



R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

October 2018

YOUR 2019 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2019 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

This newsletter is being sent early so we can inform you of the election for trustee to the Pension Board. Please read the article from our 1st Vice President.

We have been receiving calls from retirees that are hitting the age of 65 and going off the free city insurance. They are asking if we have a dental & vision plan. Please see the article from MetLife regarding Open Enrollment for Dental & Vision plans.

The next general meeting of the Retired Chicago Police Association will be on **Sunday, November 18, 2018 at 1:00 PM**. It will be held at the 1st District Community room at 1718 S. State Street. 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 2019 dues check for \$20.00. Please update your phone numbers.

I spoke with Ken Hauser who stated that at the October meeting he is going to ask the Pension Board to approve a 13th Holiday check from the R.J. Jones Annuitant Assistant fund for \$500.00. This check is for those annuitants receiving the minimum monthly annuity.



REGULAR MEETING

Sunday, November 18, 2018 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

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

BILL BURNS

ERIKA CLARK

FRED GLASS

CLARENCE HEERDT

DONALD JANUSZYK

TOM LONERGAN

RONALD SHOGREN

RICH TUFANO

PAUL VITAIOLI

KEN HAUSER

Past President

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

National Conference on Public Employee Retirement System

Just a Thought...

By Russ Schaefer, 1st Vice President, RCPA

On 25 October 2018 there will be an election for the Retiree Pension Board Trustee to the Chicago Policemen's Annuity and Benefit Fund. Here is a little RCPA History you may not know: The RCPA was organized in April of 1888 and incorporated on March 11, 1921. As such a Constitution was written and in Article 2 / "Object" includes the words "to protect the funds in and under the control of the Policemen's Annuity Fund." Needless to say the person who represents the retirees is of extreme importance to all of us. Our current Trustee, Kenneth Hauser will be retiring from this position in November of this year. Kenny has served the Fund for 25 years as a Trustee for active members below the rank of Sergeant. Upon retirement he served the Retirees and their widows and finally as President of the Fund. Kenny has been considered a strong asset in all these positions. I'm know he will be missed.

At the August 19th Meeting of the RCPA Board we heard from a retired officer who is seeking the position of Retiree Pension Board Trustee, Michael K. Lappe. Lappe's retirement was mandatory at 63 years of age after 37 years of service. Five of those years were spent at the Fund as Trustee for active officers below the rank

of Sergeant. Of the many things that Lappe spoke of was the unfinished legislative pension issues that need to be accomplished in Springfield. Lappe speaks with great expertise relative to these problems as he currently serves on the Legislative Committee with the Illinois Public Pension Fund Association.

I was particularly moved by his passion for several issues that face the Fund. One of those is the questionable disability cases that come to the Fund for approval as well as the fact that cases of fraud, that were anonymously reported to the Fund were in fact investigated. Lappe is also interested in a review of the "Gold Braid Bill" and the large funds that are associated with it. This has been a matter of controversy for many years and hopefully it can be finally settled. Lappe to his credit also facilitated policy that allows light duty officers the opportunity to return to work through the CPD Human Resource Division. If elected Lappe promised to be proactive in ensuring that our assets and investments will not be "ripped off." Lappe, who came to our Board asking for support and endorsement in this election assured us that his major priority will be to ensure safe and prudent investments to grow our Fund.

After Lappe left the room and after discussion among the Executive Board and the Trustees, a vote was taken relative to supporting and endorsing Lappe for the position of Retiree Trustee. The vote was unanimous to give Lappe our support. This was done as we are confident that Lappe's past performance, level of experience and the passion that he demonstrates for this position will afford our retiree brothers and sisters the finest representation we can have to protect our Fund into the future!

The RCPA is now asking our membership and all retirees to vote for Michael K. Lappe for Retiree Pension Board Trustee. Remember Michael doesn't have to do this.....he wants to do it and he wants to serve us! Ballots will be mailed out between October 10th and the 15th 2018 and must be returned to the Fund before 0900 on October 25, 2018.

