

May 2009

YOUR 2009 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2009 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 2009 dues, we will send you a membership card and auto decal.

Kenneth Hauser President's Message

In 2008, the Stock Market recorded its worst year since they started taking this Index. The Dow Jones Wilshire 5000 Index was down -37%; the MSCI All Country World ex-US Index (international stock) ended the year down -45.5% and the Passive index down -29%. The return of the equity market ranks as the worst calendar period in history, following only that of 1931. The US Bond Market strongly outperformed all major equity indices, advancing 5.2% for the year 2008. The market value of the Policemen's Annuity and Benefit Fund was approximately \$2.8 billion as of December 31, 2008. This is a decline of \$1.4 billion over the return of December 31, 2007. During the fourth quarter of 2008, the Fund's total market value decreased by approximately \$561 million, the cumulative result of \$92 million in net withdrawals and \$469 million in investment losses. The total Fund was down -29% for 2008. It is **important** to remember that we are in these investments for the long haul. For example, after 9/11 we were down \$1 billion and we came back a billion plus.

Have you looked at your most recent check of March 31, 2009 or checked the balance of your direct deposit account? The balances will probably be different because of the American Recovery and Reinvestment Act of 2009 (The President's Stimulus Bill). 110 million families will benefit with larger checks. The average family will get about \$800 more in their net pay and a single person about \$400. The IRS has issued new tax tables to employers, effective April 1, 2009. The tax tables reduce the amount of taxes withdrawn from your check.

There have been four pieces of legislation proposed in the 96th General Assembly which, if passed, will be of great benefit to

REGULAR MEETING

Sunday, August 30, 2009 at 1:00 PM 1st District Community Room 1718 South State Street

our annuitants. I will give a short description of each piece of legislation. Widows increase - provides a compounded 3% annual increase in surviving spouse annuities; COLA - compounds the automatic annual 3% increase in retirement annuity; minimum annuity - increases the minimum monthly annuity to \$1,250 for a police annuitant and to \$1,200 for a widow; health insurance - provides that retiree members of the city healthcare plans shall pay no higher premiums and shall receive no lower level of benefits than the active employee members of the same medical status. I am looking forward to going to Springfield and contacting our elected representatives to request their vote for this legislation. But this is not enough, all annuitants must call and write their elected representatives and request their support of this legislation.

There is another piece of legislation that has been reintroduced in the 111th Congress which would benefit our retirees tremendously. Representatives Howard L. Berman (D-CA) and Howard P. "Buck" McKeon (R-CA) reintroduced H.R. 235, the "Social Security Fairness Act". The bill proposes the repeal

Continued on page 2

RETIRED CHICAGO POLICE ASSOCIATION

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

of the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) in current Social Security law. All annuitants must call or write their elected Congressional representatives and their US Senators and request their support of this legislation.

On another front, Barrington Hills Republican State Rep. Mark Beaubien, who is the lead negotiator for House Republicans on "big picture financial issues", is proposing to tax retirement income. One of the reasons that most people don't move out of Illinois after they retire is because retirement income is not taxed. Beaubien is reported to be suggesting raising about \$900 million a year by taxing retirement payments above \$50,000 and pensions paid to anyone who retires before age 65. This idea has been floating around the suburbs for about two years now but with little support. On a recent trip to Springfield, I spoke with House Republican Leader Tom Cross who said the GOP is **not** behind this proposal. I believe support of the proposal to tax pensions would make it difficult for a republican to get elected to any office in Illinois. I will keep you informed on the status of this issue.

Under the Helps Provision of the Pension Protection Act, Public Safety Officers (PSO) can amend their IRS Tax return of 2007 and 2008 if they failed to deduct the allowed amount of \$3000 that they paid for healthcare or long term care premiums.

The \$400.00, 13th check that was sent to 1,658 minimum annuitants in December breaks down to 291 retired police officers and 1,367 widows at a cost of \$663,200.00 to the Pension Gift Fund.

A retiree from Arkansas wrote the RCPA Office requesting the donation of old outdated vests that would be utilized by volunteer Baxter City police officers. If there is any retiree interested in accommodating this request, please contact Tom Murphy at 341 Ridgecrest Drive, Mountain Home, AR 72653.

