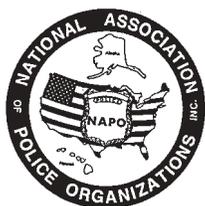




PB&PA
Policemen's
Benevolent &
Protective
Association
Unit 156



Chevrons

news from the

CHICAGO POLICE SERGEANTS' ASSOCIATION

Right to Carry Legislation Showdown

By Sgt. Jack Ridges

The National Association of Police Organizations (NAPO) is a coalition of police unions and associations from across the United States that serves to advance the interests of America's law enforcement officers through legislative and legal advocacy, political action and education. NAPO is the parent organization of your police union: The Policeman's Benevolent and Protective Association. Founded in 1978, NAPO is now the strongest unified voice supporting law enforcement officers in the United States. NAPO is headquartered in Washington, D.C. where it can closely monitor and lobby for legislation which affects the 4,000 police unions and associations, 225,000 sworn law enforcement officers, and 11,000 retired officers that it represents.

One piece of legislation, found in Senate Bill 2480, may be of interest to our retired members, or to those of you who plan to retire in the near future. It concerns the Concealed Carry of Firearms for Qualified Retired Law Enforcement Officers. The following excerpt has been downloaded from the NAPO Internet site at www.napo.org.

RIGHT TO CARRY LEGISLATION SHOWDOWN IN SENATE JUDICIARY COMMITTEE

On October 3, 2002 the Senate Judiciary Committee will reconvene to continue work on S. 2480, the 'Law Enforcement Officers Safety Act of 2002.' While S. 2480, authored by Chairman Patrick Leahy (D-VT) and Ranking Republican member Orrin Hatch (R-UT), has the support of many com-

mittee members, amendments offered by Senator Edward Kennedy (D-MA) aim to gut the bill and their introduction derailed the September 19, 2002 mark up. If enacted the bill will exempt qualified current and former law enforcement officers from state laws prohibiting the carrying of concealed handguns.

Senator Kennedy's first amendment, which would have restricted officers to only the sidearm for which they are authorized to carry by their department, failed on a tie vote of nine to nine. Senator

... continues on page 6

What's Inside

President's Message

Golf Outing News

2002 PB & PA
Convention

"Playing the Piano:
A Lesson in Life"

Grievance Corner, Pension
Report, Tour Report, Retirees'
Corner and Membership Reports

President's Message



Dear Fellow
Sergeants:

As we approach the end of another year, we also are rapidly coming to the end of our first contract and the time to start negotiating its renewal. We have received many good suggestions in your "wish lists" which have been sent to the office. The contract committee will sift through and prioritize them. If you have any suggestions and have not sent them to us, please don't hesitate to do so.

Several of our members contact the office with pertinent questions. One question of particular interest is the status of the D2A salary arbitration. To bring you up to date, the Sergeants Lieutenants and Captains Unions have presented our case and the City has one more hearing date scheduled to present their side. Once the City concludes their presentation, the issue will go to the Arbitrator with each side submitting legal briefs. At this time we are unable to estimate any time frame for a decision.

In the last issue of the *Chevrons* I reported on our attempts to get an answer from the Department regarding an ineligible Sergeant being on the facsimile order to start pre-in-service class for promotion to Lieutenant. Although this Sergeant was removed from this order the next day with a subsequent facsimile order, the question remained, why was his name on this order in the first place? After the last issue of the *Chevrons* was published I received a call from a member of the Superintendent's Command Staff who offered to meet with me and explain what had happened. Shortly thereafter a meeting was held. It was explained to me that the Sergeant's name was submitted for meritorious promotion in error. This error was discovered and immedi-

ately corrected and the Sergeant was not promoted. I was then assured that the Department was putting additional checks in place to insure this type of error did not happen again. This incident demonstrates why the Sergeants Union needs to have a copy of all Lieutenants eligibility lists as they are used so that we may monitor these promotions to ensure against errors and guarantee fairness. For these reasons we will continue to pursue the right to have access to these lists through whatever legal means necessary.

