



Police Benevolent &  
Protective Association  
Unit 156A

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



# Chevrons

Chicago Police Sergeants' Association Newsletter

October 2025 Volume 66 Number 4

## President's Message

*By President James Calvino*

Contract negotiations are moving along. We had two days of mediation with Arbitrator Clauss acting as the mediator. Even though we still have issues on the table, I believe we actually proceeded to get a bit closer to the end. We presented numerous items to the City, but unfortunately, many received a flat no from the City without any counteroffers. We are scheduled for two more mediation dates, 15 & 16 October. If we are unable to come to a complete agreement on those dates, we will move to interest arbitration. The interest arbitration is tentatively scheduled for 2 days in November and a third in December. I am not too confident that we will be able to get an agreement and will undoubtedly proceed to interest arbitration. Hopefully, we can get many of the smaller issues ironed out in the next round of mediation.

A lawsuit has been filed regarding the Me-Too retro monies owed to the Members. This lawsuit was filed by one individual Member and will most likely be allowed to move to class status. We have been asked why the Union did not file suit; the short answer is that the Union itself was not harmed. The plaintiff had to be an actual harmed Member. With the suit filed, we need to wait until the court proceedings take their steps. The City can still step up and do the right thing and issue the retro checks, making all of the Members whole before the court case winds around. If I hear any news, I will loop you all in. And just an update, we still do not have any dates for the VRI lawsuit payments.

I would like to thank everyone who attended the golf outing and anyone who sent in their paid raffle tickets. A huge Thank You goes out to all of our great sponsors. There was a smaller group of golfers this year, and I hope the 2026 golf outing will see greater participation. The outing next year will be on 10 August 2026, so please mark your calendars now!

As we get near the end of 2025 I will be looking for Unit Reps and members for the various committees for 2026. If you are interested in playing a part in your Union please consider volunteering.

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

I am fortunate in my position to cross paths and speak with other "Police" from around the Country. This gives me insight to what is happening in other cities and states as far as police work. Some items cross city and state lines, while others are unique either to them or to us. And it makes me realize some times the problems we think are world ending here are extremely small in the larger picture. Please remember to stop and think how fortunate we all really are that we are still here on this big rock. Sure it could be a lot better but it can also be a lot worse.

There are a couple documents that you should absolutely have read at least a couple of times since being promoted to Sergeant, your contract and your Union's bylaws. If you have not read them. Why not? I will be the first to say our contract is a very slow read, by no means will it be made into a movie, not even a cheap made for tv movie. But, it is probably one of the most important documents for you. Either download to your phone or print it out and when you have some down time start reading it.

The 2026 CPSA handbook will soon start getting put together. Is there something that you would like to see in it that isn't? Something in it that is incorrect or should be removed? Please email either me or Danielle and let us know. It is hard at times to know what the Members in the field need or want. Without input from you all, it is hard to know what is useful and what is garbage. I hate to hear a month after the books go out, "You should have did this" or "This is wrong, why did you put it in?" So please take a look at 2025's book and let us know.

The next round of Sergeants will be hitting the Districts in November most likely. If your District is fortunate enough to get one or more of these new Sergeants, please welcome them and give them the help and guidance they need. The better trained a new Sergeant is, the easier it will be for you and the rest of our Members.

I would like every one of you to look in the mirror and thank the person you see. Because no matter what, there are many people out there who are extremely thankful that you are here to keep them safe from the evil that is ever present but unfortunately they are unable to actually thank you themselves.

With this being the last edition for Chevrons for the year, oh behalf of the entire Board of Directors I would like to wish you and your entire Family a safe and happy holiday season!

"Until the next edition Thank You All" and please stay safe!

~Jim~

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

**2025 Next CPSA General Meeting 20 Nov 2025 at Noon**

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

As this year comes to a close, I would like to take this opportunity to express my gratitude to all members. We must acknowledge one another and show appreciation. I also want to share some important information.

One of the many benefits of membership in our association is that the grievance chairperson files the grievances on behalf of the affected members. This ensures that the correct grievance form is completed and the appropriate contractual violation is listed. It is important that members contact our office before filing a grievance. I want to remind newly appointed members and veteran members that the Chicago Police Sergeants' Association (CPSA) is responsible for all discipline-related grievances, even if the incident occurred when the member was a part of FOP. If a member has to give a statement for an incident that occurred when he or she was a police officer, the PBPA attorneys will represent the member. If a member is served with a suspension notice arising from an incident that occurred when the member was a police officer, CPSA will file the grievance on behalf of the member.

