



R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

November 2020

YOUR 2021 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2021 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

We did have our Harrington's corned beef dinner at the FOP this was the First year we did not sell out we had a little over ninety members for dinner. A lot of people are afraid to go out because of the virus let's all hope that next year will be better.

Once again we have retirees asking if we have a dental & vision plan the answer is yes. For more information call the FOP at 312-733-7776 or source 1 Benefits 844-466-6388.

In another section of this newsletter there is a membership renewal notice. **Yes it is that time of the year again. Please cut out the notice and return it with your 2021 dues check for \$20.00 please update your phone number.**

I spoke with Mike Lappe he is going to ask the Pension Board a 13th holiday check from the R.J. Jones Annuitant Assistant Fund for \$500.00. This check is for those annuitants receiving the minimum monthly annuity.

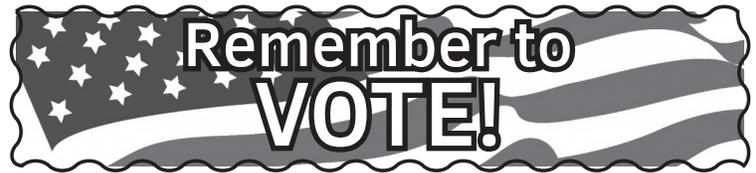
As you are aware the active officers were working twelve hour shifts the FOP Board of Directors brought food to those that were unable to leave to their post. On Labor day they had a cook out at area 3 for those officers working.

REGULAR MEETING

**Sunday, November 15, 2020 at 1:00 PM
at FOP
1412 W Washington Blvd.**

**We're looking for
RETIRED POLICE OFFICERS
for PART TIME POSITIONS.**

If interested contact Dan at 708-704-3979.



RETIRED 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

So the man who tried to convince us that COVID 19 was a hoax sadly became a victim of the virus in early October. Many Trump supporters who I know who would not wear masks are now wearing them so lesson learned. It has also been reported that a large number of people who attended his rally in Tulsa, Oklahoma are now reported to have tested positive with the virus and I am sure that is just the start for others who have attended such large gathering and were "Maskless". Dr. Bruce Dart, Director of the Tulsa Health Department, said that there were more than 5000 cases reported several weeks after the rally and protests in Tulsa County and that the Trump rally "likely contributed" to the rise in Covid cases in the county. And so my "Maskless" Brothers and Sisters who are struggling with the idea of wearing a mask, I offer this very sound advice with this very difficult transition from the "normal".

- * Take some time and let yourself become accustomed to wearing a mask.
- * Don't wear a mask unless it is necessary.
- * If you have difficulty breathing or lose your breath, open it widely and breath deeply until you get it back.
- * If you can find a space without people, take your mask off and just breath deeply.
- * Stand or sit up straight when wearing your mask.
- * When walking, walk at a pace that is comfortable for your breathing.
- * If working out do it in a shorter period of time and less intensive and break it into smaller pieces.
- * For outdoor activities a cloth mask my be preferable to medical ones.
- * And yes avoid large crowds and gatherings and keep that social distancing, it can be lifesaving.
- * And remember to wash your hands, because you don't know who touched that surface first!

Those of you who have pre-existing breathing conditions such as asthma or COPD, should especially follow this advice and be more aware of their breathing while wearing a mask. And finally my friends....Listen to the doctors and scientists that are leading the COVID 19 fight as we are witnessing that their intentions are not political but life saving! Also, please know that I did not wish to make this a political or blame "Thought" but a lesson taught and this was an excellent example going forward for all of us as this is now the "New Normal". Thank you Cliff Dryden, Director of respiratory therapy at New York- Presbyterian Hospital for your sage advice.

Stay Safe and Healthy.....Russ

OPEN ENROLLMENT ALL YEAR!

A GROUP TRADITIONAL MEDICARE SUPPLEMENT PLAN AVAILABLE TO ALL ELIGIBLE CHICAGO POLICE RETIREES

The Chicago Police Sergeants' Association is sponsoring a Group Medicare Supplement option to ALL eligible Chicago Police retirees, of any rank, and their spouses*. To be eligible, you must have Medicare A & B and be age 65 or older. If you do not have Medicare, call Mike Marron to learn how to enroll.

