

RETIRED CHICAGO POLICE ASSOCIATION
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R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION
 November 2017

YOUR 2018 MEMBERSHIP DUES ARE NOW BEING ACCEPTED.
 APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER.

Upon receipt of your 2018 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 19, 2017 at 1:00 PM. It will be held in the 1st District Community Room at 1718 S. State Street. I would like to thank everyone who attended our annual corned beef dinner on September 17. Thanks also to the donors of the raffle gifts for their support. A special thanks to the FOP for the use of the Hall.

In another section of this newsletter there is a membership renewal notice. Yes, it is that time of the year again. Please cut it out and mail it in with your 2018 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.

I spoke with Ken Hauser President of the Police Pension Board. He stated that at the November meeting he is going to ask that the Pension board approve a (13th Holiday) check from the R.J. Jones Annuitant Assistance Fund for \$500.00. This check is for annuitants receiving the minimum monthly annuity. This check will be mailed the 1st week of December.

This month there is no message from our 1st Vice President. I spoke with Don’s wife. She said Don is in Christ Hospital in Oak Lawn due to complications from knee replacement surgery. Here’s wishing Don a fast recovery.

As 2017 begins to wind down, Retiree Healthcare is still a concern for many. The Medicare eligible who elected either of the 2 Aetna Plans should have already received a letter from Labor First on the 2018 premiums. 100% of the increase is an Obamacare (ACA Health Insurance Premium Fee) Tax. This tax was under a moratorium for plan year 2017 and is set to be reinstated January 1, 2018, If Congress moves to extend the moratorium, members will see a reduction in cost under 2017 pricing.

REGULAR MEETING
 Sunday, November 19th, 2017 at 1:00 PM
 1st District Community Room
 1718 South State Street

The Aetna plans for the Medicare eligible have been a huge success. Mail Order co-pays save members money on 90 day supplies of maintenance medications. No Gap in coverage means members see consistent pricing all year long. Members that have Rx cost that reach the catastrophic ACA level of \$4950 have the protection of a true out of pocket maximum. 100% of all the members Rx for the remainder of the plan year are covered at 100% when catastrophic phase is reached.

Retirees that elected alternative plans on the open market or through the City's BCBS MAPD option are welcome to enroll in the Aetna plan at any time before December 1, 2017.

Participants on either of the Aetna plans that want to continue with their existing election for 2018 do not have to do anything. Your plan automatically rolls over January 1, 2018.

Members that want to switch from the City sponsored BCBS MAPD plan can do so by calling the FOP designated call center (Labor First) at 312-248-7251 or 855-979-8840.

Happy Holidays to all.

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 2018 dues.

Early payment is encouraged. Upon receipt of your 2018 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, Floria
 Tom Faragoi 239-770-7896

HAROLD BROWN
 President

RON “TOPPER” 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

RETIRED CHICAGO POLICE ASSOCIATION

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

EXECUTIVE BOARD

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RONALD SHOGRIN

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Past Presidents

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, RCPA Trustee

So the other day I was looking at my gun collection and again my wife said “so when you are gone, how am I going to get rid of those guns????” I foolishly responded that I wasn’t going anywhere but then as we all know life or rather death gets in the way. Well the answer corresponds with similar questions that come into the office of the RCPA that are generally from widows, retired officers and persons dealing with estates. There are independent firearm dealers that are licensed by the federal government that work outside of the usual retail dealers that many of us have done business with over the years. One of the differences of course is the cost of doing business with either entity. Independent dealers, who mostly use internet sales charge a percentage of the sale, say 15-20% dependent on the market value of the weapon. A retail dealer will normally purchase the weapon from you at 50% of the Blue Book value. You do the numbers.....

The other concern that many have is safety, doing the sale face to face with a stranger, exchanging the money and dealing with the legal requirements of a weapon transfer. And do you really want the prospective buyer coming to your home? So in my humble opinion I think I want to use an independent firearms dealer or at least direct my wife too! Having said that you might want to speak to Jim DeBoer who is a Federal Firearm License Holder located here in Illinois. Jim works like this: You contact him and explain your situation. He will meet with you and take pictures of your weapon(s) and make an evaluation of value. The weapon(s) will then be offered for sale through a bidding process on several internet sites which he will monitor. When the sale is completed Jim will ensure that the information on the weapon and the buyer as well as the seller is transferred completing the transaction chain required by law. And finally, you are paid for just contacting Jim De Boer at the following number: 630-650-3594 or by e-mail at badlandsfirearms@gmail.com. Should you decide to do your own sale, pay to have it done in a gun store or ask your local police agency or District Commander if you could do the transaction under their roof. They are normally happy to help a retired fellow officer. Just Stay Safe!



