



# R•C•P•A Newsletter

RETIREED CHICAGO POLICE ASSOCIATION

November 2016

**YOUR 2017 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.**

APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2017 dues, we will send you a membership card and auto decal.

## President's Message

*Harold Brown*

The next general meeting of the Retired Chicago Police Association will be on Sunday, November 13, 2017 at 1:00 PM. It will be held at the 1st District Community Room at 1718 S. State Street. I hope to see a large attendance at this meeting. **Our speaker will be a representative from Aetna Insurance.** I would like to thank everyone who attended our corned beef dinner on October 23rd. Thanks to the donors of the raffle gifts for their support.

As you know by now, the City of Chicago will no longer be offering insurance to those not covered under the contract. There is a Retiree Healthcare Pull-Out Section in this newsletter. I was on one of the committees that FOP President Dean Angelo put together regarding our health care. This was a great help when answering calls from our members. I would like to give a special thanks to the following: Dean Angelo, Jack Byrne (Source One), Maggie O'Grady (FOP), Retiree and Health & Insurance committees, and the FOP Board of Directors for the great job they did in getting this insurance plan.

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 2017 dues check for \$20.00. If you have not sent us your e-mail address please send it with your dues so we can keep you informed of any upcoming events.

### REGULAR MEETING

Sunday, November 13, 2016 at 1:00 PM  
1st District Community Room  
1718 South State Street

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

This month we have no advertising to make sure we have room for information regarding our health care.

Happy Thanksgiving



&



Merry Christmas

### RETIREED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

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

National Conference on Public Employee Retirement System

## Don Januszyk *1st Vice President*

I was told that I ought to get with the 21st century. Police officers are being assassinated, men are allowed in high school girls showers, seniors – who need it most – losing medical coverage, marriage between the same sex, retirees losing their pensions, illegal immigrants given benefits I pay for, refugees who hate America allowed entry and subsidized with my taxes and not fighting for their own country; is that the 21st century I must “get with”? I am supposed to leave this 21st century to my grandchildren? Ha!

By the time you receive this newsletter, elections will be over and you receive what you deserve if you didn’t vote. At least we no longer have to listen to their commercials.

### Health Care

As of 31 December 2016, medical insurance is ended for us. Mayor Richard Daley and Mayor Rahm Emanuel sold us out. Those who retired after August 1989 will have your medical insurance terminated, as was verified by the letter you received from the City of Chicago. Our case is being heard by the Illinois Supreme Court. We may win, but, in the long run, Chicago’s leadership has screwed their retirees. Many of us have to worry about medical insurance for spouses under 65 as they will no longer be covered. Mayor Rahm threatened the tradesmen with privatization if they did not go along with him. Did Fire sell out for the 5th man on the rig? Keep in mind the police have the RCPA to communicate with retirees and stand up for their rights. The other pension funds have nobody fighting for them.

For some retirees, losing our medical insurance is news to them. They can blame themselves for not being involved. All the police organizations have been publishing information on this issue for the last two years.

Mayor Rahm Emanuel and Police Superintendent Eddie Jognson seem to be taking the side of the criminals in recent use of deadly force incidents. In October, an officer had her head beaten into the ground and her partner injured when trying to arrest a thug on PCP leaving an accident scene. The offender was tasered three times with little effect. One of the injured officers said the reason they did not use deadly force was that they

were afraid of what the media would do to their families. The female officer is hospitalized with a concussion, multiple lacerations, bruises to face and head, bone chip of the wrist and shoulder, and a neck injury. Her partner was treated for a concussion, cuts and bruises, a torn quad, and a broken thumb. Both are IOD and disability for one is a possibility. Leadership, specifically the Superintendent and the Mayor have blood on their hands because they have not stood up for their police.

Supt. Eddie Johnson just came out with a draft of a new order, GO 03-02, entitled “Use of Force Guidelines”. In summary, here are some of the elements: if you cannot create safe space, you will be disciplined; if you use any amount of force when other options were available, you will be disciplined; if you do not render aid after using force, you will be disciplined; if you display your gun without justification, you will be disciplined. The department members and the public will have 45 days to offer input to the order. You can find this order online. What do I say, “Glad I am retired”.