Another important topic I want to cover is retirement. I want to clarify that the retirement guidelines for sergeants are different than those for police officers. We do not have to submit our PARs by the end of September to retire the following year (a year in advance). Please see the criteria below:

- Review the retirement videos posted on the WIRE.
- Please call the Pension Board before submitting a PAR form for retirement.
- Members (Age 55-59) can retire 01 May through 31 December and must give thirty (30) day notice to be eligible for the retiree healthcare benefit (3.5%).
- Members (Age 60-62) can retire at any time of year, and notice is not required to be eligible for the insurance benefit (1.5%).
- Members (Age 63) receive free insurance until Medicare age.
- To be eligible for the retiree healthcare option, when you complete your PAR form, you must select the staggered payout for compensatory time.
- Members who are not eligible for retiree health insurance (Age 54 and younger) or do not choose the retiree health care option can retire without notice.
- All members are placed on Medicare on the first day of their 65<sup>th</sup> birthday month. Please be sure to sign up for Medicare and the appropriate supplemental programs in advance.

As always please stay safe and it is my honor and privilege to continue to serve the membership.

**Membership Report***By Vice President Danielle Barnes*

Subtracting the Retirees listed in this edition of Chevrons and the 25 soon to be Lieutenants, there are 1282 Active Members of the Association. The 2025 budgeted strength for our rank is 1423 which puts us 141 Sergeants short. There is a Sgt's class scheduled for 06 Oct 2025 but at this time the number of promotions is unknown. Currently, we have nearly 1400 retired Members.

**Food for Thought***By Rabbi Moshe Wolf - Chaplain***"Dad, Can I Buy An Hour Of Your Time?" Compliments of Rabbi Moshe**

So, there we were one evening in the recent past, standing around at shift end, sharing war stories and trading some laughs, when the cell phone of one of our members started ringing. We looked around, and it was "Billy's" phone ringing. Billy answers the phone, and I can hear him say, "I'm too busy to talk now, we'll talk later". Billy rejoins our conversation and says, "That was my son, he always calls me at work to chat, I don't have time for him now". A bit later, we bid each other farewell. As I was walking out of the station, Billy stopped me and said, " Rabbi, I feel so torn, we get so caught up in this race called life, that sometimes we overlook what's really important, please remind the troops to never forget family and loved ones". When I got back to my car, I started thinking about how powerful those words were. We all chase our profession, and the need for financial comfort. With groceries to buy, repairs to make, and bills to pay, earning an income of some sort is, in reality, a very big part of life — especially in our world where nothing comes cheap. So, with trying to make a living and expenses on the brain, it can be tough to make time for ourselves and the people who mean the most to us. With our noses kept so close to the grindstone, it's easy to let days blend into weeks, and weeks into months, and months into years, and when we look around, our kids are grown and out of the house, and our loved ones have moved on. It brings to mind *this* touching story that hits so close to home. When a frustrated, hardworking father finally learns why his little boy has been begging for money, he experiences a wake-up call that's sure to change his life. It's the perfect reminder for all of us to make the time in life to slow down, look around, and remember what — and who — really matters.

The story titled "Daddy, Can I Buy An Hour Of Your Time?"

SON: "Daddy, may I ask you a question?"

DAD: "Yeah, sure, what is it?"

SON: "Daddy, how much do you make an hour?"

DAD: "That's none of your business. Why do you ask such a thing?"

SON: "I just want to know. Please tell me, how much do you make an hour?"

DAD: "If you must know, I make \$100 an hour."

SON: "Oh! (With his head down)."

SON: "Daddy, may I please borrow \$50?" The father was furious.

DAD: "If the only reason you asked that is so you can borrow some money to buy a silly toy or some other nonsense, then you march yourself straight to your room and go to bed. Think about why you are being so selfish. I don't work hard every day for such this childish behavior."

The little boy quietly went to his room and shut the door. The man sat down and started to get even angrier about the little boy's questions. How dare he ask such questions only to get some money? After about an hour or so, the man had calmed down and started to think: Maybe there was something he really needed to buy with that \$ 50, and he really didn't ask for money very often. The man went to the door of the little boy's room and opened it.

