



R•C•P•A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

February 2021

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2021 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 2021 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

The next meeting of the Retired Chicago Police Association will be held on February 21, 2021 at 1:00 PM. It will be held at the FOP Hall, 1412 West Washington Blvd. If you received a yellow newsletter you have not paid your dues for 2021. There is a renewal form on page 3; please cut out this form and send it in with your dues.

Members are asking about the \$21.00 that the pension subsidies for our insurance. Please read the article by our 1st Vice President Russell Schaefer which explains everything.

If you have not sent us your phone number please do so. We have had members call and tell us they would like to contact one of their old partners. We would call you first to get your permission to give out your number.

If you or your spouse use a CFD ambulance please call our office for a request for waver form. You can get it off our web site.

I received a call from one of our members who said that his wife died after he retired he wanted to know if his new wife is entitled to benefits when he dies. The answer is yes. If you are married when you retire and you get a divorce or your spouse dies, if you remarry your spouse is entitled to pension benefits upon your death.

Some of our members believe you have to belong to the FOP to get the Aetna Insurance. Our policy is open to anyone receiving a pension from our pension fund.

Retired public safety officers, do not forget the \$3000 benefit that you are provided under the helps Pension Protective Act of 2017. An end of an era James P. Breen, Chicago's last gang crime specialist, retired January 15, 2021.

REGULAR MEETING

Sunday, February 21, 2021 at 1:00 PM
FOP Hall, 1412 West Washington Blvd.

Happy
Valentine's
Day



RETIREE CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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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.

Just a Thought...

By Russ Schaefer, 1st Vice President, RCPA

Sooooo It has come to my attention that a number of our Pension Fund Annuitants have no idea as to what the -\$21.00 or -\$55.00 in the December 2020 Earnings Statement from the Pension Fund represents. And although it would appear to be a deduction it is not a deduction but in fact it represents an earning that we have been getting in our checks for some time. Take a moment and read the following information that I recovered from the Independent Auditors Report of the Pension Fund Dated December 31, 2019 and the entire report is available on line at the Fund's Website. I also suggest that all of you take the time to look at this full Auditor's Report. Some of it is difficult to read and understand but the areas of true numbers stand out as to what the expenses and also the liabilities are relative to OUR Fund. Knowledge is Strength and Power!

PAGE 46 - NOTE 13 CONTINGENCIES In July 2013, a group of plaintiffs purporting to represent annuitants in four Chicago public pension funds filed a civil action, Underwood v. City of Chicago et. al. (13-CH-17450; 1-17-162356), seeking class certification and an order requiring the City and the defendant pension funds to continue subsidizing annuitant healthcare insurance premiums past the June 30, 2013, statutory expiration date. Following years of litigation, on June 29, 2017 the Illinois Appellate Court issued an order which in part affirmed the Circuit Court's dismissal order and held: (i) annuitants did not have a right to lifetime healthcare coverage; and (ii) the subsidies pursuant to the 1983 and 1985 amendments is the sole benefit protected under the pension protection clause of the Illinois Constitution. Accordingly, those eligible annuitants in the Appellate Court expanded class, and as further defined after remand in the Circuit Court's February 28, 2019 order, are entitled to continue to receive the 1983 provided subsidies (related to the police and fire funds) of \$55 per month if non-Medicare eligible and \$21 per month if Medicare-eligible. While the plaintiffs continue to raise certain objections, the pension funds nevertheless, in accordance with the rulings made, have commenced payment of the subsidies to those defined eligible annuitants as of January 1, 2017 and thereafter.



**Donald Januszyk, Retired Sergeant
RCPA Trustee**

Wow, Illinois Governor Prickster has tried to delete Thanksgiving, Christmas, and New Year's, from our lives, yet his wife and daughter are enjoying their holidays in Florida, and you can bet he hasn't canceled his feasts. Then we have Chicago Mayor Lightfoot doing nothing as the Chicago loop has, for the third time, devolved into fighting, looting, destruction, and chaos for December festivities, and no arrests made! Homicides and shootings in Chicago are at an all-time high and re-elected ASA Foxx is not prosecuting those arrested. Further, Cook County Judges release those charged with felonies on minimal I-Bonds. My guess is that 2021 will continue these patterns.

But wait; there are Chinese virus vaccines that politicians promise will keep us safe even though we do not know of their effects 1, 3, and 5 years in the future and further, there are rumblings of restricting our freedoms unless we can prove we have been vaccinated!

