



Police Benevolent &  
Protective Association  
Unit 156A

Chicago Police  
Sergeants' Association  
1616 W Pershing Rd  
Chicago, IL 60609  
773-376-7272

**Inside this issue:**

**Food for Thought**

**Chaplain's Corner**

**Membership Report**

**Recent Retirees**

**In Memoriam**

**Retiree Info**

**Golf Outing**

**...and much more**

# Chevrons

Chicago Police Sergeants' Association Newsletter

July 2024 Volume 65 Number 3

## President's Message

*By President James Calvino*

This May 15<sup>th</sup> as every May 15<sup>th</sup> since President Kennedy issued the first proclamation in 1962 was Peace Officers Memorial Day. I was fortunate to have attended the services in Washington DC once again this year. I am unable to put into words the feelings you get during the many services honoring the Officers we have lost. If at all possible, I highly recommend that every Officer of every rank attend at least once during their career. You will see and feel the love and comradery from all the other Officers from across the Country. Officers of all ranks from departments ranging from a few dozen to those such as New York with tens of thousands gather and share stories of not only their professional lives, but their private lives as well. No matter where you live and work, as long as you are a Law Enforcement Officer, you have something to share with other Officers. But the main reason for the Memorial is to honor the Fallen and show their Families that we will never forget their loved ones and that there will always be a place for them in our extended family. After the Capital Memorial Service ended the CPD, LA Police, and LA Sheriffs lined the aisle where the Families exited. This is a tradition that started many years ago and is truly moving. The "Thank Yous" were endless from the many Gold Star Families as they left and saw the 3 departments standing at attention honoring them and the heroes they lost. I'm sure that it is a lasting memory for many of them. Again, I am at a loss for words to give you all the experience. PO Echevarria Jr. of Graphic Arts filmed many of the events and edited a youtube video posted on the Department's official channel, here is the link [2024 National Police Week | Chicago Police Department \(youtube.com\)](https://www.youtube.com/watch?v=2024NationalPoliceWeekChicagoPoliceDepartment). It is a short video, under 10 minutes, but the images and video surely do a better job capturing and relaying the events and feelings of the Memorial events. We honored the three Officers whose names were added to the Memorial Wall in DC, PO Andres M. Vasquez Lasso, PO Arianah M Preston, and Det Todd C Gillerlain. May we never forget them or the nearly 600 other Officers who have been taken from us.



*...Continues on page 2*

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

The 5% Me-Too arbitration will be on 25 June. We do not believe it will run more than a day. After the arbitration, the Arbitrator will give both sides a month or two to submit their briefs after which the Arbitrator will review everything and render his award. This could be as quick as a few weeks or as long as a few months. We are hoping it is resolved before the end of the year.

Contract negotiations have not been encouraging. It seems the City settled with FOP and now doesn't have a care in the world about the Supervisor's contracts. We intend to meet with the Lieutenants' and Captains' Associations in July to further all our goals. As we progress, I will share what is happening.

Well, another paycheck another screwup. If any of us made a quarter of the screwups payroll, finance, or whoever they want to lay blame on, we would be a "former Chicago Police Sergeant". The latest is that the City failed to correctly calculate Tier 2 Members' pension withholding from their retro check. The Pension Board then sends letters to Tier 2 Members threatening to withhold pension benefits if the Member does not pay the funds that now include interest. How dare they! While this was not the Pension Board's error they surely acted poorly on it. A few of the Board Members were not even informed the letter was getting sent and are not happy it was. The Board never once contacted the Union to inform us this was coming and the reason. Why should they have? So that we could at least inform those affected before getting a threatening letter from the Pension Board, and also so that we may hold those whose error it is accountable. This is all because of the City not being competent enough to calculate proper pension withholdings from Tier 2 Members' retro checks. I hate to call out people by name but sometimes you have to. Yeah, Mr. Arvetis, the City needed the pay dates to change to the 7<sup>th</sup> and 22<sup>nd</sup> to avoid making payroll errors. Seems like that is the exact opposite of what has occurred since the change. We continually hear excuses of this or that or it is not our fault it's their fault. Bottom line, it is the City's responsibility to correctly pay all of its employees! But hey the 7<sup>th</sup> and 22<sup>nd</sup>, yeah right. We have yet another payroll grievance filed for the pension issue and we will let you know as it moves through the steps.