When you and your wife choose to attend an informational meeting, or you decide to look elsewhere for your medical insurance, you will need the following information: The name of each medication and the amount that you and your wife take, the name and address of the doctors you frequent, and the name of the hospital you are most likely to use.

There is not much good to report, but the holidays are approaching. Hopefully your families are close and you’ll enjoy some peace and goodwill. Happy Thanksgiving and a Merry and Blessed Christmas to all. Stay safe!





# FRATERNAL ORDER OF POLICE

## CHICAGO LODGE 7

### Special Retiree Healthcare Update

This Special Retiree Healthcare Pull-Out section is the Lodge's initial attempt to communicate as much information as possible regarding the changes to Retirees' healthcare. The changes to Retiree Healthcare will begin as of January 1, 2017. Please know that along with the assistance of representatives from Aetna (the recommended Medicare Eligible carrier) and Labor First (the contracted Retiree Benefits Administrator), the Lodge will continue to assist with the Retiree enrollment. Therefore, these three entities (Lodge 7, Aetna, Labor First) will continue to communicate with and work to ensure that each and every Retired member of the Chicago Police Department (FOP members, non-FOP members and surviving spouses) will have multiple opportunities to secure the insurance coverage of their choice prior to the start of 2017.

The transition that our Retirees will be facing during the course of the next few weeks and months will certainly be a stressful and difficult experience. Along with the expertise that comes by way of Labor First and the knowledge of the Aetna support team, the Lodge believes we have worked toward ensuring that all of the necessary steps were taken to surpass expectations and minimize frustrations.

We are well aware that there is nothing in life which can be completely guaranteed. Furthermore, we can never promise that anything would be 100% problem-free, but what we can share with everyone is that for nearly three years the Lodge has spent a tremendous amount of time and effort to research and eventually select what we believe to be the best Retiree Healthcare alternatives available.

Finally, we hope this 'Pull-Out' section assists everyone with transition.

Dean C. Angelo, Sr.  
President

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# FRATERNAL ORDER OF POLICE

## CHICAGO LODGE #7

### **2017 CPD Retiree & Surviving Spouse Healthcare Notification**

For nearly three years, the present FOP Administration has been working on an alternative Retiree Health Care Option for Medicare, Non-Medicare and surviving spouses of each and every retired member of the Chicago Police Department. At the end of September we had a meeting with representatives from the City who once again, informed us that the City's participation towards Retiree Health Care was ending as of December 31, 2016 and that there will no longer be any forthcoming contributions towards Retiree Healthcare costs starting January 1, 2017.

#### **VERY IMPORTANT NOTE:**

**Current retirees (or surviving spouses) who retired before August 23, 1989 will remain on the City of Chicago Blue Cross/Blue Shield Plan. This guarantee was a decision confirmed by Judge Cohen's ruling in the Underwood vs. City of Chicago proceedings and in the letter from the City dated May 15, 2013. Furthermore, any Retiree who left with the 55 and/or 60 and out benefit will maintain the same coverages as an active Member.**

Soon the City of Chicago will be soliciting all Retirees that retired after August 23, 1989 in a **new** Voluntary Blue Cross/Blue Shield (BC/BS) plan that although sponsored by the City, will be entirely paid for by the individual Retiree. Presently, the **new** Voluntary City Medicare Advantage option appears to be more expensive while only providing similar or less benefit coverages compared to what Aetna has designed. Additionally, the City's initial Non-Medicare options are more expensive in comparison to what a Retired member could purchase on the private exchange.

#### **Medicare Eligible Retirees**

FOP is moving forward with the rollout of a recommended health care program that would utilize Aetna for the Medicare Eligible Retirees. This program was designed with the input from several meetings with current Retirees and also by the Retiree Committee. In the coming weeks everyone (FOP and non-FOP Retirees) will be receiving more information about the two very strong Aetna Medicare Advantage with Prescription Drug (MAPD) plans being offered. The mailer will have the Fraternal Order of Police Lodge No. 7 Logo on the envelope.

