



R·C·P·A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

February 2026

IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2026 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 2026 dues, we will send you a membership card and auto decal.

President's Message

Harold Brown

Tom Lonergan, the 1st Vice President of the Retired Chicago Police Association, passed away this past December. Tom was also on the Board of Directors of FOP Lodge 7, Illinois State Lodge, and the Chicago Police Pension Board. Because of Tom's death there will be an election to replace him on the Pension Board as a trustee representing retirees. the RCPA'S recommendation is Saul Del Rivero.

Please read the article by Jack Byrnes. It has to do with transportation using the Chicago Fire Department (CFD) ambulance. There is no charge for retired officers or their spouses when they use the CFD ambulance.

In another section of this letter, there is a membership renewal notice. Please cut out the notice and return it with your 2026 dues check for \$25.00. Also update your phone number and e-mail address if necessary.

REGULAR MEETING
Sunday, March 22nd, 2026
at 1:00 PM at FOP Hall
1412 W Washington Blvd.

Read the message from Mike Cosentino. If you do conceal carry, things are changing it will not be as easy as previously.

Our next meeting will be at the FOP hall. 1412 W. Washington Blvd. Let's hope for nice weather and a good turnout.

After the meeting join us for refreshments.

RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

EXECUTIVE BOARD

HAROLD BROWN
President

1st Vice President

CORNELIUS DILLON
2nd Vice President

David DiSanti
Treasurer

CARALYN HUDIK
Recording Secretary

STEVE MARCHFIELD
Sergeant at Arms

TRUSTEES

RICH AGUINAGA
ERIKA CLARK

MIKE GARZA
FRED GLASS

PATRICK J. GLEASON JR.

DONALD JANUSZYK
RONALD SHOGREN

PAUL VITAIOLI
KEN HAUSER

Past President

David DiSanti
RCPA Treasurer

I hope all retirees had a joyful and fulfilling holiday season with friends and family. We have processed all of the membership renewals. If you have sent yours in and not received your membership materials, or the check hasn't cleared, call us at the office, and we can look into it.

The Department, RCPA, FOP, and the Pension Board lost a great man. Tom Lonergan passed away on 20 December. Tom was a close friend of mine, and he will be missed.

I want to formally endorse Saul Del Rivero to be the retiree representative on the Pension Board. He is the best-qualified candidate, a proven fighter for the police. He will protect our interests.

The Illinois State Police is no longer administering the IROCC program. The Illinois Law Enforcement Training and Standards Board will now administer it. So expect some hiccups as the transition goes forward. I'll have more information in the next newsletter.

David DiSanti - Treasurer RCPA

Saul Del Rivero
Annuity Member Trustee

My name is Saul Del Rivero, and I am seeking election to bring experience, integrity, and proven leadership to the Retirement Board at a time when strong, member-focused oversight is critical. Throughout my career, I have been committed to protecting officers, strengthening our institutions, and ensuring that promises made to our members are honored.

I proudly served as a Chicago Police Officer and later as a Detective, working patrol in the 013th and 025th Districts and subsequently serving in Area One, the Fugitive Apprehension Section, and the Cold Case Homicide Squad. These assignments gave me firsthand insight into the challenges faced by active officers, retirees, and their families, reinforcing my commitment to fairness, accountability, and service.

In 2011, I was appointed Field Representative for the Chicago Fraternal Order of Police, representing more than 17,000 active and retired officers. In this role, I **handled pension, medical matters, duty disability claims, labor grievances, and legislative outreach**—advocating daily on behalf of our members. I also modernized communications by launching the Department's first smartphone application and helped organize a large-scale rally in Springfield to **protect**

pension benefits. Among my proudest accomplishments was helping advance Public Act 97-1167, which ensured officers could receive inpatient mental health treatment without automatic FOID revocation or loss of employment.

My private-sector experience further prepared me for the **fiduciary responsibilities of a trustee**. As Managing Partner and Vice President of a Houston-based enterprise, I **strengthened financial controls**, expanded operations, secured national partnerships, and drove substantial revenue growth. I currently serve as Partner and Chief Operating Officer of an Illinois-based firm working with major trade unions and building contractors throughout the Midwest.

