

RETIRED CHICAGO POLICE ASSOCIATION

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R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

August 2014



Treasurer's Message By *Ronald Topczewski*

ARE YOU MOVING? If you are, send a change of address to the pension board office. To change your address with the Retired Chicago Police Association, telephone or write the office.

We are looking forward to our famous Harrington's Corn Beef Dinner. Save the date September 28th 2014. Details are in this newsletter. I thank all those who donated raffle gifts for our dinner. Once again we have too many gifts to list.

HAROLD BROWN
President

RONALD TOPCZEWSKI
Treasurer

NORTH

1st Wednesday of each month at 7:00 a.m.
Lone Tree Manor
7710 N. Milwaukee Avenue
For Info Call: John Zilinski at 773-259-1087

SOUTH

2nd Wednesday of each month at 10:00 a.m.
Jedi Garden Restaurant
9266 S. Cicero Avenue

President's Message *Harold Brown*

On June 1st there was an election of officers for the Retired Chicago Police Association. The results are printed at the bottom of this page.

Our next meeting will be on Sunday, August 17th at 1 PM at the 1st district in the community room. We are always happy to see new retirees, pizza will be served after the meeting.

September 28th is the date for our Harrington's Corn Beef Dinner it will be held at the FOP hall cocktails 5 to 6 on page 3 there is more information regarding the Dinner.

The RCPA would like to congratulate Dean Angelo and the FOP board on their recent election and wish them well.

I would be remiss if I did not thank all the past trustees for their service to the RCPA without volunteers like you we would not be able to continue our work.

The new Boards of Trustees were appointed by the Executive Board through an agreement by teleconference.

Attorney Krislov will be at our meeting on August 17, please try to attend.

I received the following letter from our Attorney Clinton Krislov:

Retiree Update—Great News!! Illinois Supreme Court reverses lower court holding that the “benefits of participation” clause only protects “pensions”.

From: Clint

Sent: Thursday, July 03, 2014 9:45 AM

REGULAR MEETING

Sunday, August 17, 2014 at 1:00 PM
1st District Community Room
1718 South State Street

Subject: Retiree Update—Great News!! Illinois Supreme Court reverses lower court holding that the “benefits of participation” clause only protects “pensions”.

Dear Retirees,

We haven't completed our reading of the case, (it's attached to this email),

But here's the conclusion of the Kanerva decision rendered just this morning on the state retirees' healthcare case:

For the foregoing reasons, we conclude that the State's provision of health insurance premium subsidies for retirees is a benefit of membership in a pension or retirement system within the meaning of article XIII, section 5, of the Illinois Constitution, and the General Assembly was precluded from diminishing or impairing that benefit for those employees, annuitants, and survivors whose rights were governed by the version of section 10 of the Group Insurance Act that was in effect prior to the enactment of Public Act 97-695. Accordingly, the circuit court erred in dismissing plaintiffs' claims that Public Act 97-695 is void and unenforceable under article XIII, section 5.

Continued on page 2

RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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RICHARD J. JONES
Past Presidents

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

Presidents Message

(Continued from Page 1)

¶58 Our holding that plaintiffs are entitled to proceed on their pension protection clause claims obviates the need to address the sufficiency of their remaining claims. Because plaintiffs have obtained all the relief that they seek, any comment on their other claims would be advisory and in conflict with traditional principles of judicial restraint. See *In re Alfred H.H.*, 233 Ill. 2d 345, 351 (2009) (recognizing that Illinois courts generally do not consider issues where the outcome will not be affected, regardless of how those issues are decided).

¶59 The judgment of the circuit court of Sangamon County is reversed, and the cause is remanded for further proceedings.

This is terrific for us, we'll bring this to the federal court of appeals, and ask to now let us proceed ahead!

Happy Fourth of July! I love this holiday, because, to me, it is the essential story of freedom.

Today's decision similarly may restore some of our concerns that the system needs to be repeatedly pressed, like all of us, to comply with the law.

We'll have more after we've reviewed the case further, but I wanted you all to learn of this great development as soon as possible.

Don Januszyk *1st Vice President*

I wish to thank those who responded to my piece in the April newsletter. Some comments were positive, others not so much. I hope those disagreeing took time to contact their elected officials. Someone compared me to Rush Limbaugh. While I know the name, I have never listened to his program. Someone inferred that I might be a Republican, Tea Party member, and even, heaven forbid, a Catholic. Actually, I vote for, and encourage others to vote for the best person they think can represent us honestly. One writer suggested I apologize. I have nothing to apologize for; there still is that 1st amendment thing and people can disagree.