#### **Non-Medicare Eligible Retirees**

Non-Medicare eligible Members and their Spouse will need to shop for plans on the Private Exchange.

To help guide everyone through what could be a difficult and confusing process, the FOP has partnered with **Labor First**, a Retiree Benefits Administrator & Advocacy Company that specializes in Retiree Health Care and does so specifically for the labor union marketplace. **Labor First** will be available to assist with reviewing and enrolling in a plan; and will also be providing ongoing member support as long as you are participating in a FOP / Aetna Plan.

It is the Lodge's opinion that these **Retiree Health Plan Options**, which utilize two Aetna MAPD options, offer better coverage at a significantly lower premium cost than the plan(s) being proposed by the City through BC/BS. Premiums for these programs will be deducted from your pension check to assist Annuitants in maintaining the \$3,000 HELPS Tax Deduction to which Retired Public Safety Officers are entitled.

**PLEASE DO NOT DISCARD THE FOP HEALTH CARE ENROLLMENT KIT WHEN IT ARRIVES**

Dean C. Angelo, Sr.  
President

**THE ELECTED REPRESENTATIVE OF CHICAGO'S PATROL OFFICERS**





DEPARTMENT OF FINANCE  
CITY OF CHICAGO

May 15, 2013

**IMPORTANT NOTICE – PLEASE READ CAREFULLY**

Dear City of Chicago Annuitant:

I am writing to update you of developments regarding retiree healthcare benefits. Under the Korshak Settlement Agreement, the City of Chicago agreed to provide support for healthcare coverage to annuitants through June 30, 2013. The Settlement Agreement also required that the City establish a **Retiree Healthcare Benefits Commission (RHBC)** that, among other duties, was to make recommendations on the state of retiree healthcare benefits, their related cost trends, and issues affecting the offering of retiree benefits after July 1, 2013. Earlier this year, the **RHBC** fulfilled its duties and provided Mayor Emanuel with its report.

After reviewing the findings of the report, and after hearing many of the concerns expressed by retirees, employee representatives and industry experts, the City has decided the following:

1. The City will extend current coverage and benefit levels through December 31, 2013. This additional time will allow retirees to maintain coverage for a full plan year, recognizing what we heard from many retirees who have planned deductible and out of pocket expenditures based on an expectation of full year coverage. The City will, however, adjust the benefit levels provided under the current plan starting January 1, 2014.
2. After January 1, 2014, the City will provide a healthcare plan with a continued contribution from the City of up to 55% of the cost for that plan for their lifetimes to the City retirees who are members of the Korshak and "Window" Sub-Classes, meaning those City annuitants who retired prior to August 23, 1989. In short, the City will continue to substantially subsidize these retirees' healthcare plan as it does today.
3. For all annuitants who **retired on or after August 23, 1989**, in light of the evolving landscape of national healthcare and challenges faced by Chicago taxpayers, the City will need to make changes to the current retiree healthcare plan. These changes will likely include some adjustments in premiums and/or deductibles, some benefit modifications and, ultimately, the **phase out of the plan by the beginning of 2017**. The City expects to announce the details of this revised structure this summer, so that all retirees, current and future, will have all the information they need to appropriately prepare for this important component of retirement planning. With the changes taking place in the national healthcare market, we will ensure retirees have the information needed to navigate the options available for their healthcare needs going forward, both for Medicare and non-Medicare eligible retirees. As you know, retirees who are eligible for Medicare will continue to receive Medicare coverage, and supplemental Medicare plans are available from many insurance companies – as there are today – for retirees who wish to purchase additional coverage. And retirees who are not eligible for Medicare will have a broad range of healthcare plan options available to them as the **Illinois health insurance exchange** goes into effect in 2014.

One additional note – as you may know, the current retiree healthcare subsidy provided by the four Chicago pension systems is set to expire on June 30, 2013. If this subsidy is not reauthorized, retirees will likely be responsible for bearing any additional cost for their healthcare plan that is currently borne by their respective pension funds.

