

RETIRED CHICAGO POLICE ASSOCIATION

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R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

February 2014

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2014 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 2014 dues, we will send you a membership card and auto decal.



Treasurer's Message *By Harold Brown*

The dues for 2014 have been coming in; with the help of our trustees we have been able to send the ID cards and stickers within several days of receipt of your dues. We thank the retirees and widows who included an extra donation. Your donation is greatly appreciated as it helps defray some of our rising costs.

If you received a **WHITE NEWSLETTER**, your 2014 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. If any retiree groups would like to put an article in our newsletter regarding their meetings please contact us.

KENNETH HAUSER
President

HAROLD BROWN
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 *Kenneth Hauser*

The next meeting of the Retired Chicago Police Association will be on Sunday, February 23, 2014 at 1:00PM in the 001st District Community Room at 1718 S. State Street. At this meeting, you will nominate the Officers to represent you for the next two years. The election of Officers will be conducted at the June 1st meeting. To be eligible to seek office, a member must be in good standing for at least two years and have attended two meetings each year. Hopefully we've seen the worst of this year's weather. I look forward to seeing you there and I thank everyone that renewed their 2014 dues and sent extra money for postage.

As provided by state statute, a cost of living adjustment (COLA) of 3% will be reflected in your annuity check on January 31, 2014. This increase only applies to retirees who have attained 55 years of age and have been retired at least 13 months and born before January 1, 1955. There is no need calling the Pension Fund inquiring about amount differences in your direct deposits at your bank. The December 31, 2013 difference was due to new insurance rates for healthcare and the January 31, 2014 difference was due to the 3% cost of living adjustment (COLA).

Retired Public Safety Officers, do not forget the \$3000 benefit that you are provided under the Helps Provision of the Pension Protection Act of 2007. This benefit allows for tax deferred deductions of insurance premiums such as: healthcare, dental, optical and long term care. Check with your tax consultant.

The year 2013 was a another good year for the Pension Fund. The Fund's total return on our investments were 14.85%. The market value of the Fund is approximately \$3.1 billion as of

December 31, 2013. The Dow was up +29.65% and the S&P 500 was up +32.40% for the year 2013. The average interest rate for 30-year fixed-rate mortgages as of December 31, 2013 was 4.54%.

The \$500 (13th check) was sent to annuitants receiving the minimum monthly annuity on December 10, 2013. There were 1172 checks sent to 1023 widows and 149 retired police officers at the cost of \$586,000 to the Gift/RJAAF Funds.

During 2013, there were 700 Police Officers hired by the Chicago Police Department consisting of 115 females and 585 males of which 1 female and 9 males resigned. For the year 2013, there have been 406 annuitants added to the pension rolls. The breakdown of retirees is: Police Officer/Detective/etc.- 317; Sergeant-78; Lieutenant-26; Captain-5 and Commander and above-7. This is the first time in the past six years that there were more hired than retired. For the month of December 2013, the average retiree was 58 years of age with 29 years and 6 months of service.

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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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

REGULAR MEETING

Sunday, February 23, 2014 at 1:00 PM
1st District Community Room
1718 South State Street

Presidents Message*(Continued from Page 1)*

As of December 31, 2013 there are 9,449 retired police officers and 3,347 widows. There were 12,407 checks mailed/direct deposited on December 31, 2013 to annuitants of the Pension Fund. There is approximately \$52 million paid monthly to annuitants which comes to approximately \$624 million per year. The Pension Fund received approximately \$300 million in employee/er contributions in 2013. As you can see, the Pension Fund was minus \$324 million before the Fund received any returns on their investments. This is a great example as to why SB 3538/Public Act 96-1495, that was signed by the Governor on December 30, 2010 and took effect on January 1, 2011, cannot have any amendments during the 2014 legislative session. This bill provides additional funds to the Pension Fund starting in 2016 requiring annual employer contribution to be based upon a level determined by an actuary. The City wants to extend this date to 2023 essentially kicking the can down the road. If the Legislature grants this extension, our Fund will be broke by 2023.

Remember This Date, March 6, 2014. There is a very important election this winter that will affect the future of all retirees healthcare and pension benefits. The election is the FOP Lodge #7 election and the ballots will be counted on Friday, March 7, 2014. Thursday, March 6, 2014 is the last day that the ballots must be in the post office in order to be counted on March 7th. Considering our future, please vote in this election. The names of retired members of the RCPA that are candidates in the FOP election are in another section of this newsletter.