As Annuity Member Trustee, I will ensure the City of Chicago fully funds and honors every promise made to our widows, widowers, orphans, and retirees—with vigilance, discipline, and unwavering resolve. I understand what is at stake and will bring disciplined financial oversight, deep institutional knowledge, and a member-first approach to the Board.

I respectfully ask for your support and your vote.

Retirees sometimes wonder why we talk about not voting for judges. Just recently two women were arrested at O'Hare airport after arriving from Los Angles. One had 49 pounds of cocaine and the other 29 pounds. I have no idea what the street value was, but I'm sure it was a lot. At their bond hearing Judge Shauna Boliker released them both on electric monitoring, giving them a future court date. Do you really think these two drug mules will return for their court date??? I wouldn't put any money on it, and I'm sure they are already back in L.A.

In the upcoming Cook County elections please give serious thought when you vote to retain judges. Working police who went to court knew the good judges, however now that we are retired, we have to depend on what we hear or read, and both are totally inaccurate.

When any law enforcement officer is confronted with a weapon, they have the right and the obligation to defend themselves and those around them. When any individual chooses to attack or threatens to attack any law enforcement person they will suffer the consequences.

When any individual enters the United States illegally, they have broken the law, and you can refer to them any way you want, but they are still subject to arrest. Yes, our country was built on immigrants, but they were legal immigrants. We read that illegals were taken into custody even after they have lived here for years or decades. Why, I know the government is slow to take action, why have these individuals not asked for help from the politicians and organizations that are screaming and demonstrating on their behalf now?????

We talk about our pensions, however the CPD is cutting staff on every level and eliminating units. Do you realize that this affects the amount the actives contribute to our pension fund. Many retirees move out of state for good reasons, and I don't blame them, but they have to realize that what happens here will affect their pension benefits.

Was just reading in the paper about using a water cannon on demonstrators. It sounds great, cheap, and minimal or no injuries. Maybe Chicago Mayor might invest in one or use the Fire Department's engine. Enjoy the warm weather when it gets here.



Pictured

- L. Amelio
- Shear
- Orlando
- Naly
- Desalvo
- Brown H.
- Wing
- Bocanceli
- Consalo
- Taylor
- Malainaro

Protecting Your IROCC Privileges in 2026

In the evolving landscape of Illinois law enforcement, the transition into retirement no longer means a complete separation from state oversight. While the Illinois Retired Officer Concealed Carry (IROCC) program has long provided a pathway for retirees to exercise their carry rights under the federal Law Enforcement Officers Safety Act (LEOSA), the Illinois Law Enforcement Training and Standards Board (ILETSB) has taken on an increasingly dominant role in 2026. This state board now acts as the ultimate gatekeeper, possessing the authority to effectively "de-certify" a retiree's eligibility before they even step onto the range for their annual qualification.

The primary mechanism for this control lies in the Board's power of discretionary decertification. Under current standards, ILETSB can review an officer's entire service history for conduct that undermines the integrity of the profession. If the Board finds clear evidence of excessive use of force, perjury, or other unprofessional behavior, they can move to decertify the individual. Because IROCC eligibility is strictly reserved for "qualified law enforcement officers" who separated in good standing, a decertification action by the Board instantly terminates that status, making it legally impossible for the retiree to receive or renew their IROCC card.

Furthermore, the administrative hurdles managed by ILETSB have become more stringent with the implementation of the SAFE-T Act. The Board now mandates certification verification cycles that require active and recently retired officers to remain free from reportable misconduct. If an officer resigns or retires while under investigation, or if their former agency files a professional conduct report detailing willful policy violations, ILETSB can flag the file. This administrative "red flag" can stall or block an IROCC application indefinitely, as the Board ensures that only those who truly maintained "good standing" throughout their careers continue to carry the state's endorsement in retirement.