DAD: "Are you asleep, son?"

SON: "No, daddy, I'm awake".

DAD: "I've been thinking, maybe I was too hard on you earlier. It's been a long day, and I took out my aggravation on you. Here's the \$50 you asked for."

The little boy sat straight up, smiling.

SON: "Oh, thank you, daddy!"

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## Food for Thought

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Then, reaching under his pillow, he pulled out some crumpled-up bills. The man saw that the boy already had money and started to get angry again. The little boy slowly counted out his money and then looked up at his father.

DAD: "Why do you want more money if you already have some?"

SON: "Because I didn't have enough, but now I do. Daddy, I have \$100 now. Can I buy an hour of your time? Please come home early tomorrow. I would like to have dinner with you." The father was crushed. He put his arms around his little son, and he begged for his forgiveness. It's just a short reminder to all of you working so hard in life. We should not let time slip through our fingers without having spent some time with those who really matter to us, those close to our hearts. Do remember to share that \$100 worth of your time with someone you love? If we die tomorrow, the company that we are working for could easily replace us in a matter of days. But the family and friends we leave behind will feel the loss for the rest of their lives. And come to think of it, sometimes we pour ourselves more into our livelihoods than into our lives. Keep remembering," Life is a gift, enjoy your present!"

### Some points to ponder and remember:

You don't have to be great to start, but you have to start to be great.

Your input determines your outlook. Your outlook determines your output. Your output determines your future.

The key to everything is patience. You get a chicken by hatching an egg, not by smashing it.

Hurry up and be patient. The sooner you are patient, the easier your life will become. When you are patient, you can relax and enjoy the ride. So quickly, hurry up and be patient.

Only G-d is in a position to look down on anyone.

A good example is the best sermon.

The best sermons are lived, not preached.

Life is not the number of breaths you take. Life is the number of moments that take your breath away.

Remember: You make a living by what you get. You make a life by what you give.

And before we close, a bit of humor from the "Moshe Files" to keep you smiling.....

**Subject:** "Why Parents Drink"

A father passing by his son's bedroom was astonished to see that his bed was nicely made and everything was picked up. Then he saw an envelope, propped up prominently on the pillow that was addressed to 'Dad.' With the worst premonition, he opened the envelope with trembling hands and read the letter.

Dear

Dad:

It is with great regret and sorrow that I'm writing you. I had to elope with my new girlfriend, because I wanted to avoid a scene with Mom and you. I have been finding real passion with Stacy, and she is so nice. But I knew you would not approve of her because of all her piercings, tattoos, tight motorcycle clothes, and the fact that she is much older than I am. But it's not only the passion...Dad, she's pregnant. Stacy said that we will be very happy. She owns a trailer in the woods and has a stack of firewood for the whole winter. We share a dream of having many more children. Stacy has opened my eyes to the fact that marijuana doesn't really hurt anyone.

We'll be growing it for ourselves and trading it with the other people that

*...Continues on page 6*

**Food for Thought***continued from page 5*

live nearby for cocaine and ecstasy. In the meantime, we will pray that science will find a cure for AIDS so Stacy can get better. She deserves it. Don't worry, Dad. I'm 15 and I know how to take care of myself. Someday, I'm sure that we will be back to visit so that you can get to know your grandchildren.

Love, Your Son John

PS. Dad, none of the above is true. I'm over at Tommy's house. I just wanted to remind you that there are worse things in life than a not perfect report card that's in my center desk drawer. I love you. Call me when it's safe to come home....lol.....LOL (them kids push us to the limit, we love them anyway!)

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To all of our members of the Jewish faith, wishing you and your families a Shana Tova! A Happy New Year! May you be inscribed in the book of life and good health! May the coming year, 5786, be one of your best ones yet!

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On behalf of ALL the Chaplains, Thanks for going out every day and keeping our city safe and for the service you provide. Should you need a shoulder to lean on or perhaps an ear to listen, or if you have some good humor to share, please don't hesitate to give us a call, anytime. It is our privilege to assist any way we can. Your Chaplains are here for you 24/7. Call us directly or the alarm office can always reach us.

May G-d bless you and always keep you in His loving care.

