

Police Benevolent &
Protective Association
Unit 156A

Chicago Police
Sergeants' Association
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Chevrons

Chicago Police Sergeants' Association Newsletter

October 2026 Volume 67 Number 4

President's Message

By President James Calvino



I want to open this edition of Chevrons with a huge "Thank You" to all the sponsors of our Annual Death Benefit Golf Outing. Without them, the outing would not be as successful as it is. I would also like to thank all of you who took the time to get out there and golf in the outing; you play a huge part in the outing as well. Please see page 19 for all of this year's sponsors. If you need any service that one of them provides, I would ask you to look at them; I am sure you will be happy with their service. Go to or use the service of someone

who truly likes the Police and goes the extra distance for us. I was fortunate to speak to the owner of the sponsors, Blue Link / GMS HVAC. Here is a person who is the definition of "friend of the Police". I also spoke to a few Officers who could not say enough good things about him and his business. Again, I ask you all to give our sponsors a look, and when you do, let them know it's because they support us.

By the time you read this, the Arbitrator should have all the written briefs, rebuttals, and exhibits in the contract interest arbitration. The Arbitrator will then evaluate all the briefs and exhibits and render his award. The award/contract will then make its way to the City Council, where it'll be voted on. Our attorneys believe this should take place before the end of the year. But nothing states that it has to. Either way, we'll most likely have an expired contract again when July 2027 arrives and be right back trying to get negotiation sessions with the City. I advise everyone to take some time and think about what needs to change, be removed, or added to the contract. Don't wait until the last minute to voice your concerns to the Board.

The election process for the next Executive Board term began at the September General Meeting. Only Active Members are allowed to vote and hold office. Ballots are sent to the address that the CPSA has on file. If you aren't sure we have your correct info, please call the office. Please take the time to vote; this Board will most likely be at the table during the next contract negotiations.

...Continues on page 2

President's Message*continued from page 1*

Another election that is taking place is for the Pension Board. And as important as the next CPSA Board is, the Sergeant Rep for the Pension Board is just as important. Sgt John Lally is the current Sgt Rep and also the Pension Board President. John has served admirably in those roles. The Board has chosen to endorse John Lally as the Sgt Rep. It is never an easy task to choose one Member over another, but the Board believes John will be the best to serve the Membership. You all should have already received an email informing you all of the election. Another email should be coming out Monday, 28 Sept, or very close to that date.

For the past few years, I have had the pleasure of working with Danielle Barnes. She has served the Membership exceptionally well in her role as Vice President and Grievance Chair. She will absolutely be missed. But our loss is the Lieutenants' Association's gain. I am sure she will assist them as well as she has for countless Sergeants. Many Sergeants out there have had their suspension greatly reduced and even completely overturned due to her diligence and hard work. I would like to thank her one more time, not only as a representative of the Membership but personally as well. I wish her good luck in her new role.

The midterms are right around the corner. Are you registered? Are you planning on voting? If not, WHY NOT? We need to get our voices heard at the polling places. If we don't vote, politicians will not listen to us. Why should they? If they have no fear of being removed from office for their poor performance on issues that concern us and our families, they will not care about them. Make your voices heard! The mayoral race is coming up quickly, too. What was the last mayoral turnout? The General Election turnout was 35.4%, and the runoff was 38.68%. Are you kidding me? And you can see what we got with that 38.68% turnout. Are you happy with the results? Look at the City today as opposed to 4,

6, or 8 years ago. We are losing the Bears; they are trying to give the Sox away. Yeah, I know what you're saying. Who cares about the Sox or Bears? Let them leave, you say. Well, also leaving with them are the funds they both bring into this City via hotel stays, sales tax, and the many jobs that both teams provide. I am not in for giving them whatever they want in tax credits, grants, or other such giveaways, but we need intelligent people on our end to negotiate with the teams. And we just don't have that right now. I still remember our former Mayor Lightfoot referring to the Bears leaving as just a negotiating tactic and noise. Please vote!

Our September General Meeting is the time when we honor our fellow Sergeants who have gone above and beyond. At this year's meeting, we honored the following Sergeants: Peter Carroll, Jerome Hoffman, Emily Ryan, John Fazy, Timothy Fitzpatrick, and Christoria King. I know these Sergeants are not the only ones who have done something remarkable. So, I ask that if you see someone who should be honored, please let the Board know so we can recognize them at next year's awards meeting.

We will be starting the 2027 PBPA handbook shortly, if you see any errors in the current book, want to see anything added or removed, please let us know.

I hope to see you all at the next General Meeting, Thursday, 19 November, at Noon.

With this being the last edition for this year, on behalf of the CPSA Board, I would like to wish you all and all of your families a Happy Holiday Season and a very Happy New Year. May it bring you and all of yours good health, prosperity, and happiness.

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

~Jim~

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

On January 16, 2020, I embarked on a new journey that left an indelible mark on my career. That was the beginning of my assignment to the Union. I later transitioned from the Treasurer to the Vice President and Grievance Chairperson. For the past 6 years, I've spent countless hours advocating for our members and doing my best to help mitigate and decrease discipline for sergeants. I can proudly say that I worked on hundreds of cases, and I was successful at getting discipline reduced for most of them. It was an honor and privilege to represent sergeants and serve in this capacity. I held that honor in the highest esteem and made every effort to represent the best interests of the Union. I learned a great deal about every aspect of this job. The experience that this opportunity provided me with has made me a more well-rounded person.

My journey as a sergeant began on February 1, 2016, in the 15th District. Veteran sergeants mentored me, which aided in my transition to a supervisor. I am forever grateful to them. I want to take this opportunity to thank one of them again. Our current retiree representative, Robert Dolan, was one of those veteran sergeants, along with James Raffae and Jack Baron. Bob Dolan is the reason I attended my first union meeting as a brand-new sergeant. He was the 15th District rep at that time, and he encouraged me to attend. He advocated for me to join the board, and I was appointed by Jim Ade to fill a vacancy on the board in September of 2017. Bob has continued to encourage me throughout my career, and it is because of him that I had the opportunity to serve as the VP. I just want to say thank you for everything.

