

RETIRED CHICAGO POLICE ASSOCIATION

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R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

January 2016

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2016 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 2016 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 on Sunday, February 21, 2016, at 1:00PM. It will be held in the 001st District Community Room at 1718 S State Street.

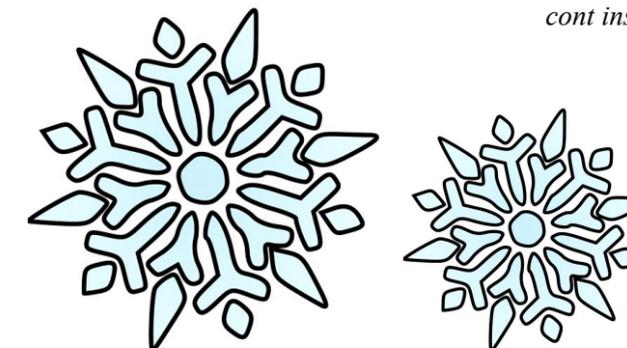
At this meeting, you will nominate the Officers to represent you for the next two years. The election of officers will be conducted at the May meeting. To be eligible to seek office, a member must be in good standing for at least two years and have attended two meetings each year. I look forward to seeing you there.

As provided by state statute, a cost of living adjustment (COLA) of 3% will be reflected in your annuity check on January 31, 2016. 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, 1955.

Retired Public Safety Officers, do not forget the \$3000 benefit that you are provided under the Helps Provision of the Pension Protective Act of 2007. 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 (13th) check was sent to annuitants receiving the minimum monthly annuity in December. There were 914 checks sent: 818 to widows and 96 to retired police officers at a cost of \$457,000 from the gift/RJAAF Funds.

cont inside



Treasurer's Message

By Ronald Topczewski

If you received a **WHITE NEWSLETTER**, your 2016 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. If any retiree groups would like to put an article in our newsletter regarding their meetings please contact us.

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

REGULAR MEETING

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

RETIRED CHICAGO POLICE ASSOCIATION

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

www.retiredchicagopoliceassoc.com

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Police Pension Fund and promote the welfare of Police
Pensioners, their widows and children.*

National Conference on Public Employee Retirement System

Disabled Veteran's Homestead Exemption

The Disabled Veteran's Standard Homestead Exemption provides a reduction in a property's EVA to a qualifying property owned by a Veteran with a service-connected disability. Beginning in tax year 2015, a \$2,500 homestead exemption is available to a veteran with a service-connected disability of at least 30% but less than 50%.

A \$5,000 homestead exemption is available to a veteran with a service-connected disability of at least 50% but less than 70%.

Veterans with a service-connected disability of at least 70% are exempt from paying property taxes on their primary residence. This exemption is available to the unmarried surviving spouse of a service-connected veteran provided that the veteran was in receipt of the exemption prior to his/her death. Additionally, beginning in tax year 2015 and thereafter, the unmarried surviving spouse of a service member killed in the line of duty is exempt from paying property taxes on the primary residence. Once approved, qualifying veterans and surviving spouses must file an annual application by their county's deadlines to continue to receive this exemption.

To apply for this exemption, please contact or visit your local County Assessor's Office.

Don Januszyk *1st Vice President*

We made it another year! I hope all had a Merry Christmas and a safe New Year's. Let's start with medical benefits issues. On December 3rd, 2015, Judge Cohen ruled that those hired before 23 August 1989 have a benefit and are protected by the Illinois Constitution Article XIII, Section 5. Those retired under the provisions of any labor contracts that provide medical coverage until age 65 are covered. Judge Cohen ruled against our request for an injunction to roll back the 2016 rate increases; that decision is being appealed.

According to Mr. Krislov all the Pension Funds have joined the City in fighting against rolling back the 2016 rate increases.

cont above

This is unfortunate. A roll back would not cost the funds any monies. After querying someone from the Police Pension Fund, I understand the Funds have nothing to do with the City medical rates, and pay only what the Illinois statute directs. It seems the City is increasing the rates to force retirees and annuitants to drop the City plan and seek less coverage at a cheaper rate. The status of those hired after August of 1989 is in limbo. I regret not having more info for that group.

