



# R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

February 2020

**IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2020 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 2020 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 be held on **February 23, 2020 at 1:00 PM**. 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 at the May meeting. To be eligible to seek office a member must be in good standing for at least two years and must have attended two meetings each year.

As provided by state Statute, a cost of living adjustment (COLA) of 3% will be reflected in your annuity check on the last working day of January 2020. This increase only applies to retirees who have attained the age of 55 years of age and have been retired at least 13 months and were born before January 1 1976.

Retired public safety officers, do not forget the \$3000 benefit that you are provided under the helps provision under the Pension Protective Act of 2017. 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 (13) check was sent to annuitants receiving the minimum monthly annuity in December.

January 12 the RCPA had a special board meeting and we invited those that are looking our endorsement for President in the upcoming FOP Election to let us know what their agenda will be if they get elected.

### REGULAR MEETING

Sunday, February 23, 2020 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](http://www.retiredchicagopoliceassoc.com)

#### EXECUTIVE BOARD

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**RUSSELL SCHAEFER**

1st Vice President

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2nd Vice President

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**CARALYN HUDIK**

Recording Secretary

**STEVE MARCHFIELD**

Sergeant at Arms

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**DONALD JANUSZYK**

**TOM LONERGAN**

**RONALD SHOGREN**

**RICH TUFANO**

**PAUL VITAIOLI**

**KEN HAUSER**

Past President

**MICHAEL LAPPE**

Pension Board Trustee

*Organized in 1888 as an Association to protect the Police Pension Fund and promote the welfare of Police Pensioners, their widows and children.*

**Just a Thought...**

*By Russ Schaefer, 1st Vice President, RCPA*

The Illinois Public Pension Fund and Northern Illinois University have teamed up and developed a program called Saving Blue Lives through training on PTSD, Suicide, Resilience and Peer Support starting in Jan 2020. You can Register at 630-784-0406. I am sure that during your careers you knew LEOs who took their own lives as I have. Suicide does not discriminate. People of all genders, ages, and ethnicities can be at risk. At this time there continues to be a high risk of suicide for veterans returning from war, police officers and there is a surprising increase in young people committing suicide also. Men are more likely to commit suicide through lethal means where women are more likely to use poison or drugs. Regardless of the method used, there are distinct warning signs that all of us should be aware of. Knowledge of these signs might help you not having to say, "I didn't see it coming". If you do see it coming, there are a number of organizations that can assist you in saving a life, particularly the National Suicide Prevention Lifeline 24 hrs / 7 Days a Week @ 1-800-273-talk(8255).

**Why do some people become suicidal while others with similar risk factors do not?**

Most people who have the risk factors for suicide will not kill themselves. However, the risk for suicidal behavior is complex. Research suggests that people who attempt suicide may react to events, think, and make decisions differently than those who do not attempt suicide. These differences happen more often if a person also has a disorder such as depression, substance abuse, anxiety, borderline personality disorder, and psychosis. Risk factors are important to keep in mind; however, someone who has warning signs of suicide may be in more danger and require immediate attention.

So let's pay more attention to those around us, family, friends and our Brothers and Sisters in Blue both active and retired. As Law Enforcement Officers (LEOs) we worked to save lives and we can still do it. Please share this information with those you know and love. There is more information on the National Institute Of Mental Health Web Site / [nimh.gov](http://nimh.gov)

Stay Safe.....Russ

**WHAT ARE THE WARNING SIGNS OF SUICIDE?**

*The behaviors listed below may be signs that someone is thinking about suicide.*

- Talking about wanting to die or wanting to kill themselves
- Talking about feeling empty, hopeless, or having no reason to live
- Planning or looking for a way to kill themselves, such as searching online, stockpiling pills, or newly acquiring potentially lethal items (e.g., firearms, ropes)
- Talking about great guilt or shame
- Talking about feeling trapped or feeling that there are no solutions
- Feeling unbearable pain, both physical or emotional
- Talking about being a burden to others
- Using alcohol or drugs more often
- Acting anxious or agitated
- Withdrawing from family and friends
- Changing eating and/or sleeping habits
- Showing rage or talking about seeking revenge
- Taking risks that could lead to death, such as reckless driving
- Talking or thinking about death often
- Displaying extreme mood swings, suddenly changing from very sad to very calm or happy
- Giving away important possessions
- Saying goodbye to friends and family