We look forward to working with you in the coming months to ensure you have all the information you and your family will need to make sound decisions regarding your retiree healthcare.

**PLEASE NOTE: The following is an email from the City dated September 27, 2016:**

**As stated in the May 15, 2013 letter, the City committed to providing "a healthcare plan with a continued contribution from the City of up to 55% of the cost for that plan for their lifetimes to the City retirees who are members of the Korshak and "Window" Sub-Classes, meaning those City annuitants who retired prior to August 23, 1989."** We [the City] will be sending out notices to that group about the 2017 plan year within the next week.

**This is a trying time for a Retiree and making this transition as smooth as possible is the number one goal.**

**The following will help make this transition a little easier:**

**(Q) *What Classes under Underwood vs City of Chicago does this apply?***

**(A)** Sub-Class 1 “Korshak” (Stays on the City Plan)

Sub-Class 2 “Window Class” (Stays on the City Plan)

Sub-Class 3 & 4 “Retired After 8/23/89” (Must Obtain Coverage)

Retiree with the 55 and/or 60 and out benefit stays on City Active Plan until Medicare Eligible

**(Q) *When can I start this process?***

**(A)** Your Enrollment Kit will be mailed starting October 17th. It will come US Mail and have the FOP Logo on the envelope.

**(Q) *Do I call the Fraternal Order of Police Chicago Lodge No. 7 with questions?***

**(A)** **Labor First** are the experts and can answer all enrollment questions when the Enrollment Call Center Goes Live On October 17, 2016. FOP Lodge 7 designated numbers will be listed in the enrollment kit. However the Lodge is also available to help if needed.

**(Q) *Which Medicare Option best matches what I have now through the City of Chicago?***

**(A)** Option 1 was modeled after your current plans Medical and Rx coverage.

**(Q) *What should I do before my enrollment kit arrives?***

**(A)** Complete the checklist on the back of this pull-out of items you should have so that your enrollment choice best fits your individual needs.

## **2016 IMPORTANT DATES**

### **Pre-Scheduled Open Enrollment (APPOINTMENT IS REQUIRED)**

October 29, 30, 31 at FOP HALL (9 a.m.-4 p.m.)

November 1, 2, 3, 4 at FOP HALL (9 a.m.-4 p.m.)

### **Open Enrollment Info-Group Meetings (NORTH)**

November 1 and 3 at Lone Tree Manor and Banquets  
(9 a.m.-Noon)

Located at 7730 N Milwaukee Ave Niles 60714

**(No appointments necessary for Informational Sessions)**

### **Open Enrollment Info-Group Meetings (SOUTH)**

**November 2 & 4 at Bourbon Street Bar**

**(9 a.m.-Noon)**

Located at 3359 West 115th Street Merrionette Park

**(No appointments necessary for Informational Sessions)**

All meeting requiring appointments will be scheduled directly through Labor First.

Labor First can be reached to set up and appointment at the FOP Hall by calling 855-979-8840 or 312-248-7251 after October 17.

### **Open Enrollment Dates are as follows:**

Medicare Annuitants & Spouses:

October 17 – December 6

Non-Medicare Annuitants & Spouses:

November 1– December 6

Medicare Annuitant with Non-Medicare Spouse:

November 1–December 6

# About...laborfirst

LABOR FIRST, a Retiree Benefits Administrator & Advocacy Company that specializes in retiree healthcare specifically for the union marketplace. Labor First will be available to assist retirees with not only reviewing and enrolling in a plan, they will also be providing ongoing retiree support as long as you are participating in a Fraternal Order of Police Chicago Lodge No. 7 Aetna Plan.

