



R•C•P•A Newsletter

RETIREE CHICAGO POLICE ASSOCIATION

June 2026

IF YOU RECEIVE A WHITE NEWSLETTER, YOUR DUES ARE PAID.

President's Message

Harold Brown

The next meeting of the Retired Chicago Police Association will be held on July 19, 2026, at 1:00PM at the FOP Hall, 1412 W. Washington Boulevard, Chicago, Illinois.

After the meeting, please stay and enjoy a barbecue with your fellow retirees.

Our annual Harrington's Corned Beef Dinner will be held in September.

- Date: September 13th, 2026
- Cocktails: 5:00 PM to 6:00 PM
- Dinner: 6:00 PM
- Cost: \$50.00 per ticket
- Reservations will be limited to the first 100 people
- No tickets will be sold at the door

In previous years, we have had to turn members away because the event sold out.

Although Harrington's has increased its prices, we are pleased to keep the ticket cost at \$50.00.

To reserve your tickets please mail your check to:

RCPA
5310 N. Harlem Avenue
Chicago, IL 60656

Please remember to keep your membership dues current to avoid interruption of your membership.

REGULAR MEETING
Sunday, July 19, 2026
at 1:00 PM at FOP Hall
1412 W Washington Blvd.

I would like to share a personal experience that may be helpful to other retirees and their families.

My wife recently became confused, did not recognize me, and suffered a fall that resulted in a head injury. I called 911 immediately. At the hospital, doctors determined she had a urinary tract infection (UTI). They explained that in older adults, UTIs can cause sudden confusion, memory loss, balance problems, and difficulty walking.

If your spouse or loved one experiences these symptoms, call 911 and seek medical attention right away.

We hope to see you at our upcoming events. Please continue to stay involved and look out for one another.

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 the welfare of Police Pensioners, their widows and children.

David DiSanti
RCPA Treasurer

Hello to my retirees, I hope you all are finalizing plans to enjoy your summer. First thing I want to do is welcome Mike Lappe to the board of the RCPA. Mike is bringing a plethora of ideas and enthusiasm to the organization. I can't wait to help him achieve his goals. Just as a reminder the ambulance waiver form is on the website

<https://www.retiredchicagopoliceassoc.com>

The website will be redesigned and updated in the near future. So, check it out.

There is a lot of movement with regard to the Illinois Law Enforcement Training and Standards and IROCC and certification of retirees. However, things are so fluid, I can't put out any information that I'm confident won't be changed. Rest assured, as soon as we have solid information we will put it out. The Fraternal Order of Police has a plan to involve retired officers in the FOP political agenda to secure our pensions and benefits.

Have a great summer and as always if you need something reach out at 773-763-5310



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33% Police and Family Discount for a Living Trust Estate Plan

Tuohy Law Offices has served FOP members for 36 years
 Tom Tuohy is the grandson of a CPD Chief and son of a CPD Detective

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In-Person or Zoom Signings
 Call before September 30th, 2026
 Mention RCPA for a 33%
 Discount



Well Chicago was late with their payment to the pension fund but they did send it. We frequently worry about Chicago's ability to pay into our pension. According to Illinois State law they must meet their pension requirements, but I wonder what kind of hell we would have to go thru to make them pay.

According to recent information Chicago has about 8 billion dollars owed to it. Chicago has allowed violators to defer payment they have incurred on parking tickets, water bills, only to mention a few. Illinois State has also taken action so violators need not pay fines on time or at all. Instead of fining frequent violators with a license suspension, they have eliminated that process so there is no ramification when multiple traffic violations are committed.

Chicago is losing Inspector General Deborah Witzburger. Individuals may not have always agreed with her actions but she has brought to front multiple infractions committed by Chicago and its workers. A majority of the time her investigations have been blocked or requests for information denied by Mayor Johnson. It will be interesting to see who Mayor Johnson hires to replace her. Obviously, someone who will do his bidding.

Chicago has lost several members who are heads of city departments. Currently Mayor

Johnson is trying to control the actions of the Chicago Housing Authority. He already controls the Chicago School Board and Department of Education. The CTU has lobbied for a day off to celebrate May Day. As of now teachers can rally in celebration of May Day, and students have the option of going to class. If the teacher is not there, who's going to instruct them??? Will the teachers be paid for taking the time to celebrate May Day??? If, and I say if I remember correctly May Day was usually a Communist Day of celebration.

Recently the media published information that the attorneys retained by Chicago submitted bills indicating that they worked 24 hours a day and 70 hours a week. Guess who pays for them, yup you the taxpayer.