THE ONLY TRADITIONAL GROUP MEDICARE SUPPLEMENT PLAN AVAILABLE TO CHICAGO POLICE RETIREES

UNITED AMERICAN PROVIDES HIGH QUALITY SUPPLEMENTAL COVERAGE

Exclusive Features:

*Part D Rx Plan is not included

To enroll or for more information:

Please contact Mike Marron at (312) 802-0587 or Health Insurance Services at (888) 344-2522. Please indicate you are a Chicago Police Retiree.

WE OFFER INDIVIDUAL BCBS PLANS FOR FAMILY MEMBERS UNDER AGE 65.

Plan Sponsored by the Chicago Police Sergeants Association

*Open of enrollment year round, Enrollment in Medicare Part D Rx is separate.

Underwritten by United American Insurance Company, an A+ Rated Insurer



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WHO WE ARE

Blue Harvest is a Chicago-based health and wellness organization focused on working with the medical community in the pursuit of providing education and innovative products.

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We use pure cannabidiol (CBD), also referred to as isolate. Each batch is tested first by the supplier, again by Blue Harvest, and a third time once formulated. This ensures our end product is clean, pure, and meets federal standards.

We pride ourselves on providing the highest quality product from the finest ingredients available. We hand selected flowers, roots, and herbs, combined with hemp-derived CBD for an unmatched experience.

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Regenerative farming is a step above organic, meaning rather than simply not using harmful synthetic chemicals to grow our crops we use nature's 4 simple ingredients; healthy soil, CO2, sun, and water.

Thank you, RCPA for your service to the community.

Retired police officers, family, and friends use coupon code **CHICAGOBLUE** for **50% OFF** orders at **blueharvestlabs.com**.

We don't recommend taking CBD if you may be subject to a drug test.

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Donald Januszyk - Retired Sgt
RCPA Trustee

Wow, the last six months have been rough on everyone. Policemen hurt and shot, the China virus, riots, betrayal by department and city leadership, and cops will not suffer psychologically from this for another six to 9 months. See this piece: https://www.theepochtimes.com/law-enforcement-suicide-red-flags-are-up_3421516.html. This summer thugs destroyed north Michigan Ave. and other parts of the loop twice which was “peacefully protesting” according to the news. They looted and burned stores on the south and west sides and police were told to stand down. Why?? Mayor Lightfoot ordered that the protesters not be arrested. When the rioters attached the Columbus statue in Grant Park, officers there to protect it were overrun; many were severely injured. Mayor Lightfoot’s response was to remove that statue and others around the city. She gave in to the violent thugs. Stores on North Michigan Ave are boarded up and some never again to reopen. Whose fault is that? As a country of laws Mayor Lightfoot and Superintendent Brown had an obligation to order arrests of these rioters, looters, and pillagers! This is a problem in many cities across the United States. We are witnessing Marxist tactics that are outlined in Saul Alinsky’s book “Rules for Radicals.” Deputy Superintendent, Joe McCarthy, in the 1980s recommended all his people read it and recognize the tactics we were facing.

The few arrested and charged are not prosecuted thanks to the Cook County ASA Kim Foxx and most were released without charges. Officers have never suffered greater betrayal, especially those injured. She sold the police down the drain. Foxx is up for re-election this November. The person running against her is Attorney Pat O’Brien. Though the RCPA does not endorse candidates, who do you think is the best choice for Cook County voters?

Us pensioners have much to be concerned about in this anti-police climate. Did you know that the Pension Board is paying out money to more retirees than there are active individuals paying into the pension? It’s getting worse as officers are sick, tired, and disgusted over the abuse they have taken. They are leaving early and in droves. Every time an officer justifiably uses deadly force they are deemed the criminals.

What happens when officers must subdue a violent subject? No matter how justified and within the law, the use of force appears ugly on camera. It may take 4 or 5 officers to subdue the offender. Increasingly, Tasers seem ineffective against subjects. There was a recent article in a national paper regarding excessive force by the police. I replied to the author of the article asking “How would you suggest an officer subdue and restrain a violent person?” The author did respond stating he had no answer but it should be left up to the courts. Great, they can criticize the police but lack an alternative. These are some of the reasons officers are retiring and/or leaving the profession.