The last issue I would like to address is the election of officers. I would like to urge all members to cast their vote for the candidate of their choice. Exercise your vote and keep your organization strong.

That's it until next time. I would like to close by wishing every member of the Chicago Police Department and their families a Merry Christmas and a safe and Happy New Year. 🏠

James Cosgrove

In the past two years, Coyne Financial, a family owned and operated mortgage broker, has helped many Chicago Police families achieve the American dream of home ownership. As a police family ourselves, we at Coyne Financial have worked diligently to eliminate the confusion and stress related to the mortgage loan application process and can provide a variety of programs and the most competitive rates. Many of your constituents have used our services already and we hope the Sergeants feel welcome to contact us for their mortgage needs.

- 0% Down Payment Programs
- Investor Loans (10%)
- Bi-Weekly Payment Plan
- Refinance/Home Equity
- Construction Loans

Coyne Financial LLC
7789 West Talcott Ave.
Chicago IL 60631
773-774-4900

Illinois Residential Mortgage Licensee

2002 State PB & PA Convention

by Sgt. Gordon Barnhill

The Annual State PB & PA Convention was held on October 4, 5 & 6th. Decatur Unit #39 hosted the Convention. Many thanks to them for a job well done! During this convention several proposals for By-Laws changes were introduced to the Delegates in attendance. The most important of these, for us, was a proposal to increase the amount of Delegates that represent the three Chicago Units.

When the Chicago Police Sergeants Association joined the PB & PA, the Illinois Labor Board dictated that the Sergeants, Lieutenants and Captains would be treated as individual entities. As such they would have their own governing body, their own By-Laws and Constitution and would bargain for their individual contracts separate from each other. When we were brought into the PB & PA, per their delegate structure, this was not considered. We were initially recognized as one entity under the fraternal umbrella and only allowed a total of ten Delegates for representation.

For the past few years, Jim Cosgrove, James "Moon" McMullin, myself and other members of the PB & PA/ PBLC have lobbied to correct this. We received support from almost all corners of the state and the resultant vote was 112 out of 122 in favor resulting in passage of this amendment.

As a result of our combined efforts we know have 10 Delegates ourselves, the Lieutenants have 7 and the Captains have 2.

Other proposals that were presented and adopted concerned the Scholarship Program and a statewide limitation allowing only one person from any municipality to sit on the State Board at any given time.

Decatur Unit # 39 did an excellent job of hosting the 2002 Convention. The 2003 State Convention will be hosted by the 3 Chicago Units. The dates are, October 3, 4 & 5, 2003. The next Chevrons will have a detailed list of the events and costs.

James Cosgrove, your President, sits on the State PB & PA Legislative Committee. James "Moon" McMullin holds the position of Second Vice President on the State Board and I sit on the By-Laws Committee of the State PB & PA. 🏠

From the Desk of the Editor:

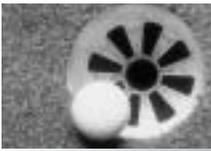
As we approach the close of 2002 we should take time to look back at our accomplishments and to look forward to our goals yet to be attained. Our first contract came to final fruition with the dispersments of the retroactive paychecks despite the complications thrust upon us by the cities minions. Numerous Grievances were filed by the Membership and by the Association, which resulted in the return of a significant amount of time and monies to our members. By the time you read this, unless the City has obtained another extension date, the Arbitrator will be studying the transcripts regarding the pay differential between Detectives and Sergeants. His decision will also affect the Lieutenants and the Captains. The pay differential between D2A and D3 is presently reduced to approximately 14.2%. A finding in our favor will result in restoring the 18% pay differential that has existed for years between Detectives and Sergeants. Hopefully, the Arbitrator will come to a decision in the first quarter of 2003.

