
RICHARD CARTER	CHARLES FORD	ANTHONY LUZIN	DOROTHY SEPANIK
ROBERT CASSIDY	GARY GASKI	BYRON MCBRIDE	JOHN STOUT
BRIAN CHEEVERS	GEAALD GEOFF	JOHN MCLEOD	JOSEPH TROTTA
JAMES CLARKE	WILLIE HARRINGTON	MARTIN MCDONNELL	RICHARD URNISE
CHRISTOPHER CANADO DI	ALBERT HENRY	PATRICIA MINES	WALTER VALLEE
CICCIO	MICHAEL HOKE	DANIEL NESSLING	ROBERT WALLANDER
DI SANDRO			BERNARD WEISMAN
			BERNARD ZIOBRO

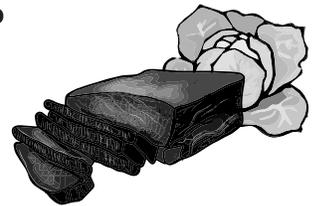
MAY 2022

RAYMOND AUGLE	MACK GREEN	SHARLENE O'MALLEY	MICHAEL SARTORI
JAMES AUGUST	TONY GREENE	WILLAIM PHILLIPPO	ROSE TORRES
NORMAN DANTES	RAYMOND JAZDZYK	ADRIAN POLONICO	GEORGE VANDERSCHOOT
ERNESTINE DOWELL	JOHN JOHNSTON	CLAUDE POSILOVICH	MARTIN WARD
RICHARD ELMER	CYNTHIA KROYER	ROBERT QUAID	MARILYN WEIGJEIN
MICHAEL EMMETT	DONALD LEWIS	WILLIAM RUCK	PAMELA WEIGLEIN

JUNE 2022

RAYMOND BEHNKE	THOMAS FUNCHES	THOMAS MANDER	RONALD POEDTKA
EDWARD CHAPMAN	ADRIAN GARCIA	RONALD MARGO	WALTER RUBYOR
MICHAEL FABSITS	PATRICK HENRY	MICHAEL MCNUKTY	VINCENT RUSSO
THOMAS FARRELL	WILLIAM LACY	BILL O'MALLY	JOHN SHEEHAN
BILL FOLEY	LOUIS LITTERIELLO	JOSEPH PARISI	ROBERT TRUMBO
			ARLENE VANA

**THE RETIRED
CHICAGO POLICE ASSOCIATION
HARRINGTON'S
- Corned Beef & Cabbage Dinner -
Sunday, September 25, 2022
Cocktails 5:00 p.m.
Dinner 6:00 p.m.
FOP Hall
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**Who Recalls the Great Tunnel Flood of 1992?
Remember These Significant Retirement Plan Dates Too!**

1982 - 457 Deferred Compensation Plan

The Chicago Deferred Compensation 457 plan was first offered to City of Chicago employees 40 years ago. The Chicago Fixed Account interest rate was 15% and there were only 6 mutual fund options available.

2015 - 457 Plan Loan Provision

The Chicago 457 plan initiated a loan provision for active and retired participants. You are allowed to borrow up to 50% of the account value up to a maximum of \$50,000 whichever is less. All the principal and interest are paid back to your 457 accounts. The most widely used general-purpose loan is available with repayment spread over up to five years. Monthly loan payments may be paid from your personal bank or credit union savings or checking account.

When you retire, to qualify for the loan provision and other tax benefits, remember to maintain a balance in your 457 account; don't withdraw all of your assets.

Age 55 - Healthcare Coverage

CPD retirees aged 55 or older qualify for healthcare coverage until age 65.

Age 62 - Social Security

For those of you who qualify for Social Security benefits, consider if you should start drawing the benefit now, or wait? What about the effects of the WEP (Windfall Elimination Provision) on your benefit or the GPO (Government Pension Offset) on any Social Security spousal or survivor benefits?

Age 65 - Medicare

Enroll in Medicare Part A & Part B to avoid any late enrollment penalties. If you or your spouse are still under a group health plan at a large company, you may be able to waive Part B initially.

⚠Note: The Sergeants' Association offers a group Medicare Supplement plan through the Pension fund. The United American plan is open for enrollment all year with no medical questions, with Guaranteed Issue and you lock in your age bracket for life. The new Plan F option is saving members money since many older plans are increasing their premiums. The Plan F is available to everyone 65 or older. The Plan G is also available, and all premiums qualify for the \$21 monthly pension subsidy. The premiums deducted through your pension also qualify for the \$3,000 Federal Tax deduction for Retired Public Safety Officers.

Age 72 - Required Minimum Distributions (RMD)

Begin IRS Required Minimum Distributions from your pre-tax qualified retirement plans, including 457 and 401(k) plans.

Mike Marron has over 30 years of experience working with officers and their families. Since 1990, Mike has been affiliated with Nationwide Retirement Solutions, The Financial Planning Center at the Chicago Patrolmen's Credit Union and as a speaker at the Chicago Police Department Retirement Seminars. He currently administers the Sergeants' Association group retiree health plan offered through the pension fund. Questions? You can reach Mike at 312-802-0587.

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RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER

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1st Wednesday of each month at 1:00 p.m.
Cop Shop, Cape Coral, Florida - 822 S.E. 46th Lane
Tom Faragoi 239-770-7896

HAROLD BROWN
President

1st. Monday Of month Breakfast Club
Sunrise Grill - 1930 Tuohy Ave. Des Plaines, IL
on Tuohy west of River Rd. -Doors Open 9:00 A.M.

Ron "TOPPER" TOPCZEWSKI
Treasurer

Twin Lakes Arkansas Retiree's Monthly Luncheon
3rd Friday each month at noon.
Elks Lodge, Hwy 62, Mountain Home, Arkansas
Bruce Powell 870-405-3777

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