This year in July, the number of Sergeants that have retired is 50, which is the normal yearly total. It is expected that over 100 Sergeants will retire. Some of this is due to the medical issues in the new contract. Lieutenants, Captains, and even deputies are leaving. Further, there is talk of again eliminating the rank of Captain, so, Lieutenants have little reason to stay. Captains, it is rumored may be demoted to the rank of Lieutenant. Why stay?

How will all of these retirements affect our pension? In the last several decades the law enforcement pension board has requested that the city increase the amount that they pay into the fund, but they refused. Police organizations initiated a bill that would allow the officers to increase the amount they pay into the fund and Illinois legislators voted it down. These are some of the reasons our pension is in trouble.

Another thing; chases frequently end poorly and the individual fleeing is seldom charged to the fullest extent of the law. Too often, an officer, or citizen is seriously injured. Again, the media and the public criticize the police, but offer no suggestions as to how to handle the issue and the city continues to pay out the monies. Should the police stop all chases and let the criminals flee? If I were a patrolman today, I would not chase anyone because of the predictable response from leadership and the media.

This November there will be a referendum on the ballot in Illinois regarding the “Progressive Income Tax”. What our large governor is saying is that only those making over \$250,000 will be taxed more. What this referendum also does is open up the door to revising the Illinois Constitution. What your elected officials can and will do, will play with our pensions. They will change them with negative effects on our pensions that will likely be taxed. The pols say NO, but do you believe them? They say that Illinois needs the extra money; of course it does due to THEIR mis-management!

The governor recently dumped a bunch of money on COVID supplies to a Chinese company. Isn’t China where this started? It seems that most of our masks, PPE’s and medicine come from China; look at the labels and see where the item you are buying is made. The only person calling out China is our President. Our large governor wants the federal government to give Illinois money for the mistakes he made. China is responsible for businesses closing down, people losing jobs, and students not participating in the educational process the way they should. With the COVID, China is chipping away at the structure and values of the United States.

It is up to you in November to do the right thing. Take the time to explore the options with an open mind. Yes, there is the good, the bad, and the ugly, but it is pretty obvious. They are pushing mail-in voting, not absentee ballots. They want us to trust the post office to handle your ballot. With my experience with the post office, they will lose your ballot or not get it there on time. The last-minute mailing of those ballots will cause the results of the election to be delay by days if not weeks. Could it be months??? If you make the wrong decision, your decedents will pay for it.

On the positive side just think, we are retired and do not have to put up with the garbage active officers do. Thanksgiving and Christmas are on the horizon. Make sure your turkey has a mask on, and the dude coming down the chimney with a mask, well don’t shoot him, he’s Santa Claus. Take care, stay well, and do the right thing.



FOP Lodge No. 7 Chicago has worked hard to provide you with health insurance options for when you no longer have coverage through the City of Chicago. As we conclude the 4th year of coverage with Aetna, the FOP continues to give members and surviving spouses choices for Medicare and Non-Medicare. For 2021, the Medicare MAPD (2) plans see a reduction in cost and remain unchanged in benefits. The Non-Medicare plans have a **new** 3rd plan option for members to choose during Open Enrollment 2021.

The FOP MAPD plans that include Rx have not structurally changed since inception. You will see below that the cost has gone down since FOP lodge No. 7 Chicago sponsored these plans to the retirees and surviving spouses. Plan Option 1 savings per member on an annual basis compared to the BCBS option from the City will be approximately \$1900 per participant. One can switch to the FOP Lodge No. 7 Aetna MAPD plans by calling Labor First at (312)467-7440 (M-F 8:00 a.m.—4:00 p.m. CST) to speak to a dedicated Retiree Advocate.