The Annual Active Member Death Benefit Golf Outing is getting a horrendous turnout. Currently, we have 2 dozen foursomes, yes under 100 golfers. If you are waiting on getting your four-some registered and paid, please get it in asap. This is the only event the Association holds to raise funds for the active member death benefit. This fund pays \$7500 to the beneficiary of any Active Duty Sergeant who passes away. So mark your calendars for 12 August. This year's outing will once again be held at Silver Lake Country Club in Orland Park. See page 11 for more info and the registration form or call or stop by the office.

Recently I attended a "Safety Committee" meeting at 35<sup>th</sup> St. I was asked to request that when you are completing an IOD report, you put in specific details on why it is an IOD. Simply stating the "injured Member" was walking across the street and was struck by a passing vehicle is not enough to get the approval without needless intervention. List why the injured Member was walking across the street, i.e. chasing a wanted subject, going to aid a citizen, etc. This will alleviate the need for a grievance to be filed when the IOD is denied. Gone are the old days of the 2 line narrative, today we need to give details. This will undoubtedly help the injured Member get the IOD approved faster and one less thing they need to worry about.

We needed to change the dates of the July and September General Meetings. Please note the new dates are 25 July at Noon and 26 September at 6 pm. The dates listed in our handbook/calendar book are not correct. The July meeting is

*...Continues on page 5*

<b>Vice President's Report</b>	<i>By Vice President Danielle Barnes</i>
--------------------------------	--

We currently have one hundred and fifty-nine (159) open grievances. Since the January Chevrons article, we successfully won or reduced several suspension grievances. There was a ten-day reduced to a reprimand, a five-day suspension reduced to a reprimand, another five-day reduced to a violation noted, a two-day reduced to a reprimand, and a one-day suspension expunged. There was a sixty (60) day suspension that was won at arbitration resulting in no discipline for the member. Several suspension grievances were also reduced through the settlement process including the following: three hundred and sixty-five (365) days reduced to nine (9) days, one hundred and eighty (180) days reduced to fifteen (15) days, one hundred and eighty (180) days reduced to twenty-three (23) days, and twenty (20) days reduced to five (5) days. There are several other suspension grievances that have settlements pending or are scheduled for arbitration this year. There were seven medical grievances that were settled along with two other miscellaneous grievances that were settled since the last article. Additionally, three pay discrepancy grievances were resolved and the Grievants were paid.

Medical Grievances	18
Suspension Grievances 11-30 Days	16
Suspension Grievances 31-60 Days	11
Suspension Grievances 61-90 Days	4
Suspension Grievances 91-180 Days	6
Suspension Grievances 181-365 Days	1
Suspension Grievances 1-10 Days	40

Members who have questions about the grievance process and/or want to file a grievance should contact me and I will assist with the process. Units typically do not have the correct grievance form and the front office does not obtain the grievance number from the Labor Relations Division. Consequently, if these errors are not corrected, it could result in a timeliness issue or an invalid grievance which would negatively impact the member. Therefore, I strongly urge members to call me for assistance with the grievance process.

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

<b>Membership Report</b>	<i>By Vice President Danielle Barnes</i>
--------------------------	--

Subtracting the Retirees listed in this edition of Chevrons there are 1269 Active Members of the Association. The 2024 budgeted strength for our rank is 1423 which puts us 154 Sergeants short. Currently, we have nearly 1400 retired Members.

**Legal Defense Representation**

Police Benevolent Labor Committee Chicago Law Office

Attorney Donna Dowd Attorney Jason Lee Attorney Andy Dalkin

Phone: 312-453-7751

1616 W Pershing Rd Chicago, Illinois 60609

## Chaplain's Corner

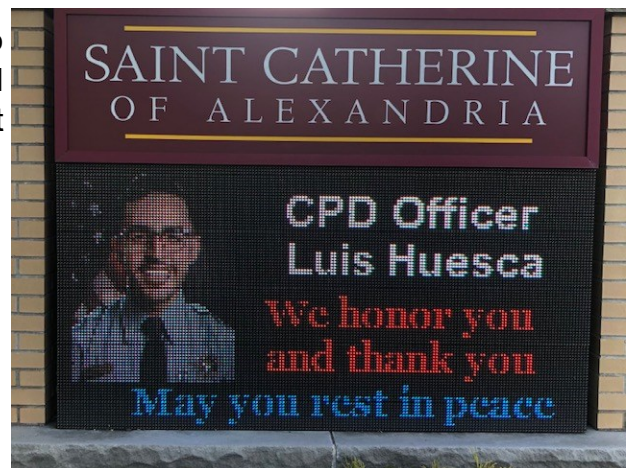
Fr. Dan Brandt - Chaplain

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

Thank you to all who attended the sold-out Police Chaplains Ministry fundraiser at Klairmont Kollections at the end of April! We raised considerable funds and had a lot of fun supporting our outreach to our Gold Star Families. And what a cool museum this is, right on the northwest side of Chicago! If you haven't been there, I highly recommend a visit. You'll find a link on our website.