This legal fight is incredibly complicated and confusing. Please do not give up nor do anything you may regret. The one thing you should not do is to give up your current city insurance.

There is an annuitant who had their health insurance cost increased from \$240.00 a month in 2008 to \$970.00 a month in 2015. This is unconscionable. All of us must make time to evaluate our assets and financial situation, yearly. Until now, the police have been picking up the cost of this court fight. We are the only group of retirees who have organizations with the means to keep their members informed. The pension funds have nothing to do with this. It is frustrating knowing that thousands of others will benefit while we pick up the tab, but remember, all of us will lose if we do not continue the fight. Our promised benefits are at stake. If you know affected individuals, make it clear that they are a stakeholder, explain the situation, and ask them to contribute, otherwise there is no way they will help financially.

Nationally, and especially in Chicago, police officers are being kicked under the bus. The media and elected officials have nothing good to say about the police as they react to what media spins about an incident. Pictures and videos may look terrible without context and they often stir anger. Truth and fairness become victims, never revealed. Frequently, outspoken individuals criticize the way police handle incidents, however, yet never suggest a better way of doing things or where the money to implement changes is going to come from. Officers are criticized for not using Tasers and the City has failed to provide them and the training for their use. Additionally, their car computers have outdated software, in cars that barely make it through the tour-of-duty mechanically. Mayor Emanuel failed to hire new officers for the first few years of his regime and supervisor promotions have been on hold too until the last year or so. He always finds money for things HE wants, but the city doesn't need, hence, police training is understaffed and funded. That is changing now the Feds are arriving.

cont across

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

In March, primary elections will take place in Chicago and other parts of the U.S. Many people do not care about primaries, but that is a mistake. Find out who you think is the best candidate, and do not vote party lines. People moan and groan about the state of our country, often the very ones who did not vote cry the loudest. The primaries allow us to vote no for bad judges who do not deserve retention. Take the time to find out who is recommended by the attorney associations. Their recommendations are published in the local media prior to the election.

If you can't make a decision on a judge, vote NO. Not voting is a vote FOR them. You must vote NO to keep them from being elected.

There are many CPD officers taking early retirement. I hope they realize what they are doing. They feel the job has changed too much for them to handle. I hope they take the time to plan for their family's future appropriately. Remember, it is a job with benefits in a ruined economy.

Leaving gainful employment in your 50's leaves a long way to go especially if your children's education is not complete. Think of you and your wife might in your 70's or 80's, will you be able to live comfortably?

At our February meeting there will be nominations for offices on our executive board. If you're up to it, have someone nominate you for a position.

Elections will take place at the May meeting. In the meantime vote in the primary, persuade a non-police, city pensioner to contribute cash to our fight, and stay safe.



A Message from Ken Hauser

Welcome to 2016, May you have a healthy and prosperous year. On a sad note, the National Law Enforcement Officers Memorial Fund has issued their end of the year fatality report for 2015 on December 29, 2015. 124 died in the line of duty: 52 officers died in traffic-related incidents; 42 officers were killed in firearms-related incidents and 30 officers died due to other causes—most of these were heart attacks and other job-related illnesses, including four officers who contracted illness as a result of their 9-11 rescue and recovery work.

If you are not aware, effective July 1, 2015, Illinois veterans are able to add veteran to their drivers license. You must provide a DD-214 or other military documentation to have it added. It is listed under 15 ILCS 335/5, so if you know a veteran please pass this on.

When the Affordable Care Act passed the National FOP objected to a provision commonly referred to as the Cadillac Tax. This will tax Health Care Premiums that are over a certain dollar amount. FOP and many other organizations have fought to repeal the Cadillac Tax. On December 27, 2015, the Senate passed the House Budget Bill that pushes the implementation of the tax back for two years. This will give all of the groups that oppose the tax more opportunity to finally get a full repeal of this provision.

