

August

2009

# F.O.P. NEWS

Committee: Rhonda Bullock, Chairman

Gerry Majerczyk

Bill Burns

Official Publication of Chicago Lodge No. 7



FOP, Chicago Lodge 7  
1412 W. Washington Blvd.

## President's Report, By Mark Donahue

### Negotiations

On July 22<sup>nd</sup>, the Lodge's Board of Directors voted unanimously to adopt a recommendation from the Core Group and the full Negotiating Team to adopt a Memorandum of Understanding that had been negotiated with the City over expanding Retiree Health Care Benefits to members who retire between the ages of 55 and 59. The reason for the need of the Board to vote on this issue was that it is an agreement arrived at during the current negotiations process that will not be a part of any ratification process nor be a disputed issue during any interest arbitration. In simple language, this is a stand alone issue that will be part of our contract regardless of whether we reach agreement on all the issues or some are sent to arbitration [the latter of which seems inevitable at this point]. After the Board vote, a meeting of the Unit Reps was conducted to give a full explanation and to answer any questions that they had relative to this benefit.

Although this understanding drastically enhances the provisions of Section 25.2 of the current contract which entitles officers who retire at age 60 to receive premium free health insurance for the annuitant and their dependants until the annuitant reaches Medicare eligibility, there are a few prerequisites. As this is the same proposal that we introduced during the last collective bargaining process in 2003, the issue that the City recognized this time due to the current economic climate, was the cost savings. The "climate" was the main driving factor in reaching this agreement. The agreement calls for a minimum number of members to apply for retirement by a set date over the next three years. Once that minimum is reached each year, all facets of the agreement will be set in motion. If the minimum number applying for retirement is not reached, the premium free health benefit will not take place and the members would be allowed to pull their application for that cycle. If that happens, there is no rollover of that minimum into the next year's minimum.

Once enacted, the agreement calls for the payment of legally required compensations [furlough time, P Days, BF Days and all FLSA overtime] at the time of retirement. Any other overtime accrued, up to \$10,000, will also be paid at time of retirement [this encompasses about 50% of our membership]. Overtime in excess of \$10,000 will be paid out over the ensuing three calendar years by March 1st of each year. The complete agreement including this formula is posted at our website so that each member can calculate their own payouts. As these monies are considered wages, there are means by which they can be invested for tax protection purposes and all payouts, will reflect any retroactive increases that had been negotiated up until the date of the member's retirement.

There were two other issues the City needed to address in the form of letters. The first was that of a history of the Retiree Health Care Benefits that were first negotiated for those retiring after age 60 in 1999. The ensuing negotiations in both 2003 and in 2007 negotiations were addressed and the benefits for both the City and the Lodge were highlighted for the sake of emphasis for all parties interested. The second letter was an agreement that the Lodge and City form a Joint Pension Legislation Council to address legislation which may impact the Pension Fund. This position was easily accepted in that it did not impair our ability to be involved in the legislative process and would actually ease the process of getting the City to discuss any changes we may seek without having to burn up political favors to get them to do so.

This understanding will be open for renegotiation in the next collective bargaining process [after June 30, 2012] as are all other provisions in the Collective Bargaining Agreement. This is **not** an acceptance of a five-year contract this time around but an opportunity for the parties to maximize the benefits of this stand alone understanding. The process for applying for this benefit will have been announced by the time you read this article. We will post the procedures and any updates relative to it on our website.

We have another meeting scheduled for negotiations with the City on August 9<sup>th</sup>. Due to the Mayor's announcement declaring that "we" are going to arbitration over outstanding issues

### 2010 Union Dues

Attention Annual Payers, Retirees Under The Age Of 75 & Sergeants & Above Fraternal Members, We Will Begin Processing Union Dues For 2010 In September.

Retirees Pay \$35 Per Year & Sergeants & Above Fraternal Members Pay \$60 Per Year.

Look To The September Newsletter For The Payment Coupon.