I am grateful to all our volunteers and raffle prize donors, as well, who made this event such a great success. I would like to also recognize LaVilla Pizzeria and Binny's Beverage Depot for the generous discounts they gave us on food and drink. Thanks also to the bagpipes and drums of the Chicago Garda, and **The Road Taken**, a VERY talented rock and roll band made up entirely of CPD members. The band accepts bookings and can be easily found on social media.

Sadly, as you know, another family has been added to the Gold Star Families community. Thank you to all who paid respects to our fallen brother, Luis, this past month at his wake and funeral. May he rest in peace.



On Memorial Day, I had the honor of blessing two dozen US flags that were given to families of fallen heroes. I can personally attest that these flags hung over Ground Zero in NYC. Here you'll see, in the parking lot of St Xavier University, the sacred mission of the McCarthy Brigade: bringing peace, solace, and closure to families who have lost a loved one in service to our nation.

Continued gratitude to Pizano's Pizza and Pasta at 21<sup>st</sup> and Indiana for once again hosting our Upper Room Club recently. When choosing a pizza place, please remember how much Pizano's supports the police. If you'd like to add your name to the Upper Room Club invitation list, please email me. It's a wonderful opportunity to share faith, learn about the Divine, and enjoy a meal with like-minded folks.

Thanks, also, to all who participated in this year's St. Jude march! It was so nice to return to the downtown area. After many years of being tucked away on Museum Campus Drive, I am thrilled to share our pride of service with ALL of Chicago, as well as tourists. Judging by the much larger contingent of officers marching this year—some dedicated members on fur- ...*Continues on next page*



## Chaplain's Corner

... continued from previous page

lough, vacation, or even medical leave—this change of venue was very welcome!



At the annual CPD awards ceremony on 29 MAY, I was with two of my favorite people: Rabbi Moshe Wolf and “I’m Bill Curtis.” That afternoon, we had the opportunity to remember our fallen and pay tribute to the heroism of our officers. A great time was had by all 1,400 in attendance.



I will be offering a Blue Mass at St. Giles Parish in Oak Park on Sunday, 30 JUN, at 10:30 a.m. Another is scheduled on St. Michael’s feast day, Sunday, 29 SEP, at 9:30 a.m. at St. Benedict Parish in Blue Island. As always, all are welcome (no matter your faith tradition) to join us in praying with and for our officers and supervisors.

Keep up with all of our happenings at [www.ChicagoPCM.org](http://www.ChicagoPCM.org).

Thank you for doing God’s work! I leave you with this Irish blessing: *As you slide down the banister of life, may the splinters be pointed DOWNWARD!*

Fr. Dan Brandt, *Directing CPD Chaplain*

773/550-2369 (cell/text)

[dan.brandt@chicagopolice.org](mailto:dan.brandt@chicagopolice.org) | [www.ChicagoPCM.org](http://www.ChicagoPCM.org)

## President's Message

...continued from page 2

our annual cookout meeting and will be held here at the office. The September meeting is our Awards/Pizza meeting and will be held at Danny’s Pizza Place at 6021 S Archer. If you know of a fellow Sergeant that you feel has gone above and beyond and should be awarded please let us know. Please try to attend a General Meeting, I realize there are many obligations but please try to fit one or two meetings in.

Sometimes we need to do or say things that may not be popular. This may be one of those times for me. Since I have been involved in the Union/Association I have seen some things that I can only shake my head at. Often, we are our own worst enemy. In today’s environment, we do not need to give the anti-police any ammunition to use against us. But time and time again we do. Please remember we need to hold ourselves to a higher degree, is it fair no, but it is reality. Please do not think I am different than many of you. Have my 32 years been the best? No absolutely not. Please learn from the mistakes of the past not from experiencing them firsthand. I will not beat a dead horse, please, some things are truly avoidable, those are the ones I am referencing.

Retirees don’t wait weeks for the USPS to delivery Chevrons, check our website [chicagosergeants.org](http://chicagosergeants.org) and be able to read it as soon as it is completed.

I hope to see you all at the General Meeting on 25 July at Noon.

