



# R•C•P•A

## Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

August 2018

**IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2018 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 2018 dues, we will send you a membership card and auto decal.

### President's Message

*Harold Brown*

At the May meeting it was made official I was reelected for another term. Thank you for the privilege to serve this great organization. The board members serving for the next two years are on the bottom of this page. Our next meeting will be on Sunday August 19<sup>th</sup> at 1 P.M. it will be held in the 1<sup>st</sup> district meeting room. After the meeting please stay and meet with your fellow retirees and enjoy some sub sandwiches.

September 23<sup>rd</sup> is the date for our Herrington's corned beef dinner it will be held in the FOP Hall 1412 W Washington Blvd. Cocktails will be served from 5 to 6 p.m. Again this year we have to limit to the first 120 reservations there will be no tickets sold at the door unfortunately for the past several years we had to turn some of our members away. Tickets are only \$35.00 More information regarding the dinner can be found on page 3.

Please read the article from Jack Byrnes regarding our insurance for the next several years.

The next north side Luncheon will at Biaggio's, 4240 N Central Ave. it will be August 8<sup>th</sup> Lunch at 12:00 Noon.

***Due to the increase in postage and printing if you received a YELLOW NEWSLETTER you will be taken off our mailing list on August 15<sup>th</sup>. Dues are \$20.00***

Hope you all have a great summer!



### REGULAR MEETING

Sunday, August 19, 2018 at 1:00 PM  
1st District Community Room  
1718 South State Street

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

My fellow Board member Coralyn Hudik suggested that I submit something to the newsletter relative to Social Security. As such the following information is from the Chicago Police Lieutenants Association web-site that was authored by Retiree Representative, Terrance McMahon who is correct in writing that the more that is shared can only help our members, active and retired alike.

The following information may be of some interest to many of you and/or your relatives.

- 1) Increase in CPD retirees net monthly payment
- 2) New Medicare Cards
- 3) Microsoft (Windows): Tech Support Scams
- 4) Social Security Windfall Elimination Provision (WEP)

#### RETIREE CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-769-5310

[www.retiredchicagopoliceassoc.com](http://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.*

National Conference on Public Employee Retirement System

**Just a Thought...***Continued*

1) Beginning with the Feb./18 annuity payment there was an increase in the net on our monthly pension check. The Pension Board says that due to the tax law changes they are withholding a lower percentage. If you need to adjust the amount withheld because you have other taxable income you need to call the Pension Board (312-744-3891) and fill out a new form indicating how much you wish to have withheld.

2) Medicare has started sending new cards with new Medicare Numbers to people with Medicare. Your new Medicare card will include a new number unique to you, instead of your current Social Security-based number. This will help to protect you against fraud.

Starting this month (April/18), people who are enrolling in Medicare for the first time will be among the first in the country to get the new cards. If you have Medicare already, you'll get your new card over the coming months. Medicare will mail cards on a rolling basis, sending a new card with a new number at no cost to everyone with Medicare over the next year. To update your official mailing address, visit your MySocialSecurity account, or call 1-800-772-1213.

If you want to know when new cards start mailing to your area, visit [Medicare.gov/NewCard](http://Medicare.gov/NewCard), and sign up to get email alerts from Medicare. They will send you an email when cards start mailing in your state, and they'll also email you about other important Medicare topics. While the cards have a new look, your Medicare coverage and benefits will stay the same.

SCAM ALERT: Medicare will NOT call you about this. There is NO COST to you for this. Do not respond to any phone calls saying there is a cost to have the new cards delivered to you.

3) The following is info that I received from a relative who works for Microsoft. This was released by Microsoft in regard to Tech Support Scams. If you have any devices that run Microsoft products (Windows, etc.) you may find this interesting.

Check this site out for all the scams that are going on around the world with respect to Microsoft

[www.microsoft.com/en-us/wdsi/threats/support-scams](http://www.microsoft.com/en-us/wdsi/threats/support-scams)

4) For those of you that will be able to receive Social Security you need to be aware of the Social Security Windfall Elimination Provision (WEP). If you receive a government pension your social security benefit amount almost always is greatly reduced. The following link will give you more specific information for your individual situations.

[www.ssa.gov/planners/retire/wep.html](http://www.ssa.gov/planners/retire/wep.html)

**Donald Januszyk, Trustee**

Several of the members encouraged me to continue writing for the newsletter, including the boss Harold, so I am back and hope you'll find my thoughts worth considering.

On the street my partner and I had a good relationship with the area Chicago Firemen. We often took personals, at a fire houses, watched the houses when they were on runs, and had their back when they were fighting fires. When the EMS's went into the projects we covered them.

