

September

2006



FOP, Chicago Lodge 7
1412 W. Washington Blvd.

Inside this issue:

F.O.P. NEWS

Committee: Rhonda Bullock, Chairman

Gerry Majerczyk

Bill Burns

Official Publication of Chicago Lodge No. 7

President's Report, By Mark Donahue

November Elections Endorsements

The November elections are rapidly approaching and candidates across the State are seeking the endorsement of the FOP. If you think it's a challenge to decide where to take lunch, try to determine who should get our endorsement. The Lodge is convening a meeting of the Unit Reps to ascertain the results of the poll, which they have been directed to conduct. Following that, the Political Action Committee will meet to determine which directive to give to our State Trustee as far as endorsing the gubernatorial candidates here in Illinois. That decision will be made by the State Lodge at a special meeting that has been called for on August 29th. The outcome of those decisions will be posted in the newsletter as will all of our endorsements for State Officials prior to the November elections. The Lodge also has two surveys available for your input currently on our website. One deals with the retention of Judges here in Cook County and the other deals with issues that you, the membership, would like to see addressed in the next round of contract negotiations with the City. Both issues are of extreme importance to the Lodge as we wish to accurately represent your desires so please take the time to fill out the surveys and let us know what you want.

Survivor Entitlements

Once again the Lodge has taken up the task of ensuring the proper entitlements to the survivors of our members who have lost their lives while performing duties inherent to their jobs as the "police". This is the second time this administration has picked up the ball after it was dropped by the City in cases where Police Officers have died and the City decided not to pursue the death benefits from the State of Illinois. Last year our in-house attorneys won a decision in the Court of Claims for the survivors of P.O. Roberto Jackson who was killed as she attempted to disarm her mentally challenged son who was trying to commit suicide. During the struggle to disarm him, he shot himself and Officer Jackson was also struck by the bullet, which caused her death.

On May 1st, 2003, P.O. Darryl Hernandez was driving to court in his personal vehicle after working the midnights in 010. En route to court, he was involved in a traffic accident that caused his death. Again the City chose not to pursue the benefits and again the Lodge did. The case was tried before the Illinois State Court of Claims on December 9, 2005 and on June 16th, the court issued an opinion granting full benefits to Mrs. Hernandez. It was my honor to present a check in the amount of over \$260,000.00 to Mrs. Hernan-

dez just after the July Board Meeting.

Our attorneys Dan Herbert and Paul Geiger did a great job with the assistance of ASA Kathy Van Kampen in again ensuring relief to those left behind. The guidelines for the award from the Court of Claims are very clear and specific and should be read by the City prior to opting out of the chance to acquire them for our member's survivors. Are the City's attorneys really that busy that they can't ensure their responsibility to their employees? Our hope is that the Lodge will never have to do this again.

Pension Fund Annual Reports

As I and the other members of your Board of Directors travel throughout the City attending roll calls, it is disturbing to oftentimes discover boxes of the Pension Fund's Annual Reports sitting in roll call rooms unopened. The latest report has just been issued and it is imperative on each and every member to familiarize themselves with the issues of the Fund. This years [2005] report should be particularly disturbing to all. The report informs us that the Policemen's Annuity and Benefit Fund funding ratio decreased in 2005 by 3.8% to a level of 51.2%. What this means is that if the Fund had to meet all of its liabilities today, there are only enough assets on hand to meet 51.2% of them. The generally accepted level of fund-

(Continued on page 2)

President's Report Continued...

ing for the fund to be considered healthy is between 80 and 90 %. With the level of input that the City has on the Board of the Fund, perhaps the time is nearing when more serious concern is given to the funding level by them even if it is forced upon them by the State Legislature in the form of

funding guarantees. It would then become incumbent on the City to either get a better return on investments or contribute to the fund until an appropriate level is met. What a great incentive this would be for the City to save taxpayers revenue as they always claim is a constant in their activities.

The report shows greater life spans for our members [a good thing], enhanced benefits and lower than normal investment returns as possible reasons for the drop in funding. As the City has suggested that we put pensions on the table at the same time we negotiate the contract next

time, it should be incumbent upon them to ensure they are getting the best bang for their buck from their advisors and their investments as they are ultimately responsible for ensuring the money is available to pay us all when we decide to retire.

Pensions, By Greg Bella, Third Vice President

Since 1996, the most contentious area of contract negotiations for police officers has been escalating health care costs. Although, the inflation rate for medical insurance continues to be considerably more than the general rate of inflation, 2004 saw this trend starting to subside. When the numbers for 2005 were released in September, we will see this rate below 10% for the first time in five years. But, like in the movie *Jaws*, just when you thought it was safe to come out of the water, a new shark appears. The new shark is pension fund costs. For the past year city and state officials have been making predictions of financial ruin, unless something is done to dramatically reduce public employee pension plan costs; especially police and fire pensions. This is heard everywhere across the country even in cities with over funded pension plans. The people sounding the alarm simply use San Diego as a surrogate to portray their fears. Virtually every proposal presented to address this financial ruin has two elements - reducing the rate of contribution by employers and setting a ceiling on employer contributions. This is usually coupled with a conversion from defined benefit plans to defined contribution plans.

In case you don't know what the difference between the two plans are here is a Cliff Notes explanation so that there is no misunderstanding. A **defined benefit plan** is one where the benefits are explicitly guaranteed- a 75% pension based on your final year of income. Under this plan, the contributions are made on the cost of providing a guaranteed benefit. A **defined contribution plan** provides a fixed contribution-maybe 20% of annual earnings. When an employee retires, the benefits are determined by the amount of money that has been contributed and earned on the funds.

