

Police Benevolent &  
Protective Association  
Unit 156A

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Sergeants' Association  
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**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 2026 Volume 67 Number 3

## President's Message

*By President James Calvino*



Our successor contract process is in the final stages. June 3<sup>rd</sup> and 5<sup>th</sup> were supposed to be interest arbitration dates, but as it turns out, there was no testimony on the 3<sup>rd</sup>, and the session scheduled for the 5<sup>th</sup> was canceled. In the ever-changing world, both sides (us and the City) will now submit written briefs to the Arbitrator supporting our positions. The briefs are due on 14 August, with rebuttals due 25 September. The Arbitrator instructed both sides to pick dates with enough of a time span, so that there would be no need to ask for extensions (a common City practice). So, I believe the two dates will most likely be met. After the briefs are submitted, there will most likely be some oral arguments, after which the Arbitration Dispute Resolution Panel will review all of the briefs and oral arguments, and an award will be issued. Our attorneys believe we should see our contract go to the City Council for ratification near the end of the year. I will keep the Membership informed as the process progresses through the final stages.

Every year, we hold our golf outing and raffles. The profits of the outing and raffles go to the Active Member Death Benefit and nowhere else. I know there are a thousand places/organizations that are tugging at your dollars, but this one is for you. It is a cheap insurance policy. I am going to get on the soapbox now. Active Members, have you sent in the \$20 for the cash raffle tickets? WHY NOT? To put things into perspective, if all Active Members (1300+) dropped the \$20 for the tickets, the fund would see a huge profit (\$26,000 minus prizes) and be able to be sustained for our Members. The actual golf outing is seeing fewer and fewer golfers every year. Last year was the poorest attended outing in my 13+ years as a Sergeant. Without continued support from the Membership, the fund will need to reevaluate the current benefit amount, which is currently \$9500. Sponsors see our poor turnout and state they cannot justify sponsoring our event with such a small attendance. Tragically, we lost two Members this year. We gave the named beneficiaries of our two lost brothers \$19,000. But at the rate of last year's

*...Continues on page 2*

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

outing, we are operating at a loss. Please get those tickets in and consider golfing in this year's outing. Thank you to all those who have sent their tickets already.

Many Members ask me about things they "hear", yeah, rumors. I believe in letting you all know the correct info; at times, it may be something you do not want to hear. So please, if you ever have questions about something you heard, email or call, and I'll give you the info that we believe is correct, not just something that'll get you to go away.

How many of you are thinking of retiring in the not-too-distant future? May has been the month with the most retirements since the retiree health care mandates those under 60 need to stay until May 1<sup>st</sup>. But even still, many can't leave in May due to not being 55 yet or needing a little more time to get the next bump in pension. Please take a look at your disciplinary file before you submit your par. BIA has set up an email, [biarecords@chicagopolice.org](mailto:biarecords@chicagopolice.org), for you to request your file. You need to use your Department email, or they will not respond, I am told. You do not want to find out you have an open number and you are set to retire in a month. There is no way that we will be able to get it closed before you leave. The Dept is taking a harder stance on letting Members receive their retirement credentials if they have an open CR. Along with getting your disciplinary file, you need to call the Pension Board. There are some really great people over there who will be happy to assist you. Believe it or not, sometimes the Department screws up your pay, which in turn will affect your pension payment. It is easier to fix the problem while you are still here. And as I said in the past, look over every paycheck you receive, yes, every single one. What else do you need before you retire? Be sure the Dept has your correct contact info, they will need it if they

should have to get ahold of you, think the years-long VRI lawsuit payout. They need to know where to send that check. I would also ensure the Benefits office has the correct info, as sometimes the Dept and Benefits don't always share info. Print out or download the last few check stubs if you have greenslips. Once you retire, your access is terminated. It wouldn't be a bad idea to print or download several months, even. Ensure your flexible spending account is zero; if not, it turns into a gift to the City. If you have allowable expenses before your retirement date, they will be allowed even if submitted after you retire, but why take that chance? If you are in deferred comp, call Nationwide to set up a deposit from your final payout check. Don't forget to take Social Security; many of us worked for employers other than the City and thus contributed to Social Security. Take a look at the Social Security website to find out more information. Insurance? Are you leaving with the Retiree Healthcare? Remember, at age 65, Medicare age, you are kicked from the City's plan, as well as anyone else on your plan. Ensure you notify Medicare properly; late notification can result in lifetime penalties. You can apply 3 months before you turn 65. You are removed from the Retiree Healthcare on the first day of the month you turn 65, no matter if your birthday is the 2<sup>nd</sup> or the 30<sup>th</sup>. Most importantly, don't let someone else dictate when you should retire. You should retire when you are ready, not because someone on this job got under your skin. Make sure you have all of your ducks in a row, and the process will go smoothly for you, no matter when it takes place.

