



Police Benevolent &  
Protective Association  
Unit 156A

Chicago Police  
Sergeants' Association  
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# Chevrons

Chicago Police Sergeants' Association Newsletter

January 2026 Volume 67 Number 1

## **President's Message**

***By President James Calvino***



So, what's the news with the contract? After numerous negotiation sessions and several mediation sessions, we are headed to interest arbitration. There are certain issues that, no matter how many times we sat down with the City or continued to sit down, would have gotten us a deal that was acceptable for the Membership. I have heard a couple of voices, "Why isn't the contract done!?" I cannot and will not simply agree to the City's terms just to get a contract signed if it harms the Membership or if it does not justly compensate the Members. Our interest arbitration dates are set for May and June 2026. Yes, that is a long way away. Unfortunately, those dates are the first available dates that all parties involved were able to agree on. So, with that being said, there will most likely be nothing to update on the contract negotiations until the middle of next year. But, if anything comes up, I will let you all know asap.

As I am writing this in December 2025, there is no 2026 budget in place yet, and the City could possibly end the year without one. This would be the first time in history, I am told. Hopefully, this is old news and just some wasted words, but there is always the possibility that the Mayor and Aldermen cut the nose off just to spite the face. When does the time come that those in power realize we are not their piggy bank? They continue to raise every tax, every fee, and raise everything except the quality of life for the citizens who pay all those taxes and fees. Pay more, get less. That is a system many people are getting out of by leaving this City and State. The hard-working tax-paying people, those that the government should be begging to stay. I talk to retired and soon-to-be-retired Sergeants all the time. Almost all ask the same thing, "When are you getting out of that place?" and state, "You'll love it once you move out of that place." What a disappointment that is. This City

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

is beautiful. We have the lake and beaches, the wonderful skyline, professional sports teams for every sport, even though they make us furious nearly every year, we still have them. We have many diverse neighborhoods that show us the many cultures in our world. How many other cities can say that? But the first thing many do after retiring is flee; many don't even wait until officially retiring and start the move months before their actual retirement date. Selling the family home and moving the family out, and then spending the next few weeks sleeping on a friend's or family member's couch. Hopefully, when the next Mayoral and City Council elections come, we all remember how they think we are their piggy bank, and we give them their retirement papers. And speaking of the City Council, I just heard a statement from one of the Aldermen, my Alderman in fact. It went something like this: city officials should ask the unions that represent 90% of the city's employees to reduce workers' pay and benefits. Really, Matt, really! How dare ANY Alderman say such a thing? I have an idea, I'll sit down and talk about "give-backs" right after the City Council does its reduction in wages and benefits, and the number of members. Let's start by cutting 30 of them and their staff. With a population of 2.7 million and a geographical size of 234 square miles, Chicago leads LA and New York in city council seats. LA has only 15 members for a population of 3.88 million and 258 sq miles. Yes, I have to admit, New York does have more than us, 1 more. But it has 3 times the population at 8.5 million and is 300 sq miles. So, LA has a ratio of 1 council member to 259,000, New York has 1 to 167,000, and here we are at 1 to 54,000. Yeah, you read that right: 1 Alderman to 54,000 citizens. And for those of you who are wondering what Ward I live in, it's the 19<sup>th</sup> Ward.

Speaking of retirement, how many of you have all your information correct with the Department, deferred comp, and us? Have you had a life change recently or even long ago, after completing all the paperwork for the job? Please do yourself a favor and ensure everyone has your proper information. We send out mail, and a month or two later, it shows up in our mailbox as undeliverable. I attempt to verify the info that is listed in CLEAR, but many times that is incorrect also or it does not list the unit or floor number. So please ensure we have all your correct info. If you are unsure what we have on file for you, call the office, and we'll check it. If you have retired friends who do not receive Chevrans, it is because we have a bad address for them. Let them know to call us; we can fix it.

I try to send out emails on a somewhat regular basis; unfortunately, sometimes I get caught up and don't get the chance to put anything out. If you ever want to know what is going on, try to attend a General Meeting. I do recognize that we all have many things in our lives that prevent attending. So, the next best would be to pick up the phone and call the office, or even better, stop by if you should happen to be in the area. And there is always email. When I send mass emails out, I do not have control over who receives them. The Department set up the address that I use to email the Membership. The emails go to everyone whose email is coded 9171. If you hear of a Sergeant who states they don't receive emails from me, please have them call the office so we can fix the problem; most likely, their email is coded wrong.

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

I would like to wish everyone a Happy New Year! I hope this year is prosperous for the entire membership. I invite all members, both active and retired, to attend more meetings this year. It is important to get involved to ensure your voice and concerns are heard. Attendance is important; however, it would be more beneficial to the union if members not only attended meetings but also joined committees and assisted with projects to improve the union. When we work together, we can accomplish more. For those interested in getting involved, please refer to the meeting schedule below. Additionally, in 2026, CPSA will conduct elections for all elected board positions in the fall.