Stay Safe Brothers and Sisters.....Russ

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



Sponsored by the Chicago Police Sergeants' Association

Open to ALL Retired Chicago Police Officers Age 65+

- ✓ Premiums deducted from your pension check, taking advantage of your public safety officer tax benefit
- ✓ Not restricted to doctor or hospital networks
- ✓ Keep your Medicare card and choose providers and hospitals anywhere in the USA
- ✓ Guaranteed acceptance, no medical questions
- ✓ Underwritten by A+ rated United American, 2019 rates starting at \$140/month

**To enroll or learn more, call Health Insurance Services at
(888) 344-2522 or contact our local representative,
Mike Marron at (312) 802-0587.**

**Mike has been working with Chicago Police Officers and
their families for over three decades.**

***Individual Blue Cross Blue Shield plans available for
your family members under age 65**

Donald Januszyk, *Retired Sergeant*

Boy, things in Chicago have been exploding. Demonstrators trying to shut down expressways, Rahm deciding not to run for Mayor, and by the time you read this Officer Jason Van Dyke's trial may be over and no telling what may have happened. California from 26th to 31st street is shut to traffic. Demonstrators may use the grassed in area between the avenue and the boulevard. Van Dyke's family is going through hell. I can't imagine their pain. If he beats this, I suspect he'll say goodbye to Chicago and Illinois, as many others already have. Keep him and his family in your thoughts and prayers.

Recently, the media pictured the Superintendent of Chicago Police with his newly graduated probationary patrolman son on the street with him. It may be the worst thing he could have done for his son; the kid is marked. Now, if the son wants to advance, a shadow of suspicion and ridicule will follow him. Already the SC blog speculates he'll make Detective or Sergeant in a short period of time. I noticed the markings on the squad car the boss was using said, "Superintendent." Never, in my 32 years have I seen anything like that. Even the ADA cars are not marked with anything. What is that about?

Crime in Chicago's Loop, the Mag Mile and the north is on the rise. Interestingly, the media doesn't give racial or ethnic descriptions of offenders that might help citizens avoid becoming victims and report offenders to police. Why not??? Does this make them complicit in the rise in crime?

On the 4th of July and Labor Day holidays the Superintendent boasted that there would be 1400 extra police working. That means days off were canceled and more. Officers who made family plans were forced to work. How do you think that affected their working attitude? What did the bosses hope to accomplish? I heard that a few bosses took care of officers in these unwanted situations; kudos to them, though I understand those bosses were in the minority.

Speaking of bosses, there were a number of promotions recently, most, it seems, along political lines. Damn, when will the people of Chicago see that the Police Department needs real and professional leadership, and not political hacks.

With the impending Consent Decree individuals had the opportunity to voice their comments about it on the internet. I hope that some of you took the time to do so. I read some of the public comments and they were ridiculous. I recently read in a Chicago paper an editorial that stated police should be trained to wound suspects, not kill them. They must be watching Hop-a-Long Cassidy, Gene Autry, or Roy Rogers re-runs.

On the 7th of September, the media stated that there was an agreed upon issue requiring officers to notify the OEMC, and make out a written report every time a weapon was pointed at an individual. A Sergeant would have to review it, and take action if there was something improper on the report. They did say an officer could have his weapon drawn and held alongside his body without a written report. This creates another opportunity for police haters to complain against an officer. This will also take officers and sergeants off the street and tie them up with paperwork; maybe that's the plan. The Decree must still be presented to the court for final approval, and according to FOP they will fight it every step of the way. The criminals love police passivity and fetal behavior.

Now that Rahm is not running for re-election, I guess he'll be taking care of all his friends before leaving, throwing the City to the wolves. What else is new? Remember to re-play the Who song "Don't Get Fooled Again".... "Meet the new boss, same as the old boss."

Illinois elections are coming up in November, and heaven help us. Regarding Judges, remember, if you do not vote for any of the Judges, it is a vote for them. You have to vote "NO DO NOT RETAIN", and hope enough people do so to get rid of those not doing their job. The BAR Associations publish those who are running and list their qualifications in the local papers. Use this information as it is useful. Bottom line, PLEASE VOTE.

Stay safe and enjoy the holidays.

Ken Hauser, *Past President*

There is an Annuitant Trustee Pension Fund Election on 25 October 18. Mike Lappe has announced he is a retiree running for that position. I would like to say a few words about Mike, former Pension Fund Trustee.