A few terms in our lexicon I won't miss are: social distancing, shelter in place, wear a mask. Neither will I miss the constant conflicting media reports. My editor believes this is all reminiscent of Josef Goebbels quote, "If you tell a lie big enough and keep repeating it, people will eventually come to believe it. The lie can be maintained only for such a time as the State can shield the people from the political, economic, and/or military consequences of the lie. It thus becomes vitally important for the State to use all of its powers to repress dissent, for the truth is the mortal enemy of the lie, and thus by extension, the truth is the greatest enemy of the State."

I understand there are about 86 Sergeants retiring in 2020 and maybe 12 Lieutenants as well as a few Captains. Those retiring below the rank of supervisors are extensive and accumulating daily. Previously I reported is that the pension fund is paying out to more retirees than there are actives paying into the fund, and it's getting worse. These are totals before 01 January, and many retire on the 15th of January. The numbers do not look good. Prepare for the worst and hope for the best.

Illinois passed a law allowing Chicago to build a casino, but Mayor Lightfoot has been dragging her feet on building one. Many thought the perfect spot was the old Michael Resse Hospital property as it is close to the convention centers, had great ground transportation by land and water to downtown, but the Mayor blew that away and it's gone to private developers. She was talking about placing the casino

on the west side or the south east side right next to the Indiana casino. There is no property on the north side, and the only property that might be useful is the railroad property just south of down town, or Northerly Island (aka Miggs Field). So, as the Mayor and the alder people fiddle around, we watch our pensions continue to be defunded.

Recently there was a proposal to tax the Michigan North Ave Merchants for protection they have not received and the merchants would simply pass the cost on to shoppers. So taxing the victims is better than arresting the offenders. Mayor Lightfoot and the Cook County ASA Foxx, refuse to allow the police to uphold the law apparently through orders to the Police Superintendent. But wait, it was the people of Cook County who voted these folks in. The governed get what they deserve, though due to cemetery and other illegal votes, I am not sure about the last election. What next????

Crime is up in Chicago, and the police enforcing the law fear punishment for doing their job, so they don't. Look at Car-jackings, up over 150%, for example. If an officer stops a car, they might be accused of profiling the driver and if there is a chase, which often ends badly with people hurt, it's the officers who are to blame. Officers hesitate to do their job because they feel betrayed by their leadership. Sergeants too are rethinking their positions, and law-abiding tax-paying citizens suffer as victims and their home values diminish.

Businesses are closing because of the Chinese virus restrictions, destruction and looting of their property, and the lack of law enforcement. Consider this; some of the corporations that are part of our pension fund investments are closing their Chicago doors, meaning our investments lose money. So, we must bug our elected officials until they do something to protect our future pension checks. Keep safe. Spring is just around the corner! I don't know if that is good or bad.



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Annual Open Enrollment: January 1st through March 31st for Retirees over 65

Are you covered under the best option?

This is an important time of year to review your coverage if you are enrolled in a Medicare Advantage plan from Aetna, Blue Cross, Humana and others.

The Annual Medicare Advantage Open Enrollment Period began January 1 and ends March 31st. During this window of opportunity, you can switch Medicare Advantage plans or disenroll and return to Traditional Medicare. The Sergeants Association Group Plan is open for enrollment ALL YEAR!

Consider utilizing the Sergeants Association Traditional Medicare Supplement plan from United American (Group Plan) or the Blue Cross Individual Medicare Supplement available through convenient pension fund deductions to maintain the Public Safety Officer Federal tax deduction.

Over 65 and never enrolled in Medicare because you didn't have enough Quarters?

Everyone can join Medicare and pay an extra premium, even if they don't have 40 Quarters. The Medicare General Enrollment Period began January 1 and ends March 31st. Once enrolled, your Medicare coverage will be effective on July 1st. There may be late enrollment penalties for every year since you were first eligible for Medicare. Stop paying those high premiums for the Non Medicare BCBS City coverage!

Questions? Reach out to Mike Marron at 312-802-0587 or mike@mafcompanies.com

Mike has been serving Chicago Police Officers and their families for over 30 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan. He has been a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.

CHICAGO PATROLMEN'S

F E D E R A L C R E D I T U N I O N

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Chicago Patrolmen's Federal Credit Union is proud to offer financial risk management services through our exclusive alliance with MAF Companies! Founded in 1967, their representatives are seasoned professionals with over 100 combined years of planning experience. They are knowledgeable about the specific challenges and obstacles that police officers and their families face. Their team will build upon that expertise and find strategies that fit your individual needs, budget and goals.

