

RETIRED CHICAGO POLICE ASSOCIATION

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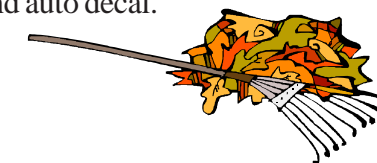


R.C.P.A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

November 2014

YOUR 2015 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.
APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.
Upon receipt of your 2015 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 2015 dues.

Early payment is encouraged. Upon receipt of your 2015 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. See the photos on page 2.

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*

The next general meeting of the Retired Chicago Police Association will be held on Sunday, November 16, at 1:00 PM. It will be in the 1st District community room at 1718 S. State Street. I look forward to seeing you at this meeting. Pizza will be served.

Regarding our healthcare: The RCPA in September sent Attorney Clint Krislov another \$25,000. This makes the total amount sent from our office on your behalf \$82,000. As of this date the FOP has sent \$100,000. on behalf of retirees' health care.

Dues for 2015 will be \$20. We have raised the dues for several reasons. The cost of postage has gone up as well as the cost of the newsletter. We are also trying to replace in case we have to send more to Attorney Krislov to help with our health care.

We have been talking to a company that is checking with several insurance companies. We do not want to be looking for insurance at the last minute if we lose our lawsuit.

I talked with the trustee for the retirees and he said that once again he will make a motion for the 13th check which will be taken from the R. J. Jones Annuitant Assistance Fund; this is the 501c3 gift fund. This check is given to annuitants receiving the minimum monthly annuity. As in

REGULAR MEETING
Sunday, November 16, 2014 at 1:00 PM
1st District Community Room
1718 South State Street

the past, there will be no taxes taken out of this check by the Pension Fund but you must report this gift on your 2014 tax return.

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

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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

Don Januszyk *1st Vice President*

I apologize to our 52 members in the great state of Michigan. I left Michigan off the count in the last newsletter.

By the time you read this most elections will be over. Those residing in Illinois had a difficult choice to make for Governor. Rauner is anti-pension and anti-union, and has close ties to Chicago Mayor Rahm Emanuel. Quinn has a track record that no one would bet on and has continued policies that are driving the state to bankruptcy. In my opinion, the only thing going for Quinn is that that he would not give Mayor Rahm Emanuel control over a casino that might be situated in Chicago. I hope everyone took the time to vote, because if you don't step up for yourself, no will act for you.

Regarding retiree medical benefits you have recently received a communication showing the increased rates for 2015. What is interesting about this is that different packages were sent to different age groups. In the past one sheet listed all rates. The change seems to have been done to ensure that one hand does not know what the other one is doing. Mayor Rahm Emanuel does not want to insure any current or future City of Chicago retirees. He prefers they participate in President Obama's medical plan, the Affordable Health Care Act; good luck with that. Those of you who reside in Chicago please remember this when Mayor Emanuel runs for re-election.

Attorney Clint Krislov, retained to fight for our medical benefits, recently lost a motion to stop the City from increasing rates for 2015 and to roll back current rates to 2013 levels. Mayor Emanuel is using our tax money to fight us. The RCPA and FOP Lodge 7 recently paid Attorney Krislov \$75,000 dollars. Many of our members already sent checks for this fight to the RCPA and Krislov. We decided not to ask our members for additional contributions now because we know that many are not in a position to do so.

It has been suggested that those on Medicare will not be affected if Mayor Emanuel terminates the supplement we pay for, and that there are other insurances available. Other insurances are available; however, they usually REDUCE coverage.

Three other pension funds, Fire, The Municipal Fund, and the Labors Fund are in the same boat as us. The Municipal and Labor Funds are made up of union locals and are not as unified as the police. Earlier this year Mayor Emanuel intimidated them into accepting a deal that benefited only the City. The threat was to agree or their union positions would be privatized. Since a vast majority of them received their jobs through political shenanigans their union leaders agreed to accept the City's proposal. The Chicago Fire Fighters Union, President Tom Ryan, has contributed only \$2,000 dollars to Krislov and says they have their own attorney in the fight. However, the only name you see fighting for us is Att. Krislov. I think it's

reasonable for you to ask fire fighters, active or retired, "What are you doing to help in this fight?" In case you are interested, the phone to Chicago Fire Fighters Local 2 is 773-536-0450 and the Chicago Fire Pension Fund is 312-726-5823.

The next RCPA newsletter will be published in February, just before the Chicago mayoral election, February 24, 2015. Hopefully, a candidate with respect for the City of Chicago, its citizens and retirees will place their name on the ballot. It is obvious the current Mayor has a destructive agenda for seniors and retirees. Please take the time to vote and may all of you and your families have a blessed and safe Thanksgiving, Merry Christmas and a happy and healthy New Year.

Corned Beef Dinner on September 28th



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.

