

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

RETIREE CHICAGO POLICE ASSOCIATION

February 2013

YOUR 2013 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2013 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 2013 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, June 2, 2013 at 1:00PM in the 001st District Community Room at 1718 S. State Street. Attorney Clinton Krislov will be a guest speaker at this meeting. He will discuss retiree healthcare post June 30, 2013. Thanks to all the annuitants who attended the Annual St. Jude Police Memorial March on May 5th at Gold Star Family Memorial Park.

For the year 2013 to present date, there have been 169 annuitants added to the pension rolls. For the month of April, 2013, the average retiree was 59 years of age with 29 years and 6 months of service. The Northside Luncheon is at Biagio's Superosa located at 4240 N. Central Avenue on Wednesday, July 17, 2013 at 1200 hours. The RCPA will be having our Corned Beef and Cabbage Dinner on September 29, 2013 at the FOP Hall. Thanks to President Mike Shields and the FOP Board of Directors, the use of the hall will be complimentary.

The total amount of assistance provided to Chicago Police Officers' Families since the Memorial Foundation began in August of 2007 is at least \$2.5 million. This assistance is made possible by the generosity of donors and by the payroll and pension contributions of active/retired Chicago Police personnel and their friends.

Frontline to Critique 401k Plans (video) was aired on April 23, 2013. Public Television's well respected and Pulitzer Prize winning show "Frontline" is the latest media outlet to critique and raise questions about 401k plans and how Wall Street

deals with them. One quote from the prevue was "This whole thing was a scam...". 401k's, "You put up 100% of the capital, you take 100% of the risk and you get 30% of the returns". Stocks couldn't be stopped in March, the DJIA had nine record closes and rose 3.73% ending at 14,578.52 and the S&P 500 rose 3.60% to a new record close of 1,569.19 and the NASDAQ rose 3.40% ending at 3,267.52. On March 1, an \$85 billion reduction in federal spending over the next six months was authorized by law- a 13% cut for the armed forces and a 9% cut for other government agencies. The federal government also put out its final estimate of Q4 GDP: +0.4%, the poorest quarterly advance since 2011. The average interest rate for 30 year fixed-rate mortgages as of April 26, 2013 was 3.40%, according to Freddie Mac. In the past four years, you have seen the stock market double. It has been statistically one of the choppiest rallies of all time. The macro news events (fiscal cliff, Euro-issues, sequestration, debt ceiling, etc.) have been driving factors of the extreme volatility and violent corrections. Market conditions are beginning to settle back to "normalcy"

Continued on page 2

RETIREE CHICAGO POLICE ASSOCIATION NEWSLETTER

Page 4

Treasurer's Message *By Harold Brown*

If you received a **WHITE NEWSLETTER**, your 2013 dues are paid. If you received a **YELLOW NEWSLETTER**, your dues are not paid and are now due. Please use the **YELLOW APPLICATION** on page **THREE**. This is the only way to tell if our members dues are paid or not. Due to the increase of postage and printing we will only be sending the newsletter to paid-up members. If any group would like to put an article in our newsletter regarding their meetings please contact us. Our Harrington's Corn Beef dinner will be held at the F.O.P. hall in September. Further information will be in the July newsletter.

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: John Zilinski at 773-259-1087

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

REGULAR MEETING

Sunday, June 2nd, 2013 at 1:00 PM
1st District Community Room
1718 South State Street

RETIREE CHICAGO POLICE ASSOCIATION

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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

Presidents Message

(Continued from Page 1)

and in many opinions are headed into a multi-year period of outperformance.

I am reiterating what I reported in the February, 2013 Newsletter pertaining to the Retiree Healthcare Benefits Commissions (RHBC) 33 page report to Mayor Emanuel on the state of retiree healthcare benefits after June 30, 2013. At the expiration of the Korshak Agreement (6-30-13), the City has three options: (1) Maintain current coverage with no material changes; (2) Provide support at some level by changing coverage to ultimately decrease costs; (3) Eliminate all funding for retiree healthcare. As of this newsletter, Mayor Emanuel has yet to make his decision (please reread the February Newsletter). Those annuitants who signed a class action form with Attorney Clinton Krislov about 18 months ago received a letter last week from Attorney Krislov. The letter is explaining that a Sangamon County Circuit Court ruled healthcare benefits are not guaranteed by the State Constitution pension protective provision. Attorney Krislov wants to intervene in the Supreme Court case with an Amicus Curiae Brief (which is to join the case as a friend of the Court Brief). This will be done by the end of May. This letter is requesting that you join with him in this case in the Supreme Court and he would like your signed engagement. He is also requesting voluntary donations. Attorney Krislov is an expert in the field of retiree healthcare. The FOP is planning on retaining him as counsel to retirees on behalf of the FOP and your association (RCPA) is planning on joining with the FOP on behalf of our retirees and widows. Any questions, call Krislov and Associates at 312-606-0500 or email: clint@krislovlaw.com. Please call your State Representative at this toll free number, 888-412-6570, and urge them to vote NO on any pension legislation that will impair or diminish pension benefits that are guaranteed by the State Constitutional Convention of 1970.

To all golfers, Do Not Forget that the Detectives Association and the FOP Family Auxiliary Annual Golf Outing is on Monday, June 24, 2013 at the Bloomingdale Golf Club. Your \$100 donation (\$110 after June 1st) includes golf, cart, lunch, refreshments on the course and dinner with a two hour open bar. There will be numerous prizes raffled during dinner (46" High Definition Color TV, Golf Clubs, Gift Certificates, etc., etc.). Call my cell at 312-485-8388 to reserve your foursomes. Hope to see you there.

There will be a General Meeting of the R.C.P.A. on Sunday, August 25, 2013 at 1:00PM in the 001st District Community Room at 1718 S. State Street. I look forward to seeing you at this meeting.

