

RETIREE CHICAGO POLICE ASSOCIATION
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R•C•P•A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

November 2013

YOUR 2014 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2014 dues, we will send you a membership card and auto decal.



RETIREE CHICAGO POLICE ASSOCIATION *NEWSLETTER*

Page 4

Treasurer's Message *By Harold Brown*

This newsletter, as you can see, is **YELLOW**.

This month it is being sent to all members regardless of their dues status.

Please note that it contains the application for 2014 dues.

Early payment is encouraged. Upon receipt of your 2014 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.

Once again, a great time was had by all at our Corned Beef Dinner.

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

REGULAR MEETING

Sunday, November 24, 2013 at 1:00 PM
1st District Community Room
1718 South State Street

President's Message *Kenneth Hauser*

The next General Meeting of the Retired Chicago Police Association will be on Sunday, November 24, 2013 at 1:00PM in the 001st District Community Room at 1718 S. State Street. Now that a nice summer and beautiful fall are behind us, I look forward to seeing you at this meeting. Pizza will be served. I would like to thank everyone who attended our Corned Beef and Cabbage Dinner on September 29, 2013. A great time was had by the 130 attendees with plenty of food, free refreshments, great camaraderie and numerous raffle gifts. Thanks, especially, to the donors for their support.

On Wednesday, October 30, 2013, there was a meeting of the R. J. Jones Annuitant Assistance Fund which is the 501c3 gift fund that provides a \$500.00 (13th holiday) check in December. I made the motion and the gift fund Board members voted unanimously to provide a \$500.00 check to annuitants receiving the minimum monthly annuity. There will be no taxes taken out of this check by the Pension Fund but you must report this amount on your 2013 tax return.

On July 26, 2013, the Pension Fund Trustees approved Regina M. Tuczak (acting Executive Director and Comptroller) to be the Executive Director of the Fund. Retirees no longer need to register their weapons or obtain permits in Chicago. Applications for the Chicago Police Department were accepted from August 1, 2013 through September 16, 2013. A date will be announced for an examination that will be given in the near future, tentatively in December.

Your Association sent Attorney Krislov another check for \$30,000 on October 12, 2013. This money was received from the RCPA's membership to forward to Attorney Krislov to continue the fight for retirees to keep their healthcare benefits. This case is no longer referred to as the Korshak case because Attorney Krislov and the FOP decided there should be a new Plaintiff who is a retiree and his name is Michael Underwood. The next court date for this class action lawsuit is November 5, 2013 in the Federal Court Room of Judge Holderman.

The Illinois Veto Session will be on October 22-24, 2013 and November 5-7, 2013. I do not anticipate that there will be much business conducted in this year's veto session pertaining to pension issues because it takes a 2/3rd majority to make any changes. In the new legislative session of 2014, it only takes a majority of the vote to make any changes in pension legislation.

The total amount of assistance provided to Chicago Police

Continued on page 2

RETIREE CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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ANTHONY FINNELLY

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)

Officers' families since the Memorial Foundation began in 2007 now exceeds \$2,800,000.00. This assistance is made possible because of the generosity of you and many other donors.

No matter how you measure it, older Americans are falling deeper in debt. The number of people in their 60s who have debt has grown from just under half of that age group in 1998 to nearly two out of three in 2010. And their debt, as a share of their assets, has surged during that time from 10% to 18%. Debt is becoming increasingly common among older people, regardless of their level of income, according to Urban Institute researchers (The Center for Retirement Research at Boston College).

Every City of Chicago annuitant received a letter from the Department of Finance within the past month dated October, 2013. This letter addressed important information pertaining to our retirement healthcare benefits for 2014. We have been informed that for retirees who have retired prior to August 23, 1989, the City will subsidize their health benefits for their lifetimes. Those who retired after August 23, 1989 will have health benefits through December 31, 2014. The pension fund will provide \$95 per month for non-Medicare eligible retirees and \$65 per month for Medicare eligible retirees through 2016. The City informed retirees that the plan will include: Blue Cross Blue Shield PPO and prescription coverage which includes a 5% increase in mail order drugs; a small percentage increase in the co-pays, deductibles and out-of-pocket costs and 90% coverage for PPO for hospital expenses and doctor visits. This is great that the City is keeping its promise to cover retirees but why such a large increase in premiums? The City never had a projected annuitant plan costs study provided to them in 2013.