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## President's Report Continued...

we assume that the City will tender that demand to us in writing in the near future. The Lodge's intent will be to continue to negotiate and potentially mediate over the outstanding issues so as to minimize the actual number of issues that will be left to an arbitrator's determination. The Lodge will press the process forward to reach a conclusion as soon as possible. Our proposals are based upon what you, the membership, have expressed to us as being important. Two major issues have already been addressed that enhance the lifestyle of the members, the Work Schedule Pilot Program and now the 55 Retiree Health Care issue. We consider these good things that have taken a huge amount of time. The list of our proposals as well as the City's will continue to be posted at our website for your interest.

### Knowing When Enough Is Enough

The recent feeding frenzy over the incident in Cambridge and the ensuing allegations over statements made by President Obama have caused many to rethink positions and beliefs they may have had. We as Police Officers recognize the fact from the day we come on this job that we are going to have to acquire a taste for \*hit. We know that we will have to eat some, it's just the amounts that we have to consume that are always an issue. Our Brother in Cambridge obviously felt he had reached his full mark that day and took appropriate action. He is to be applauded for his actions especially in Cambridge for as we know, letting this person shovel it out with nobody to answer to is only going to make the job of the next officer he comes

in contact with just a little tougher. The facts that have come out support his decisions. As soon as the President verbally recognized that he didn't have all the facts was the point at which he should have declined further comment. That is what I related to the media when they called and that is the same message that our National President Chuck Canterbury related in his statements. By the way, Chuck was here in Chicago addressing our delegates the night this statement was made. Due to his quick offer of support and his statements, Chuck and the FOP in general were thanked by the Massachusetts Police Coalition as the first and only national organization representing Law Enforcement to offer support. Both of these correspondences can be found on the National's web site.

## First Vice-President's Report, *By Bill Dougherty*

### Slip & Fall Arbitration Decision

The Lodge recently won a very important arbitration in a denied slip-and-fall IOD case. The grievant officer in the case was assigned to Narcotics and was walking out of the building at Homan Square during her tour of duty. She was dressed in street clothes as she was working as a "buy officer," and her outfit that day included leather soled sandals as she planned to make a drug purchase later in her tour. As she exited the building to retrieve items from her assigned vehicle, the officer slipped and fell on a set of concrete stairs and injured her back. Conservative treatment of the officer's injuries failed and she ultimately underwent spinal surgery. Thankfully, the grievant officer has now returned to full duty.

An IOD report was prepared and submitted to the Committee on Finance for approval. The COF denied the IOD and our grievance followed. Arbitrator Perkovich heard the case and made several important findings that I would like to share with you. First, the arbitrator ruled that the Employer has the burden of proof to show that it conducted a reasonable and adequate investigation of the IOD claim. That burden was not met in this case. A second important aspect of the decision is the arbitrator's finding that

the injured officer was entitled to IOD certification because she was not equally exposed to a risk shared with the public. Arbitrator Perkovich reasoned that because Homan Square is not open to the public and access to the building is restricted, the risk of falling on the stairs was not a risk that was shared with the public at all. The grievance was sustained and the officer won her grievance.

The Lodge has been very successful in arbitrations involving IOD cases over the past seven years, winning a substantial majority of them. Our success has resulted in IOD grievances being drastically reduced during that timeframe as issues are arbitrated and the awards provide a roadmap for both the City and the Lodge when evaluating IOD claims and grievances.

### Injury On-Duty Bills

We receive many calls regarding the bills that are incurred as a result of an Injury on Duty. Whenever medical treatment is received, the medical providers will start sending bills to the officer for services rendered. The payment for all I.O.D. related bills becomes the responsibility of the City of Chicago. In order to get the bills paid, the officer will need to send a copy of the bill to the I.O.D. Unit at the Medical Services Section, located at 3510 S. Michigan. After the I.O.D.

Unit receives the bills, they are compiled and audited in order to substantiate payment. Once this part of the process is completed, the bills are forwarded to the City of Chicago-Committee on Finance. In turn, the Committee on Finance submits the bills to the City Council for their approval to pay. Finally a check is rendered to the provider.

Each time an officer receives another notice of the bill; he/she should again forward it to the I.O.D. Unit at 3510 S. Michigan. In the event that the officer receives a collection notice for non-payment of the bill, the officer should contact the Committee on Finance as soon as possible at (312) 744-7464 to determine the status of the claim.

