



Police Benevolent &
Protective Association
Unit 156A

Chicago Police
Sergeants' Association
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Chevrons

Chicago Police Sergeants' Association Newsletter

April 2023 Volume 64 Number 2

President's Message

By President James Calvino

Hopefully, shortly after you read this edition of Chevrons, we will be congratulating Paul Vallas on his successful run for Mayor of Chicago. Without a doubt, life will be easier for the Police as well as ALL CHICAGOANS with Paul Vallas as Mayor.

On page 5 you will see the 50 newest Sergeants that will be hitting the streets in April. Congratulations to all of them! If your District/Unit is fortunate enough to get one or more of them please welcome them into the fold. Remember we all were the "New Guy/Girl" at some point. Help them make the transition to their new role, you will be doing not only them a favor, but also yourself and all the Members of the Department. Having well-trained Sergeants leads to fewer problems for all. Being a Sergeant today is a monumental task, you are required to be and do so many things. Again please congratulate and welcome our newest Members, I'm confident they will do a great job.

As in past years, we will hold our Annual Active Member Death Benefit Golf Outing at Silver Lake Country Club in Orland Park. We have set August 14 as the date, please see the registration info on Page 15. There are openings for 72 foursomes/288 golfers, it would be spectacular to fill them all. If you are unable to attend the outing please consider donating to, or sponsoring the outing. If you need info on that please contact me at the office. How better to show everyone we have each other's backs than to support the outing? All of the profits go to support the Active Member Death Benefit. The benefit gives \$7500 to the named beneficiary of an Active Member upon their death. As I have stated in the past and will repeat now, I do not ever wish to have to write another check. If I do, it means that we lost an Active Member, something I pray never happens again. But if it does, at least we can provide some



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President's Message*...continued from page 1*

financial assistance to the Member's family.

Many of you are wondering how the Contract negotiating is doing. Right now we are on pause until the new Mayor is chosen. The Board has taken what you, the Membership, have informed us as the most important issues, and those will be the priority in negotiations. As we get some information I will push it out to everyone.

We have a few Members who currently are or in a very short period of time, will be in a no-pay status. We are accepting donations for them, you may select the Member(s) you wish your donation benefits, or to have it evenly split among all of the Members currently in no-pay. Please contact the office if you would like to contribute. On behalf of those Members, Thank You.

For those of you contemplating retirement please do your due diligence BEFORE pushing the button. Make the calls, do your calculations, and have a game plan for your post CPD life. Some of the calls you need to make are the Pension Board (probably the most important), deferred comp, benefits office, and possibly a retirement financial advisor. If you will be retiring with Retiree Health Care from the City, it will take several weeks to get your new policy card. Your last day of employment is the last day you are covered in the City's active plan. The group number for your policy changes once retired, which means if your healthcare provider submits a bill for services performed after you retire and uses your old info the bill will be denied. It's not that you don't have coverage it's just that they used incorrect info. Please, if you have any questions call the office and we can go over some of the general issues and point you in the right direction for answers we can not give you.

Now on to an issue that seems to change as frequently as the sun rises. Birthdate restriction removal for the pension 3% COLA. I have been told so many times that it looks good, then to be told nope it's dead, my head hurts. 3% COLA is something that all Members should be granted. Some of the reasons I have heard for us not receiving it are asinine, to say the least. Hopefully, the legislators in Springfield get in the correct mindset and finally get the COLA bill passed.

St Jude will be Sunday, May 7th at Gold Star Memorial Park. I like to thank all those that plan to come out in support of our Fallen Brothers and Sisters In Blue. This year's DC Candlelight Vigil will be on Saturday, May 13th and the Capital Ceremony will be on Monday, May 15th. Retired Sergeant Al Piantkowski has once again produced an excellent guide for attending this year's DC ceremonies. It is posted on our website, chicagosergeants.org. For those that have never attended, it is something that can not be expressed in just words. If at all possible everyone should attempt to attend at least once in their career.

Over the last several months there have been several changes to the Association's Bylaws. The updated Bylaws will soon be available on our website. The Chicago Police Sergeants' Association Board elections take place later this year. The Election Chairman Retired Sergeant Don Januszyk proposed a few changes to the Bylaws that deal with the election timelines. I advise everyone to check the website to familiarize themselves with the Bylaws.

Please stay safe and keep a watch our for each other. I can not say it enough times or loud enough, THANK YOU ALL FOR ALL THAT YOU CONTINUOUSLY DO DAY IN AND DAY OUT.