I have been on the board for 9-plus years and have worked alongside some of the best sergeants on this department. I want to thank all the board members who have served alongside me. Thank you for the time and effort that you have given to ensure that the membership is well represented. I appreciate each of you. I would also like to thank our attorneys Donna Dodd, Jason Lee, Andy Dal-kin, Keith Karlson, and Sean Smoot. I have learned a great deal from your experience and the wealth of knowledge that you possess. A special thank you to Jason and Donna who I have called countless times. Thank you for all your hard work.

I also want to thank James Calvino. It was a pleasure to work alongside you for the past six years. Thank you for giving me the opportunity to serve as the VP. In April of 2020, the president at the time, Paul Bilotta, was promoted to Lieutenant. Jim was the VP, and the board appointed him as the President. Jim then appointed me as the VP. Jim, thank you for choosing me as the VP and having confidence in my ability to serve in this role. I have learned a great deal from you. You are passionate about your role and want the best for the membership. I wish you well in all your future endeavors. I also want to thank you for everything that you have done. I appreciate and understand the level of commitment that you have given to the membership. You are appreciated!

Although I am transitioning to a new role, I will always remember my time as a sergeant and as a member of this union. Thank you again for allowing me to serve as your vice president. I also want to thank Robert Shoup for stepping in as the vice president. You will be successful in this role and future ones. I am confident that the transition for the incoming board members will be smooth, and I will always be a resource if needed.

As always, stay safe and thank you!
Danielle Barnes

"My Interview With G-d"*By Rabbi Moshe Wolf - Chaplain*

I dreamed I had an interview with G-d. "Come in", G-d said. "So, you would like to interview Me?"

"If you have the time", I said.

G-d smiled and said, "My time is eternity and is enough to do everything. what questions do you have in mind to ask me?"

"What surprises you most about mankind?"

G-d answered, "That they get bored of being children, are in a rush to grow up, and then long to be children again.

That they lose their health to make money and then lose their money to restore their health.

That by thinking anxiously about the future, they forget the present, such that they live neither for the present nor the future.

That they live as if they will never die, and they die as if they had never lived."

G-d took my hands, and we were sitting for a while, and then I asked, "As a parent, what are some of life's lessons you want your children to learn?"

G-d replied with a smile, "To learn that they cannot make anyone love them. What they can do is to let themselves be loved.

To learn that what is most valuable is not what they have in their lives, but who they have in their lives.

To learn that it is not good to compare themselves to others. All will be judged individually on their own merits, not as a group on a comparison basis!

To learn that a rich person is not the one who has the most, but is one who needs the least.

To learn that it only takes a few seconds to open profound wounds in persons we love, and that it takes many years to heal them.

To learn to forgive by practicing forgiveness. To learn that there are persons who love them dearly, but simply do not know how to express or show their feelings.

To learn that money can buy everything but happiness. To learn that two people can look at the same thing and see it differently.

To learn that a true friend is someone who knows everything about them, and likes them anyway.

To learn that it is not always enough that they be forgiven by others, but that they have to for-

give themselves."

I sat there for a while enjoying the moment. I thanked Him for His time and for all that He has done for me and my family, and He replied, "Anytime. I'm here 24 hours a day. All you have to do is ask for me, and I'll answer."

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

Please Note: Spelling out The Name of G-d, I do not spell out The Name of G-d out of respect. Spelling out The Name and then throwing it in the trash would be a desecration of The Name, so I put in the dash. This is a religious custom I follow, and please don't be offended. Thanks for understanding. If you would like to discuss it further, please don't hesitate to drop me a line or give me a call.

The following story was shared with me by one of our troops. Read it and when done, read it again, and let it sink in, then cut it out and keep it on your fridge!

"The Ugly Wife"

A story every man should read. VERY POWERFUL!

One day, a man went to visit his elderly father and said firmly, "Dad, I want to divorce my wife." "My wife has changed. She's no longer young. Her body isn't the same anymore. She doesn't take care of herself the way she used to. I think I deserve someone better... A younger, slimmer, more attractive woman."

The old father looked at him silently. Then he said, "Let me come to your house tomorrow. I want to see her myself. And if you're right... I'll support your decision."

The next day, the father went to visit his son's house. He carefully observed his daughter-in-law — while she served coffee, while she picked up the children's toys, while she smiled — tired, yet gentle. He said nothing. He simply left.

Three days later, he called his son and said, "You're right. That woman is no longer beautiful. She doesn't shine the way she once did." "But listen... I found the perfect woman for you — a wonderful woman, more beautiful than ...*Continues on next page*

"My Interview With G-d"*cont. from pre page*

anyone else. She lives in a place called Home."

The son, surprised, asked, "Home? Where is that? How do I get there?"

The father looked into his eyes and said, "That Home is your own house. That woman lives there — the one who was with you in your best days... and also, in your worst." "She is the one who sacrificed her body to bring your children into the world." She grew old with you — not from neglect, but from love." "She hasn't lost her beauty... You have lost your sight." "Because when you stop looking with love, everything starts to look 'ugly.' And when you water with indifference, even the most beautiful flower withers." "A wife doesn't become young again through surgery or filters — but through kind words, gentle touches, and respect." "If you truly want a beautiful woman, make your woman feel loved again." ...

We can all take something from this story. Now take a moment, stop what you are doing, and let your spouse or partner know, they are loved, special, and appreciated; thank them for putting up with us.

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

"Having A Tall Glass Of Wine"

A woman is sitting on the couch one evening with her husband, gently cradling a tall glass of red wine. She stares deeply into it, sighs, and says, "You know, you are so sweet. I love you so much, and I love you more and more every day. I honestly don't know how I could ever live

without you."

The husband smiles warmly and asks, "Is that you talking or the wine in you talking?"

She looks up and replies, "**No**, It's me... talking to the wine.".....LOL

(Moral: always treat your spouse with respect lol)

Please note: To all members of my flock of the Jewish faith, as we are about to celebrate the Jewish New Year, in the beginning of September, may you all be blessed with a "Shana Tova" A Happy and Healthy New Year. May the coming year be one of your best ones yet!

