### 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 2022 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 2022 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.

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

### 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



RETIRED CHICAGO POLICE ASSOCIATION

February 2022

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2022 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 2022 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 will be held on February 27, 2022, at 1:00 PM. It will be at the F.O.P. 1412 West Washington. 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 the last 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, 2022. 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 three thousand dollar 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 13th check will be sent to annuitants receiving the minimum monthly annuity. Please read the article from our Pension Trustee Mike Lappe.

REGULAR MEETING Sunday, February 27, 2022 at 1:00 PM at FOP 1412 W Washington Blvd.



### RETIRED CHICAGO POLICE ASSOCIATION

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

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

Just A Thought......By Russell Schaefer - 1st Vice President RCPA

The following comments were retrieved from the Chicago Sun Times newspaper, written by Retired Lt. Robert Angone. Bob was truly my mentor who helped me obtain my move to supervision back in the day. His comments are honest and true to the facts of what the CPD Officers are dealing with in today's world.

He Writes: I do not speak for the rank-and-file of the Chicago Police Department, but I do know hundreds of officers, both active and retired. My wife and I served and protected the city of Chicago for decades. Active cops are not allowed to speak out, but hearing that police have been threatened with demotions unless more murders are solved and more arrests are made requires, I believe a sensible response. Last year, some 12,000 guns were confiscated by the department. That's a record, at least since my days on the job starting in the 1960s. What happens to arrested offenders is not in the hands of cops of course the prosecutors and courts decide their fate.

I wonder if the mayor and her top cop have given any thought to the limitations placed on Chicago's cops. Those limitations include limited car chases, limited foot chases, an almost nonexistent stop-and-frisk policy (after entering into an agreement with the ACLU back in 2015) and the institution of a time-consuming investigatory stop report that immediately reduced street stops by as much as 80%.

It's no secret the department has been significantly reduced in numbers both by retirements and officers seeking other employment. The last police class that graduated from the academy a few weeks ago, 27 December netted forty seven (47) new officers and on November 01st 2021, fifty two (52) were sworn in so it's going to take some time to get back to full manpower status as so many are leaving the job.

Chicago's cops are now being taken from tactical and specialized units and assigned to districts to make up for severe shortages in the neighborhoods. What's left after all this is a beleaguered, fatigued, low-morale department that needs all the support leaders can muster instead of threats to ranking officers.

Police work is unique in that the lowest person in the ranks makes the most important decisions: Shoot or don't shoot, arrest or don't arrest, detain or don't detain. Those decisions reverberate up to the command ranks. When threats of demotion replace steady leadership, something is very, very wrong.

Bob Angone, retired Chicago Police lieutenant, Austin, Texas

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

If you are reading a yellow-colored newsletter

# 2022 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

# Aetna Medicare MAPD Information Update

Happy New Year and we hope that 2022 is off to a great start. As you all know the Aetna Medicare MAPD plans have all been renewed with rate caps through 2024. This is great news for the participants! There have been no structural plans changes that should impact any of the participants, but if an issue does arise, we are here to help. At the end of 2021, all participants were notified that Aetna would be issuing new ID Cards. This occurred, but they printed all the cards without the Labor First service number. We had Aetna reprint the cards and reissue to the participants. All participants should have the new Aetna card with the new membership ID number being all digits and the Labor First information at the top of the card. If you have any questions or need assistance including items such as card replacements, formulary questions, mail order assistance, pharmacy issues or any other overall plan items, please call Labor First at: 312-248-7251 or 855-979-8840 (TTY 711). Additional information can also be found at https://laborfirst.com/Fop7/. Lastly, some participants that use Loyola Medical Center (Trinity Health) were sent a letter by Trinity that Aetna would not be in network in 2022. This letter was sent out while Trinity and Aetna were negotiating their contract. We are happy to report that Trinity and Aetna finalized their contract with a multi-year deal. This will ensure all participants that use Trinity Health (Loyola Medical Center) zero disruption. We were notified that any member that received the original letter will also receive a letter from Trinity Health stating the same information. Please have a healthy, safe and happy 2022.



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### WHO WE ARE

Blue Harvest is a Chicago-based health and wellness organization focused on working with the medical community in the pursuit of providing education and innovative products.

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# **BETTER THAN ORGANIC**

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

Retired police officers, family, and friends use coupon code **CHICAGOBLUE** for **50% OFF** orders at **blueharvestlabs.com**.