I once again had the great honor of attending the Candlelight Vigil and National Peace Officers' Memorial Service in Washington, DC, this past May. It was wonderful seeing Officers ...*Continues on page 8*

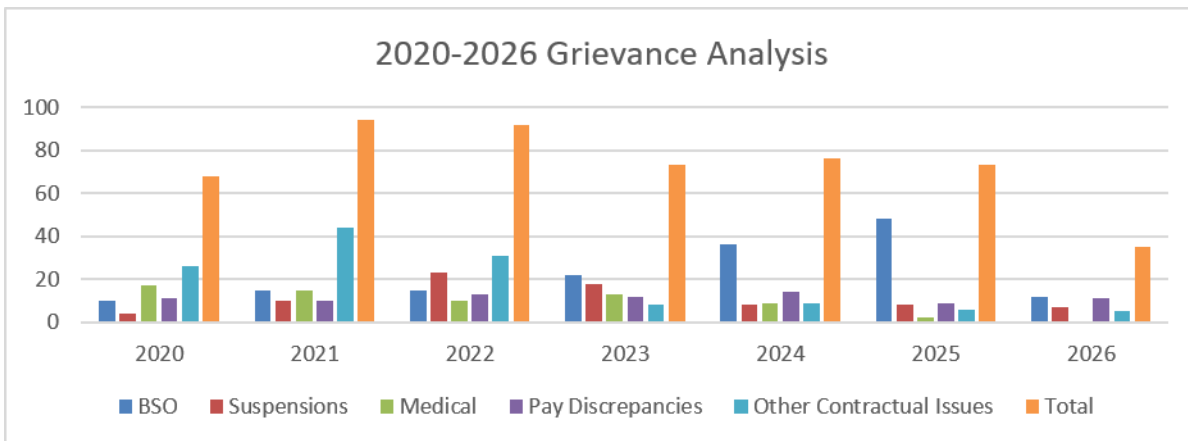
**Next CPSA General Meeting 16 July 2026 Noon**

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

As the grievance chair for the last six (6) years, I've processed five hundred and eleven (511) grievances to date. Consequently, I have noticed a few trends in the number and type of grievances. The number of grievances has increased over the years, and the assessed penalties have changed. Beginning in 2021, COPA routinely suspended sergeants for 30, 60, 90, 120, 180, and 365 days. Then, in 2024, the length of the suspensions decreased when COPA began to receive public scrutiny. This disciplinary trend occurred concurrently under the leadership of the previous chief at COPA. Most suspensions in 2024 resulted in penalties of ten (10) days or fewer, which I am responsible for resolving through the binding summary process (BSO). The number of BSO suspensions continued to increase in 2025. The longest suspension in 2024 and 2025 was 60 and 45 days, respectively. Another trend that I noticed is that the number of grievances involving pay discrepancies has remained constant. From 2020 to 2025, there were between 9-14 pay issues each year. In 2026, there have already been five (5). The department continues to fail to pay members at the appropriate step rate and pay newly promoted members their raise. I strongly want to reiterate the importance of checking your Greenslips on a regular basis to ensure that your pay is accurate. Please see the table and graph below. If there are any questions about the information I presented or the grievance process, please feel free to contact me.

As always be stay safe, and thank you for the opportunity to serve the membership in this capacity.

Year	BSO 1-10	Suspensions 11-365	Medical	Pay Discrepancies	Other Contractual Issues	Total
2020	10	4	17	11	26	68
2021	15	10	15	10	44	94
2022	15	23	10	13	31	92
2023	22	18	13	12	8	73
2024	36	8	9	14	9	76
2025	48	8	2	9	6	73
2026	12	7	0	11	5	35



**"FROM ONE FRIEND TO ANOTHER"***By Rabbi Moshe Wolf - Chaplain*

As this goes to print, we join our brothers and sisters of the Chicago Fire Department who mourn the loss of Engineer Steve Decker of Eng 71, who died in the performance of his duty. Steve was a close friend, everyone's friend, a good man, a gentleman, one of those people you loved to work with. A special thanks to all his brothers and sisters on scene who jumped into action on the spot to do what they could to save brother Steve, but the Lord had other plans and took Steve home. On behalf of the Decker family, thanks to ALL members of the CFD and CPD, and the many other Police and Fire Departments from near and far, that showed up at the Emergency Room, the ME'S office, the wake and funeral, your presence meant the world to the family, and your kindness will always be remembered. To our brother Steve, we say, " rest in peace, gone but never forgotten, your smile and the life you lived will forever be etched in our hearts...

My heart aches, and I am at a loss for words as this is the third month in a row that, as first responders, we have to bid a final goodbye to losing a loved one in the line of duty and performance of duty. And yet each and every one of you wakes up every day, goes to work, doing G-d's work of keeping our city safe and protecting G-d's children. And no matter what the call or the challenge, each and every one of you steps up to the plate without a moment of hesitation!

For that, on behalf of ALL of your Chaplains, we say THANK YOU, GOD BLESS YOU!, thanks for being you and thanks for what you do. We are honored and humbled to be able to minister to one of G-d's holiest flock.