In Chicago there have been violent teen take overs. Most elected officials are against curfew violations which used to work. In order to control these teen take overs how about arresting them. When you act out of control you go to jail. On another note, what ever happened to SWOP. You clean the city instead of going to jail. The north bound exit at the Ryan and Roosevelt looks like a garbage dump.

Enjoy the summer and be careful when you head down town.

Mike Lappe
RCPA 1st Vice President

Greetings Brothers and Sisters,

In keeping with the Retired Chicago Police Association (R.C.P.A.) mission statement; "To assist retirees and widows in attaining their benefits and to provide a community for former officers". Giving my past Chicago Police Pension elected trustee terms both active and retired since 2012, I'm honored as a member of the R.C.P.A. to be approved by the board and to offer my experience and familiarity with political and pension issues as your 1st Vice President.

Here in Illinois, our pensions are always under the microscope, either from the media, elected politicians, state, local, educational taxing bodies and a host of others. As retirees, your pension is an earned benefit that should never be used as a pawn in the political arena. But let's not be kidding ourselves. The pension rhetoric from Springfield cannot be ignored. Therefore, I will cut and paste or provide an internet site for you to explore.

(continued on page 4)

(continued from page 3)

Articles may include pension court decisions, pension news from Springfield and of course news out of city hall. I may also provide a bullet point with a few current stats. So, let's start here...

- CPD Officers/Retiree's stats; As of April, 2026: Total active officers; **11,622**; retired officers; **11,363**; widows **3,130**; all other disability and child benefits; **487**.

Which totals 14,980 benefit payments leaving the pension office vs. 11,622 pension contributions coming into the fund. Which indicates at times the fund may have to liquidate funds to make monthly benefit payments to make up the difference of 3,358.

- Current pension funding; 24% up from 23
- Chicago's public pension system faces a **\$440 million annual shortfall** compared to what actuaries say is needed to fully fund the city's pension debt [Illinois Policy](#). Despite a nearly sixfold increase in pension spending since 2014 — from \$478 million to \$2.75 billion — the city still falls short of the actuarially determined amount. This gap means pension debt continues to grow, now topping **\$36 billion** across the four city-run pension systems, with a funded ratio of less than 24% [Illinois Policy](#).

Pensions are the largest single use of Chicago's property tax revenue. In 2025, **78% of property tax dollars** went to pensions [City of Chicago](#). Since 2014, pension costs have more than doubled the city's property tax levy, and the city's property tax base has doubled as a result [Illinois Policy](#). This has kept property taxes high for a decade.

- **2025:** ~\$2.9 billion in pension costs, including \$272 million in supplemental payments [City of Chicago](#).
- **2026:** Expected \$2.8 billion, with \$219 million in extra payments.
- **2028:** Costs projected to reach nearly \$3.1 billion [City of Chicago](#).
- **Underfunding:** Only 25 cents in the dollar is saved for every dollar owed, far below the 80%+ funded levels typical for state and local plans [City of Chicago](#).
- **Pension ramp:** Illinois law requires gradual annual increases in contributions to address historical underfunding, starting in 2015 [City of Chicago](#).
- **Expanded benefits:** State-approved increases for police and firefighters starting in 2027 will further raise required payments [City of Chicago](#).
- **Budget imbalance:** The shortfall means the city's budget is inherently unbalanced, and the required pension payment each year will likely rise [Illinois Policy](#).

In September 2025, the city advanced **\$28 million** to the Firemen's Annuity & Benefit Fund to avoid selling assets, due to a delayed property tax collection from a county computer system glitch [The Real Deal](#). This highlights the ongoing cash strain on pension funds.

Bottom line: Chicago's pension system is under severe strain, with chronic underfunding, rising costs, and a growing debt burden. Without meeting actuarial requirements, the city risks higher future costs, reduced investment returns, and continued high property taxes.

Attention Class of 77-1

We are thinking about a 50 year reunion.

Time and place to be announced.

Please let me know either way.

Brandon Medow (773) 540 - 0200

You've Built Equity – Now Use It Wisely

As a retired Chicago police officer, you've spent your career serving others and planning for what comes next. Over time, your home may have become one of your most valuable financial resources.

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At **National Police Federal Credit Union**, we understand that financial decisions in retirement should be made with confidence, clarity, and control. A HELOC may provide flexible access to funds when you need them – while helping you preserve cash flow and prepare for life's larger expenses.

Retired members may use a HELOC to:

- Make home repairs or improvements
- Consolidate higher-interest balances
- Cover larger or unexpected expenses
- Create a reliable financial backup plan
- Help support family needs

This isn't about taking on more.