I also want to remind the membership of the union's suspension reimbursement program. To be eligible, the incident had to occur when a member was a sergeant, and the suspension resulted in a loss of salary. If a member elected to forfeit time to serve the suspension, they are not eligible for the program. A member can be compensated for up to five (5) days of suspension. An application can be submitted via email. Please keep in mind that there are time limits for eligibility. For more information on the program, please send an email.

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

**CPSA 2026 General Meetings/Events**

15 January 2026 at 1800 hours (1616 W. Pershing Rd)  
17 February 2026 at 1800 hours (Retirement Dinner at St. Ignatius 1076 W. Roosevelt Rd)  
19 March 2026 at 1200 hours (1616 W. Pershing Rd)  
21 May 2026 at 1800 hours (1616 W. Pershing Rd)  
16 July 2026 at 1200 hours (1616 W. Pershing Rd)  
10 August 2026 (Annual Golf Outing at Silver Lake Country Club in Orland Park)  
17 September 2026 at 1800 hours (Annual Pizza Meeting Location TBD)  
19 November 2026 at 1200 hours (1616 W. Pershing Rd)

**Sergeants Active and Retired***By: Retired Sergeant Don Januszyk*

As you know and see, there is a list of deceased Sergeants published in every issue of Chevrons. Some were concerned about where we get our information from and whether it is accurate. Our information comes from the Pension Board, the RCPA, FOP, a retiree who has contact with the CPD Daily Bulletin, when someone notifies the Sgt's office, and from other retirees.

When this information is received, it is usually only a name, and no indication that the deceased was a Sergeant. The Sergeant's database is first checked (unfortunately, retirees do not update the office as to their residence or anything else), then an attempt is made to find an obituary, where we check locally, and then in the state or city where the deceased lived. For some reason, obits are recently lacking, and I don't know why, and this makes everything difficult, and this is all time-consuming.

Are mistakes made, YES, but very rarely. In one incident an out-of-state Sgt called out office and said he was still alive. Great. He also found out that he was not receiving his pension checks, and that was corrected. So sometimes good comes from our errors. We ask you to be patient with our process, and request that if someone passes, please call our office and let us know. Lastly, make sure the Sgt's office has your current address and date of birth.



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

A faithful group of CPD members, retirees, and civilians gather annually to honor the memory of Chief Francis O'Neill, who served as police chief (now referred to as superintendent) here in Chicago after immigrating from Ireland. We met again at Mt. Olivet Cemetery on 15 OCT for bagpipes, prayer, and a history lesson about this hero's life. Here you'll see our group in front of Chief O'Neill's mausoleum after the ceremony and before enjoying a celebratory shot in the chief's honor.



Many thanks to the following parishes, who in recent months hosted me to celebrate blue Masses north, downtown, and south: St. Eugene, Holy Name Cathedral, St. Cletus, St. Gianna/Queen of Martyrs, and St. Paul of the Cross. It is always gratifying to see churches full of folks who not only appreciate the police but gather to pray for (and with) you.

For the 16<sup>th</sup> year in a row, I recently teamed up with FOP to send holiday care packages to our CPD members who are serving abroad in the military reserves. Let us keep in prayer our brothers and sisters (down to 50 in number this year) who still serve, just in a different uniform. In a special way, we remember them (and their families who miss them) during the holidays.



Special thanks to the school kids at St. Francis Borgia Parish on the northwest side. They hand-created beautiful and thoughtful cards for the troops, and these will be included in our care packages. I picked up the cards after celebrating a school Mass there a few weeks ago.

On 04 DEC, we hosted our Gold Star Families for a tree-lighting ceremony at Gold Star Families Memorial and Park, followed by Police Chaplains Ministry's annual pre-holiday dinner at Soldier Field's Club level. We were joined by Superintendent Larry Snelling and Santa Claus (who bore a striking resemblance to retired CCSPD Officer Pat Moriarty). This was a



wonderful opportunity for us to thank these families for the sacrifice they endured, and to reiterate that their loved ones who died in the line of duty will NEVER be forgotten! Thank you to our supporters who make this annual event possible! The event could not have been such a success without our volunteers, most notably Anastasia DeLeo and Chris DeLaPena. Again, thank you!

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

A half-dozen teens and their CPD parents converged last month to assemble care packages for officers who will have to miss their families on Christmas evening and New Year's Eve. The bags contain beef jerky, candy, gum, a CPD Chaplain's note pad, and--most importantly--a St. Michael card! Almost 400 bags were put together in record time...followed by pizza from Barraco's!

I look forward, with the help of my elves, to personally distributing these items on Christmas night and New Year's Eve.



Several dozen supporters came out to BEARS WITH BRANDT on Sunday, the 7th of December to watch a disappointing game



against Green Bay. Tears were shed, but replenished by fluids generously donated by McNally's at 111/Western.

