

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 2011 dues.

Early payment is encouraged. Upon receipt of your 2011 dues, we will send you your membership card and auto decal.

If you move, please notify our office and the pension office as soon as possible; provide your new address and phone number.

KENNETH HAUSER
President

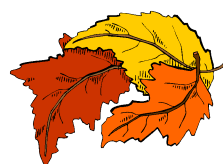
HAROLD BROWN
Treasurer

NORTH

1st Wednesday of each month at 7:00 a.m.
Lone Tree Manor
7710 N. Milwaukee Avenue
For Info Call: Joe Nalepa at 773-763-1362

SOUTH

2nd Wednesday of each month at 10:00 a.m.
Jedi Garden Restaurant
9266 S. Cicero Avenue
For Info Call: Don Januszyk at 708-364-9903



R.C.P.A Newsletter

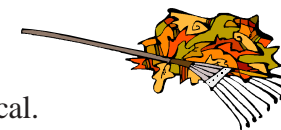
RETIREDCHICAGO POLICE ASSOCIATION

November 2010

YOUR 2011 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2011 dues, we will send you a membership card and auto decal.



President's Message *Kenneth Hauser*

The next General Meeting of the Retired Chicago Police Association will be on Sunday, November 21, 2010 at 1:00PM in the 001st District Community Room at 1718 S. State Street. The long hot summer is over so I hope to see a large attendance at this meeting. I would like to thank everyone who attended our 121st Dinner Dance on Sunday, September 26, 2010. A great time was had by all with plenty of food, free refreshments, a great DJ, camaraderie, dancing and numerous raffle gifts. Thanks, especially, to the donors of the raffle gifts for your support.

The 2nd Annual Special Pension Meeting was held on Thursday, October 21, 2010 at the Police Academy. The meeting was well attended by approximately 150 retired and active police officers. Topics discussed were the Fund's investment portfolio, funding issues, healthcare prospects (Korshak Case), future legislative issues (by the Fund's newly hired Liaison, Michael Kasper) and a Q&A session. It was announced that the retro checks and new base calculations for police officers who retired since July 1, 2007 will be done by year's end. Widows in the same time frame will be done by March 2011.

I have spoken to several employees from the Segal Group pertaining to drug and healthcare costs for 2011. This is the company that projects the Annuitant Plan Costs for the City of Chicago. They said that a Segal spokesperson, Edward Kaplan, VP, stated that 2010 prescription drug costs are lower than predicted and healthcare costs will hold relative to 2010 levels. The plans he discussed were PPOs, HMOs and POS plans. If this information is correct, the Segal Group should not be able to justify a raise in healthcare premiums for 2011.

REGULAR MEETING

Sunday, November 21, 2010 at 1:00 PM
1st District Community Room
1718 South State Street

There are many proposed pension bills sitting in a shell bill in Springfield, Illinois just waiting for the November 2nd election to be over. The Chicago Pension Funds are not included in this legislation but there is a movement to add the Police and Fire Funds in this bill. This year's Veto Session is November 16-18, 2010 and November 30 through December 2, 2010. Your Retired Chicago Police Association will be attending these sessions in order to protect the benefits we presently enjoy.

The intended pension changes are: a two-tiered pension system for new hires that raises retirement eligibility from age 50 to 55, their contribution to the Pension Fund set at 12-15% and their COLA decreased from 3% to 1 ½%; increase active police officers contribution to 12% and a proposal to create a State of Illinois tax on pensions. There is no movement to pass the FOP proposal to provide a 3% COLA at age 55 with no cap on benefits if born before January 1, 1960. If there is no movement on this bill, there will be a two-tiered pension system for retirees. The present legislation states that a police officer will be entitled to a 1 ½% COLA at age 60 with a 30% cap which means that you will only receive the COLA for 20 years at 1 ½%.

Con'd on page 2

RETIREDCHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656
Phone: 773-763-5310

www.retiredcicagopoliceassoc.com

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DATED MATERIALS 11/10

Presidents Message

(Continued from Page 1)

There is also legislation pending that will change the formula in calculating Cook County Real Estate taxes. Currently, your taxes are calculated on the property's value. Our property values have depreciated 30% in the past two years, therefore, we should be getting a reduction in our real estate bills. The politicians' response to this is that their budgets are going up and it would be impossible to decrease real estate taxes. In order to solve their budget increases, they have decided to recalculate the formulas which will result in a raise in our tax bill for 2010. If our current representatives are re-elected on November 2, we are in big trouble in the Veto Session. All these proposals will be passed because the Legislature will have been elected to another four-year term. The only help we can hope for is to have the incumbents voted out of office.

Property tax bills in Cook County should have been mailed to home owners by August 1st and returned by September 1st. They will not be mailed until December (and my guess is payment will be due immediately). Why? Our great State Senators and Representatives are waiting until after the November 2nd election to inform homeowners of their hefty real estate tax increases. As a result, the Pension Fund will not receive the Real Estate tax levy from the City until December. In order to pay the Fund's pension benefits to their annuitants, the Pension Fund has to sell off their assets. The Fund had to sell off \$25 million in assets during September, \$30 million during October and \$30 million during November. The Pension Fund is presently funded at approximately 45% on a 5-year smoothing average. Each time we have to sell off assets to pay our benefits, pension funding is reduced. Thank you, Illinois State Legislature.