He has spent the last 6 years of his 37 and a half year career on the Pension Fund. During the early years on the department Mike was shot and received the last rites twice. His recovery after 18 months resulted in several permanent injuries. Mike refused to go on duty disability. For the last 28 years he chose to continue working as an active police officer in a limited duty capacity. Mike has been an energetic and effective Trustee for the last 6 years in spite of his disabilities. He is responsible for returning a number of suspect disabled police officers back to the department in a limited duty capacity saving annuitants and the Pension Fund millions of dollars.

I am supporting Mike Lappe as the Annuitant Trustee of the Pension Fund because I have witnessed his dedication and commitment to our annuitants and to our Fund. I am also asking all retired Police Officers and widows/widowers to vote for Mike Lappe for the Annuitant Trustee to the Pension Fund.

You don't want to find out you're not covered after the fact.

Most all of us have a Homeowners or Renters policy. The reason you choose to have it is because they're designed to repair or replace your home or possessions if something happens to them. What they are not designed to do is protect you if you are involved in a self-defense shooting.

All Homeowners and Renters policies come with liability coverage to protect you, but they also have coverage exclusions for certain things. Usually the first exclusion listed is in the liability section is "Intentional Acts". This means that even if you were justified in the shooting, such as a home invasion or car-jacking, you still intentionally pulled the trigger so you would not have any liability coverage.

Your Homeowners or Renters policy may provide coverage if it were an accident such as if you dropped the gun, it went off and injured someone but not for intentionally pulling the trigger.

Some people say "that's why I have an Umbrella policy". An Umbrella policy simply adds additional amounts of liability protection (usually in million-dollar increments) to an underlying policy, it does not add additional perils (coverage) to the policy. If the Homeowners policy doesn't provide the underlying liability coverage, the Umbrella policy has nothing to add additional liability limits to.

IROCC / HR-218 allows you to legally carry a weapon but it doesn't provide you with any liability coverage in the event you have to use it.

If you don't have any coverage from the Homeowners and Umbrella policies that means all the expenses will come out of your pocket.

One way to protect yourself is to consider buying a policy that is specifically designed to cover you in the event of a self-defense shooting. There are a few companies that offer gun liability insurance but one you may want to consider is the one offered by Shield U Insurance Group.

They offer a gun liability policy that was specifically designed for Active Duty and Retired Law Enforcement Officers and has been endorsed from the major unions and Lodge 7.

There are many important coverages built into the policy and it's designed to provide excess liability protection when you're on duty, off duty and even when moonlighting.

The policy provides the defense costs associated with a civil lawsuit and if you're found to be liable and owe a monetary settlement, it will provide up to an additional \$250,000 of liability protection to settle the case on your behalf.

If you are criminally charged we will advance you \$10,000 for an attorney retainer. If the charges are sub-sequentially dropped, you're acquitted or found not guilty we will reimburse your defense costs up to \$100,000.

If you're still active and put on unpaid administrative leave, due to a shooting, it will pay you up to \$2500/month for up to three months.

It also provides up to \$5,000 for family grief counseling and a \$10,000 relocation benefit if the situation requires it.

This policy covers you, your spouse and any family members living in the household under age 25 for no additional cost.

Active Duty and Retired officers are only \$229/yr or \$19.08/month.

In comparison, the FOP Legal Defense plan will only cover defense costs associated with a lawsuit and it does not offer any liability (settlement) protection. If you are retired the FOP Legal Defense Plan is limited to just \$25,000.

The policy has been endorsed by the IL FOP, PB&PA and MAP.

For additional questions contact

Michael Baker (630) 820-8696 (Aurora Office) or

Dean Hill (815) 633-3150 (Rockford Office) or

visit our website at **www.ShieldUins.com**.





Dear Retired Brothers and Sisters,

I would like to take this opportunity to inform you that I will be seeking the elected retired pension board position to represent you. During the past few months, I have been meeting with retiree's from throughout the Chicagoland area. These meetings have been one-on-one or with a small group of individuals. The focus of such meetings were current issues and future issues to ensure the Fund regains a healthy future for the next several generations of Chicago's Finest.

With this writing, I wish to thank all who have strongly supported me, and the Retired Chicago Police Association Board of Directors for their unanimous endorsement. In the event that I would prevail, I again will continue to

exceed my fiduciary responsibility with the active and annuitant members best interest.