Compliments of you Department Chaplain Rabbi Moshe Wolf 773-463-4780, please leave a voice mail Cell: 773-230-7872 to text or email: moshewolf@hotmail.com Snail mail 3008 W Pratt Blvd 60645

**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.

## 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.

<b>Name (Age)</b>	<b>Status</b>	<b>Passed Away</b>
Sgt. Robert S. Holmes (92)	Retired (Ark)	17 May 2025
Sgt. James F. Moran (92)	Retired (Flossmoor)	27 May 2025
Sgt. James P. Brown	Retired (Yorkville)	00 May 2025 ***
Sgt. Petar Brkovic (53)	Active (544)	28 Jun 2025
Sgt. Dennis Porter (81)	Retired	00 July 2025 ***
Sgt. Gregory Fisher (76)	Retired (Nv)	00 July 2025 ***
Sgt. James R. Eldridge Jr. (81)	Retired (Crest Hill)	12 July 2025
Sgt. Glenn L. White (77)	Retired (Savanna)	14 July 2025
Sgt. Don O. Parker (71)	Retired	25 July 2025
Sgt. Harold Dennis (77)	Retired (Ark)	19 Aug 2025
Sgt. Anthony J. Golczak (73)	Retired	27 Aug 2025

\*\*\* No Obit found

### CPSA DISTRICT / FIELD REPRESENTATIVES

001 Sean Fleming	002 Charmaine Price	003 Jasmine Tucker
004	005 Roderique McClain	006 Richard Bednarek
007	008	009
010	011	012 Amy Mogelberg
014	015	016 Reginald Malone
017 Debbie Iza	018	019
020	022	024
025	HQ	ARS
Homan Sq Francis Evans	Academy Tom Surma	

## Legal Defense Representation

Police Benevolent Labor Committee Chicago Law Office

Attorney Donna Dowd Attorney Jason Lee

Attorney Andy Dalkin Attorney Keith Karlson

Phone: 312-453-7751

1616 W Pershing Rd Chicago, Illinois 60609

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

Thanks to all who joined us last month on the northwest side at "Bowling with Brandt!" Lots of fun was had by about 150 supporters in attendance...and we raised some well-needed funds for our ministry to CPD members and retirees, as well as our outreach to beloved Gold Star Families. Here is a picture of the team who made it happen...



That same day, Chaplain Kimberly Lewis-Davis hosted a marriage retreat that was very well attended and proved to be a life-giving source to all couples who participated. Thank you, Kim, for your deep interest in preserving the sanctity of marriage in our police families!

05 AUG: The CPD Futbol Club and I met at Casa Tequila Mexican Grill and Steakhouse (Division and Damen...on the border of 012 and 014) to honor Krystal Rivera with a plaque hung that very evening in the restaurant. Her family was present as well. It was a wonderful evening. Please pay a visit to Casa Tequila to see all the plaques honoring our fallen officers since the time this establishment opened. They love the police, and their food is DELICIOUS. (The margaritas aren't so bad either, I've heard).



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**From Your Directing Chaplain, Fr. Dan Brandt...***continued from previous page*

Thank you, also, to Pizano's Pizza and Pasta (21<sup>st</sup> and Indiana) for once again hosting our Upper Room Club last month. We had a wonderful evening of discussion over salad, appetizers, pizza, and drinks. Pizano's also LOVES the police. Let's show them our support.

I recently celebrated Blue Masses at St. Christina (Mount Greenwood) and St. Cletus (LaGrange). Upcoming Blue Masses I have the honor of celebrating follow:

St. Eugene (NW side) Sunday, 05 OCT at 11:30 a.m.  
 Holy Name Cathedral (downtown) Sunday, 12 OCT at 10:30 a.m.  
 St. Gianna (Evergreen Park) Sunday, 19 OCT at 10:30 a.m.  
 St. Paul of the Cross (Park Ridge) Saturday, 25 OCT at 4:30 p.m.

As always, ALL are welcome to come and pray with/for our police at these Blue Masses... perhaps in your neighborhood! Of course, you're also welcome at the police Mass every second and fourth Sunday at 11:00 a.m. at Mercy Home (1140 W. Jackson Boulevard). See our website for more information .

Thank **you** for doing God's work. Please don't ever lose sight of the fact that you and those whom you supervise are doing exactly that!