Attention all retirees...

Medicare open enrollment is quickly approaching.

Thanks to the input of many retirees, the Chicago Police Sergeants’ Association is sponsoring a Group Medicare Supplement option open to all retired Chicago Police (of any rank) and their spouses over age 65. Payment can be made through convenient pension deduction, totake advantage of the public safety officer tax benefits you’ve earned.

Given the changes that have occurred in the past couple of years for our retirees, we want retirees to understand how to get the most out of their Medicare benefits.

In general, Medicare will cover 80% of your medical expenses. You can purchase either a Medicare Supplement or an Advantage plan to fill in the other 20%. The program offered through the Sergeants’ Association is a traditional Medicare Supplement similar to what retirees had under the City of Chicago’s prior coverage.

Learn More: Our local agent from MAF Companies, Mike Marron, will speak at informational meetings and is available for one-on-one sessions to educate you and your family about this program. Contact Mike at (312) 802-0587 to discuss your options.

Don’t wait to sign up! This supplement is offered at “issue-age” meaning that your rate will always be based on the age at which you entered the plan and you will never receive a rate increase based on your age. The sooner you enroll, the more savings you will accrue over your lifetime.



CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2018 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

Happy Thanksgiving



&



Merry Christmas

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

Chicago Patrolmen's Federal Credit Union Offers Two Member Appreciation Promotions Through December 2017

Chicago Patrolmen's Federal Credit Union understands there are countless choices associated with selecting a financial institution, and we truly appreciate the continued loyalty and support of our members.

Throughout the year we offer a number of limited-time-only Member Appreciation promotions designed to provide members with extra-special savings or loan opportunities built around our already-competitive rates. This month we are pleased to offer two promotions:

Place Your Money In Our Custody!

For a limited-time-only, we are offering a **100-day Share Certificate with a 1.00% APR*/APY****, which is available only for new deposits.

This promotion runs from October 1 through December 1, 2017.

To apply for the Member Appreciation Share Certificate, please contact one of the following representatives:

Caroline Fiore: Call 312.499.8858 or email CFiore@cpdfcu.com

Elisha Smith: Call 312.499.8838 or email ESmith@cpdfcu.com

*APR = Annual Percentage Rate. **APY = Annual Percentage Yield. Comparatively speaking, our current 6-month Share Certificate yields a 0.19% APR/APY, and our current 36-month Share Certificate yields a 0.94% APR/APY. There is a minimum deposit of \$2,500. Early withdrawal and other restrictions apply.

Don't Be Handcuffed By Your Current Mortgage Rate!

Here's the Key! Refinance your existing mortgage on your primary residence (currently with another institution) and we will beat your rate! To apply, members must have a minimum loan balance of \$50,000.

What you will receive:

- A better rate* than your existing mortgage.
- Waiver of all third party closing costs and underwriting fees
- Access to a 15-month share certificate at **2.25% APR**/ 2.269% APY*****

This promotion runs from October 1 through December 31, 2017.

To apply for the Member Appreciation Mortgage Promotion, please contact John Gordon by calling 312.252.9433 or emailing JGordon@cpdfcu.com.

*Certain restrictions apply. **APR=Annual Percentage Rate. ***APY=Annual Percentage Yield.

Chicago Patrolmen's Federal Credit Union has proudly been serving the needs of police officers and their families for 79 years. For more information on our many products, services and educational programs, please visit our website at www.cpdfcu.com.

For more information, visit our website at www.cpdfcu.com, or call 312.726.8814.

Chicago Patrolmen's Federal Credit Union is federally insured by NCUA.

