



R•C•P•A Newsletter

RETIREDCHICAGOPOLICEASSOCIATION

November 2022

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2023 MEMBERSHIP DUES ARE NOW BEING ACCEPTED, APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2022 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

This year's Harrington's Corned Beef Dinner was a huge success. I would like to thank the following for giving great gifts that made our raffle a huge success. Tom Touhy, Tom Faragoi, Chicago Patrolman's Credit Union, Marti Corcoran, Paul Vitaoli, Bridget Coyne-Urquhart, Minute Man Press, Mike Marron, Jack Byrnes, Howard Arkin, Kathy Oboza, Chuck Molner, Hand Outs From Aetna Insurance & Ridge & Downs.

In another section of this newsletter there is a membership renewal notice. Yes it is that time of the year again. Please cut out the notice and return it with your 2023 dues check for \$20.00. Please update your phone # and e-mail address if necessary.

On October 9 I along with the executive Board of the FOP made 500 breakfast burritos for officers working the Chicago Marathon.

For those with Aetna Insurance please read the article from Jack Byrnes regarding our benefits. There is also an insurance article from Mike Marron.

Our next meeting will be at 1:00 PM November 20th at the FOP Hall 1412 W Washington Blvd. Let's hope for nice weather and a good turnout. After the meeting join us for sub sandwiches. Last month we lost one of our board members

Clarence Heerdt 90 years old Prayers to the family.



RETIREDCHICAGOPOLICEASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

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REGULAR MEETING
Sunday, November 20, 2022 at 1:00 PM
at FOP
1412 W Washington Blvd.

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

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

Here is the update on our pension. A pension rep says there are about 11,000 actives paying into the fund, and about 14,000 drawing benefits from it. The Fund invests a large amount of monies in the stock market, and if the market goes down so do the dividends on which our retirement checks depend! The investments cover a wide range of areas, including estate, bonds, foreign investments and more.

Presently, there are about 3000 fewer active members paying into the fund than those of us collecting from it. This upside-down fact is due to the increased number of recent retirees and the low number of applicants and graduates from the academy! Since the left's demonization, defunding and attacks on law enforcement, nobody wants the job anymore. Reasons for taking the job in the past included the desire to help people backed by a judicial system that was behind law enforcement as well as a good pension and decent benefits. Honest cops doing the job well were supported by leadership and the judicial system and despite the risks felt reasonably safe, physically, mentally and financially. That is no longer the case in Chicago due to anti-law enforcement leaders. Today, if you leave (quit) the department they will not rehire you like they used to. Also, Leave of Absences are not being granted. Currently approximately 300 officers have just resigned their positions in police department in this year 2022.

Ret. Lt. Russ Schaefer covered Pension Benefits it in the last newsletter and this is worth repeating. Make sure your death beneficiary is up to date. You may also designate a secondary beneficiary. Just so you know the **death benefit is taxable**, unlike a life insurance policy which is not taxable.

The North-side of Chicago used to be a Mecca for great restaurants, unique businesses, and educational centers, now it's a hunting ground for criminals. Children all over the city are being shot, many as incidental victims as shooters are targeting the adults that accompany them. The Superintendent's routine kneejerk reaction to this is a promise of additional police, but he's lying; there are no additional police unless he takes them from where tax-paying citizens need them, which he usually does.

I learned from an active-duty military person that the U.S. Military has similar problems. Hate for police and military go hand-in-hand and the military has lowered standards to reach recruitment goals. They still do not meet goals and enlist people of lesser character resulting in a major increase in problems with drugs and domestic abuse.