## Retiree Advocacy Service for you:

- Dedicated call center with Retiree Advocates to assist with plan selection
- Physician and pharmacy assistance on a real-time basis
- Outbound three-way calls to Medicare, vendors, providers, pharmacies and Social Security
- Follow-up calls to Retirees after a healthcare date of service, to review any additional needs
- Claims, billing and payment support
- Assistance with pharmacy related questions such as generic availability, prior authorizations and mail-order services
- On-site retiree educational seminars and retiree club breakfasts, allowing retirees to become familiar and comfortable with our team

## Enrollment resources available for Medicare Eligible:

- **Paper Applications:** Paper applications can be mailed at your request.
- **Online:** A personalized website built just for Fraternal Order of Police Chicago Lodge No. 7 and their families that will allow for you to not only review plan options but to enroll on your own. Information on this feature will be detailed in the coming mailing.
- **Over the Phone:** A dedicated local and toll free number will be available for you to call and discuss the plan options with one of our Retiree Advocates.
- **Onsite Meetings:** Labor First Retiree Advocates will be available for “Scheduled InPerson Face to Face Meetings”. Information on when, where, and how these meetings will occur will be detailed in the coming mailing.



## Enrollment resources available for Non-Medicare Retirees or Spouses:

Ullico's Private Exchange gives Retirees access to health and major medical plans, available both “on” and “off” the public healthcare exchanges.

- **Online:** A personalized website built just for Fraternal Order of Police Chicago Lodge No. 7 and their families that will allow for you to not only review plan options but to enroll on your own.
- **Over the Phone:** A dedicated local and toll free number will be available for you to call and discuss the plan options with one of our Retiree Advocates.



# Medicare Options

Retired Chicago Police Officers & Surviving Spouses

2017 Plan Options



Provider	Aetna Option 1	Aetna Option 2
Network	<b>National</b>	<b>National</b>
Premium Per Medicare Retiree	<b>\$292.00</b>	<b>\$218.00</b>
<b>Medical Deductible</b>	<b>\$0</b>	<b>\$100</b>
MOOP (Maximum out of Pocket)	\$0	\$2,000
Inpatient Hospital – Acute or Psychiatric	\$0/Stay	\$0/Stay
Skilled Nursing Facility	\$0 (days 1-100)	\$0 (days 1-100)
Emergency Care	\$0	\$50
Urgent Care Facility	\$0	\$20
Primary Care Physician Services	\$0	\$20
Chiropractic / Occupational Therapy Services	\$0	\$15 / \$20
Podiatry Services	\$0	\$20
Diagnostic / Imaging (X-Ray, MRI, MRA, CT Scan, PET)	\$0	\$20
Outpatient Hospital Services	\$0	\$0
Ambulance Services	\$0	\$20
Durable Medical Equipment (DME)	\$0	20%
End-Stage Renal Disease	\$0	\$20
Comprehensive Dental	\$0 Medicare Covered	20% Medicare Covered
Eye Exams / Eye Wear / Hearing Exams	\$0 Medicare Covered	20% Medicare Covered
Hearing Aids	Not Covered	Not Covered
Worldwide Benefit – Urgent / Emergency Only	\$0; no limit	\$0; no limit
<b>Prescription Drug Deductible</b>	<b>\$100</b>	<b>\$100</b>
30 Day Retail Preferred Tier 1 - Generic	\$6	\$6
30 Day Retail Preferred Tier 2 - Preferred Brands	20%	20%
30 Day Retail Preferred Tier 3 - Non-Preferred Brands	30%	30%
30 Day Retail Preferred Tier 4 - Specialty	20%	20%
90 Day Mail Preferred Tier 1 - Generic	<b>\$18</b>	<b>\$18</b>
90 Day Mail Preferred Tier 2 - Preferred Brands	<b>\$70</b>	<b>\$70</b>
90 Day Mail Preferred Tier 3 - Non-Preferred Brands	<b>\$85</b>	<b>\$85</b>
90 Day Mail Preferred Tier 4 - Specialty	<b>\$85</b>	<b>\$85</b>



# Non-Medicare Private Exchange

Retired Chicago Police Officers & Surviving Spouses



Labor First and the Union Labor Life Insurance Company “Ullico” (the nations’ only-union owned insurance company), have partnered to deliver a national healthcare solution for Non-Medicare eligible retirees of labor unions.

As a retiree of FOP Lodge 7 you will have access to both telephonic and online enrollment options through a private healthcare exchange. Under either option you will be able to calculate federal premium subsidy dollars and shop for plans that are available in the geography where you reside.

