



R•C•P•A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

May 2019

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2019 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 2019 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 **June 2, 2019 at 1:00 PM**. It will be held in the 1st District Community Room at 1718 S State.

On April 1, 2019 the FOP sponsored a protest march against State's Attorney Kim Foxx. It was in regard to how her office handled the arrests made by officers in the Jussie Smollett case; he claimed he was assaulted by two male white offenders who threw bleach on him and put a rope around his neck.

I would like to thank those of you that attended the protest. Approximately seventy percent of those attending were retired officers.

After several weeks of investigation Smollett was charged with 16 felony counts for allegedly filing a false police report. On recommendation from the State's Attorney he was given a fine and community service, then charges were dropped, his record expunged, and the records sealed. It seems the State's Attorney does not like the way police make arrests.

We will soon be meeting with Aetna Insurance to start negotiating for the years 2021 and 2022. We would like to keep the price the same as 2020.

There are a few you who have not paid dues for this

REGULAR MEETING

Sunday, June 2, 2019 at 1:00 PM
1st District Community Room
1718 South State Street

year. With the price of stamps and printing of the newsletter increasing, I am asking those of you who receive a yellow newsletter to please pay your dues. Let's not forget the Saint Jude March On May 5th. There will be a memorial service at the FOP hall, 1412 W. Washington on May 7th at 12:00



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

Retired Sgt., Donald Januszyk

Those who reside in the Chicago had the opportunity to participate in two elections for mayor of Chicago and its alder people. Not surprisingly, only 30 % of the citizens voted. Many people are not happy with the results; unwittingly, they are to blame if they didn't vote. Some may ask, "What's that got to do with retirees or our pensions?" These elected officials will have input into what happens to our pensions. Remember, Mayor Emanuel took away the medical benefits of about 25,000 city retirees.

Some newly elected officials are socialists. They want to give away the State, and many are hostile to law enforcement. One target is the police pension. Some time ago SB777 passed and mandated a casino be built in Chicago and profits for a certain time would go to fully fund police and fire pensions. To this date nothing has happened and now there is talk of using the casino money for education, not the intended purpose of the bill.

Further hurting us is a new twist; if the City does not collect its full share of tax monies, their payment to the pension fund is reduced accordingly. If funding failure is due to delinquent taxes that are finally paid, the City is supposed to forward the appropriate amount to the Pension Fund. A major problem, though, is that the City is losing people and businesses who flee because of high taxes, regulations and crime. The tax base is diminishing while there is an influx of freeloaders to Chicago as it is a Sanctuary City.

The State and City are billions of dollars in debt so Governor Pritzker wants recreational marijuana to be approved ensuring more doped up people drive, making our interstates more dangerous than they are now. To date there is no device to detect cannabis in a person for the patrol officers to detect use in drivers. What about the City's ever increasing debts? God only knows what Mayor Lightfoot will suggest. It appears she wants some police officers fired, even after they were found not guilty in a court of law. According to Senator Bobby Rush the police are all racists because a large majority of police Chiefs in Cook County initiated a vote of "No Confidence" regarding States Attorney Kim Foxx. It's almost impossible to get felony charges approved by a Cook County State's Attorney, and the bad guys know it.

Many of you live out of State. It does not mean that you cannot be involved. Information is available on

organization websites, pension newsletter, the blogs, and when you attend retiree breakfasts or lunches. If you hear about a bill or action concerning our pension or a police issues, please call the sponsoring official or others that may help us keep the pension solvent. You cannot leave it to the small group of individuals who remain in Illinois.

Did you ever wonder about merit promotions? Now, an Exempt only has to recommend someone of their choice making it ALL about clout. Previously, the only merit promotions made were to detective. You had to submit a to-from listing all of your activity, and usually a copy of any relative arrest slips were attached with RD numbers. If approved by the Watch Commander and the District Commander, it was reviewed by a committee and they made recommendations to the Superintendent. The system seemed to work. Now what has risen to the top is questionable leadership, mostly merit promotions at every rank.

