

RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue
Chicago, Illinois, 60656
DATED MATERIALS

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
PERMIT 2970
CHICAGO, IL



R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

November 2015

YOUR 2016 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2016 dues, we will send you a membership card and auto decal.



Treasurer's Message By *Ronald Topczewski*

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

This month, it is being sent to all members, regardless of their dues status. The dues are now \$20.00

Please note that it contains the application for 2016 dues

Early payment is encouraged. Upon receipt of your 2016 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.

HAROLD BROWN
President

RONALD TOPCZEWSKI
Treasurer

NORTH

1st Wednesday of each month at 7:00 a.m.
Lone Tree Manor
7710 N. Milwaukee Avenue

SOUTH

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

President's Message

Harold Brown

Our next meeting of the will be held on Sunday, November 22, at 1 PM. It will be held in the 1st district community room. We are always happy to see new retirees. Pizza will be served after the meeting.

I would like to thank everyone who attended our Corn Beef and Cabbage Dinner on October 11. We had over 140 attendees. This is the first time that we sold out of tickets. I would like to thank our donors for their great raffle prizes.

I spoke with Ken Hauser, President of the Police Pension Board. He said that in the October he is going to make a motion for a 13th check [\$500] for 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 2015 tax return.

October 6th I attended a meeting of the Polish Police Association were Colleen Daly who is running for Judge in the 1th Judicial Subcircuit gave us the following information.

The Wills for Heroes Foundation is a non-profit organization created in response to the events of September 11, 2001 when more than 400 firefighters and police officers made the ultimate sacrifice, many without

estate plans. Through Wills for Heroes, volunteer lawyers provide free estate planning, including wills and healthcare and financial powers of attorney to first responders, military veterans, and their spouses or domestic partners. We schedule regular clinics on Saturday mornings at Chicago Public Safety Headquarters, 3510 South Michigan Avenue. The appointment takes approximately 1.5 to 2 hours.

cont inside

Happy Holidays
From Your
Board of Directors

RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

EXECUTIVE BOARD

HAROLD BROWN
President
DONALD JANUSZYK
1st Vice President
CORNELIUS DILLON
2nd Vice President
RONALD TOPCZEWSKI
Treasurer
RICHARD TUFANO
Recording Secretary
STEVE MARCHFIELD
Sergeant at Arms

TRUSTEES

JOSEPH BATTAGLIA
BILL BURNS
ERIKA CLARK
FRED GLASS
CLARENCE HEERDT
CORALYN HUDAK
JOSEPH MESCALL
VIC RINI
RUSSELL SCHAEFER
RONALD SHOGREN
KEN HAUSER
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

REGULAR MEETING
Sunday, November 22nd at 1:00 PM
1st District Community Room
1718 South State Street

Appointments are available beginning at 9am, and last appointments are scheduled at 12pm. Available 2015 dates are listed below.

Saturday, October 17
(10:30am through 12pm available)

Saturday, November 14
(11:30am and 12pm available)

Please note that this program is also available to spouses/partners. You and your spouse/partner will be seated separately with different attorneys, although you can be seated near each other to consult. Upon confirmation, you will receive a questionnaire that needs to be completed for the appointment. If you would like to be scheduled, please send an email to margarita.llamasodom@exeloncorp.com with the following information.

Full Name
Name of Spouse/Partner
(if an appointment is requested)
Name of Department
Home Address
Phone
Preferred Date and Time
Every effort will be made to accommodate your preferred date and time.

Colleen R. Daly, Attorney at Law, LLC
206 South Jefferson, Suite 100
Chicago, Illinois 60661
312-648-9000

Don Januszyk *1st Vice President*

Again, I'll revisit the Concealed Carry laws rights for Federal and State of Illinois. The Illinois' concealed carry bill HB 183 is more restrictive than Federal Bill SB 218. In Illinois the signs posted in establishments with the red circle and picture of a circled firearm with a red line through it means firearms are not permitted. This applies to the Illinois concealed carry law ONLY and the statute is noted on the right had bottom of the sign. Federal bill SB 218, sect. 3, 926C, (b), (1), states "permit private persons or entities to prohibit or restrict the possession of concealed firearms on their property". The signs in Illinois are basing their refusal

on the Illinois law (430 ILCS 66/65) noted in the lower right hand corner of the sign. It is likely that in Illinois the vast majority have no understanding of the federal SB 218 bill, and it's reasonable to conclude that if you carry an IROCC card the signs do not apply to you. Remember, concealed carry means DO NOT EXPOSE your weapon, except a bad guy. I hope this ends confusion.

In Illinois both pension and medical benefits for CPD retirees are in chaos. Gov. Rauner is anti-traditional pension and anti-union. Mayor Rahm Emanuel wants nothing to do with health care for retirees and is willing to sell city unions down the drain by privatizing city services. Additionally, he's done nothing to ensure the viability of the police and fire pensions. His actions are focused on enriching his corporate supporters.