There will be a General Meeting of the Retired Chicago Police Association on Sunday, February 26, 2011 at 1:00PM in the 001st District Community Room at 1718 S. State Street. I look forward to seeing you at this meeting and hope the weather is mild enough for you to attend.

I would like to congratulate the newly elected Board of the Chicago Police Association of Nevada - Michelle Manley, President, Charles Strazzante, Vice President and Donald Conners, Treasurer. This is the last newsletter you will receive in 2010. 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

2nd Vice President

It's that time of the year, elections. By the time you receive this news letter I know everyone will have complied with my request in the last news letter to VOTE. The seniors, of which most of us are, comprise one of the largest and powerful voting blocks in the nation. I just hope that everyone exercised that right to vote.

In the spring of 2011 the residents of Chicago will engage in a unique opportunity of voting for a new Chicago Mayor. I'm sure all the rest of our members not residing in Chicago are jealous. At present I have no idea how many persons are in the running, but there are many. I do believe they have until the end of November to get their petitions in. It is reasonable to conclude that there will be a runoff election with so many running. If that happens I understand that the runoff election will be in late April. Chicago will again be in the media lime light.

The City just recently made 33 new Sergeants, and also made 30 new Lieutenants, so that gave us a gain of 3 Sergeants. So far this year there are at least 46 Sergeants who have retired. Some of you know I am also on the Board of the Chicago Police Sergeants Association, which is one of the reasons I have this information. If there are any retired Sergeants out there who are not receiving the Chevrons news letter, please call the Sergeant's office at 773-376-7272. We will be more than happy to put you on our list. You can also go to the Sergeant's website which is www.chicagosergeants.org for additional information and links.

I was recently communicating with our retired officers in Las Vegas. They usually have their convention every other year in the spring, and it is due in 2011. However, they are currently discussing the possibility of having it in September. I'll keep you informed or you can go to their website which is www.cpaon.org and get the information there.

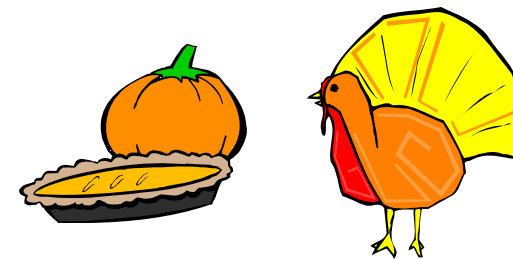
In my last article on Chicago Gun Registration I sort of made a few errors. One, you are able to use the forms which can be download from the CPD website which is www.portal.chicagopolice.org (left side of the site). The City changed that one at the last minute. The correct phone number to gun registration is 312-745-5164. The Gun Registration office has moved to 4770 South Kedzie, HOWEVER retired CPD officers should call Gun Registration (312-745-5164) to see if an appointment us available to facilitate the process.

At the present time, all applying are required to complete a 5 hour training course. However, I just learned that a Retired Chicago Police Officer, with consideration to their previous training and qualifications, are considered to have met this qualification. Also, any retired law enforcement officer who has an IROCC card is considered to have also met that qualification. If you have had to replace your duty firearm because of a defect or malfunction, I have leaned the easiest way to do this is to just pay the onetime \$15.00 dollars, and register the firearm.

Retired Youth Officer Ed Carmody Sr. , AKA retired Private Investigator, just recently published a book entitled "COP". It's a summary of incidents and stories while he was on the department. Ed can be contacted at 815-248-2922 if you would like to purchase a copy of his book.

Two last things. Regarding the Korshack ruling which expires in June 2013. I have a meeting with the lead attorney Mr. Clint Krislov at the end of October, and I hope to have some news for you at the November meeting. Also, if there are families out there who have been delaying getting their personal legal affairs completed, do so now. You have no idea how much grief that can cause your loved ones when you are gone.

Hope to see you at the November meeting, if not may all of the upcoming holidays be safe and happy.



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If you are reading a yellow-colored newsletter
2011 MEMBERSHIP DUES ARE \$15.00

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CPFCU ACHIEVES FHA APPROVED LENDER STATUS!!

The Federal Housing Administration, ("FHA") provides mortgage insurance on loans made by FHA-approved lenders throughout the United States. FHA insures single family and multi-family homes and it is the largest insurer of mortgages in the world.

The FHA has made a key change to the program* by raising maximum loan limits. This, combined with the reduction in home values, has led to significant increases in popularity of the FHA program, as millions of additional homeowners nationwide have qualified under the FHA program.

CPFCU's mortgage subsidiary, First Chicago Mortgage Services ("First Chicago") is an approved FHA broker. This creates additional mortgage options for current and retired CPD personnel and their eligible family members.

The FHA program is unique in that it offers a variety of benefits to borrowers, including first time home buyers. Have you found yourself unable to make a purchase because of the down payment restrictions? The FHA program can help you purchase a home with as little as 3.5% down. Similarly, members who are concerned about credit requirements or the cost of mortgage insurance might find a better opportunity waiting for them under the FHA program.

First Chicago CEO, John Aretos has capably served the members of CPFCU for years using conventional mortgage solutions. He stated "The inclusion of the FHA program provides us with another avenue to expand the value that the credit union brings to its membership."

With mortgage rates near historic lows and the FHA program available, now is a great time to contact John and his team at 312-499-8877!

*Contact First Chicago Mortgage Services (www.onechicagomortgage.com) for complete details at 312-499-8877.

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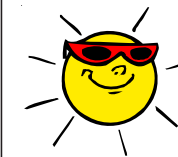
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