Thank you to Mike Cummings (retired CPD) and the bar for their hospitality, and to Barraco's Pizza for their generous support! A great time was had by all of our kind friends who gathered to be miserable together. **C'mon, Bears!!**



Also, last month, "Operation Hazelnut" was hosted at Hope Children's Hospital, adjacent to Christ Hospital in Oak Lawn. Thanks to the generosity of Barraco's Pizza, every nurse/staff member, patient (and their family), and others enjoyed free pizza in this annual outreach aimed to put smiles on faces. Kudos to those who organize and participate in this heartwarming experience! On the left you will see some of them...

Next month, we mark Ash Wednesday on 18 FEB. Blessed ashes will be distributed at various districts/areas/units throughout the city and throughout the day. Please refer to our website (below) for details.

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**From Your Directing Chaplain, Fr. Dan Brandt...***continued from page 5*

The season of Lent begins, of course, on Ash Wednesday. During this season, many people try to pray more intentionally. So, just a reminder: every Friday at 1:00 p.m., the Chaplains Section hosts a Bible study/prayer/faith-sharing group at the police academy. No matter your faith tradition, ALL are welcome to share and hear words of encouragement at these brief Christian-based gatherings.

A similar (though more intimate in size) non-denominational Christian prayer opportunity is offered every Wednesday at 12:30 p.m. in the multi-purpose room at Public Safety Headquarters.

And a Muslim Jumma service is prayed every Friday at 1:00 p.m. in room 202 of the academy.

To confirm times, or if you'd like more information, please email [Joseph.Jackson@ChicagoPolice.org](mailto:Joseph.Jackson@ChicagoPolice.org), [Kimberly.LewisDavis@ChicagoPolice.org](mailto:Kimberly.LewisDavis@ChicagoPolice.org), or [Hysni.Selenica@ChicagoPolice.org](mailto:Hysni.Selenica@ChicagoPolice.org).



In addition to our regular 2<sup>nd</sup> and 4<sup>th</sup> Sunday Masses at Mercy Home (11:00 a.m. at 1140 W. Jackson Boulevard), we'll gather for Easter morning Mass at 10:00...note the difference in time for the holiday. More information can be found on the "Police Mass" link at [www.ChicagoPCM.org](http://www.ChicagoPCM.org).

You can keep up with all of the above and LOTS more (including some terrific pictures) at the same site.

God bless you in this new year!

Fr. Dan Brandt, *Directing CPD Chaplain*

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### 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.

**Social Media Use*****By: Sgt-At-Arms Robert Shoup***

These days, social media sites like Facebook, Instagram, TikTok, and Twitter (now X) have a big influence on public conversation. People in the civilian world have been relieved of their posts or sacked from their occupations due to the current political situation. Social media use by Chicago Police Department (CPD) Officers is subject to stringent departmental regulations in addition to being a personal decision. "Use of Social Media Outlets," General Order G09-01-06, specifies what Officers may and may not do with social media in their personal and professional lives. This order emphasizes the balancing of First Amendment rights while upholding the department's operational integrity and public confidence. But the order also clearly outlines the risks of social media use. Whether on or off duty, Officers' online activity can damage the department's reputation and even jeopardize vital operations. The term "social media outlets" is defined broadly under the law to encompass any electronic communication that enables the sharing of text, audio, video, and image content. This covers everything, including microblogging services and personal blogs. This scope guarantees the inclusion of new platforms as technology advances.

G09-01-06 makes it clear that speech produced in an official capacity is not protected and may result in disciplinary action for infractions. Officers nevertheless have First Amendment rights to express their personal beliefs. No matter what your job is, the same general rules apply to personal and official social media use.

Officers cannot post anything that:

- Makes the department or its values look bad.
- Without explicit consent, it shows private information concerning training, activities, or investigations.
- Officers can't post anything that discriminates based on race, gender identity, religion, disability, sexual orientation, or other protected classes. This follows CPD's standards on human rights and anti-profiling.
- Supports or encourages criminal groups.

Disciplinary action can happen if rules are broken, as happened in the past when Officers' posts led to internal inquiries. Still, the policy encourages police to express themselves responsibly, reminding them that they are individuals even though they work for the public. In short, if you are going to post something on social media, do not identify yourself as the police, do not have photos accessible of yourself in police uniforms, and just think, "If I said this as work...what would happen?"

As always, be safe, have a Merry Christmas, and have a safe and happy New Year.

Sgt-At-Arms Bob Shoup

**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



**"Life's Little Struggles"***By Rabbi Moshe Wolf - Chaplain*

As we are about to say goodbye to a year gone by and welcome a new year, let us take a moment to reflect. We had moments that made us laugh, and we had moments that made us cry. We were given many challenges, and those moments we thought that "were done", but here we are, and thanks to G-d, we made it!

Did you ever notice that as we go through life, we are all faced sometimes with certain trials and struggles, and as much as we hate life's challenges, sometimes struggles are necessary; they are the moments in life that actually help us grow. Let me explain with a short "Moshe parable"..