On behalf of ALL the Chaplains, may G-d bless you, keep you safe, and always keep you in His loving care. AMEN.

Thank you for the sacrifices you make every day in your Holy work of protecting and serving G-d's children; we couldn't do it without you!

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.

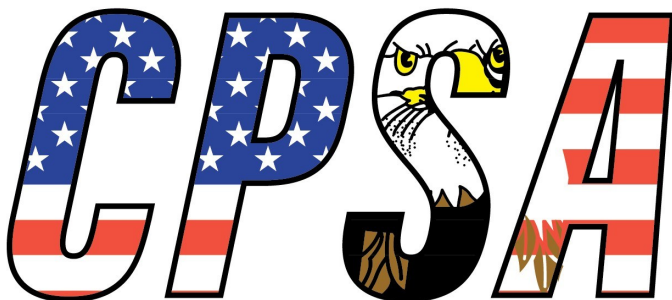
All of the Chaplains contact information and upcoming functions can be found on our website:www.chicagopcm.org. Look us up.

Compliments of your Police Chaplain, Rabbi Moshe Wolf,

e-mail: moshewolf@hotmail.com

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

Snail mail: 3008 W. Pratt Blvd., 60645



Your Career Isn't Like Everyone Else's. Your Mortgage Shouldn't Be Either.
By Terry Cornell, Mortgage Advisor | Son of a Retired Chicago Police Sergeant

As a Police Officer, you've dedicated your career to protecting others. When it's time to buy a home, you deserve a mortgage partner who understands the unique path that brought you there.

The truth is, buying a home isn't always as straightforward for law enforcement professionals as it is for other borrowers.

Your income may include overtime, court pay, shift differentials, specialty assignments, or off-duty work. While these are common parts of a police officer's career, not every lender understands how to properly evaluate them. That can lead to unnecessary questions, delays, added stress, or even missing out on mortgage options that may be available to you.

You shouldn't have to educate your lender about your career. That's where I can help.

As the son of a retired Chicago Police Sergeant, I've spent my life around the law enforcement community. I understand the commitment, sacrifice, and financial realities that come with serving your community. More importantly, I work alongside an underwriting team that understands police officers and the unique circumstances that often come with qualifying for a mortgage. We know how to navigate overtime, specialty pay, and other aspects of police compensation because we've helped many law enforcement families do exactly that.

Our goal is simple. **Understand your situation. Recommend the right mortgage solution. Guide you confidently from application to closing.**

Along the way, we'll help you explore mortgage programs that may offer benefits specifically for law enforcement professionals, including:

- Flexible qualification guidelines that recog-

nize overtime and specialty pay

- Competitive interest rates
- Reduced down payment options
- Down payment assistance and other programs available to eligible first responders.

Whether you're buying your first home, moving into a larger home, refinancing your current mortgage, or planning for retirement, you deserve more than a lender who simply checks boxes. You deserve a partner who understands your profession, anticipates potential challenges before they become obstacles, and is committed to helping you achieve your homeownership goals.

Helping Police Officers and their families isn't just part of my job. It's personal.

Thank you for your service and for everything you do to protect our communities. It would be an honor to help you find the right mortgage solution for your next chapter.

Terry Cornell

Son of a Retired Chicago Police Sergeant
(312) 909-1821

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Mortgage Advisor NMLS#113582

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Spectrum Advisory Group

Over the past few months, **Amy Krob has been attending briefings and meeting with Officers to introduce the new supplemental benefits now available to you through Spectrum Advisory Group.** Among these benefits are two unique policies designed specifically with the financial realities of law enforcement in mind: **Accident with Disability** and **Admin Duty** coverage.

What Happens When Your Paycheck Changes?

For many Officers, overtime and side jobs are an important part of their monthly income. But what happens when an injury or critical incident suddenly prevents you from earning that additional income?

Accident with Disability Coverage

Have you ever been injured **on** or **off** duty and found yourself unable to work overtime or side jobs? The Accident plan not only provides benefits for covered injuries, but its disability benefit can also help **supplement your lost income by up to \$2,400 per month** when a covered injury prevents you from earning the additional income you normally depend on.

Admin Duty Coverage

A critical incident or investigation can also have an immediate financial impact. An Officer may still be receiving a regular paycheck while on administrative duty but lose access to overtime or side jobs. Admin Duty coverage was designed specifically for this situation. Following a covered critical incident or qualifying investigation involving non-criminal activity, the policy can help **supplement the additional income you may lose while on administrative duty up to \$3000 per month.**

Coverage Designed for Law Enforcement

These aren't benefits most officers will find in a traditional supplemental insurance package. They were created to address situations that are unique to a career in law enforcement. It only takes a few minutes to learn how these policies work and understand the financial protection they can provide. **Don't wait until an injury, critical incident, or investigation happens to discover how important this coverage could have been.**

Learn More or Enroll Today!

Contact Amy Krob or catch her at the station to learn more about your benefits and enroll.

Amy Krob

Spectrum Advisory Group

Email: akrob@spectrumag.net

Phone: (815) 482-6720

Website: SpectrumAdvisoryGroup.net

Next CPSA General Meeting 19 November 2026

State of Dysfunction**By: Retired Sgt Bob Kirchner**

When I come north to visit my children, I'm amazed by the dysfunction of the state of Illinois. So, let's start with the State politicians and work through the county and city. Being Governor of the State must be a great job. Why else would J.B. Pritzker spend over \$100 million of his own money to be Governor? This was spent over the two terms he has served and is now running for a third. Why a third term? Because Illinois politicians won't allow term limits on a ballot referendum. But the Governor should be honored. Since J.B. took office, Illinois has instituted or raised 57 taxes in Illinois. This includes \$700 million in new taxes for 2026. Yet Illinois projects a budget deficit of \$267 million for 2026. A budget deficit of \$2 BILLION is projected for 2027! But your politicians should be congratulated. Illinois just overtook New Jersey as the State with the highest property taxes in the country. Then you have Emmanuel (Chris) Welch, the Illinois Speaker of the House. Made aware of sexual harassment allegations against Representative Harry Benton, he chose to ignore them. In fact, the good Speaker had the Illinois Democratic Party spend almost \$2 million to get Representative Benton re-elected. It was over a year later, after a lobbyist complained of sexual harassment did the Speaker take any action. And then all he did was offer a weak apology. But where are the consequences and calls for Welch to resign?