~Jim~

THANK YOU ALL FOR ALL THAT YOU CONTINUOUSLY DO DAY IN AND DAY OUT

**Food for Thought***By Rabbi Moshe Wolf - Chaplain***"Remember, Dial A Prayer" ..... Compliments of Rabbi Moshe Wolf**

Recently on the street, I had one of the most inspiring conversations with "Johnny" one of our troops. He said, "Rabbi, we face so many challenges on the streets every day. We see more horrific things on the streets in a week that most people won't see in a lifetime, and the only thing that pulls me through is my faith. I try to remind myself and all those around me to start each day with a prayer, it helps keep it all in perspective, and it is the sunshine that keeps the soul warm". I thought to myself how powerful a lesson, in time of need "Dial A Prayer". It brought to mind the inspirational story " My Interview With G-d". Here it is.

I dreamed I had an interview with G-d.

"Come in", G-d said. "So, you would like to interview Me?" "If you have the time", I said. G-d smiled and said, "My time is an eternity and is enough to do everything. What questions do you have in mind to ask me?" "What surprises you most about mankind?" G-d answered, "That they get bored of being children, are in a rush to grow up, and then long to be children again. That they lose their health to make money and then lose their money to restore their health. That by thinking anxiously about the future, they forget the present, such that they live neither for the present nor the future. That they live as if they will never die, and they die as if they had never lived." G-d's hands took mine and we were sitting for a while and then I asked, "As a parent, what are some of life's lessons you want your children to learn?" G-d replied with a smile, "To learn that they cannot make anyone love them. What they can do is to let themselves be loved. To learn that what is most valuable is not what they have in their lives, but who they have in their lives. To learn that it is not good to compare themselves to others. All will be judged individually on their own merits, not as a group on a comparison basis. To learn that a rich person is not the one who has the most, but is one who needs the least. To learn that it only takes a few seconds to open profound wounds in persons we love, and that it takes many years to heal them. To learn to forgive by practicing forgiveness. To learn that there are persons who love them dearly, but simply do not know how to express or show their feelings. To learn that money can buy everything but happiness. To learn that two people can look at the same thing and see it differently. To learn that a true friend is someone who knows everything about them, and likes them anyway. To learn that it is not always enough that they be forgiven by others, but that they have to forgive themselves." I sat there for a while enjoying the moment. I thanked Him for His time and for all that He has done for me and my family, and G-d replied, "Anytime. I'm here 24 hours a day. All you have to do is ask for me, and I'll answer. Remember, "Dial A Prayer" all prayers are answered, perhaps not to your liking, but you have to trust me, I will only do what is good for you!" End of interview.

Remember, people will forget what you said, people will forget what you did, but people will never forget how you made them feel.

And here is a bit of humor from the "Moshe Files" to keep you smiling..

"The Lottery Ticket".....This nice, elderly gentleman really wanted to win the lottery. So, one week, he goes to Temple to pray and says" Lord of heaven and earth, imagine how much good I could do with the money, if I would win the lottery! Imagine how much

*...Continues on next page*

## 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. Raymond Kurowski	Retired	13 May 2006
Sgt. Theodore J O'Connor (83)	Retired (FL)	30 Jan 2024
Sgt. Raymond D Madigan (73)	Retired	03 Apr 2024
Sgt. Michael J Berry (88)	Retired (FL)	13 Apr 2024
Sgt. Jerry T Cushing (84)	Retired (IN)	26 Apr 2024
Sgt. Paul S Gregoire (64)	Retired	21 May 2024
Sgt. Paul J Hagemann (57)	Retired	27 May 2024
Sgt. John Baranowski (63)	Retired	09 Jun 2024

### Food for Thought

*...continued from previous page*

charity I could give! Help me win the lottery and I will spend the money wisely!" He doesn't win the lottery. The next week, he goes to Temple again and says, "Oh, lord of heaven and earth, you must not have heard me last week! Imagine how many lives I could make easier with the money from the lottery! Help me win the lottery!" Once again, he doesn't win. The third week, he goes to temple again and prays in a similar vein. Suddenly, he hears a voice from the heavens: "Help me, help me!" The man says, "Lord of heaven and earth, what can I do to help YOU?" "Buy a lottery ticket!" answered the Lord. As we go through life and say our prayers asking the Lord for assistance and guidance, let us not forget to do our part. (Ain't that the truth!)

Quote of the day: "Stay Away From Negative People, They Have A Problem For Every Solution", (Albert Einstein)

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

Have a healthy safe, and enjoyable summer. Amen.