Beyond professional conduct, ILETSB also enforces strict legal barriers through its list of decertifiable misdemeanors. Convictions for offenses such as domestic battery, aggravated assault, or deceptive practices now trigger an automatic revocation of certification as a matter of law. For the retired officer, this means that any post-retirement legal trouble—even at the misdemeanor level—can be reported to the Board and lead to the immediate loss of IROCC privileges. As the regulatory framework grows more integrated, the IROCC card has moved from being a simple permit and earned benefit reflecting an officer's career-long to a political issue to continue to punish Police Officers even in retirement. FOP Lodge 7 is currently trying to introduce legislation in Springfield to reverse the conditions on our retired members.

Why the Portal Matters for Retirees

While you are no longer in active service, the Officer Portal serves as your digital link to ILETSB. It allows you to:

- **Verify "Good Standing":** Ensure your separation records are accurately reflected.
- **Monitor Credentials:** Confirm that your training and certifications remain valid for LEOSA/IROCC compliance.
- **Receive Vital Notices:** Get direct communications from the Board regarding changes to Illinois carry laws or qualification standards.

Important Information for CPD Retirees on Medicare

Ambulance Services – Fee Exemption

Retired members of the Chicago Police Department (FOP) enrolled in Medicare remain exempt from ambulance service fees when transportation is provided by the Chicago Fire Department (CFD). Under the Collective Bargaining Agreement, officers, eligible dependents, retirees, and their spouses are exempt from fees for emergency medical services performed by CFD.

If you or your spouse are transported by a City of Chicago ambulance, do not provide insurance information at the time of service. Request that the City bill you directly and submit the required waiver for full exemption. The RCPA FOP can assist with obtaining the waiver.

Note: This exemption applies only to CFD ambulance transport. Private ambulance services are subject to your insurance plan's benefits and cost-sharing.

Retirees Aging into Medicare with a Trailing Spouse

When a retired CPD FOP member on the City CBA Retiree Health Insurance becomes Medicare-eligible, the spouse is considered a qualified beneficiary for PHSA/COBRA continuation coverage, provided the spouse is under age 65 and/or not Medicare-eligible. The qualifying event is classified as "CBA Retiree Termination." The spouse must have been covered as a dependent when this age in occurs.

Coverage for both the retiree and spouse ends on the first day of the month preceding the retiree's birthday, not on the birthday itself.

Why PHSA/COBRA Is a Good Alternative to Open Market (Obamacare) Plans

Electing PHSA/COBRA allows the trailing spouse to remain on the same City health plan, paying the full cost plus a 2% administrative fee. While premiums are higher, the benefit quality generally exceeds what is available on the individual insurance market, which often carries higher deductibles, copays, and coinsurance.

Initial premium payment must be made by personal check or money order payable to City of Chicago – Benefits, within 45 days of the postmark date on the PHSA/COBRA Election Form. This deadline cannot be extended.

PHSA/COBRA Continuation Coverage begins on the day after the Qualifying Event Date and may continue for up to 36 months.

Act Quickly

The PHSA/COBRA Continuation Coverage Election Notice will be mailed after coverage ends. If you do not receive it within two weeks of losing coverage, contact the Chicago Benefits Service Center at 1-877-299-5111 and request a PHSA/COBRA application.