### Remembering My Partner

*The Chicago Police Memorial Foundation would like to find the partners of officers killed in the line of duty who would like to read the name of the officer killed at the September 17th candlelight vigil.*

*If you were the partner at the time of an officer's death, please contact Kimberly LeFebvre at (312) 499-8899 or cpdmf06@gmail.com, (subject: Partner).*

**Second Vice-President's Report, By Frank DiMaria**

**The 2009 FOP Picnic Review**

The 2009 FOP Picnic was held on 8 July 2009 on the grounds at Gaelic Park for the 3<sup>rd</sup> year after months of planning and preparing. The morning was cloudy and it looked like it was going to rain but we kept our fingers crossed and despite the weather this year's picnic was a huge success. Our members starting lining up outside of the gates of Gaelic Park around 0830 hrs and once we opened there was a steady stream of our members and their families entering the fields to set up their tents and enjoy this event which the Lodge provides. As the children entered the park they were given candy and a prize. The ice cream truck was loaded and set up handing out ice cream bars and

popsicles. The complimentary refreshments for both the children and adults never stopped being poured until the last glass was filled at the end of the day. The amusement rides were taken full advantage of by our members and their families and never stopped until we closed. The competition was held for the Best Tent Contest with winners awarded for 1<sup>st</sup>, 2<sup>nd</sup> & 3<sup>rd</sup> Place. The heavy rain held off until the end of the day and then the skies opened. We survived the storm and closed the park at 1800 hrs ending another picnic. We hope that everyone had a good time and we look forward to seeing you all next year.

We would like to acknowledge and thank the following persons and compa-

nies for their contributions which added to the success of the 2009 Picnic;

- American Licorice Company
- Chicago Patrolmen's Credit Union
- Tom Cline
- Clover Hill Bakery
- Coyne Financial
- Joel D'Alba
- Will Fahey
- Ferrara Candy Company
- Joseph Roddy
- Sybaris Suites
- Vitners Potato Chips
- Webber Bakery

Please support them because they support you the Membership.

**Third Vice-President's Report, By Greg Bella**

**FAQs On The 55 To Medicare Benefit**

This benefit has been talked about for the past ten years by the membership. The real concerns over the availability of retiree healthcare as well as the ability to leave this job at a younger age have finally been obtained. This benefit has been obtained without giving up any of our current benefits. Some of the more

popular questions are outlined here with the correct answers.

**Q: If I retire before 55 years of age, can I obtain this benefit when I turn 55?**

**A:** No, you must be at least 55 years of age to obtain this benefit. If you retire before you are 55, you pay for retiree healthcare.

**Q: If I retire at 60-63, does this**

**benefit affect me?**

**A:** No, you still get free retiree healthcare for you and your family with the exception that you will receive your comp time payout in one lump sum.

**Q: If I am 60-63 years old and retire, can I receive the deferred payments for my comp time to take advantage of the tax benefit?**

**A:** Yes, you can make that election.

**Q: Do I have to take the deferred payments of my comp time?**

**A:** To participate in this benefit you must take the deferral. If you want the complete payout for your comp time you must make that declaration. You then will receive a lump sum payout, but you will have to pay for your retiree healthcare.

**Q: If I retire at 55-60 and die before I received my full payout of comp time, what happens to the remaining money?**

**A:** Your estate will receive the remaining portion of your money.

**Q: Is this a one time early retirement plan?**

**A:** No, this will be renegotiated after the expiration in 2012. This is like every other benefit in our contract, subject to renegotiation when the contract expires.

**Q: If the arbitrator awards a**

*(Continued on page 4)*

**FOP, Lodge #7 Annual Golf Outing**

**Monday, August 24, 2009**

**Tee Off Times Starting At 0800 hours**

**St. Andrew's Golf Club, Rte 59 at North Avenue  
West Chicago, Illinois**

**Reservations Are Being Taken Now By Calling Kathy Moore Or Doreen Plachta At The Office, 312-733-7776**

**\$400.00 Per Foursome Includes:  
Golf, Cart, Lunch & Dinner**

**Cash Bar**

**Money Due When Making Reservations**



**Third Vice-President's Report, By Greg Bella**

**four-year contract that expires in 2011, what happens to this benefit?**

**A:** Nothing, the current contract will be negotiated and this benefit will become part of the negotiation upon expiration in 2012.