You may or may not receive this newsletter before the November elections. In Cook County there are spots for judges to be re-elected. The majority of judges up for retention are democratic. A few are good, others, not so much. The Chief Judge, Timothy Evans, is elected by the standing judges. Their votes should be confidential, yet somehow their votes are known and Evans is responsible for their assignments, hmmmmmm. Criminal courts are busy, and the others, are very, very laid back, which means there is no hurry to dispose of a case. These are plum assignments requiring little work. Judge Evan takes care of those who vote for him with easy assignments and screw the citizens. Before elections the media polls lawyer organizations for judge recommendations and publishes the results with a list of recommendations. These same organizations make recommendations for judges who they favor. That has little to do with competency, fairness and

decisions dictated by law. My opinion is if you know good judges, vote for them; if not, vote "NO". Remember if you do not vote for a judge, it is a vote for them. Starting on 01 January 2023, there will no longer be a cash bond required for a criminal to be released into society, per the Illinois SAFE-T Act passed by the legislators and signed by Gov. Pritzker in a middle-of-the-night session. This also means that those held in custody and unable to post a cash bond can be released. A judge must make the ruling on release, or not. Given rulings of the current sitting judges and their boss Judge Timothy Evans, it is reasonable to conclude that the vast majority of those who commit crimes will be released shortly after their arrest. Isn't that sweet?

I'm sure most of you are aware of Illinois Statue 720 ILCS 5/31-1 which states you cannot resist an arrest by a peace officer. However, it seems that citizens of Chicago and parts of Illinois feel that it does not apply to them. What led them to believe that???? It seems ASA Foxx and many elected officials agree with them.

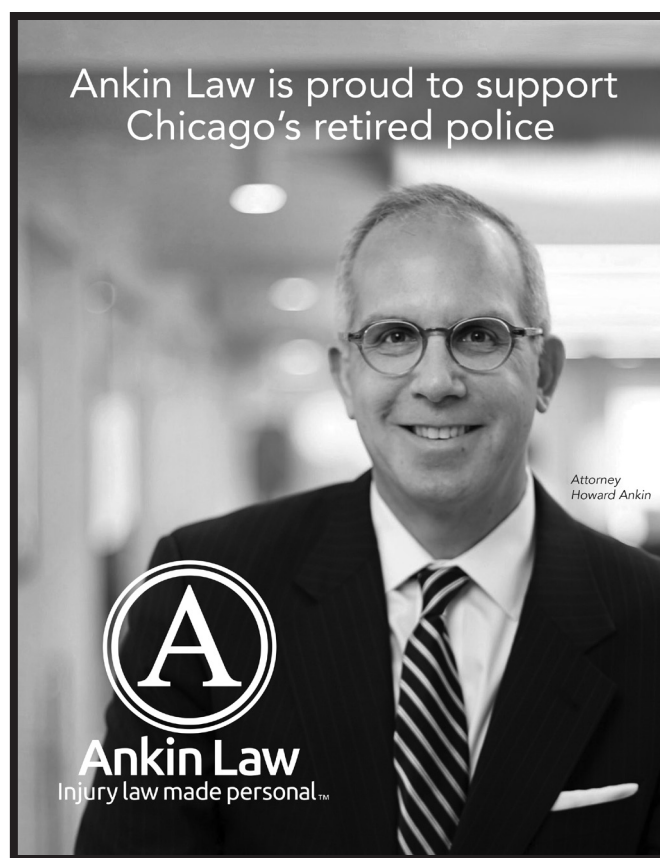
On the weekend of September 16th and 17th the Mexican Independence was celebrated. The downtown area was entirely blocked by cars, people drinking and throwing fireworks. The whole area was gridlocked. The police were not prepared and were unable to do anything. There was a 4-to-5-hour backlog of calls including one "man with a gun". Advised of the situation, CPD Chief Angel Novalez made a bold decision and told the dispatcher to code out all of the backed-up calls, including the man with a gun. This was information was available on the zone.

To keep up to date on Chicago's turmoil please go to cwbchicago.com/ and John Kass News john@johnkassnews.com

Our society is screwed up, and getting worse. When a child is born, they are either a boy or a girl, yet the media, many politicians, doctors, teachers and activists and even parents now believe that a pre-adolescent child who feels contrary to the plumbing given at birth should have the opportunity to change by being given dangerous drugs for life and surgeries. Do grade school kids and teenagers know what they want to be? Here is what Bill Maher said, "If kids knew what they wanted to be at age eight, the world would be filled with cowboys and princesses. I wanted to be a pirate. Thank God nobody took me seriously and scheduled me for eye removal and peg-leg surgery."