**"The Struggle Inside The Cocoon"**

There was a wonderful old man who loved nature, animals, spiders, insects.... One day, while walking through the woods, the nice old man found a cocoon. Feeling lonely, he decided to take the cocoon home to watch its beautiful transformation from a helpless little cocoon to a beautiful butterfly.

He gently placed the cocoon on his kitchen table and watched over it for days.

Suddenly, on the seventh day, the cocoon started to move. It moved frantically! The old man felt sorry for the little butterfly inside the cocoon. He watched it struggle and struggle and struggle!

Finally, the old man, feeling so sorry for the cocooned butterfly, rushed to its aid with a surgical scalpel and gently slit the cocoon, so the butterfly could emerge.

Just one slice was all it took, and the butterfly broke free from its cocoon only to wilt over in a completely motionless state. The old man did not know what to think.

Had he accidentally killed the little butterfly? No, it was still moving a little bit! Maybe it's sick!

He was dumbfounded and quite perplexed!

What should I do? He asked. Well, he felt so sorry for the little creature that he decided the best thing he could do for the butterfly was to place it gently back into its cocoon. He did so and placed a drop of honey on it to seal the cocoon, leaving the butterfly to nestle in its natural state. Well, the next day he noticed that the cocoon was moving again. Wow, he said! It moved and moved and struggled and struggled.

Finally, the butterfly broke free from its cocoon and stretched its wings out far and wide.

Big time yawn! Its beautiful wings were filled with wonderful colors! It looked around and took off!

It was flying! It was so beautiful! The old man was jumping with joy! Wow!

Go Baby, Go! And that wonderful butterfly did just that: it flew and flew till it was almost out of the old man's sight.

"What a joy!" he exclaimed!

But then he started to think. What did I do wrong by trying to help that beautiful little butterfly out at first?

The old man went into town. found the library, and read every book he could on butterflies and cocoons. Finally, the answer appeared.

The butterfly has to struggle and struggle while inside the cocoon.

That's how it gets its strength. That's just what they are designed to overcome in order to be strong and beautiful.

Well, needless to say, the old man was pleasantly surprised and

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**"Life's Little Struggles"***continued from previous page*

somewhat relieved. Now he knows the reason why they do what they do.

It was only his perception that made it appear that the butterfly was having a hard time.

Well, from then on, the old man knew that loving something sometimes means to pray for it and cheer it on!

He realized that G-d was wonderful, and that sometimes appearances aren't what they seem to be.

That we all are beautiful butterflies, even though we sometimes have our apparent struggles in life...End.

And now a bit of sagely wisdom, to make you go hmm....

An elderly sage and a soap maker went for a walk together.

The soap maker said, "What good is faith? Look at all the trouble and misery of the world.

Even after years--thousands of years--of teaching about goodness and truth and peace. Still there, after all the prayers and sermons and teachings. If religion is good and true, why should this be?"

The sage said nothing. They continued walking until he noticed a child playing in the gutter.

Then the sage said, "Look at that child. You say that soap makes people clean, but see the dirt on that youngster. Of what good is soap? With all the soap in the world, over all these years, the child is still filthy. I wonder how effective soap is, after all!"

The soap maker protested. "But, sage, soap cannot do any good unless it is used!" "Exactly!" replied the sage, "So it is with prayer, never stop praying".....Hmm.

Before we close, some quick humor from the "Moshe Files"..... "Getting a Physical."

A woman goes to the doctor for her yearly physical. The nurse starts with certain basic items.

"How much do you weigh?" she asks. "115," she says. The nurse puts her on the scale. It turns out her weight is 140 lbs.

The nurse asks, "Your height?" "5 feet 8 inches," she says. The nurse checks and sees that she only measures 5' 5". She then takes the patient's blood pressure and tells the woman it is very high.

"Of course it's high!" she screams, "When I came in here I was tall and slender! Now I'm short and fat!"...lol

On behalf of ALL the Chaplains, best wishes for Season's Greetings and a very Happy New Year to you and your loved ones. Thanks for all the Holy work you do on a daily basis. May G-d bless you, keep you safe, and always keep you in His loving care. Amen.

Should you need an ear to listen, or a shoulder to lean on, or perhaps have some good humor to share (I know you got some good jokes), please don't hesitate to drop us a line or give us a call.

