



# R•C•P•A Newsletter

RETIREDCHICAGOPOLICEASSOCIATION

November 2023

**IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2024 MEMBERSHIP DUES ARE NOW BEING ACCEPTED, APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.**

Upon receipt of your 2024 dues, we will send you a membership card and auto decal.

## President's Message

*Harold Brown*

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 2024 dues check for \$20. Also, update your phone number and e-mail address if necessary.

Once again the Harrington's Corned Beef dinner was held at the FOP hall. Thanks to President John Catanzara for helping out with the raffle. This year's dinner was a success. I would like to thank the following for giving great gifts for our raffle: Tom Touhy, Tom Faragoi, Chicago Patrolman's Credit Union, Marti Corcoran, Paul Vitaoli, Bridget Coyne – Urquhart, Minute Man Press, Jack Byrnes, and Aetna Insurance for the handouts.

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

Marron.

If you or an immediate family member use a Chicago Fire Dept. Ambulance there is no charge. The forms you use for documentation are on the RCPA and FOP web sites

Our next meeting will be at 1:00 PM December 3rd at the FOP Hall, 1412 W Washington Blvd. Let's hope for nice weather and a good turnout. After the meeting join us for refreshments.

### RETIREDCHICAGOPOLICEASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

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

#### EXECUTIVE BOARD

**HAROLD BROWN**  
President

**RUSSELL SCHAEFER**  
1st Vice President

**CORNELIUS DILLON**  
2nd Vice President

**RON "Topper" TOPCZEWSKI**  
Treasurer

**CARALYN HUDIK**  
Recording Secretary

**STEVE MARCHFIELD**  
Sergeant at Arms

#### TRUSTEES

**RICH AGUINAGA**  
**ERIKA CLARK**  
**FRED GLASS**

**PATRICK J. GLEASON JR.**  
**DONALD JANUSZYK**  
**TOM LONERGAN**  
**RONALD SHOGREN**  
**PAUL VITAIOLI**

**KEN HAUSER**  
Past President

**MICHAEL LAPPE**  
Pension Board Trustee

**REGULAR MEETING**  
**Sunday, December 3rd 2023**  
**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.*

**Just A Thought.....**  
*By Russ Schaefer 1st Vice President, RCPA*

The more and more I catch up to family members, old friends, neighbors and yes police officers that I worked with I am seeing and hearing more about suffering with Alzheimer's Disease and Dementia. In June of this year the American Legion Magazine published an informative article on How to reduce the risk of Alzheimer's Disease with prevention treatment from new angles which I wish to share with you.....

Alzheimer's Disease is a global health problem with an expected 100 million cases by 2050. Primarily affecting those 65 and older, the condition has been known to occur in people as young as 30. Recent studies have increased our knowledge of the Disease and the how we can improve our odds. Research at Washington University has added to the growing evidence that the Gut Microbiome - the huge population of microbes living in our intestines that do everything from helping us digest foods to regulating the immune system also plays a key role in brain health, possibly opening new avenues for treatment.

A study by the University of Texas Health Science Center found that people who received at least one influenza shot were 40% less likely than their non-vaccinated peers to develop Alzheimer's. There is also strong evidence that other vaccines may help protect against the disease, possibly through their effect on the immune system.

At Brigham and Women's Hospital, researchers are looking at (DBS) Deep Brain Stimulation via surgically implanted electrodes. At the VA Boston Healthcare System found that PTSD and traumatic brain injury can also increase the risk of Alzheimer's. The UC San Diego School of Medicine is looking at "re-purposing medicines already in use to treat other conditions to see if they might work for the Disease". In 2021 they found a 35% to 75% lower prevalence of Alzheimer's in people exposed to Bumetanide, a drug used to treat congestive heart failure.

Scientists are also seeking ways to detect the Disease earlier. Researchers at the University of Washington have led to development of a blood test to detect the proteins thought to develop into the Disease years before it would manifest. A chemistry professor at the University of Albany has begun a start up company that has created a screening tool to detect the early and pre-clinical stages of the Disease. Alzheimer's pathology may arise up to 20 years before the onset of Dementia. This would provide a unique window of opportunity for inventions aimed at preserving cognitive health and delaying disease progression.