The following are the Aetna premium rates for 2021 and 2022:

Current Rates 2020		2021		2022	
		Rate	\$ Change	Rate	\$ Change
Plan Option 1	\$302.88	\$281.18	-\$21.70	\$285.38	\$4.20
Plan Option 2	\$228.88	\$207.18	-\$21.70	\$211.38	\$4.20

Aetna MAPD vs City of Chicago BCBS MAPD

<u>Plan Option 1 Compare</u>	City of Chicago BCBS MAPD Plan Option 1	FOP MAPD Plan Option 1 Aetna	Key Coverage Examples
Monthly premium (Doctors, Hospital and Rx)	\$440.40	\$281.18	Save \$159 per person per month (\$1910 Annual Savings on Premium Alone) Retiree + Spouse = \$3821 Annual Savings
Medical deductible	\$0	\$0	No deductible
Maximum you would pay in 2021 (medical)	\$1,000	\$0	Aetna pays 100% right away
Primary care doctor visit	\$20	\$0	No cost for doctor visits
Specialist visit	\$30	\$0	
Prescription drug deductible	\$100	\$100	
Generic prescription drugs	20%	\$6	Low cost for generics
<u>Plan Option 2 Compare</u>	City of Chicago BCBS MAPD Plan Option 2	FOP MAPD Plan Option 2 Aetna	Key Coverage Examples
Monthly premium (Doctors, Hospital and Rx)	\$230	207.18	Save \$23 per person per month (\$273 Annual Savings on Premium Alone) Retiree + Spouse = \$547 Annual Savings in Premium Paid.
Medical deductible	\$250	\$100	Low deductible (\$150 Annual Savings)
Maximum you would pay in 2021 (medical)	\$2,000	\$2,000	You won't pay more than \$2000 (You may pay higher maximum with other options.) All copays go toward your deductible and Out of Pocket Maximum.
Primary care doctor visit	\$25	\$20	Low cost for doctor visits
Specialist visit	\$30	\$20	
Prescription drug deductible	\$200	\$100	Same Rx plan is Plan Option 1
Generic prescription drugs	20%	\$6	Low cost for generics

aetna™ Non-Medicare Plan Options

One of the biggest obstacles from the beginning, was a Non-Medicare Group Plan PPO for members and their spouse. The starting point was to put in place 2 plans that matched what was available from the City of Chicago. This was accomplished 2 years ago and members that joined saved thousands of dollars in annual premium. What we found was that these 2 options only helped the members that were on the City plans. We needed to find an option for the retiree or spouse that has yet to age into Medicare. All of the plans are PPO's that will give you access to benefits at a lower monthly premium cost than the 2021 BCBS plans offered by the City of Chicago. One of the biggest differences, other than a lower premium cost, is access to providers and hospitals. Currently, you must select the BCBS PPO Option 1 (\$3,317.94 retiree only) in order to use any of the major hospitals within the Chicago area and the BCBS Blue Choice Select Option 2 (\$2,138.38) does not give you access to the teaching hospitals or the Advocate system, such as Northwestern, Advocate Lutheran General or Advocate Christ Hospital. This ultimately forces you to select the more expensive BCBS PPO if you want to continue to see doctors at these facilities.

The Aetna plans being offered have similar network limitations. Option 1, called Aetna Open Access Managed Choice POS Illinois network, has Aetna's largest National Network and it includes all the teaching and Advocate hospitals in the Chicago area. Options 2 & 3, called Aetna Open Access Managed Choice POS Illinois Savings Plus of Chicago network, are restricted to the Chicago area but they include Northwestern as well as the Advocate System In-Network. We suggest looking up your providers on Aetna's website prior to deciding on a plan selection or call Labor First and speak with a Retiree Advocate who can assist you in your selection. Not every teaching hospital in the Chicago area are in network, but it is larger and more inclusive than the BCBS Blue Choice Select network that you may have today.