On December 23, 2015, the Preliminary Injunction case was heard in Judge Neil Cohens Court Room 2308. Those in attendance listened to six hours of testimony and argument to block the January 1, 2016 healthcare premium increase. Considerable information was presented to the court including the minor impact these costs are to the City budget but Judge Cohen still denied Attorney Krislov's request for a Preliminary Injunction. The City's cost for providing healthcare to all City retirees in 2012 was \$99 million; 2013 was \$102 million; 2014 was \$80.6 million; 2015 was \$62.3 million and 2016 will be approximately \$32 million. As you can see, the rates keep going down especially since 2013 when the Korshak Court Case expired. Under the Korshak Case, the City was required to have an actuarial survey performed every year by the Segal Group to show the actual cost that the City was paying for healthcare. That is why retirees received a refund check every year, the Segal Group showed that the City was overcharging retirees. Since 2013, the City has not provided a survey and are not required to since the Korshak Case expiration. This is why the City is only going to pay \$32 million in 2016. They are pushing the absorbent cost onto the retirees and no longer paying their agreeable 55% of the cost of healthcare. In any case, Attorney Clinton Krislov has filed the Third Amended Complaint, asserting our entitlement to permanent coverage under the City of Chicago Annuitant Health Benefits Plan. The filing is more than 52 pages, plus some 26 exhibits, totaling more than 900 pages.

Medicare Part B premiums for many public employees will increase in 2016. The standard premium for those enrollees who pay their premiums direct to Medicare and who are therefore not covered by the so-called "hold-harmless" provision, will increase to \$120.70 in 2016, plus an additional surcharge of \$3, for a grand total of \$123.70 per month (To find out details on the "hold-harmless" provision, call your local S/S office). For Medicare Part B enrollees whose standard Part B premium is already taken out of their Social Security check, the standard premium will NOT increase ---remaining \$104.90 per month.

A decision has been rendered on a grievance presented by FOP Lodge #7 pertaining to the CR File Destruction Case, Arbitrator Roumell ruled in favor of the Lodge. Retired John Farrell and Kris Kato are the shooting team for the FOP and represent the members involved in shootings. Kris Kato decided to retire effective 31 December 2015. John Farrell recommended replacing him with retired A/4 Det. Jim Hennigan. On January 5, 2016, the FOP Board of Directors approved his appointment.

A message from Russ Schaefer

A number of years ago when the Prairie District, 021 closed a large group of active and retired police attended the official closing and photo shoot. The group was so large that the photographer had to set up on the top of a squadrol in Dusable Park across from the Station to take the picture. In many cases the picture reveals a number of current and former officers who were well over weight and in many cases had medical problems due to their obesity. Sadly, many of the retired officers related to me that their lives are spent in front of the television or the computer screen. Now, retired officers if you don't care about your body, then let us look at your brain as we all worry about our mental capacities as we age.

Did you know that one fifth of your blood is devoted specifically to supplying your brain with of course, blood and the oxygen that it supplies the brain? A host of disorders can affect the brain as it gets older from loss of hearing to dementia and certainly Alzheimer's disease.

However, by maintaining a healthy brain through mental and physical activity, as well as medical treatment we can add to the quality of life as we age. Education, sensory challenges, cognitive exercises and physical exercise improve blood flow, balance and muscle mass which all support the most important organ in your body.....The Brain.

So let's all of us get off our butts and get out there and do some type of physical activity to get your heart pumping. At the very least walk the dog the wife the husband whatever, just move! There are also programs available through your local parks and recreation centers, try one of those too. In closing, my Dad would to say to me, "if ya rest, ya rust and rust is difficult to remove". So stop rusting and get out there and move!!

Happy New Year.....Russ

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POLISH AMERICAN POLICE ASSOCIATION OF CHICAGO AND ILLINOIS

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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.

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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.