Keep up with all of the above and LOTS more at [www.ChicagoPCM.org](http://www.ChicagoPCM.org).

God bless you and keep YOU (and your charges) safe,  
 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)

### **Attention Members**

Just wanted to let you know that photos from the February Retirement Dinner and the August Golf Outing are now on the Sergeant's website. If needed, you can make copies of the pictures.  
 Ret. Sgt. Don Januszyk

### 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 Harold Robinson	1479	011	60	31	15 Jun 2025
Sgt Thurston Daniels	1218	177	55	26	30 Jun 2025
Sgt Maximiliano Uribe	1053	143	53	26	07 Jul 2025
Sgt Michael J Egan	1649	022	55	29	21 Jul 2025
Sgt Scott Hall	2204	004	58	33	14 Aug 2025
Sgt Nick Zattair	828	182	56	31	15 Aug 2025
Sgt Carrie Cooney	967	124	57	29	15 Aug 2025
Sgt Matthew J Stojack	1960	025	55	28	15 Aug 2025
Sgt John S Tanaka	2322	116	56	27	15 Aug 2025
Sgt Jeffrey Gougis	2232	193	58	19	15 Aug 2025
Sgt Jacquelyn Frausto	2305	166	50	27	24 Aug 2025
Sgt Benny A Pambuku	2400	018	63	25	27 Aug 2025
Sgt Jeffrey Burke	947	001	53	30	05 Sep 2025
Sgt Kevin Drumgoole	1409	005	57	30	15 Sep 2025
Sgt John Knezevich	2270	004	55	28	15 Sep 2025
Sgt Mark A Lemus	1291	024	50	27	15 Sep 2025
Sgt Marialynn K Segina	1554	171	57	28	08 Oct 2025
Sgt Steven Haltek	1019	004	59	31	15 Oct 2025
Sgt. Steven S Yee	817	012	55	30	15 Oct 2025
Sgt Daniel P McCall	1786	020	55	30	15 Oct 2025
Sgt Thomas W Bachelder	2096	002	55	27	15 Oct 2025
Sgt Richard J Hainzl	2580	018	55	26	14 Nov 2025
Sgt. Michael J Roth	1740	630	60	30	15 Nov 2025
Sgt Tony F Howard	1229	005	57	30	15 Nov 2025
Sgt William J Murawski	990	007/376	56	30	15 Nov 2025
Sgt Gregory Zaragoza	2688	004	55	30	15 Nov 2025
Sgt Thomas C Cotter	1299	050	55	33	15 Dec 2025
Sgt Joseph J Schachelmayer	974	016	57	29	15 Dec 2025

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Phone: 312-453-7751

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# Chicago Police Sergeants' Association Death Benefit Gun Raffle

\$25 Per Ticket

1<sup>st</sup> Prize: Sig Sauer P365 9MM w/ Romeo-X Optic

2<sup>nd</sup> Prize: Mossberg 590 Tactical Shotgun

3<sup>rd</sup> Prize: Glock 19 9mm Gen 5 MOS

Drawing held at the CPSA November 2025 Meeting

Call the office for info at 773-376-7272

Winner Need Not Be Present

**Open Enrollment Season for Active and Retired Officers *By Mike Marron***

Starting in October, active officers and retirees under the 55/60 provision have the City of Chicago Annual Open Enrollment with the option of switching between the PPO and HMO options for their medical plans. Active officers also have the choice of enrolling in the FSA Flexible Spending Account for 2026. This option allows you to save money on a pre-tax basis and withdraw the money tax-free for covered medical expenses for you and your family members. There is planning to estimate what you and your family may incur next year for out-of-pocket expenses like annual deductibles, copays, and coinsurance costs. The FSA funds can also be used to cover dental expenses, like if your child needs orthodontic care. Please keep in mind that what you don't use during 2026, you lose those contributions, so be realistic about your needs. Don't forget those children under age 13 who have day care expenses. The Dependent Care FSA allows you to save up to \$5,000 a year pretax and use the funds tax-free for eligible expenses. Here's the link from the City's Benefit Department- <https://www.optum.com/en/library/page.hub5.fsa-dependent-care.html>

If you're a Medicare-eligible retiree, your annual open enrollment season is October 15<sup>th</sup> through December 7<sup>th</sup>. During this period, you're able to change your Part D prescription drug plan for the January 1<sup>st</sup> effective date. Also, this timeframe allows you to switch to a different Medicare Advantage plan for the January 1<sup>st</sup> effective date. Please remember that the Sergeant Association sponsors a group Medicare Supplement plan that is open all year with no health questions. The Sergeants' plan still offers a Plan F for all police officers and their spouses who are 65 or older.