	Plan Option 1 National Network	Plan Option 2 Chicago Savings Plus Network	Plan Option 3 (New Option) Chicago Savings Plus Network
Aetna Network			
Deductible	\$427/\$1,285	\$1,545/\$4,120	\$2,250/\$6,750
Coinsurance	10%	10%	20%
Payment Limit (OOP)	\$2,497/\$4,992	\$6,180/\$12,360	\$8,150/\$16,300
Routine care	100%, no deductible	100%, no deductible	100%, no deductible
PCP Office Visit	\$25 copay, no deductible	\$20 copay, no deductible	\$20 copay, no deductible
Specialty Office Visit	\$50 copay, no deductible	\$45 copay, no deductible	\$40 copay, no deductible
Walk-in Clinic	\$25 copay, no deductible	\$20 copay, no deductible	\$20 copay, no deductible
Urgent Care	100%, no deductible	100%, no deductible	\$50 copay, no deductible
Emergency Room	10% after \$25 copay, no deductible	10% after \$25 copay, no deductible	20% after \$500 copay, no deductible
Inpatient Hospital	10% after deductible	10% after \$258 copay, after deductible	20% after deductible
Retail Pharmacy			
Generics	20%	20%	\$10 copay
Preferred Brands	20%	20%	\$20 copay
Non-Preferred Brands	20%	20%	35%
Specialty medications	20%	20%	35%
Non-Medicare Rates			
Retiree or Spouse	\$2,154.96	\$1,718.28	\$1,312.71
Retiree + 1 Dependent	\$3,836.58	\$3,058.34	\$2,336.51

These plan options are for members or spouses that are no longer covered under the City of Chicago Active Member plans. Plan Option 3 was put in place so that when a member ages into Medicare the spouse has access to a good group non-Medicare plan.

When is the Open Enrollment for the Aetna Plans?

- Open Enrollment will be October 15th—December 1st. Call Labor First for enrollment information (312) 248-7251

What do I need to do next?

- If you are currently enrolled in the Chicago FOP Lodge No. 7 Aetna plan, you do not need to do anything. Labor First will coordinate any change in premium to the pension fund and your plan will continue in 2021 and 2022.
- If you are currently enrolled in the Chicago FOP Lodge No. 7 Aetna plan but would like to terminate your coverage, please call Labor First at 312-248-7251 (TTY 711).
- If you would like to enroll into the Chicago FOP Lodge No. 7 Aetna plan, please call Labor First at 312-248-7251

Healthcare Open Enrollment is Now!

In the month of November, Open Enrollment occurs for many people covered by Medicare and the Affordable Care Act (ACA). It is important for retirees to review their Medicare Advantage plan for 2021 and for those covered by a Medicare Part D prescription drug plan. Individuals under age 65 also have the choice to change plans or enroll for the 2021 Affordable Care Act medical plan option(s) in their state of residence.

The Chicago Police Sergeants' Association sponsors a Group Traditional Medicare Supplement option open to all retired Chicago Police (of any rank) and their spouses over age 65. Payment can be made through convenient pension deduction to take advantage of the public safety officer tax benefits you have earned.

Although enrollment is open all year, check out the United American plan rates and enroll today to lock in your age for life, and get your 2021 tax deduction. Also, be aware that everyone can buy into Medicare. Even if you never earned any Social Security credits, or have less than 40 quarters, there is a way to join Medicare. Call Mike Marron to learn about the process and stop paying for expensive non-Medicare insurance options.

A big challenge today is when you turn 65 and are eligible for Medicare, but your spouse is younger. If you retired under the age 55/60 healthcare provision, your family's group health plan coverage ends when you become Medicare eligible. We offer solutions like individual plans from Blue Cross Blue Shield for all retirees. The Blue Cross plan premiums are eligible for the \$3,000 Federal Tax deduction when paid through the pension fund.

Mike Marron of MAF Companies is keenly aware of the retirement planning issues for Chicago Police Officers; he has been working with Chicago Police officers and their families for over 30 years. He has introduced healthcare solutions due to the changes over the last four years.

For more information, call Mike Marron at (312) 802-0587; he is available to meet at any branch of the Chicago Patrolmen's Credit Union, by appointment.



FOP GIFT SHOP

SALE PRICES GOOD FROM NOVEMBER 1ST TO DECEMBER 1ST 2020

**STORE CLOSED NOVEMBER 11TH – VETERANS DAY “THANK A VET”
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RCPA 50% DISCOUNT FOR LIVING TRUST PLAN

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Owned and operated by Police Officers. Retired Capt. Tom Faragoi will donate 20% of his net commission to the Gold Star Families, The Chicago Police Memorial Foundation or a refund to the officer. Check out www.retiredcpd.com for the up to date news of us CPD Retirees enjoying the good life in beautiful SW Florida.