In the next few days you will receive election materials for the Office of the President. Please take a moment to consider your choices. If you are not familiar with the candidates, ask around. Discover who worked for your interests and concerns. Discover who stepped up to the plate to meet the challenges thrown at the Association by the City.... contract violations, grievances. Discover who took action and who sat back and failed to answer repeated requests for assistance. Do you want someone who is "proactive" or someone who is "passive resistive"? Please take the time to vote for the candidate of your choice.

Looking forward to 2003 and contract negotiations, we are doing our homework. We are looking at the comparable Departments across the nation regarding their contracts and issues. We have collected and are still receiving "Wish Lists" from you, the members. If you have an issue with any aspect of the current contract, or if you have a suggestion for the next contract, LET US KNOW! It is our goal and responsibility to deliver the best possible contract to you for your approval. We cannot do this without your input.

In closing, I wish to extend to you all, a joyous and healthy Holiday Season.

Sgt Gordon Barnhill, Editor



Golf Outing News

The "03" Annual Golf Outing has been set for Monday, 11 August 2003. We will be returning to Silver Lakes Country Club. Details will be announced in the next issue of the Chevrons.

We would like to thank all those who sponsored and all those who donated prizes to our 2002 event. With their assistance we were able to generate \$4,200.00, which has been placed in our Death Benefit Account for the families of our Active Members.

We would like to thank the following people and organizations for their generosity and we would ask you to remember them when you start your holiday shopping.

HOLE SPONSORS

11th Ward, John Daley

19th Ward, Ginger Rugai

47th Ward, Ed Kelly

Coyne Financial

Chicago Patrolmen's Federal Credit Union

Progress Printing

Romano Brothers Beverage

Schaller's' Pump

Louie's Chop House

Shomrim Society

E & R Towing

ERA Environment Recovery

Archway Construction

Illinois Market Research

Beverly Car Wash

Mazure Inn

Paradise Club

Jedynka Nightclub

James Gorman & Associates

Calumet College

Dog Stop

DONORS

Jacobs Twin Buick

(Hole-In-One Sponsor/Car, Trip & Golf Equip.)

Beale Travel, Coyne Financial

(Vacation Packages)

Robert Kuzas & Associates

(\$500.00 Gift Certificate/Circuit City)

Chicago Pawnners & Jewelers

(19" TV/VCR & DVD Player)

Royalty Signs & Graphics

(Special Thanks to Joanne)

Romano Brothers Beverages

ABT Electronics, Beverly Car Wash

Chicken Abondanza, Costco

Chicago Patrolmen's Federal Credit Union

Chicago White Sox,

Chicago Blackhawks, Chicago Bulls

DoubleTree/O'Hare, Duggan's Tavern

Home Depot, Jiffy Lube

Jumers Rock Island Casino, Menards

Lettuce Entertain You, Paradise Club

Radisson/ Alsip, Ricobenes, RedFish Inn

Renaissance/Oak Brook

Second City Theater, Sofitel/ Watertower

Target, Westin/Michigan Ave

Westin/O'Hare

White Fence Farm

Vito & Nicks Lounge

Zanies Comedy Club

Z-Frank Chevrolet



Last, but not least, we would like to thank all the members of the Golf Committee and to all those members who supported the outing through contributions and their attendance, for a "Job Well Done!"

Mike Stather, Chairman

Gerald Saternus, George Whiteside

John Matishak, Don Januszyc

Debra DeYoung

Gordon Barnhill, Computer Support

Pension Board News

by Ken Hauser, Pension Trustee

On October 24, 2002, the ballots were counted for the Pension Board election of Trustees. There were 3,438 votes cast for the Trustees representing all officers under the rank of sergeant. I received 1,644 votes, which overwhelmingly re-elected me to a three-year term of office. I'd like to thank you for your vote of confidence! I would like to commend all the sergeants, lieutenants and watch commanders for their hospitality when I was addressing the roll calls throughout the City. The Sergeants elected a new Trustee to replace outgoing Trustee, Sergeant Charles R. Loftus. The Trustee elect is Sergeant Timothy Brophy who received 52% of the votes cast. The Lieutenants/Captains elected a new Trustee to replace outgoing Trustee Lieutenant William Whelehan. The Trustee elect is Captain Eugene Roy who received 47% of the votes cast. The Annuitant/Retirees re-elected their present Trustee, John Dineen, who received 76% of the votes cast. All of the elected Trustees' term of office begins on December 1, 2002 and will extend until November 30, 2005.

