

**RETIRED CHICAGO POLICE ASSOCIATION**

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# R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

May 2015

**IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2015 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 2015 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 on Sunday, May 24, 2015 at 1:00 PM. It will be held in the 001st District Community Room at 1718 S. State Street.

We have had several spouses of retirees call asking what can be done after their husbands forgot to change pension board beneficiary forms on remarriage. The first wife got the money. The pension board has to pay whoever is listed as the beneficiary. If you are not sure who you have as a beneficiary please check with the pension board.

Please mark your calendar for the annual St. Jude Memorial March and Ceremony on Sunday, May 3, at 08:30 hours. It will be held on the lakefront at the Police Memorial Park. The North Side Luncheon will be held at Biagio's Banquet Hall, 4240 N. Central Avenue, on Wednesday, June 17, 2015. Attorney Krislov will be there to give us the latest update on our healthcare and current status in the courts.

A retired Officer called and asked if he needed a firearms control card if he is working a side job. He has the right to carry card under HB 218. I talked to the head of a security agency who stated that he gets a firearms control card for anyone that works for him even if they have a card under HB 218. The law is not clear on whether you need one if you are working as an armed security officer.

### REGULAR MEETING

Sunday, May 24, 2015 at 1:00 PM  
1st District Community Room  
1718 South State Street

The Executive Board of the RCPA will discuss the Krislov letter at our next Board Meeting in May.

We have received several calls asking who to contact if they receive bills after using the CFD Ambulance. I would like to thank 1st Vice President, Ray Casiano, for the following information. CBA, section 25.2, Ambulance Fees. Officers and their eligible dependents and retirees and their spouses will be exempt for emergency medical services performed by the Chicago Fire Department. The contact person is: Hazel Darden, Unit 123 (Human Resources) 3510 South Michigan Avenue, 4th Floor Chicago, IL 60653 312-745-5310 or 5390

We have the Request for Waiver on the RCPA website. If you need one and do not have a computer, call the office and we will send you one.



### Treasurer's Message

*By Ronald Topczewski*

If you received a **WHITE NEWSLETTER**, your 2015 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.

The FOP Gift Shop's Online Store is up and running. Check us out at [FOP7giftshop.com](http://FOP7giftshop.com) or acces us at [ChicagoFOP.org](http://ChicagoFOP.org).



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

#### RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

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

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National Conference on Public Employee Retirement System

**Don Januszyk** *1st Vice President*

The Chicago Mayoral election is over; Rahm Emanuel won. Judging from the amount of money he spent, it appears he bought his re-election. Emanuel stated that he is now a different person and will listen to Chicago residents; he even hired a person to head a transition team which typically only newly elected officeholders do. Rather than putting aside money for pension issues, he is spending money on a team to tell him how to listen to the people of Chicago. Great!!

Someone recently asked me if our pensions are in danger. Theoretically, our pension is protected by the Illinois Constitution, but elected officials are trying to change that. If they succeed in changing the pension for active members, that could affect the monies paid into the pension fund, hurting pensions. Like a Ponzi scheme, new members are necessary to fund our payouts because leadership failed to fund according to the law. Gov. Rauner is anti-pension and anti-union. Most of us can remember how it was working without a labor contract. Gov. Rauner, and Mayor Rahm and their camp will wield chaos over all government workers if they succeed in changing or eliminating current labor contracts.

In the private sector United Airlines and the Steel Industry were the first to eliminate traditional pensions. They argued that they needed the monies to keep their business afloat. Too often all corporate leaders are worried about is keeping their 7 and 8 figure salaries and stock options; their selfishness screws the people doing the grunt work.

Recently there has been an increase in news stories questioning the actions of the police. We need well trained police officers who know how to interact with citizens professionally. I'm not going to question the officers' actions, however, I recently received reliable information that there are recruits in the Chicago Police Academy with learning disabilities who are given double the amount of time to finish tests, and certain individuals are allowed to leave class during the training day to privately engage in religious ritual practices. You have to be kidding me! Police officers on the street have to react and make decisions in seconds, and at times nanoseconds. Increasingly citizens are questioning the

actions of the police, and Chicago now has officers with learning disabilities on the beat. Also, how many of us have interrupted a tour of duty to attend a religious service? Ladies and gentlemen please take the time and ask the mayor, the alderpersons, and anyone else in Chicago government to terminate this policy. We need the best officers possible to serve and protect Chicagoans.

The world is changing, and not for the good. I am ashamed at what we are leaving our children and grandchildren. The media is using their resources to desensitize us. More and more TV and movies tear down the American family, and diminish the respect we once had for each other. Take time to contact; better yet, write those in power in the public and private sectors. Tell them how you feel. We can't let our United States of America be flushed down the drain. Stay informed and active; those contrary to your beliefs certainly are.

Take care and be safe.