Don Januszyk

1st Vice President

In January there was a flurry of activity here in Illinois regarding pensions; nothing happened. That worries me. They are going after the teachers and the state workers; is it reasonable to conclude police and fire pensions are next?

Recently, the Sergeants negotiated a contract with the City. Part of their agreement was not to contest proposed legislation to reduce the COLA. Proposals currently in the Illinois legislature suggest eliminating the COLAs even though the Illinois Constitution prevents reduction to pension benefits. Interestingly, there is proposed legislation to change the state constitution too. Some Sergeant's Board officers have relatives who would be affected by pension changes, so it seems they would not consider action that would severely impact retirees. The active duty Sergeants voted down the contract, which now goes to arbitration. Our pensions are up for grabs. If they eliminate the COLAs, there will be a court fight. Currently, three states have eliminated COLAs, all are in court and the states are appealing to their state Supreme Court, however, the retirees have not received their COLAs for the last two years. Also, who is paying for the legal battle?

When the Sergeant's proposal came out, retirees residing in other states said they were coming to Chicago to fight this. That is appreciated; however, retirees living in Illinois will bear the brunt of the fight. Though they complain, I have not see support from those living out of state. The pension struggle is just beginning; I wonder who will stay the course in this battle.

The Korshak Agreement expires on 30 June 2013. We have heard nothing from the city. At our February Board and General meeting a motion was passed to hire the court appointed Korshak attorney, Clint Krislov. He represents all who retired in 1989 and earlier. The RCPA wants to have Krislov represent those who retired after 1989 as well as those hired after 1989. This is going to take place soon at a special Board meeting with Krislov present. I spoke with President, Ken Hauser who must call the meeting and he said that changes cannot take place because of a policy Chicago Benefit Management follows. He mentioned a 75 and 90 day period. It has to do with Benefit Management needing 75 or 90 days before a change can go into effect. I'm really not clear about the time periods. However, I believe a judge's ruling overrides policy. It is possible the City may agree to extend the Korshak ruling until June 2014, and cover retirees, but spouses will have to apply for coverage with the AHA (Obama Care).

Our next Board and General meetings are Sunday, 02 June and hope the Board can get prepare a strategy before then. If

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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
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 the City opens the Korshak door, we should be prepared. I do not trust the city.

Recently several issues have been submitted to the U.S. Supreme Court. Two are the institution of marriage between a man and a woman and gun control. Please write a letter to the Justices expressing your views. Their address is: Justice (their name), Supreme Court of the United States, One First Street N.E., Washington D.C. 20543. The Justices are Antonin Scalia, Anthony Kennedy, Clarence Thomas, Ruth Bader Ginsberg, Stephen Breyer, John Roberts, Samuel Alito, Sonia Sotomayor and Elena Kagan.

The RCPA has just about 5,000 members. Can you imagine an elected official getting 5,000 letters? In Illinois you can go to www.ilga.gov to find your elected officials. Check your voters registration card to find the district in which you reside. Illinois voters re-elected four officials under indictment. Take the time to find out about the people who represent you and make your voice heard; you owe it to our children.

Continue your good works, collecting your checks and be safe.

Lone Tree Manor Breakfast

On the 1st Wednesday of every month, a large group of retirees meet for breakfast. It is held at the Lone Tree Manor at 7730 N. Milwaukee Avenue in Niles. Doors open around 6:30 AM. A full buffet breakfast is available. The buffet opens at 7:00 AM and is eat as much as you want.

Meet with old friends and partners and make new ones. We are back on the road home around 8:30 to 9:00 AM.

We have free door prize drawings along with a split the pot. So, mark your calendar and bring a friend. You will enjoy the morning.

Representatives from the pension board, credit union and FOP are in attendance and can answer any questions that you may have.

St. Jude's Memorial March on May 5th

Thank You to all the Retirees who joined in the march on such a beautiful day. You made an exceptional showing. We appreciate your tremendous support! You make us proud!



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The credit union now offers a full range of home and auto insurance services through a partnership with Liberty Mutual Insurance. A representative will be on site on designated days, at the Financial Planning and Education Center at CPFUCU's 1407 W. Washington location. Representatives will also be available to meet at CPFUCU's other branch locations by appointment. Our affiliation with Liberty Mutual will ensure that your rate and terms will be designed to save you money, and improve upon the insurance you currently have. Feel free to contact our Call Center at 312-726-8814 for more information.

Additionally, Chicago Patrolmen's Federal Credit Union has made an arrangement with Sosin & Arnold, Ltd., an independent law firm, permitting attorneys from that firm to meet with members at CPFUCU branches. Any member interested in meeting with an attorney from Sosin & Arnold, Ltd. may contact attorney George L. Schoenbeck at (708) 448-8141 for an appointment. Please note that the Chicago Patrolmen's Federal Credit Union has not retained Sosin & Arnold, Ltd. to provide services to our members. It has entered into this arrangement to provide our membership with a convenient way to meet with legal professionals. The Chicago Patrolmen's Federal Credit Union makes no representations or warranties of any kind as to any of the services Sosin & Arnold, Ltd. may render to members pursuant to this arrangement.

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A Scholarship/Work Certificate Program will now be extended to include **retired police officers** as well as active.

Police officers and their families are eligible to receive the scholarship certificates from this program. This plan requires you to work security at **DeVry University**, Chicago Campus, 3300 N. Campbell, adjacent to the Area Three Complex.

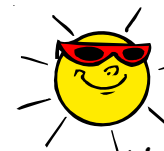
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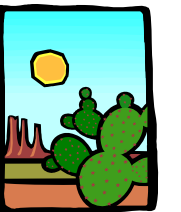
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