Finally, I wish to address another issue; Suicides. It is happening more frequently among our active members and, it seems, to officers having less time on the job than before. There are also too many cases among retirees. I spoke with a Department Chaplains, and was told that law enforcement wears the means on their hip making the opportunity available 24/7; quite dangerous in a fleeting moment of total hopelessness. If you see someone struggling with issues, please muster the courage to ask what is troubling them. Listen, and if necessary refer them to one of the below Support Organizations:

Police Chaplains 312-738-2831 www.chicagopcm.org/contact.php

FOP 312-499-8899 www.cpdmemorial.org

C.O.P.S. 844-245-1915 www.ilcops.org

I.S.P 217-525-1922 www.isphf.org

100 Club 312-265-0920 www.100clubchicago.org

CPD EAP 312-743-0378 Pax-0578 CPD website, under CPD Service, then Inside CPD, then EAP (finally the information)

Have a good and safe summer and all of you take care out there.



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WASHINGTON, DC 20002
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NATIONAL PRESIDENT

JAMES O. PASCO, JR.
EXECUTIVE DIRECTOR

The Honorable William P. Barr
Attorney General of the United States
950 Pennsylvania Avenue, NW
Washington, D.C. 20530

27 March 2019

Dear General Barr,

I am writing on behalf of the members of the Fraternal Order of Police to join with Chicago Lodge #7 President Kevin Graham and our brother and sister officers to insist that the U.S. Department of Justice investigate the improper conduct and possible malfeasance of Cook County Prosecutor Kimberly Foxx. President Graham made this request to John R. Lausch, Jr., U.S. Attorney for the Northern District of Illinois and we urge that this investigation commence swiftly.

There is a long list of potential misconduct by Ms. Foxx—extremely lenient sentences for violent criminals represented by law firms friendly to her and has facilitated the early release of convicted killers. In at least one recent case, an armed home invader, Menelik Jackson, was allowed to plead to burglary and received a sentence of probation. Instead of being in prison, this criminal got involved in an argument with a group of Hispanic men. Feeling disrespected, the individual retrieved a firearm and believing off-duty police officer John Rivera to be a member of the group he argued with, shot and killed him. This murderer may also be charged with a hate crime, as he intended to shoot “the first Hispanic man that he came in contact with.”

General Barr, the actions of this prosecutor are placing our officers and the citizens of Chicago at risk and the Justice Department, which was quick to investigate allegations of misconduct on the part of the Chicago Police Department (CPD), must be equally quick to investigate these credible allegations against Ms. Foxx.

The most recent outrage, of course, is the decision to drop all charges against actor Jussie Smollett, who staged an attack on himself and reported to the police that he was the victim of a hate crime. The nature of the attack he described was disturbing and hateful, so the CPD made its investigation a priority. The case was national news, with major public figures condemning the crime and speculating as to the motivation of the individuals who carried out the attack. Thousands of man hours and departmental resources were devoted to the case, and the Justice Department’s own Federal Bureau of Investigation (FBI) also rendered assistance, as that agency was investigating a threatening piece of hate-mail allegedly sent to Mr. Smollett earlier this year. In a matter of days, the attack described by the actor was proved to be a fabrication in an elaborate effort to raise his profile and enhance his career. His co-conspirators confessed to the crime and a grand jury brought a total of 16 felony charges against Mr. Smollett. In addition, the media reports suggested that Mr. Smollett sent himself the threatening letter and when this did not generate sufficient publicity, he resorted to staging an attack on himself.

—BUILDING ON A PROUD TRADITION—

As news of the attack spread, Ms. Foxx was already in contact with the Smollett family about the case and, according to some reports, she attempted to have the case adopted by the FBI at the behest of the family. General Barr, we strongly agree with President Graham, who stated the following in his letter to U.S. Attorney Lausch:

Such conduct merits a review by your office. Private attorneys are not allowed to interfere with ongoing police investigations, particularly at the request of private individuals associated with subjects being investigated by the police, in this case, a subject later determined to be the offender, not the victim.

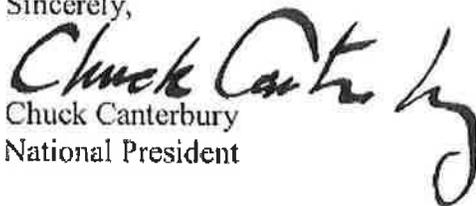
According to the media reports on public documents, one of Smollett's relatives was communicating with Ms. Foxx about her request to transfer the case to the FBI... As you probably also know, Ms. Foxx ultimately recused herself from this case as a prosecutor based on those communications with relatives of Jussie Smollett. That recusal is wholly insufficient. In order for Ms. Foxx to properly charge and try this case, her entire office should have recused itself and a special prosecutor been appointed.