~ Jim ~

Vice President's Report*By Vice President Danielle Barnes*

As a result of the COVID-19 Pandemic, there is a backlog of grievances. We are only allowed to schedule two (2) arbitrations per month. We currently have one hundred and forty (140) open grievances. There are twenty-one (21) medical grievances. Thirteen (13) of them have settlements that are pending implementation. There are thirty-four (34) grievances with suspensions between eleven (11) to three hundred and sixty-five (365) days. Of those grievances, nine (9) are for suspensions of eleven (11) to thirty (30) days, nine (9) are for sixty (60) days, four (4) are for ninety (90) days, ten (10) are between one hundred and twenty (120) days to one hundred and eighty (180) days, and two (2) are for three hundred and sixty-five (365) days. Seven (7) of those grievances are set for arbitration or have an award pending. There are twenty-one (21) suspension grievances of ten (10) days or less. Six (6) have been sent to arbitrators and the awards are pending.

All COVID-related grievances are on hold until we exhaust the appeals process for the COVID-19 policy mandate implemented by the City. Unfortunately, the Illinois Supreme Court denied our appeal and will not hear our case. The next step is to have a hearing before the Illinois Labor Board. This hearing is set for July 10th and July 11th. I am happy to report that we have several arbitrations scheduled for this year including the FOP Me-Too Grievances for active and retiree healthcare. They are scheduled for July 14th and August 24th with Arbitrator Brennwald. If anyone would like an update on the status of their grievance please give me a call to discuss.

In addition to the golf outing fundraiser, we are hosting the 87th Annual Police Benevolent & Protective Association Convention October 6-8, 2023 at the Embassy Suites 5500 N. River Road in Rosemont, IL. We are anticipating there will be many officers and their guests from across the state in attendance. We are seeking volunteers to assist with activities during the convention as well as donations for raffle prizes. There are also many sponsorship opportunities available. If you would like to donate, volunteer or want more information about sponsorship opportunities please give me a call or send me an email.

As always, please take care, stay safe, and thanks for the opportunity to continue serving the membership.



2023 CPSA Golf Outing

14 August 2023

Silver Lake Country Club Orland Park, IL

2023 CPSA Scholarship Winners

By Jon Utz

The Chicago Police Sergeants' Association – PBPA Unit 156A - created an educational scholarship fund for the children and grandchildren of active-duty Sergeants. Active-duty Sergeants had the ability to apply to be a recipient of a \$250 youth scholarship if they have at least 1 child or grandchild in grades K-12 for the year 2023. The 20 active-duty Sergeants that are awarded the youth scholarship must use the scholarship money for educational purposes for their child/grandchild. There were over 50 submissions for this scholarship. The random selection for these scholarships occurred at the General Meeting on 16 March 2023. There was a total of 20 scholarships awarded. Congratulations to the recipients!

GALLAGHER, Michael (168)	NERIS, Lourdes (180)	COLLINS, Michael (006)
HEIN, Mary (019)	SALVAGE, Michaelyn (025)	COLLADO, Jeffrey (006)
LULE, Jose (012)	GASCA, Andrew (057)	RAMOS, George (025)
REWERS, Ronald (008)	O'DONNELL, John (003)	KANT, Matthew (121)
VELAZQUEZ, Cosme (007)	WARD, Angel (019)	RICKHER, Mathew (020)
BRANNIGAN, Patrick (019)	KUJAWA, Carolyn (145)	YOUSIF, Evan (024)
PIWNICKI, Gina (121)	GONZALEZ, Colleen (019)	

Recent Retirements

The following have retired since our last Chevrons. These Sergeants have provided Chicago with many years of service. We wish a long, healthy and prosperous retirement to all!!

Name	Star	Unit	Age	Years	Retirement Date
Sgt. Gail J Hagen	1818	018	63	29	14 NOV 2022
Sgt. John R Maples Jr	1999	051	52	31	15 JAN 2023
Sgt. Patrick M Conroy	2646	050	52	29	15 JAN 2023
Sgt. Denogya B McElrath	1782	376	53	29	15 JAN 2023
Sgt. Elise M Padilla	976	193	49	24	15 JAN 2023
Sgt. Timothy Beran	2556	121	52	26	15 JAN 2023
Sgt. Chris V Sopikiotis	2468	014	50	24	15 JAN 2023
Sgt. James M Fitzpatrick	1486	610	43	21	29 JAN 2023
Sgt. Brian W Kerstein	1311	166	50	26	15 FEB 2023
Sgt. Scott D Shepard	2147	121	47	27	02 APR 2023

Legal Defense Representation

Police Benevolent Labor Committee Chicago Law Office

Attorney Joseph Andruzzi Attorney Donna Dowd Attorney Jason Lee

Phone: 312-453-7751

1616 W Pershing Rd Chicago, Illinois 60609

Congratulations

Congratulations to the newest Members of the Chicago Police Sergeants' Association that started their Sergeant careers this month. We look forward to working with them and wish them all the best in their new assignments.