Compliments of your Police Chaplain

Rabbi Moshe Wolf 773-463-4780 or e-mail: [moshewolf@hotmail.com](mailto:moshewolf@hotmail.com)

Snail mail: 3008 W. Pratt Blvd, 60645

**Next CPSA General Meeting 25 July 2024 at Noon**

### 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!!

<b>Name</b>	<b>Star</b>	<b>Unit</b>	<b>Age</b>	<b>Years</b>	<b>Retirement Date</b>
Sgt. William J Angus	1691	018	63	29	10 Apr 2024
Sgt. Daniel Martinez	977	016	55	27	30 Apr 2024
Sgt. Timothy P Sheehan	1921	025	50	25	30 Apr 2024
Sgt. James R Hladik	1484	009	55	29	02 May 2024
Sgt. Edwin Caraballo	1268	015	55	28	03 May 2024
Sgt. Richard A Rochowicz Jr.	1900	620	55	32	14 May 2024
Sgt. David J Deja	2051	025	55	29	14 May 2024
Sgt. Sherman Jefferson	2445	189	57	30	15 May 2024
Sgt. Allen V Finley	1214	024	57	29	15 May 2024
Sgt. Deborah A Molloy	1754	166	55	29	15 May 2024
Sgt. Saul D Barrientos	2397	184	55	29	15 May 2024
Sgt. Carl J Hattula	961	003	55	28	15 May 2024
Sgt. John Slowinski	1951	171/545	55	28	15 May 2024
Sgt. Bryan T Topczewski	2347	017	55	27	15 May 2024
Sgt. Joseph M Elfayer	1252	022	50	26	15 May 2024
Sgt. Jeffrey West	1914	006	56	25	01 Jun 2024
Sgt. James M Fiedler	1989	121	55	25	10 Jun 2023
Sgt. Karl Hervai	826	050	55	31	14 Jun 2024
Sgt. Michael A Kapor	1372	008	57	33	15 Jun 2024
Sgt. Lance M Rezny	956	001	55	26	15 Jun 2024
Sgt. John Sofere	1874	024	56	30	19 Jun 2024
Sgt. John P O'Connor	1066	715	50	25	09 Jul 2024
Sgt. Leonard K Ficht	940	020	55	29	15 Jul 2024
Sgt. Ricardo Mata	1903	010	50	29	15 Jul 2024

## Next CPSA General Meeting 25 July 2024 at Noon

### CPSA DISTRICT / FIELD REPRESENTATIVES

001 Sean Fleming	002 Charmaine Price	003 Jasmine Tucker
004	005 Roderique McClain	006 Richard Bednarek
007 Matthew McNicholas	008	009
010	011	012 Amy Molgelberg
014	015	016
017	018 Kristopher Rigan	019 Timothy Fitzpatrick
020	022	024
025 Michael Trepelas	HQ Assata Olugbala	ARS
Homan Sq Kevin Graves	Academy Michelle Dertz	



## News From A Retiree

By... *Past President Ret Sgt Bob Kirchner*

"The definition of insanity is doing the same thing over and over and expecting different results."-Albert Einstein

So why in Illinois do people keep electing the same old politicians and expect different results? As you saw in the new Illinois budget that just was passed by the Legislative Branch, more taxes are again on the way. The same can be said for the upcoming Presidential election. Do we really want four more years of historic high inflation and outrageous gas prices? Gas is almost \$2.00 a gallon more than 4 years ago. Anyone who has done any grocery shopping has seen and felt the effects of high inflation. Wages are not keeping up with inflation and most middle-class families are struggling to pay their bills and make ends meet. Forget young couples trying to buy their first house. After 22 rate hikes by the Fed, the average mortgage rate is over 7 percent. It was 3 percent 4 years ago. Inflation was 1.4 percent when Joe Biden took office. After peaking at 9.1 percent, it is now on pace for 3.5 percent this year. Bidenomics is a total failure for the middle class.

Now we'll talk about Chicago's illustrious Mayor. I didn't think there could be any Mayor worse than Lori Lightfoot. Boy was I wrong. This is what happens when inexperienced and incompetent people are elected to office. Yet the citizens of Chicago and Illinois keep reelecting these people. No money for the city's homeless and veterans, but plenty of money was found to house and feed illegals. My decision to move to The Free State of Florida looks better all the time.

The CPSA Annual Golf Outing is on August 12th at Silver Lake Country Club. Please call the office to get your foursome signed up or if you care to sponsor a hole. If you haven't returned your raffle tickets you received in the mail please do so quickly. Additional raffle and prize tickets will be available at the event. This is the only fundraiser the CPSA does and it directly benefits the families of Active Duty Sergeants who happen to pass away.