Instead of following this proper protocol and proceeding with a prosecution in open court, the Cook County's State's Attorney's Office cut a deal with the defendant's high-powered legal team and became the laughing stock of the entire country. The actor forfeited his bond and served a few hours in community service and, in exchange 16 charges were summarily dropped at a hearing lasting just a few minutes. This is a clear miscarriage of justice, a fact recognized by everyone but the State's Attorneys Office. As Mayor Rahm Emmanuel noted yesterday: "Mr. Smollett is still saying he is innocent, still running down the Chicago Police Department. How dare he? How *dare* he?"

While we strongly agree with the sentiment expressed by the Mayor, the truly bad actor in this incident is not Jussie Smollett, but Kimberly Foxx. We may have been denied justice in one case, but we cannot allow future cases to be so badly mishandled—the risk to the public is too great.

General Barr, thank you as always for your consideration of the views of the Fraternal Order of Police, both our members in Chicago and the more than 345,000 men and women nationwide. I look forward to speaking with you and your staff further about this situation and, as always, we deeply appreciate your support. If I can provide you with any additional information about our concerns with respect to the conduct of Ms. Foxx, please do not hesitate to contact me or Executive Director Jim Pasco in my Washington office.

Sincerely,


Chuck Canterbury
National President

MEDICARE- The Most Important Retiree Health Insurance Program!

Are you turning 65 soon?You'll need to activate your Medicare coverage. Most retirees' City of Chicago medical coverage will end the 1st of the month that they reach age 65. If you have any dependents younger than age 65 when you become eligible for Medicare, you will need to find them other coverage. If you are still under the Chicago retiree health coverage through a younger spouse, you still need to enroll in Medicare at 65, to avoid any possible late Medicare enrollment penalties. Start researching your Medicare Supplement insurance options before you turn 65!

Over 65 and never enrolled in Medicare because you didn't have enough Quarters?

Everyone can join Medicare, even if they don't have 40 quarters, and simply pay an extra premium. The Annual Late Enrollment Period is open January 1 until March 31. Once enrolled, your Medicare coverage will be effective on July 1. There may be late enrollment penalties for every year since you were first eligible for Medicare. Every retiree who is over 65 and paying high premiums for Non-Medicare health insurance coverage need to start the Medicare enrollment process.

Important Checklist for Medicare and Social Security

Age	Actions / Considerations
62	Earliest age to apply for reduced Social Security retirement benefits, subject to earnings restrictions if working. Visit: SSA.gov for more information.
64	Start researching Medicare options. Visit: Medicare.gov for more information.
65	Enroll in Medicare. Those who claim Social Security benefits early are automatically enrolled in Medicare. Others need to enroll in Medicare during their initial seven-month enrollment period-which starts three months before their 65 birthday-or face lifetime late enrollment penalties.
66	Full Social Security Retirement age for people born from 1943 through 1954, gradually increasing to 67 for those born in 1960 or later, earnings restrictions disappear at full retirement age.
66+	Those who wait to collect Social Security beyond full retirement age earn delayed retirement credits of 8% per year through age 70. (Spousal benefit does not increase).

Note: Retirees receiving a public sector pension may be subject to the WEP and/or GPO provisions which will reduce the regular Social Security benefits.

Medicare Supplemental Insurance ("Medigap")

It is designed to cover the gaps that Medicare does not cover, such as some deductibles, co-payments, and coinsurance amounts for Medicare-approved services. Consider utilizing the Traditional Medicare Supplement plans from United American (Group Plan) and Blue Cross Individual Medicare Supplements available through convenient pension fund deductions to maintain the Public Safety Officer tax deduction.

Questions? Reach out to Mike Marron at 312-802-0587 or mike@mafcompanies.com. Mike has been serving Chicago Police Officers and their families for over 29 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan. He is a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.

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A GROUP TRADITIONAL MEDICARE SUPPLEMENT PLAN AVAILABLE TO ALL ELIGIBLE CHICAGO POLICE RETIREES

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The Chicago Police Sergeants' Association is sponsoring a Group Medicare Supplement option to ALL eligible Chicago Police Retirees, of any rank, and their spouses*. To be eligible you must have Medicare A & B and be age 65 or older.

The Only Traditional Group Medicare Supplement Plan Available to Chicago Police Retirees

Check out some of the rates for 2019!