Then there is Cook County. All property owners finally received the second installment of

their 2026 property tax. For a second year, the tax bills came out late. Yet Cook County signed a \$30 million contract 10 years ago to update and modernize the tax system. It is now years later and a cost of over \$60 million, and the system is still outdated and not operating properly. And yet no one is fired or held accountable for this boondoggle. And wait until you get next year's tax bill. Cook County is projected to have a budget deficit of \$550 million. The largest deficit in 16 years; all of these deficits will have to be placed on the backs of taxpayers to make up for these shortfalls. How much more can the taxpayers bear?

Now let's look at the City of Chicago. Mayor B J has really proven to be unqualified and incompetent. I could write an entire article on his incompetence, but I'll try to keep it brief here. The city has a proposed budget deficit of \$85 million. The projected deficit for 2027 is \$883 million. This is what happens when an incompetent idiot is elected to run the city. But don't worry. Alexi Giannoulias will probably win the Mayoral election. Will see how bad he can be. He has amassed a huge campaign chest, with several large labor unions donating large sums to his campaign. I personally think Susanna Mendoza would be a better Mayor. But since I live in the Free State of Florida, I'll just be an observer. But I would encourage all members, active and retired, to vote.

Stay safe

Bob Kirchner (Retired)

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 Frank Evans (603)	New Academy Tom Surma	Old Academy Kevin Spisak
O'Hare Debbie Iza		

Recent Retirements

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

Name	Star	Unit	Age	YOJ	Retirement Date
Sgt Thomas F Finegan	1274	121	51	27	25 Jun 2026
Sgt Brandi Wright	1241	222	44	20	26 Jun 2026
Sgt Michelle Turney	1771	Dis	55	29	06 Jul 2026
Sgt Kevin W Muth	1192	606	61	32	15 Jul 2026
Sgt Thomas Kolman	2000	630	63	31	15 Jul 2026
Sgt Matthew R McGrory	1271	121	46	24	17 Jul 2026
Sgt Jorge Gonzalez	933	604	53	28	24 Jul 2026
Sgt Geoffrey S Roberts	1276	011	49	25	01 Aug 2026
Sgt George H Hilbring	1350	018	46	24	03 Aug 2026
Sgt Mark W Struke	1039	020	57	29	10 Aug 2026
Sgt Adolfo Lopez Jr	1683	007	55	27	15 Aug 2026
Sgt Elizabeth Alaniz	2421	376	58	26	15 Aug 2026
Sgt Wilfredo S Lapitan	2351	124	55	26	15 Aug 2026
Sgt William J Bokowski	2484	005	55	30	18 Aug 2026
Sgt Mark S Pokuta	2117	620	52	25	27 Aug 2026
Sgt Patrick Jaycox	1054	376	55	27	01 Sep 2026
Sgt Joseph P Mc Guire	2467	640	59	34	15 Sep 2026
Sgt William J Bernath	1820	640	56	34	15 Sep 2026
Sgt Rogelio Placencia Jr	2606	012	56	29	15 Sep 2026
Sgt Joseph K Biggane	2365	193	55	28	15 Sep 2026
Sgt Daniel E Conway	1658	640	53	28	22 Sep 2026
Sgt Lawrence J Strzechowski	1550	005	55	30	23 Sep 2026

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.

Membership Report

By Vice President Danielle Barnes

Subtracting the Retirees listed in this edition of Chevrons and the 16 soon-to-be promoted Lts, there are 1284 Active Members of the Association. The 2026 budgeted strength for our rank is 1421 which puts us 137 Sergeants short. Currently, we have approximately 1500 retired Members.

Pension Report**By: John Lally Pension Board Rep****ANOTHER LOOK BACK**

I am proud to say that I recently reached a professional milestone when I celebrated 25 years on the Chicago Police Department on August 27th. In the April edition of Chevrans, I took a look back at how contributions to the Fund have changed over the last 25 years and how the much-needed increase to those contributions has changed the direction the Fund is headed. This month I want to take another look back. Some of you may remember an online article from Chicago City Wire that circulated back in 2017 titled "Projection: Chicago Police Pension Fund Will Be Broke in 2021". I will not spend time going into the details of the article other than to say it was quite obviously inaccurate. However, it spread like wildfire at the time and, understandably, caused many of us to become concerned with the future of the Fund. My friend and fellow current trustee, Brian Wright, was the Sergeants' trustee at the time. Brian is now the trustee representing Lieutenants and above. He correctly identified the article at the time as irresponsible and inaccurate. Brian also pointed out that the Fund's outlook was not going to be fully fixed in a year, likening the Fund to "an aircraft carrier: you do not turn it on a dime but rather slowly and carefully." I could not agree any more with that assessment and that is exactly what we have been doing since then. When I got to the Fund six years ago, the Fund had to stay away from some of the more illiquid, but high yielding asset classes because the Fund had liquidity concerns and had to have cash on hand to make benefit payments every month. Well, September 2026 marked the 56th straight month that we have not had to liquidate assets to make payments. This is a great trend we expect to continue. This has also allowed us to expand our portfolio into those investments that are traditionally less liquid, but have had better returns; such as private equity and private

debt. So, not only did we not go bankrupt in 2021, we are in better financial health and on a much better path than we were when that article was written, despite its gloomy predictions about the years that followed.

So, why do I point this out now? Because it is not uncommon for me to still hear similar statements as those the article made. I have even heard some say the Fund will go belly up in five years. It is irresponsible and untrue. Please remember, though: the work is nowhere near done. We still have a mountain to climb. We are still underfunded, and we have a long way to go to get where we need to be. But I believe we can get there, and I take this job very seriously. I very much need the pension that has been promised to me, and I expect to get it. So should all of us.