Pensions for public safety employees have been common for nearly a century. The original plan was what is called "pay as you go." No money was accumulated to pay for the pension. When an employee retired, the benefits were paid out of current tax revenues. Typically, it was a 50% pension after 20 years with no vesting. If you left before completing 20 years you received nothing. The average retiree did not live as long as they do today. Even with these mitigating facts the costs began to drastically increase. During the seventies, the federal government started to pressure the employers to

fund pensions as the benefit was earned. At that time, most governments closed entry into these plans and started a new plan that was currently funded. In addition, vesting of benefits was included in the plans. Suddenly, this caused a cash crunch for employers. They were not only required to pay for "pay as you go" plans, they were also prepaying the new plan. Eventually this crisis was absorbed into the budget and all anxiety disappeared. About this time there was a push to increase the benefits from 50% to 75% after 30 years. Although the benefits increased from 50% to 75%, the fact that it was paid in ten less years made the change essentially cost neutral. For most departments around the country this is where they are today except California and a few other departments. During the nineties California was able to get their benefits increased to 90% after 30 years.

To fully understand what has happened over the last year, we need to know key numbers. A 75% pension at 30 years requires that 20% of payroll be contributed each and every year of the 30 years of employment. For the departments with many steps in their pay plans, such

as Chicago, the contribution rate would be somewhat higher.

Much of the hysteria about pension plan costs is about California's H.B. 400, which raised the 30-year pension from 75% to 90%. How did this change impact pension contributions? The ongoing contribution rate now becomes 24%. This is rather simple to understand. The benefits were increased by 20%. Twenty percent of 20% is 4%. If the employer pays this additional 4%, it is the equivalent of a 3% increase in base pay. This is true because of the rollup cost associated with a base pay increase. Obviously, a 3% increase in pay will not bankrupt the employer. However, there is an additional coat- the new funded liability. A pension plan that is 100% funded would suddenly be only 83% funded, because of grandfathering in existing employees. Funding this liability over a 15-year amortization period will require an additional contribution of 6%. If the employer paid the entire 10%, it would be the equivalent of an 8% base pay raise. While this is a sizable amount, it certainly would not be the financial ruin of any city.

(Continued on page 3)

Our Pension Fund Continued...

Keep in mind it would be a one time incremental increase, not an escalating cost.

A big problem around the country is that when a pension plan becomes over-funded the city stops making contributions. A good example of this is Long Beach California where the plan was over-funded so the city stopped making their 7% contribution. So now instead of contributing 7% to the plan they must now contribute 24%, which is a painful increase. All you have to do is look at the circumstances to see how this occurred. The old Soviet Union had a policy called the "Brezhnev

Doctrine." This doctrine stated that once a country went communist, it would always be communist. There would be no turning back. Cities have a similar doctrine; once money is appropriated for a certain area it becomes a "sacred cow." There is no going back. Once a pension plan becomes over-funded, do you think the city sets the contribution aside? No! The city immediately appropriated it for other areas. If the city had contributed at the normal rate there would be no crisis.

In the long run there is no difference between defined contribution plans and defined benefit plans except for one thing- who bears the three

internal risks. The three primary internal risks are market, mortality and actuarial. Under the defined benefit plan, the employer is the one bearing the risk.

The worst mistake we can make is to personalize the problem. No one individual is either the problem or the solution. What does the future hold? The good news is the stock market is on the rebound.

Brand this into your mind:

- The current pension crisis is not the result of increased benefits.
- The current pension crisis is not entirely the result of the stock market.

- You are not the cause of the current crisis.

The future of your pension plan is in your hands. Go out and demand that you receive what was promised to you.

This article appeared in the Police Labor Monthly, September 2005. It is still appropriate today in its description of what was going on at the time in the state of California. The article also is a blueprint of how to attain better benefits. This crisis, whether real or imagined, is spreading nation wide and the city of Chicago appears to be ready to take advantage of it. Thank God our pension benefits are guaranteed by State Statute; however we must remain vigilant.

The Financial Secretary's Report, *By Tim Fallon*

Airport Security Deployment Initiative

Effective 1 September 2006, an Airport Security Deployment initiative will be open to all full-duty, non-probationary, sworn personnel of the rank of sergeant and below. This initiative will allow members to work

up to two days per month at a rate of time and one half rate of their current salary while on their regular day off. The tour will consist of an 8.5 hour tour with an assigned unpaid half hour lunch period and face-to-face relief. The program will be active on all three watches, seven days a week, at both O'Hare and Midway Airports.

Unless otherwise directed, hours will be as follows:

- 1st Watch: 0001 – 0830 hours
- 2nd Watch: 0800 – 1630 hours
- 3rd Watch: 1600 – 0030 hours.

Eligible members may begin to submit requests immediately. Requests to work the initiative will be submitted through the Department Intranet only, and can be found

under the CLEAR Applications. Requests are to be submitted on a monthly basis, and are due seven days prior to the first day of the requested month.

For more information regarding this program, see AMFN Message No. 064285.

The 2nd Vice President's Report, *By Frank DiMaria*

Uniform Resale

The Annual Winter Inspection is right around the corner. Our dress uniforms sometimes have a tendency to succumb to a condition known as closet shrinkage or just wear out over time. If you need to replace items for your uniform, the Lodge will be hosting the Fall Uniform Resale at the Hall on 18 October 06 from 1300 hrs until 1800 hrs. There will be officers from across the City who be selling their slightly

used uniform items at a discounted price. The Lodge will provide table space to anyone wishing to sell their items at the Resale. Anyone wanting table space should come down to the Hall on the day of the sale around 1100 a.m. The Lodge will also have a table selling donated uniform items.

Stress Management Program Classes

The Stress Management Class is just that, a training program. We all have stress in

our lives and this program helps you to identify and avoid stress. There will be a class on 19 & 20 October 06 at Chicago Lake Shore Hospital, 4840 N Marine Drive 5th Floor Conference Room, from 0830 until 1630 hrs. For an application for the class please contact the Lodge to receive an application.

Zylon Vest Class Action Lawsuit

Officers who previously owned bulletproof vests manu-

factured by Second Chance which contained the fabric Zylon and who registered to be a member in this class action lawsuit after November 2005 should be receiving the election of benefits forms. Officers must answer questions 1 thru 9 on page one and make a choice of cash or a voucher on page 2. You must then sign the completed form and return it to the Class Action Lawsuit Administrator before 18 September 06.