I don't understand why, in our fight for retiree medical benefits, fire Firemen kicked in the paltry sum of \$2,500 dollars. Police contributed close to \$900,000, three-hundred and sixty times more! Yes, there are more cops, but not, three-hundred and sixty times more. Despite the disparity, Fire wants to receive the same benefits that Attorney Krislov may be able to win for us. This is unfair. Many firemen work 2nd jobs on their days off as cops do so they certainly can afford to contribute. Police do have an exceptional network in which to communicate with retirees, and fire should have the same thing. They have a retiree newsletter, so there is no excuse for them not knowing.

Other city worker retirees have contributed almost nothing to the fight. A few did send in a check, but it seems most do not know about this court fight, nor care that their pension funds may not be keeping them informed. Being Chicago, it's reasonable to conclude that most of them got their jobs because of who they knew, and I suspect they must continue donating to their sponsors organization, freeing them of obligation to do for themselves.

If you've been paying attention to what is happening in Chicago, you understand that law enforcement has little support from city leaders even though their constituents may fully back police and law and order strategies. This is occurring throughout the United States. To understand why this occurring, Google this excellent piece by Larry Elder at:

**Trump Blamed For Death Of Reporters:  
Did Media Blame Obama For Cop Killers?  
[www.dailywire.com/news/32744/elder-trump-blamed-death-reporters-did-media-blame-larry-elder](http://www.dailywire.com/news/32744/elder-trump-blamed-death-reporters-did-media-blame-larry-elder)**

In Chicago arrestees are given I-Bonds in felony cases, even those involving serious injury. Violation of a Bond is usually overlooked. Judges are not held accountable, and the actions of the present States Attorney, Kimberly Foxx, is atrocious. Most all judges in Cook County must support the Democratic Party. Recently re-elected, Chief Judge, Timothy Evans, retained his position only with Democratic Party approval. He determines to which court the judges are assigned and most fear his wrath if they do not march in lock-step. It is just like the lyrics in Won't Get Fooled Again, by The WHO,

**RCPA 50% DISCOUNT FOR LIVING TRUST PLANE**

Touhy Law Offices has served Police Officers for 34 Years.  
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**December 31, 2018**

## Live In Beautiful Southwest Florida

Buyers Market...check out our foreclosure list. Homes, condos at bargain prices in Cape Coral, Fort Myers and surrounding areas. Contact us for a list of over 200 retired Chicago Police Officers.

 **Hamilton-Franklin**  
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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](http://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 or Toll free 773-888-CPD2**

## 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.

 **Blueleaf Lending**  
**The Coyne Group**

**773-774-4900**

7789 W. Talcott, Chicago IL 60631

**Bridget Coyne-Urquhart**

**Mike Coyne**

7/6/2018

## 2 Year Contract Extension with Aetna

Dear Fraternal Order of Police Lodge No. 7 Chicago Annuitant and/or Spouse on Aetna MAPD plan:

Many members have inquired about the long-term commitment from Aetna and the FOP sponsored plans and if there be any changes in the plans or pricing?

We are pleased to announce that the Fraternal Order of Police Lodge No. 7 Chicago and Aetna will be providing the same plans at the current level of pricing for 2019 and a rate cap for 2020. Aetna has committed to a 2<sup>nd</sup> year rate cap of \$15.00 per member per month. This rate cap is a not to exceed \$15.00 additional per member per month. This demonstrates Aetna's commitment to the Fraternal Order of Police Lodge No. 7 Chicago and its retirees. Labor First will continue to be the plan administrator (2019/2020), and will continue to be your advocate.

### **What does this mean to the members on the Fraternal Order of Police Sponsored Aetna Plans?**

The following are the Aetna premium rates for 2019 and 2020.

	Medical & Pharmacy Premium	Maximum Increase per Month	Maximum Rate
2018 Plan 1 (Current Rate)	\$326.22		
2018 Plan 2 (Current Rate)	\$252.22		
2019 Plan 1	\$326.22	\$0.00	\$326.22
2019 Plan 2	\$252.22	\$0.00	\$252.22
2020 Plan 1 (* Rate Cap)	\$326.22	\$15.00	\$341.22
2020 Plan 2 (* Rate Cap)	\$252.22	\$15.00	\$267.22

### **What do I need to do if I am on one of the Aetna plans and continue with Aetna?**

Enrolled members that are making **no changes need to do nothing**. Labor First will coordinate any change in premium to the pension fund and your plan will continue in 2019 and 2020.

### **When is the Open Enrollment for the Aetna plans?**

Open Enrollment will be November 15<sup>th</sup> – December 1<sup>st</sup>. It is during this time that members can contact Labor First to adjust their Aetna Plan coverage.