When an individual chooses a live style such as vegan, military, gay, religious (priest, nun, minister), naturalist, medical profession, politician, police or fire, etc., they must accept both positives and negatives of their choice. It is not appropriate or just for them to change the rules for everyone because of their opinions, feelings, customs or beliefs.

In Illinois and other states pension issues are a great concern. In Chicago, the Labor Union and the Municipal Workers Union caved into to Mayor Rahm Emanuel's demands. Their reason, it seems, was that the Mayor threatened to privatize their jobs. There are cases pending before the Illinois Supreme Court because pension benefits have been reduced in violation

of the Illinois Constitution. Injunctions have been issued to prevent the reduction of benefits from be initiated and are pending rulings of the Illinois Supreme Court. Many believe that there will not be pension legislation until after the November elections.

The Korshak/Underwood Medical issues are still undecided. If you forwarded you email address with a contribution to Attorney Clint Krislov, he emailed you an update. Recently, there was a favorable decision from the Illinois Supreme Court relative to the Sangamon County case. They stated that health benefits are a benefit in a pension or retirement system. This is a big win for us, but the battle is not over. Also, we had two other favorable decisions, one from the Illinois Appellate Court regarding the CTA, and another from the Arizona Supreme Court.

Illinois elections are this November and this is the only newsletter before then. The choices for Illinois governor are radically different, yet both seem to have ties to Chicago Mayor Rahm Emanuel, which is not good for our retirees. Please stay current on what they are doing and hope the media presents an accurate portrayal of their intentions.

Judges in Illinois are up for election and/or retention. If you vote for a judge, find out about them. The papers publish the recommendations from several attorney associations. You can take these papers into the polling booth. Please remember on a retention ballot, **IF YOU DO NOT VOTE FOR A JUDGE, IT IS A VOTE FOR THEM.** A judge needs 60 % of YES votes to retain their position. So you **MUST** vote NO to keep them from retaining their position. If you don't vote, and their friends or party vote yes, then they are a shoe in.

When a person runs for office their previous actions, life style, and decisions reflect their positions. The best indicator of future behavior is past behavior. *Percy Bysshe Shelley* said, "Power, like a desolating pestilence, pollutes whatever it touches." Good people often compromise their values when they need votes to get re-elected.

One of our members contacted us and said that members should be given a vote. I believe the last time we had a contested election was about 8 years ago. Sending ballots to all members would cost about \$15,000. That is not tenable. Recently, there have been discussions about the voting procedure with the new Board. We are hoping something will be worked out. I went through our membership list and was able to determine that we have 4,473 who reside in Illinois; 2,585 in Chicago. I included the numbers from each state in this newsletter.

Take care, be vocal, and be safe.

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

CORNED BEEF & CABBAGE DINNER

September 28th, 2014 at 5:00 p.m.

Please return this cut-off with your CHECK or MONEY ORDER made out to
THE RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue

Chicago, Illinois 60656

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.

Your Name _____

Enclosed find \$ _____ for Member in good standing. (\$35.00 per person)

Enclosed find \$ _____ for Guest (\$35.00 per person)

*PLEASE, NO CASH. EVERYONE MUST HAVE A TICKET.
All reservations must be in no later than September 15, 2014.*

Tickets for our Famous Corned Beef & Cabbage Dinner

Catered by Ray Harrington

are ready and reservations are now being taken:

Sunday, September 28th, 2014 at 5:00 p.m.

FOP Hall

1412 W. Washington, Chicago, Illinois

Dinner Tickets are \$35.00 per person

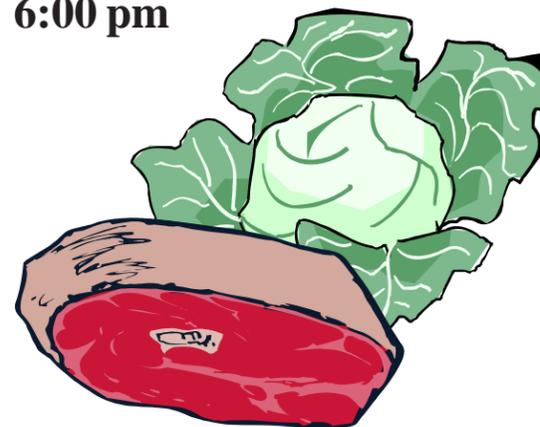
Cocktails

5:00 pm

Dinner

6:00 pm

NO TICKETS WILL BE SOLD AT THE DOOR.



Make your reservation by mail no later than September 15, 2014. We must give Harrington the count in advance.