RICHARD LIS MEMORIAL SCHOLARSHIP FUND APPLICATION

This is the application form for the annual scholarship drawing of Chicago Lodge #7. The scholarship awards are in the amount of \$1,000.00 each and are given in honor of our late State Lodge President, Richard Lis. There will be twenty names drawn at the October General Meeting, and we will also draw five additional names, in case some of the winners are not in college or elect not to continue their education. All applications are to be filled out and mailed to: FOP, Chicago Lodge #7, by police mail or U.S. Post to 1412 West Washington Boulevard, Chicago, IL 60607-1821, Attention: Scholarship Committee.

The following rules apply to applicants requesting scholarships:

1. Scholarship grants are available to the sons and daughters (including stepchildren) of members of FOP Lodge #7, who will be attending a college or trade school for the first semester of the school year.
2. There will be 20 scholarship grants given for \$1,000.00 each on a one-time basis. Payment will be made at our general meeting in January after proof of attendance is received by the Scholarship Committee.
3. Scholarships will be available to high school graduates and any student who is presently attending a college or recognized trade school.
4. The college attended must be recognized by the North Central Accrediting Association or the trade school must be recognized by the Illinois Department of Registration.
5. **Only one** application per eligible child will be accepted.
6. The scholarship grants will be awarded on the basis of a **drawing** of the submitted applications at the **October General Meeting**.
7. **Applications may be submitted up to the time of the drawing at the October Meeting.**

RICHARD LIS MEMORIAL SCHOLARSHIP FUND APPLICATION

Scholarship Applicant: _____ Member's Name: _____ Star #: _____ Unit: _____

Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Relationship to Applicant: _____ College or Trade School: _____

Mail to: **Richard Lis Scholarship Fund**, FOP Lodge 7, 1412 W. Washington Blvd., Chicago IL 60607

The Cabbie And The Duck, *By Father Tom Nangle*

The maroon, Crown Vic taxicab pulled up and stopped in the 'No Parking' zone between the two Emergency Department driveways outside Northwestern Memorial Hospital. There was no fare inside and the driver began to fumble around, perhaps counting his bank or re-arranging his USC by denomination. The sidewalk was bustling with folks in green scrubs and well-dressed, Blue-Toothed business men and women. About 30 seconds later, his left arm came out the driver's side window, and in his hand was what is sometimes

called a "duck"--- a hospital style male urinal. He tipped it and emptied the urine on this downtown hospital's curb and walkway. He shook it to empty every last drop. He stayed there a few seconds, then departed. As I sat, parked about 30 feet behind Mr. Duck, I tried to continue the serious cell phone conversation I was having with a police officer about his very sick son, but I was so furious I had to close my eyes to block out the sight and concentrate on the worried policeman.

As the day went on, I told the story to a few people. A very compassionate, liberal

friend of mine assumed the cabbie was simply doing what he had to do to get through the day; she saw no disrespect intended, no political statement being made. He was just a hard-working man in a hurry. Then why didn't he empty it over a sewer, said I? The conversation went nowhere; she was talking Mandarin, I was talking Hungarian. A few more people I told were disgusted by the unsanitary or tasteless angle of the act. Uummm---ever see the horses of Mounted Unit take a personal? Unsanitary. And impressive. And human males always laugh. But I told the

story to a few individual police officers, and their interpretation was quite different. Every one of them said, "You get the number of the cab?" They thought the cabbie's action was his equivalent of giving the finger to America. So did I. These are strange times in this country, and you have to wonder about people who could see that outrageous Mr. Duck and not see what we see.

Respectfully,
Fr. Thomas Nangle,
CPD Chaplain
312-738-7588

1st Vice President's Report, *By Bill Dougherty*

Flexible Spending Account

What is the Flexible Spending Account (FSA)?

For all members that enrolled into the Flexible Spending Account (FSA) during the open enrollment period for 2006 here is information that may answer many questions that you may have. The FSA account helps you save money on your out-of-pocket health care expenses. By using this accommodating plan you pay certain expenses with pre-tax dollars from your FSA account. Here are some common expenses that you can use your FSA account to pay for: health care deductibles, co-payments, other expenses not covered by your health care plan and amounts over the maximum amount of what is reasonable and customary limits your plan pays for. Furthermore, you can also use your FSA accounts for over the counter medicine, dental procedures braces/dentures, smoking programs, corrective eye surgery, weight loss programs, acupuncture, female contraceptives/condoms, oxygen equipment, cosmetic surgery caused from an illness or accident, ect. A complete list of covered expenses can be found on-line at the city's website, www.cityofchicago.org/benefits.

How much money can I put into my Flexible Spending Account?

To give you a break down of how the FSA account works is you choose the amount you want to have deducted per pay period from an annual minimum of \$120.00 to a maximum of

\$5,000 annually and all the money is protected by taxes.

Does the Fraternal Order of Police Lodge #7 recommend it's members to enroll into this program?

Yes, the Lodge would like to see all members enroll into the FSA program because it is a great program with a pre-tax benefit that all members would benefit from. Furthermore, let me give you a couple of examples on how great this plan is.

Example: Assume 25% tax rate and \$1,000 in medical expenses not covered by your health care plan. Officers without the tax benefit FSA account need to earn \$1250 to pay for medical expenses of \$1,000. Officers that are enrolled in the FSA account get the tax benefit has use of \$1,000 without tax to pay for medical expenses.

Example: Lets say that you have a child that needs braces and the amount of the braces is going to be \$1200. You have \$50.00 a pay period deducted from your account every pay period for a total of \$100.00 a month going into your FSA account. The FSA account begins in January and ends in December and you just found out in March that your son/daughter needs braces and they cost \$1200. Well you realize that you only have about \$300.00 in your FSA account. Your FSA account will loan you the additional \$700.00 that you need to get your child's braces done.