### **Who should I call with questions on the 2019 Aetna Plans?**

Labor First is your Retiree Benefits Administrator and Retiree Advocate. The dedicated Call Center for Fraternal Order of Police Lodge No. 7 Chicago Medicare Retirees on the Aetna plans can be reached at (312) 248-7251 or (855) 979-8840. Call Center is available (M-F) 8:00 a.m. to 5:00 p.m. (EST)

# CHICAGO PATROLMEN'S F E D E R A L C R E D I T U N I O N

## 80<sup>th</sup> Anniversary Share Certificate July 9 - September 15

Special base rate, plus rate increase based on membership duration.

*Celebrating eight decades of serving those who "serve and protect," Chicago Patrolmen's Federal Credit Union is pleased to introduce a limited-time-only 80th Anniversary Share Certificate:*

*An 11-month term with a base rate of 1.00% APR\*/APY\*\**

*Bonus rate increase based on membership duration\*\*\**

*Additional bonus rate increase based on membership duration:*

- *10-19 years: +0.80% or 1.80% APR\*, 1.81% APY\*\**
- *20-29 years: +1.60% or 2.60% APR\*, 2.62% APY\*\**
- *30-39 years: +2.40% or 3.40% APR\*, 3.44% APY\*\**
- *40-49 years: +3.20% or 4.20% APR\*, 4.26% APY\*\**
- *50+ years: +4.00% or 5.00% APR\*, 5.09% APY\*\**

*To apply for our 80th Anniversary Share Certificate, please call 312.726.8814, visit our website or ask a branch representative for details.*

\*APR = Annual Percentage Rate.

\*\*APY = Annual Percentage Yield.

\*\*\*Bonus points are tied to the start date of the Chicago Patrolmen's Federal Credit Union account under which the certificate will be opened. Traditional Share Certificate terms apply for the 80th Anniversary Share Certificate, including a minimum \$500 deposit and early termination penalty.

Federally insured by NCUA    [www.cpdfcu.com](http://www.cpdfcu.com)    312-726-8814



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# Deceased Brothers and Sisters 2018

## April

Kevin Bahr	George Marshall
Harry Callahan	Thomas Minton
Richard Cosentino	Louis Monaco
Marc DeBose	Peter O'Grady
Francis Evanish	Billy Parker
Daniel Gainer	Michael Rodriguez
Peter Gutierrez	Leonard Shereikis
Leo Hagan	Thomas Sheehan
Jayne Brown-Johnson	Henry Stanton
John Karnick	Jerry Vaughn
William Majka	Robert Walsh
Joseph Malec	

## May

William Chorley	Thomas Minton
Robert Connelly	Anothony Oddo
George Ferolo	Timothy O'mera
Daniel Gainer	Eugene Osiecki
Vincent Guiffra	William Patton
John Hoberkorn	Gregory Pittatsis
Kurt Hoffman	Mary Platt
Richard Hollatz	Miguel Reyes
Leonard Ivery	Robert Spurlin
Peter Jandersits	Thomas Tillman
Joseph Jenkins	Pasquale Valicento
George Kovac	

## June

Eugene Abington	Daniel Engels	John Lemmer	Gregory Spann
David Adams	Patrick Fanella	James Lurgio	Eddie Spencer
Leroy Baumann	William Flaherty	Richard Mathews	Donald Terry
Terrence Breslin	Richard Franczyk	Robert McDonald	Angelo Velazquez
Jess Brown	Earnest Harris	Paul McGraw	Thomas Walsh
Richard Busch	Andrew Jones	John Moriarty	Richard Zaremba
John Capps	Anthony Kiselus	Stanley Norka	James Zurawik
Joseph Carrington	Richard Kobetz	William O'Malley	
William Durkin	Kenneth Koziol	Jacqueline Price	

### A Shooting Could Cost You Everything, Even When It's Justified!

We see it in the headlines all too often where an intended victim shoots the criminal and then gets sued by the criminal or their family. If this happens to you, unless you have a gun liability policy to protect yourself, all the legal expenses and settlement dollars will be at your personal expense. This could end up costing you hundreds of thousands of dollars or more! Many people wrongly think their homeowner's policy or an umbrella policy will cover you for this. In every homeowner's policy there's an exclusion for intentional acts and since you intentionally pulled the trigger there is no coverage, whether justified or not. An umbrella only adds additional amounts of liability protection to an underlying policy (i.e. the homeowner's policy) it does not add coverage, so the umbrella would not have any coverage either.

IROCC / HR-218 allows you to legally carry a weapon but it doesn't provide you with any liability coverage in the event you have to use it.

We offer a gun liability policy that was specifically designed for Active Duty and Retired Law Enforcement Officers to solve this issue.