Check out the Police Chaplains Ministry website: [www.chicagopcm.org](http://www.chicagopcm.org)

Compliments of your Police Chaplain, Rabbi Moshe Wolf [773-463-4780](tel:773-463-4780), Cell: [773-230-7872](tel:773-230-7872) voice or text or e-mail: [moshewolf@hotmail.com](mailto:moshewolf@hotmail.com) Snail mail: 3008 W Prall Blvd 60645

**Pension Report***By: John Lally Pension Board Rep***DISCUSSION REGARDING POTENTIAL DROP LEGISLATION**

Discussion and rumors persist surrounding proposed legislation that would institute a Deferred Retirement Option Plan (AKA "DROP program"). Such a program would allow officers who are eligible to retire to have their retirement benefits credited to their DROP account. As I have stated in the past, any legislation needs to be preceded by an impact study to determine how such legislation would impact our funding status. To my knowledge as of this date, no such study has been conducted or commissioned by our lawmakers in Springfield. As a result, the Fund recently commissioned the actuarial firm of GRS Consulting to provide a qualitative review of the DROP legislation that was recently proposed under Illinois Senate Bill 1937 (House Amendment 2) in order to evaluate whether or not the proposed design of the DROP program would be expected to produce a program that would be cost-neutral to the Fund. We further asked GRS to suggest design changes that could be expected to mitigate risks and reduce the costs of a DROP program. GRS reported back to us that the proposed DROP design would be expected to effectively accelerate retirement through the DROP election and would significantly increase the unfunded actuarial liability and contribution requirements. As such, I cannot in good conscience promote a program that would increase our liabilities when our funding status hovers around the 25% range. However, some design changes GRS suggested to the program would be: 1)Require members who elect to enter DROP to continue to make contributions to the Fund that would be excluded from the DROP account balance. 2)Exclude COLA increases during the DROP period, and 3)Define the DROP interest crediting rate from a fixed income short-term index such as five-year Treasury notes. I am certainly in favor of the idea of increasing officers' benefits, but never at the expense of the future of the Fund. We have to be responsible in caring for our most valuable benefit.

**NEW RETIREE/ANNUITANTS TOTALS FOR 2025**

As of the December 19th meeting, the Fund had accumulated a total of 441 new employee annuitants in 2025. This is slightly above the total of 425 we had last year. Our total number of annuitants, including employees, disabilities, widows, and children, was 14,934, and our active member count was 11,648. The number of tier 2 officers now stands at 6,687 compared to the total number of tier 1 officers, which totals 4,961.

**FUNDING**

As of the December meeting, the Fund has received from the City \$745,032,000 of the required payment of \$929,066,000 for tax year 2024 (payment year 2025). We should see the remaining \$184,034,000 in the first quarter of 2026. If we do not, we will file to intercept state funds, but as stated before, I do not expect this to happen. For tax year 2024 (payment year 2025), the City's required payment to the Fund will be \$1,042,580,000. As of the most recent quarterly report, the market value of Fund assets totaled \$3.653 billion.

I am happy to report that 2025 marked another year in which the Fund did not need to liquidate any assets in order to make annuity payments. The last time the Fund had to liquidate any assets to make annuity payments was January 2022.

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!

**Financial Bullets 2026***By: Michael Marron*

The New Year starts off with new tax deductions due to the new tax bill passed in July 2025. The big law change in early 2025 was the "Social Security Fairness Act." The law repealed the WEP and GPO provisions that had reduced Social Security benefits for you and your surviving spouse. Your Social Security benefit checks should now be at your full amount. It is even more important that if you are just short of the 40 Social Security Quarters that you call me to discuss your options (keep in mind, with the new law, you can now claim spousal or survivor benefits if your spouse had 40 quarters). The new tax law in July expanded individual and married Standard Deductions and added a \$6,000 per person Senior Deduction for anyone over age 65 (based on income levels). If you itemize your deductions, the old \$10,000 limit on State and Local taxes (SALT) was expanded to \$40,000 in 2025.

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 from service. The principal and full interest of a general-purpose loan can be paid back to your 457 account over a maximum of five years from your personal checking or savings account. So, keep a minimum of 10K in your account after you retire, since you can roll money back to your 457 plan from an IRA if you want to utilize the benefits of your 457 plan.

The IRS maximum contribution amounts for 457, 401(k), and 403(b) plans increased in 2026 to \$24,500. Age 50+ catch-up \$32,500. The 3-year 457 catch-up \$49,000, which is great for those first Time Due checks. Also, remember that the new Roth 457 is available to utilize while you're saving for retirement. It's after-tax money but Tax-Free growth for the future. Consider splitting your paycheck deferral between a pretax 457 and an after-tax Roth 457. The regular Roth IRA maximum in 2026 is \$7,500, and the 457 Roth \$24,500.

**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 that they reach age 65. If you have any dependents younger than 65 when you become eligible, you will need to obtain other coverage. The City currently offers your dependents under age 65 COBRA continuation of their current Blue Cross City plan for up to 36 months. 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) with pension fund deductions to maintain the Public Safety Officer Federal tax deduction. It also qualifies for the \$21 Pension subsidy. The recent IRS change allows any health insurance premium to count towards the 3K maximum Federal Tax Deduction under the Retired Public Safety Officer provision (PSO). Health insurance premiums can be paid for directly by the individual. The health insurance premiums are not required to be paid by the Pension or from the 457 Plan anymore. This allows you to count those Part B premiums you pay for Medicare towards the PSO deduction.

