

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 2013 dues.

Early payment is encouraged. Upon receipt of your 2013 dues, we will send you your membership card and auto decals.

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

We had 150 attend the Corned Beef Dinner and a great time was had by all.

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

RETIREDCOPOLICEASSOCIATION

November 2012

YOUR 2013 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

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, November 18, 2012 at 1:00PM in the 001st District Community Room at 1718 S. State Street. Now that the very hot summer and beautiful fall is behind us, I hope to see a large attendance at this meeting. I would like to thank everyone who attended our Corned Beef and Cabbage Dinner on September 30, 2012. A great time was had by the 150 attendees with plenty of food, free refreshments, great camaraderie and numerous raffle gifts. Thanks, especially, to the donors of the raffle gifts for their support.

It is with great sadness that I have to report the passing of our 2nd Vice President, Tony Pulciani on November 3, 2012. He was 93 years young and a member, director and officer of this association for over 50 years. The Association extends our heartfelt condolences to his family. He was a great friend and will be dearly missed.

On Friday, November 2, 2012, there was a meeting of the R.J. Jones Annuitant Assistance Fund which is the 501c3 gift fund that provides a \$500.00 (13th holiday) check in December. I made the motion and the gift fund Board members voted unanimously to provide a \$500.00 check to annuitants receiving the minimum monthly annuity. There will be no taxes taken out of this check by the Pension Fund and you must report the amount on your 2012 tax return.

An Annuitant Trustee election was to be held on Thursday, October 25, 2012 at the Pension Fund office but since I am running unopposed, there is no need for an election. It is an

REGULAR MEETING
Sunday, November 18, 2012 at 1:00 PM
1st District Community Room
1718 South State Street

honor to serve as your Annuitant Trustee these past seven years. Thank you for your confidence in me. FOP Lodge #7 President Mike Shields, Trustee representing police officers under the rank of Sergeant, chose not to run for re-election to the Pension Fund Board. There were seven police officers who ran for Trustee in this election on Thursday, October 25, 2012. Police Officer Michael Lappe received 1300 out of 2795 ballots cast which made him the elected Trustee to the Pension Fund Board. Congratulations Mike, I look forward to working with you. Trustee Mike Shields, its been great working with you these past four years.

On November 30, 2012, the Pension Fund Executive Director, John Gallagher, will be retiring from the Fund. He has been the Executive Director for eight years and an employee of the Fund for over 32 years. This is the only job he ever had. He has accepted another job in Columbus, Ohio as the Executive

Continued on page 2

RETIREDCOPOLICEASSOCIATION
5310 N. Harlem Avenue • Chicago, IL 60656
Phone: 773-763-5310
www.retiredchicagopoliceassoc.com

EXECUTIVE BOARD	TRUSTEES
KENNETH HAUSER President	ANTHONY FAKLIS
DONALD JANUSZYK 1st Vice President	CLARENCE HEERDT
CORNELIUS DILLON 2nd Vice President	JOSEPH MESCALL
HAROLD BROWN Treasurer	GERALDINE PERRY
RICHARD TUFANO Recording Secretary	ROBERT PODGORNÝ
JAMES OLEARY Sergeant at Arms	VIC RINI
	RONALD TOPCZEWSKI
	JOHN YANEZ
	ANTHONY FINNELLY
	RICHARD J. JONES Past Presidents

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

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
PERMIT 2970
CHICAGO, IL

RETIREDCOPOLICEASSOCIATION
5310 N. Harlem Avenue
Chicago, Illinois, 60656
DATED MATERIALS 11/12

Presidents Message

(Continued from Page 1)

Director of the Ohio Police and Fire Pension Fund effective January 1, 2013. It must have been a difficult decision to accept a job where he has to relocate his family. I wish John and his family success and happiness. He will be missed.