**Donald Januszyk, Retired Sergeant**  
**RCPA Trustee**

Well it's a New Year; little has changed except the date. Police are without a contract for about two and a half years and no progress in sight. The Chicago teachers already have a contract. Here are some of the differences between the teachers and the police. A teacher's day does not end when they leave school. They have papers to grade, lesson preparation, etc. However, the teachers only pay 2% into their pension fund. Police work all hours, many holidays, days off get canceled, they're shot at and deal with the most difficult people in the population, and more. Senior police officers pay 9 % into the pension fund and new officers pay 12% into what appears to be a Ponzi scheme due to our politicians stealing the funding mandated by state law. Who will bring funding to sustainable levels? Certainly not the Chicago Mayor or other Chicago elected officials.

The City of Chicago has a habit of paying out monies to litigants of frivolous lawsuits rather than fight them. Recently Alderman R. Lopez stated his displeasure after the city was going to award 1.5 million to the family of a burglar who expired while in custody of the police. Aldermen from the 13th, 19th, and 42nd wards supported him, and Ald. Thompson from the 11th ward voted for the settlement. When will the city stand up to these leeches looking for lotto payouts at taxpayer expense? The city needs to hire competent attorneys rather than political cronies.

It appears as if justice for police is a thing of the past in incidents of force. One officer who killed a drug addicted offender armed with a knife was convicted, fired and is now doing time. Another who defended himself from a mental with a bat has been fired. Both those officers were on duty, yet an off-duty, connected Sergeant shot an unarmed autistic man in the back and is free and still employed and given a 6-month suspension. This is Chicago values and justice at work.

Have you heard the term, "subliminal suggestion"? It's the process of including ideas in mediato surreptitiously influence a viewer's or listener's point of view. Some messages may be less than a second. Recently, I noted TV programs have included scenarios that demean the culture in which we have been raised. I think this may be reinforcement of the "Hate America" ideas that many schools have been planting in our kids for the last few decades.

The north side of Chicago used to be a very unique area. Educators and students resided there surrounded by great restaurants, clubs with awesome music, and creative individuals and now is turning into an area producing naïve victims for the criminal population. Groups of thugs are entering stores on the Mag Mile of Chicago, taking what they wish and boldly leaving absent resistance from store owners and security people. If caught by police the thugs know that prosecution by Cook County AKA Kim Fox is unlikely. The CTA is increasingly another hunting ground for criminals. Who is to blame? It is those who voted for the current set of politicians. Am I wrong?

You may think, what does this have to do with our pensions? It means taxes and consumer prices will rise as business simply passes the cost on to customers. Can your pension and retirement fund handle the increases? What will you have to give up? The people who run the state and the city are the ones who can solve these issues, so maybe it's time we pay attention to who we elect.

There is a FOP election coming up very soon. Please, please take the time to study the slates, and ask questions. In the long run they will be representing you!!!

Anyway, be safe out there.

The next, "Northsider's Luncheon", will be at Biagio's Superosa, located at 4240 N. Central, on Wednesday, 5 February 2020, from 12:00 p.m. to 2:00 p.m.. This is for active and retiree's...

All FOP CANDIDATES have been invited to attend and address our membership.

AETNA/SOURCE 1, Representative Jack Byrne, John Garrido Jr., who is running for Circuit Court Judge, and attorney Clint Krislov will also be there to address our group.

Kindly contact myself, or Joe Tomaska to confirm attendance. In that we anticipate a VERY LARGE ATTENDANCE, you MUST RSVP by Monday, 1 February, so we can give the restaurant a head count. Thank you.