Following are several excerpts from an email sent by Attorney Clinton Krislov on January 15, 2014 pertaining to a retiree healthcare update and reconciliation checks: “On the Appeal: Our pending request to the U.S. Court of Appeals, to stop the 2014 rate changes while the case is pending, has now been fully briefed. Due to the timing of the request, and the City’s request for time on the briefing schedule, we agreed with the City to schedule the briefing on a reasonable time frame, in exchange for the City’s agreement that (since the Pension Checks had already been generated with the 2014 rates in place) to treat the request as preserving the pre-2014 status quo for purposes of the ruling (essentially, it eliminates the City arguing that the status quo we seek to preserve no longer exists, which would have made our changes for an injunction even less). So we’re waiting now for a decision from the court, which could roll back rates while the appeal is pending”.

“Bottom line on this: It’s certainly a victory if we win the injunction, but these are hard to get, and they do not determine the final result. Our goal is to have the federal court of appeals refer the matter to the Illinois Supreme Court for that court’s decision on your rights under Illinois law”.

“Reconciliation Checks for the 2014 Audit should be coming out soon. We’ve spoken with the City’s Lawyers about this

and expect that the reconciliation checks will be going out before February 1. The value of what we accomplished in the Korshak Settlement Audit and Reconciliation process has shown to be quite valuable, as many of you are receiving reconciliation checks equal to a month or more of the overcharged rates you’ve been paying each year. If our current case is resolved by a settlement, you can be sure that we’ll be looking to restore the audit and reconciliation process as well”.

To all golfers, do not forget that the Annual FOP Family Auxiliary/ Detectives Golf Outing is on Wednesday, June 25, 2014 at Bloomingdale Golf Club. The \$100 donation includes golf, cart, lunch, refreshments on the course and dinner with a two-hour open bar. There will be numerous prizes raffled during dinner. To reserve foursomes call Angie at 312-771-0015, Al at 773-719-4113 or me at 312-485-8388.

There will be a General Meeting of the RCPA on Sunday, June 1, 2014 at 1:00PM in the 001st District Community Room at 1718 S. State Street. I look forward to seeing you at this meeting.

Don Januszyk*1st Vice President*

I hope everyone had a safe, enjoyable holiday season. Our next general meeting is Sunday, 23 February 2014. The Board will enter nominations for elected officers of the Board. I understand current President, Ken Hauser will not run for re-election. The officers elected by ballot are the President, 1st Vice President, 2nd Vice President, and Treasurer. Consider that current Board members are not spring chickens; no offense intended. The average age of retirees over the last several years appears to be about 55yoa. An infusion of fresh blood will be good for the organization. Many issues require immediate response and recent retirees need to step up and be involved. It’ll give you a reason to get up in the morning and a cause to pursue. Often, individuals voice negative opinions regarding leadership’s decisions. Now is an opportunity to move us in your vision of a positive direction. Go to our website @: retiredchicagopoliceassoc.com; review the Constitution and By- Laws. Do something to make it better. We must stay united; divided we fall..

Update on the Korshak Case

Pending in federal court, Korshak is known as the Underwood case. The Underwood case (Korshak) is about our medical benefits. Lead Attorney, Clint Krislov, has several briefs pending. Those who sent contributions to Mr. Krislov with contact information are receiving email updates.

I realize some of you do not have email accounts; however electronic media is now an accepted and important vehicle for communication. Please reach out to your family, friends or the

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2014 MEMBERSHIP DUES ARE \$15.00

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 \$15.00 TO:

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

ATTENTION All FOP Members



It is time to elect the FOP Board of Directors. The ballots will be mailed to your homes on February 11, 2014, to be returned by March 6, 2014.

Below is list of RCPA members running for the Board of Directors.

Recording Secretary: Greg Bella

Sergeant-at-Arms: William Burns, Ralph Schauf

The following members are running for Trustee:

Denis Doherty, Patrick Duckhorn, Kathleen Gahagan, Ken Hauser, Coralyn Hudik, Tom Lonergan, Steven Marchfield, Rob ‘Lumpy’ Rutherford, Vic Rini, Ron Shogren, Mike Underwood

PLEASE VOTE AND SUPPORT OUR MEMBERS.