**Questions? Reach out to 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 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.



**Sticker Shock! I Called It.***By: Retired Sgt Bob Kirchner*

Cook County homeowners finally received their 2nd installment tax bills, and it came with many experiencing sticker shock. The state and county just refuse to help the hard-working people of Illinois. Now, homeowners in Chicago must be prepared for more shock as Mayor Johnson's administration has amassed a 1.2 BILLION dollar deficit. Expect even more taxes in the next budget. I called this would happen several months ago in one of my articles. Governing bodies in this state don't have an income problem. They have a spending problem. It doesn't seem to matter how much money Illinois, Cook County, or Chicago receives; they continue to spend it like drunken sailors. Which is an insult to drunken sailors, as they stop spending when they run out of money. (No insult to my Navy veterans). Some of the tax proposals include a package delivery tax, parking fee increases, higher rideshare taxes, cable and streaming fee increases, and of course cell phone tax increase. The Mayor also wants a head tax on large companies operating in Chicago. We have seen how companies respond to these higher taxes, and especially the head tax. Evidently, Mayor Johnson learned nothing from the exodus of Ken Griffin and Citadel Capital Management. Mr. Griffin was a major philanthropic player in Chicago. He moved his multi-billion-dollar financial management company and all of its employees out of Chicago and into Florida. Other major corporations that have left Chicago are Boeing, Caterpillar, and Beam Suntory. The amount of taxes lost from the loss of these companies is in the tens, if not hundreds, of millions. This revenue has to be made up somehow. I'm afraid it once again is going to be placed on the backs of the Chicago homeowners.

With the Christmas season upon us, I am once again going to ask our members to help support the Chicago Police Chaplain's Ministry. Father Dan Brandt, Rabbi Wolfe, and all of the chaplains do a wonderful job administering to the needs of the members of the Chicago Police Department. They rely solely upon the benevolence of members, both active and retired. So if you're able to, please send a small donation to the Chaplains at the address listed below.

I want to extend my wishes for everyone to have a safe and wonderful Christmas. A Blessed Hanukkah and great luck and blessing for a very Happy New Year.

Bob Kirchner (Happily retired)

**Chicago Police Chaplains Unit****1300 W Jackson Blvd****Chicago, IL 60607****Next CPSA General Meeting 15 Jan 2026 6:00 pm****CPSA DISTRICT / FIELD REPRESENTATIVES**

001	002	003
004	005	006
007	008	009
010	011	012
014	015	016
017	018	019
020	022	024
025	HQ	ARS
Homan Sq	Academy	

### 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. Levern Green	Retired (FL)	00 July 2025 ***
Sgt. Michael S. Rock (84)	Retired (Gages Lake)	22 July 2025
Sgt. Will L. Simpson (96)	Retired (FL)	00 Aug 2025 ***
Sgt. Patricia A. Maher (67)	Retired	00 Sep 2025 ***
Sgt. Jesse Jacobs (84)	Retired	15 Sep 2025
Sgt. John F. Healy (60)	Retired (AL)	25 Sep 2025
Sgt. Leonilo Portillo (70)	Retired (Tx)	01 Oct 2025
Sgt. Joseph C. Ogarek (82)	Retired	06 Oct 2025
Sgt. Raul Flores (84)	Retired	04 Dec 2025

**Just wanted to let all know the Sgt. James Brown of Yorkville III is alive and kicking. Hate when this happens, we try to do our best.**

\*\*\*--means no obituaries found

### Membership Report

*By Vice President Danielle Barnes*

Subtracting the Retirees listed in this edition of Chevrons, there are 1348 Active Members of the Association. The 2025 budgeted strength for our rank is 1423 which puts us 75 Sergeants short. Currently, we have nearly 1400 retired Members.

### 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 Joel Holler	1405	261	49	25	19 Oct 2025
Sgt Steven E Pulia	1938	010	44	20	22 Oct 2025
Sgt Joseph E Vanourek	2500	024	46	22	04 Nov 2025
Sgt Kathie M Park	2189	610	55	27	14 Nov 2025
Sgt Colleen C Gonzalez	1317	019	55	32	15 Nov 2025
Sgt John Horma Jr	1729	353	56	31	15 Nov 2025
Sgt Mary C Hein	997	024	55	29	15 Nov 2025
Sgt Eyad J Alnemri	859	006	55	24	15 Nov 2025
Sgt George F Davros	1196	004	56	30	15 Nov 2025
Sgt Patrick C Lee-Palmer	2099	630	55	26	15 Dec 2025
Sgt John W Otto	1471	620	56	29	30 Dec 2025
Sgt Gabriel Flores	2187	051	55	29	30 Dec 2025

## Education Tax Credits

*By: Doug Aller New Concept Benefit Group*

It's tax time, and your kitchen table is littered with papers and forms. As if this isn't bad enough, you recently paid your child's college semester bill, and you don't know where you'll find the money to pay the taxes that you expect to owe.