We don't recommend taking CBD if you may be subject to a drug test.

blueharvestlabs.com

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# INSURANCE PREMIUMS FOR RETIRED PUBLIC SAFETY OFFICERS

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. You can only do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract. What this last line means is that if the Chicago Policemen's Annuity and Benefit Fund pays your health insurance provider a premium for the past year, January through December 2021, you would qualify to benefit from the \$3000 tax adjustment. You can exclude from income the smaller of the amount of the premiums or \$3000. You can make this election only for amounts that would otherwise be included in your income.

If you make this election, it reduces the otherwise taxable amount of your pension by the amount excluded. The amount shown in box 2a of Form 1099-R doesn't reflect the exclusion. Report your total distributions on line 5a and the taxable amount on line 5b. Enter "PSO" next to line 5b.

The language above not in bold print was reprinted from the IRS information brochure.

# NOW FOR SOME BAD NEWS

Several retired members have been calling the fund asking when will they receive their retro check. Two issues here: One; the retro check resulting from the new contract are issued by the City department of finance for active officers and affected annuitants. Second; the City's department of finance will to send the 9% of contributions to the pension fund for the recalculations of the retired officers. The City has not provided a date when the monies will be sent to the pension fund. Pension fund staff members have been calling but never get a commitment when funds will be deposited. Hopefully in the near future we will receive the funds in question. When this occurs, each retired officer's calculations will be individually recalculated for accuracy. On July 1st, 2017 started the first day without a contract. Therefore, officers who retired in July 2017 will have their calculations completed first then August, September and so on until all have been completed. This will take much time to complete, so be patient.

Lastly, a bogus report that was published on behalf of the group of retirees calling for a forensic audit by a so called "expert", claimed there was a hidden slush fund. This fund is actually the Richard J. Jones Annuitants Assistance Fund (RJJAA Fund). The monies from this fund covered a \$500 gift to each minimum widow prior to the end of the year holiday season. Keep in mind that this gift was NEVER a guarantee. The funds for the RJJAA Fund were the profits that the CPD had to turn over by city ordinance after unclaimed property had been auctioned off. After this bogus report went public, multiple persons in the pension industry contacted our fund to reassure us just how inaccurate and just plain BS the entire report was. So, in order to prevent any future concerns, the RJJAA fund has been dissolved with the IRS and no longer exists.

It's safe to say that 2021 may have been the last year widows would receive the gift check. The reason the fund was established for the widows in the first place is because state pension code that was crafted by our state politicians does not provide for any cost-of-living wage increase for widows.

As of 11/30/2021; the Fund has 13,972 annuitants collecting a retirement benefit vs. 12,016 active members paying into the Fund.

# Donald Januszyk, Retired Sergeant RCPA Trustee

What kind of a year can you call 2021? Likely, not good for most of us, especially in law enforcement. Law enforcement personnel have been hindered, demonized, and attacked by elected officials, political appointments, and print, social, and televised media. A recent and vile report cited two officers, responding to a call of barking dogs, were shot. One officer was in critical condition; the partner was executed by the offender using the officer's weapon. Initially, the media reported none of these facts, however, about a week later, the incident was reported both on TV and in print. Why did they wait so long? It is to be noted Kankakee SA Jim Rowe is requesting federal charges (the death penalty) and requesting Indiana charge those who hid the male offender. Would that Cook County have such a proactive Attorney! In the past, the media has not, to my knowledge, given descriptions of offenders in crimes regardless of the crime's horror, yet they pride themselves on providing the truth and facts. In truth, they lie thru their teeth! How can the public protect themselves from criminals if they do not have descriptions of offenders? Descriptions and profiles are essential to police work, for how can officers make arrests and protect theirs and citizens' lives absent descriptions?

The days of responding to calls nonchalantly are over; more than ever every call in this environment is life-threatening. Those lacking awareness and tactical skills raise their risk levels exponentially.

The Chicago Police Superintendent David Brown, at a northside police district public meeting, lied to the citizens about the staffing in that district, as verified by a city employee (wonder how long before they try to fire him). Chicago manpower is well over 1,000 officers short, and about 20% are on the medical routinely. But wait, Supt. Brown is promising to make more Detectives to combat crime! And, please help me understand where they will find these bodies, except to take more from patrol. Why worry? Supt. Brown also states that homicide clear-ups are at an acceptable rate. What he did not say is how many clear-ups were made by arrests. It is one lie after another as scripted by Mayor Lightfoot. Perhaps First Deputy Eric Carter, with all of his ribbons, will save us?