Maria Aguilera	Javed Ali	Christina Aragon
Joel Bentley	Matthew Birdsong	Anthony Blessing
Patrick Bowery	Danielle Brown	Michael Chatman
Dennis Clifford	Brian Collins	Rasah Daily
Andre Dennis	Rishi Desai	Rocco Fagiano
John Fergus Jr	Connie Flores	Michael Gaines
Elfego Gallardo	Jorge Garcia	Justen Garth
Curtisine Gilmore	Jordan Goss	Corey Hatter
Patricia Kast	Christopher Larson	Roberto Lopez
Wagner Manzo	Nicholas Masters	Iverliz Mathews-Vachy
Vilmarys Morales	Raymond Morris	Joseph Pattison
Joseph Pekic	Isagany Peralta	Daniel Poniatowski
Jafar Rahimi Jr	Lee Rios	Reginald Robinson
Roberto Ruiz	Steven Sebek	Erik Shearer
Justin Simik-Valadez	Darrell Smith	Shenise Smith
Deryk Thomas	Artur Tomkow	Jacek Walkosz
Carla Watkins	Adrian Zepeda	

Retiree Gatherings

1st District Retiree Brunch is on the 1st Tuesday of the month at 10 am, at the Southern Belles Restaurant, 6737 S Archer Ave (just East of Roberts Road), Bridgeview.

8th District Retiree Luncheon (8 Balls) is generally on the last Wednesday of the month at Noon, at the Les Brothers Restaurant, 8705 S Ridgeland Oak Lawn. Contact Dorothy Piscitelli at 733-972-0139 for any last minute changes.

Orland Park Law Enforcement Organization (OPLEO) meetings are held on the 3rd Thursday of the month, 7:30 pm, at the Orland Park Civic Center, 14750 Ravinia Orland Park. Contact Don Ade at 708-408-9308 for any last minute changes.

South Side Retirees meet the 2nd Wednesday of each month at 10 am Jedi Garden Restaurant 9266 S Cicero Ave.

North Side Retirees meet on the 1st Monday of each month at 9 a.m. Kappys Grill 7200 W Dempster Ave Morton Grove For Info Call: Ken Houser at 312-485-8388.

Food for Thought*By Rabbi Moshe Wolf - Chaplain***"MAKING MUSIC WITH WHAT YOU'VE GOT" Compliments of Rabbi Moshe Wolf**

Did you ever notice there are some people who show up for work always in a good mood and always ready to share a laugh, and then there are those who walk around looking like they are carrying the weight of the world? Recently while attending a roll call, I was standing at the door of the room, handing out some sweets, and this Officer walk in with a big smile, very well-kept. His uniform was just right, clean, well pressed and all his equipment was just right. We chatted a bit, and I asked the Officer "what is the secret to the great attitude?" He said, " Rabbi sometimes you have to make music with what you have left". And he continued "Let me tell you the story"....
"Making Music With What You Have Left"

On Nov. 18, 1995, Itzhak Perlman, the famous violinist, came on stage to give a concert at Lincoln Center in New York City. If you have ever been to a Perlman concert, you know that getting on stage is no small achievement for him. He was stricken with polio as a child and has braces on both legs and walks with the aid of two crutches. To see him walk across the stage one step at a time, painfully and slowly is a sight. He walks painfully, yet majestically, until he reaches his chair. Then he sits down, slowly, put his crutches on the floor, undoes the clasps on his legs, tucks one foot back, and extends the other foot forward. Then he bends down and picks up his violin, puts it under his chin, nods to the conductor, and proceeds to play. By now, the audience is used to this ritual. They sit quietly while he makes his way across the stage to his chair. They remained silent while he undoes the clasps on his legs, they wait until he is ready to play. But this time, something went wrong. Just as he finished the first few bars, one of the strings on his violin broke. You could hear it snap - it went off like gunfire across the room. There was no mistaking what he had to do. People who were there that night thought to themselves: "We figured that he would have to get up, put on the clasps again, pick up the crutches and limp his way off the stage - to either find another violin or else find another string for this one. Or wait for someone to bring him another." But he didn't. Instead, he waited a moment, closed his eyes, and then signaled the conductor to begin again. The orchestra began, and he played from where he had left off. And he played with such passion and such power and such purity, as they had never heard before. Of course, anyone knows that it is impossible to play a symphonic work with just three strings. I know that you know that. But that night Itzhak Perlman refused to know that. You could see him modulating, changing, and recomposing the piece in his head. At one point it sounded like he was de-tuning the strings to get new sounds from them that they had never made before. When he finished, there was an awesome silence in the room. And then people rose and cheered. There was an extraordinary outburst of applause from every corner of the auditorium. Everyone was on their feet, screaming and cheering, doing everything they could to show how much they appreciated what he had done. He smiled, wiped the sweat from his brow, and raised his bow to quiet the audience, not boastfully, but in a quiet reverent tone: "YOU KNOW, SOMETIMES IT IS THE ARTIST'S TASK TO FIND OUT HOW MUCH MUSIC YOU CAN STILL MAKE WITH WHAT YOU HAVE LEFT." What a powerful line that is. And who knows? Perhaps that is the way of life - not just for an artist but for all of us. Here is a man who has prepared all his life to make music on a violin with four strings, who all of a sudden, in the middle of a concert, finds himself with only three strings and the music he made that night with just three strings was more beautiful, more sacred, more memorable, than any that had ever made before, when he had four strings. So perhaps our task in this shaky, fast-changing, bewildering world in which we live, is to make music, at first with all that we have, and then when that is no longer possible, to make music with what we have left. We are living in an era faced with many challenges, political, financial, and emotional, where so much has changed, let us stop for a moment and think about how we can make beautiful music with what we