You know back in the 50s, 60s, and even 70s this was not an issue. Can you imagine a transgender soldier in battle? We are doomed.

Anyway, take the time to enjoy the upcoming holidays and keep your head on swivel and your powder dry.



Dispelling the Myths of the Chicago Police Pension Fund the Chicago Police Pension Fund continues to come under attack from a vocal minority that attempts to garner credibility by labeling themselves the “accountability group.” This quote has never been more accurate, “If you tell a lie big enough and keep repeating it, people will eventually come to believe it.” Rent: The Fund continues to face attacks about the monthly rent paid for office and boardroom space. This issue has been addressed. The Fund consulted with numerous commercial real estate consultants. After calculating the costs of terminating the current lease, moving expenses, construction, relocating files and rebuilding the infrastructure of the IT system; it was not cost-effective to seek a new location for the fund. The Fund did the analysis of the rental situation and after consideration of all the factors, it was the Fund’s best option to remain in the current location. Retroactive Checks: Several factors are at play with retroactive payments for annuitants. First, the Fund may not make payment to annuitants until the City has made payment to the Fund. The Fund, by law, may not make payment to annuitants until they are in receipt of the funds from the City. Additionally, the Fund must rely on the City to provide a ledger of the amounts received in relation to the annuitants pay scale for each year (which changes depending on the CBA). This information is then used to calculate retroactive pension payments. The Fund is working through over 3,500 annuitants who retired since 2016 who were affected by increases in salary with the most recent FOP contract. There are some who would make you believe it is as simple as writing a check, however, there are several layers in calculating and issuing retroactive payments. The Fund has lost several administrative staff over the past two years which has slowed the process. As most of you are aware, it has been difficult to replace experienced and competent staff. Some annuitants would have you believe it as simple as writing a check and hiring new staff but they do not fully understand the process and continue to criticize the Fund for processes they do not take the time to understand. Improving the Fund: The Fund continues to work to improve. During the past two years, the Fund has introduced a modernized and user-friendly website through the hard work of Tom Beyna and Erin Keane (both of whom are no longer with the Fund). The Fund has reduced salary expenses, legal expenses and administrative expenses. The Fund continues to streamline the current record keeping process as well as modernize the outdated records. The Fund has expanded the network of medical staff for performing independent medical evaluations and functional capacity evaluations while not increasing costs. The Fund continues to seek ways to reduce spending while attempting to modernize and improve the performance of the Fund. Chief Investment Officer: There are call for a CIO to be hired by the fund and false statements that the Fund President is acting as a CIO. The Fund and Fund President have never purported the current President is an acting CIO. Historical analysis of the Fund has shown no increased return for the Fund while employing a CIO. The Fund employs NEPC as an investment consultant. NEPC advises the Fund on their investment strategy, reallocates investments to meet strategy, research and recommend investment firms, and provide guidance on selecting investment firms.

Currently, three of the other City Pension funds operate without a CIO because the functions of a CIO are performed by the investment consultants employed by the funds. In conclusion, the Fund is open to questions, inquiries and well-founded criticisms. The Fund is open to suggestions and ideas to improve our performance. However, the continual name-calling and unreasonable demands by the “accountability group” only serve as a distraction and impediment to the Fund’s ultimate goal which is to serve the annuitants. The Fund continues to lose talented staff and struggles to find replacement staff because of the toxic attacks by the “accountability group.” The trustees and understaffed administration of the Fund continue to provide on-time payments, process a record number of new retirees, serve the needs of current annuitants while fulfilling and complying with their fiduciary duties. Despite the unwarranted personal attacks against the trustees and staff, the Fund continues to provide excellent service to the annuitants.

October 1, 2022:

2021 Retirees:	676
2021 Resignations:	287
2022 Retirees:	602 (16% increase YTD)
2022 Resignations:	300 (estimated)
Annuitants:	14,657 (as of 8/31/22)
Active Member Contributors:	11,727
Active Members Tier 1:	6,479
Active Members Tier 2:	5,248
2022 New Hires:	481

Actuarial assumption 6.75%, Fund had a market value growth of 13.1%, actuarial value of 8.04% growth in 2021.

