

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

RETIREE CHICAGO POLICE ASSOCIATION

February 2018

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2018 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 2018 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 held on February 18, 2018, at 1:00 PM. It will be held 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 May 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. I look forward to seeing you at the meeting.

As provided by state statute, a cost of living adjustment (COLA) of 3% will be reflected in your annuity check on January 31, 2018. This increase only applies to retirees who have attained 55 years of age and have been retired at least 13 months and were born before January 1, 1966.

Retired Public Safety Officers, do not forget the \$3000 benefit that you are provided under the Helps Provision of the Pension Protective Act of 2017. This benefit allows for tax deferred deductions of insurance premiums such as healthcare, dental, optical and long term care if the premiums are deducted from your pension check. Check with your tax consultant.

The \$500 (13) check was sent to annuitants receiving the minimum monthly annuity in December. There were 1000 checks sent 750 widows and 250 retired police officers at a cost of \$500,000 from the gift/Richard J. Jones Annuitant Assistance Funds.

REGULAR MEETING

Sunday, February 18th, 2018 at 1:00 PM
 1st District Community Room
 1718 South State Street

Don Januszky *1st Vice President*

Last issue I was in the hospital with a septic infection. I am doing well, and I thank those for the calls and emails. In 2017 we were screwed by our elected officials. Mayor Rahm Emanuel tops the list by dumping about 25 thousand retirees off the city's medical insurance. The City is self-insured, but no one has ever discovered the cost of the retiree insurance. Rahm has taken credit for saving the city money by dumping on those who worked for the city, nice guy! By the way, where is that casino that promised to bring money into our pension fund???? Our Representatives in Springfield have done nothing to help as usual!!! Law enforcement has been taking a big hit by the media. Facts about offenders and violent crimes are withheld from the public to vilify police and portray criminals and their families as victims. I don't understand how a relative of a violent offender stand in front of a camera emoting about how they feel. If I lost someone, I would be overwhelmed with grief to do anything like that, but that's only me. Police chases!!!! I've been in a few, one taking me into

Treasurer's Message *By Ronald Topczewski*

If you received a WHITE NEWSLETTER, your 2018 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. Upon receipt of your 2018 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.

If any retiree groups would like to put an article in our newsletter regarding their meetings, please contact us.

1st Friday of each month at 1:00 p.m.
 Cop Shop, Cape Coral, Florida
Tom Faragoi 239-770-7896

HAROLD BROWN
 President

RON "TOPPER" 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

RETIREE 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 Con't

Indiana. I foolishly pushed my squad to 105mph for a traffic violation! Had I crashed and died my eulogist and the department would have painted me as a hero when in reality I was a reckless fool. Crazy, maybe, but there have been chases where the offender was wanted for felonies, and civilians were seriously injured. As a retired supervisor, I recall terminating two chases. One was about 8 AM on a school day. I told my district cars to stand down, and was overridden by a supervisor in the initiating district. Well his car ended up in an accident two districts from his, and the Sergeant in that district was stuck with the investigation. Another was just after the 2300hr roll call. I was getting my coffee when several cars sped past my location. I asked the dispatcher was up; he did not know. A few minutes later, two squads crashed into each other and took out a large sign; the offender got away.

Recently the media has been publishing negative results of police chases. What is an officer to do? Do they just let the offender go? If they chase the offender and an innocent citizen is injured, they are the wrong doers. In the last few patrol officers have been charged after actions they have taken turned out to be questionable. How often are offenders charged with the injury of the civilian? The media is outspoken, but never offer a solution. There is a clear message here.

Where are the supervisors above the rank of Sergeants? Recently a sergeant was suspended in an incident where an officer shot and killed an offender. At the time of the incident the sergeant was the only supervisor working in one of the two largest districts in Chicago. Supervisors above the sergeant shared no blame. There have been incidents where a Lieutenant or a District Commander had knowledge of an officer's negative activities, and never held accountable. Retired Lieutenant Robert Angone of Florida has submitted several articles to the media regarding this. The most recent one said change has to start at the top of the command, and that is not happening in Chicago. Patrol officers will go to hell and back for a good boss, but Chicago politics prevents too many competent people from climbing the ladder.

Primary elections are coming up. Regarding judges, if you do not vote for a judge, it's a vote to retain that judge. Take the time to know the judges, and vote accordingly. Please vote for the person, not the party!!