Can I get reimbursed if I don't use my entire deposit amount?

Keep in mind that the

money you have in your FSA account is a "use it or lose it" type of plan. All claims must be incurred by December 31st of the calendar year, however you do have until March 31, 2007 to submit any 2006 claims.

When can I enroll into the Flexible Spending Account?

For anyone that would like to enroll into the FSA account the **only** time you can enroll into this plan is during the **open enrollment period**.

When can I make changes to my Flexible Spending Account?

For anyone that would like to increase/decrease the amounts that they currently have going into their FSA accounts they can also make those changes during open enrollment. Furthermore, anyone that is currently enrolled into the FSA account and would like to opt out of this plan the only time for you to

opt out is also during open enrollment.

Health Fairs

On September 27th 2006, we are having another Health Risk Assessment Fair at the 010th District. All Fraternal Order Members (active, disabled and retired) are eligible to participate in these fairs. You must contact Cheryl Grendahl at (800) 811-0174 in order to make an appointment for any of these fairs as we can only accommodate 125 members per fair.

FREE Flu Shots

Flu season is just around the corner so, on October 25th 2006, we will be having our annual flu shots fair here at the F.O.P. Hall between the hours of 0700-1500 hrs. Flu shots are FREE to all F.O.P. members. If you would like to bring your wife or children to get a flu shot their will be a small fee per shot.

5th Annual Ride To Remember 9 11

A non-for profit organization

A co-sponsored event by Illinois Blue Knights XI, and the Oak Lawn Hog Chapter

September 10, 2006 - Springfield, IL

This Ride Is FREE And Open To All Vehicles

To Remember our Brothers and Sisters of New York City and All that Lost Their Lives on September 11, 2001...

To Show Support For The Men and Women Of Our Armed Services...

Motorcade procession to the State Capital Grounds, Police and Fire Fighters Memorial Site

Ceremony at the State Capital Memorial Site at 1000 hours

The Illinois State Troopers, F.O.P. Lodge Hosts An
"All You Can Eat" Fish Fry
September 9th at 1700 hours.

Additional Event Information can be obtained at our website, www.ridetoremember911.com

A Review of the Pre-Retirement Seminar, *By Bill Burns, Sergeant-At-Arms*

I had the opportunity to attend the Pre-Retirement Planning Seminar on July 20, 2006. This seminar was an all day event, from 8:00 a.m. to 4:00 p.m., held at the Harold Washington Library. This article will highlight the main issues that the seminar addressed. First, Bill Dougherty, 1st Vice President of the FOP spoke of the accomplishments the FOP have made in regards to retirees. HR218 – The National Carry and Conceal bill, HB 1009 – which gives retirees a 3% COLA, cost of living increase per year, if born prior to January 1, 1955. FOP has to fight every five years to get this bill passed. Thirdly, the Korshak case in which the city has been overcharging retirees between 15 to 20 million dollars the past 2 ½ years was addressed. Bill also mentioned the pension portability bill will be brought up in the Veto session in November 2006.

Darrell Hill of the Benefits Management office spoke next. Their address is 333 S. State, Room 400 (phone: 312-747-8660 / e-mail: www.cityofchicago.org/benefits). An important point to highlight is when you retire you become an annuitant.

The first thing you do is go to the Pension Fund Office at 221 N. LaSalle, Room 1626, to fill out an application of who you want covered. The Pension Fund sends the application to the Eligibility Unit of the BMO – Benefits Management Office, which in turn sends the application to Blue Cross Blue Shield. Preferably, two months before you retire, check with the Pension Board to see if your calculations are correct. There are two plans for retirees – Medicare Supplemental Plan and non-Medicare PPO, which is not the same as for an active Police Officer. If you retire from age 50 to 59, your dependents are covered to age 19, and if your dependents are full-time students, they are covered to age 22. If you retire at age 60+, dependents are covered as active to age 25, if unmarried. The student status requirement does not apply. You have 30 days to enroll in an Annuitant Medical Plan from the day you retire. Your Medicare status determines which status under your Pension Plan. The non-Medicare Plan covers ages between 50 – 62. This plan is also called Retiree PPO Plan.

The phone number in the PPO network is 1-800-810-BLUE. The Blue Cross Blue

Shield website is www.bcbsil.com. The annual deductible in the PPO plan is \$318 per person. Three \$318 deductibles for a family. If you don't use a PPO hospital or doctor, the deductible goes up to \$743 per person. Blue Cross pays 90% after deductible if you use a PPO doctor and hospital. Blue Cross will only pay 70% after deductible if you use a non-PPO doctor or hospital.

If you are in in-patient confinement, you have to call Encompass Medical Advisor Program (1-800-373-3727) for non-emergency admission within 24 hours. This covers hospital stays, not ER room visits. You have to call with 48 hours for emergency or birth-maternity. There is a \$1,000 penalty if not met. The Out-of-pocket limit is \$1,856 per person each year for PPO doctor and hospital. If you don't use a PPO doctor and hospital, the cost is \$3,713 per person. A 1.5 million per person lifetime maximum benefit, which includes expenses paid under previous city medical plans.

Monthly rates for annuitant health care plans are effective March 1, 2006. Annuitant retirees after 20 years of service, non-Medicare is \$218 per check, annuitant and spouse non-Medicare is \$503 per check, and family is \$566 per check. At age 65, contact the

Pension Board and state that you are Medicare eligible.

By attending this seminar, you are Code 47 for the day and you are fed two meals. A scrumptious lunch was served on the top floor of the library, which included Italian beef sandwiches, Grecian chicken, mostaccioli, 2 salads, and lemonade.

Part 2 of the seminar will be held next month. Part 2 topics will focus on the suicide problem in the Chicago Police Department. EAP/Professional Counseling Services will be covered. Part 3 will cover the topics of social security, Windfall Elimination provision, wills, probate, insurance, credit union, deferred compensation and pension.

F.O.P. Blood Drive

All F.O.P. Members and Their Families are Encouraged To Attend our F.O.P. Blood Drive and Make A Donation.