As we enter the summer season, let us make sure to take some time to enjoy with family and loved ones...It brings to mind a poem that was sent my way called "From One Friend

To Another"...

"From One Friend To Another, Lessons in Life I've learned Along The Way"....

The best classroom in the world is at the feet of an elderly person.

When you're in love, it shows.

That just one person saying to me, 'You've made my day!' makes my day.

That having a child fall asleep in your arms is one of the most peaceful feelings in the world.

That being kind is more important than being right.

That you should never say no to a gift from a child.

That we can always pray for someone when we don't have the strength to help them in any other way.

That no matter how serious your life requires you to be, everyone needs a friend to act goofy with.

That sometimes all a person needs is a hand to hold and a heart to understand.

That simple walk with our children around the block on summer nights when they are young does wonders for them as adults.

That life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.

That money doesn't buy class, remember to be kind to the less fortunate.

That it's those small daily happenings that make life so spectacular.

That under everyone's hard shell is someone who wants to be appreciated and loved.

That to ignore the facts does not change the facts.

That when you plan to get even with someone, you are only letting that person continue to hurt you.

That love, not time, heals all wounds.

That the easiest way for us to grow as a people is to surround ourselves with people smarter than we are.

*...Continues on next page*

**"FROM ONE FRIEND TO ANOTHER"***cont. from pre page*

That everyone we meet deserves to be greeted with a smile.

That no one is perfect until you fall in love with them.

That life is tough, but we are tougher. (Especially with faith and prayer!)

That when we harbor bitterness, happiness will dock elsewhere.

That I wish I could have told my Mom and Dad, that I loved them one more time before they passed away.

That one should keep their words both soft and tender, because tomorrow we may have to eat them.

That a smile is an inexpensive way to improve your looks.

That everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.

Remember, no one is guaranteed tomorrow; every day is a gift. ENJOY YOUR PRESENT!

Last but not least, find something to laugh about every day, even if you have to look in the mirror.

Before we close, a little humor from the "Moshe Files" to keep you smiling.

"The Cab Driver"

A passenger in a cab leaned over to ask the driver a question and tapped him on the shoulder.

The driver screamed, lost control of the cab, and nearly hit a bus, drove up over the curb, and stopped just inches from a large plate-glass window.

For a few moments, everything was silent in the cab, and then the still-shaking driver said,

"I'm sorry, but you scared the daylights out of me."

The frightened passenger apologized to the driver and said he didn't realize that a mere tap on the shoulder could frighten him so much.

The driver replied, "No, no, I'm sorry! It's entirely my fault. Today is my first day driving a cab. I've been driving a hearse for the last 25 years.".....LOL

On behalf of ALL the Chaplains, may G-d bless you, keep you safe, and always keep you in His loving care. AMEN. Should you need an ear to listen, a shoulder to lean on, or perhaps have some good humor to share (I know you have a good joke or good story to share), please do not hesitate to drop us a line or give us a call.

All our contact information is on our Police Chaplain's website: [www.chicagopcm.org](http://www.chicagopcm.org) Look us up for current and upcoming information.

Compliments of your Police Chaplain, Rabbi Moshe Wolf, Email: [moshewolf@hotmail.com](mailto:moshewolf@hotmail.com)

O. 773-463-4780, please leave a message or Cell: 773-230-7872 (Text)

Snail mail: 3008 W. Pratt Blvd, 60645



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

Last month, Police Chaplains Ministry hosted hundreds of our beloved **Gold Star Families** on their 29th annual luncheon cruise aboard the *Spirit of Chicago*. Though the event is over, if you would like to help underwrite the cost of this outing, feel free to donate via our website or by mailing a check to Police Chaplains Ministry, 1140 W. Jackson Boulevard, Chicago, IL 60607.

After a few recent Blue Masses, where parishes request an opportunity to pray for our first responders, my spirit has been lifted as I see the love, gratitude, and respect the general public has for you. On behalf of the many hundreds of folks I've prayed with in recent months, THANK YOU for doing God's work!

While I hit the south and west sides, I celebrated my most recent Blue Mass at St. Helen Church on the northwest side. Thank you to all who came out that Sunday morning to support our brothers and sisters!

We enjoyed another Upper Room Club session this past month, thanks to the generosity of Pizano's Pizza at 21<sup>st</sup> and Indiana. Please continue to show Pizano's your love.

On 21 JUN, we celebrate our annual Fathers' Day Mass at 10:00 a.m. at Gold Star Families Memorial and Park. Being an outdoor venue, if the weather looks questionable, please call (773) 550-2369 that morning to make sure the Mass is on. You are welcome to bring folding chairs or a blanket...and even a picnic lunch for after Mass.

This (right column) could be a really good time! *"Hilarious Headliners?"* (No pressure there!) Nonetheless, I hope to see you there at St. Pat's High School on the northwest side. Proceeds from the evening's entrance fees and

bar/food service will benefit the high school's scholarship fund for their first responder families.