During the next three years, I will work endlessly to see passage of: 1) Remove all age limitations on the 3% cost of living escalator (COLA), 2) Compute your pension based on your last year's salary, 3) Increase your maximum annuity to 80% (which is 2_ % for every year on the job), 4) Lower the wage compression to provide maximum salary at 25 years of service, 5) Enact a Pension Portability bill, which allows transfer of other police services, 6) Raise Occupational Disease and Duty Disability benefits to 75% of current salary, 7) Add an additional police officer to the Pension Board and 8) Raise the minimum widows annually to \$1,200.00 per month.

I strongly support this pension legislation and will actively lobby for passage of these bills. I will keep you abreast of their status and provide information on which elected officials vote against our bills.

There is still some very important Legislation that should be considered and voted on during the Veto Session. For those of you who do not know what a veto session is, I will try to explain. The main reason there is a veto session is to go back to the Chambers and vote on any Bills that the Governor vetoed or amendatory vetoed.

The Senate meets one day prior to the commencement of the Veto Session and accepts any new bill to be introduced. The Veto Session conducts hearings and votes on any new bills introduced since the regular session of the General Assembly adjourned and/or any proposed bills that were not called out for a vote during the regular session. The dates of the 92nd General Assembly Veto Session are November 19 – 21, 2002 and December 3-5, 2002. Sometimes the Legislature will meet one or two days in January before the New General Assembly is sworn into office. This is still considered part of the Veto Session. At this time, they will try to dispose of Bills that they were unable to hear during the regular Veto Session.

Finally, there is a Bill that was not called out for a vote during the regular session that I would like to see considered and/or passed during the Veto Session. The Bill is to increase the maximum annuity to 80%, which is 2_ % for every year on the job.

May your Thanksgiving have an abundance of food and spirits joined with good friends and family and filled with much happiness.

If you have any questions concerning this legislation, or any other pending pension bills, please call me at the Pension Fund office at: 312.744.3891. We now have a web site which you can visit and obtain information on current and pending pension legislation and other information concerning your pension. Hop on the Internet at: www.chipabf.org and try it out. 🏠

Legal Defense Team

by Sergeant Patrick Fitzgerald

We are looking for former detectives with violent crime experience, interested in working on the legal defense team, particularly to handle call outs when sergeants are involved in shootings. Please contact the office at 773.376.7272. 🏠

Right to Carry . . . cont'd from page 1

Kennedy argued that under the firearm definition given by the bill, an officer could carry any weapon he chose, and liberally reading the definition argued that it would even allow grenades. Senator Kennedy's second amendment calls for local city ordinances to be added to bill language that allows specific state laws excluding carrying in sensitive areas. Senator Hatch responded to the amendment saying that its passage would make carrying impossible as the boundaries of local jurisdictions sometimes go down the middle of streets.

Senator Kennedy's other two amendments would remove bill language on carrying in its entirety. Although there is little support for the amendments, the delay they are causing threatens what little time is left in the 107th Congress. Senator Richard Durbin (D-IL) offered an earlier amendment, which passed. Reaching a compromise from his original language, the amendment raised the years of active service required for a retired officer to carry from 5 to 15 and set the firearm proficiency standards for retired officers to the same as their active peers.

NAPO wrote to the committee members on August 28, 2002, calling on their support for the total bill. Letters were also sent to NAPO members in states represented on the committee requesting further contact from the local level. NAPO will continue to lobby committee members and Senator Kennedy for favorable passage of the bill.