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Food for Thought*..continued from previous page*

have left. And please never forget the next parable...

"Sometimes You Just Have To Let Go"

Jack was walking along a steep cliff one day when he accidentally got too close to the edge and fell. On the way down he grabbed a branch, which stopped his fall. He looked down and to his horror saw that the canyon fell straight down for more than a thousand feet. He couldn't hang onto the branch forever, and there was no way for him to climb up the steep wall of the cliff. So, Jack began yelling for help, hoping that someone passing by would hear him and lower a rope or something. "HELP! HELP! Is anyone up there? "HELP!" He yelled for a long time, but no one heard him. He was about to give up when he heard a voice.

"Jack, Jack. Can you hear me?"

"Yes, yes! I can hear you. I'm down here!"

"I can see you, Jack. Are you all right?"

"Yes, but who are you, and where are you?"

"I am the Lord, Jack. I'm everywhere."

"The Lord? You mean, G-D?"

"That's Me."

"G-d, please help me! I promise if you'll get me down from here, I'll stop sinning. I'll be a really good person. I'll serve You for the rest of my life."

"Easy on the promises, Jack. Let's get you off from there, then we can talk."

"Now, here's what I want you to do. Listen carefully."

"I'll do anything, Lord. Just tell me what to do."

"Okay. Let go of the branch."

"What?"

"I said, let go of the branch." Just trust Me. Let go."

There was a long silence.

Finally, Jack yelled, "HELP! HELP! IS ANYONE ELSE UP THERE I CAN TALK TO?"

Have you ever felt like Jack? We say that we want to know the will of G-d, but when we find out what it is, we can't handle it. Sounds too scary, too difficult. We decide to look elsewhere. When G-d says, "Let go of the things that stand between you and Me and trust Me with your life," it sounds pretty scary. But when we let go, we find freedom, safety, and comfort in His hands."

And before we close, some humor from the "Moshe Files" to keep you smiling:

Norma and Sonia were talking about their grandchildren after the holidays. Norma said, "My daughter-in-law stopped making my grandchildren send them 'thank you' notes. Each year I sent the grandchildren a card with a generous check inside. I always received a lovely 'thank you' note. However, since my daughter-in-law stopped making the grandkids send thank you notes, I never hear from them." Sonia said, "My daughter-in-law never made the grandchildren send 'thank you' notes. I too, send them a very generous check. However, for the past several years, I hear from them within a week after they receive it. In fact, they each pay me a personal visit." "Wow," remarked Norma. "I wish mine would do that." "You can, Norma, you can." "How?" Norma asked "Simple. Do what I do. Don't sign the check, trust me they'll call."....End...Lo!