Mayor Lightfoot has requested, or should I say demanded, that the federal government send help to Chicago to combat the increase in crime. In 2020 Trump offered help and she refused it. Anyway, how will a few from the FBI or ATF be able to do anything? The only chance is for them to charge offenders on a federal level because the Cook County State's Attorney Kim Foxx will not do anything. However, remember she was elected by the citizens and so was Mayor Lightfoot. Unfortunately, many of us voted against Preckwinkle and put Lightfoot in. It is evil that we have such poor choices in Illinois.

You wonder how all of the above will affect your pension. Remember it's active P.O.'s that pay into your pension plan and they are retiring at an alarming rate. They are being driven out by the progressive politicians, media, and academics, few doing thirty years like many of us. The job carries too much risk and zero satisfaction in the arrest of the thugs.

Some bosses may say "yes they can", yeah but only if they read the pages of instructions, directions, and ramifications if they so choose to do so. Why would an officer put his family's well-being on the line, if the department is not going to back them up?

There was a recent exam for police officers in Chicago, and while I do not have the actual statistics, the response was poor, those passing the test were minimal, passing the power test and background check was even worse. The city was looking to hire more minorities, but why would an intelligent minority individual apply for a police job while the private sector is looking to hire them with weekends off, summer vacations, absent being shot at?

Let me hit on promotions; yes, the merit promotions. Years ago merit promotions may have been valid for detectives. If you did something exceptional or your district work was outstanding, you had an excellent chance to be made a meritorious detective, however, today for Detectives, Sergeants, and Lieutenants, it's a political process. If you do not have the God-given brains to pass a test, all you have to do is to kiss the buttocks of a boss or elected official and you can get your promotion. Who suffers, wells it's the working police officer, your family, and the general public. Please prove me wrong.

Let me focus on the TV media. In recent years have you paid attention to programming and commercials? It seems it is all blood, violence, and graphic vocabulary contrary to the Hays code (Ref: https://en.wikipedia.org/wiki/Motion\_Picture\_Production\_Code) put in place to protect the public from such offensive material. Commercials are geared to the nihilists and hedonists pushing their views and lifestyles and the supposed cures for those behaviors are found in the drug commercials.

If you want to get real and accurate information relative to crime and more, please check out the blog https://cwbchicago.com/ and the Chicago Contrarian where SCC contributes regularly. They do a great job of reporting.

Real quick on, COVID: The TV and media brainwash us with the supposed facts. I'm not saying that China did not infect us. I'm still trying to figure out where the media gets all their information and figures. Mostly, they spread fear and withhold information not approved by the government.

Check out the interviews by Joe Rogan with Doctor Robert Malone, inventor of Rna vaccines and/or cardiac Dr. Peter McCullough on Spotify. You'll be red-pilled or not. Wear a mask if you wish. As of now I cannot recognize or understand the people I'm speaking with.

What happened to the flu? Did we get a cure for it? Yes, I got all three shots, but people with all three shots still get sick. So, who pays for all the free stuff you are getting??? Did you know it's you??? To get you more worried, what about China and Taiwan, Russia and the Ukraine? Can it get worse if our President passes, and the vice president gets in??? Hate me if you wish, but have a good year, stay safe, and toast yourself with a good stiff drink, but don't drive!!!



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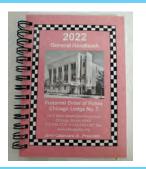


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# Attention RCPA Members: Do any of you have kids or grandkids having trouble buying their first home? We Can Help!

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for further information, or chicagofcpo@gmail.com

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# **APRIL TERMINATIONS 2021**

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## **MAY TERMINATIONS 2021**

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CHARLE STRAZZANTE **THOMAS TOOLIS** EDWARD TYSKA NED TRAVER **CHARLES VEIT** LAWRENCE ZAPRZAL

# **JUNE TERMINATIONS 2021**

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**GUS MARKS IR** ROBERT OBUCHOWSKI PAUL PYLES

WALSTANO RIVERA MICHAEL ROOKS **BOBBY TUCKER ALLEN WHITE** 

### **JULY TERMINATIONS 2021**

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# **SEPTEMBER TERMINATIONS 2021**

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# **NOVEMBER TERMINATIONS 2021**

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