PLEASE DO NO SEND CASH,
MAKE CHECK PAYABLE TO:

Retired Chicago Police Association

USE THE ORDER FORM BELOW:

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

We offer the Welcome Home Illinois Program which includes **\$7500 cash assistance** to cover down payment (forgiven over 5 years) and below-market interest rates. Variety of loan programs to choose from including Conventional, FHA, VA and USDA.

Call us for more information about this down payment 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 Bill Coyne

All Fraternal Order of Police Retirees:

Tuohy Law Offices is offering a **50% Discount for a Completed Estate Plan** to all members until **September 1, 2014**. Plan your estate today and be relieved that your affairs are in order.

Living Trust Estate Plans Include:

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 info@tuohylawoffices.com
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 September 1, 2014!**

**CHICAGO PATROLMEN'S
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Financial Issues Unique to Retirees

At CPFUCU we offer access to the Financial Planning and Education Center to help you through every stage of your life. You may view getting older with mixed emotions. While you're excited about retirement, you may worry about your finances and the cost and availability of health care, and you wonder what will happen to you if you become unable to live and care for yourself independently.

What you'll have vs. what you'll need While some of your expenses may decrease in retirement (for instance, you may no longer have a mortgage on your home), some of your expenses may increase (such as health care expenses). You'll need to evaluate your lifestyle, consider how inflation may affect your savings, and determine how to position your assets, among other things. You'll need to determine whether your income will be substantial enough to meet your needs.

IRA and retirement plan distributions You may be eligible to receive a distribution from an IRA or an employer-sponsored pension plan. You'll need to decide how and when to take this distribution, considering your income needs and the income tax consequences.

Housing options As you grow older, you may find that your housing needs change considerably. Although you may live out your life in the rambling four-bedroom house in the suburbs or the brick duplex in the city where you've lived for years, you may need to move for social, economic, or physical reasons.

Dealing with the loss of your spouse Another situation that you may confront as you grow older is the death of your spouse. For many people, losing a spouse is a life-changing event; you'll need to make a lot of decisions regarding your future while dealing with immediate financial concerns such as claiming survivors benefits and settling your spouse's estate.

Call The Financial and Education Planning Center at CPFUCU at (312) 499-8888 and speak with a Financial Planner about your unique retirement needs. We are here to help!

**JOHN GARRIDO
 KENNETH STOPPA
 ATTORNEYS AT LAW**

**NORTHWEST LEGAL
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STATEWIDE INVESTIGATIVE SERVICES, INC.
 6430 N. Central, Suite 205
 Chicago, Illinois 60646
 312-942-1222

A Scholarship/Work Certificate Program will now be extended to include **retired police officers** as well as active.

Police officers and their families are eligible to receive the scholarship certificates from this program. This plan requires you to work security at **DeVry University**, Chicago Campus, 3300 N. Campbell, adjacent to the Area Three Complex.

Work **only** one, eight hour shift per week for one year and receive one year's **tuition credit**, for **your family member or yourself**

Earn **SOCIAL SECURITY CREDITS** while working

Call today and ask for Mike Barone at (312) 942-1222 and identify yourself as a Retired Police Officer interested in the DeVry Scholarship Program.

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The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

Retirees First Time IROCC Applications

Those of you retirees who are applying for your IROCC permit for the first time, there has been a change in the initial process. The Verification of Employment Form used to be sent to the Pension Board. They no longer provide that service. These forms are available at www.irocc.org. You must send that form to the Chicago Police Department's Human Resources Division. It will take 10 to 14 days for you to receive the signed form back. Here is the mailing information:

Chicago Police Department
Human Resources Division, 4th Floor
Attn: Jermaine Hooks
3510 S. Michigan
Chicago, Illinois 60653-1020

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RCPA Membership Locations

The following is a list of the number of members by state.

Alaska	2	Maryland	4	S. Carolina	7
Arkansas	2	Massachusetts	3	Tennessee	28
Alabama	17	Mississippi	52	Texas	25
Arizona	145	Montana	3	Utah	4
California	45	Missouri	52	Vermont	1
Colorado	13	Nevada	91	Virginia	6
Florida	364	N. Carolina	17	Washington	6
Iowa	5	New Jersey	1	West Virginia	1
Illinois	4473	New Mexico	6	Wisconsin	89
Indiana	106	New York	1	Wyoming	2
Kansas	3	Ohio	6	Puerto Rico	2
Kentucky	14	Oklahoma	8	Italy	1
Louisiana	4	Pennsylvania	4		
Maine	2	South Dakota	2		

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.



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.chicagopoliceofswflorida.com for the up to date news of us CPD Retirees enjoying the good life in beautiful SW Florida.

Hamilton-Franklin Realty

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Call Tom Faragoi, Realtor at 239-770-7896 or Toll free 888-887-5761 ext. 701