Option 1

Out of Pocket Max	Part B Deductible
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Monthly Premium

65-69	\$204
70-74	\$220
75-79	\$280
80 and Over	\$304

Option 2

Out of Pocket Max	\$1,000
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Monthly Premium

65-69	\$140
70-74	\$158
75-79	\$217
80 and Over	\$241

UNITED AMERICAN PROVIDES HIGH QUALITY SUPPLEMENTAL COVERAGE

- ✓ Plan premiums can be deducted directly from your pension, taking advantage of your public safety officer tax benefit.
- ✓ Freedom to choose providers and hospitals for medical care anywhere in the United States
- ✓ No referrals required to see specialists
- ✓ Over 94% of providers and 99% of hospitals accept Medicare
- ✓ Supplement plan will cover Medicare excess charges
- ✓ Supplement offers foreign travel benefits
- ✓ Guaranteed acceptance, no medical questions
- ✓ Underwritten by A+ rated United American

To enroll or for more information

Please contact Mike Marron at (312) 802-0587 or Health Insurance Services at (888) 344-2522. Please indicate you are a Chicago Police Retiree.

*We offer individual BCBS plans for family members under age 65.

Lock in your age band the year you enroll!

Tuohy Law Offices has proudly served Law Enforcement for 34 Years

50% discount for Living Trust Plan

Living Trust Estate Plans Include:

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· Financial Power of Attorney
- Free Asset Inventory and Transfer Assistance

Free Consultations on Personal Injury, Medical Malpractice, Nursing Home Abuse, Mesothelioma/Asbestos

<p>TOM TUOHY TUOHY LAW OFFICES 820 W. Jackson Boulevard · Suite 805 Chicago, IL 60607 info@tuohylawoffices.com 312-559-8400 · Fax 312-559-8484</p>	<p>Call before July 1 to lock in Living Trust Discounts</p>  <p>50% fee reduction Mention FOP Retiree</p>
<p><i>Free Parking</i></p>	

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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.retiredcpd.com for the up to date news of us CPD Retirees enjoying the good life in beautiful SW Florida.

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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.

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7789 W. Talcott, Chicago IL 60631

Bridget Coyne-Urquhart

Mike Coyne

Membership Matters

***Sponsor your family, and "walk-off"
with White Sox Tickets!***

**Sponsor a member and enter a raffle to win four tickets*
to the June 14th Chicago White Sox game against the
New York Yankees! Winners are drawn after each increment
of 50 new member referrals. Sponsor as many members as
you like, as often as you want - there is no cap to how
many tickets you can score!**

Who is eligible for membership:

All of your immediate family members!

**This Membership Matters series runs from
April 1- 30, 2019.**

**Winners will be announced on May 1 via our
Facebook page and Monthly Bulletin.**

**For complete details on our Membership Matters program,
please ask a branch representative or visit our website.**

*No purchase necessary. Credit Union employees, affiliates and their families
are not eligible for the promotion. Winning sponsoring member will receive
four (4) tickets to the June 14th, 2019 Chicago White Sox game at
Guaranteed Rate Field. Tickets must be picked up, in person, at the
Chicago Patrolmen's Federal Credit Union Central Branch,
located at 1407 W. Washington Blvd., Chicago by 5 p.m. CST on June 1, 2019.
New entry form must be submitted for every sponsored new member, eg.
if you sponsor two new members, you must submit two entry forms.

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www.cpdfcu.com 312-726-8814

The world has changed and it has you in its sights

Both the politicians and the media have created a very anti law-enforcement climate where they feel you're in the wrong even before knowing any of the facts of the situation. This helps fuel the court of public opinion which then brings protesters and often heavy media attention. In many cases the protesters are not aware or interested in the facts of the situation they simply want to create a disturbance and the main goal of the media is to increase ratings, not necessarily be accurate or neutral in their reporting (fake news?).

As a retiree, if you're ever involved in a civil lawsuit due to a shooting incident you won't have the department coverage to protect you. Your homeowners or umbrella policies will not cover you for self-defense shootings, which means all the costs of the suit will be at your personal expense. This type of situation can devastate you financially or even bankrupt you. Remember you can go bankrupt from the costs of defending yourself even if it was justified and the suit gets dismissed.

One way to protect yourself is with a gun liability policy from Shield U Insurance Group. Their policy covers you, your spouse and any family members in the household under age 25. It not only provides all the defense costs associated with a civil lawsuit but in addition, it will pay up to an additional \$250,000 if you are found liable and owe a financial settlement.