TRUSTEE ELECTION

For those of you who are not aware, I will be up for re-election soon. In fact, as many of you are receiving this, the online election may have already begun. The election will be held from September 28th to October 19th. It is an online election and only non-retired Sergeants may vote. You will receive an email at your department address for a secure link from noreply@directvote.net

I am very happy and grateful to report that at the September meeting, the Sergeants' Association Executive Board agreed to endorse me for the election. I am asking for your vote because I truly believe we are finally headed in the right direction, and I want to make sure that it stays that way. In my time on the Fund, assets have grown from \$3.162 billion at the end of 2019 to \$4.993 billion by the end of 2025. The funded ratio has climbed from a low of 21.76% at the end of 2022 to 26.66% at the end of 2025, according to our most recent actuarial report. We have dra-

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Pension Report*cont. from pre page*

matically improved the Fund's cash flow, and we have secured all payments from the City, including supplemental payments above and beyond those that they were required to pay. This has been done for each of the last four years. If re-elected, I will continue to fight for our membership and for our Fund. All of us have served our city with great pride and dedication, and we should fully expect that our pension is a certainty. It has been an honor serving all of you these last six years, and I hope to continue to represent you for another three years, at least!

FUNDING UPDATES

As of mid-September, the Fund had received \$680,047,000 of the City's required contribution of \$1,042,806,000 for the calendar year 2026. We fully expect to receive the entirety of that amount before the end of the first quarter of 2027. In addition to that, the Fund received \$36.6 million from the City on September 15th. This was the second half of the City's supplemental payment of \$72.2 million that was budgeted for the 2026 calendar year. Again, this is in addition to the \$1.042 billion that the City is statutorily required to pay us this year.

As always, please feel free to reach out to me if you have any questions or concerns. I can be reached by phone at 773-673-7192, at my department email address john.lally@chicagopolice.org or at jlally@chipabf.org

Take care and stay safe!

Union Elections: Who Sits Across the Table in 2027*By: Sgt-At-Arms Robert Shoup*

Union elections are about more than titles. It's about who will be across the table from the City when our collective bargaining agreement expires in 2027. The officers we elect to the Association's Board and Executive Board will set our priorities, shape our strategy, and represent our interests on issues such as compensation, benefits, staffing, discipline, safety, equipment, and working conditions.

The people we're electing today will affect how the City approaches negotiations in the future. A strong, united, and educated Membership sends a strong message: Sergeants know their value, know what they need, and demand to be treated fairly. That message begins with the vote.

Union leadership also deals with day-to-day labor issues that affect us outside of contract talks. They represent Members in grievances, interpret contract language, communicate with the Department and City officials, and keep Members informed about developments that affect our work. The quality of that representation depends on who holds those positions and whether the Membership trusts and supports them.

Attending meetings and voting in union elections are two of the most direct ways of protecting our professional interests. Meetings help us stay current on issues, emerging problems, and the Association's work. Beyond keeping Members current on issues, meeting attendance qualifies Members to run for a position within the Chicago Police Sergeants' Association. Voting ensures the Membership's views and needs are represented by the people making decisions on our behalf. Ballots will be mailed to the address on file with the union and will include a postmarked return envelope that can be mailed back to the union or dropped off at the hall.

With the contract negotiation process reopening in June 2027, elected officers will determine whether our concerns are heard, our priorities are defended, and our contract reflects the realities of police supervision. As always, stay safe.

Fall Financial Updates

By Mike Marron

There have been many changes in the last couple of years due to recent legislation.

The biggest change in years was the repeal of the WEP & GPO provisions under the 2025 Fairness Act.

Retirement planning will now be able to incorporate your Full Social Security retirement benefits.

Please keep in mind that your current Social Security benefit may not be your largest benefit check. Since the GPO (Government Pension Offset) eliminated Spousal and Survivor benefits for most retirees and survivors in the past, we never claimed them. If your spouse's benefit is more than 2 times your amount, you may be able to increase your check. If your spouse has passed away, you're eligible for up to 100% of their benefit amount. If you've been married in the past, you may be able to claim a Spousal (if single) or Survivor benefit from your ex-spouse even if they've remarried. Social Security only pays if you file a claim. Please remember that information you get from Social Security representatives is not always correct!

Age 62-67: Should I wait to collect Social Security? In retirement, there are certain milestones that require some choices. Most Americans elect to start reduced Social Security benefits at Age 62. The repeal of the WEP & GPO provisions in the 2025 "Fairness Act" has expanded the Social Security claiming strategies. Please call Mike to discuss the pros and cons of waiting to collect your Social Security Retirement benefits. Also, please attend our Fall webinar on Social Security Claiming Strategies to learn more.

Open Enrollment Season for Active and Retired Officers

Starting in October, active officers and retirees under the 55/60 provision have the City of Chicago Annual Open Enrollment with the option of switching between the PPO and HMO options for their medical plans. Active officers also have the choice of enrolling in the FSA Flexible Spending Account for 2027. This option allows you to save money on a pre-tax basis and with-

draw the money tax-free for covered medical expenses for you and your family members. There is planning to estimate what you and your family may incur next year for out-of-pocket expenses like annual deductibles, co-pays, and coinsurance costs. The FSA funds can also be used to cover dental expenses, like if your child needs orthodontic care. Please keep in mind that if you don't use your FSA funds during 2027, you lose those contributions, so be realistic about your needs. Don't forget those children under age 13 who have day care expenses. The Dependent Care FSA allows you to save up to \$5,000 a year pretax and use the funds tax-free for eligible expenses. Here's the link from the City's Benefits Department-

<https://www.optum.com/en/library/page.hub5.fsa-dependent-care.html>

Medicare Annual Open Enrollment season is October 15th through December 7th. During this period, you're able to change your Part D prescription drug plan for the January 1st effective date. Also, this timeframe allows you to switch to a different Medicare Advantage plan for the January 1st effective date. Please remember that the Sergeant Association sponsors a group Medicare Supplement plan that is open all year with no health questions.