Paul Vitaoli Cell: 312-402-1040 - email: p.vitaoli@comcast.net

## These are the biography's for the following officers running in the FOP Election.

**GREG BELLA** joined the Department in 1985 and was assigned to the 014th and 025th Districts. In September 2000, Greg was promoted to Detective and was assigned to Area 5. After the "Area Consolidation" in 2012, Greg transferred to Area One (Area Central) where he retired.

Greg is currently the Lodge 7 Recording Secretary and fields Retiree questions while working at the Lodge. Greg has served 3 previous terms as the 3rd Vice President and one previous term as Recording Secretary. He served as Co-chairman of the Legal Defense committee and on the Retiree and Healthcare committee; who were responsible for the FOP Aetna Medicare Plan.

During Greg's tenure in the field, Greg received 6 Department Commendations and 140 Honorable Mentions.

**HAROLD BROWN** joined the Department in 1965 and worked in numerous units to include: 020, 016, 019, 049 and 151. In his active time on the Department, Harold served as a Unit Rep in 014 for 9 years and was also a Trustee for FOP for 15 years.

After retiring in 2003, Harold maintains an elected position as President of the Retired Chicago Police Association, totaling nearly 5000 members.

Harold brings to the membership decades of experience as an active member of the FOP. He is currently a Trustee the Lodge 7 Board of Directors and is a past Chairman of the Trustees. Harold was Chairman of the Merchandise committee and Chairman of the Retiree and Disability committees. He has also served on the Audit, Legal Defense, Fishing, Picnic and Political Action committees.

Harold Brown was one of the three CPD officers to file a lawsuit against CPS, S.E.I.U. #73 for deducting union dues from CPD security officers without giving any union benefits. Because of Harold's lawsuit, 560 officers working security were given a settlement including a 10% raise, 4 Personal days and their union dues were cut in half.

**PAT DUCKHORN** joined the Chicago Police department June 4, 1973; the day after graduating from Loyola University with a B.A. From the O' Brien Street Academy, Pat was assigned to the 018th district. Pat subsequently would work SOG-North, 019th District where he retired as a "Wagon man" in 2005. Pat proudly served his entire career in uniform and was elected a Unit Representative and served as a Lodge 7 Trustee since 1981 for the FOP and the membership.

The Unit Representatives who served at State FOP Delegates also elected Pat three times as the State Trustee for District One. Pat is currently serving as the 1st Vice President for the State Lodge. Pat reports that he was able to place more Chicago members to serve on committees then before my tenure or since.

Pat and his wife, Charlotte raised three children on the north side of Chicago. One of Pat's sons, Nicholas, is the fourth generation on the CPD joining his grandfather, uncles, two brothers, as well as many cousins and nephews.

Pat seeks to continue representing all members, active and retired, who Pat considers a part of his family. Pat's goal if elected will be to return Lodge 7 to true Fraternalism.

**ROBERT HANSEN JR** began his CPD career in February 1978 and has provided 32 years of service to the Department. Bob was assigned to the 005th District, MTU, 022nd District, and ERPS; specifically the Gun and Narcotic vaults.

Bob is a Viet Nam veteran serving four years in the United States Marine Corps between 1970 and 1974. He holds a Bachelor's degree in Criminology and Corrections. Bob is the Past President of the Scandinavian American Police and Fire Association and is currently the Treasurer of the organization.

Bob is the proud father of two sons who are CPD officers; Erik Hansen, 14 years of service assigned to Area South Saturation and Tim Hansen, also a 14 year veteran assigned to Mass Transit Tactical team.

**TOM LONERGAN** is a second generation police officer, long time Unit Representative, and a 30-year veteran of the Department. Tom is a cancer survivor and transplant recipient. Tom worked on the roll out of the Aetna health care plan as an option to the City's overpriced plan. He has worked in the 22nd District, the Training Academy, the 9th District, the 21st District, Patrol and retired out of the 8th District. Tom had 3 Department Commendations, 37 Honorable Mentions, 1 Unit Citation, and several of those CAPS and "Touchy-feely" awards he refused to wear.