Thursday, November 2nd
1000 hours - 1800 hours

Please contact Joe Butney, the Special Events Chairman, at 773-206-8044 for more information or to schedule an appointment

Walk-Ins Are Welcome

Address Change Form

Name: _____ Star Number: _____ Effective Date: _____
(Last, First, MI)

New Address: _____ City: _____ State: _____ Zip: _____

Telephone: _____ Cell Phone: _____

Return Form To The FOP – Unit 541 or 1412 W. Washington Blvd, Chicago Illinois 60607, Attn: Doreen

Recording Secretary's Report, *By Sidney Davis*

Furlough Request

Lodge members are reminded that, when requesting annual furlough this December, remember, if you celebrate an anniversary date next year (5th year, 10th year and 15th year), you will be receiving additional furlough days. It's important to remember this fact when picking especially when splitting your furlough segments.

Gold Star Families Memorial Park

A Grand Opening Celebration of the Gold Star Family Memorial Park will occur at noon on Tuesday, September 12, 2006. The official dedication will occur during a candlelight ceremony wherein all the names of our honorable fallen officers will be shared. This dedication will take place on September 18, 2006, at 1930 hours. Police Officers, ac-

tive and retired including every member of the extended Chicago Police Family are invited to attend both events. The ceremonies will be held rain or shine.

9th Period Bidding

The following units had recognized vacancies for the 9th period including the number of years for successful bidders, (month / year):

002/04-03, 006/03-91, 012/05-94, 016/03-97, 019/11-93, 020/09-04, 022/03-82 and 023/05-93.

2007 Holiday Event Calendar

This precious document (sought by all) should be available by the time we select furloughs and watches this Nov/Dec. Members are encouraged to submit fresh new ideas or changes for the 2007 HEC to Unit 541, attn: Sid Davis.

Physical Fitness Incentive Award Program

A Department Notice is normally sent out on PFIAP around September 1st of each year. Now is the time to get prepared for the PFIAP.

Military Deployment Award

Lodge members who are eligible for the Military Deployment Award should contact the Personnel Division. To be eligible, the member

must (a) be currently, or formerly, a member of the United States Armed Services during their Department career and (b) have been deployed or activated to full military status, whether voluntary or involuntary, during a time of conflict or war-with the exception of annual training. Eligible members should contact Barbara Hodo, Personnel Division, at PAX 0496 or Bell 745-5318.

SCHEDULED DATE FOR STRESS MANAGEMENT

October 19 & 20, 2006 (RDO 2-3 & 3-4)

NEW LOCATION:

Chicago Lake Shore Hospital
4840 North Marine Drive, 5th Floor Conference Room

****The course will be two days, 8:30 am - 4:30 pm.

YOU MUST ATTEND BOTH DAYS!

For application please contact Pat Suchocki at the F.O.P. at 312-733-7776 or e-mail at pat@chicagofop.org

Disability Report & Veterans Corner, *By Carlos 'Sal' Saladino*

Disability Report

The best of health from the Disability Committee. We are available for calls at the FOP office Monday through Friday. Click on the Disability Page link on the F O P website, www.chicagofop.org, for beneficial information.

July Pension Update – Advocates present: DET Steve Schorsch, PO Cedric Brumley, PO Ken Watt, PO Richard Mulder (016) and myself. *Ordinary* – 1 claim granted, 1 claim denied. *Duty Disability* – 2 claims granted, 1 claim taken under advisement.

Public Safety Employee Benefits Act (PSEBA) Public Act 90-0535 (820 ILCS

320/10). This act provides that the employer shall continue to pay the entire premium of the health insurance plan for the duty disabled officer (until death), the spouse, and children until the age of majority. The effective date of this act is 14 November 1997. The FOP attorney, Tom Pleines, is in conversation with the City Chief Labor Negotiator on this issue. The Disability Committee will be comparing various lists from the Pension Board, City, and FOP to identify those officers who qualify. A formal letter will be sent out after all the issues are resolved so **please be patient.**

Veterans' Corner

Operation Enduring Freedom

- Our thoughts and prayers go to the CPD members who are actively serving our country in the military.

VA Health Care - A police Sergeant recently took his father, a WWII veteran discharged in 1946, to apply for health care benefits and was asked by the staffer "Oh, signing up now...what's the rush?" The veteran was eligible for health care and can now get prescription drugs for \$8.00. **DON'T WAIT TO SIGN UP!**

Illinois Veterans' Homes for long term care services for eligible veterans. **Manteno** – 352 beds, phone 815-468-6581. **La Salle** – 120 beds including 18 beds for Alzheimer or related Dementia patients, phone 815-223-0303. **Quincy** – 683 beds,

phone 217-222-8641.

Spouses can also reside, unit for Alzheimer or related Dementia patients. **Anna** – 50 beds and 12 beds in six adjoining apartment-style domiciliary units, phone 618-833-6302. Veterans who are accepted but cannot be immediately admitted are placed on a 'first come – first served' basis.

Don't forget Kokomo, Indiana Reunion September 14-17!

"Never tell people how to do things. Tell them what to do and they will surprise you with ingenuity."

General George Patton

Airborne Sal

Constitution & By Laws Committee Report, *By Jim Moriarty, Chairman*

The following two amendments have been proposed for our Constitution & By Laws. Both will be presented at the September 2006 General Meeting for the consideration and vote of the F.O.P. Lodge 7 membership. The proposed Constitutional Amendment takes effect upon passage. (Additions are underlined.)

Article VII A. Nomination and Qualification for Officers: Section 1.

Only active members below the rank of Sergeant, who have been in continuous good standing for (2) two years, and who have attended at least one half of the regular business meetings held in the past (12) twelve months may be candidates for office in this lodge. An active member, who is elected and or appointed as an officer in this lodge, shall vacate that office, immediately upon acceptance and or appointment to the rank of Sergeant or above. The official sign-in book and excused absences for good cause shall be the sole materials used to determine eligibility for office. Nominations may be made in December of each third year following December 1986. Nominations will be made from the floor by any member in good standing and do not require a second. The nominations cannot be re-opened after being duly closed at the nomination meeting. Any qualified candidate will be required to sign a letter of acceptance during the month of nominations in order to be eligible for election.