Experts do believe that one day Alzheimer's will be preventable if not curable some day. In the meantime you my friends can help yourself by Don't Smoke, cut back on Alcohol, keep your Body Mass Index (BMI) under 25, keep your Cholesterol level and Blood Pressure under control, and do everything you can to stay Mentally and Physically Active. Easily said right??

So if you have fears relative to this disease stay on top of information that is available now and into the future and remember staying mentally and physically healthy is a benefit for you till ya reach that end date no matter what and it's not just for you but especially for those who dearly love you.

Stay Safe My Friends.....Russ

Politics = Government is the legal use of force created by politicians against citizens that have little or no recourse against the injustice caused by legal use of force. There was a bill (HB 3751) which was passed in Illinois and signed by Governor Pritzker that allows DACA's and foreign nationals to become police officers. In the Illinois House, 100 voted for, it and 7 said no. In the Senate 37 voted yes, and 20 said no. I found that both my Rep and Sen voted for it and sent them a letter expressing my regrets. Their response was that a police organization and some sheriffs were for it. I also checked with Cook County Sheriff Dart's office four times, but I never received a response.

I had conversations with several police organizations, and they all agreed that the police did not support the bill, however when I called the Reps and Senators to say they were wrong, they supplied written proof of the police organizations' support for that bill. I dislike apologizing to politicians. In any case, the cesspool of politics taints all involved, including organizations that claim to be supporting us. "Power, like a desolating pestilence, pollutes what'er it touches," Shelly  
Mayor Johnson is turning Chicago into a tent city for the criminal migrants that Biden's policies encouraged to enter the USA illegally. Now Mayor Johnson is taking a trip on our dime, to the border to see what's going on. It should be a trip to see President Biden and tell him to shut the borders. I do not live in Chicago, but have friends who do, and I feel sorry for them. The people who elected these idiots are responsible for this and are paying the price as are those who did not vote for the Marxists.

These illegal immigrants who won't fight for their rights in the countries they left are squatting in police stations where they live in filth, complain about free food they are given, and have no respect no one, yet won't return from whence they came. Most American citizens worked and fought for what they have. This does not end well for anyone.

In September the Mexican community celebrated their Independence Day, a weekend marked by chaos and violence. Mexican high-

profile persons were on TV prior to the weekend asking for peaceful celebration. Their words fell on deaf ears. Though Chicago media did not cover the violence the two Chicago blogs [secondcitycop.blogspot.com/](http://secondcitycop.blogspot.com/) and [cwbchicago.com/](http://cwbchicago.com/) did. It was not reported how many officers were injured, but there was a photo of an officer's ear almost severed. At least one officer was beaten while lying on the ground. Mayor Johnson and Acting Police Superintendent Waller did nothing. This was the 2nd year this happened. Chicago is made up of many ethnic families and they celebrate their founding's in an honorable and family manner. How many of those involved in the violence were illegals, DACA's? I am not picking on Mexicans; the pictures and videos speak for themselves.

There has been much talk about the viability of the police pension. A couple of decades ago they passed the gold braid bill which benefited those appointed by politicians. An attempt should be made to get rid of the gold braid bill, and change give pension benefits only to those promoted by a promotional test. That would apply only to Lieutenants and Sergeants, in that Captain are now appointed. I can imagine the gnashing of teeth if that happened! The update on the IG's investigation of Deputy Chief Yolanda Talley, according to the Inspector General's office, it is still on going. I guess they take a long time, and Talley is still collecting her checks.

Well, the police department has a new Superintendent, and that is Snelling. He was a merit Sgt, merit Lt, then appointed Captain. He spent a lot of time in the Police Academy. He says he's going to use technology to solve the rampant ongoing crime in Chicago. How about backing up the working police??? We'll see what he does and if he proves his worth.