Hamilton-Franklin Realty

1136 NE Pine Island Road • Suite 49 • Cape Coral, FL 33909 • faragoi@msn.com

Call Tom Faragoi, Realtor at 239-770-7896

Attention RCPA Members: Do any of you have kids or grandkids having trouble buying their first home? We Can Help!

We offer the First Home Illinois Program which includes \$7500 in cash assistance to help with down payment and closing costs (forgiven over 5 years). Variety of loan programs to choose from including Conventional, FHA, VA and USDA.

Call us for more information about this cash assistance program for Illinois first-time homebuyers.

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The Coyne Group

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7789 W. Talcott, Chicago IL 60631

Bridget Coyne-Urquhart

Mike Coyne

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

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

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 \$20.00 TO:

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

Deceased Brothers and Sisters - JUNE 2020

DARYL AKINS	ALLEN JANITO	RALPH MELLOR	JAMES STEPANEK
MYRTEN BYRD	LINDA KEAS	RAYMOND RAKAUSKY	WILLIAM SZURA
MICHAEL COLLINS	JAMES MAHER	THOMAS REPPETTO	CHARLES WILLIAMS
EUGENE CUTTONE	HERBERT MATTHEWS	EDWARD SCHAUGHNESSY	VERNON WILLIAMS

Deceased Brothers and Sisters - JULY 2020

JOHN AUJOKAS	WILLIE EVANS	FRED MONTGOMERY	ROCCO RINALDI
LEONARD BANASIAK	ERNEST HARRIS	JOHNNY MORGAN	WILFREDO ROMAN
MARTIN BILECKI	RORY HAUSH	RONALD NOWICKI	JAMES ROSER
JOSEPH BOTOWINSKI	FRANCIS JERRY JANUSZAWSKI	ROY OVERLAND	DONALD SACHULTE
DION BOYD	JAY JOAGAN	ARTHUR PANA SR.	CURTIS SMITH
ROBERT BUCKLEY	STEPHEN JOYCE	JAMES PESOLI	ARTHUR THIEL
JAMES DREWGANIS	H.A. MC CARTHY	RAMON RAMIREZ	ESAU WILKINS
JOSEPH ELOVSKY	EDWARD MCEWEN	DONALD REHLING	AMES ZURAWSKI

Deceased Brothers and Sisters - SEPTEMBER 2020

WILLIAM ANTON	CARLOS CASTILLO	NEAL LOUGE	RICHARD SMITH
MOULAY BDULLAH	ANGELO CATIGONE	PATRICK LAUGHIAN	JAMES SUNDBERG
LOUIS ANACH	DENNISON CLEMENTS	JOHN Mc CARTHY	JOHN SULLIVAN
MILTON BATTLE	WILLIAM COOLEY	JAMES MULVEY	THEODORE TAYLOR
DANIEL BENOIT	NOEL COSTANZO	DENNIS O'HARE	FRED ULLEWEIT
THADDEUS BERNADZIKOWSKI	CLIFFORD DOYLE	THEODORE PARKER	JACK WASHINGTON
ARTHER BILEK	RICHARD EKA	JOSEPH PETRICH	MICHAEL WATTROCCHI
NORMAN BROWN	JOHN LAHEY	CLIFFORD PILGRIM	CEDRIC WHITE
PHILIP LEWIS BURKE	JOHN LAPTHORNE	CHARLES PUSATERI	EUGENE WILLIAMS
MICHAEL CAPORUSSO	BRIAN LEE	FRANK SHANNON	BRIAN WORCESTER
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RETIRED CHICAGO POLICE ASSOCIATION

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Treasurer's Message *By Ronald Topczewski*

This newsletter, as you can see, is YELLOW.

This month, it is being sent to all members, regardless of their dues status. The dues are \$20.00.

Please note that it contains the application for 2021 dues.

Early payment is encouraged. 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.

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

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

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