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Mike Coyne

Bill Coyne

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Deceased Brothers and Sisters

October

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 HARRY EASLEY
 JAMES FENNESSY
 WAYNE FINKEL
 FRANK GATZ
 RONALD KORNFEIND
 LAWRENCE LYNCH
 ROBERT MC CAFFREY
 DENNIS MC CARTHY
 STEVE MCKEAG
 JOSEPH MEIER
 WILLIAM MORAN
 RONALD NASH
 KARL NEUMULLER
 JOSE LUPE RAMIREZ
 KENNETH RUIBIS
 LEONARD SALVA
 JOSEPH SCHOEBER
 LAWRENCE SMITH
 WILLIAM SMITH
 MICHAEL STEPHENS
 THOMAS THOMPSON
 FRANK UBLASI
 EDWIN WILLIAMS
 JIMMIE WILSON

November

CALVIN ALLEN
 GARY CHARLES
 JAMES FENNESSY
 MARTIN GAVIN
 HENRY GRANT
 RICHARD HANSEN
 ANTHONY HARRIS
 GREGORY HARTNELL
 DANIEL HEALY
 FRED HILL
 TIMOTHY McGADY
 JOHN McINTYRE
 JAMES McNAMARA
 WILLIAM O'DONOVAN
 WILLIAM O'MALLEY
 EDWARD PAIGE
 BERRYSON READUS
 JAMES SAK
 ROBERT SHOTWELL
 THOMAS SWEENEY
 PETER WOOD
 ERNEST YAMICH
 ROBERT ZALESNY

December

TERRY AHLGRIM
 GEORGE ALM
 RODGER BANKS
 ALEXANDER BEASLEY
 VINCENT BERTUCCI
 MECHELL BOYNES
 DEXTER BRANN
 ADRIAN DEL BOSQUE
 ROBERT FORD
 JEROME GALFANO
 DENNIS GALVIN
 DARRYL GILLIAM
 JAMES GORMAN
 JAMES HAYNES
 HURBERT HOLTON
 RONALD JASICA
 THOMAS KERNAN
 DENNIS KOSTRO
 RICHARD MAGIS
 JACK MANFIRE
 JOHN MARTIN
 DURACHTA MAX
 KENNETH MITCHELL
 MARTIN MURRY
 DONALD PAMON
 BERNARD O'REILLY
 RICHARD RICCO
 MARTIN RYAN

A Message from Clint Krislov

Dear RCPA members:

Judge Cohen's December 3, 2015 ruling, that people who have a benefit under the pre-8/23/1989 version of the Pension Code have a benefit protected by the Illinois Constitution's Article XIII, Section 5; but leaving for future decision what the protected benefit is, leaves us as concerned and uncertain as you no doubt are as well.

At the December 23 hearing, I think we convinced him that the protection covers not only retirees, but also those of you who were participants (i.e., pre-8/23/1989 hires) on that date. The downside is that he seems to think at this point that all that is protected is the Pension Code's provision obligating the Funds to obtain coverage, subsidized at \$55 or \$21 by the Fund, from a City tax.

What we're fighting for, for you, is to enforce the City's Annuitant Health Benefit Plan as it was then; and at a fixed-rate paid by the fund. That's a huge difference.

Perhaps the most frustrating part of this is that your Fund's trustees are taking a position against us. While in 1987 they asserted that the City had agreed and was contractually bound to provide coverage under that Plan, with the City paying anything above the subsidy; the trustees now are supporting the City against us in all respects; on the motions to dismiss, even against our request to enjoin the City from raising the rates January 1, 2016. That would not cost the Funds a nickel. While the Police and Fire Funds are 8-person boards, and four are City officials or appointees, the other four are your elected representatives. So I could understand a split, in which the Board takes no position on any of these issues. You may wish to inquire from your elected representatives why they are opposing your interests. We are working on an appeal of the denial of the injunction.

We cannot predict whether we will succeed, even before year end; but we're working on it, and would appreciate your contributions to the war chest.

p.s., In response to our challenge to the City's declaration that people who leave the plan will not be allowed back without proof of insurability, the City Council Benefit Committee has adopted a modification that will allow people (those who switch to another plan) to come back in, prospectively only, if they apply by September 30, 2016. It's only a bit piece, and we're hoping to enable everyone back in eventually, under a lifetime plan.

Finally, if you wish to stay in the City plan at capped premium rates, you should contact the benefits office and request the means test paperwork to cap your rates, if your total income is sufficiently low. I don't agree with this approach, but it might actually make some of this more affordable for some of you. Warning on this, the City will require you to get a federal tax transcript which will show the City all of your income.

Back to work on the appeal; email any questions you have and we'll get back to you shortly.

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