The holidays are approaching, and while many stores are closing, I hope that we will enjoy the holidays with our families. Stay safe, keep your head on swivel and keep your powder dry.



# DEATH NOTIFICATIONS

---

## JULY 2023

---

THOMAS BENOIT  
LARRY BEYER  
THOMAS BOIAEN  
THOMAS BUCINA  
GERALD (JERRY) CELANO  
MARSHALL CHRISTOPHER

WILLIAM (BILL) CLANCY  
KENNETH CLARK  
PATRICK (LUF) GLINSKI  
MARGARET GREEN  
JAMES HANSON  
RICHARD HEGARTY

WILLIAM HOELSCHER  
JOSEPH JOHNSON  
JAMES KINGSLEY  
MICHAEL KOSZYK  
JEROME MANDELKE  
ROBIN MILLS

ROBERT NALLEN  
FRED RADKE  
RICHARD RAINES  
RENAULT ROBINSON  
MICHAEL TRACY  
ROBERT WALKER  
JOSEPH ZACCAGNINI

## AUGUST 2023

---

DONALD ANDERSON  
THOMAS BENOT  
LAWRENCE BEYER  
THOMAS BOWEN  
DONALD CALDERARO  
GERALD (JERRY) CELANO  
WALTER DRABIK  
JEFFREY FRIEDLIEB

DOMINICK FRIGO  
PARRICK GLINSKI  
MARGARET GREEN  
RICHARD HEGARTY  
KIMBERLY HILL  
WILLIAM HOELSCHER  
RICHARD HYLAND  
JOSEPH JOHNSON

SHARON LLOYD  
ROBERT NALLEN  
JAMES O'CONNOR  
DENNIS OLSON  
RONALD PARRAM  
KENNETH PAYNE  
FRANK RADKE  
RICHARD RAINES

LEONARD ROLSTON  
GEORGE SALITURO  
KARL SCHMITT  
LINCOLN SPOLAR  
FRED STANFORD  
MICHAEL TRACY  
ROBERT WALKER  
THOMAS WHITE  
JOSEPH ZACCAGNINI

## SEPTEMBER 2023

---

CAROLE LOVE ADAMS  
RICHARD ANDERSON  
JOSEPH BLAS  
EDWARD CARFORA  
WALTER CRAWLEY  
LINDA CREIGHTON  
ALICE DEBONNETT

ROBERT DURKIEWICZ  
ANTHONY FINOCCHIO  
DAVID GADZINSKI  
DONALD HALPER  
ALEX HORSTEIN  
JAMES KELLY  
JAMES NOVAK

AUGUST LOCALLO  
MICHAEL MAZUR  
ROBERT MCANN  
MICHAEL MCCLUSKEY  
JAMES NOVACK  
LOUIS PORTLOCK  
KENNETH REISS

MATT RODRIGUEZ  
MARK SCHEITHAUER  
ANDREW SCRIP  
THOMAS SHEEHAN  
ROBERT SMITH  
LARRY WILLIAMS

---

**Dear Retired Chicago Police Association Member:**

We are pleased to announce that the Chicago Fraternal Order of Police Lodge No. 7 and Aetna will be providing the same plans for 2024 with a rate cap for 2025. This demonstrates Aetna's commitment to the Chicago Fraternal Order of Police Lodge No. 7 and its retirees. Retiree First will continue to be the plan administrator for your Medicare plans and will continue to be your advocate. Retiree First can be reached at 312-248-7251 (TTY 711). The Voluntary Dental and Vision plans were moved to Aetna January 1, 2023, and per the contract they will continue through 2025. The Voluntary Dental and Vision program are separate from your Aetna MAPD (Medicare) and is an additional cost to the member. Dental and Vision will continue to be administered by Source 1 Benefits and can be reached at (844) 466-0883.

**What does this mean to the members on the Fraternal Order of Police Sponsored Aetna MAPD (Medicare Advantage Prescription Drug) plans administered by Retiree First?**

The following are the MAPD Aetna premium rates for 2024 and 2025.