Via an online portal, available carriers, health plans, corresponding benefit descriptions, network descriptions, and prescription drug coverage will all be available for comparison purposes so that you can select the best option for your personal situation.

Additionally, all of the online information is also available over the phone by calling one of our Exchange advocates who can assist with advice, plan selection, and finalization of the enrollment process.

These services have been not only put together to assist the retirees of the FOP Lodge 7 with the review and selection of the best coverage options available to them, but to also provide ongoing support to our retirees and their families .



## Client Interactive Process

### GET STARTED

- After requesting insurance information on line, a representative will call you.
- After receiving an informational mailing, you may call to speak to a licensed agent.

### CONSULT AN EXPERT

- A licensed agent specializing in your state will join the conversation, and your insurance needs will be identified.
- Personal information is collected that will help narrow down plan options that are a good fit for you.



### GETTING COVERED

- Once you’ve selected a policy, submit and finalize with an application specialist.
- A phone call will let you know that your policy is approved and active.
- Your policy packet will arrive in the mail.
- Congratulations, you are covered!



# Pre-Meeting Checklist

## **Medicare Retiree(s)**

1. Red, White and Blue Medicare Card(s)
2. Enrollment/Information Kit (to be mailed October 17, 2016)
3. List of Medications (Dose & Qty for Retiree and/or Spouse)

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## **Non-Medicare Retiree(s)**

1. Enrollment/Information Kit (to be mailed October 17, 2016)
2. List of Dr.'s & Hospitals you or Spouse use

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3. List of Medications (Dose & Qty Retiree and/or Spouse)

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4. Personal Income and Tax Information
5. Social Security numbers
6. Payment Information (if applicable)

***Specific Medical Notes:*** \_\_\_\_\_

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

If you are reading a yellow-colored newsletter  
**2017 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

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### **Just A Thought...**

*By Russ Schaefer, RCPA Trustee*

Yesterday I went to an appointment at the Veterans Administration Outpatient Health Clinic, located in Oak Lawn, IL. I decided to start a relationship with the clinic, which is connected to the VA Hines Hospital, in 2013 after receiving the letter from the city telling of the end of retiree health care as we know it. As I sat there, in walked a fellow retired officer and we began to speak about our experiences with VA Healthcare and it was all very positive as opposed to the problems that have been experienced by other vets at other facilities, primarily outside of our state. Our conversation, of course, moved to the cost of our health care in the future, particularly from the city offerings. This guy, who is retired as a patrol officer, stated that the reason he went with the VA many years ago was because of the costs of the city plans. He had experienced not only primary care but also surgical experiences at Hines and was very happy with the outcomes and costs.

For those of you that are Veterans, this might be a great option for you no matter where you live, especially since we can now visit civilian options for certain procedures or if you live certain distances away from a VA Health Facility.

The VA Healthcare System provides primary care and many specialties such as cardiologists, gynecologists, and mental health care. Also available is home health-

care, geriatric care as well as equipment, prosthetics, and yes, prescriptions.

So for those of you that have proudly served our country's freedom, go to the website of the U.S. Department of Veterans Affairs and check out the Benefits and Health sections as well as the Apply for VA Healthcare page where you can see if those benefits are available to you. The VA in so many areas provides great health care and at a very, very reasonable cost. Costs depend on the Group you qualify for and of course income. Additionally, the VA operates within the Affordable Care Act.

At this time I know a number of retired officers that utilize the VA services and have been very pleased with their primary care and even lung replacements. Again, relative to your income and your own healthcare issues the VA might be a very positive healthcare option for you. Check it out!



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

PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE  
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CHICAGO, 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 now \$20.00.

**Please note that it contains the application for 2017 dues.**

Early payment is encouraged. Upon receipt of your 2017 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.

We had 132 attend the Corned Beef Dinner and a great time was had by all.

**HAROLD BROWN**  
President

**RONALD TOPCZEWSKI**  
Treasurer

**NORTH**

1st Wednesday of each month at 7:00 a.m.  
Lone Tree Manor  
7710 N. Milwaukee Avenue

**SOUTH**

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