Although NAPO is a strong force, it still behooves each of us to actively participate in the political process and contact both our senators from Illinois, especially

Senator Dick Durbin, who is a committee member on this issue. We should express our concerns to them and to Senator Kennedy who has introduced the amendments, which are defeating the intent of this portion of the original bill. If you agree, you should ask for a vote against the Kennedy amendments and support of the bill, S2480, as it stands.

Senator Dick Durbin (IL)

dick@durbin.senate.gov

Kluczynski Bldg. 38th Fl.

230 South Dearborn, Chicago, IL 60604

(312) 353-4952 • Fax (312)353-0150

332 Dirksen Senate Office Bldg., Washington, DC 20510

(202)224-2152 • Fax (202)228-0400

TTY (202)224-8180

Senator Peter G. Fitzgerald (IL)

<http://www.senate.gov/~fitzgerald>

Washington Office

555 Dirksen Senate Office Bldg, Washington, DC 20510

(202) 224-2854

Chicago Office

230 S. Dearborn #3900, Chicago, IL 60604

(312) 886-3506

Senator Edward M. Kennedy (MA)

senator@kennedy.senate.gov

315 Russell Senate Office Bldg, Washington, DC 20510

202/224-4543

Staff contact: Robin Toone, 202-224-7878;

Fax (202) 224-2417

Boston office phone number: (617) 565-3170

Important Dates To Remember

GENERAL MEETING:	21 Nov 2002	Turkey Drawing! Time – 1900 Hours Location — Quality Inn, Madison & Halsted
GENERAL MEETING:	16 Jan 2003	Time – 1900 Hours Location — Quality Inn, Madison & Halsted
ANNUAL CORNED BEEF/ RETIREE DINNER	20 Feb 2003	Time – 1900 Hours Location — Turner Hall, 6625 W. Belmont
GENERAL MEETING:	18 Mar 2003	Time – 1900 Hours Location — Quality Inn, Madison & Halsted
GOLF OUTING :	11 August 2003	Silver Lakes Golf Club (Same location as last year.) Details to be announced.

NOTE: All General Meetings begin at 1900 hours unless advised otherwise.

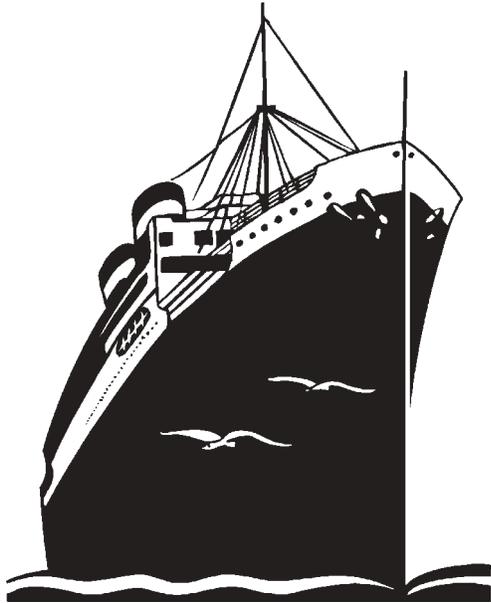
Tour Report

by Sgt. Nancy Higgins

The Sergeants Association 2003 Annual Tour will include a 10-night cruise on Holland America's NOORDAM visiting Dubrovnik (Croatia), Corfu (Greece), Valletta (Malta), Palermo (Sicily), Minorca (Spain), and St. Tropez and Sete (France) with overnights in Rome and Barcelona.

Contact Sgt. Nancy Higgins at 312-745-4521 or Bonnie Williams at BEALE Travel Services at 312-332-0400 for further information.

At the present time approximately half of the allotted bookings have been made. There are a limited number of information packets available at the Union Office. ⚡



FYI: You Can Email Us at:

Association Email: cpsa_sgts@ameritech.net

Newsletter Email: chevrons@ameritech.net

Grievance Information: grievances@ameritech.net

Grievance Report

At the present time the Grievance Chairman's position is still open. Jim Cosgrove and Gordon Barnhill are handling the grievances. We are experiencing an increase in the number of Medical Grievances that are being filed by the members.