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All Fraternal Order of Police Retirees:

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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**

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Don Januszyk Continued

public services in your area to learn how to access information available to you. Initially it may be intimidating, but if you were a Chicago Police Officer, you've overcome more difficult challenges. Yes, I realize cops don't do change well.

Regarding Underwood, currently all is calm. We are waiting for hell to break loose. The future fight will need more money. It is galling that the City is using our money to fight us. They expect to wear us and our funds out; don't let them win. If you wish to contribute and be on Attorney's Krislov email list you must send to his address, the following with your contribution:

- ❖ Your Name
- ❖ Address
- ❖ Phone
- ❖ E-mail Address
- ❖ Date of Appointment
- ❖ Date of Retirement

Clint Krislov

Krislov & Associates, Ltd.

Civic Opera Building, Suite 1300

20 North Wacker Drive

Chicago, Illinois 60606

IRROC and the Illinois right to concealed carry have different rules. Retired officers carrying an IRROC certification do not need to sign up for the Illinois concealed/carry. Federal 218 bill which IRROC represents should supersede the Illinois law which is more restrictive. There have been questions regarding carrying a weapon into certain facilities in Illinois. According to the Illinois ILCS 430-66/65, which you can Google, the restrictions are endless. I contacted IROCC about this. They are waiting for a legal opinion; however, they believe federal bill SB-218 takes precedent state legislation.

If you enter a facility or business that has a "No Weapon" sign posted, we recommend you honor the owner's request. Typically, weapons are banned at large sporting events, not by governmental authority, but by the owners of the leagues or stadiums. That is their right. Remember, the words "concealed carry" mean carried out of sight. Most of us are professional, logical, and use common sense. Continue to do so. This spring Illinois will have a primary election. I realize that many don't want to declare their party. When I'm at the polling place and I have to make a decision, I try to do what I think is the best thing. Am I always right, hell no, but I was there putting in my two sense for all it was worth. Please, for the good of all, take the time and vote.

There are no words to explain the governor's race. Our current governor sold out American families by signing the law allowing gay marriages. Additionally, signed a law reducing pension benefits for state workers and teachers. Should he be re-elected??? One of the candidates is anti-pension and anti-union, do you want him???? While our association does not

endorse candidates, we can state issues and facts. Take the time to vote in the primary and fall election. Remember, you'll get what you didn't vote for.

Judges will be up for retention. Please remember **IF YOU DO NOT VOTE FOR A JUDGE, IT IS A VOTE FOR THE JUDGE**. A judge must receive a **NO** vote to lose their position. A friend of mine who is an attorney chastised me and stated that there are good judges in the field of candidates. He is correct. Take time and find out about a judge. The papers publish lists of judge recommendations. If you refuse to do the necessary research, then vote no across the board. Also, there are attorneys running for positions opened by retiring judges, there you have to take your chances. Most of them are supported by the Democratic Party which is currently in control. Remember who was in control of Detroit and every other failing big city in the USA.

Here is some information regarding dental and eye insurance for those not covered. If anyone belongs or did belong to the PB&BA (usually Sergeants, Lieutenants or Captains) and are under 65 years of age you can go to their website www.pbpa.org where they offer information for that type of coverage. FOP also has coverage available for those interested and you can call 312-733-7776.

That's it for now. I'm sure our members in the warmer states are missing the snow and cool temps that we are currently enjoying. Stay safe and keep your powder dry.

CPFCU IS A PROUD PARTNER OF THE INTERNATIONAL POLICE ASSOCIATION

The International Police Association is the oldest and largest police fraternal organization, founded in 1950. Their stated mission is to create bonds of friendship and to promote international co-operation between retired and active police officers around the world! The IPA is extremely active in arranging travel and educational opportunities. Whether you're interested in visiting new places, starting up a correspondence with other officers, or just making new friends, IPA has offerings for you! You can learn more about them at www.ipa-usa.org.

Membership is open to all law enforcement officers employed with, or retired from, a law enforcement agency.* Give them a call at 855-241-9998 or visit their website, listed above, to join their great organization!

*Additional restrictions may apply. Please visit their website for complete terms of membership.