Medicare Supplemental Insurance (Medigap) is designed to cover the gaps that Medicare does not cover, such as some deductibles, co-payments, and coinsurance amounts for Medicare-approved services. Consider utilizing the Traditional Medicare Supplement plans from United American (Sergeants' Association Group Plan) available through convenient pension fund deductions to maintain your Retired Public Safety Officer Federal tax deduction. The United American Medicare Supplement group plan qualifies for the \$21 a month premium subsidy from the pension fund. The United American plan offers Plan F and Plan G options. Plan F is still available to everyone and is also popular with those already enrolled

in other companies' ...Continues on next page

Fall Financial Updates*cont. from pre page*

Plan F. The United American plan has no health questions and locks in your issue age for life. Enrollment is open all year, so check it out today! The information and rates are located on the Sergeants' Association website. We also offer other coverage options from multiple insurance carriers like Blue Cross, Humana, etc.

Are you turning 65 soon? Everyone needs to activate their Medicare coverage. Most retirees' City of Chicago medical coverage will end on the 1st of the month **before** they reach age 65. If you have any dependents younger than 65, when you become eligible for Medicare, you will want to consider the City COBRA option for them. The COBRA option has the same City Blue Cross coverage and can last up to 36 months for your dependents. You pay premiums directly to the City, and premiums qualify for the Retired Public Safety Officer Federal tax deduction of up to \$3K per year. Just call Mike with any health insurance questions. If you are still under the Chicago retiree health coverage through a younger spouse, the City requires you to enroll in both Medicare Part A and Part B at 65 to avoid any possible late Medicare enrollment penalties. If your spouse turns 65 before you and is covered under your Retiree City plan, they also need to enroll in Medicare Part A and Part B. The City coverage will become their Medicare Supplement until you reach 65, and the City will terminate both of your plans. Start researching your Medicare Supplement insurance options before you turn 65! Just call me to get the brochure on enrolling for Medicare online during your initial enrollment window.

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

to sign up for our future webinars, contact Dylan Earl at 773-589-4075 or dylane@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. Mike is affiliated with Integrated Financial Concepts, 1300 W. Higgins Road, Suite 218, Park Ridge, IL 60068.

Integrated Financial Concepts Fall Webinar Topics:

October 14, 2026 11 am & 4 pm

PREPARING FOR RETIREMENT

October 28, 2026 11 am & 4 pm

MEDICARE OPEN ENROLLMENT & CHANGES FOR 2027

November 11, 2026 11 am & 4 pm

PREPARING FOR RETIREMENT

November 17, 2026 11 am & 4 pm

SOCIAL SECURITY CLAIMING STRATEGIES

December 9, 2026 11 am & 4 pm

PREPARING FOR RETIREMENT

Please contact Dylan Earl to enroll and get the link for the webinar. He can be reached at 773-589-4075 or dylane@ifcplanners.com

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Trump Accounts and Other Head Start Accounts for Children

By: Doug Aller

The One Big Beautiful Bill Act (OBBBA) created a new tax-advantaged savings and investment account for children. The Trump Account may give families another way to save and invest for a child's future. In some respects, it can be thought of as a combination of features associated with a traditional individual retirement account (IRA) and a 529 education savings account.

Understanding Trump Accounts

Trump Accounts are custodial-style traditional IRAs for minors. The account belongs to the child but is administered by an adult. The accounts became available on July 4, 2026.

One of the most notable features is the potential for a one-time \$1,000 contribution from the U.S. Department of the Treasury for an eligible child.

An **eligible child** is a U.S. citizen with a valid Social Security number who was born after January 1, 2025, or will be born before December 31, 2028.

A parent or guardian can establish a Trump Account by filing IRS Form 4547. The form also allows the family to elect to receive the \$1,000 initial contribution from the U.S. Department of the Treasury for an eligible child.

Families who do not have an eligible child may still establish a Trump Account, but they would not receive the \$1,000 government contribution. The account can also be established through TrumpAccounts.gov.

By default, Trump Account assets will be invested in a low-fee mutual fund or exchange-traded fund (ETF) designed to track the U.S. stock market, providing potential for long-term growth.

As interest in these accounts grows, an important question is how a Trump Account fits alongside the other accounts families already use to save for a child's future.

Three Major Ways to Save for a Child

Families generally have three major types of accounts to consider when saving for a child: 529 plans, UGMA/UTMA accounts, and Roth IRAs for children with earned income. Each account serves a different purpose.

1. 529 Plans: Education-Focused Savings

A 529 plan is designed primarily for education savings.

Contributions can grow tax-deferred, and withdraw-

als used for qualified education and trade-school expenses are generally free from federal income tax. Some states also provide tax benefits for contributions.

In Illinois, families can deduct up to \$10,000 per year for single filers or \$20,000 for joint filers when contributing to either of the two Illinois-sponsored 529 plans, Bright Directions or College Illinois. Illinois does not provide the same state income-tax deduction for contributions to 529 plans sponsored by other states.

For financial-aid purposes, parent-owned 529 assets generally receive more favorable treatment than assets held directly by the student.

2. UGMA/UTMA Accounts: Flexible Savings for a Child

Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA) accounts are custodial accounts that can generally be used for a broad range of expenses, provided the money is used for the benefit of the child.

Unlike many tax-advantaged accounts, there are no annual contribution limits, although federal gift-tax rules still apply.

Investment earnings in UGMA/UTMA accounts may be subject to the federal "kiddie tax." Under the rules described here, the first \$1,350 of unearned income is exempt, the next \$1,350 is generally taxed at the child's rate, and amounts above \$2,700 may be taxed at the parent's marginal rate.

UGMA/UTMA accounts can be useful for expenses that arise as a child becomes a young adult, including college-related expenses, a first apartment, a car, travel, or potentially a first home.

The child generally receives control of the account upon reaching the applicable age of majority under state law.

3. Roth IRA for Kids: Retirement Savings Once Earned Income Begins

Once a child has earned income, a Roth IRA can provide significant long-term growth potential.

Roth IRA contributions can generally be withdrawn at any time without income tax or the 10% early-withdrawal penalty. Qualified withdrawals of earnings are generally tax-free after age 59½, provided applicable requirements are met.