If you'd like to try your hand at stand-up comedy (even as a newbie!) in front of a kind audience, call Ron Rufo, and he'll give you 3-5 minutes on stage.

Another opportunity to get up on stage and make people laugh falls on 25 SEP. Join me at a charity comedy night at the FOP hall! To register, give me a call, and I'll direct you.

Finally, as you probably know, the Chicago Brotherhood for the Fallen gala is in Rosemont on 19 SEP. This is an event NOT to be missed!

Police Chaplains Ministry is excited to present its newest (fourth) mint of challenge coins! One side displays a unique image of St. Michael with wings relaxed and shield down... not what we're accustomed to seeing, but beautiful! It also reminds ...*Continues on next page*

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

*continued from previous page*



the coin's holder: take time for yourself and your family, but always remember that on duty or off, "You are doing God's work."

The flip side of the coin features the Chaplains' star, surrounded by "POLICE CHAPLAINS MINISTRY" and our website.

Visit the FOP store or our website's "Merchandise" page to purchase yours! Note that on

our website, the shipping fee is the same whether you order one coin or 100!

In the event you are near Boston on 14 NOV, a Chicago contingent will be travelling there to support the Brotherhood's nationwide cause. On stage, I'll be joining Mike Neal, the Arkansas officer who took out the infamous Walmart parking lot shooters several years ago.

In the meantime, THANK YOU for doing God's work! May the good Lord bless you and keep you safe!

Fr. Dan Brandt, *Directing CPD Chaplain*  
773/550-2369 (cell/text)

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**Police Organizations**

*By: President James Calvino*

I would like to take a minute and encourage all of you to take a look at the many ethnic police organizations as well as the many other police related organizations available to all of us. There are countless groups made up of Chicago Officers and Officers from suburban, county, and state agencies. They all have a few things in common the primary ones, law enforcement, comradery, and a desire to give back. But unfortunately, lately the membership in many of the organizations is dwindling. The annual dues are usually only no more than \$50 a year. How many of us can't afford that? The organizations will accept nearly everyone that wishes to join. And nearly all of them host many great events that give back to the law enforcement community as well as the community at large. Why not reach out to one of the many groups and inquire about membership. If you need contact info for any of them please give me a call in the office or send me an email. Or if you wish to find out what groups are out there, again just reach out to me. The groups are a great way to meet people and do some networking. You never know that person you meet through one of the groups could assist you in some way or another.

**12%****By: Retired Sgt Bob Kirchner**

Every August, the Sergeant's Association holds its one and only fundraiser for the year. It is the Annual Active Member Death Benefit Golf Outing, and the purpose is to raise money for the Sergeant's Death Benefit Fund. This event has been held every year for over 60 years, and it is a great outing. Current Sergeants and plenty of Retirees get together, commiserate together, and have a great day of golf and dinner. This year's outing is again taking place at Silver Lake Country Club on Monday, August 10th. If you have not decided to attend yet, give the Association's office a call and sign up. The Death Benefit Fund only benefits Active Sergeants. If a Sergeant passes away, his/her beneficiary receives a \$9,500.00 check from the Association almost immediately. No death certificate required, no questions asked. This money is a great assistance to the grieving family of the deceased Member. Yet we cannot get more than 12% of the membership to sign up and play golf.

Every Active Member was sent a letter by the Association with raffle tickets inside. The letter asks all Members to fill out the raffle tickets and return them to the office with a check for \$20.00. This is a large part of the fundraiser. Yet again, just about 12% of the Active Members return their raffle tickets. Retirees, who do not benefit from this fund, return their raffle tickets at a much higher percentage than Active Members.

Active Members, this fund is for YOU! If you haven't already returned your raffle tickets, do it NOW! If you can't find your raffle tickets, just call the office. They will be happy to send you another book of raffle tickets. Better yet, just write a check for \$20.00 and mail it to the office, and they will send you your part of the raffle tickets. I am looking forward to seeing everyone again at the golf outing on August 10th.

Until then, be safe and stay involved.  
Retired Sgt Bob Kirchner

## President's Message

*continued from page 2*

from across the Country supporting each other and the Families and loved ones of Officers who we have lost. 2025 saw 111 Law Enforcement Officers killed in the line of duty. While that number is 111 too many, it was the lowest since 1943, which saw 94 Officers killed. Hopefully, 2026 sees another reduction. For a full listing of all the Officers, please visit the Officer Down website, [odmp.org](http://odmp.org).

How many of you regularly thank the Officers you supervise? Something as simple as thanks for being here, can go a long way. Just as you like when you are thanked, your Officers also do. I remember when I was a PO, the good bosses always remembered to do it. They recognized that a simple Thank You made the day a little better; it improved everyone's mood. Yes, we must supervise our Officers, but we can do it respectfully and fairly. Be a good boss, and it benefits not just your Officers but you also. Thank you for going out day in and day out,

doing the work, and helping make the City a better place for everyone. I cannot say it enough THANK YOU!