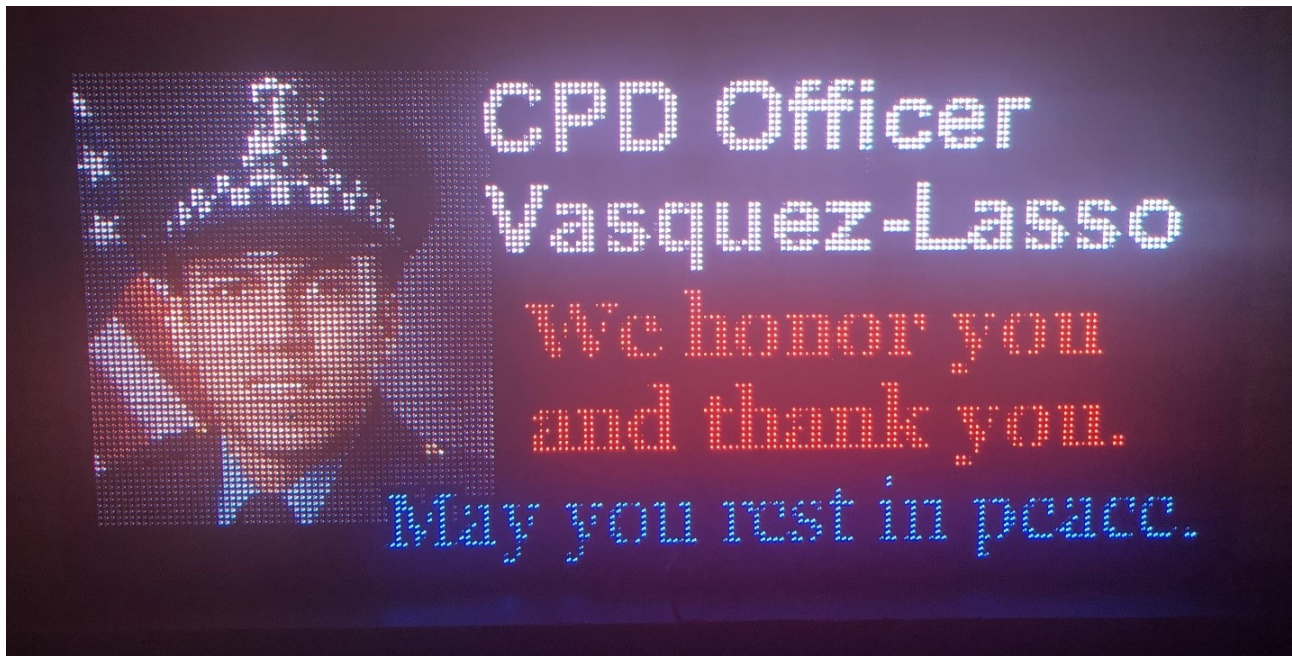
On behalf of ALL your Chaplains, May G-d bless you and keep you safe. Should you need an ear to listen, a shoulder to lean on, or perhaps have some good humor to share, please don't hesitate to give us a call. Chaplains Unit 312 738-7588

Compliments of your Police Chaplain

Rabbi Moshe Wolf :773-463-4780 or e-mail: moshewolf@hotmail.com

Chaplain's Corner

Fr. Dan Brandt - Chaplain

From Your Directing Chaplain, Fr. Dan Brandt...

As last month we had the unfortunate task of again honoring a fallen officer, I took comfort in seeing this sign outside a Catholic Church in Oak Lawn. We have seen countless similar messages throughout the city and suburbs this past month or so. While we pray for Andres' family, friends, and coworkers, we also thank God for the life lent to us, and for his noble and selfless service to the people of Chicago. As the sign reads, may Andres rest in peace.



Chaplain Kimberly Lewis-Davis and EAP Clinician Lisa Martirena recently co-facilitated a police marriage retreat at a resort in Wheeling. All couples in attendance had a wonderful time learning eight habits for a successful marriage.

Thank you to St. John Fisher and St. Helen Parishes who hosted Blue Masses the past few months. If you happen to be

reading this column prior to Saturday, 22 APR, please join us that day at 5:00 p.m. at St. Francis Xavier Church (3043 N. Francisco).

Yet another Blue Mass will be celebrated on Sunday, 30 APR, 10:30 a.m. at Immaculate Conception Parish (just off the Kennedy at ...*Continues on next page*

Chaplain's Corner*... continued from previous page*

Talcott and Harlem). As always, all are welcome!

On June 18, we will celebrate our annual Fathers' Day outdoor Mass at 10:00 a.m. at Gold Star Families Memorial and Park. Being an outdoor venue, if the weather looks questionable, please call (773)550-2369 that morning to make sure the Mass is on. You are welcome to bring folding chairs or a blanket...and even a picnic lunch for after Mass.

Finally, a word of thanks to St. Cajetan Parish, the organizers of the South Side Irish Parade, and the tens of thousands in attendance.



I am deeply grateful for having been named Grand Marshal of the parade, along with CFD Chaplain Fr. Bill McFarlane. What an amazing honor for my fellow chaplains present (Hysni Selenica, Rabbi Moshe Wolf, and Rev. Kimberly Lewis-Davis). Bosses with names like Brian McDermott, John Spellman, and Bryan Spreyne also showed their support by walking the entire parade route shoulder-to-shoulder with us. I was so proud to be in their company. Thank you for making this northsider feel right at home as usual on the south side.

Keep up with all of our happenings at www.ChicagoPCM.org.

God bless you as you continue to do God's work. Please stay safe and healthy! Know that active or retired, you're in our daily prayers.