On 30 October Jim and Gordon met with Management Labor Affairs and representatives from the Finance Committee and the Medical Section regarding this and other matters including the approval of and the timeliness of treatment.

The Finance Committee representative related that she was not receiving specific information on I.O.D. Reports that she needed to process the claims she was receiving and as a result was sending out Letters of Denial to the members for I.O.D.s. The CPD/ I.O.D. report required that any related Case Report numbers and CBs be recorded on the report.

The involved Department members were properly completing this procedure. The problem arose, as the Financial Committees Liaison wanted more specific information. I.e.: The Case Report Number followed by the type of case: HHxxxxxx/Battery. The I.O.D.s were being routinely denied because they only indicated the report number (HHxxxxxx), which in fact was all that was required by the Department. This issue will be resolved in the near future and a Directive will be forthcoming to address and resolve this issue with the Finance Committee. Hopefully this will help expedite the procedure.

The Association continues to enjoy a high rate of success in resolving grievances in favor of its members. The result is that time and monies are returned to the members.

Please remember to file any grievances in a timely manner to insure your rights are protected. Medical Grievances are filed through the Union Office. All other Grievances originate in the members assigned unit. We are finding out that some Districts do not have any of the **PBPA Grievance Forms (CPD – 11.706 (07/99))** on hand. Please make sure that your Unit Secretary or District Manager has a supply of the PBPA Grievance forms. If there are none in your unit, have them ordered from Equipment & Supply. ⚡



Send your letters to:
Chicago Police Sergeants Association
3637 S. Halsted St., Chicago, IL. 60609

Or via Police Mail: C.P.S.A. Unit 545

We received this note from retired CPD Lt. Daniel Schragger who has asked us to run this review of his second novel.

Daniel Schragger was a member of the Chicago Police Department for 28 years, retiring as a Lieutenant in 1998. He recently published his second fiction novel. On the edge is the story of two Chicago cops, the investigative reporter they've teamed up with, and their investigation into the seamy world of drugs, politics and corruption. The investigative and surveillance techniques they use to crack open the case will remind you that sometimes it's necessary to work close to the edge to get the job done.

The book is available as an "e-book" (which may be downloaded directly to your computer for \$4.95) and as a paperback. The e-book and paperback may be ordered at 1stBooks.com. Just enter the author's name, Daniel Schragger and you may view ABOUT THE BOOK and a PREVIEW of the book for free by clicking on these boxes.

For a special discount you may order the paperback directly from the author by sending a check or money order to: Daniel Schragger, 2148 Pine Drive, Prescott, AZ 86305, in the amount of \$14.00. (You may also order his first book, The Code, for the same price.) Your book will be signed by the author.

The paperback will also be available at on-line bookstores and may be ordered from major bookstores. If you missed his first book, The Code, you may also order that from the above sources.



Legal Benefit

One of the Union benefits is legal representation for appearances at I.A.D., O.P.S., and sergeant involved shooting incidents. For representation at I.A.D. or O.P.S., please call the offices of **Robert D. Kuzas - 312.629.1400**. In the case of a sergeant involved shooting, please call the Union office at 773.376.7272. ⚡

The Retirees' Corner

By Retired Sgts. Mike Stather (North Side Rep.) & Jerry Saturnus (South Side Rep.)

Congratulations to the several retirees who won some of the great prizes in the golf Outing Raffle.

Hopefully more of you will participate next year. At 7 tickets for \$10.00, it's a good deal, considering the 18 great prizes we had. Thanks also to our loyal volunteers for working the outing. A special thanks to Don Fournier and Ed McGuire who worked the holes for their 41st year!

Don't forget to notify the office of an address change, etc. Also, please notify us if you are aware of any members who are seriously ill or have passed on. (We do not receive any Official notifications.)