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To learn more, read National Police CEO Scott Arney's article on how to [Use Your Home Equity Wisely](#), or start your HELOC review today.

[Start Your HELOC Review](#)

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JANUARY DEATH NOTICES 2026

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PATRICK FLYNN JR.
KENNETH D FOWLER
GARRICK D HARVEY
GENE C. HUNT

HAROLD D JACOBY
GERALD R KELLER
LEO KERKSTRA
BENERO MARTINEZ
JOHN MELODY
MICHAEL O'BRIEN

CHARLES PHILLIPS
MARIJO K WARD
DANIEL WETTERER
CHARLIE WHITE

FEBRUARY DEATH NOTICES 2026

LEROY S ALMANZA
SUSAN E BALLAUER
JAMES H BERG
GEORGE R CORNISH
KENNETH E CROWER
LAWRENCE M CULBERTON

SALVATORE C DE LUCA
JOHN J GIROD
DENNIS J MULCAHY
TONY MUGNOLO
DENNIS J MULCAHY
ANDREW MUSZYNSKI

JEROME M PALUCH
CHRIST G PASSIAS
RONALD B TOMASIK Sr.
DARLENE D WICHT
DONALD WOLVERTON

MARCH DEATH NOTICES 2026

ALBERT ANTONIAZZI
JOHN M. DINEEN
RICHARD J. FOURNIER
THOMAS J. JONES

CAROL L. LAWRENCE
WILLIE L. MORRIS
ROBERT A. PASTERNAK
RICHARD J. POPOVITS

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Transitioning to Medicare? Understanding PHSA/COBRA Coverage for Your Spouse

For many retired Chicago Police Officers and their families, transitioning into Medicare can create uncertainty for spouses who are not yet Medicare eligible and are losing coverage under the CBA Retiree Healthcare Plan.

While the individual healthcare marketplace remains an option, many retirees discover plans often carry higher deductibles, increased out-of-pocket exposure, narrower provider networks, and reduced overall value compared to the existing City healthcare structure.

For many families, PHSA/COBRA — SWORN POLICE OFFICERS — continuation coverage can provide an important bridge for a trailing spouse.

Important Member Information

Members with questions regarding PHSA/COBRA — SWORN POLICE OFFICERS — should contact the City of Chicago Benefits Service Center directly.

City of Chicago Benefits Service Center
 Website: www.cityofchicagobenefits.org
 Phone: 1-877-299-5111

IMPORTANT:

When speaking with the Benefits Service Center, clearly explain:

“My qualifying event is the loss of CBA Healthcare coverage due to the primary member aging into Medicare.”

Understanding the Qualifying Event

Your qualifying event is the loss of CBA Retiree Healthcare coverage due to the primary member aging into Medicare.

The City healthcare coverage for the retiring member terminates on the 1st day of the month preceding your 65th birthday. This loss of coverage creates a qualifying event for the trailing spouse and eligible dependents.

PHSA/COBRA — SWORN POLICE OFFICERS — may allow the spouse to continue the same group healthcare coverage for a temporary period ranging from 18 to 36 months.

Important Timeline Information

Once coverage under the CBA Retiree Healthcare Plan ends, the PHSA/COBRA administrator will issue an election notice to the member’s home address.

Retirees generally have 60 days to elect coverage and 45 days after election to submit the initial premium payment.

Coverage is generally retroactive back to the date prior coverage ended, helping avoid gaps in healthcare protection.

IMPORTANT:

If you have not received your PHSA/COBRA information packet by the 10th day of the month your coverage terminates, contact the Benefits Service Center immediately and request your PHSA/COBRA enrollment information.

Planning Ahead Matters

If you or your spouse are approaching age 65, now is the time to evaluate your transition strategy. Understanding Medicare options, trailing spouse coverage needs, and the role PHSA/COBRA can play may help avoid rushed decisions during an important life transition.

2026 PHSA/COBRA Monthly Premium Rates (Single Coverage)

PLAN	SINGLE
Medical PPO	\$1,014.13
Medical HMO	\$865.58
Dental PPO	\$28.41
Dental HMO	\$15.19
Vision	\$3.20

RETIRED CHICAGO POLICE ASSOCIATION

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RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER

Treasurer's Message *By David DiSanti*

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

1st. Tuesday Of month 9:00 A.M. D'AGOSTINO
7350 W. Oakton
Steve Marshfield -773-771-0877

HAROLD BROWN
President

DAVID DISANTI
Treasurer

SOUTH

2nd Wednesday of each month at 10:00 a.m.
Country House Restaurant, 5400 W. 127th. Street, Alsip, Il
Rick King 773-239-0654