In closing, I wish everyone a safe and healthy summer. Take some time and set it aside for yourself and you Family. Enjoy the weather while we can still keep the snow shovels stored away.

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

**THANK  
YOU  
ALL!**

## 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 David B Kinney	1861	650	55	30	01 May 2026
Sgt Fernando Banda	2479	051	55	30	01 May 2026
Sgt Michael J Scarriot	1743	177	50	26	04 May 2026
Sgt Randell D Ivy	1622	024	60	32	14 May 2026
Sgt Susan E Brohlin	832	121	56	29	14 May 2026
Sgt Dennis Pagan	1432	610	55	27	14 May 2026
Sgt Chris M Blum	2455	610	56	26	14 May 2026
Sgt Luis Burgos	1642	050	60	36	15 May 2026
Sgt Mark A Walsh	2683	059	58	34	15 May 2026
Sgt Kevin T Flanigan	1547	603	55	33	15 May 2026
Sgt Marco L Gallegos	2528	012	56	32	15 May 2026
Sgt Christopher D Stachula	1668	024	55	31	15 May 2026
Sgt Randolph J Nichols	1085	138	55	30	15 May 2026
Sgt Alan P Lasch	1434	020	55	30	15 May 2026
Sgt Patrick W Leyden	834	353	55	30	15 May 2026
Sgt Stephen F Burke	1759	012	55	30	15 May 2026
Sgt Frank Pierri	1920	050	55	29	15 May 2026
Sgt Clark W Eichman	1727	189	55	28	15 May 2026
Sgt Ann M Randell	1897	129	55	27	15 May 2026
Sgt Daniel V Brown	1708	005	57	25	15 May 2026
Sgt Richard A Fiala	1750	024	56	20	15 May 2026
Sgt Rachel E Krass	2525	620	49	25	29 May 2026
Sgt Danny L McGuire Jr			55	30	31 May 2026
Sgt Michele Wood	2005	630	50	25	12 Jun 2026
Sgt Anthony N McGowan	1816	051	55	30	15 Jun 2026
Sgt Monica J Hughes-Cochran	2337	006	57	29	15 Jun 2026
Sgt Luis Carrizal	1188	124	53	26	15 Jun 2026
Sgt Stephen Boyd	2242	153	59	25	15 Jun 2026
Sgt Loretta K Wiechert	1944	014	56	20	15 Jun 2026
Sgt Craig A Dunderdale	1579	630	56	29	01 Jul 2026
Sgt Delroy A Taylor	2667	701	58	30	15 Jul 2026
Sgt Dennis W Pociask	2552	277	55	29	15 Jul 2026
Sgt Phillip H Hayman	1382	012	57	28	15 Jul 2026
Sgt Kevin J Gardner	2534	002	50	27	15 Jul 2026
Sgt Reginald B Oden	1171	341	56	27	15 Jul 2026
Sgt Andrew A Larson	2567	126	51	20	15 Jul 2026

## Membership Report

*By Vice President Danielle Barnes*

Subtracting the Retirees listed in this edition of Chevrons, there are 1315 Active Members of the Association. The 2026 budgeted strength for our rank is 1421 which puts us 106 Sergeants short. Currently, we have nearly 1500 retired Members.

**Pension Report***By: John Lally Pension Board Rep***YEARLY ACTUARIAL REPORT AND VALUATION**

In June, we received the annual report from our actuaries for the year ending December 31, 2025. The full report is posted on the Fund's website at [chipabf.org/fund-reports](http://chipabf.org/fund-reports). I will try and boil the 82-page report down to a few major takeaways, but I encourage you to go to our website and see the report for yourself. Also, please feel free to reach out to me if you have any questions.

Our funded ratio, based on the market value of our assets, rose from 24.1% to 26.7%. Our assets at the end of 2025 totaled \$4.993 billion compared to \$4.325 billion at the end of 2024. This is a 5% increase in our funded ratio from three years ago, when our ratio was determined to be 21.76%. While our funded ratio went up, so did our accrued liability in total dollars. Our actuarial accrued liability is now \$18.73 billion, and our unfunded liability now totals \$13.846 billion. This recent increase in liability is largely due to the legislation passed in August that increased the pensionable salary limit for Tier 2 members and updated some surviving spouse and children benefits for Tier 2 members. So, what does all of this mean? It means that future contributions figure to go up from where they were previously projected as more and more Tier 2 employees near retirement. We are still dramatically underfunded, and the march back to financial health is going to be a slow one, but there are reasons to be optimistic. June marks the 53rd straight month that we will not have to liquidate assets to make payments. January of 2022 was the last time our Fund had to take that undesirable action, and I believe we will make it through this year as well without having to liquidate. Allowing our investments to grow during a bull market has been extremely helpful

as opposed to when the Fund was regularly liquidating to make annuity payments. There is a lot of useful information contained in the report, but I understand that not everyone has the time to read and digest an 82-page actuarial report. Reach out to me anytime if you want to discuss.