The F.O.P. Board recom-

mendation is to reject this proposed Constitutional amendment, and the Board cited the following in making its determination to recommend rejection. When the F.O.P. was granted collective bargaining rights under Mayor Jane Byrne she insisted that no supervisors (Sergeants and above) could hold a position on the F.O.P. Board. Our current mayor has continued to carry out the divide and conquer theory, even adding another level by allowing the Sergeants, Lieutenants and Captains to form their own unions. City Hall realizes that as a collective group we are a much more powerful voice and it is in their best interest to keep us separated. Membership in the F.O.P. is available to all our law enforcement officer. All of our consolidated efforts could assist in getting benefits our members deserve. This article currently prohibits a Sergeant or Above from running for office.

Again, the F.O.P. Board recommends that the membership reject the proposed change.

The proposed By Law Amendment takes effect upon passage. (Additions are underlined.)

Article I. Section 5.

All active members, except on pension from sworn employment with the City of Chicago Police Department, shall be required, as a condition of membership, to pay all dues established by Chicago Lodge No. 7 for active members. All associate members shall be required, as a condition of Associate membership, to pay all dues established by Chicago Lodge No. 7 for Associate

members.

F.O.P. Board recommendation is to reject this proposed By Law amendment. In part, the Board cited the following in reaching its decision to reject the proposed change.

The \$25.00 yearly Lodge membership dues for retirees is less than membership dues for either AAA or AARP and less than some magazine subscriptions. By paying the \$25.00 dues each year the retiree is letting the F.O.P. know their current mailing address and that they would like to remain an active F.O.P. member and receive F.O.P. materials. If this proposal were to pass we would not know if a retiree moved, was deceased or if they did not want to receive F.O.P. materials in the mail. The F.O.P.'s job would become much more difficult than it is now in determining who is an active member, and our costs would increase significantly: per capita to the State and National would continue, as would insurance premiums. This proposal would allow supervisors and exempt rank personnel who are currently not members of the F.O.P. to join as fraternal members one month prior to their retirement and enjoy the same benefits at no cost -- for life. The Lodge currently subsidizes the retiree's dues by \$112,000.00 per year which means that for every retiree who pays \$25.00 the Lodge has to kick in an additional \$17.00 just to break even for the insurance, F.O.P. books, stickers, F.O.P. mailings and the State and National Lodge per capita dues. This break even point of \$42.00 is just a raw cost for the above listed items. The \$42.00 figure does not take into account the time of the F.O.P. staff dedicated to assisting our retired

members.

It also does not take into consideration the amount we spend on lobbying efforts on behalf of the retirees. Nor does that \$42.00 figure take into account the conservative estimate by our in house attorney of \$120,000.00 which was spent (in the last 12 months) in the pursuit of a reduction in the retiree healthcare cost.

If this proposal were passed it would cost the Lodge an additional \$136,000.00 per year (retirees' contribution) plus \$112,000.00 (F.O.P. dues subsidy) for a total of \$248,000.00 per year or \$744,000.00 versus \$270,000.00 over the next three years. These figures do not include the cost of supervisors and exempt rank members who would now be able to join the F.O.P. virtually free of charge under this proposal. Finally, we, more than any other profession, realize the value of something that is given for free. The value of membership in the F.O.P. would be greatly diminished if everyone could be a member, especially those who really don't care.

Again, the F.O.P. Board recommends that the membership reject the proposed change.

**Medical Fundraiser For
Jim Blasinki**
(Our Shirt Guy From The Academy)

Wednesday, September 20, 2006
1800 - Midnight

F.O.P. Hall
1412 W. Washington Blvd.
Chicago, Illinois

\$20 per ticket

Please contact Sgt. Robert Rubio
at 744-8290 or
PO Kevin Graham at 744-8320 for
tickets or more information

ALL MEMBERS, FAMILY AND FRIENDS ALWAYS WELCOME...

Summer Clearance Sale For The Whole Family. We Have To Make Room For All The New Fall Apparel That Will Be Arriving Starting September 15th. Check The Gift Shop Often For All The New Arrivals!

For The Ladies:

- Spaghetti Strap Tops In Pink, White & Blue with CPD Star / S - XL = \$7.95 & 2XL = **\$8.95**
- Tank Tops In Aqua, White or Lavender With "Chicago Finest" On Front / S - XL = **\$8.95**
- Tank Dress With Pockets in Pink, Blue & Black With "Chicago Finest" On Front / S - 3XL = **\$10.95...All Sizes**
- French Terry Fleece Jogging Sets - Black with Hot Pink Star - Separates - You Choose Size of Jacket & Pants. Perfect For The Fall Weather. Was \$39.95, Now On Sale For **20% OFF** or **\$29.96**. This Style Is Discontinued, So Hurry In Before They're Gone.

For The Men:

- Men's Polo Shirts in Blue or Tan With Embroidered Logos / Now 30% OFF / Which Comes To **\$15.36** Each. This is a soft, comfortable shirt at a bargain of a price! Not all sizes available - limited quantities - hurry in!

For The Kids:

- "Bob Squad" Tee Shirt / Was \$9.95 - Now On Sale For Only **\$7.95**. Buy 2 or more and get them for only **\$6.95** each! Sizes 2T through Adult Small
- "Garda" (*The Irish Word For Police*) Tee Shirt With Long Sleeves / Was \$10.95 / Now **20% OFF** / Which Comes To **\$8.76** Each. Limited Quantities!!