The Illinois Veto Session will be on November 27-29 and December 4-6, 2012. I do not anticipate that there will be much business conducted in this year's veto session pertaining to pension issues because it takes a 2/3rd majority to make any changes. In the new legislative session of 2013, it only takes a majority of the vote to make any changes in pension legislation. On November 6, 2012, election day, there is a proposal on the ballot that is an attempt to impair or diminish our pension benefits. The proposed House Joint Resolution Constitutional Amendment 49 (HJRCA 49) is the first issue to be voted on the ballot. **Vote No on HJRCA 49!**



On Friday, November 2, 2012 at 9:00AM, I attended a Retiree Healthcare Benefit Commission meeting in the City Comptrollers conference room at 33 N. LaSalle Street. The Comptroller, Amer Ahmad, is the chairman of the commission. The meeting had standing room only with numerous Trustees, 3 Executive Directors, Attorneys, Union Representatives and City Officials. The commission is having bi-monthly meetings and the purpose of the meeting is to discuss the future of healthcare for retirees. The meeting lasted a little over one hour and the City presented numerous statistics pertaining to costs and healthcare plan options based on cost spectrums. There is another meeting scheduled for next Friday, November 9, 2012. I will keep the membership informed.

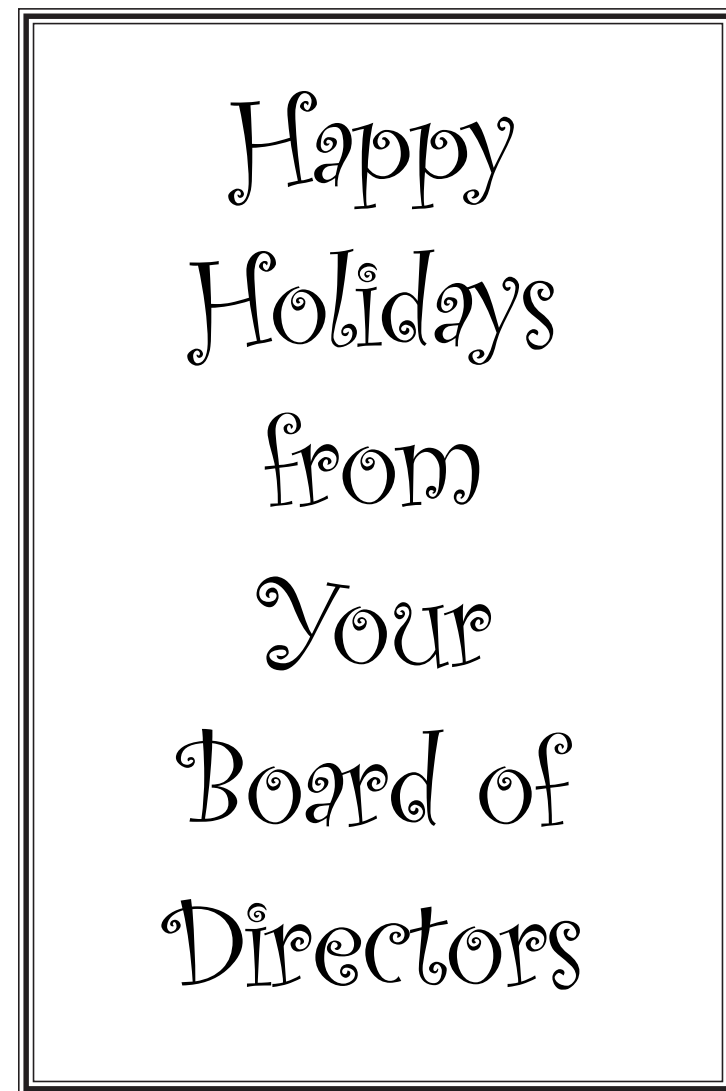
In another part of this newsletter there will be a membership renewal notice. Yes, it is that time of the year again. Please cut out the notice and return it with your 2013 dues check for

\$15.00. If you received a letter in the past month telling you your dues are paid for 2013, do not send a check, you have already paid.

The total amount of assistance provided to Chicago Police Officers' Families since the Memorial Foundation began in August of 2007 is \$2,322,493.08. This assistance is made possible by the payroll and pension contributions of active/retired Chicago Police personnel and their friends.

There will be a General Meeting of the RCPA on Sunday, February 24, 2013 at 1:00PM in the 001st District Community Room at 1718 S. State Street. I hope the weather will be mild and you will be able to attend.

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

1st Vice President

Due to unacceptable circumstances beyond my control you will be reading this very early. There are a lot of issues to be concerned with at the November elections. Locally, there is a proposed amendment to the Illinois State Constitution, which is HRJCA 49. Our state elected officials who are responsible for the poor financial condition our state and our pensions are in, are trying to take control of the pension issues. They screwed everything up in the first place and now they are saying they have to have control to fix the system. More lies. **VOTE NO FOR CA-49.**

After the November elections, stay alert for back door bills which our elected officials will try to sneak through. This will be especially important during the January veto sessions, where they will try to correct their mistakes on the backs of the tax payers.



CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2013 MEMBERSHIP DUES ARE \$15.00

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 \$15.00 TO:

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

Whatever you live, please take the time to vote. Our future depends on what you do.

Regarding the Korshak ruing which expires in June 2013. That's eight months away. The court appointed attorney Clinton Krislov has sent a communication to the City of Chicago. He advises them that he is the court appointed attorney representing the class, he requests inclusion at the meetings the Health Committee has been holding, and he additional requests copies of any reports, letters, or other communications the committee has initiated. As of this writing the City has not responded to Mr. Krislov's requests. I have requested a special Executive Board meeting with Mr. Krislov, but the Board has not ruled on my request. Hope to have more information at the November meeting. If you have any questions relative to Korshak please contact our President Ken Hauser, who is a member of the Health Committee.

Home Mortgage Interest Rates Hit New Record Lows!

Want to refinance your current residence or to downsize into a smaller retirement home? Looking to purchase a second home or investment property? Call us to see how you can take advantage of today's "lower-than-ever" interest rates and get **up to a \$2,000 closing credit.**

Blueleaf Lending
The Coyne Group

773-774-4900 Fax: 773-774-4961
7789 W. Talcott, Chicago IL 60631



Bridget Coyne-Urquhart **Mike Coyne** **Bill Coyne**

Now able to help you with your mortgage needs nationwide

NEED A FAMILY GET-AWAY? MAYBE A PLACE TO RETIRE TO?

Located Just 2 Hours West of Chicago -Away From It All, Yet So Close to Home! Come for a Day, Week or a Lifetime.

- ☞ We Offer NW Illinois' Largest Privately Owned Lake (640 Acres)
- ☞ 22 Miles of Fantastic, Scenic Shoreline
- ☞ 18-Hole Golf Course (no greens fee – members golf for FREE)
- ☞ Clubhouse, Pro-shop, Full Service Restaurant and Lounge
- ☞ Indoor/Outdoor Pool, ATV Trail and MORE!!
- ☞ Stocked Lake – We Have Our Own Fish Hatchery!!
- ☞ Ski Hill & Seasonal Bow Hunting
- ☞ 5,500 Acre Private, Lake Community

Jim Griffin

LIEUTENANT RETIRED CPD

815-238-7720

JGRIFFIN@FAWNRIDGEREALTY.COM



3-203 Association Dr.
www.FAWNRIDGEREALTY.com

*A Portion of the Sales Commission will
be Donated to the CPD Gold Star Families*

Cyndy Griffin

Property Sales Consultant

815-238-7597

CGRIFFIN@FAWNRIDGEREALTY.COM



Short Term Mortgages Make Sense!

With interest rates near record lows, Chicago Patrolmen's Federal Credit Union remains committed to servicing your mortgage needs through its wholly owned subsidiary, First Chicago Mortgage Services.

As interest rates continue to drop, refinancing to a shorter term loan may make sense. The credit union offers 15, 10 and even 5 year loan programs which allow you to pay your home off in less time while reducing your interest expense.

Don't forget that immediate family members of both active and retired police officers are eligible for membership. First Chicago Mortgage Services continues to offer FHA and VA loans in addition to the Home Affordable Refinance Program (HARP) through Fannie Mae and Freddie Mac.

Please call 312-499-8877 or visit www.onechicagomortgage.com to get started.

First Chicago Mortgage Services is a wholly owned subsidiary of Chicago Patrolmen's Federal Credit Union. Rates and approval are dependant on credit. Rates may change at any time. Additional restrictions may apply.



STATEWIDE INVESTIGATIVE SERVICES, INC.

2041 W. Carrol, Suite 221

Chicago, Illinois 60612

312-942-1222

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.

Work **only** one, eight hour shift per week for one year and receive one year's **tuition credit**, for **your family member or yourself**

Earn **SOCIAL SECURITY CREDITS** while working

Call today and ask for Mike Barone at (312) 942-1222 and identify yourself as a Retired Police Officer interested in the DeVry Scholarship Program.

STATEWIDE IS OWNED AND OPERATED

BY CHICAGO POLICE OFFICERS

LIVING TRUST ESTATE PLANS

Tuohy Law Offices is extending its **\$200 rate reduction** to all members until **December 1, 2012**. Plan your estate today and be relieved that your affairs are in order.