The FOP 2009 Ed Reines Fishing Tournament at the Chain-O-Lakes is Wednesday May 20, 2009, 0500 hours. Call Sidney Davis or Frank DiMaria at FOP for additional information.

To all you golfers, **Do Not Forget** the Retired Chicago Police Association Annual Memorial Golf Outing is on Monday, June 22, 2009, at Bloomingdale Golf Club. The \$100 donation includes golf, cart, lunch, refreshments on the course and dinner with a two hour open bar. There will be numerous prizes raffled during dinner. Hope to see you there.

There will be a regular General Meeting of the Retired Chicago Police Association on Sunday August 30, 2009 at 1:00 pm in the 001st District Community Room at 1718 S. State Street. I

look forward to seeing you at this meeting. Our next newsletter will be sent to you in August. I would like to wish you and your

family a warm and wonderful summer with lots of travel and BBQ's or to some of us, just many hours of relaxation on the deck. Happy Summer.



Don Januszyk

2nd Vice President

Illinois Legislative Bills to Watch & More

Here is some legislative action that warrants your concern. There is Illinois **HB-687** sponsored by Rep. Kenneth Dunkin (312-266-0340) which will require gun owners to carry a \$1 million dollar liability policy. The bill is moving along in the House and <u>Rep. Ed Acevedo</u> (773-843-1500, a Chicago Police Officer) is in favor of the bill.

In the U.S. House of Representatives, Rep. Bobby Rush (773-224-6500) has introduced **H.R.-45** which makes extensive changes in our federal gun laws and regulations. There are no co-sponsors to the bill and as of the 9th of February 2009 it is in committee. I would recommend contacting your appropriate elected official and voice your concerns.

Illinois Rep. Mark Beaubien, a Republican from Wauconda (847-487-5252), is pushing a plan to tax our pensions. Currently the plan is getting support across the state; however no bill has yet been introduced. Again you need to make that call. Our friends who live out of state have friends and family in Illinois who they can contact. You can find information on Illinois bills by going to www.ilga.gov.

In the January issue of the FOP News Letter, they state that the City has yet to inform anyone as to who has been impaneled to the "Retiree Health Benefits Commission". This committee will be responsible for looking into making changes to the design of the "Korshak Decision" which expires in June 2013. This will affect the medical benefits of both active and retired officers.

Lastly, when you pay a bill in a store or especially a restaurant always check to make sure it's your card that you got back. Those of us who have Medicare cards, that number on the card is your social security number, keep that card at home unless you need it at a doctor's office. Take care and stay safe.

We March In Unity



Pictured from left to right: Rocky Nowaczyk, Illinois State Police, retired; Harold Brown, Treasurer, RCPA and Trustee, FOP 7; Tom Skelly, Chairman, FOP Retirement Committee; Dan Trevino, Trustee, FOP.

We would like to thank the hundreds of retired officers that marched in the informational picketing around city hall. They showed solidarity with the active officers who have not received a contract in almost two years. It was an impressive sight to see thousands of officers marching in unity.

-R.C.P.A.

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CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter **2009 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

Treasurer's Message By Harold Brown

Sincere thanks to the retirees and widows who paid their dues for 2009. We appreciate your cooperation. We especially thank the line of duty spouses who sent in their dues and the annuitants who sent in the extra money for the stamp fund.

REMEMBER THE DUES DEADLINE IS JUNE 15, 2009. Please check your membership card to see if it is for the current year. The August newsletter will only be sent to our paid-up members.

Our fourth annual golf outing will be held on June 22, at the Bloomingdale Golf Course. Because of the great response from last year the golf course has let us increase the golfers to 160, the price is the same as last year, a foursome is only \$400.00.

On September 27, 2009 the association will hold the corned beef and cabbage dinner at the FOP hall. The August newsletter will contain the application for the dinner. Please remember, the August newsletter will only be sent to paid-up members.

KENNETH HAUSER President

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 HAROLD BROWN Treasurer

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



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RETIRED CHICAGO POLICE ASSOCIATION

Home Mortgage News

- With interest rates at a record low, it's a great time to refinance or convert an ARM into a low fixed rate loan. As you may have seen in the Sun-Times, even the President is quoted as saying this is the time for homeowners to refinance!
- Increased loan limits for FHA loans make these mortgages even more desirable for those with little to put down when purchasing a home. 3.5% down payments available and 100% gift down payments acceptable.
- Don't forget our current promotion \$250 Free Gas Voucher with every closed first mortgage, purchase or refinance.