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

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

MetLife Voluntary Dental and Vision Coverage

As of October 1, 2014, The Retired Police Association and The Fraternal Order of Police, Chicago Lodge 7, Health Insurance Committee voted unanimously to move the Voluntary Dental and Voluntary Vision programs, not offered through your City of Chicago retiree plan, to MetLife.

How can this Dental Plan benefit you?

Keeping your teeth healthy can be one important step to maintaining your overall health. Keeping up with your dental cleanings and other preventive care now can help you avoid extensive dental problems and costly treatments later on.

Why MetLife Dental?

- You can go to your dentist or one of the thousands in the network
- Negotiated fees charged by in-network dentists are typically 15-45% less than the average fees charged in the dental community for the same or substantially similar services
- Protection against unexpected costs by catching dental problems before they become serious
- Tools that help you take charge and make informed decisions on your health

Why Vision Benefits?

Regular vision care is more than the first step in correcting vision problems and treating eye disease. A routine eye exam may alert you to the onset of more serious health problems, like diabetes, even before a diagnosis is made by a general healthcare provider.

Why MetLife Vision?

- Choice of eye care professionals
- Choice of Eyewear
- Additional discounts on glasses and sunglasses
- Laser vision correction discounts

Currently, there are over 4,000 retired members participating in the plan. If you would like to hear more about the MetLife Voluntary Dental and Voluntary Vision benefits, contact Source 1 benefits at 844-466-0833 and a team member will be able to enroll you in the plan and/or answer any questions you have.

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 **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

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Call today to lock in Living Trust Discounts

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FEDERAL CREDIT UNION

CPFCU is here to help you save money! We are offering special balance transfer rates on our Copper, Platinum and Silver credit cards. What is your current credit card rate? If you're paying anything close to the national average rate of 15.07% APR*, it's time to make the switch! Feel free to give us a call; a friendly representative can assist you with comparing your payments and calculating what you could be saving every month.

Our special balance transfer rate applies when you transfer your credit card balance from another lender. You'll receive this special rate for the full life of the balance transferred with no balance transfer fees. Keep in mind that none of our cards have an annual fee. So what is your credit card costing you? Reduce your monthly payments by paying less interest and keep more money for yourself.

To apply for a CPFCU credit card, visit cpdfcu.com, call 312-726-8814 or stop in to any of our four branch locations.

If you already have a credit card with CPFCU, just call to get your balance transfer started.

This offer does not apply to cash advances and some additional restrictions may apply.

*Per creditcards.com on 10/17/14.

JOHN GARRIDO
KENNETH STOPPA
ATTORNEYS AT LAW

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5310 N. Harlem, Suite 210
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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.

STATEWIDE IS OWNED AND OPERATED
BY CHICAGO POLICE OFFICERS

The Law Office of
JULIE E. DIEMER, LLC

908 North Wolcott Avenue, Suite 1 Chicago, Illinois 60622
773-252-1526
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Proudly offers Retired Sworn Officers and Their Immediate Family A Preferred Rate and a Free Initial Consultation in Gratitude for Their Service

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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

Retiree Healthcare Litigation Update:

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20 North Wacker Drive
Chicago, Illinois 60606
312-606-0500
Fax: 312-739-1098
clint@krislovlaw.com
October 17, 2014

Re: Retiree Healthcare Litigation Update:

First, we're very grateful for the Retired Chicago Police Association's longtime encouragement and support, from both the Association and its members.

We thank those retirees who have contributed, and hope you will see this as important to continue contributing as feasible for each of you.

Second, where we are right now.

We filed our brief in the federal court of appeals on September 22, 2014. A copy of our brief is on our website www.krislovlaw.com. The City's brief will be filed next week, October 22, 2014. We'll post a copy of that as well, and welcome your suggestions, thoughts, and comments. Our reply brief will be due November 5, 2014, so get any suggestions to us quickly.

Third, reconciliation of 2013 charges show more overcharges to be refunded. Under the latest Korshak settlement, we obtained the City's obligation to subject each year's charges to an annual audit and reconciliation process, which showed overcharges each year, for which most of you received refunds in January. As with past years, we recently received the initial audit results for the 6 months ended June 30, 2013 (the end of the settlement), and, subject to further review, shows another \$3 million overcharge. So you are all likely to get refunds in January.

We have raised a few issues with the City, including that extending the benefits of the Korshak settlement through the end of 2013 should extend the audit obligation, to see if that will produce more refunds. We'll keep you posted as this plays out.

Our Prospects. This will be a long fight, but we think your claims to lifetime healthcare are strong under Illinois law. After we file our brief, the court will likely set the case for oral argument, perhaps by year end. We'll let you know when it is, and you are welcome to email us with suggestions, and to come watch.

As always, we're honored to have carried on this fight for you for over 27 years. We still need your help, support and contributions, but I hope you are pleased with our work.

Regards,

Clint Krislov