2023 Current Rate	2024		2025**		
	Rate	\$ Change	Rate	\$ Change	** Rate Cap Note for 2025
\$284.38	\$288.28	\$3.90	\$291.78	\$3.50	MA (Medical) only guarantee: +\$3.50 PMPM applied to MA only rate PD (Prescription Drug): Not applicable due to IRA legislation
\$210.38	\$214.28	\$3.90	\$217.78	\$3.50	

\*\*Please note that the rate cap for 2025 only applies to the MA portion of the plan. The PD (Prescription Drug) portion of the plan is not capped due to changing legislation and the administration of Part D. IRA (Inflation Reduction Act) passed by Congress have unknown impacts on the cost, delivery and administration of Part D Prescription Drugs.

**What does this mean to the members on the Fraternal Order of Police Sponsored Aetna Dental and Vision plans administered by Source 1 Benefits?**

The following are the Dental and Vision Aetna premium rates for 2024 and 2025.

Dental PPO High Plan	2023 Current Rates	2024		2025	
		Rate	\$ Change	Rate	\$ Change
Retiree	\$46.69	\$48.56	\$1.87	\$50.50	\$1.94
Retiree + 1	\$90.53	\$94.16	\$3.63	\$97.92	\$3.77
Family	\$138.17	\$143.71	\$5.54	\$149.40	\$5.74
Dental PPO Low Plan	2023 Current Rates	2024		2025	
		Rate	\$ Change	Rate	\$ Change
Retiree	\$36.21	\$37.66	\$1.45	\$39.16	\$1.50
Retiree + 1	\$69.56	\$72.35	\$2.79	\$75.24	\$2.90
Family	\$107.68	\$111.99	\$4.31	\$116.47	\$4.48

**Turn over for Vision Plan information and common questions and answers.**

Vision Plan	2023 - 2025
Retiree	\$5.18
Retiree + 1	\$10.11
Family	\$15.16
<b>Rate Guarantee</b>	<i>3 years</i>

Vision Rates are under rate guarantee for 3 years. January 2023 – December 2025

### What are the changes to the plans?

There are no structural changes to any of the plans (MAPD, Dental and Vision) sponsored by Chicago FOP Lodge 7 and with Aetna. You will enjoy the same benefits and administration for the coming years for the plan you voluntarily elected to participate in.

### **\*IMPORTANT INFORMATION ON YOUR AETNA MAPD (Medicare Only) ID CARD\***

Aetna will be reissuing ID cards due to a change in their internal platform. What does this mean for you? You will receive a NEW ID card in the mail in December. Your Member ID and Group Number does not change. Only the internal contract number with Aetna is different. Please make sure to replace your current ID card with this new one starting January 1, 2024. Just update your new card with your healthcare providers.

Aetna will NOT be sending out new cards for dental and vision if you voluntarily elected this additional coverage.

### What do I need to do next?

- If you are currently enrolled in the Chicago FOP Lodge 7 Aetna plans and:
  - wish to remain enrolled, you do not need to do anything. Retiree First (MAPD) and Source 1 Benefit (Dental & Vision) will coordinate any change in premium to the pension fund and your coverage will continue.
  - would like to make an option change or term your coverage, please call Retiree First (MAPD) at 312-248-7251 (TTY 711) or Source 1 Benefit (Dental & Vision) at (844) 466-0883.

### When is the Open Enrollment for the Aetna plans?

Open Enrollment will be November 15<sup>th</sup> – December 1<sup>st</sup>. It is during this time that members can contact Retiree First (MAPD) or Source 1 Benefits (Dental & Vision) to adjust their Aetna Plan coverage.