Fr. Dan Brandt, *Directing CPD Chaplain*

773/550-2369 (cell/text)

dan.brandt@chicagopolice.org | www.ChicagoPCM.org

History Of The Chicago Police Sergeants' Association Collective Bargaining

By... Past President Ret Sgt Bob Kirchner

In the last article (Chevrans January 2023), I explained how the collective Supervisor's Associations fought to obtain collective bargaining rights. Now I'll explain how the PBPA was chosen to represent Supervisors but first I must add a fact I forgot to add to the last article.

When the Supervisor's Associations presented their case to the Illinois Labor Board, Lt Jim O'Neal put on a fantastic presentation. He and the other Associations convinced the Late Mayor Jane Byrne to go to Springfield and testify on behalf of Supervisors having the right to collective bargaining. This was a HUGE deal and helped the Supervisors cause tremendously.

After being dealt a devastating blow by the FOP denying the Supervisors' request to have their own lodge, the heads of the Associations met and planned their next move. Lt Jim O'Neal related he was aware of the PBPA of Illinois, and personally knew the current President of the Illinois PBPA. With this information, the Presidents of the collective Supervisor's Associations decided to contact the Illinois PBPA and inquire about representation for Supervisors. Lt O'Neal called Jim Graham, then the President of the Illinois PBPA. As Lt O'Neal began explaining his position about the PBPA representing Supervisors, President Graham was riding in a vehicle with Mr. Sean Smoot, legal counsel of the PBPA of Illinois. Mr. Smoot explained what needed to be done and Lt O'Neal informed the heads of the other Associations. Time was of the essence. The collective Associations had to obtain signatures of all 30% of their respective Associations in order to petition the city for an election. At this point, the President of the Captain's Association backed out and did not want to join the PBPA. However, there were less than 40 Captains on the Police Department at that time, and getting 30% to sign up for a collective bargaining unit was not a problem.

At a meeting, the President of the Chicago Police Sergeants' Association explained the 30% signature requirement. These signatures needed to be obtained and returned to the Association in a matter of days. This Herculean task was accomplished and the City was petitioned for an election. This stunned the leadership of the FOP 7 lodge who did not expect the Associations to seek out a different organization for collective bargaining rights.

Next Issue: The election results.

Stay safe and take care.
Bob Kirchner (Sgt Retired)



Retiree Info

Retirees, do you want to be able to read Chevrans as soon as the new edition comes out? Just go to our website [Chicago Police Sergeants' Association – Police Benevolent & Protective Association 156A \(chicagosergeants.org\)](http://chicagosergeants.org) . The current edition as well as numerous past issues are accessible online. Having to wait for the edition to be printed and then sent out via USPS can take weeks at times and therefore some of the news may be outdated.

In Memoriam

The following Sergeants have passed away and will be missed. We extend our condolences to their families and friends. Please contact our office if you hear of any of our brothers or sisters passing on, as we are not always notified in a timely manner of their passing.

Name (Age)	Status	Passed Away
Sgt. Fred A Osleber (75)	Retired (FL)	00 Dec 2022
Sgt. Alan L Lindahl (78)	Retired (AZ)	01 Dec 2022
Sgt. Fred E Laubach (78)	Retired	24 Jan 2023
Sgt. Terry S Jaglarski (72)	Retired (NV)	12 Feb 2023
Sgt. John F Williams (83)	Retired (Spring Grove)	19 Feb 2023
Sgt. Kenneth E Brandt (91)	Retired (Niles)	21 Feb 2023



Membership Report

By Vice President Danielle Barnes

Including the retirees and the 50 newly promoted Sergeants listed in this edition of Chevrons there are 1317 active Members of the Association. The 2023 budgeted strength for our rank is 1322 which puts us only 5 Sergeants short. Currently, we have nearly 1400 retired Members.

CPSA DISTRICT / FIELD REPRESENTATIVES

001 John Grib	002	003
004	005 Thomas Davey	006 Richard Bednarek
007	008	009 Aquarius Leonard
010	640 Michael Kennedy	012 Gena Ontiveras
014	015	016
017	018 Kris Rigan	019 Tom Surma
020	022	024
025 Michaelyn Salvage	059 Antonio Valentin	HQ Peter Kochanny
HQ Thomas Stoyias	Homan Sq Kevin Graves	Academy

Important Retirement Milestones: Ages 62, 65 and 73*By Mike Marron*

Age 62: Should I wait to collect Social Security? In retirement, there are certain milestones which require some choices. Most Americans elect to start reduced Social Security benefits at Age 62. The public sector retiree also must be aware of the Windfall Elimination Provision and the Government Pension Offset Provision. Please call Mike to discuss the pros and cons of waiting to collect your Social Security Retirement benefits.

Are you turning 65 soon? Everyone needs to activate their Medicare coverage. If you are still under the Chicago retiree health coverage through your spouse, you need to enroll in Medicare at 65, to avoid any possible late Medicare enrollment penalties. The City plan then becomes your Medicare supplement.