**Just a Thought...**  
*From Russ Schaefer, RCPA Trustee*

Hopefully, my fellow RCPA Members, you have read the letter that we published from Attorney Krislov. As you can see there are a number of issues that still require decisions from the courts. The last time we sent funds to Krislov for this effort, we the Board had a lengthy discussion as to if Krislov was our best and only defense against the city. The decision was made to support this effort through Krislov as we felt that he had the best chance to win for us because of his history with these issues. So our decision is now as to if we can continue to donate money to this cause. With the RCPA funds and funds from our individual members it is estimated that we have over \$80,000 invested. FOP has put in \$100,000., the Sgt's Association \$12,000. and I almost forgot, Fire put in \$2,500.

Because we are retired we have no leverage against the city's actions. Can we strike? NO. Can we protest at city hall? YES. Does Rahm care? ABSOLUTELY NOT! So our only option is to fight this injustice in court. As Krislov has reminded us several times, we have not hired him and so he really does not officially represent us, but yet he is willing

**CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER**

If you are reading a yellow-colored newsletter  
**2015 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.

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to accept our donations for his good work. Krislov says that he has over one million dollars in billable hours but has not shared those hours with us at this point because we have not hired him!

Moving forward is the issue of more donations from the RCPA? Because we have to maintain a reserve for our operation, the ability to continue to donate/fund this effort has flat lined. So I am asking our individual members to now step up and dig into their pockets as I and many others have done. This is a fight, a battle for what can cost you many more dollars in the future. It is also a fight for what is right.

We paid in as required, they are now breaking their promises and we can't let them win. Send your donations to the RCPA and mark them for the "Krislov Donation Fund" and they will be accounted for and sent forward in the name of the RCPA.



**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.

**Bridget Coyne-Urquhart**

**Mike Coyne**

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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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April 14, 2015

**Update for Retirees – Attorney/Client Communications**

Dear Retiree Participants,

**Retiree Healthcare:** In the *Underwood* case (dealing with healthcare post-2013 and going forward), as you know the federal Appellate Court ruled in our favor, vacated the District Court's dismissal, and ordered the case remanded to state court. Surprisingly, that process takes some remarkable administrative time. The U.S. District Court, on March 23, 2014, ordered the case remanded to the Cook County Circuit Court. On April 6, 2015, the Clerk of the United States District Court transmitted a certified copy of the Order remanding this case back to the Circuit Court of Cook County, Illinois. Promptly, thereafter, we moved to have the case reinstated and set a status hearing to proceed in State Court. We will appear before Judge Martin on April 23, 2015, to get the case moving forward. We are now again at the beginning of what will be a long battle, I'm sure.

**Korshak case:** We filed our Motion to force the City to audit and reconcile your premium charges to the actual healthcare costs for the last half of 2013. The City is now overdue in filing its response. As of now, we are set we are to appear on May 28, 2015 for argument before the Court.

**Pension Reform/Renege:** In the *Jones/Johnson* case, we are challenging the City pension reform legislation that defers and chops your Automatic Annuity Increases. At the moment, we are stayed pending the Illinois Supreme Court's decision in the State pension reform case, in which a decision is expected around the end of May.

**Funding.** We need to rebuild the war chest. While we are now again at the beginning of the healthcare case, we are nonetheless alive, and essentially back where we were when the Korshak trial ended. We will present the whole record of the trial, and seek a positive outcome for you. But we'll need your help, by contributions. We also hope that the Retired Chicago Police Association and the Fraternal Order of Police will again contribute to the cause.

We will continue to let you know what happens as events occur.

We continue to receive contribution donations from individual participants. Thank you for supporting this work. Your donations are greatly appreciated and critical to our success. Without this generous grass roots seed funding, we would not have been able to do this.

Regards,

  
Clinton A. Krislov

CAK:mm

As reported in the Chicago Daily News on March 22, 1915, Joseph M. Otis, then Treasurer of the Police Pension Fund, told the City Council that Chicago will face an enormous burden over the next 60 years meeting the requirements of the present police pension law. The Pension Board of Trustees urged the City to impose an additional tax levy to meet the present and future obligations which would total \$100,000,000. Even a hundred years ago the powers that be knew that the Pension Fund needed additional funds in order to be fully funded. I am showing these figures for 1989 to establish an underfunding of our fund to coincide with the 1915 report. On an alternative amortization basis for 1989, the Current Service Cost plus an amount to amortize the present Unfunded Liability over a sliding 40-year period, there was a deficiency of 6.25% of payroll or \$27,735,776 was contributed for 1989. It is estimated for 1990 that contributions will again be deficient. Additional contributions are needed to maintain the Fund on an actuarial basis. In 1989, the net asset base currently funds 55.2% on a book value basis, we were only 55% funded then. Why is this so alarming to our presently elected officials today? They have been warned for the past hundred years about the lack of funding but it has fallen on deaf ears in City Hall.