Tom is the Chicago Representative on the Illinois State Lodge and has been a Trustee on Chicago Lodge 7's Board. Tom has been the chairman of the Pension Committee, Co-Chair of the Retiree Committee, and a member of the Legislative, Political Action, and Audit Committees of Lodge 7. Tom is also a sitting member



of the Illinois State Lodge's Legislative Committee. Additionally Tom is a Trustee with the Retired Chicago Police Association

Tom has a Master's Degree in Criminal Justice, a Master's Degree in Public Administration, and Advanced Certificate in Accounting. Tom is a member of St. Michael's Knights of Columbus, the Emerald Society, the Polish American Police Association, and the Retired Chicago Police Association. Tom has professional licenses as a Private Pilot and Illinois Real Estate Sales Person.

**NENAD "MARKO" MARKOVICH** worked in Law Enforcement for almost 30 years. Within the the police department, Nenad is also known as "Marko". Marko started his career with the CHA Police, then joining the CPD in November 1996 (96-5C) . Marko worked in Cicero as an Investigator as well.

Throughout Marko's career, he has constantly been involved with the FOP, as a Unit Rep, consistently attending meetings, distributing factual information and bringing ideas to the Executive Board. Marko chose

to join the Vision 20/20 Team; to assist those Brothers and Sisters who are fighting discipline issues. If elected, Marko vows to devote his union stipend towards those members fighting for their jobs!

**RON SHOGREN** joined the Department on in March of 1973. Ron worked in the 014th District, Unit 541 (FOP) as a Field Rep and in Organized Crime. In 1998, Ron was promoted to Youth Investigator and was assigned to Area 3 Youth Investigations. Ron retired from Area 3.

Ron's awards include the 3 Department Commendations and over 100 Honorable Mentions.

Ron is currently a Lodge 7 Trustee and has served 8 previous terms as Trustee and 2 terms as 3rd Vice President. Ron was part of the first Negotiating team in 1980 and is currently on the Audit committee. Other committees Ron has served are Legal Defense, Grievance, Picnic, Hospitalization and the Retiree committee.

## **Annual Open Enrollment: January 1st through March 31st for Retirees over 65**

### **Are you covered under the best option?**

This is an important time of year to review your coverage if you're enrolled in a Medicare Advantage plan from Aetna, Blue Cross or other providers.

The Annual Medicare Advantage Open Enrollment Period starts January 1st and ends March 31st. During this window of opportunity, you can switch Medicare Advantage plans or disenroll and return to Traditional Medicare. The Sergeants Association Group Plan is open for enrollment ALL YEAR!

Consider utilizing the Sergeants Association Traditional Medicare Supplement plan from United American (Group Plan) or the Blue Cross Individual Medicare Supplement available through convenient pension fund deductions to maintain the Public Safety Officer Federal tax deduction.

### **Over 65 and never enrolled in Medicare because you didn't have enough Quarters?**

Everyone can join Medicare and pay an extra premium, even if they don't have 40 Quarters. The Medicare General Enrollment Period starts January 1st and ends March 31st. Once enrolled, your Medicare coverage will be effective on July 1st. There may be late enrollment penalties for every year since you were first eligible for Medicare.

### **Questions? Reach out to Mike Marron at 312-802-0587 or [mike@mafcompanies.com](mailto:mike@mafcompanies.com)**

Mike has been serving Chicago Police Officers and their families for over 30 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan, and later joining the Financial Planning & Education Center of the Chicago Patrolmen's Credit Union. He is a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.