In comparison, the FOP Legal Defense plan will only cover defense costs associated with a lawsuit and it does not offer any liability (settlement) protection. As a retiree the defense cost is limited to just \$25,000.

This policy has been endorsed by the IL FOP, PB&PA and MAP.

The policy is \$229/year or \$19.08/month.

For additional questions contact Michael Baker (630) 820-8696 (Aurora Office) or Dean Hill (815) 633-3150 (Rockford Office) or visit our website at www.ShieldUins.com.



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CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2019 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.

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

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

Deceased Brothers and Sisters: 2018-2019

December

JOSEPH BARNES
 DAVID COFFEY
 JAMES GRIFFEN
 JOHN MC CARTHY

PAUL NEALIS
 RICHARD O'NEIL
 EDWARD OLBRECHT
 JODY LYNN PRESTON

RAYMOND PRYBIL
 MITCHELL "BUTCHIE" RAMSKI
 RICHARD ROBERTS
 THEODORE SMITH

WALTER SIUDET
 CHRIS TSOUKALAS

January

DANIEL BIEZE
 JACQUE BOYD
 WALTER BORTKO
 JOSEPH BOYLE
 MAURICE BROWN
 JEFFERY BYBEE
 JOSEPH CAMPBELL
 JOSEPH CARONE
 ROBERT CASEY
 DAVID COADY
 DARRYL COLLINS
 RICARDO COLON
 MARC DAVILO

JAMES DE GRYSSE
 WILLIAM DUGGAN
 ROBERT FREITAG
 THOMAS GRZWACZ
 ROBERT GORSKI
 MICHAEL HARRIS
 JOHN HUM
 MARIO IRIZARRY
 RAYMOND HEYN
 ROGER JOHNSON
 DON KING
 STUART TERUSKI
 FREDERICK KETO

MARTIN LAPIERRE
 STANLEY LASKOWSKI
 DONALD MASNJAK
 JAMES McCOLLOM
 DAVID MCFARLAN
 GEGORY MITROS
 RICHARD MOSELE
 JAMES MUCIA
 EDWARD MURPHY
 KEVIN O'BRIEN
 JOHN O'MALLEY
 JOSEPH PALMER
 LORETTA PRASAD

EUGENE RAINEY
 GREGORY RAMIREZ
 EVERETT RENFRO
 LAURIE RICE
 PHILIP RICHARDSON
 ANTHONY ROMAO
 RAYMOND SCHULTZ
 HENRY SERGENT
 DANA ANTHONY SMITH
 MICHAEL SMITH
 ELDEGE WALTON
 SANDRA SEKERKA-WOLF

February

CHARLES BROWN
 ROBERT FLYNN
 ROBERT "BOB" FRANCESCONI
 ANDY GAJEWSKI
 THOMAS GRADY
 DORIS GRAHM
 FRED HALL

JAMES HALL
 EDWARD HAYES
 PATRICIA HAYS
 DEROD HENDERSON
 FRANCIS "FRANK" KELLY
 WILLIAM KOWALSKI
 ROBERT LABAK

RICHARD LAW
 MAXILKOVITZ
 GERALD NEUFFER
 EUGENE NERO
 PAUL PHILLIPS
 WILLIAM RYAN
 ROY SCARLATA

GLEN SHURTLEFF
 ISIAH SWANIGAN
 JIMMIE VERAVEIC
 RANDALL VGOREK
 FRANK WATERS
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Chicago, Illinois 60656

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Treasurer's Message *By Ronald Topczewski*

If you received a WHITE NEWSLETTER, your 2019 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 2019 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.

Las Vegas Henderson Nevada Retiree's Breakfast

Every Friday morning at 8:30 a.m. • Willow's Golf Course - 2300 E. Horizon Ridge Ave., Henderson, Nevada

1st Wednesday of each month at 1:00 p.m.

Cop Shop, Cape Coral, Florida - 822 S.E. 46th Lane

Tom Faragoi 239-770-7896

HAROLD BROWN

President

RON "TOPPER" TOPCZEWSKI

Treasurer

NORTH

1st Wednesday of each month at 8:00 a.m.

Blossom Cafe

8349 W. Lawrence Avenue

SOUTH

2nd Wednesday of each month at 10:00 a.m.

Jedi Garden Restaurant

9266 S. Cicero Avenue