Next order of business; you will be receiving a ballot in the mail on or about October 10th 2018. Prior to my mandatory retirement at 63 years of age July of 2017, I served the last 5 years of a 37-year career as the elected trustee representing active members below the rank of sergeant.

There is much unfinished pension business to be accomplished in Springfield. I'm your number one choice to get the job done. I currently serve on the Legislative Committee with the Illinois Public Pension Fund Association (IPPFA). I look forward to continue meeting retirees at a breakfast or lunch soon.

NOTE: After receiving your ballot, please mark your selection for me, Michael K. Lappe, then get your ballot returned in the envelope provided through the U.S. Mail A.S.A.P. The ballots will be counted on October 25th, 2018 in the pension office located at 221 N. LaSalle Street, Suite 1626, Chicago, IL. 60601.

A few of my past performances and future promises...

- ✓ Closely monitored all questionable disability cases and discussed actions with the Executive Director throughout my past tenure.
- ✓ Disability cases of fraud that were anonymously reported to the Fund were investigated.
- ✓ Cases that were found to be fraud, the officer either retired, took a refund of their contributions or returned to work.
- ✓ Facilitated policy that allowed for limited duty officers the opportunity to return to work through the CPD Human Resource Division.
- ✓ Worked closely with the Fund's Chief Investment Officer concerning investments.
- ✓ If elected, will review the "Gold Braid Bill" and the funding that is associated with it.
- ✓ If elected, I will insist that the entire board hires a part-time investigator to protect the Fund's monies from being ripped off.
- ✓ I will continue to take my fiduciary responsibility concerning **safe and prudent** investments very seriously!

Sincerely Yours,

Michael K. Lappe

Open Enrollment for Voluntary Dental & Vision Plans (11/1/2018- 12/1/2018)

The Fraternal Order of Police Lodge No. 7 Chicago and Retired Chicago Police Association continue to work diligently in achieving an additional benefit to you as a retired Public Safety Officer. We continue to offer a **Voluntary Group Dental and Vision** program to all of you. The plan design for this group product that cannot be purchased on the individual market or upcoming state exchanges and is exclusive to our members.

Below are the benefits available to Retired Members. Payment for these benefits will be automatically deducted from your monthly pension payments and more importantly, the cost will also be applicable towards the \$3,000 "HELPS" maximum annual for benefits paid (Retired Member Only). Retirees or Surviving Spouses that are no longer covered by the City of Chicago Dental or Vision plans can enroll for the 2019 Plan Year.

MetLife Dental Plan Options:

	Network Plan (Option 1)		Freedom Plan (Option 2)	
	In—Network	Out-of- Network	In—Network	Out-of- Network
Basis of Reimbursement	Negotiated PDP Fee	Negotiated	Negotiated PDP Fee	80 th Percentile RNC
Type A – Preventative	100%	80%	100%	100%
Type B – Basic	60%	50%	80%	80%
Type C – Major	60%	50%	60%	50%
Deductible per person	\$100.00		\$100.00	
Calendar Year Maximum	\$1750 In Network / \$1,500 Out of Network		\$2000 In Network / \$1,500 Out of Network	
Retiree Only	\$38.00		\$49.00	
Retiree + 1 Dependent	\$73.00		\$95.00	
Family	\$113.00		\$145.00	

MetLife Vision Plan

	Member Cost	Out-of- Network
Exam with Dilation (Once Every 12 Months)	\$10 Copay	\$45
Standard Contact Lens Fit and Follow Up	Up to \$60	Applied to Allowance
Premium Contact Lens Fit and Follow Up	Up to \$60	Applied to Allowance
Frames (Once Every 24 Months)	\$25 Copay; \$130 Allowance	\$70
Standard Plastic Lenses (Once Every 12 Months) <ul style="list-style-type: none">• Single, Bifocal, Trifocal, Standard Progressive Lens	\$25 Copay	\$30-\$50
Contact Lenses (Once Every 12 Months)	\$0 Copay; \$105 allowance, 15% off balance over \$105	\$105
Retiree Only	\$5.57	
Retiree + 1 Dependent	\$10.87	
Family	\$16.30	

FREQUENTLY ASKED QUESTIONS

If I am currently on the MetLife plan(s) what do I need to do? Nothing you will stay on your plan for 2019.