Fund currently at \$2.8 Billion; Fully Funded estimate is \$13.5 Billion
21% actuarial value funded

City Contributions 2021 \$737m, City has paid in full.

City Contributions 2022 \$786m. \$418m has been paid.

City Contributions 2023 \$851 increased from \$825m upon recent actuarial assessment.

Current Monthly Obligations/Outflow: \$80m

Due to the delay in the collection of Property Taxes, the City’s remaining balance of \$368m is delayed.

The amount is not due until 3/30/2023 by statute, however the Fund typically begins to receive the revenue in October. The Fund anticipated liquidating to make payments due 9/30/2022, however the City advance 70m to avoid liquidation for the fund. Lastly, in-so-far as the widows \$500 gift check for 2022, the board trustees will vote at the October meeting if there are ample funds to distribute to qualifying annuitants.

Michael Stiscak, President & Recording Secretary
Michael Lappe, Retiree Representative
Chicago Police Pension Fund



DEATH NOTIFICATIONS

JULY 2022

FLETCHER ATWOOD	LUTHER CONERLY	FRANK LASSDANDRELLO	MICHAEL SICILIANO
JAMES BATKA	WILLIAM DE FRANCE	DURAND LEE	PATRICIA SWANK
LORETTAS BENJAMIN	ANDREW DOBDA	PAMELA MAC GRATH	GREGORY TEAMER
DAVID BROWN	JAMES DONAVAN	FREDRICK NICKLE	JOHN THOMAS
JAMES CADGE	FRANK FOLINAZZOI	DANIEL NUGENT	JOSEPH THOMPSON
RICHARD CHERNIKOVICH	ANTHONY GRANTHAM	EDWARD SARAFIN	

AUGUST 2022

WILLIAM AUGLE	LOUISE COLE	LESTER MC CAFFREY	DAVID PACE
JAMES BATKA	WILLIAM DE FRANCE	WILLIAM MC CORRY	KETUTIS PALUKAITIS
ANTONIO BELTRAN	ROBERT DE MARCO	RICHIE MICELI	PATRICK PASQUA
ANTHONY BRANDY'S	KEVIN DUNN	BARBARA MITCHELL	ROOSEVELT ALLEN
KEVIN BROWN	DAVE FUDALA	BRUNO MUCYZNSKI	DANIEL SAKO
DONALD BULLINGTON	HENRY GLEES	IRVING NICHOLSON	HARRY STRAUSS
RICHARD CAP	JOSEPH IMBURGIA	TIMOTHY O'CONNOR	MICHAEL TANNEHILL
JOSEPH CHEVALIER	RAYMOND ISAAC	EILEEN O'DONNELL	BENJAMIN WEYFORTH
		JESSE OLSON	ROBERT WILLIAMS

SEPTEMBER 2022

LUKE BALLO	DARRYL FELONY	JOHN MC KENNA	THOMAS SMITH
PATRICK BROSNAN	JAMES GORMAN	THOMAS O'CONNELL	NEFTALI SOTO
DEBRA CHAMPION	REGINALD HAWEKS	JAMES ORR	THOMAS SZYMANSKI
ARLYN CASSIDY	CLARENCE HEERDT	GEORGE OWEN	FRENANDO THREET
ROBERT DALBKE	90 years old Board Member of the RCPA	EDWARD PLANNKUCHE	JOSEPH WAGNER
DONALD DEOPERE	BERNARD IRGANG	ROBERT ROONEY	TREASA WILLIAMS
ROBERTA DEPASS	GARY KODAT	BERNARD SHUMAN	ROBRTE WISER
	LEONARD KUPLITZ		



Dear Fraternal Order of Police Lodge No. 7 Chicago Annuitant and/or Spouse:

We are pleased to announce that the Chicago Fraternal Order of Police Lodge No. 7 and Aetna will be providing the same plans for 2023 with a rate cap for 2024. This demonstrates Aetna's commitment to the Chicago Fraternal Order of Police Lodge No. 7 and its retirees. Labor First will continue to be the plan administrator and will continue to be your advocate.