**MONTHLY RETIREE COUNTS AND CITY CONTRIBUTIONS**

As of the May meeting, we had 185 new retirees for 2026. This compares with 172 by this time last year. At last count, the total number of active members stood at 11,622. While the total number of annuitants stood at 14,979. It is important to note that number includes all annuitants, including widows, children, disabled officers, and employee annuitants. The employee annuitant number alone was 11,363. Lastly, for payment year 2026, the Fund had received \$628,004,000 of the required City contribution of \$1,042,806,000. The City's required contribution to the Fund for payment year 2027 will actually slightly decrease to \$1,040,273,000.

I encourage all of you to familiarize yourself with the Fund's website at [www.chipabf.org](http://www.chipabf.org). There you will find all of the Fund's investment reports, the retirement calculator, the participant handbook, as well as answers to many FAQs. 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) or by phone at 773-673-7192.

Take care and stay safe!

## Major Student Loan Changes Taking Effect in 2026

*By: Doug Aller, New Concept Benefit Group*

### 529 Education Account Changes

The One, Big, Beautiful Bill Act was signed into law July 4, 2025. The OBBB made significant improvements and expanded the provisions of tax advantaged 529 education accounts. In short, 529 accounts can now be used for career training, professional licensing exams, adult reskilling, or retraining expenses. 529 money that is not used for education or retraining can, within guidelines, be rolled over to a Roth IRA for the beneficiary. The highlights of the 529 to Roth IRA transfer (not rollover) are as follows.

The 529 beneficiary can transfer a maximum lifetime limit of \$ 35,000 to a Roth IRA. The annual transfer (not rollover) is capped at \$7,500 (2026) or \$8,600 at age 50 or older. The 529 must have been open for 15 years or longer, and funds that the beneficiary is transferring over must have been in the 529 for at least 5 years. The beneficiary must have earned income of at least the amount being transferred from the 529 to Roth IRA each year. The Roth IRA owner must be in the same name as the 529 beneficiary. The 529 money must be processed as a **direct trustee-to-trustee transfer from the 529 to the Roth IRA**. If the beneficiary takes money out of the 529 and then sends it to the Roth IRA custodian, it will trigger income tax plus a 10% penalty.

### Student Loan Changes

**The other impactful changes OBBB has enacted will be to the federal student loan system.** The federal student loan program changes are the most significant overhauls in decades, with sweeping reforms set to take effect on **July 1, 2026**. These changes, driven by new legislation and Department of Education regulations, will impact how millions of Americans borrow, repay, and qualify for loan

forgiveness.

Below is a breakdown of the most significant changes and what they mean for borrowers.

### The End of the SAVE Plan

One of the most notable changes is the elimination of the SAVE (Saving on a Valuable Education) repayment plan.

The program, which had enrolled millions of borrowers, is being phased out as part of broader reforms to income-driven repayment programs. Borrowers currently enrolled in SAVE will need to transition to a different repayment option, often within a limited window of time.

This shift could lead to higher monthly payments for some borrowers, particularly those who benefited from SAVE's more generous terms.

### A Simplified Repayment System

The overhaul is designed to replace a complex system of overlapping repayment plans with a more streamlined structure. Going forward, most borrowers will choose between just two primary options:

A standard repayment plan with fixed terms

A new income-driven plan called the Repayment Assistance Plan (RAP)

This simplification aims to make repayment easier to understand, though it may reduce flexibility for borrowers with unique financial situations.

### Introduction of the Repayment Assistance Plan (RAP)

The center of the new system is RAP, which will become the main income-driven repayment option for new borrowers.

Key features of RAP include:

Monthly payments    ...Continues on page 12

## Major Student Loan Changes Taking Effect in 2026

*continued from page 11*

based on 1% to 10% of adjusted gross income (AGI)

A minimum payment requirement, even for low-income borrowers

Forgiveness after 30 years of qualifying payments

Subsidies to prevent unpaid interest from increasing loan balances. While RAP simplifies repayment, some analysts warn it may result in higher total costs or longer repayment periods compared to previous plans.

### New Limits on Borrowing

The reforms also introduce stricter caps on how much students and families can borrow through federal loans.

Examples of new limits include:

Graduate students: **\$20,500 per year**, with lower lifetime caps

Parent PLUS loans: **\$20,000 per year and \$65,000 total per student** These changes are intended to curb rising student debt but may leave some borrowers needing alternative funding sources, such as private loans.

### Elimination of Grad PLUS Loans

Another major change is the discontinuation of the Graduate PLUS (Grad PLUS) loan program for new borrowers.

Previously, Grad PLUS loans allowed students to borrow up to the full cost of attendance. Their elimination represents a significant reduction in federal borrowing flexibility for graduate and professional students.

As a result, many future graduate students may face funding gaps.

### Changes to Forgiveness and Repayment Outcomes

The overhaul also affects how borrowers qualify for loan forgiveness and manage repayment over time.