Store Hours:

Mon-Thurs 9:00 – 5:00
Friday 9:00 – 4:00
Saturday 9:00 – 1:00

Direct Line: 312-733-2344

*Closed: 2 - 4 September 2006
9 October 2006*

For The Household:

- CPD Coffee Cup With Star/Patch Logos. **\$5.95** each or 2 For **\$7.95**
- Cook County Jail "Bed & Breakfast" Cup or Beer Stein Was \$5.95 each. Now on sale / get one of each for only **\$7.95**

Tee Shirt Sale:

- "It Takes One To Know One"
- "Chi-Town Coppers"
- "Men In Blue"
- United Brotherhood of Police
- "Graduate of CPD Sensitivity Training"

Shirts were priced at \$11.95 but are on sale now for **30% OFF** or only **\$8.36**. (2XL & 3XL slightly higher)



Autumn Begins September 23rd. Get Ready For Those Cool, Fall Nights.

20% OFF All Wind-shirts. We Have 3 To Choose From...Black & Silver (Sox Colors), Two Tone Blue (Cubs Colors) and Navy & Silver (Police colors).

All Are Embroidered With Chicago PD In Various Styles. They Have A Light, Mesh Lining And Look Real Sharp!

Originally Priced at \$32.95 each
Now On Sale For Only **\$26.36** each
(2XL & 3XL slightly higher)



Couples Workshop

September 23, 2006, 0745 - 1600 hours

Training Academy, 1300 W. Jackson, Chicago, Illinois

The couples workshop is for couples interested in solutions to the challenges that threaten police families and personal relationships. It is for couples wanting to improve their relationships, not for those seeking counseling.

The workshop is limited to 10 couples. Contact Tom Cline at 747-8310, ext 184 or Chaplain Tori Wilson at 746-8458



The following members were excluded from the March Retiree Listing. We apologize for the confusion.

Name	Rank	Dist.	Yrs
Calandra, Peter J.	Officer	017	30

The following members were excluded from the April Retiree Listing. We apologize for the confusion.

Name	Rank	Dist.	Yrs
Darragh, Robert J.	Officer	008	33
Michalski, Henry J.	Officer	008	35
Wilcox, Joseph N.	Officer	007	24

June 2006 Retirees

Name	Rank	Dist.	Yrs
Anderson, Arnold L.	Officer	005	20
Barlow, Ladys L.	Detective	610	30
Boyle, John D.	Detective	650	34
Bunch, Edward W.	Detective	610	33
Carrillo, Joseph S.	Detective	620	33
Chomiak, Phillip A.	Captain	013	36
Ducar, David G.	Officer	022	34
Galvin, Dennis A.	Officer	014	40
Golon, William J.	Officer	153	30
Handzel, Philip J.	Officer	701	36
Hill, Jr., Harry E.	Officer	003	20
Hodges, Eddie L.	Officer	002	35
Huminiak, Dennis	Officer	019	29
Jackson, Cheryl S.	Detective	610	21
Kimball, William D.	Lieutenant	022	36
Massi, John S.	Officer	019	20
Parisi, Joseph S.	Officer	020	38
Schalk, Raymond C.	Detective	650	30
Shinn-Candler, Barbara	Officer	001	20
Stephens, Alan G.	Officer	177	38
Taylor, Rendella D.	Detective	610	20
White, Dennis K.	Officer	189	20

July 2006 Retirees

Name	Rank	Dist.	Yrs
Arceo, James M.	Officer	014	30
Bell, Raymond A.	Officer	017	20
Borbely, Anthony W.	Detective	610	38
Cain, Ernest J.	Officer	189	36
Carson, Karen A.	Officer	003	20
Doyce, Philip H.	Officer	001	39
Ficaro, Jerome A.	Officer	021	25
Galbreth, Rickey	Detective	640	25
Kasper, Janice A.	Officer	189	26
Kato, Kriston Y.	Detective	193	30
Klemundt, Yolanda M.	Officer	016	25
Mason, Michael F.	Detective	650	33
McGinvey, Sherry A.	Officer	021	20
Morawski, James J.	Officer	016	25
Newman, Louis K.	Officer	001	30
Rooney, Patrick F.	Detective	610	35
Sutherland, Michelle R.	Officer	002	24
Thome, Harry E.	Officer	001	24
Watson, Richard A.	Officer	051	12
Zdziarski, Anthony S.	ET	377	36

UPCOMING EVENTS

The following events listed will occur from September 6th through October 3rd 2006. For further information on any events posted below contact the Lodge (312) 733-7776, log onto the FOP Website at www.chicagofop.org, or call the Hotline number at 312-733-2101.

09 Sep 06	UNCF Annual Walk-Run-Bike and Skate-A-Thon / 312-745-6264
09 Sep 06	CPD 12 th Dist. vs UICPD Softball game
09 Sep 06	CPWA 10 th Annual Awards Banquet
10 Sep 06	Grandparent's Day
10 Sep 06	Blue Knights / 5 th Annual Ride To Remember
11 Sep 06	Patriot Day (911)
11 Sep 06	IAPA / Regular Meeting / Scholarship Drawing
12 Sep 06	Grand Opening / Gold Star Families Memorial Park / 12 noon
14 Sep 06	10 th Period Begins
16 Sep 06	Mexican Independence Day
16 Sep 06	Celtic Festival / Sep 16-17
18 Sep 06	Gold Star Families Memorial Park Dedication / 1930 hours
18 Sep 06	25 th District Golf Outing / Oak Meadows Golf Club / 630-595-1800
19 Sep 06	General Meeting / FOP Hall / 1900 hours
20 Sep 06	Unit Duty Assignments Bidding / Section 23.9
22 Sep 06	Irish American Police Association Dinner Dance / 312-746-8350
22 Sep 06	Recognized Vacancies
23 Sep 06	Rosh Hashanah
23 Sep 06	Couples Workshop / 312-747-8310 x164
24 Sep 06	Ramadan
25 Sep 06	Golf Outing Benefit / Officer Eric Solorio / Silver Lakes Golf Course / 773-965-8616
02 Oct 06	Oktoberfest / Irish American Police Association
03 Oct 06	FOP Board Meeting / 12 noon
03 Oct 06	Chicago Police Marines Monthly Meeting

Semi-Auto Pistol Skill Courses

The Semi-Auto Pistol Skills Courses at the Police Academy are about two years old this November. The courses are FREE for the Police Officers who sign up, they only have to bring their own ammunition. Officers should bring 300 rounds of ammunition and must have taken the Basic and Advance courses to take part in the Defensive Course (scenarios).