What does this mean to the members on the Fraternal Order of Police Sponsored Aetna Plans?

The following are the Aetna premium rates for 2023 and 2024.

	2022 (Current Rate)	2023		2024*	
		Rate	\$ Change	Rate	\$ Change
Option 1	\$284.38	\$284.38	\$0.00	\$289.38	\$5.00
Option 2	\$210.38	\$210.38	\$0.00	\$215.28	\$5.00

*Please note that this is a rate **cap**, this means that it is the maximum your plan will increase into the respective plan year.

What are the changes to the plans?

The below plan improvements will take effect January 1, 2023:

- The Specialty Rx Maximum Out-of-pocket will be **decreasing** from \$450 to \$400.
- Meal Delivery: After an inpatient hospital stay, you can receive 14 healthy, precooked meals (2 meals a day, for 7 days) delivered to your home at no extra cost.
- Non-Emergency Transportation: Aetna will now cover 24 one-way trips per plan year with a 60-mile limit. (To and from the doctor would use 2 trips)

What do I need to do next?

If you are currently enrolled in the Chicago FOP Lodge 7 Aetna plan and:

- wish to remain enrolled, you do not need to do anything.
- would like to make an option change or term your coverage, please call Labor First at 312-248-7251 (TTY 711).

When is the Open Enrollment for the Aetna plans?

Open Enrollment will be October 15th – December 1st. It is during this time that members can contact Labor First to adjust their Aetna Plan coverage.

Who should I call with questions on the 2023 Aetna Plans?

Labor First is your Retiree Benefits Administrator and Retiree Advocate. The dedicated Call Center for Chicago Fraternal Order of Police Lodge No. 7 Medicare Retirees on the Aetna plans can be reached at (312) 248-7251 or (855) 979-8840. Call Center is available (M-F) 8:00 a.m. to 5:00 p.m. (CST)

More detailed information can be found at www.Laborfirst.com/FOP7

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Check out the rates for 2023

Lock in your Age Bracket for Life

Option-1 Plan F

**Out of Pocket
Maximum:** **ZERO**

Monthly Premium

65-69	\$236
70-74	\$254
75-79	\$318
80+	\$333

Option-2 Plan G

**Out of Pocket
Maximum:** **\$226**

Monthly Premium

65-69	\$218
70-74	\$236
75-79	\$300
80+	\$326

Option-3 Plan F High Deductible

**Out of Pocket
Maximum:** **\$1,000**

Monthly Premium

65-69	\$150
70-74	\$170
75-79	\$233
80+	\$258

The Chicago Police Sergeants' Association is sponsoring a Group Medicare Supplement option to **ALL** eligible Chicago Police retirees, of any rank, and their spouses*. To be eligible, you must have Medicare A & B and be age 65 or older. If you do not have Medicare, call Mike Marron to learn how to enroll.

The Only Traditional Group Medicare Supplement Plan Available to Chicago Police Retirees

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- ✓ Plan premiums can be deducted directly from your pension, taking advantage of your public safety officer tax benefit.
- ✓ Freedom to choose providers and hospitals for medical care anywhere in the United States
- ✓ No referrals required to see specialists
- ✓ **No Networks:** Over 94% of providers and 99% of hospitals accept Medicare
- ✓ Supplement plan will cover Medicare excess charges
- ✓ Supplement offers foreign travel benefits
- ✓ Guaranteed acceptance, no medical questions
- ✓ Underwritten by A+ rated United American
- ✓ Qualifies for the pension fund premium subsidy!

To enroll or for more information:

Contact Mike Marron at (312) 802-0587 or mikem@ifcplanners.com or Health Insurance Services at (888) 344-2522. Please indicate you are a Chicago Police Retiree.

*We offer individual BCBS plans for family members under age 65. Please call for more information.

Age 62: Should I wait to collect Social Security? In retirement there are certain milestones which require some choices. Most Americans elect to start reduced Social Security benefits at Age 62. The public sector retiree also must be aware of the Windfall Elimination Provision and the Government Pension Offset Provision. Please call Mike to discuss the pros and cons of waiting to collect your Social Security Retirement benefits.