**REMEMBER IN THE FOP ELECTION  
BALLOTS WILL BE SENT OUT FEBRUARY 3, 2020**



**PRESIDENT**  
**John Catanzara 008/376**

<u>1<sup>st</sup> Vice President</u> <b>Michael Mette 124</b>	<u>Treasurer</u> <b>Andrew Cantore 025/541</b>	<u>Sgt at Arms</u> <b>Nenad Markovich Ret</b>
<u>2<sup>nd</sup> Vice President</u> <b>Daniel Gorman 610</b>	<u>Financial Secretary</u> <b>Jim Jakstavich 610</b>	<b>Jose Martinez 543</b>
<u>3<sup>rd</sup> Vice President</u> <b>Fernando Flores 017</b>	<u>Recording Secretary</u> <b>Greg Bella Ret</b>	<b>Inez Riley 003/376</b>
<b>Harold Brown Ret</b> <b>John Capparelli 606/541</b> <b>Pablo Claudio 014</b> <b>David DiSanti 017</b> <b>Nick Duckhorn 189</b>	<u>Trustees</u> <b>Pat Duckhorn Ret</b> <b>Daniel Goetz 025</b> <b>Robert Hansen Jr. Ret</b> <b>Thomas Lonergan Ret</b> <b>Steven Lugo 630</b> <b>Brock Merck 016</b>	<b>Robert Noceda 006</b> <b>Steven Olsen 010</b> <b>Monica Ortiz 050</b> <b>Brian Richards 020</b> <b>Ron Shogren Ret</b> <b>Daniel Stapleton 211</b>

# ATTENTION

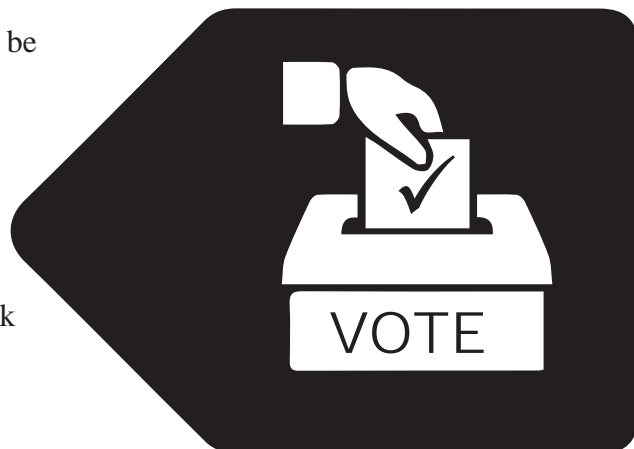
It is time to elect the FOP Board of Directors. The ballots will be mailed to your homes on February 3, 2020, to be returned by March 5, 2020. Below is a list of RCPA members running for the Board of Directors.

**Recording Secretary:** Greg Bella

**Sergeant-at-Arms:** Nenad Markovich, Bill Burns, Cora Hudik

**The following members are running for Trustee:**

Bob Baikie, Harold Brown, John Delanty, Oat Duckhorn,  
Kathleen Gahagan, Joseph Gentile, Robert Hansen Jr.,  
Ken Houser, Gary Hudik, Allen Jaglowski, Thomas Lonergan,  
Steve Marchfield, Ron Shogren, Mike Underwood



**PLEASE VOTE AND SUPPORT OUR MEMBERS.**

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## Deceased Brothers and Sisters - 2019

### October

FRANK BRESNAHAN	RALPH GUY	WARREN MASON	EDWARD SIWEK
JUDITH BUCKNER	DONALD HERION	EDWARD MEANY	MILTON SMITH
THOMAS COX	CHRISTINE HITNEY	TERRENCE MULLINS	WILLIAM SMITH
JAMES CROWFORD	JOHN JANDA	DENNIS PALASZ	WALTER SWIERK
JOHN DAVIS	PATRICK KELLY	HENRY POPEK	JAMES THOMAS
ALLEN FELDMAN	WILLIAM VICK KIMBERLY	WILLIAM REHBOCK	HAROLS TREZEK
EUGENE GALL	C. EDWARD KLEIN	DOMINIC RIZZI	ALLEN TUROSKI
JAMES GEOHAGAN	ROBERT LUMPP	RONALD RYAN	RICHARD WATSON
CHARLES GRAYZECK	NORBERT MALINOWSKI	HAROLD SCANLAN	