This was sort of a negative article, but retirees have been around long enough to understand what should be done. The sad part is it is not us that will be affected by the corruption, but our grandchildren. Take care and be safe out there.

Just A Thought...

By Russ Schaefer, RCPA Trustee

At our last General Meeting several of our members were discussing the fact that our local news outlets in reporting the news of criminal activities fail to report the race of the offenders involved in serious crimes such as sexual assault, robbery and carjacking. I have actually encountered the same complaint with friends outside of law enforcement. As such I decided to contact our local broadcast news outlets and ask the burning question as to why this information is not made public and available to their listeners. I decided to contact ABC, CBS, NBC and FOX and ask this burning question.

In doing this I did identify myself as a retired police officer and Trustee for the RCPA. In an effort to ensure that each station was asked the very same question I read from notes which included the importance of identifying offenders for public safety and the Department's need to receive information from the public to help prevent and solve serious crimes that are occurring in their neighborhoods. I also noted that it has been my experience that news reporters in the field often get this information at the scene and as a reliable source very often contact CPD News Affairs.

Fox News and CBS related that they are generally supplied with generic information from their sources and that is what they relate to the public. NBC also utilizes generic information for identification but added that if they are given very specific information about offenders relative to scars, hair, tattoos, clothing, etc then race of offenders could be given. The ABC person was somewhat defensive and argumentative and related that they did not use race as they did not want to paint a picture of a certain race so that people would be afraid to even pass those people on the street. It seemed that they did not want to cause any type of negative profile to any race. When I suggested that ABC could contact CPD News Affairs to assist in completing accurate reporting and assist in public safety, I was told to contact their news office via e-mail with my inquiry and my questions would be answered by their Director or Assistant Director of the news department. Contact for answer to my questions through e-mail was also suggested by FOX news. As of this writing and well over two weeks after sending the e-mails neither FOX nor ABC News has responded to my inquiry. Go Figure!! To all my readers let me say that this effort was made with all the political correctness that I was able to muster but it certainly was not enough to convince these responders to lower theirs.

Please have a Safe and Healthy 2018.....Russ Schaefer

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2018 MEMBERSHIP DUES ARE \$20.00

Email: _____

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

FOP-Aetna Medicare Plans

Jack Byrnes

2018 brings the same benefits to the members that participated in the FOP Aetna MAPD plans. With a new year comes a new \$100 deductible for your prescription drugs. This is the same deductible that all members had at the inception of the plans in 2017. There were no structural changes made to the plans for 2018 and your coverage will continue to provide you with the quality care that you signed up for. The 2018 rates include the Health Insurance Premium Fee (Obamacare Tax) and as stated before, if the tax is repealed in 2018 rates will be adjusted downward. We will continue to keep an eye on congress and this tax as the Obamacare debate will continue in this New Year.

Labor First is your designated administrator for the Aetna MAPD plans and members have been taking full advantage of the staffed call center. Labor First is there to help members resolve claim issues, billing issues, look up Rx on the 2018 formulary or assist with any Aetna Medicare related questions that the member may have. They also continue to enroll new members that are aging into Medicare or decided to switch from the BCBS MAPD plans offered by the City. The premium difference between the City plan and the Aetna plan option 1 is about \$100 a

month saving per member. Because both plans are group plans, the Medicare Open Enrollment dates do not apply. If a member that is on the BCBS plan wants to move to the FOP plan, they can still make the switch by contacting Labor First.

Labor First can be reach at 312-248-7251 or 855-979-8840. This information can also be found on the top of your current Aetna card.



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**APY= Annual Percentage Yield.

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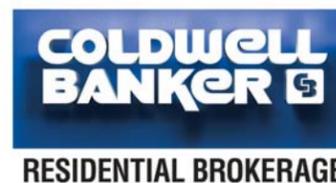
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We offer the First Home Illinois Program which includes \$7500 in cash assistance to help with down payment and closing costs (forgiven over 5 years). Variety of loan programs to choose from including Conventional, FHA, VA and USDA.

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Mike Coyne

Just A Thought... Orig. Pub. Aug. 2016

By Russ Schaefer, RCPA Trustee

The other night at a retirement party for Cmdr. Nancy Lipman the question came up at our table as to why we and the city did not pay into Social Security (SSA). I was able to explain why thanks to the information gleaned from a book given to me by Harold Brown, RCPA President.