I'm looking forward to seeing everyone there. Until then. Stay safe. Sgt Bob Kirchner (Retired)

**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 Rich Miller 708-277-8632 for any last minute changes.

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

North Side Retirees meet on the 1st Tuesday of each month at 9 am D'Agostino 7350 W Oakton For Info Call: Ken Houser at 312-485-8388.

**Pension Report***By John Lally Pension Board Rep***Pension Report By John Lally Pension Board Representative**

The Fund recently received a preliminary report from Gabriel, Roeder, Smith, and Company (GRS) of the actuarial valuation of the Fund. The Fund received a valuation of 23.4% of total funding obligations. This is actually a small decrease of 0.4% from last year, due in large part to the law change affecting the cost of living adjustment removing the birthdate restriction for those born after 1966. As a result, the city's required contribution for 2025 will be adjusted in order to account for the increase. The final report from GRS will be posted to the Fund website once it is voted on and presumably accepted at the coming board meeting. The full report should be posted to the Fund website in the coming weeks.

As of the end of May, for the payment year of 2024, the Fund has received \$470 million of the City's required contribution of \$851,100,000, or about 55% of the total required amount. As of the same time last year, the Fund had received approximately 44% of the total required contribution.

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](mailto:john.lally@chicagopolice.org) or at [jlally@chipabf.org](mailto:jlally@chipabf.org). Take care and stay safe!

Take care and stay safe!

Sergeant John Lally

Chicago Police Department

Bureau of Detectives

Investigative Response Team (Unit 181)

**COPA / BIA Statements**

If you are notified to appear before COPA, BIA, the Inspector General, or any of the other City investigatory agencies, either as an accused or as a witness, please call the PBPA/PBLC attorneys directly at 312-453-7751. I strongly advise everyone to store that number in your phone. Calling the CPSA office delays the process and you will be given the attorney's phone number and told to call them directly. The attorneys handle all of their statement appointments directly, the CPSA office does not have access to that information. Please notify the attorneys as soon as you are made aware of your requirement to appear for a statement. With the current state of affairs, their schedules are often booked with other statements so the earlier they are notified the easier it is for them to ensure you have representation at your statement. When you call you will most likely be asked to leave a message, please do and one of the attorneys will get back to you as soon as they can. And just a note, just because you leave your message for a certain attorney that does not guarantee that is the attorney that will be at your statement. Do to scheduling conflicts you may have another appear with you. Thank you all for your cooperation in this matter.

**UPCOMING GENERAL MEETINGS 25 JULY NOON & 26 SEPT 6 PM**



## CPSA / PBPA Unit 156A 62<sup>nd</sup> Annual Golf Outing

The 62<sup>nd</sup> Annual Chicago Police Sergeants' Association Golf Outing will be held on Monday, August 12, 2024, at Silver Lake Country Club in Orland Park, Illinois. The outing costs \$190.00 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 28 June 2024 cost is \$185.00 per golfer or if paying for a foursome it is \$740.00. 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 \$65, including dinner with beer, wine, and soda. If you pay on or before 28 June 2024 cost is \$60.00.

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](mailto:golf@chicagosergeants.org). We accept Zelle at [golf@chicagosergeants.org](mailto:golf@chicagosergeants.org). Details are posted on our website at [www.chicagosergeants.org](http://www.chicagosergeants.org). Registration forms will also be available on our website.

Jim Calvino

2024 Golf Reservation Form

Golfer #1 (print) \_\_\_\_\_ Golfer #2 (print) \_\_\_\_\_

Golfer #3 (print) \_\_\_\_\_ Golfer #4 (print) \_\_\_\_\_

Contact Person

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**Two-Step Process for Teaching Kids About Managing Money and Investing Basics** *By Doug Aller*

As grandchildren of a German immigrant growing up on an Iowa family farm, we had first-hand experience with hard work at a young age. In essence, we were all indentured servants. The good news was if we worked detasseling corn or bailing hay for one of our neighbors we got paid fifteen cents a bale. When you work that hard for your money as a kid you become very careful how you spend it as an adult. This may help explain why I drive a 12-year-old Jeep.

**Step 1 – Teaching kids how to respect and value money.**

Unfortunately, some kids today often think money works like a vending machine: swipe, tap, punch in some numbers, and what they want magically appears. Instant gratification is such a basic part of their lives that they rarely stop to think about where money comes from or how adults manage it to fulfill so many different needs. They see the end result, but not the plan.