### November

RODNEY AVERY	JOHN CROTTY	JOHN JEMILLO	ROBERT PLEASANT
JAMES BAYISTE	DAVID CUSHING	DANIEL MAHONEY	EDGARD RIVERA
OCIE BROWN	CLARENCE DUBOSE	KARL MATTSON	DAVID RUCCI
LEROY BURKE	EDGAR DRIVERA	BOOKER MOORE	JAMES SHEPHERD
ROBERT CEVENKA	RONALD FAGAN	RICHARD NORRIS	GEORGE SOIL
JOSEPH COCO	CHARLES GRATZECK	JAMES O'HARA	WILLIAM SPRINCZ
LARRY COLLINS	MARY GREEN	FRANK PERZANOWSKI	JOEL WALKER

### December

RICHARD BANASZKIEWICZ	JAMES DALY	JAMES GRANT	SEPERE TAYLOR
MICHAEL BARTEL	RAYMOND DAUER	MICHAEL HILDEN	VALLES WEYER
ANTHONY BROBELY	LEONARD DE FABO	JOHN JIRKA	WILLIAM WHITYCRAFT
WILLIAM BYRNE	WILLIAM DEVONEY	THOMAS LEIPZIG	DAVID WILLIMS
LONDELL CHAFF	WILLIAM DOYLE	EDWARD NOWICKI	EDWARD WODNICKI
OZIE CLARK	DANIEL GEYER	EDWARD ROBERTS	LEONARD YKES
EDWARD COLLINS	DAN GOLDYN	IRMA ROSA	
ROBERT CRAPIA	DANIEL GOLICH	ROBERT SUESS	



# blueharvest

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3000 N Halsted St #623, Chicago, IL 60657

**The CryoBar West Loop**  
1215 W Madison St, Chicago, IL 60607

**Kevin J Regan DCPC**  
118 N Clinton St, Chicago, IL 60661

**Opulence Chicago**  
630 W Lake St Suite 3, Chicago, IL 60661

**Greater Chicago Specialty Physicians LLC**  
80 W Hillcrest Blvd #208 Schaumburg, IL 60195

**Village Chiropractic**  
999 Waukegan Rd, Glenview, IL 60025

**Maplebrook Chiropractic**  
365 E Bailey Rd, Naperville, IL 60565

*"Last night after using the Balm, I worked in my garage all night. This is something I haven't been able to do for a very long time"*  
- Harold Brown

**GIVING BACK.** Blue Harvest started by giving away R&D samples to Chicago fire fighters.

Last year, the Company teamed with the RCPA to donate over \$6,000 worth of Blue Harvest products to retired police officers.

In 2020, we are proud to partner with PapaTen.org. A Navy Seal founded, organization that mentors troubled youth and takes wounded veterans on adventures and hunting expeditions. A portion of the proceeds from sales of Blue Harvest will be donated to PapaTen.

**Thank you, RCPA for your service to the community.**

Retired police officers, family, & friends use code **CHICAGOBLUE** for **50% OFF** all orders on [blueharvestcbd.com](https://blueharvestcbd.com).

We do not recommend taking any CBD if you may be subject to a drug test.

**HOW DOES CBD WORK?** The human body has a vast network of receptors called the Endocannabinoid system. This system helps keep our body in good health and harmony. When CBD is present, cell receptor communication is stronger and more frequent.

**At no point can we guarantee that a false positive on a drug test will not occur. CBD and THC-9 at this point are difficult to distinguish in field tests and other quantifiable drug tests.**

\*The statements have not been evaluated by the Food and Drug Administration. The products are not intended for the cure, diagnosis, mitigation, treatment, or prevention of disease in man or animal. Please talk to a healthcare provider before integrating CBD into your lifestyle especially if you're on other medications or have any concerns.



# CHICAGO PATROLMEN'S

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## **RCPA 50% DISCOUNT FOR LIVING TRUST PLAN**

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50% discount for Living Trust Plan until **May 31, 2020.**

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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.retiredcpd.com](http://www.retiredcpd.com) for the up to date news of us CPD 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](mailto:faragoi@msn.com)

**Call Tom Faragoi, Realtor at 239-770-7896**

## **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.

Call us for more information about this cash assistance program for Illinois first-time homebuyers.