Well, you might finally catch a break. Now that your child is in college, you might qualify for one of two education tax credits — the American Opportunity credit and the Lifetime Learning credit. And because a tax credit is a dollar-for-dollar reduction against taxes owed, it's more favorable than a tax deduction, which simply reduces the total income on which your tax is based.



### American Opportunity credit

The American Opportunity credit is a tax credit that covers the first four years of your, your spouse's, or your child's undergraduate education. Graduate and professional courses aren't eligible. The credit is worth a maximum of \$2,500. It's calculated as 100% of the first \$2,000 of tuition and related expenses that you've paid for the year, plus 25% of the next \$2,000 of such expenses.

To take the credit, both you and your child must clear some hurdles:

- To qualify for the maximum American Opportunity credit in 2025, your MAGI must be below \$80,000 if you're a single filer and \$160,000 if you're a joint filer. A partial credit is available for single filers with a MAGI between \$80,000 and \$90,000 and joint filers with a MAGI between \$160,000 and \$180,000. (The same income limits applied in 2024).
- Your child must attend an eligible educational institution as defined by the IRS (generally, any post-secondary school that offers a degree program and is eligible to participate in federal aid programs qualifies).
- Your child must attend college on at least a half-time basis.
- Your child can't have a felony conviction.
- You must claim your child as a dependent on your tax return. If your child has paid the tuition expenses, you can still take the credit as long as you claim your child as a dependent on your return. But if your child has paid the tuition expenses and isn't claimed as a dependent on your return, your child can take the credit on his or her own return.

The American Opportunity credit can be taken for more than one student in the same year, provided each student qualifies independently. So, if you have twins who are in their freshman year of college (and you otherwise meet the requirements), your credit would be worth \$5,000.

However, there are other restrictions. You can't take both the American Opportunity credit and the Lifetime Learning credit in the same year for the same student. And whatever education expenses you cover with a tax-free distribution from your 529 plan or Coverdell education savings account can't be the same expenses you use to qualify for the American Opportunity credit.

### Lifetime Learning credit

The Lifetime Learning credit is a tax credit for the qualified educa-

*...Continues on next page*



## Education Tax Credits

*continued from previous page*

tion expenses that you, your spouse, or your child incur for courses taken to improve or acquire job skills (even courses related to sports, games, or hobbies qualify if they meet this requirement!). The Lifetime Learning credit is less restrictive than the American Opportunity credit. In addition to college expenses, the Lifetime Learning credit covers the tuition expenses of graduate students and students enrolled less than half-time.

The Lifetime Learning credit is generally worth a maximum of \$2,000. It's calculated as 20% of the first \$10,000 of tuition and related expenses that you've paid for the year.

One major difference between the American Opportunity credit and the Lifetime Learning credit is that the Lifetime Learning credit is generally limited to a total of \$2,000 per tax return, regardless of the number of students in a family who may qualify in a given year. So, if you have twins who are in their senior year of college, your Lifetime Learning credit would be worth \$2,000, not \$4,000.

The income limits to qualify for the Lifetime Learning credit are the same as the American Opportunity credit. In 2025, to qualify for the maximum Lifetime Learning credit, your MAGI must be below \$80,000 if you're a single filer and \$160,000 if you're a joint filer. A partial credit is available for single filers with a MAGI between \$80,000 and \$90,000 and joint filers with a MAGI between \$160,000 and \$180,000. (The same income limits applied in 2024).

As with the American Opportunity credit, if you withdraw money from your 529 plan or Coverdell ESA in the same year that you claim the Lifetime Learning credit, your withdrawal cannot cover the same expenses that you used to qualify for the Lifetime Learning credit.

### How do I know which credit to take?

The American Opportunity credit and the Lifetime Learning credit cannot be claimed in the same year for the same student, so you'll need to pick one. Because the American Opportunity tax credit is available for all four years of undergraduate education and is worth more (\$2,500 vs. \$2,000), that credit will probably be your first choice. But if your child is attending school less than half-time, the Lifetime Learning credit will be your only option (assuming you meet the income limits).

### How do I claim either credit on my tax return?

Every year that you pay college tuition, you should receive Form 1098-T from the college, showing the tuition expenses you've paid for the year. Then, at tax time, you must file Form 8863 to take either credit. If you are married, you must file a joint return to take either credit. For more information, see IRS Publication 970 or consult a tax professional.

***New Concept Benefit Group is an independent tax accounting, legal, financial advisory, and financial education firm located in Westmont, 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.***



### IMPORTANT DISCLOSURES

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

**President's Message***continued from page 2*

2026 brings in many new things with it. A couple of things for the Union are Unit Reps and Committees. If you would like to be a Unit Rep, please send me an email. This goes even if you are currently a Unit Rep. As you will see on page 12 of this edition, I have no Unit Reps listed as I "reset" them at year's end. Not every Unit has a Rep; if there are several Units located in the same building, there will be a single Rep for the building. As for the committees, there will be sign-up sheets at the January General Meeting. If you are unable to attend the January meeting, when I push out the January meeting notes email I will have them listed in it.