Providing for your children's education is part of many parents' (grandparents') financial plan. Unfortunately for many kids, education via high school or college will not teach your children very much about basic financial literacy. The money lessons that kids learn from their parents at an early age can help to fill that gap and instill habits that will improve their money management skills.

Parents handing out money and not teaching strong work habits can create kids who may struggle with healthy money relationships as adults. The basic principle of working is one of the best ways to combat poor money management skills in the future. It is so important for parents to help their kids make the work-money connection from an early age. That means instead of an allowance, kids get paid for completing tasks on their weekly task list.

These task lists should be age-appropriate chores but could include cleaning their room, making their bed, cleaning up after dinner, and walking the dog. It is a good idea to have a list of each child's weekly/daily jobs posted on a wall where kids can check off each task when it is completed each day/week.

This payment-for-task process can work well with children as young as four or five years of age. Many parents (grandparents) have been surprised by how their kids (grandkids) have responded. Children will jump on board with new things quicker than many parents (grandparents) may realize. You can create teachable moments when you give your young children an opportunity to do a few things around the house and get paid for doing them.

When you are initiating the task-for-payment process with young children, you should pay them as soon as the job is complete. They need that immediate connection between the work they did and the money you are handing them. Younger kids do not relate the action and the reward if payment is delayed, especially by several days.

The best way to reward young children is to go shopping with "some" of the money they have earned soon after they receive it. Most children get a sense of pride when they hand the cashier a few dollar bills that they earned all by themselves. Something amazing happens with little boys and girls when they get to walk into a store, pick out a toy all by themselves, and pay for it with money they earned.

Once your kids understand that money comes from work, most of them will not be able to spend money on a toy without considering how much work went into making that money. Sure, they can and should enjoy a good purchase, but working for it makes most purchases - even a toy or video game - feel like an accomplishment, not an entitlement. Kids discover the dignity of working and earning money themselves. A word of caution. It is important for children to understand that money comes from work, but you do not want to go so far that they feel they should be paid for everything they do around the house. Money cannot be the motivator for all tasks. Everyone must do some jobs simply because they are part of the family.

**Step 2 - Teaching kids about the basics of investing**

Fortunately, you can teach these three simple financial lessons to your

*...Continues on next page*



**Two-Step Process for Teaching Kids About Managing Money and Investing Basics**

kids with activities that illustrate the basics of savings and investing.

**1. "Pay yourself first. Short-term and long-term money."**

Many families have a rule that X percent of any money a child earns for task completion or receives as a gift must go into a longer-term custodial account. This is a good way of helping kids understand the importance of investing in their futures.

However, many parents do not take the essential next step of showing kids how their savings have grown over time. This can create awkward feelings around money and make it hard for kids to appreciate the end result of their responsible behavior. Just updating a simple spreadsheet together after a big birthday deposit can give kids a greater sense of control and satisfaction around how they are handling their money. In terms of the short-term money that can be spent by kids on toys, etc., parents might want to pay their children in single dollar bills and place them in a clear plastic container where everyone can see them. Children are visual learners, so it is great reinforcement for them to see their money grow.

**2. "Money makes money."**

Many older kids have learned about Ben Franklin flying a kite in a lightning storm. You can teach them Franklin's lesson about the magic of compound interest: "Money makes money. And the money that money makes, makes money."

Thanks to higher-than-usual interest rates, a child's custodial savings account might be providing a good lesson on compounding right now. It is also a great time to shop around for a new savings account as many credit unions and some banks are offering higher rates to entice new customers.

Most financial institutions also allow parents to open custodial brokerage accounts for their children, which can be another option for those special self-payments. Some brokerages also sell shares of companies that kids will recognize, like Disney, as a physical framed certificate. These gifts can help kids connect how they spend their time and money with an understanding of how the stock market may create and compound wealth for shareholders.

Again, check in on these accounts every month or every quarter and show your child how their money is doing. Down periods are an opportunity to introduce the concept of volatility. Even modest losses might sting at first. But seeing their ROI move up and down over the course of a year will eventually help your kids get comfortable with risk. And if they start eying their toy shelf for other companies they might want to invest in, you can start talking to them about the power of diversification.

**3. "Plan ahead."**

Reviewing your monthly budget probably will not hold your kids' attention for very long. Instead, create new budgets that provide for both short-term and long-term goals that will interest your kids. Break down the cost of a new bike or video game over a couple of weeks of "task completion (not allowance) money". Or show them your saving plan towards a big family vacation to illustrate how your financial plan provides for current needs while also progressing towards bigger goals.