Over 65 and never enrolled in Medicare because you didn't have enough Quarters? Everyone can join Medicare and pay an extra premium, even if they don't have 40 Quarters. The Annual Late Enrollment Period is open January 1 until March 31. Once enrolled, your Medicare coverage will be effective the next month. There may be late enrollment penalties for every year since you were first eligible for Medicare.

Age 73: IRS Required Minimum Distributions begin from your Qualified Retirement Plans. This is the mandated Internal Revenue Service minimum withdrawal requirement taken over your life expectancy.

Important Checklist for Medicare and Social Security

Age	Actions / Considerations
62	Earliest age to apply for reduced Social Security retirement benefits, subject to earnings restrictions if working. Visit: www.SSA.gov for more information.
64	Start researching Medicare options. Visit: www.Medicare.gov for more information.
65	Enroll in Medicare. Those who claim Social Security benefits early are automatically enrolled in Medicare. Others need to enroll in Medicare during their initial seven-month enrollment period-which starts three months before their 65 birthday-or face lifetime late enrollment penalties.
66	Full Social Security Retirement age for people born from 1943 through 1954, gradually increasing to 67 for those born in 1960 or later, earnings restrictions disappear at full retirement age.
66+	Those who wait to collect Social Security beyond full retirement age earn delayed retirement credits of 8% per year through age 70. (Spousal benefit does not increase).
Note: Retirees receiving a public sector pension may be subject to the WEP and/or GPO provisions which will reduce the regular Social Security benefits.	

Questions? Reach out to Mike Marron at 312-802-0587 or mikem@ifcplanners.com

Mike has been serving Chicago Police Officers and their families for over 33 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan, and later joining the advisory team at the Financial Planning & Education Center of the Chicago Patrolmen's Credit Union. He was a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.

Financial Bullets*By Mike Marron*

The beginning of 2023 has seen a few notable financial changes that may affect you and your family.

The new Federal Tax legislation has changed the Required Minimum Distribution (RMD) rules; the RMD changed to age 73 in 2023.

Another significant change is that you can contribute to a Traditional or Roth IRA over age 70½.

If you or your spouse have earned income, you may now contribute to an IRA at any age. The Traditional IRA has RMD requirements at age 73, while the Roth IRA does not have those minimum distribution requirements. In 2022 Nationwide added a 457 Roth option to the Chicago Deferred Comp plan.

If you have a 457 deferred compensation account with Nationwide Retirement Solutions, you may utilize the Loan Provision, available for active and retired officers. The loan is not a taxable event, unlike a regular distribution allowed after you separate service. The principal and full interest can be paid back to your 457 account over a maximum of five years from your personal checking or savings account.

The IRS maximum contribution amounts for 457, 401(k) and 403(b) plans increased in 2023 to \$22,500. Age 50+ catch up \$30,000. The 3 year 457 catch up \$45,000, which is great for those first Time Due checks.

Are you turning 65 soon? Everyone needs to activate their Medicare coverage. Most retirees' City of Chicago medical coverage will end the 1st of the month that they reach age 65. If you have any dependents younger than 65 when you become eligible you will need to obtain them other coverage. Just call Mike with any health insurance questions. If you are still under the Chicago retiree health coverage through a younger spouse, you still need to enroll in Medicare at 65, to avoid any possible late Medicare enrollment penalties. Start researching your Medicare Supplement insurance options before you turn 65!

Medicare Supplemental Insurance (Medigap) is designed to cover the gaps that Medicare does not cover, such as some deductibles, co-payments, and coinsurance amounts for Medicare-approved services. Consider utilizing the Traditional Medicare Supplement plans from United American (Sergeants' Association Group Plan) and Blue Cross Individual Medicare Supplements available through convenient pension fund deductions to maintain the Public Safety Officer Federal tax deduction.

Questions? Reach out to Mike Marron at 312-802-0587 or mikem@ifcplanners.com Mike has been serving Chicago Police Officers and their families for over 33 years, initially representing the Nationwide Retirement Solutions 457 deferred compensation plan, and later joining the advisory team at the Financial Planning & Education Center of the Chicago Patrolmen's Credit Union. He was a frequent presenter at the Chicago Police Department retirement seminars and a valuable resource to our members.

Integrated Financial Concepts 1300 W Higgins Rd, Suite 218 Park Ridge, Illinois 60068

Pension Report*By John Lally Pension Board Rep*

I am sure that just like I am, many of you are interested in the proposed legislation in Springfield permanently removing the birthdate restriction for eligibility at age 55 for a 3% automatic annual increase to the annuities of retirees. While I cannot shed any light on whether or not that legislation will be passed, I can tell you that the Fund and the city have enlisted the services of the actuarial and benefits consulting firm of Gabriel Roeder and Smith & Company to perform a cost impact analysis report for the proposed bill. That report should be completed in the coming month and will be uploaded to the Fund Reports section on the Fund's webpage at chipabf.org. Please stop by the website and check that report out along with all the other valuable resources that can be found there.