We would like to wish all of you and your families a Happy and Healthy Holiday Season and the best of good health for 2003. Try to pass on a small act of kindness to those less fortunate than us. ⚡

CPSA Star Offer

The CPSA tie tack/lapel pin is being offered for sale to our current and retired members. These pins are perfect for trading with officers from other law enforcement agencies or during the CPSA European Tour. The pin, as depicted in the accompanying picture, is a miniature replica of the CPD Sergeant's star and is gold in color with black printing. The pin costs only \$2.00 or 3 pins for \$5.00. CPSA members who want to purchase a pin (or pins) should send a written request with a check or money order payable to the CPSA. Include your name, address, phone and number of pins wanted in your written request and send it to:



Chicago Police Sergeants Association
3637 S. Halsted
Chicago, IL 60609

Those who wish to have the pins mailed to their home, please add 50¢ for postage for orders of six pins or less and \$1.00 for orders of more than six pins. ⚡

Membership Report

By Sgt. Michael Dejanovich

At the present time there are 1,226 Sergeants in good standing in the Association. We would like to make a correction. In the previous issue of the Chevrons we inadvertently reported that Dennis HARLOW retired. The "real" retiree is Harold DENNIS. Sorry Harry!

Recent Retirees

Name	Unit	Retired	Yrs. of Serv.
Harold Dennis	024	16 Mar 02	29
Jessie Jeffries Jr.	006	6 May 02	20
Jeffrey Vana	009	15 Jun 02	29
Gary O'Hare	019	15 Jun 02	29
Frank Kovac	003	15 Jun 02	35
James Finlayson	051	30 Jun 02	31
Wanda Woods		30 Jun 02	
Edward Ryan	284	5 Jul 02	29
Robert Petit	051	15 Jul 02	29
Joseph Ogarek	001	15 Jul 02	33
John Hickey	023	15 Jul 02	32
Walter Cwynar	701/702	15 Jul 02	32
Robert Vanna	059	15 Jul 02	35
Sandra Engemann	003/DPR	22 Jul 02	22
Juana Harper	121	15 Aug 02	20
Gary Baranowski	019	5 Aug 02	31
Dereck Starks	193	26 Aug 02	12
Hollis Dorrough Jr.	171/543	4 Sep 02	30
Robert Gienko	142	15 Sep 02	32
Byron Uding	015	17 Sep 02	20
William DeGiulio	073	02 Oct 02	37

In Memorium

The following members have passed away. We wish to extend our condolences and warmest regards to their families. Rest In Peace.

Name	Passed Away
Charles Baker	February 2002
Irvin Schmidt	March 2002
Hugh Granahan	8 March 02
James Dolan	02 June 02
William Kennedy	21 June 02
William Cribbens	July 02
Harold Herrick	July 02
Joseph Chambers	17 Jul 02
Wanda Woods	02 August 02
John Hanks	04 August 02
James Norcott	26 August 02
Darryl Minniefield	05 September 02
William McGurn	20 September 02
Irvin Greenspon	01 October 02
Arthur Pahalke	07 October 02
Dominic Ronchetto	29 October 02



Just a reminder . . .

If you have suffered a loss or have been divorced recently, remember to update your beneficiary information with the City, your Sergeants Association and with any individual insurance programs that you may have.

If you have had a recent birth in your family, if you have adopted or married, remember to update your Medical and Insurance information.



Here's to a long, healthy and enjoyable retirement!



1359 West Washington Blvd., Chicago, IL 60607-1905
(312) 726-8814 • (800) 326-8814 • Fax (312) 726-5349

November 2002

Members of the Sergeants Association:

The Chicago Patrolmen's Federal Credit Union is pleased to introduce the Financial Planning and Education Center at the Credit Union, opening December 2002. The opening of the Center furthers our commitment to meet all of our members' financial needs through the availability of a variety of products and services.

We have partnered with the Retirement Plan Advisors (RPA) and our association with them allows us to expand our member services with a firm that has a history of serving police officers and their families. RPA's commitment to financial education and unbiased advice helps us to more completely serve our members' saving and investment needs.