Living Trust Estate Plans Include:

- Living Trust • Last Will & Testament • Health Care Power of Attorney • Financial Power of Attorney

A Living Trust Estate Plan is designed to avoid probate, is available for distribution to your family immediately, is private, and is handled by a family member or trusted friend.

TUOHY LAW OFFICES

Millennium Park Plaza

155 N. Michigan Avenue • Chicago, Illinois 60601

info@tuohylawoffices.com

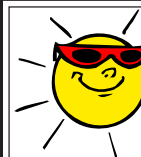
312-729-5200 • Fax 312-729-5401

Call today for full RCPA benefits

PLUS

\$200 additional reduction until

December 1, 2012!



360 Days of Sunshine in "Everybody's Home Town" PRESCOTT, ARIZONA

No snow shoveling, no ice storms, no tornados, no hurricanes.....JUST FINE LIVING!

Call Retired Sgt. Gerald Szymanski

1-800-339-4111 or Cell 928-710-2017

Keller Williams Check Realty

Also serving Prescott Valley, Chino Valley, Dewey-Humboldt.



The Law Office of

JULIE E. DIEMER, LLC

*Ms. Diemer was formerly an in-house
attorney for FOP Lodge #7*

908 North Wolcott Avenue, Suite 1 Chicago, Illinois 60622

773-252-1526

jdiemerlaw@comcast.net

Proudly offers Retired Sworn Officers and Their
Immediate Family A Preferred Rate and a Free
Initial Consultation in Gratitude for Their Service

Illinois and Florida Residents

Is your Estate Plan Up to Date?
Call Now for an "Estate Plan Checkup"

Ann Shaw, P.A.

Law Offices in Tampa Bay and Chicago
Toll Free: 800-622-1401
www.annshaw.com
Email: annshaw@annshaw.com

Retired Chicago Police Lieutenant
Discount for Sworn retirees and family

Ann Shaw
Attorney at Law

Wills, Trusts, Estate Planning

800-622-1401

Admitted to practice
law in Florida, Illinois, and
The United States Supreme Court

The hiring of a lawyer is an important decision
that should not be based solely upon
advertisements. Before you decide, ask us to
send you free written information about
our qualifications and experience.



"Scary Times Often Bring the Best Buying Opportunities"

ForeSailNaples.com

ROBERT POVILAITIS
REALTOR®

Premiere Plus Realty
Naples, Florida

(239) 784-1744

FRANK BAUMANN Retired Chicago Police Officer
Haderlein Co. Realtors

Full Time Realtor Since 1994
3413 N. Paulina Street
Chicago, IL 60657

10% REBATE
On All Commissions After Closing

Call FRANK 773-525-9119

Email: frankbaumann1@yahoo.com

Live In Beautiful Southwest Florida

Buyers Market...check out our foreclosure list. Homes, condos at
bargain prices in Cape Coral, Fort Myers and surrounding areas.
Contact us for a list of over 200 retired Chicago Police Officers.

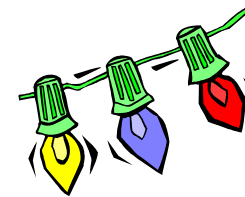
 **Hamilton-Franklin**
Realty

Owned and operated by Police Officers. Retired Capt. Tom Faragoi will donate 20% of his net commission to the Gold Star Families. Check out www.chicagopoliceofficersofswflorida.com for the up to date news of us C.P.D. Retirees enjoying the good life in beautiful SW Florida.

Hamilton-Franklin Realty

1136 NE Pine Island Road • Suite 49 • Cape Coral, FL 33909 • faragoi@msn.com

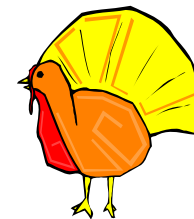
Call Tom Faragoi, Realtor at 239-770-7896



Happy Holidays

from Your

Board of Directors



INCOME TAX PREPARATION

FAST REFUNDS • ELECTRONIC FILING • REASONABLE RATES • ACCURATE TAX SERVICE

We specialize in Police and other professional occupations. I am a retired Police Officer with 28 years of service. I have been preparing individual tax returns for over 35 years.

JACK BROWN

5555 N. CANFIELD • CHICAGO, IL. 60656-1662

(773) 594-0916