What can we retirees do???? Att. Clint Krislov is fighting for our medical benefits, and those of five other pension funds, but only the police have contributed substantial money to the fight. I understand that Fire sold out to the City to keep the 5th man on their rigs, and the other funds were threatened with privatization, so they sold out to keep their patronage jobs. If I'm wrong, please let me know.

Changing topics, but still addressing government abuse of power with our money; the U. S. Military does not have enough ships to transport military personal to areas of need, but they have enough money to pay for trans-gender personnel needing meds to alter their bodies from the way they were born.

We spend countless billions on foreign aid and recently refugees fleeing the Syrian government refuse our donations of water and food. I have seen videos showing them throwing our aid away! What's interesting is that it is the males refusing the help while the women seem to want the food and water for their children; our dollars at work. You might wonder what does the above have to do with us. United Airlines and U.S. Steel were first to sell their employees down the drain by stealing from their pensions. Other companies followed suit by workers to 401Ks. Our pensions are next as government leaders continue to abuse power, mis-spend and gain more control and power over our lives and the lives of our children. Many of our young adults lacked hardship and/or challenge in their lives and I wonder if they have the ability to survive when it comes.

Many police officers retire after they reach the required time
cont above

usually in their early 50's. Many are unable to find new employment necessary to pay for the education of their children and medical benefits, both of which have substantially increased in cost.

I realize this column is all over the place, but what are the answers??? We represent over 5,000 CPD retirees, and sitting at Board meetings I wonder what we can do to reverse this decline in quality of life. Newspapers ads? They cost about \$17,000 for one issue in one paper. Give money to Krislov when four other pension funds do nothing? Why should we bear the burden alone? Court fights are expensive, and the City is using our tax dollars to fight us. Some of you might be financially sound, but you are the minority. Do you want the City to shove a bunch of crap down your throat or do you want to fight??? If anyone has any ideas, or suggestions (other than where I can go) please send them in to our office.

Recently, Mayor Rahm Emanuel stated that the Chicago Police are "in a fetal position", in that they are reluctant to take police action due to fear of disciplinary action. He and the rest of Illinois' elected officials are responsible for that defensive position. Recently the Illinois legislature passed a law requiring police officers to issue a signed receipt whenever they stop a person on the street that records the date, time, and reason for the stop. You're thinking, "Boy am I glad I'm retired."

We have no leadership, only minions whose sole purpose is to continue the bureaucracy. We are devolving and the following quote from socialist Bertrand Russell seems to have come true.

Take care out there, be safe, and enjoy the holidays.



CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2016 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.

RETURN THIS CUT-OFF WITH YOUR MEMBERSHIP DUES OF \$20.00 TO:

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

All Fraternal Order of Police Retirees:

Tuohy Law Offices is offering a **50% Discount for a Completed Estate Plan** to all members until **December 1, 2014**. 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

Free Consultations on Personal Injury, Medical Malpractice, Nursing Home Abuse and Real Estate Transactions.

<p>TUOHY LAW OFFICES 820 W. Jackson Blvd. • Suite 805 • Chicago, IL 60607 info@tuohylawoffices.com 312-559-8400 • Fax 312-559-8484 <i>Free Validated Parking for FOP Retirees</i></p>
--

Call today to lock in Living Trust Discounts

PLUS

50% reduction until
December 4th 2015

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

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 888-887-5761 ext. 701

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

Bill Coyne

Retiree Healthcare Litigation Update:

Krislov & Associates, Ltd.
Civic Opera Building, Suite 1300
20 North Wacker Drive
Chicago, Illinois 60606
312-606-0500
Fax:312-739-1098
clint@krislovlaw.com
October 17, 2014

Dear Participants,

To update you on where we are on the retiree healthcare case, Our next important date is November 2, 2015 at 1pm, for arguments before Judge Neil Cohen, Daley Center Courtroom 2308, for arguments on the City's and Funds' motions to dismiss our complaint. (That's right, all four of the Funds have aligned themselves with the City against us-Feel free to call your trustees and ask whose side they're on, because it's not yours.) Judge Cohen denied our emergency injunction request against the City's October 20 selection deadline, in his view that he can put things back in order before January 1, 2016 if he rules in our favor. We'll see, but we've already appealed the "stay" decision to the Illinois Appellate Court. Unfortunately, we can't give you any guarantees on how things will come out following arguments on November 2, but please hold off committing yourself elsewhere until we get a ruling from Judge Cohen. According to the City, if you re-up in the City plan, you can drop it on 30 days notice. But if you drop the City plan, they currently won't let you back in without proof of insurability at that time.

So, for the moment, we think the best approach is to stay with the City's plan for the moment, and see what happens on November 2.

For those of you who have submitted participant hardship statements to us, thank you! For those who haven't, what are you waiting for?

For those who have contributed to the war chest, thank you as well.

For those who haven't, ..

We're working hard on the appeal and preparing for November 2. A significant turnout will help show the court how important this is to you.