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

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STATEWIDE INVESTIGATIVE SERVICES, INC.

2O41 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 <u>only</u> 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

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

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 - Withdraw funds by check

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Our goal at Chicago Patrolmen's is to provide the best possible service to the members of the Chicago Police Department, both past and present, and their families.

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Roger Corcoran - Retired CPD - 18th District



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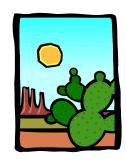
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Officer Needs Us

Chicago Police Officer Bernie Domagala was shot and severely injured in a hostage barricade incident over 20 years ago. Bernie is doing reasonable well and getting around using a walker. However, he seldom has a visitor and would really like to see or hear from his retired colleagues.

If you have the time give him a call or drop him a line (even a short one) especially you guys out of state. Bernie is residing at the Sunrise Assisted Living, 12828 S. LaGrange Road, Palos Park, Ill. 60464.

The phone is 708-361-3577. It's not many of us who survive these types of incidents.



ATTENTION RETIREES !!!!

OUR HARD FOUGHT FOR RIGHT TO CARRY A CONCEALED WEAPON AS A RETIRED LAW ENFORCEMENT OFFICERS NEEDS ADDITIONAL PROGRAM PARTICIPATION. I WENT AND QUALIFIED AGAIN THIS YEAR AND THE PROGRAM DIRECTOR, LANCE CHARLSON, RELATED THE FOLLOWING: THERE ARE ONLY APPROX. 4000 RETIRED LAW ENFORCEMENT OFFICERS A YEAR QUALIFYING TO CARRY A CONCEALED WEAPON VIA THIS PROGRAM (IROCC). THE PROGRAM RECEIVES NO FEDERAL, STATE OR COUNTY FUNDING. IT IS TOTALLY FUNDED VIA THE \$75.00 FOR ONE GUN OR \$100.00 FOR BOTH REVOLVER AND SEMI-AUTO PER YEAR FEE WHEN YOU QUALIFY. THEY ONLY HAVE 2 OFFICE STAFF PERSONS AND THEY OPERATE OUT OF A TINY OFFICE DONATED BY THE ILLINOIS STATE POLICE. THEY HAVE USED FURNITURE AND MAINTAIN A VERY FRUGAL BUDGET. THE PROGRAM IS SURVIVING BUT ADDITIONAL PARTICIPATION WOULD ENSURE IT TO BE ABLE TO CONTINUE SERVING US. LANCE ESTIMATES THAT ONLY ABOUT 1 OUT OF 3 RETIRED LAW ENFORCEMENT PERSONS ARE UTILIZING THIS PROGRAM. WITH TODAY'S ECONOMIC PROBLEMS, INCREASING THE PARTICIPATION WOULD BE A GOOD IDEA. THE WILL COUNTY SHERIFF'S OFFICE AND OTHER RANGES WHO NOW PARTICIPATE DO NOT CHARGE THE PROGRAM BUT THE PROGRAM DOES PAY THE OFFICERS FOR THEIR TIME WHILE THEY CONDUCT THE QUALIFICATIONS. IF THE PARTICIPATION SHOULD DROP OFF, THERE IS A POSSIBILITY THAT THERE MAY NOT BE ANY POLICE DEPARTMENTS WILLING TO ALLOW US TO USE THEIR FACILITIES. EVERYONE SHOULD BE AWARE THAT THE COURSE OF FIRE IS THE SAME AS THE COURSE WE FIRED TO QUALIFY AS ACTIVE OFFICERS. YOU CAN QUALIFY WITH A REVOLVER AND/OR A SEMI-AUTOMATIC. ANYONE INTERESTED SHOULD GO TO THE IROCC WEBSITE FOR INSTRUCTIONS. EVERYONE SHOULD ALSO BE AWARE THAT IF YOU THINK YOU WILL BE OK IF YOU GET CAUGHT CARRYING A WEAPON WITHOUT THIS CARD YOU NEED TO RETHINK THAT IDEA. LAW ENFORCEMENT HAS CHANGED AND SO HAVE MANY OF THE THOUGHT PROCESSES OF SOME OF OUR OFFICERS. BEING THE EX-POLICE DOES NOT GUARANTEE ANYTHING, INCLUDING PROFESSIONAL COURTESY. GOD FORBID YOU HAVE TO USE YOUR WEAPON AND SOMEONE ENDS UP WOUNDED OR DEAD WITH YOU CARRYING A GUN UNLAWFULLY. THE PROGRAM COORDINATOR IS A RETIRED LAW ENFORCEMENT OFFICER AND HIS NAME, AS STATED ABOVE, IS LANCE CHARLSON. HIS EMAIL IS- lance471@juno.com HE CAN BE REACHED AT- OFFICE 217-726-9537, CELL- 217-836-2829. THE IROCC EMAIL IS www.irocc.org . HE STATED HE IS AVAILABLE FOR SPEAKING ABOUT THE PROGRAM TO POLICE ORGANIZATIONS OR GROUPS. PLEASE REMEMBER THAT IN TODAY'S ANTI-GUN ERA, THIS PROGRAM COULD BE TAKEN AWAY FROM US IF WE DON'T PROVE THAT WE WANT IT. WE ALL KNOW THERE IS VERY LITTLE SUPPORT FOR OUR RETIREE'S RIGHT TO CARRY FROM THE CITY OF CHICAGO. PROTECT YOURSELF AND THE PROGRAM; SIGN UP AND QUALIFY. GETTING SOME OF THIS INFO INTO OUR VARIOUS ORGANIZATION NEWSLETTERS AND ON THEIR WEB SITES MAY BE A GOOD IDEA TO GET OUR RETIREES TO PARTICIPATE IN THIS RETIREE RIGHT. LET'S TRY AND PROMOTE SOME ADDITIONAL PARTICIPATION. LIKE THE OLD SAYING