### Who should I call with questions on the 2022 Aetna Plans?

Retiree 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)

## 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

### Living Trust Estate Plans Include:

Living Trust  
Last Will & Testament  
Health Care Power of Attorney



Financial Power of Attorney  
Unlimited Assistance  
Guaranteed Satisfaction

### Free Consultations - on Personal Injury, Medical Malpractice, Nursing Home Abuse

TuohylawOffices.com  
17W 220 22nd St. Suite 300  
Oakbrook Terrace, IL 60181  
info@tuohylawofficers,cin  
312-559-8400 • Fax 312-559=8484

In-Person or Zoom Signings  
Free Parking  
Call before December 31, 2023  
Mention RCPA for 33% Discount



**COLDWELL BANKER**  
**REALTY**  
**McMullen Office**

**Marti Corcoran**

773-802-5092

[martcorcoran@aol.com](mailto:martcorcoran@aol.com)

[marticorcoran.com](http://marticorcoran.com)

Owned by a subsidiary of NRT LLC.



**GreenState**  
**MORTGAGE**

A Division of GreenState Credit Union



## ATTENTION ALL FIRST RESPONDERS ...

**\$600 CLOSING COST CREDIT!!!**

- **FOR PURCHASE OF PRIMARY RESIDENCE**
- **0% - 3% DOWN PAYMENT OPTIONS**
- **FREE PRE-APPROVALS**

**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**



# FOP GIFT SHOP

ORDER ONLINE AT [WWW.FOP7GIFTSHOP.COM](http://WWW.FOP7GIFTSHOP.COM)

FOLLOW US ON INSTAGRAM! @FOPLODGE7GIFTSTORE

**STORE CLOSED NOVEMBER 10, 23 & 24, 2023**



**Double Wall Travel Mug**  
\$19.95 (White, Black, Blue)



**Ladies Cream Cropped Hoodie**  
\$33.95 (Small-2X)



**Ladies Mint Green Sweater**  
\$28.95 (Small-2X)



**Blue Wash Kangaroo Hoodie**  
\$19.95



**Long Sleeve "Chicago City's Finest" Tee**  
\$25.95 (Small-2X)



**Ladies Cropped Black & Pink Tee**  
\$16.95 (Small-2X)



**Ladies Full Zip Gray Jacket**  
\$49.95 (Small-2X)



**Cigar Holder/Cutter CPD**  
\$29.95



**Cigar Holder/Cutter FOP**  
\$27.95



**Police Nutcracker**  
\$32.95



**City Flag with Design inside Hoodie**  
\$34.95 (Small-2X)



**Full-Zip Course Vest**  
\$46.95 (Medium-3X)

1412 W. Washington Blvd., Chicago IL 60607 • 312-733-2344 • Monday - Thursday 9-5, Friday 9-4, Saturday 9-1

# **OPEN ENROLLMENT SEASON FOR RETIRED OFFICERS**

Medicare eligible retirees, your annual open enrollment season is October 15th through December 7th. During this period, you can change your Part D prescription drug plan for the January 1st effective date. Also, during this time you are able to switch to a different Medicare Advantage plan for the January 1st effective date. Please remember that the Sergeant Association sponsors a group Traditional Medicare Supplement plan that is open all year with no health questions. The Sergeants plan still offers a Plan F for all police officers and their spouses who are 65 or older. Remember to review your Part D RX plans for 2024 since there are many changes.

**Medicare Supplemental Insurance (Medigap)** is designed to cover the gaps that Medicare does not cover, such as deductibles, co-payments, and coinsurance amounts for Medicare-approved services. Consider utilizing the Traditional Medicare Supplement plans from United American (Sergeants' Association Group Plan) and Blue Cross Individual Medicare Supplements available through convenient pension fund deductions to maintain the Public Safety Officer Federal tax deduction. The United American group plan is deducted from your pension, and you qualify for the \$21 a month premium subsidy. The United American plan offers a Plan F and Plan G options. Their group Plan F is still available to everyone and is also popular with those already enrolled in other companies Plan F. The United American plan is Guaranteed Acceptance (no health questions) and locks in your issue age for life. Enrollment is open all year so check it out today!