While programs like Public Service Loan

Forgiveness (PSLF) remain in place, the shift to RAP and other changes may:

Alter how borrowers earn credit toward forgiveness

Extend repayment timelines

Increase total repayment costs for some individuals. These changes make it more important than ever for borrowers to carefully evaluate their repayment strategy.

### Conclusion

The 2026 student loan reforms represent a fundamental shift in federal lending policy. With fewer repayment options, stricter borrowing limits, and the elimination of key programs, first responder families who borrow for higher education may need to actively reassess their plans.

While the changes aim to simplify the system and control costs, they may also result in higher payments and reduced flexibility for many borrowers.

More information in the next “Chevrans” about potential tax planning and software to help families make more informed student loan application and student loan repayment decisions regarding OBBB changes.



*...Continues on next page*

**Major Student Loan Changes Taking Effect in 2026** *continued from previous page*

*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 below.*



**Douglas Aller | Vice President**  
 200 S Richmond Ave Westmont, IL 60559  
 Cell: **708-415-0497**  
[www.ncbg.net](http://www.ncbg.net)

**Retiree Gatherings**

**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 Country House Restaurant, 5400 W 127th St Crestwood.

**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.

**Legal Defense Representation**

Police Benevolent Labor Committee Chicago Law Office  
 Attorneys Donna Dowd, Jason Lee, Andy Dalkin, Keith Karlson  
 Phone: 312-453-7751  
 1616 W Pershing Rd Chicago, Illinois 60609

**CPSA DISTRICT / FIELD REPRESENTATIVES**

001		002	Charmaine Price	003	
004		005	Roderique McClain	006	Rich Bednarek
007	Tim Fenton	008		009	
010	Amy Mogelberg (261)	011	Denisha Price	012	Gena Ontiveros
014		015		016	Andrea Sexton
017		018		019	Dean Angelo
020		022		024	
025	Jafar Rahimi	HQ	Joe Carroll (721)	ARS	
	Homan Sq Frank Evans (603)		New Academy Tom Surma		Old Academy Kevin Spisak
	O'Hare Debbie Iza				



## CPSA / PBPA Unit 156A 64<sup>th</sup> Annual Golf Outing

The 64<sup>th</sup> Annual Chicago Police Sergeants' Association Golf Outing will be held on Monday, August 10, 2026, 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 26 June 2026 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 26 June 2026 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 have been sent out to your Units/Districts for Active Members and to Retirees' 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 \$9500 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.

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)

**Please include a shirt size for all golfers!**

Jim Calvino

2026 Golf Reservation Form

**All money is DUE by 30 July 2026**

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

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

Contact Person

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_



# Chicago Police Sergeants' Association Death Benefit Gun Raffle

\$20 Per Ticket

1<sup>st</sup> Prize: S&W M&P 2.0 Optic Ready 4" Compact

2<sup>nd</sup> Prize: Henry Golden Boy .22 LR Rifle

3<sup>rd</sup> Prize: Mossberg 500 Tactical Shotgun

Drawing held at the CPSA November 2026 Meeting

Call the office for info at 773-376-7272

Winner Need Not Be Present

**Medicare & Social Security In Retirement***By: Mike Marron IFC Planners*

**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, 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 option to continue their current health plan with the City under COBRA for up to 18 months. This option is usually better than what's available in the marketplace.

**Turning age 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, 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 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 currently COBRA options from the City for your younger spouse for up to 36 months 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 Plan F and Plan G options. 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. 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. The Federal Tax forms now have the PSO box to check for your deduction. Make sure your tax person is utilizing the Tax Break you have earned! 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? YES!** In retirement, there are certain milestones that require some choices. Most Americans elect to start reduced Social Security benefits at Age 62. The public sector retiree also must be aware that the Windfall Elimination Provision and the Government Pension Offset Provision have been REPEALED. Social Security Retirement benefits are now an important part of retirement planning. Due to the law change, Social Security claiming strategies have expanded, especially with the Repeal of the GPO provision. The WEP provision repeal affected your own Social Security benefit check last year. Your benefit check was restored to full benefits, and yet a lot of retirees are not claiming the higher GPO benefits they are eligible for. The GPO benefit may allow you higher Spousal and Survivor Benefits, but you must claim them. We must rethink claiming Social Security early since your benefits are reduced if

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**Medicare & Social Security In Retirement**

*cont. from pre page*

you claim before Full Retirement Age (FRA), which is age 67 today. If you continue to work, the Earnings Test provision does not apply after age 67. The change in GPO now helps surviving spouses keep the higher Social Security benefit check. The biggest surprise for officers is if you've been divorced after 10 years of marriage and are single or remarried after age 60. The repeal of GPO now allows you to collect Spousal or Survivor benefits from your EX-Spouse even if they have remarried. If they have worked at a good-paying job, their Social Security benefit could be substantial. They don't even know if you file a claim. Also, you can collect a Survivor benefit and allow your own SS check to grow until 70!