Regards,
Clint

The Law Office of **JULIE E. DIEMER, LLC**

Proudly offers Retired Sworn Officers and Their Immediate Family A Preferred Rate and a Free Initial Consultation in Gratitude for Their Service

908 North Wolcott Avenue, Suite 1 Chicago, Illinois 60622
773-252-1526

jdiemerlaw@comcast.net

Deceased Brothers and Sisters

July 2015

Daniel Allen
William Bogue
Elcena Cameron
Francis Costello
Thomas Doles
Drank Duran
Sandra Engemann
Michael Harrington
Patricia Kos
William Kroll
Robert Lafata
Gene Majka
Bernard Moonan
John Moore
Daniel Nendza
Wayne Parise
Kirk Rush
Sander Sawyer
Ronald Segretti
Eugene Taglioli
Hardy White
Michael White
Gregory Zunek

August

James Bach
Anthony Barrett
Freddie BrownField
Robert Duffing
Thomas Finnely Jr.
George Green Lee
Johnathan HoHo
William Lucas
Carlo Maggio
Richard Neumann
Michael O'Shea
Glenda Simpson
Warren Swegle
Thomas Welsh
James White
Lonnie Williams

September

Phillip Adamovitz
Robert Baggs
Charles Bond
Joseph Burkart
Albert Cappetta
Michael Ciechon

Sept Cont

Vito Contino
John Crenshaw
Joseph Esposito
Fredrick Friedlieb
Edwin Glogowski
James Grundy
Arthur Harris
Ronald Jasica
David Ladow
Michael Lynch
Raymond Malczynski
Donald Markham
William Mindque
Richard Mearthur
Albert McDaniel
Richard O'Connell
Richard O'Malley
Arthur Pieper
Obia President
Edward Pyskoty
Lee Rivera
William Roman
Kirk Rush
George Sams
Jess Sixkiller
Leslie Spurlock
Frank Triplett
Ralph Zierk
John Ward

First Chicago Mortgage Services

In case you haven't noticed, the Chicago Metropolitan real estate market is heating up again, thanks to pent up buyer demand and historically low interest rates. If you have been a resident of our fine city or surrounding suburbs for the last 7 years, you probably have heard about U.S. home prices going up everywhere but here and have been wondering when it will be our turn? Well, the good news is that trend appears to have reversed and price stability has finally returned to our real estate market.

One may ask, why is this important to those who are looking to buy a home at the lowest price possible? The answer is simply, stability. Stability allows for both buyers and sellers to reap the rewards of a market which offers homes for sale at reasonable prices and at the same time incents sellers to finally list their property because they feel there is enough demand to justify such a decision. This, combined with favorable interest rates creates a market which allows not only for mutually acceptable transactions to occur, but also leads to more competitive loan programs and further expansion of credit terms, something which was working against buyers in the last several years.

The best news of all is that if you have been searching for a home or looking to refinance, the Chicago Patrolmen's Federal Credit Union's mortgage subsidiary First Chicago Mortgage Services has you covered! Give John Aretos or Kristen Kulinczenko a call at 312.499.8877 and discover how they can help you finance your next dream home. First Chicago Mortgage Services offers FHA, VA, and Conventional loans for purchase or refinance as well as FREE pre approvals and onsite service.

If you are a first time home buyer or looking to move into a bigger home, John and Kristen can help! For those who have served or currently serve in the military their VA programs are some of the most aggressive in the market, offering the lowest interest rates in the industry. Their FHA programs are also priced right and offer expanded guidelines specifically designed for first time homebuyers. Best of all their loan programs carry low costs and superior service. For those who may be interested in exploring the benefits of obtaining a reverse mortgage, First Chicago Mortgage will be offering such a loan by the end of the year, rounding out what is an increasingly popular loan product. Whether you are buying or refinancing, your first move should be to consult with a loan officer who has the experience and expertise to handle any question which should arise, so give the team at First Chicago Mortgage Services a call at 312.499.8877 or check them out on line at onechicagomortgage.com.

Illinois and Florida Residents

Is your Estate Plan Up to Date?
Call Now for an "Estate Plan Checkup"

Ann Shaw, P.A.

Law Offices in Tampa Bay and Chicago
Toll Free: 800-622-1401
www.annshaw.com
Email: annshaw@annshaw.com

Retired Chicago Police Lieutenant
Discount for Sworn retirees and family

Ann Shaw
Attorney at Law

Wills, Trusts, Estate Planning
800-622-1401

Admitted to practice
law in Florida, Illinois, and
The United States Supreme Court

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.



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.

STATEWIDE IS OWNED AND OPERATED

BY CHICAGO POLICE OFFICERS

Michael Schmidt CPA.com

Retired Chicago Police Department Member

Certified Public Accountant
Enrolled Agent

Income Tax Preparation & Accounting
Individual and Business
FAFSA Assistance

Discount for active and retired CPD
and their families

3520 W. 111th Street
Chicago, IL 60655
773-840-3911

JOHN GARRIDO
KENNETH STOPPA
ATTORNEYS AT LAW

NORTHWEST LEGAL
SERVICES, LLP
5310 N. Harlem, Suite 210
Chicago, IL. 60656

773-594-2870 Office
773-594-2871 Fax

NWLegal@sbcglobal.net