In previous years, The Segal Group, Inc. had provided such a study. Apparently whoever calculated these increases must have just pulled them out of the sky because there is no logical formula for these increases. My math shows the increases range from approximately 5% on the low end to 41% on the high end. There is no justification for these percentages especially when the Chicago Tribune on October 18, 2013 published that the healthcare costs rise for Chicago employers was only 3% as compared to the national average of 3.3%. With the increases that City annuitants just received, my bet is that the City plans to increase premiums up so high by 2016 that we will voluntarily leave the City plan.

In another part of this newsletter, there will be a membership renewal notice. Yes, it is that time of the year again. Please cut out the notice and return it with your 2014 dues check for

\$15.00. If you received a letter in the past month telling you that your dues are paid for 2014, Do Not Send A Check, as you have already paid.

There will be a General Meeting of the RCPA on Sunday, February 22, 2014 at 1:00PM in the 001st District Community Room at 1718 S. State Street. I hope the weather will be mild and you will be able to attend.

May Thanksgiving Day have an abundance of food and spirits enjoyed with good friends and family. Best wishes to you and your family for holiday happiness and good health in the New Year.

Don Januszyk *1st Vice President*

Much has happened in the last few weeks; none of it good. The government shut down, looks like a fight between the Democrats and Republicans; I view it as a fight between selfish children disregarding the people who they represent and we elected them. So who is there to blame?

Mayor Rahm Emanuel recently revealed his agenda regarding health care for police retirees. The first notification was in error according to the Mayor's office. They blamed it on the printer. Do you believe that? Printers are very careful with large jobs and go to press only after the final proof is submitted. Some of the rates decreased, but the Mayor stated that the subsidy will be eliminated by the end of the third year, though that is not in the letter. Will you let that happen?

What of the promises the City made to us when we were hired. Fearful, our families endured our working weekends, midnights, and holidays. How many family events were missed? Sure, we took the job knowing the issues. Both Mayors Daley and Emanuel squandered the cities assets for power accrual. The City has a large pension payment due. Is Mayor Emanuel putting aside monies to meet the payment? No he continues to spend without regard for pension obligations; bike lanes with pot holes, the DePaul Center, a park for Maggie Daley, etc.

What can we do? When attending your group breakfast, lunches, or coffee get-togethers, please talk about it. There are organizations who you think are speaking for you, however, they need your input. Typically, retirees say they have less time now than when they were working. We simply have more options open to spend time, but we choose our priorities. Elected officials **DO respond to calls**, and even more to the written word. Take the time to call and write. Don't bitch at

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

Don Januszyk Continued

them; be professional, and sign as a supporter. That will make a difference.

Baby Boomer Retirees are the largest voice in America. We are the pig going through the python and have influenced everything as we passed through life's stages. Things we hold dear are being discarded. "Mom & Pop, America and Apple Pie" is being flushed down the drain. The media is our enemy promoting an agenda not consistent with ours. You do not have to accept it! Do not allow their poison to be shoved down our throats. Stand up for yourselves, your children and America as we once knew it.

The RCPA conferred with an attorney, and in the best interests of our health care fight we are advising our members to send their donations directly to our Attorney Clint Krislov who is leading our fight. We ask you to give what you can afford, and thank all members who have sent in donations. When you send in the check to Mr. Krislov please include your contact information, especially your email address. That is the fastest way to receive updates. Be safe and take care!!



Make the checks payable to Att. Clint Krislov & Associates, and note in the corner "Korshak Fund".