How do I receive a complete enrollment packet? contact Source 1 Benefits at 844.466.0883.

What will it cost me to participate in dental and/or vision plans being offered?

Please request plan/benefit summary for additional information by calling Source 1 Benefits at 844-466-0883.

What do I need to do if I want to enroll or make changes to my dental and/or vision coverage?

You will need to complete the application return to Source 1, 206 South Jefferson, 2nd Floor, Chicago, IL 60661.



RCPA 50% DISCOUNT FOR LIVING TRUST PLANE

Touhy Law Offices has served Police Officers for 34 Years.
50% discount for Living Trust Plan until **March 31, 2019**

Living Trust Estate Planes Include:

- Living Trust • Last Will & Testament • Health Care Power of Attorney • Financial Power of Attorney
- Free Asset Inventory and Transfer Assistance

Free Consultations on Personal Injury, Medical Malpractice, Nursing Home Abuse and Real Estate Transactions.

TUOHY LAW OFFICES

820 W. Jackson Blvd. • Suite 805 • Chicago, IL 60607

info@tuohylawoffices.com

312-559-8400 • Fax 312-559-8484

Free Parking

Call today to lock in Living Trust Discounts

PLUS

50% Reduction until

March 31, 2019

Live In Beautiful Southwest Florida

Buyers Market...check out our foreclosure list. Homes, condos at bargain prices in Cape Coral, Fort Myers and surrounding areas. Contact us for a list of over 200 retired Chicago Police Officers.

 **Hamilton-Franklin**
Realty

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 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

Call Tom Faragoi, Realtor at 239-770-7896 or Toll free 773-888-CPD2

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

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.

- Minimum deposit \$500
- 6, 12, 24 and 36-month terms with yields as high as 2.27% APY*
- Special terms and rates offered periodically
- Early withdrawal restrictions apply

Visit www.cpdfcu.com or call 312-726-8814 for more information.

*APY= Annual Percentage Yield.

Federally insured by NCUA www.cpdfcu.com 312-726-8814



**Marti
Corcoran**

Who sells more homes?

- International Hall of Fame 1999
- Recipient for 30 consecutive years of the prestigious International Centurion Award for sales performance
- View my listings at marticorcoran.com



**COLDWELL
BANKER**
RESIDENTIAL BROKERAGE

marticorcoran@aol.com
(773) 802-5092

6400 North Northwest Highway,
Chicago, IL 60631

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2019 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

Deceased Brothers and Sisters

2018

July

Jerry Adams	Raymond Nichols
Salvadore Aguado	Michael O'Connor
Robert Alexander	James Padar
Anthony Bernichio	Henry Pates
Nathan Hamilton	Ernest Peyronet
John Hardy	Ruben Salcedo
James Hoffheimer	Santo Santucci
Thomas "Bud" Kiely	Patrick Savage
Raymond Komara	Jack Sherwin
Brandon Lee Krueger	Donald Smith
Patrick Logan	Clavon Sostand
John Lorenz	William Tucker
Fred Makosh	Joseph Wasilewski
William Mallder	Vinita Williams
Walter McCully	Anthony Zdziarski
Kevin Myron	

August

Leonard Bajenski	William Lumpkin
Donald Brown	William Mallder
Ernest Burgin	Patrick McCormack
Edward Carter	Frank Mountford
David Coffey	John Philbin
James Freeman	Robert Prawiec
Margaret Hensley	Michael Rudden
Sidney Hill	Jeremiah Sherwood
Harvey Hirsch	Charles Sisler
John Holec	Lawrence Skonie
Gerald Hyzy	Wendell Smith
Melvin Kaplan	John Tolley
Julius Kortvely	Walter Wilmington
Joseph Kowalsky	
Stan Kucharski	
Patrick Logan	

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*

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 2019 dues.

Early payment is encouraged. Upon receipt of your 2019 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.

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

Cop Shop, Cape Coral, Florida

Tom Faragoi 239-770-7896

HAROLD BROWN

President

RON "TOPPER" TOPCZEWSKI

Treasurer

NORTH

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

Blossom Cafe

8349 W. Lawrence Avenue

SOUTH

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

Jedi Garden Restaurant

9266 S. Cicero Avenue