Registration is limited to 12 officers per session. To register please call the Chicago Police Academy Range at 312-746-4728

The next dates for the course are 9 September 2006, 14 October and 28 October 2006.

For more dates, please visit the F.O.P. website at www.chicagofop.org and view the Upcoming Events section.



Treasurer's Report, *By John Capparelli*

Medallions and Officer Safety

Thank you to all those members who continue to remove medallions and charge those who are not members for displaying them.

Keep in mind that anyone displaying F.O.P. medallions or active member decals, who is not authorized to do so, can be charged under State statute 720 ILCS 5/17-2, Impersonating member of police, Fraternal Order of Police, Chicago Lodge No. 7 or veterans' organization or representative of charitable organization – Use of Words "Chicago Police" etc. The arresting officer or John Capparelli for the F.O.P. is the complainant.

Regulation #4 states: Active member emblems, decals and license plates shall only be displayed by a mem-

ber or by individuals in his/her immediate family, who still live in the household.

Explanation: An officer approaching a vehicle with an active member emblem must feel confident that he is dealing with a fellow law enforcement officer or his immediate family members. Improperly acquired emblems can blow that trust in an instant. You can help ensure that active member emblems are not misused by removing them before selling or disposing of an old vehicle.

Regulation #5 states: No member shall sell, give or loan to a nonmember any item bearing the working "member" or "active member", nor items that would lead a reasonable person to believe that such individuals displaying such items are

active members of the Fraternal Order of Police.

Explanation: State and National F.O.P. officials constantly monitor Internet auction sites like E-Bay for improper sales of active and associate F.O.P. items. Aside from safety risks for active officers, such sales jeopardize the F.O.P. membership of any member who improperly transfers the auction items. In addition, the goodwill of the F.O.P. trademark is weakened when member or associate items fall into wrong hands.

Regulation #6 states: Manufacturing or production of items bearing the marks that are in

competition with the sale of Grand Lodge merchandise is prohibited. Specialty items shall require a licensing agreement or memorandum of understanding between the Grand Lodge and the lodge requesting permission and a royalty fee paid.

Explanation: Any person or entity who used an F.O.P. trademark without written permission is violating the F.O.P.'s federally protected legal rights.

Please send reports and if it is our medallion, a letter will be sent to the purchaser of the illegally used medallion.

Area One Detective Division
Retirement Celebration for:

Detective Edward J. Winstead

Wednesday, October 4, 2006
1900 hours - 2300 hours

115 Bourbon Street
Merrionette Park, Illinois

For tickets or more information please contact
Det. Al Szudarski or Det. Tom Kelly at 747-8380

Join Us In Celebrating The Careers of:

Commander Joseph Murphy
Retired Lt. David O'Callaghan
Retired Sgt. Daniel Brannigan
Retired PO Vito Balice

Thursday, September 14, 2006
1800 hours - 2300 hours

The Stadium Club, US Cellular Field
Merrionette Park, Illinois

For tickets or more information please contact
Ruth Wedster at 747-2775 or Bob Mizera at 745-4376.

Departed Brothers & Sisters

Timothy M. Baker, Age 39
Dan Chebny, Age 58
Richard J. Degitis, Age 78
John E. Doherty, Age 63
John L. Grizzoffi, Sr., Age 81
Scott P. Groll, Age 40
Michael J. Grubbs, Age 35
Chester J. Jaskolka, Age 75
Leonard F. Meyer, Age 86
John W. Werner, Age 60
Daniel V. Williamson, Age 63
Thomas C. Strom, Age 67
John S. McCarthy, Age 63
Thomas E. Loconte, Age 37
Eugene F. Konow, Age 72
Denis E. Guest, Age 69
Daniel A. Fornelli, Age 63
John W. Daly, Age 63
Louis Galimore, Age 60
John G. Klimawicze, Age 78
John F. McCarthy, Age 87
James G. O'Donnell, Age 68
Paris H. Patton, Age 60
Jesse J. Word, Age 82
Dennis J. Zborek, Sr., Age 63
Robert H. Howard, Age 83
Jerrell K. Johnson, Age 58
James G. Sullivan, Age 71
Robert E. Lee, Age 80
Walter J. Dworak, Age 60



Official Publication of Chicago Lodge No. 7
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Phone: 312-733-7776
Fax: 312-733-1367 Hotline: 312-733-2101
www.chicagofop.org

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IS YOUR ADDRESS CORRECT?
IF NOT, PLEASE CONTACT THE LODGE.
THE 2007 F.O.P HANDBOOK
IS IN PRODUCTION ! ! !

The Lodge is preparing for its annual mailing to members. Please look at the address label above, this is the address we will use to mail your 2007 Handbook, Membership Card and Stickers. Please contact the Lodge and make any necessary Name or Address changes now.

SECOND NOTICE: Annual Payers (Retirees, Sgts, etc.)

2007 Dues Payments Must Be Received before November 1, 2006

Attention Retirees and Annual Dues Payers you can mail your 2007 dues now. The Lodge will begin accepting credit card payments over the phone after the Labor Day Holiday. *If you turn 75 in 2006, you're done paying!!*

NAME:		PHONE:	
ADDRESS:		CITY, STATE, ZIP:	
BENEFICIARY:			
CHECK ONE:		<input type="checkbox"/> Retiree Annual Dues \$25 <input type="checkbox"/> \$50 Sgts. & Above	
Please Charge My <input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover Credit Card		Exp. Date:MM/YY <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	
Enter Credit Card #		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
SIGNATURE: _____		<input type="checkbox"/> My Check Is Enclosed	