**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) available through convenient pension fund deductions to maintain your Retired Public Safety Officer Federal tax deduction. The United American Medicare Supplement group plan qualifies for the \$21 a month premium subsidy from the pension fund. 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. We also offer other coverage options from multiple insurance carriers like Blue Cross, Humana, etc..

**Are you turning 65 soon?** Everyone needs to activate their Medicare coverage. Most retirees' City of Chicago medical coverage will end on 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 for Medicare, you will want to consider the City COBRA option for them. The COBRA option has the same City Blue Cross coverage and can last up to 36 months for your dependents. You pay premiums directly to the City, and premiums qualify for the Retired Public Safety Officer Federal tax deduction of up to \$3K per year. Just call Mike with any health insurance questions. 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 65, and to avoid any possible late Medicare enrollment penalties. If your spouse turns 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 65, and the City will terminate both of your plans. Start researching your Medicare Supplement insurance options before you turn 65! Just call me to get the brochure on enrolling ...Continues on next page

**Open Enrollment Season for Active and Retired Officers** ... continued from previous

for Medicare online during your initial enrollment window.

**Questions? Reach out to Mike Marron at 312-802-0587 or [mikem@ifcplanners.com](mailto:mikem@ifcplanners.com).** Also, Dylan Earl at 773-589-4075 or [dylane@ifcplanners.com](mailto:dylane@ifcplanners.com).

Mike has been serving Chicago Police Officers and their families for over 35 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. Mike is affiliated with Integrated Financial Concepts, 1300 W. Higgins Road, Suite 218, Park Ridge, IL 60068.

**FLSA Overtime Tax Update***By: Attorney*

The President signed the Budget Reconciliation Bill - House Resolution 1 into law on July 4, 2025. We will not comment on the broad impacts this legislation has on our members (positive and negative). However, PBPA does want to update our members on the portion of the Act relating to a new "Overtime Tax Benefit." To address some specific questions and provide members with a better understanding, PBPA is sharing additional clarifying points regarding this new legislation. Members should consult with their personal tax professionals early to determine how they should track FLSA overtime for tax purposes.

**FLSA Overtime Tax Benefit**

- For the FLSA OT tax benefit, "overtime" is considered to be any hours worked above the FLSA threshold (i.e., 43 hours per week, 171 hours in a 28-day period, or an equivalent period).
- Currently, it is understood that overtime provisions collectively bargained to exceed the FLSA baseline are not eligible for this tax benefit. The most common example of collectively bargained OT, which exceeds the FLSA minimum, would be paid leave time being counted as hours worked. The PBPA and NAPO are working to address this provision to make some, if not all, collectively bargained OT eligible for the OT tax benefit.
- Officers will pay their regular income taxes on this overtime income, and these tax payments are expected to be reported by the employer in a new box on their W-2.
- When filing an annual tax return, officers can deduct their tax payments on FLSA overtime income (as mentioned above, this number should be stated separately on an officer's W-2).
- The cap on FLSA OT deductions will be \$12,500 for individuals or \$25,000 for people filing joint tax returns with a spouse or partner.
- The FLSA OT deduction will be available to taxpayers, regardless of whether they take the standard deduction or itemize.
- The deduction is available to individuals earning less than \$150,000 or couples filing jointly earning less than \$300,000.
- After this salary cap, the deduction decreases by \$100 for every \$1,000 someone is above the threshold.

The deduction won't completely disappear until \$275,000 for an individual or \$550,000 for a couple filing jointly.

## 2025 CPSA Awards Dinner

The Annual CPSA Awards Dinner was held on 18 September. We honored six of our fellow Sergeants for going above and beyond.



Sgt Sheena Johnson #1184 was one of the awardees who was able to attend the dinner. Sgt Johnson was able to de-escalate a violent situation where a violent offender barricaded himself with several hostages. Through Sgt Johnson's and other Officers skillful actions the hostages were able to be rescued and the offender surrendered. Congratulations Sgt Johnson!