OCTOBER DEATH NOTICES 2025

JOHN M. BELL
GLEN W. CARLSON
ANTHONY J. CARUSO
SIDNEY E. COLEMAN
ROBERT P. FITZGIBBONS
LEWIS O. HAYNES

RICHARD H. HOLMAN
KEVIN KAVANAUGH
JOHN F. KWAK
DENNIS D. LEMKE
SEAN M. LUCAS
CRUZ TATRO-MENDOZA

JAMES A. MEREDITH
LEONILO PORTILLO
GERALD L. SCHWARTZ
CHARLES F. STELLE
RICHARD (DICK) J. TRACY

NOVEMBER DEATH NOTICES 2025

SHIELA A. ALLEN
BRYN T. CHILDRESS
KITHER E. GREENLEE

CAROLYN HANKINS
CHARLES D. MARSCHKE
RONALD C. MILLS

RICHARD J. SANDRIK
JAMES SCHMIDT
HERRY WILSON

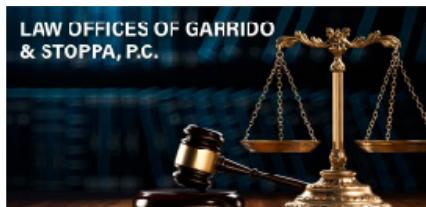
DECEMBER DEATH NOTICES 2025

STEVE BARRIENTOS
JOSEPH L. BUSS
DENNIS CULLOM
PATRICK DANAHER
RAUL FLORES

JOHN MARKHAM
PATRICK MC DONAUGH
JOHN MOLLY
CLAUDIA MUNYON
JAMES O'GRADY (PAST SUPERINTENDENT)

MICHAEL STEPNEY
STANLEY SZLZESNY
NICHOLAS F. TRISTANO

LAW OFFICES OF GARRIDO & STOPPA, P.C.



REAL ESTATE TRANSACTIONS | TRUSTS | PROBATE



John Garrido Kenneth Stoppa

5310 N. Harlem, Suite 210 Chicago, IL 60656
773-594-2870 | 773-594-2871 FAX
NWLEGAL@SBCGLOBAL.NET | NWLEX.COM



COLDWELL BANKER REALTY
McMullen Office

Marti Corcoran
773-802-5092
marticorcoran@aol.com
marticorcoran.com

Owned by a subsidiary of NRT LLC.



RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER

CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER

If you are reading a yellow-colored newsletter
2026 MEMBERSHIP DUES ARE \$25.00

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 \$25.00 TO:

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

33% Police and Family Discount for a Living Trust Estate Plan

Tuohy Law Offices has served FOP members for 36 years
Tom Tuohy is the grandson of a CPD Chief and son of a CPD Detective

Living Trust Estate Plans Include:

Living Trust
Last Will & Testament
Health Care Power of Attorney



Financial Power of Attorney
Unlimited Assistance
Guaranteed Satisfaction

Free Consultations on Personal Injury, Medical Malpractice, Corporate, and Nursing Home Abuse

TuohyLawOffices.com
17W 220 22nd St. Suite 510
Oakbrook Terrace, IL 60181
info@tuohylawoffices.com
312-559-8400 Fax 312-559-8484

In-Person or Zoom Signings
Call before April 30th, 2026
Mention RCPA for a 33% Discount



Hamilton-Franklin
Realty

Live In Beautiful Southwest Florida

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

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

Hamilton-Franklin Realty
1136 NE Pine Island Road • Suite 49, Cape Coral, FL, 33909
4547 Pine Island Road Unit C, Matlacha FL.
faragoi@msn.com

RETIRED CHICAGO POLICE ASSOCIATION

5310 N. Harlem Avenue

Chicago, Illinois 60656

DATED MATERIALS

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
PERMIT 950
SO. SUBURBAN, IL

RETIRED CHICAGO POLICE ASSOCIATION NEWSLETTER**Treasurer's Message** *By David DiSanti*

If you received a WHITE NEWSLETTER, your 2026 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 2026 dues, we will send you your membership card and auto decals. If you move, please notify our office and the pension office (312-744-3891) as soon as possible; provide your new address and phone number.

If any retiree groups would like to put an article in our newsletter regarding their meetings, please contact us.

Las Vegas Henderson Nevada Retiree's Breakfast

Every Friday morning at 8:30 a.m. • Willow's Golf Course - 2300 E. Horizon Ridge Ave., Henderson, Nevada

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

Cop Shop, Cape Coral, Florida - 822 S.E. 46th Lane

Tom Faragoi 239-770-7896**HAROLD BROWN**
President

1St. Tuesday Of month 9:00 A.M. D'AGOSTINO

7350 W. Oakton

Steve Marshfield -773-771-0877**DAVID DISANTI**
Treasurer**SOUTH**

2nd Wednesday of each month at 10:00 a.m.
Country House Restaurant, 5400 W. 127Th. Street, Alsip, Il
Rick King 773-239-0654