*New Concept Benefit Group is an independent tax accounting, legal, financial advisory, and financial education firm located in LaGrange, IL. We specialize in serving the unique financial, tax accounting, and legal needs of first responders. New Concept Benefit Group can be contacted at [www.ncbg.net](http://www.ncbg.net) or via phone at 708-415-0497. For more information on New Concept Benefit Group scan the QR code below.*



## HEALTH INSURANCE IN RETIREMENT

By Mike Marron

## Medicare & Social Security Milestones

**Health insurance coverage in retirement is a primary concern for you and your family.** If you're eligible for the age 55/60 provision, you've taken care of most of that issue until you turn age 65. If you retire early, before age 55, the health care planning becomes more complex. In retirement, if you're planning on working or your spouse is still working, you may have other group health insurance options. The City also offers early retirees the COBRA option to continue their current health plan with the City for up to 18 months. This option needs to be activated within 30 days of your separation. The premiums are paid directly to the City and may seem expensive, but are better than most Individual health plans in most states.

**Turning age 65 soon?** Everyone needs to activate their Medicare coverage. Most retirees' City of Chicago medical coverage will end the 1<sup>st</sup> of the month **before** they reach age 65. If you have any dependents younger than 65, when you become eligible you will need to obtain other coverage for them. Call Mike with any health insurance questions in advance of these milestone dates. If you are still under the Chicago retiree health coverage through a younger spouse, the City requires you to enroll in both Medicare Part A and Part B at age 65, and to avoid any possible late Medicare enrollment penalties. If your spouse turns age 65 prior to you and is covered under your City plan, they also need to enroll in Medicare Part A and Part B. The City coverage will become their Medicare Supplement until you reach age 65 and the City will terminate both of your plans. There are no COBRA options from the City once you reach Medicare age. Start researching your Medicare Supplement insurance options before you turn 65! Call Mike Marron to receive a brochure on enrolling for Medicare online during your initial enrollment window.

**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). The United American group plan is deducted from your pension, and you qualify for the \$21 a month premium subsidy. The United American plan offers a Plan F and Plan G options. The Plan F is still available to everyone and is also popular with those already enrolled in other companies Plan F. The United American plan has no health questions and locks in your issue age for life. Enrollment is open all year so check it out today! The information and rates are located on the Sergeants' Association website. This year, the \$3,000 Federal Tax deduction under the Retired Public Safety Officer health insurance law has been improved. The retiree health insurance premiums don't have to be deducted from the Pension or the 457 plan to qualify. Premiums that you pay directly for Health, Dental, Vision, Traditional Long-Term Care, Disability, and Medicare Part B & D are eligible. That allows retirees to use the Individual Medicare Supplement plans from Blue Cross, AARP, Mutual of Omaha, Humana etc. to be deducted from their bank account and qualify. Call Mike if you'd like quotes from these other companies for your initial coverage.

**Age 62-67: 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.

**Over Age 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

## HEALTH INSURANCE IN RETIREMENT

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: <a href="http://www.SSA.gov">www.SSA.gov</a> for more information.
64	Start researching Medicare options. Visit: <a href="http://www.Medicare.gov">www.Medicare.gov</a> for more information.
65	<b>Enroll in Medicare.</b> 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 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? Contact Mike Marron at 312-802-0587 or [mikem@ifcplanners.com](mailto:mikem@ifcplanners.com)

Mike has been serving Chicago Police Officers and their families for over 34 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. Since 2017 he has been the administrator of the Sergeant's Association Retiree Medicare Group Plan.

## Challenge Coins

We currently have two challenge coins in stock They are \$10 or if shipped they are \$13. These make great keepsakes or use them as trading items with Members from other Departments.





**Up Coming General Meetings: 25 Jul Noon & 26 Sep 6 pm (NOTE DATE CHANGES)**

**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

**Executive Board**

President - James Calvino

Vice President - Danielle Barnes

Financial Secretary -

Recording Secretary - Yolanda Walton

Treasurer - Randolph Nichols

Sergeant-At-Arms -

Directors

Matthew Augle

Carrie Cooney

Thomas Davey

Thomas Francis

John Grib

Ronald Rewers

Richard Rice

Robert Shoup

Joseph Vanourek

North Retiree Liaison - Robert Dolan

South Retiree Liaison - Robert Kirchner

Sgt's Pension Rep. - John Lally