SEND TO: Mr. Clint Krislov
Suite 1350
20 N. Wacker
Chicago, IL 60606-2902



Housing Market Best in Recent Years

The current combination of record low interest rates and a solid inventory of homes makes this the perfect time to buy. To further sweeten the pot, we can offer up to

\$2000 Closing Cost Credit (\$3000 for FHA loans). The same applies to refinances.

Looking to refinance but afraid you owe more on your home than it is currently worth? Call to see if you are eligible for the Home Affordable Refinance Program with no appraisal options and higher loans-to-value.

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Tuohy Law Offices is extending its **\$200 rate reduction** to all members until **December 1, 2013**. Plan your estate today and be relieved that your affairs are in order.

Living Trust Estate Plans Include:

• Living Trust • Last Will & Testament • Health Care Power of Attorney • Financial Power of Attorney

A Living Trust Estate Plan is designed to avoid probate, is available for distribution to your family immediately, is private, and is handled by a family member or trusted friend.

TUOHY LAW OFFICES

Millennium Park Plaza
155 N. Michigan Avenue • Chicago, Illinois 60601
info@tuohylawoffices.com
312-729-5200 • Fax 312-729-5401

Call today for full RCPA benefits

PLUS

\$200 additional reduction until

December 1, 2013!

CHICAGO PATROLMEN'S
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Have You Shared the Benefits of Membership?

When you sponsor your family members to join CPFCU you're giving them more than just an account. Your sponsorship gives them full access to all of the products and services that we provide. They'll receive the same level of dedicated service that you enjoy.

No matter where they live, they'll have convenient access to their CPFCU account through Online Banking, Shared Branching and our network of over 25,000 ATMs. They'll also be able to take advantage of our cost-saving promotions. They'll have access to mortgage services, home and auto insurance, financial planning advisors and an in house credit counselor!

There's never been a better time to sponsor your family members to join the credit union! The minimum balance for savings accounts is only \$10 and we have more products and services than ever. You can get more information about sponsoring family members online at cpdfcu.com, by calling 312-726-8814 or by stopping in to any of our four locations.

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We specialize in Police and other professional occupations. I am a retired Police Officer with 28 years of service. I have been preparing individual tax returns for over 35 years.

JACK BROWN

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Lone Tree Manor Breakfast

On the 1st Wednesday of every month, a large group of retirees meet for breakfast. It is held at the Lone Tree Manor at 7730 N. Milwaukee Avenue in Niles. Doors open around 6:30 AM. A full buffet breakfast is available. The buffet opens at 7:00 AM and is eat as much as you want.

Meet with old friends and partners and make new ones. We are back on the road home around 8:30 to 9:00 AM.

We have free door prize drawings along with a split the pot. So, mark your calendar and bring a friend. You will enjoy the morning.

Representatives from the pension board, credit union and FOP are in attendance and can answer any questions that you may have.

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This is to remind retirees to send a copy of their Medicare Card to the Pension Board 90 days before they turn 65.

The following is a letter sent by a Retired Officer:

This is the conclusion of the letter I received from City about my health care insurance and not being charged for anything.

First I called the Pension Board and they told me that they are deducting money from my pension check for health insurance and they have no knowledge of why Benefit Management sent me a letter stating that there was no cost for my health insurance. However, because I never sent the Pension Fund a copy of my Medicare card, I have been overpaying for my health care insurance. So far I overpaid about \$4,000.00. This overpayment is non refundable. I know that I faxed copies of both my wife's card and my card to Benefit Management but was not aware that I had to send copies to the Pension Board. I guess being stupid cost me 4 K. My loss.....

I called the Office of Benefits Management and inquired about the letter they sent me. Their reply to my inquire was: The letter was sent to up date their records and to notify me what insurance plan they had on their books for me and my spouse. They never put down an amount of what you are paying for insurance. The amount paid is always shown as "None".

So.....make sure that the Pension Fund has copies of your Medicare Card.

- Harold Brown



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2041 W. Carrol, Suite 221

Chicago, Illinois 60612

312-942-1222

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

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.

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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