Through the Financial Planning and Education Center, you will be able to review your investments with a professional and receive financial planning and counseling with carefully researched investment recommendations. You may invest in a menu of financial products including IRAs, mutual funds, college savings plans and insurance.

Additionally, we will continue to provide personalized financial education services that will assist you in better managing your debt and understanding your financial options.

We invite you to stop by the new Financial Planning and Educational Center office located next door to the Credit Union at 1355 W. Washington Blvd., or contact the credit union directly at 312-726-8814.

Thank you for your continued confidence and support as we strive to meet all of the financial needs of our members through innovative products and services.

Sincerely,

Scott Arney

Chief Executive Officer



Income Tax Reminder **I.O.D./Workman's Compensation**

If you were I.O.D. during the calendar year of December 16, 2001 to December 15, 2002, you are entitled to claim an exemption when you file your 2002 Income Tax Return (regarding Workman's Compensation). Please note there is a three (3) year window here. If you failed to claim an I.O.D./Workman's Compensation deduction for 2001, 2000 or 1999, you can still file an amended Tax Return for those years in order to receive the benefit.

Recently, notices were faxed to Units with an instruction sheet. You must obtain a copy of your A & A's showing the dates that you were I.O.D and attach that to a To/From to the Director of Finance to obtain the required information. The form faxed to your unit is sufficient. Any and all I.O.D. time for the calendar year is applicable. We are advised that the requests will be processed in the order they are received. The sooner you submit the request, the sooner it will be processed. ⚡

You're Invited to Join!

Commanding Officers and Sergeants Credit Union

We would like to extend an opportunity to all Sergeants, Lieutenants, Captains, and Non Sworn Exempt Members to join the ranks of the Commanding Officers and Sergeants Credit Union.

- Membership has been expanded to include spouses of new and existing members.
- Call us for low interest rates on loans and competitive rates on savings.
- We are conveniently located at 3510 S Michigan Ave, Room 1010

New Services are now available!

Come in today or call for more information
(312) 745-5135 Fax: 0488
M-F 0600-1400 hours

Playing the Piano: A Lesson in Life

Compliments of your police chaplains.

Rabbi Moshe Wolf, 773-463-4780
or moshewolf@hotmail.com.

Wishing to encourage her young son's progress on the piano, a mother took the small boy to a Paderewski concert. After they were seated, the mother spotted a friend in the audience and walked down the aisle to greet her. Seizing the opportunity to explore the wonders of the concert hall, the little boy rose and eventually explored his way through a door marked "NO ADMITTANCE." When the house lights dimmed and the concert was about to begin, the mother returned to her seat and discovered that her son was missing.

Suddenly, the curtains parted and spotlights focused on the impressive Steinway on stage. In horror, the mother saw her little boy sitting at the keyboard, innocently picking out "Twinkle, Twinkle Little Star."

At that moment, the great piano master made his entrance, quickly moved to the piano, and whispered in the boy's ear, "Don't quit. Keep playing."

Then leaning over, Paderewski reached down with his left hand and began filling in a bass part. Soon his right arm reached around to the other side of the child and he added a running obbligato.

Together, the old master and the young novice transformed a frightening situation into a wonderfully creative experience. The audience was mesmerized.

That's the way it is with G-d. What we can accomplish on our own is hardly noteworthy. We try our best, but the results aren't exactly graceful flowing music. But with the hand of the Master, our life's work truly can be beautiful.

Next time you set out to accomplish great feats, listen carefully. You can hear the voice of the Master, whispering in your ear, "Don't quit. Keep playing." Feel His loving arms around you. Know that His strong hands are playing the concerto of your life.

Remember, G-d doesn't call the equipped; He equips the called. And He will always be there to love and guide you on to great things. May G-d bless you, keep you safe, and always keep you in his loving care.

Please let me take this opportunity to wish you and your loved ones best wishes in this Holiday Season. 🏠



Oops!

At our recent Golf Outing we discovered that there was a misprint on one of our Sponsors Signs. The correct telephone number for **BEALE Travel Services** is: 312-346-0400. We apologize for our error.

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