Are you turning 65 soon? Everyone needs to activate their Medicare coverage. If you are still under the Chicago retiree health coverage through your spouse, you need to enroll in Medicare at 65, to avoid any possible late Medicare enrollment penalties. The City plan then becomes your Medicare supplement.

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 Annual Late Enrollment Period is open January 1 until March 31. Once enrolled, your Medicare coverage will be effective on July 1. There may be late enrollment penalties for every year since you were first eligible for Medicare.

Age 72: IRS Required Minimum Distributions begin from your Qualified Retirement Plans. This is the mandated Internal Revenue Service minimum withdrawal requirement taken over your life expectancy.

Important Checklist for Medicare and Social Security

Age	Actions / Considerations
62	Earliest age to apply for reduced Social Security retirement benefits, subject to earnings restrictions if working. Visit: www.SSA.gov for more information.
64	Start researching Medicare options. Visit: www.Medicare.gov for more information.
65	Enroll in Medicare . Those who claim Social Security benefits early are automatically enrolled in Medicare. Others need to enroll in Medicare during their initial seven-month enrollment period-which starts three months before their 65 birthday-or face lifetime late enrollment penalties.
66	Full Social Security Retirement age for people born from 1943 through 1954, gradually increasing to 67 for those born in 1960 or later, earnings restrictions disappear at full retirement age.
66+	Those who wait to collect Social Security beyond full retirement age earn delayed retirement credits of 8% per year through age 70. (Spousal benefit does not increase).
Note: Retirees receiving a public sector pension may be subject to the WEP and/or GPO provisions which will reduce the regular Social Security benefits.	

Questions? Reach out to Mike Marron at 312-802-0587 or mikem@ifcplanners.com

Mike has been serving Chicago Police Officers and their families for over 32 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan, and later joining the advisory team at the Financial Planning & Education Center of the Chicago Patrolmen's Credit Union. He was a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.

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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Living Trust
Last Will & Testament
Health Care Power of Attorney

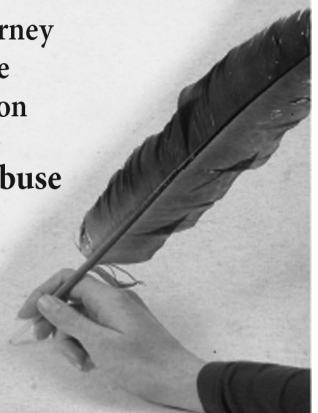


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CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2023 MEMBERSHIP DUES ARE \$20.00

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 \$20.00 TO:

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Contact:

Bridget Coyne-Urquhart

NMLS#220584 at 773-250-6491

or

Michael Coyne

NMLS#222935 at 773-250-6492.

or visit us at

7789 W Talcott • Chicago, IL 60631



Woman's Fellowship of Christian Peace Officers

Meeting on the 2nd Wednesday of every month.

1300 W. Jackson Room 201 from 1600-1800 hours.

Join us for some sweets & fellowship!

Please contact Jean Flynn @ 773-848-5359 or chicagofcpo@gmail.com

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RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER

Treasurer's Message *By Ronald Topczewski*

This newsletter, as you can see, is YELLOW.

This month, it is being sent to all members, regardless of their dues status. The dues are \$20.00.

Please note that it contains the application for 2023 dues.

Early payment is encouraged. Upon receipt of your 2023 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.

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
Tom Faragoi 239-770-7896

HAROLD BROWN
President

Twin Lakes Arkansas Retiree's Monthly Luncheon
3rd Friday each month at noon.
Elks Lodge, Hwy 62, Mountain Home, Arkansas
Bruce Powell 870-405-3777

1st. Monday Of month Breakfast Club
Kappy's - 7200 West Dempster
9:00 A.M.

Ron "TOPPER" TOPCZEWSKI
Treasurer

SOUTH

2nd Wednesday of each month at 10:00 a.m.
Jedi Garden Restaurant
9266 S. Cicero Avenue