Sgt Daniel Villa #2680 using skillful investigatory skills tracked and located several individuals wanted for a string of burglaries. Sgt Villa's actions led to multiple burglary patterns being cleared and numerous offenders arrested.

Congratulations Sgt Villa!



Sgt Peter Toledo #2105 and his tact team were involved in an armed confrontation in which PO Paulauskas

sustained a gunshot wound to his leg. LEMART services were immediately provided to PO Paulauskas but Sgt Toledo determined immediate medical care greater than LEAMART was needed and made the decision to transport the injured PO to Stroger Hospital. His decisive decision resulted in PO Paulauskas getting the gunshot wound treated and increased his chances of making a

full recovery. Congratulations Sgt Toledo!

Unable to attend was Sgt Michael Ferguson #1215 who was instrumental in helping apprehend a subject who had multiple nationwide warrants which included 1st degree murder. Congratulations Sgt Ferguson! Also unable to attend was Sgt Alexander Velez # 2671 was on scene of a person with a knife when the subject attempted to attack and stab him. Sgt Villa attempted to use his taser but it was ineffective assist Officers were able to neutralize the threat using their firearms. Congratulations Sgt Velez! And the final awardee is Sgt Paul Young #1158. Sgt Young responded to a residential fire and knowing there were people unable to escape he entered the structure. Sgt Young located an elderly resident and carried her out of the building and to safety. Congratulations Sgt Young!

## Valor Advisors Accredited Investor

By: *Micahel Distasio*

Becoming a CPD sergeant brings about significant changes, not only in your professional life but also in your financial and investment landscape. While your investment opportunities may improve, it's crucial to be aware of potential increases in your tax obligations.

Let's start by explaining how your investment outlook changes if you are single or married with dual incomes. Your financial profile may now qualify you for a select group known as an "Accredited Investor".

The Securities and Exchange Commission (SEC) defines an Accredited Investor based on two criteria:

*Income over \$200,000 (individually) or \$300,000 (with spouse or partner) in each of the prior two years, and reasonably expects the same for the current year.*

Or...

*Net worth over \$1 million, excluding primary residence (individually or with spouse or partner)*

It's becoming more common for Sergeant households to meet this definition.

### Why is Accredited Investor status important to you?

Federal securities laws limit participation to accredited investors or contain restrictions on participation by non-accredited investors. For many companies raising capital in the private markets, their primary pool of potential investors is an Accredited Investor.

That means Accredited Investors get access to every investment opportunity imaginable. Below are some examples of what you may be eligible to invest in:

*The new multi-family development that is coming to your neighborhood.*

*A fund raising money to buy foreclosed mortgages or tax liens.*

*Early-stage growth companies that are raising capital to expand.*

These investment opportunities can potentially offer better returns, helping you achieve your financial goals faster, such as:

*Accelerating retirement savings.*

*Funding a child's education.*

*Accumulating funds for a vacation home.*

### The Hidden Tax: Net Investment Income TAX (NIIT)

There is a small tax drawback for Sergeant households and their newfound wealth. A 3.8% net investment income tax (NIIT) enacted by the Obama administration to help pay for the Affordable Care Act and other government social programs applies to many CPD Sergeant households. Here are the income thresholds.

*the excess of modified adjusted gross income over the following threshold amounts:*

*\$250,000 for married filing jointly or qualifying surviving spouse*

*\$125,000 for married filing separately*

*\$200,000 for single or head of household*

That means if you are investing non-qualified funds, aka funds outside of a retirement plan or IRA, you are subject to this tax. It's worth noting that many sergeants may meet the NIIT income thresholds even before qualifying as an Accredited Investor.

Don't let the NIIT deter you from moving forward with an investment decision. Let's say your investment is successful and doubles your money; paying an extra 3.8% on the profit is a small price to pay and the cost of doing business with Uncle Sam.

*Michael Distasio, a Registered Investment Adviser (RIA) and founder of Valor Advisers, specializes in assisting First Responders with their investment and tax goals. He also serves as Treasurer for the Chicago Police Foundation (CPF), an organization that directly supports the Chicago Police Department through fundraising efforts within the business community.*



**Up Coming General Meetings: 20 NOVEMBER 2025 Noon 15 JANUARY 2026 6 pm**

**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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