As of the March board meeting, the Fund had seen 154 new annuitants for 2023. This is actually a decrease from the same time last year. This is the first time the Fund has actually seen a decrease in the first quarter total since 2015.

I am happy to report that the Fund received the remainder of the City's required contribution to the Fund in March for payment year 2022, bringing the total to \$786,793,000. This was in addition to the \$89,540,000 the City provided the Fund in January. This means that the City fulfilled its obligations for the 2022 payment year and the Fund did not have to file to intercept state funds. As for 2023, the City's required contribution will be \$799,447,000 for the year.

Right around the time all of you receive this report, Chicago will have a new mayor who will very likely appoint new trustees to our Pension Board. Just as the elected trustees have done during my tenure on the Board, we will continue to hold the city and its trustees accountable as fiduciaries to the Fund. The Board has an obligation to ensure the current and future financial health of the Fund and you can be sure that I and the other elected trustees will make certain the city trustees do not forget that. The pension is the most valuable benefit we have as Chicago Police Officers and we must continue to do everything we can to protect it.

As always, please feel free to reach out to me if you have any questions or concerns. I can be reached at my department email address john.lally@chicagopolice.org or at jlally@chipabf.org

Take care and stay safe!

Next CPSA General Meeting 18 May 2023 at Noon**Challenge Coins**

The second edition of the Chicago Police Sergeants' Association challenge coin has arrived. It is only \$10.00 and all profits go to the Death Benefit Fund. These make great trading items when meeting Members of other Departments and are a nice conversation piece. Stop by and grab a few.





CPSA / PBPA Unit 156A

61st Annual Golf Outing

The 61st Annual Chicago Police Sergeants' Association Golf Outing will be held on Monday, August 14, 2023, at Silver Lake Country Club in Orland Park, Illinois. The outing costs \$175 for each golfer, including a gift, 18 holes of golf, a cart, beverages on the course, lunch on the 9th hole, and a buffet dinner with additional beverages. If you pay on or before 30 June 2023 cost is \$165 per golfer or if paying for a foursome it is \$650. We will also hold drawings for cash prizes (the winner need not be present). We will also sell dinner tickets for the non-golfers for \$60, including dinner with beer, wine, and soda.

In addition to the cash prize drawing, there will be a bucket raffle at the event, which in the past has included such prizes as LCD TVs, bicycles, restaurant gift cards, sports memorabilia, sports tickets, travel certificates, etc. Join your Association for our only fundraising event of the year that supports our death benefit fund. If you cannot attend you can still support your Association by participating in our raffle.

Raffle tickets will be sent out to your units/districts for active Members and to Retiree's homes. If you would like additional raffle tickets please give the Association a call. The death benefit fund, available only to active Members, provides a check in the amount of \$7500 to the Sergeant's named beneficiary to help the Member's family at the time of their loss. Again this is the only time we hold a fundraiser for the death benefit.

We are taking reservations. Complete the form below and mail it to CPSA 1616 W. Pershing Rd Chicago, IL 60609 or scan it and email it to golf@chicagosergeants.org. We accept Zelle at golf@chicagosergeants.org Details are posted on our website at www.chicagosergeants.org. Registration forms will also be available on our site.

Jim Calvino

2023 Golf Reservation Form

Golfer #1 (print) _____ Golfer #2 (print) _____

Golfer #3 (print) _____ Golfer #4 (print) _____

Contact Person

Name _____

Address _____

Phone _____

Email _____



Up Coming General Meeting: 18 May Noon

CPSA Office 1616 W Pershing Rd

Have you moved, changed units, or changed your star number? Make sure we know!

Name _____ Star # _____ Unit _____

I have moved. My current address information is as follows

Old Address _____ Zip Code _____

New Address _____ Apt./Unit _____

City _____ State _____ Zip Code _____

Phone (new) _____

E-mail _____

I have changed Units. My current unit is as follows

Old Unit _____ New Unit _____ Day Off Group _____

I have a new star number. My current star number is as follows

Old Star Number _____ New Star Number _____

Member's Signature: _____ Date: _____

**You may mail this form via Police Mail to: Unit 545 or U.S. Mail to:
CPSA/PB&PA Unit 156A, 1616 W. Pershing Rd., Chicago, IL 60609**

Chevrons

The Official Publication of the
Chicago Police Sergeants' Association

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Sgt's Pension Rep. - John Lally