 **Blueleaf Lending**  
**The Coyne Group**

**773-774-4900**

7789 W. Talcott, Chicago IL 60631

**Bridget Coyne-Urquhart**

**Mike Coyne**

## CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter  
**2020 MEMBERSHIP DUES ARE \$20.00**

Email: \_\_\_\_\_

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

**Your Homeowners or Umbrella policy won't protect you if you're involved in a shooting but ours will!**

### **Law Enforcement Gun Liability Coverage**



**Protecting Those  
Who Protect Others**



### **WHAT DOES GUN LIABILITY INSURANCE PROTECT AGAINST?**

#### **CIVIL LIABILITY**

Our policy provides legal defense coverage to protect you against Civil Liability claims as a result of your use of a firearm in an act of self-defense. In addition, subject to your policy limit of liability, we will pay damages on your behalf that you become legally obligated to pay.

#### **MOONLIGHTING**

This policy provides coverage for Civil Liability, Defense Costs and Criminal Defense Reimbursement Coverage for the use of your firearm when working as an independent contractor providing security protection in a capacity other than law enforcement.

### **CASH ADVANCE FOR ATTORNEY RETAINER AND CRIMINAL DEFENSE REIMBURSEMENT**

If you are criminally charged, due to your use of a firearm in an act of self-defense, our policy will advance \$10,000 for an attorney retainer. If those charges are subsequently dismissed, or you are acquitted, we will reimburse your defense costs up to \$100,000.

### **EXCESS FIREARM LIABILITY COVERAGE**

We provide Civil Liability, Defense Costs and Criminal Defense Reimbursement Coverage for the use of your firearm in a law enforcement act. Coverage is on an excess basis, when no other coverage is available to you, or no other coverage has been disclaimed.



**AURORA OFFICE**  
 Michael Baker  
 (630) 820-8898  
 Michael@ShieldUins.com

**ROCKFORD OFFICE**  
 Dean Hill  
 (815) 633-3150  
 Dean@ShieldUins.com

[www.ShieldUins.com](http://www.ShieldUins.com)

### **POLICY COVERAGE INCLUDES:**

- Active or Retired Law Enforcement Officers
- Spouse
- All Household Family Members (under age 25)
- Civil Defense Coverage
- \$250,000 Civil Liability Coverage
- Coverage When Moonlighting
- \$10,000 Cash Advance for Attorney Retainer (If Criminally Charged)
- \$100,000 Criminal Defense Reimbursement
- Excess Firearm Liability Coverage for Law Enforcement Acts
- Supplemental Income Benefit
- \$5,000 Family Grief Counseling
- \$10,000 Relocation Benefit

**ACTIVE OR RETIRED  
 \$229/Year  
 or \$19.08/Month**



Policy is underwritten by: **SPRISKA**  
 SYNERGY BUREAU OF AMERICA

This brochure should not be solely relied upon when purchasing coverage and is for informational purposes only. All coverages are subject to the terms and conditions of your policy.

**RETIRED CHICAGO POLICE ASSOCIATION**

5310 N. Harlem Avenue

Chicago, Illinois 60656

**DATED MATERIALS**

PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE  
PAID  
PERMIT 950  
SO. SUBURBAN, IL

**RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER****Page 4****Treasurer's Message**      *By Ronald Topczewski*

If you received a WHITE NEWSLETTER, your 2020 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. Upon receipt of your 2020 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; 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.

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**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

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Twin Lakes Arkansas Retiree's Monthly Luncheon

3rd Friday of each month at noon.

Elks Lodge, Hwy 62, Mountain Home, Arkansas

**Bruce Powell** 870-405-3777

**HAROLD BROWN**

President

**NORTH**

1st Wednesday of each month at 8:00 a.m.

Blossom Cafe

8349 W. Lawrence Avenue

1st Wednesday of each month at 1:00 p.m.

Cop Shop, Cape Coral, Florida - 822 S.E. 46th Lane

**Tom Faragoi** 239-770-7896

**RON "TOPPER" TOPCZEWSKI**

Treasurer

**SOUTH**

2nd Wednesday of each month at 10:00 a.m.

Jedi Garden Restaurant

9266 S. Cicero Avenue