## **Are you turning 65 soon?**

Everyone needs to activate their Medicare coverage. Most retirees' City of Chicago medical coverage will end the 1st of the month before they reach age 65. If you have any dependents younger than 65, when you become eligible you will need to obtain other coverage for them. Just call Mike with any health insurance questions. If you are still under the Chicago retiree health coverage through a younger spouse, the City requires you to enroll in both Medicare Part A and Part B at 65, and to avoid any possible late Medicare enrollment penalties. If your spouse turns 65 prior to you and is covered under your City plan they also need to enroll in Medicare Part A and Part B. The City coverage will become their Medicare Supplement until you reach 65 and the City will terminate both of your plans. There are no COBRA options from the City once you reach Medicare age. Start researching your Medicare Supplement insurance options before you turn 65! Just call me to get the brochure on enrolling for Medicare online during your initial enrollment window.

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

*Mike has been serving Chicago Police Officers and their families for over 33 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. Mike is affiliated with Integrated Financial Concepts, 1300 W. Higgins Road, Suite 218, Park Ridge, IL 60068.*

# OPEN ENROLLMENT ALL YEAR!

## A GROUP TRADITIONAL MEDICARE SUPPLEMENT PLAN AVAILABLE TO ALL CHICAGO POLICE RETIREES

### Medicare Supplement Coverage

**United American  
Insurance Company**

**Check out the rates for 2024**

**Lock in your Age Bracket for Life**

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.

#### Option-1 Plan F

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

#### **Monthly Premium**

<b>65-69</b>	<b>\$247</b>
<b>70-74</b>	<b>\$265</b>
<b>75-79</b>	<b>\$332</b>
<b>80+</b>	<b>\$348</b>

#### Option-2 Plan G

**Out of Pocket  
Maximum:** **\$240**

#### **Monthly Premium**

<b>65-69</b>	<b>\$228</b>
<b>70-74</b>	<b>\$247</b>
<b>75-79</b>	<b>\$314</b>
<b>80+</b>	<b>\$332</b>

#### Option-3 Plan F High Deductible

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

#### **Monthly Premium**

<b>65-69</b>	<b>\$157</b>
<b>70-74</b>	<b>\$178</b>
<b>75-79</b>	<b>\$243</b>
<b>80+</b>	<b>\$270</b>

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

UNITED AMERICAN INSURANCE COMPANY PROVIDES HIGH QUALITY SUPPLEMENTAL COVERAGE:

- ✓ 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](mailto: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.

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

If you are reading a yellow-colored newsletter  
**2024 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:**

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

-----

**Live In Beatiful Southwest Florida**



Homes, condos in Cape Coral, Fort Myers and surrounding areas. Contact us for a list of over 250 retired Chicago Police Officers.

Owned and operated by Police Officers. Retired Capt. Tom Faragoi will donate 20% of his gross commision 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 beatiful SW Florida. Sell your property in Florida for 3 to 5 percent commision. For a list of retired Chicago police officers resideing in SW Florida please contact Tom Faragoi 239-770-7896.

**Hamilton-Franklin Realty**

1136 NE Pine Island Road • Suite 49, CapeCoral, FL, 33909

4547 Pine Island Road Unit C, Matlacha FL.

[faragoi@msn.com](mailto:faragoi@msn.com)

**CHICAGO PATROLMEN'S**  
F E D E R A L C R E D I T U N I O N ®

**Share Certificates**

Share Certificates are a safe and secure instrument for members looking to earn higher rates of savings dividends. A fixed annual percentage yield is paid quarterly and at the term's end. The rates are higher than on a regular savings account and, historically, have been higher than those offered by area banks.

***We have substantially increased the dividend rates on all our Share Certificates.***

- Minimum deposit of \$500
- 3,6,12,24 and 36-month terms with yields as high as 6.18% APY\*
- Special terms and rates offered periodically
- Early withdrawal restrictions apply

For details, please visit our website.

\*APY = Annual Percentage Yield  
Federally insured by NCUA [www.cpdfcu.com](http://www.cpdfcu.com)

**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**

**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 2024 dues.**

Early payment is encouraged. Upon receipt of your 2024 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. Tuesday Of month 9:00 A.M. D'AGOSTINO  
7350 W. Oakton  
Ken Hauser 312-485-8388

**Ron "TOPPER" TOPCZEWSKI**  
Treasurer

**SOUTH**

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