Certain exceptions can ...*Cont on next page*

also permit penalty-free withdrawals of earnings before age 59½, including withdrawals for qualified education expenses and certain first-time home purchases.

A Roth IRA can also give teenagers and young adults an opportunity to begin managing and investing their own money.

How Should You Decide Which Account to Use?

Before selecting an account, identify the primary purpose of the money:

- Education
- General savings

Retirement

Some families may qualify for the one-time \$1,000 government contribution to a Trump Account. Because the contribution is provided by the government and the account is designed for long-term retirement savings, eligible families may want to claim the contribution first. After that, additional savings can be directed toward the account that best matches the family's primary goal.

If Your Primary Goal Is Education

If your child qualifies for the Trump Account seed contribution, consider claiming the \$1,000 contribution first. After that, direct ongoing education savings toward an account specifically designed for education expenses.

1. Make a 529 Plan the Primary Education-Savings Account

529 plans are designed specifically for education savings. Contributions and earnings can grow tax-free, and qualified withdrawals are generally free from federal income tax.

Non-qualified withdrawals may be subject to income tax on the earnings portion and a 10% federal penalty.

Parent-owned 529 accounts are generally treated as parent assets on the FAFSA, which can be more favorable for financial-aid purposes than child-owned assets.

529 plans may also provide investment diversification through professionally managed portfolios that invest across multiple asset classes.

2. Consider Rolling Leftover 529 Money into a Roth IRA

If a 529 account ultimately has money remaining after the beneficiary's education expenses are paid,

SECURE 2.0 allows certain unused 529 funds to be rolled into a Roth IRA for the beneficiary.

The rollover is subject to several requirements, including annual Roth IRA contribution limits, earned-income requirements, and a minimum 15-year holding period for the 529 account.

The lifetime amount that can be transferred under this provision is limited to \$35,000.

If Your Primary Goal Is General Savings or a Future First Home

1. Start With a Trump Account if Your Child Is Eligible

If your child qualifies for the \$1,000 government contribution, consider establishing the account and claiming the contribution.

The initial contribution will be invested according to the Trump Account rules, including the applicable default investment option. Because the Trump Account is designed primarily for retirement savings, it can serve as a long-term complement to accounts intended for more immediate or flexible financial goals.

2. Consider Contributions Through Your Employer's Workplace Plan

Some employers may offer the ability to make Trump Account contributions through an employee benefits plan.

Under the rules described here, an employer may contribute up to \$2,500 per year per employee on behalf of the employee's dependent. If an employee has multiple children, the employer may divide the contribution among the children.

Employees may also be able to redirect part of their compensation on a pre-tax basis into a child's Trump Account if their employer permits contributions through a Section 125 cafeteria plan.

Combined pre-tax employer and employee contributions through the applicable workplace arrangement cannot exceed \$2,500 per employee per year.

The employer determines whether this benefit is available and how it is administered.

Currently, the City of Chicago does not allow its employees to make Trump Account contributions through its existing Section 125 plan. This could change if the City or other municipalities modify their benefits programs to accommodate Trump Accounts.

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Trump Accounts and Other Head Start Accounts for Children*cont. from page 15*

A spouse who works for another employer may have access to this benefit through that employer's Section 125 plan.

Employers may also make contributions directly to an employee's dependent's Trump Account. Under the rules described here, employer contributions of up to \$2,500 per year may not be taxable to the employee.

Employer and employee contributions are subject to the applicable Trump Account contribution limits. The annual contribution limit for a Trump Account is \$5,000 per child.

Withdrawals will generally not be available until after the child reaches age 18 and may be taxable depending on the type of contribution and applicable rules.

3. Use a UGMA/UTMA for Broader Financial Goals

A UGMA/UTMA account can provide additional flexibility for expenses that may arise during a child's transition into adulthood.

Potential uses include:

- A car
- Rent or a security deposit
- Travel
- College-related expenses

A first home

Investment earnings may be subject to the kiddie tax while the child is a minor. The tax treatment can change as the child gets older and assumes responsibility for the account.

4. Add a Roth IRA Once the Child Has Earned Income

Once your child has earned income, a Roth IRA can become another powerful long-term savings tool.

Contributions can generally be withdrawn tax- and penalty-free at any time. In addition, up to \$10,000 of Roth IRA earnings may qualify for the first-time-homebuyer exception, provided the applicable requirements—including the five-year holding-period rule—are satisfied.

This can make a Roth IRA particularly useful for a young adult who is beginning to save for a future home while simultaneously building retirement savings.

If Your Primary Goal Is Retirement Savings

If retirement savings is the primary objective, the Trump Account can serve as the foundation of a

child's long-term retirement strategy.

1. Establish the Trump Account and Claim the Seed Contribution

If your child is eligible, the \$1,000 government contribution can provide an early start to long-term retirement savings.

2. Consider Workplace Contributions

If your employer offers Trump Account contributions through a qualifying workplace plan, review both the employer contribution and the tax treatment before deciding how much to contribute.

Remember that combined pre-tax employer and employee contributions through the applicable workplace arrangement cannot exceed \$2,500 per employee per year.

3. Continue Saving in the Trump Account

The Trump Account has an annual contribution limit of \$5,000 per child.

If your employer does not offer a qualifying cafeteria-plan contribution option, the account can instead be funded directly, subject to the applicable rules.

Because Trump Accounts may contain both after-tax and pre-tax contributions, maintaining accurate records can be important. Good records may help avoid potential problems involving the tax treatment of future withdrawals.

Contributions from family members or friends also require special consideration. Under the rules described here, contributions to Trump Accounts are not currently eligible for the gift-tax exclusion that applies to certain other types of gifts. Depending on the circumstances, a contribution could count toward the giver's lifetime gift-tax exemption or potentially result in gift-tax consequences, and the giver may need to file a federal gift-tax return.

The treatment of these contributions has been under review by the Department of the Treasury and could change.

4. Consider a UGMA/UTMA if the Trump Account Is Maxed Out

If the Trump Account has reached its contribution limit and the child does not yet have earned income, a UGMA/UTMA account may provide another way to save.