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, 2018**

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, 2018

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

The Law Office of
JULIE E. DIEMER, LLC

Proudly offers Retired Sworn Officers and Their
Immediate Family A Preferred Rate and a Free
Initial Consultation in Gratitude for Their Service

908 North Wolcott Avenue, Suite 1 Chicago, Illinois 60622

773-252-1526

jdiemerlaw@comcast.net

Traditional Medicare Supplement Group Plan

Open to ALL Retired Chicago Police Officers Age 65+

Sponsored by Chicago Police Sergeants' Association



- ✓ Pay premiums from pension check using public safety officer tax benefit
- ✓ Keep your Medicare card and choose providers/hospitals anywhere in the USA
- ✓ Over 94% of providers and more than 99% of hospitals accept Medicare
- ✓ No medical questions on the application and guaranteed renewable
- ✓ Underwritten by A+ rated United American, rates starting at \$136/month

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

**JOHN GARRIDO
KENNETH STOPPA
ATTORNEYS AT LAW**

**NORTHWEST LEGAL
SERVICES, LLP**
5310 N. Harlem, Suite 210
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RESIDENTIAL BROKERAGE

MARTI CORCORAN

773.802.5092

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OPERATED BY A SUBSIDIARY OF NRT LLC.

Deceased Brothers and Sisters

2017

July

Lee Andersen
Aloysius Bartosik
Mitchell Crockett
Barbara Fiester
John Gustafson
Harry Kielbasa
Edward McMahon
Peter Radkin
James Steele
Karen Yates

August

Wilbert Allen Jr
Gus Banakis
John Batson
Mary Boehmer
Kenneth De Raimo
Fred Estrella
Thomas Flynn
Robert Issel
David Kutz
James LaVoy, Capt (50)
Edward Mahon

Frank Mack
Stephen Nassar
Arthur Nolan
Martin O'Malley
Robert Parks
Joanne Ryan
Robert Smitka
George Steinmiller
Thomas Walsh Sr
Gordon Wallace

September

Rudolph Andrs
John Azara
Joseph Barrett
Thomas Burg
Gary Calabrese
James Carillo
Charles Conley
Carol Conway
Noletta "Letty" Cooper
Joseph D'Antonio
Bernard Domagala
Robert Griffith
Patricia Hill
Paul Kopacz

Ratho Lee
Eddie Longstreet
Chester Marczak
Earl Miller
William O'Donnell
Joseph Reiter
Phillip Rider
Randolph Riley
Morris Steward
Ed Tansey
Paul Tasch Sr.
Walter Tinner
James Wright

FOP Gift Shop Sales

Sale runs October 16th - November 15th

All leather goods 10% off
includes wallets and belts

30% Off
Tee Shirt of the month
SOA Chicago Police Illinois
on back

Ladies tank top with foil CPD Star
Chicago police in orange or black

Was: \$12.95 Now only: \$8.97

Its October the fall inspection is just around the corner!
November 15th is veteran's day – Thank you to all that served.
Don't forget to fall back on November 5th when day light saving time ends.
And if that's not enough – Christmas will be here sooner than you think!

10% Off from the Library
All police related books, fiction,
non-fiction books

"New" Blue line American car flag
13" X 11"
Was: \$15.00 Now only: \$11.97

Secret Stash?
Hide it in a tootsie roll bank can
with secret bottom.
Come in and take a look.
Was: \$6.95 Now: \$4.87

**"New" Swat patches with Velcro
backing**
Only: \$4.95

Home first aid kits
You know you need one!
Was: \$8.95 Now Just: \$7.97

**Crew neck two tone grey sweat-
shirt with CPD star full front.**
Closeout Large + XL only
limited quantities
Was: \$22.95 Now only: \$19.57

"Back in stock" Challenge
coin displays – Four styles to
choose from.
Purchase one and get up to
3 coins for 20% OFF

**Nylon style Dog Collar with seat
belt closure + leash**
Collars are small- 14"-20"
medium -17"-26"
Large - 21"-34"
Was: \$20.95 Now: \$16.76
4 foot Leash
Was: \$17.95 Now: \$14.36

1412 W. Washington Blvd., Chicago IL 60607 • 312-733-2344 • www.fop7giftshop.com
Store Hours: Mon - Thurs: 0900 - 1700 hours, Fri: 0900 - 1600 hours,
Sat: 0900 - 1300 hours.
STORE CLOSED FOR THE HOLIDAYS OCTOBER 9, 10, 11 NOVEMBER 23 + 24