There are many important coverages built into the policy and it's designed to provide excess liability protection when you're on duty, off duty, retired and **even when moonlighting**.

Our policy covers you, your spouse and any family members in the household under age 25. It not only provides all the defense costs associated with a civil lawsuit but in addition, we will pay up to an additional \$250,000 if you are found liable and owe a financial settlement.

In comparison, the FOP Legal Defense plan will only cover defense costs associated with a lawsuit and it does not offer any liability (settlement) protection. If you are retired the defense cost is limited to just \$25,000.

Our policy has been endorsed by the IL FOP, PB&PA and MAP.

For additional information or to purchase the policy visit our website at [www.ShieldUins.com](http://www.ShieldUins.com)

The policy is \$229.00 a year or \$19.08 per month.  
Or call 630-820-8696.

*Continued from page 2*

“Meet the new boss, same as the old boss”. Play the song; the lyrics describe what is happening to a tee. The public gets screwed!!!

Recently on the 10 o’clock news there was an interview with a local regarding the police shooting an African American offender fleeing while armed with a handgun. He said, in summary, “The reason black people run from the police is that they know that the police want to kill them”. Why would the media publish that biased opinion? I’ve handled or been involved in incidents where police have been shot, shot at, or returned fire and not once did I see glee in the officers’ attitude. They usually were scared shitless!!!!!! The last thing a cop wants to do is use deadly force, yet the media promotes the damning attitudes of the community’s criminal element, pounding a wedge between police and community deeper. The media seems to fear reporting the race of suspects and offenders. How is the public to know of whom to be wary when out and about? The North Side of Chicago used to be quiet and serene; no longer, crime is increasing at an alarming rate. Check [cwbchicago.com/](http://cwbchicago.com/) online. Rahm and Supt. Eddie Johnson, announced that there were supposed to be 1,000 extra officers patrolling Chicago over the 4th of July period. Where are they getting 1,000 extra police??? My guess is that hundreds of thousands of dollars will be spent paying double time, or at least time and a half to officers with cancelled days off. Who voted for the idiots running things.

Lastly, the illegal immigrants separated from their children are in the news lately. Remember, they left their homeland with their children knowing they were committing a criminal act, that if caught and they applied for asylum, separation was inevitable because children cannot be placed in a correctional facility. We are paying for their upkeep. Interestingly, the media always shows a picture of the mother or women in

demonstrations. Where are the fathers? When will US citizens stand up and fight for their rights? Perhaps you think, “What does this have to do with the police?” The police protect them while they demonstrate depleting law enforcement resources and monies provided by our tax dollars. Remember, there is not enough to keep our pensions fully funded. By the way, my grandparents were immigrants and went thru the legal process to become US citizens.

I’ve asked many uncomfortable questions; ponder them. Enjoy your summer and pension checks while you still get them. Stay safe.

**2018 Retiree Health Insurance**

***During tax time did you discover your health insurance premiums did not qualify for the \$3,000 Federal Tax Deduction?***

*Traditional Medicare Supplements are open for enrollment all year. Switch today to qualify for 2018!*



**Open to ALL Retired Chicago Police Officers Age 65+**

- ✓ Pay premiums from your pension check using your public safety officer tax benefit
- ✓ Keep your Medicare card and choose providers and hospitals anywhere in the USA
- ✓ Guaranteed acceptance, no medical questions

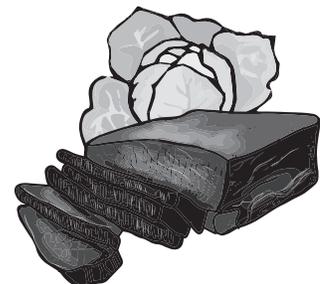
**To enroll or learn more, call Health Insurance Services at (888) 344-2522 or our local broker, Mike Marron at (312) 802-0587**

**THE RETIRED CHICAGO POLICE ASSOCIATION**

**HARRINGTON’S  
Corned Beef & Cabbage  
Dinner**



**Sunday, September 23, 2018**



**Cocktails 5:00p.m. • Dinner 6:00p.m.**

**FOP Hall • 1412 W. Washington • Chicago, IL**

**\$35.00**

**RETIRED CHICAGO POLICE ASSOCIATION**

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**Treasurer's Message**      *By Ronald Topczewski*

If you received a WHITE NEWSLETTER, your 2018 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 2018 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.

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Cop Shop, Cape Coral, Florida  
1st. Wednesday of each month, 1:00 pm.  
822 SE 46th Ln, Cape Coral, FL 33904  
Tom Faragoi 239-770-7896

**HAROLD BROWN**  
President

**RON "TOPPER" TOPCZEWSKI**  
Treasurer

**NORTH**

1st Wednesday of each month at 7:00 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