It would seem that back in 1787 at Independence Hall in Philadelphia, there was a debate relative to the issue of the relationship between federal and state government. After the debate was over the national government was given its expressed and implied powers and the rest were left to the states explicitly or generally under the 10th Amendment. To sum it up, the Fed and the States are both sovereign and draw their powers from a constitution. Affairs within a state are generally left to the state.

As such when SSA was established, state and local governments were excluded from participation due to concerns about constitutionality. The employee-employer relationship was considered to be purely a state affair and additionally the employer "match" under FICA was seen as a tax on one level of government to another. Eventually all fifty states entered into various agreements with SSA where an employee group was not covered by a stand-alone retirement system. In Illinois, Chicago Police and Fire were excluded from SSA participation.

In this book, Under Section II Illinois Public Safety Pensions, Chapter 1 covers the Chicago Police Pension. The chapter begins with an overview and moves to then explain the differences for both the Tier 1 and Tier 2 retire-

ment formulas and benefits. This chapter goes on to describe benefits for years of service, compulsory retirement, increases in pensions after retirement, and various disability benefits, the reversionary annuity (interesting option for increasing spousal or survivor benefit) and of course the dreaded Death Benefit. Additionally the chapter describes benefits paid to police survivors that can include not only a spouse but also dependent parents, children and children that are handicapped. And finally covered are employee contributions, credible service, reciprocity and portability as well as taxation on pension benefits. Also take a read on the Governance responsibilities of the fund.

The author of this book Daniel W. Ryan has provided us with a wealth of information on all the state funds under the Illinois Constitution. Reading Chapter I will help you plan for sitting on your "three legged stool" (pension, social security and personal investments) And if you are in Deferred Compensation please read that chapter and always question you advisors relative to your investments. Considering the space I am allotted, I hope that what little information I have provided you on this book will make you get off the couch, find this book and make yourself smarter about our pension benefits beginning with the author's Introduction.

This Book entitled "Retirement Income for Illinois Fire and Police" provides information on eleven (11) Illinois pension systems, Social Security and Deferred Compensation Funds as it relates to pensioners like us. Published by Windy City Publishers.
@windycitypublishers.com

Deceased Brothers and Sisters

2017

October

Michael Ballard
Marvin Bell
Frank Boehm
Melvin Burns
Raymond Burns
Thomas Capparelli
Craig Cegielski
Francis Coughlin
Michael Ferguson
Richard Ford
Ludwig "Butch" Friedrich
Steve Janka
Lester Jedyuka
Samuel Kearney
Bernard Kelly
James Linehan
Dennis Murphy
Lawrence Nitsche
Gerald O'Sullivan
Robert "Beaver" Passeri
Lloyd Petersen
John Regan
Robert Rodriguez
Robert Thompson
Calvin Tyler
Richard Ursettig

November

Richard Clayford
Patrick Conner
George Corso
Veronica Crot
Richard De Felice
James "Peanuts" Demilio
Waldmer Drewnaik
Richard Dugan
John Durkin
Barbara Fiester
Leslie Fissinger
Ellen Healy
James Hoop
Chester Hornowski
William Manschreck
James McNamara
Ronald Milos
Joseph O'Connor
Frank Paris
Gary Partin
Walter Radtke
George Rafalski
Daniel Rolewicz
Patrick Rooney
Rudolph Sirotek
Leroy Stephens
Daniel Swick
Tommie Thomas
William Thomas
Andrew Van Vegten
James "Pete" Walker
Isom Walton
Julius Watson
Raymond Zene

December

Joseph Bowen
James Boyle
Carolyn Brown
Jacqueline Chase
Albertha Coleman
James Comito
John Corcoran
Robert Drost
James Duignan
Claudell Ervin
James Felmon
Ralph Gibson
David Gould
Ira Harris
Albert Jordan
William Kissane
Rufus Lacey
Thomas Linda
Marshall Massey
John Meade
Ronald Moran
Michael Pochordo
George Porter
Raymond Risley
David Seibel
Ellwood Stolle
Donna Strand
Anthony Urbaniak
Eugene Watson
Chrstina Thomas-Wilson
Michael Zec
Pierre Zonis