GOES: "USE IT OR YOU MAY LOSE IT"



Monday, June 22, 2009

Bloomingdale Golf Club 181 Glen Ellyn Road, Bloomingdale, IL

• 10:00 am Shotgun Start

Food & Drinks

• Golf & Cart

• Prizes

Reserve Your Foursome Early!

For More Information Please Contact:

Angie Haynes (FOP Family Aux) 773-334-5718 or 312-771-0015 Donna Rybarczyk (FOP Family Aux) 773-283-1270 or 773-266-5055 Ken Hauser (Pension Board) 312-485-8388 Al Jaglowski (CP Detective Assoc) 773-588-5772 or 773-719-4113 Harold Brown (RCPA) 773-972-1515



The Social Security Issue

There are now two bills that deal with the Social Security Fairness Act. One is in the Senate and the other is in the House. Anything before this is gone. In the U.S. House is **H.R.-235** which is sponsored by Rep. Howard L. Berman of California (202-225-4695) and it has 233 co-sponsors. On the 7th of January 2009 it was referred to the House Ways and Means Committee which is chaired by Rep. Charles B. Rangel of New York (202-225-4365). It was then referred to the sub-committee on Social Security which is chaired by Rep. John Tanner (202-225-4714). Additional action is pending.

In the U. S. Senate there S.B.-484 which is sponsored by Sen. Dianne Feinstein of California (202-224-3841) and has 19 cosponsors. On the 25th of February 2009 it was referred to the Committee on Finance which is chaired by Sen. Max Baucus of Montana (202-224-4515) Again, additional action is pending.

I would strongly suggest calling and/or writing to each of these elected officials as well as to the elected officials in the state that you reside in. I have listed the addresses of the above officials below. The two senators for Illinois are Sen. Roland Burris (202-224-2854) and Sen. Richard Durbin (202-224-2152). There are too many Illinois Representatives to list.

If you would like to email this article to your friends and other law enforcement officers contact me at www.dj156@ameritech.net and I will email you the article for your distribution.

Sen. Dianne Feinstein

U.S. Senate

331 Hart Senate Office Bldg.

Washington, D.C. 20510

Sen. Max Baucus

U.S. Senate

511 Hart Senate Office Bldg.

Washington, D.C. 20510

Rep. Charles Rangel

Washington, D.C. 20515

Rep. John Tanner 1226 Longworth HOB Washington, D.C. 20515

Rep. Howard Berman 2221 Rayburn HOB Washington, D.C. 20515

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