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NOVEMBER

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ROBERT ARTUCH
PAUL BRANDAU
LAWRENCE BROMLEY
RICHARD BROWN
ROBERT BROWNE
ROBERT CABAY
DOMONIC CAPPERELLI
JOHN CASEY
JOHN GARRIDO SR
GAETANO DE LISA
ROBERT EDWARDS
SERGIO ESCOBEDO
ANTHONY FAKLIS
PATRICIA ANN FOSTER

MICHAEL GARRITY
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WILLIAM GRAHAM
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STEVEN KURTOVICH
PATRICK LYNCH
BERNARD MC CELEAN
THEODORE MCMILLIN
CARL MERRITT
TITUS MOORE
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FRANCIS PELL
FRED PREZIOSIO
LARRY PUZAS
ROBERT PERON
STEVEN REGNIER

GUADALUPE RODRIGUEZ
GEORGE ROBY
PATRICK SCANLON
JOHN SERIFINI
THOMAS SHEA
RONALD SILES
WILLIAM SMITH
WILLIAM SZCZEPANIAK
BRUCE THOMPSON
MICHAEL UNDERWOOD
ARNOLO URQUIJO
RICHARD VAN STEDUM
JANET WARD
JOSEPH WARUNEK
JOHN WASCO

DECEMBER

CHARLES BARTUCCI
JESSE BECKOM
DONNELL CALHOUN
EMANUEL DAVIS
JAMES DRISH
DANIEL ELENZ
JOHN GLEASON
HAROLD GRASZER
GUS HARVEY
WARD HULL

JAMES HUSSION
JOHN JAKABOSKY
RANDELL JONES
GILBERT MARTINEZ
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ANTHONY TRIVERI
JAMES TROKEN
HARRY VAFIADIS

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2021 MEMBERSHIP DUES ARE \$20.00

Phone Number: _____

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 \$20.00 TO:

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

Ret Sgt. Donald Januszyk, Trustee

The so-called Criminal Justice Omnibus bill AKA the police reform bill which originally was HB 163 and then changed to HB 3653 was passed in the House. This bill is the downfall for all the police in the State of Illinois. Senator Elgie Sims tacked this amendment onto someone else's bill, and when they complained he tacked the amendment onto a bill of a friend of his Rep. C. Tarver. I guess Sen Sims does not have the testosterone to introduce the bill himself. There was a Senator endorsed by the police who supported a bill to enhance the Fire Fighter's Pension, but when it came to the police bill, he thru the police under the bus. By the time you read this our so-called Governor may have signed the bill into law. If he did, then the residents of Illinois will no longer be able to depend on the police for protection.

Additionally, it is reasonable to conclude that many officers will quit or take their pension. The negative thing is that the Pension Funds

will not be able to handle the overwhelming number of new retirees for any reasonable time. I have no idea what the future holds, but please remember that it was the elected individuals that caused all of this. Take the time to call them and voice your opinion.

Surprised by Medicare Advantage Networks?

**You can still enroll in the
UA Traditional Medicare Supplement Plan**

*The Medicare Advantage Disenrollment Period (MADP)
lasts until March 31, 2021.*



Sponsored by Chicago Police Sergeants' Association

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RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER

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Treasurer's Message *By Ronald Topczewski*

If you received a WHITE NEWSLETTER, your 2021 dues are paid. If you received a YELLOW NEWSLETTER, your dues are NOT PAID and are now due. Please use the **YELLOW APPLICATION**. This is the only way to tell our members if dues are paid or not. Upon receipt of your 2021 dues, we will send you your membership card and auto decals. If you move, please notify our office and the pension office (312-744-3891) as soon as possible; provide your new address and phone number.

If any retiree groups would like to put an article in our newsletter regarding their meetings, please contact us.

Las Vegas Henderson Nevada Retiree's Breakfast

Every Friday morning at 8:30 a.m. • Willow's Golf Course - 2300 E. Horizon Ridge Ave., Henderson, Nevada

Twin Lakes Arkansas Retiree's Monthly Luncheon

3rd Friday of each month at noon.

Elks Lodge, Hwy 62, Mountain Home, Arkansas

Bruce Powell 870-405-3777

HAROLD BROWN

President

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

RON "TOPPER" TOPCZEWSKI

Treasurer

NORTH

1st Wednesday of each month at 8:00 a.m.

Blossom Cafe

8349 W. Lawrence Avenue

SOUTH

2nd Wednesday of each month at 10:00 a.m.

Jedi Garden Restaurant

9266 S. Cicero Avenue