Now that the Mayor has been re-elected, what will he do with our pension shortfall? It was years of the city's nonpayment to the Chicago Teacher's Pension Fund and structured underpayment to the Police and Fire Department's that created the current crisis. The City didn't make any efforts during the good times to address the issue (years of surplus returns on investments) and the yearly recommendation by the Pension Funds actuaries to increase funding. (Crains' Chicago Business 3-16-15). The Mayors' financial problems will get worse if the Supreme Court rules in favor of Article 13, Section 5 of the State Constitution. I have suggestions that the Mayor should give some consideration. He will need to negotiate a pension plan with the police and firefighters that the legislature will approve. Get approval of a Casino that could provide a \$100 million yearly that his friend the Governor could help him with. The Legislature could re-institute the State Sales Tax to 5% which could provide more revenue to the City. No Mayor wants to raise the real estate taxes because it is unfair to the poor taxpayers. Although, Chicago has the lowest tax rates of any major city in the U.S. Finally, the City could implement a new tax such as a City Tax. This could create money immediately for the Pension Funds. Chicago is the only major city in the U.S. without a City Income Tax. This is a fair tax that wouldn't be a burden on the poor taxpayers. Now that the Mayor is re-elected, I don't think that a new tax would have the effect on him in four years like it did on Governor Ogilve.

There was a meeting of the Chicago Public Safety Coalition on Monday, April 13, 2015 at the Firefighters Local 2 Union Headquarters. In attendance were members of Local 2 and President Tom Ryan, members of FOP 7 and President Dean Angelo, Attorney Sean Smoot and members of the Captains, Lieutenants and Sergeants PBPA Union, Trustees from the Policemen's and Firemen's Annuity and Benefit Fund and President McNamee of the Illinois Public Pension Fund Association. The meeting was conducted by Executive Director, Ralph Martire and his assistant, Vasyl Markus of the Center for Tax and Budget Accountability. This is the organization that the Coalition hired to find out where the City is hiding the money they claim they don't have. During the meeting they discussed re-amortizing the debt, revenue sources with a real potential, a city casino, new taxes, Supreme rulings, DB/DC plans and lobbying the Legislators. The next Coalition meeting will be at the end of April.

Please mark your calendar for the annual St. Jude Memorial March and Ceremony on Sunday, May 3, 2015 at 0830 hours. It will be held on the lakefront at the Police Memorial Park. The Northside Luncheon will be held at Biagio's Banquet Hall located at 4240 N. Central Avenue on Wednesday, June 17, 2015.

To all golfers, do not forget that the Annual FOP Family Auxiliary, Detectives and Hauser Golf Outing is on Wednesday, June 24, 2015 at Bloomingdale Golf Club. The \$110 includes golf, cart, lunch, refreshments on the course and a roast pig dinner with two hour open bar. There will be numerous prizes raffled during dinner. To reserve foursomes, call Angie at 312-771-0015, Al at 773-791-4113 or Ken at 312-485-8388.

**The Italian American Police Association** meets on the second Tuesday of the month. Our next two meetings will be May 12th and June 9th. Our Annual Awards Dinner will be held on November 7th. One of our award recipients this year will be Retired CPD Officer and FOP Lodge 7's 2nd Vice President, Frank DiMaria, who will be honored as our 2015 Lifetime Achiever.

The meetings are held at Alta Villa Banquets, 430 N. Addison Road in Addison, IL at 7:00 p.m. The Awards Dinner will be at the same location. Please visit our website for any other information at iapa-il.org.

If you have any questions, you can contact President Phil Tenerelli at 708-268-1495 or iapavp@aol.com.

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## Will You Outlive Your Money?

One of the biggest concerns for retirees is whether their retirement savings will last the rest of their lives... will they run out of money?

Social Security is not the guaranteed source of retirement income it once was, and people don't want to depend on public assistance or their children during their retirement years. Whether you might run out of money hinges upon several factors: how much money you've saved; how long you need your savings to last; and, how quickly you spend your money, to name a few. Here are a couple of strategies that may help:

**Manage distributions carefully** If you're trying to stretch your savings, you'll want to withdraw money from your qualified plan as slowly as possible. Not only will this conserve the principal balance, but it will also give your funds the opportunity to continue growing tax deferred during your retirement years. However, bear in mind that you must start taking required minimum distributions (RMDs) from traditional IRAs (but not Roth IRAs) after age 70½.

What if you do not need live on the RMD's? There is a new option to help retirement income last. In July 2014, the U.S. Treasury Department removed an impediment to participants with 401(a), 401(k), 403(b), governmental 457(b), or individual retirement accounts (IRAs). Deferred Income Annuities when designated as a Qualified Longevity Annuity Contracts allow participants to bypass RMD rules and lock in payments in at purchase. Those payments can begin at any age up to age 85...thus stretching and growing your retirement income.

**Long-term care insurance** A catastrophic injury or debilitating disease that requires you to enter a nursing home can destroy your best-laid financial plans. You will need to decide whether to take out a long-term care insurance policy that may cover nursing home care, home health care, adult day care, respite care, and residential care. How do you decide what is best for you? Let the financial planners at The Financial Planning & Education Center help you navigate.

Call The Financial Planning & Education Center at The Chicago Patrolmen's Federal Credit Union at (312) 499-8888 to learn how to make your retirement last.