**Over Age 65 and never enrolled in Medicare because you didn't have enough Quarters?** If you started with the City after 1986, you've been paying Medicare taxes and are eligible. Otherwise, you need to have 40 Social Security Quarters for free Part A. If your spouse has 40 quarters and is at least age 62, you can qualify for Medicare under their work record when you turn 65. The Annual Late Enrollment Period is open January 1 until March 31. Once enrolled, your Medicare coverage will be effective the next month. There may be late enrollment penalties for every year since you were first eligible for Medicare.

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

**Important Checklist for Medicare and Social Security**

Age	Actions / Considerations
62	Earliest age to apply for reduced Social Security retirement benefits, subject to earnings restrictions if working. Visit: <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	Enroll in Medicare. Those who claim Social Security benefits early are automatically enrolled in Medicare. Others need to enroll in Medicare during their initial seven-month enrollment period, which starts three months before their 65th birthday, or face lifetime late enrollment penalties.
67	Full Social Security Retirement age for people born in 1960 or later; earnings restrictions disappear at full retirement age.
67+	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). Survivor Benefits do increase through Age 70.

**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 36 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.

## Equipment

*By: Sgt-At-Arms Robert Shoup*

I think we overlook the serviceability of our equipment too often. Outside of our vest, our holster is probably one of the more crucial pieces of our equipment. An unserviceable holster can lead to issues such as retention failure, losing a weapon during a foot pursuit, physical altercations, or even during normal movement. Things like small cracks near the trigger guard may alter the firearm's fit into the holster, possibly increase the risk of a negligent discharge, or obstruct reholstering. If the attachment hardware fails, the holster could fail when retention is needed the most.

The hot summers here can increase the risk of premature gear wear. Our Officers and we can be stuck working long shifts in the heat, which makes us sweat. Sweat is not only uncomfortable, but it also leaves moisture and salts that can corrode hardware and degrade materials. Quick changes from outdoor heat to air-conditioned environments can also cause holster materials to expand and contract, resulting in material fatigue and eventual failure.

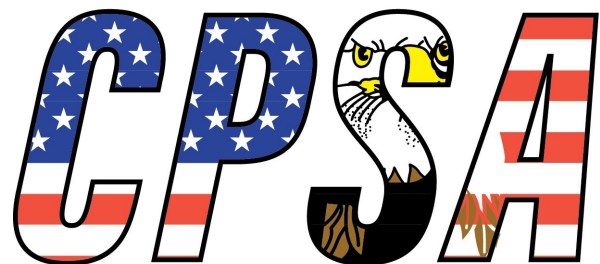
I was just inspecting my own gear and found a cracked Kydex holster and a torn leather pancake holster. It was a small crack and easy to miss, and the tear had caused the pistol to sink lower in the holster, rendering the retention strap useless. These types of defects illustrate how subtle the wear can be until it becomes a real hazard.

As Sergeants, we can't assume Officers are checking their own gear; we have a responsibility to ensure it is serviceable, properly maintained, and correct for use on duty. This means

setting high standards by keeping up on our own equipment and actively monitoring Officers for compliance. Supervisors should be aware of worn or damaged equipment during informal inspections or field contacts and correct the problem immediately at roll call. A supervisory-level preventive focus can also help spot issues that could otherwise go overlooked and support an environment that demands readiness.

Ultimately, gear checks are about keeping you in control of your gear and increasing the safety of you and the people that work with us. In our profession, where seconds count, and things can change in a heartbeat, something as simple as checking your holster or one of your Officers' holsters can increase our overall safety. Chicago summers are hot and brutal enough without your gear holding you back. As always, be safe.

Bob Shoup



## Attention Members

Don't miss out on this year's golf outing! Registration form and information can be found on page 14. On page 15, is the flyer for this year's gun raffle, get your tickets today!

**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. Carols Vallejo (79)	Retired (Oak Forest)	23 Feb 2026 ***
Sgt. William Whelehan (79)	Retired	03 Mar 2026
Sgt. Steve Barrientos (73)	Retired	25 Mar 2026
Sgt. Thomas J. Jones (84)	Retired	25 Mar 2026
Sgt. Michael T. Davis (74)	Retired	11 Mar 2023 ***
Sgt. Jack Cotter (92)	Retired	21 Apr 2026
Sgt. Errol Jackson	Retired	23 Apr 2026 ***
Sgt. Joseph Gorz (86)	Retired	15 May 2026

\*\*\*No Obituary Found



**Walking Wednesdays / Fitness Group**

Retired Sgt. Shawn Kennedy hosts Walking Wednesdays. It takes place every Wednesday at 7am at Dr. Conrad Worrill Track & Field Center (Indoor Track) 10201 S. Cottage Grove Ave, Chicago, IL 60628. In addition to the walking, there is also weight training, and other fitness / exercise options. The events are open to all no matter what your fitness level is currently. For those with any questions please reach out to Shawn directly at: 312-351-0441.



**Up Coming General Meetings: 16 JULY 2026 Noon & 17 SEPT 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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