With the year just beginning, I want to ask all of you a favor: please remember we distribute awards at the September General Meeting. But we cannot honor our fellow Sergeants if we do not know about the great things being accomplished out there. When you see or become aware of an incident worthy of note, please get us the info. You do not have to wait until we put out an email asking for nominations; send it in when it occurs. I will file it and bring it forward at the proper time. I know you all do not do the things you do for a pat on your back, but when you go above and beyond, you should be recognized.

The Corned Beef/Retiree Dinner for next year will be on 17 February 2026, that date is a Tuesday. St Ignatius is graciously allowing us to use their facility for the dinner once again. Come on out and honor the 2025 Retirees!

And before you know it summer will be here and so will our golf outing. Put a mark on 10 August 2026 on your calendar, that is the date of the golf outing. Let's get both courses filled this year! It is always a great time, see old friends, make new ones, or just get outside for a few hours. More info as well as registration forms will be available soon.

For those of you who are reading this before the holidays are over, Merry Christmas for those that celebrate it and for those who don't, a Happy Holiday whichever you celebrate. And to all, a Happy New Year, may it bring happiness and prosperity to you!

"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**

**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



## ADMINISTRATIVE DUTY POLICY

*You never know what your next call will be...protect your income.*

### Change of Duty Status Including\*:

- Admin Duty, Restricted Duty, Call Back, Stripped or Suspension
- 6 or 12 months of coverage
- 15-day elimination period
- Designed by Police Officers for Police Officers

### Per Month Premium:

	<u>Monthly Benefit</u>	<u>6 month</u>	<u>12 month</u>
•	\$1,000 coverage	\$13.75	\$18.85
•	\$2,000 coverage	\$27.50	\$37.70
•	\$3,000 coverage	\$41.25	\$56.55



**For more information, contact our office today!**

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[www.spectrumadvisorygroup.net](http://www.spectrumadvisorygroup.net)

\*Some exclusions apply





So, what is supplemental insurance? This is insurance designed to cover the things in life that aren't completely covered by Health insurance or any other insurance. Similar to the way car insurance offsets the cost of medical and property damage for a car accident, Supplemental Insurance offsets the cost of life's medical and financial damage by paying you for the risks you incur; light duty/disability pay, medical expenses and lost income.

**Spectrum Advisory Group** is a true blue company whose sole priority is the financial stability of police officers since 2010. Our products are designed by law enforcement for law enforcement.

#### Admin Duty Income Policy

- Administrative Duty Benefits Up To \$3000/month
- Up to 12 Months of Coverage/15-Day Elimination Period
- Covers Admin Duty, restricted duty, call back and Suspension.

The Admin Duty Policy is pretty simple. It provides monthly payments to you, for up to 12 months, while you are on Admin/Restricted duty or "call-back" for OIS, In-Custody death, Critical Incidents or complaints against you. If it sounds like it could be trouble/discipline- **YOU** need this policy.

#### Accident & Disability Policy

- "LIGHT DUTY" pay \$700 - \$2400/month-for injury, pregnancy and long-term illnesses
- 24/7 On- and Off-Duty Coverage on top of IOD
- Accidental medical Benefits: Including 2 follow-up appt. PT, devices & most surgeries
- Gunshot and Knife wound Benefit as well as Death & Dismemberment,

See back ---- >  
for rates

The Disability benefit pays when:

You are placed on light/Modified duty including IOD, for more than 7 days, or you are modified/light duty due to pregnancy or illness for more than 30 days.

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## Accident/Disability Rates

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PBPA

ACCIDENT/DISABILITY		
MONTHLY INCOME	6 month	12 month
<b>BRONZE:</b>		
\$700	\$53.61	\$75.03
\$1,000	\$72.39	\$102.99
<b>SILVER:</b>		
\$1,500	\$114.53	\$160.43
\$2,000	\$145.83	\$207.03
<b>GOLD:</b>		
\$2,400	\$182.06	\$255.50

ADMIN DUTY		
MONTHLY INCOME	6 month	12 month
\$1,000	\$13.75	\$18.85
\$2,000	\$27.50	\$37.70
\$3,000	\$41.25	\$56.55

**BUILD YOUR OWN**

or

**SELECT A COMBINATION BELOW**

- 1-Acc/Light Duty/1000+Admin \$1000 (6mos)= \$86.14
- 2-Acc/Light Duty/\$1500+Admin\$2000(6mos)= \$142.03
- 3-Acc/Light Duty/\$1500+Admin\$3000(6 mos)= \$155.78
- 4-Acc/Light Duty/\$2000+Admin\$2000(6mos)= \$173.33
- 5-Acc/Light Duty/\$2400+Admin\$3000(6mos)= \$223.31



**Up Coming General Meetings: 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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