UGMA/UTMA contributions are made with after-tax dollars and do not provide the same retirement-specific tax advantages as a ...*Cont on next page*

Trump Account or Roth IRA. However, they provide an additional savings vehicle until the child becomes eligible for a Roth IRA.

5. Begin Roth IRA Contributions Once Earned Income Begins

Once the child has earned income, consider beginning Roth IRA contributions.

A Roth IRA for a child operates similarly to a regular Roth IRA. Contributions can generally be withdrawn tax- and penalty-free at any time, while qualified withdrawals of earnings are generally tax-free after age 59½, subject to applicable requirements.

Because Roth IRA contributions come out before earnings under the applicable ordering rules, the account can provide both long-term growth potential and some financial flexibility.

When to Consider Converting a Trump Account to a Roth IRA

Depending on the child's circumstances and long-term financial plan, some or all of a Trump Account may eventually be converted to a Roth IRA.

Under the rules described here, a Trump Account becomes a traditional IRA on January 1 of the year the child turns 18. A Roth conversion could potentially make sense during a period when the child has relatively low taxable income, such as the early years of a career.

However, Roth conversions require careful tax planning.

Consider the Timing of a Conversion

A conversion made while the child is attending college may have additional tax consequences.

The taxable portion of a Roth conversion is generally treated as unearned income for purposes of the kiddie-tax rules when those rules apply. This can result in some or all of the taxable conversion being taxed at the parent's marginal tax rate.

Depending on the child's circumstances, waiting until after college—when the child may have a lower individual tax rate—could produce a different tax result.

Understand the Five-Year Rules

Each Roth conversion has its own five-year holding period for purposes of the applicable early-withdrawal rules.

The converted amount generally must remain in the Roth IRA for five years to avoid the 10% early-

withdrawal penalty under the applicable conversion rules.

Earnings are subject to the regular Roth IRA rules, including the general requirement that the account owner be at least age 59½ for qualified, tax-free withdrawals of earnings.

Remember That 529-to-Roth Rollovers Are Different

A Roth conversion from a Trump Account is separate from the SECURE 2.0 provision allowing certain unused 529 funds to be transferred to a beneficiary's Roth IRA.

These are two different strategies with different requirements.

Putting It All Together

For many first responder families, the overall strategy can be organized around the purpose of the money.

First, establish a Trump Account through IRS Form 4547 or [TrumpAccounts.gov](https://www.TrumpAccounts.gov) and claim the \$1,000 government contribution if the child is eligible.

Next, consider a 529 plan when the primary objective is funding education expenses.

Because the Trump Account is designed for retirement, it can serve as a complementary long-term savings vehicle rather than replacing an education-specific account.

For broader financial goals, a UGMA/UTMA can provide additional flexibility for expenses that arise as the child becomes a young adult.

Once the child has earned income, a Roth IRA can provide another long-term savings opportunity.

The appropriate combination will depend on the family's goals, the child's age, eligibility, income, tax situation, and expected use of the funds.

A Goal-Based Approach

If the Goal Is Education

1. Establish a Trump Account and claim the \$1,000 government contribution if the child is eligible.
2. Use a 529 plan as the primary vehicle for education savings.
3. If money remains in the 529 after the beneficiary's education, consider whether a qualifying 529-to-Roth IRA rollover is available.
4. Once the child has earned

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Trump Accounts and Other Head Start Accounts for Children*cont. from page 17*

income, consider a Roth IRA for additional long-term savings.

Consider a Roth conversion from a Trump Account when appropriate and after evaluating the tax consequences.

If the Goal Is Retirement

1. Establish a Trump Account and claim the \$1,000 government contribution if the child is eligible.
2. If available, take advantage of qualifying employer or employee contributions through a workplace cafeteria plan.
3. Consider contributing additional amounts to the Trump Account, subject to the applicable annual limit.
4. If the Trump Account is fully funded and the child does not yet have earned income, consider a UGMA/UTMA for additional savings.
5. Once the child has earned income, begin contributing to a Roth IRA.

Consider a future Roth conversion from the Trump Account based on the child's income, tax bracket, and long-term financial objectives.

If the Goal Is General Savings

1. Establish a Trump Account and claim the \$1,000 government contribution if the child is eligible.
2. If available, consider qualifying employer and employee contributions through a workplace plan.
3. Use a UGMA/UTMA or another appropriate youth savings vehicle for more flexible financial goals.

Once the child has earned income, consider a Roth IRA for additional long-term savings.

Final Thoughts

There are many factors to consider when deciding how to save for a child's or grandchild's future.

The most important first step is to identify what you want the money to accomplish. Is the goal to pay for education, build flexible savings for early adulthood, or establish long-term retirement savings?

Trump Accounts add another option to the existing mix of 529 plans, UGMA/UTMA accounts, and Roth IRAs. Understanding the purpose, tax treatment, contribution rules, investment options, and withdrawal restrictions associated with each account can help families develop a savings strategy that aligns with their goals.

For families with multiple objectives, using more than one type of account may provide a way to balance tax advantages, flexibility, education funding, and long-term retirement savings.

To receive a one-page table that compares the advantages, disadvantages, and tax treatment of the UGMA, 529, Roth IRA, and Trump Account, please email us at dougaller@ncbg.net

New Concept Benefit Group is an independent tax, accounting, legal, financial advisory, and financial education firm located in Westmont, Illinois. 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 or by phone at **708-415-0497**.

For more information about New Concept Benefit Group, scan the

**In Memoriam**

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

Name (Age)	Status	Passed Away
Sgt. Edward C. Schwarz (73)	Retired	30 Jul 2026
Sgt. Kevin Ransford (90)	Retired (Plainfield)	04 Aug 2026
Sgt. Jacob L. Bouyer (86)	Retired (FL)	13 Aug 2026
Sgt. Carl Watson (85)	Retired	31 Aug 2026 ***
**** No Obituary Found		

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Chicago Police Sergeants' Association

PBPA
UNIT 156A



Up Coming General Meeting: 19 NOV 2026 NOON

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

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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: _____

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CPSA/PB&PA Unit 156A, 1616 W Pershing Rd, Chicago, IL 60609**

Chevrons

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