**Q: Is this benefit available to everyone in the Department?**

**A:** No, it is currently only available to officers represented by the F.O.P.

**Q: 160 applicants must be reached by 01 Oct 2009 for this benefit**

**to be available. What if that number is not met?**

**A:** After 01 Oct 09 you will have fifteen working days to withdraw your application. You will then be able to apply for retirement after 01 January 2010, when the number drops to 130 applicants. The next two years, the number drops to 100 applicants.

**Q: What happens if more than 160 officers apply to retire?**

**A:** Nothing, the 160 applicant re-

quirement is a minimum number. There is no limit on the number of Officers, over 160, who can retire.

**Q: If I take advantage of this benefit before the contract is resolved, will I receive retroactive pay raises?**

**A:** Yes, you will receive retroactivity until the date of your retirement.

**Q: Does this benefit include eye care and dental benefits?**

**A:** Yes, the insurance is identical to what you have as an active member.

**Financial Secretary's Report, By Rich Aguilar**

**Chicago Marathon Grievance**

The Chicago Marathon grievance was heard by Arbitrator Steven Bierig on February 23, 2009. This grievance arose after the Department limited the Chicago Marathon overtime opportunity to officers in a specific pay grade.

The Lodge has contacted the arbitrator to determine if a decision is forthcoming. Arbitrator Bierig has advised the Lodge that he will have a decision by August 10, 2009. This important decision will undoubtedly have an impact on grievances filed on both the Obama Overtime Initiative and the Taste of Chicago Overtime Initiative. The complete ruling will be posted on the FOP website as soon as it is available.

**Marine Unit Grievance**

Several Marine Unit officers filed grievances when the Department denied them D-3 pay for the removal / transport-

ation of bodies from the waterways of Chicago. The Department believed that Marine Unit personnel were not performing the same duties as officers who removed/transported bodies on land. Fortunately, the arbitrator who heard the case did not agree with the Department's position and awarded these officers all of the monies that they were entitled to. The arbitrator also ordered the Department to pay officers the D-3 rate for these duties in the future.

**Personal Days**

The Lodge was recently alerted that a Watch Commander in the 003<sup>rd</sup> District decided that an officer's request for use of a personal day did not take precedence over other officer's requests for use of comp time and/or use of a BFD day. The Collective Bargaining Agreement, Article 11; Section 11.3, and General Order 94-05-04 specifically address this issue.

The CBA states: *Officers shall not be required to work on a personal day provided that written notice of the personal day is given to the appropriate supervisor no later than ten (10) days prior to the personal day.*

General Order 95-05-04 VI-A-3 states: *A personal day request will be given priority over requests for compensatory time off, remaining furlough days or baby furlough days.*

While the Department does have a management right to determine the amount of personnel necessary for operations, the Department does not have the right to disregard the same orders that they expect officers to adhere to. Any officer who is denied the use of a personal day that has been properly submitted at least ten days prior to the date requested off should contact the Lodge for advice on how to resolve the issue.

**Recording Secretary's Report, By Sidney Davis**

**9<sup>th</sup> Period Watch Bidding**

Section 31.5, Filling of Watch Vacancies, informs members that watch vacancies may occur during the 9<sup>th</sup> Period. If and when the Employer decides to fill a recognized watch vacancy by bid, such vacancy to be bid shall be posted on the seventh calendar day (Wednesday, August 26, 2009) of the 9<sup>th</sup> Period and shall remain posted for seven (7) calendar days (September 2, 2009) from the day of posting. Watch bidding is an in-house process for members assigned to said unit. Only one watch request can be submitted

(if posted) per individual. The next scheduled round of watch bidding will occur this November when all Lodge members affected by Article 31 (Steady Watch) may bid for watch selections for 2010. Please follow instructions posted in your C.O. Book for proper compliance. Not following instructions could lead to disqualification even through you may be the most senior bidder.

**FOP Picnic**

Lodge 7 held its annual FOP Picnic for the 3<sup>rd</sup> year in a row at Gaelic Park in Oak Forest Park, Illinois. Previous years

were at Santa's Village which closed in 2006. Attendance was estimated at 4500 Lodge members including their families. Carnival rides were provided by Spectacular Midways and rubberized Inflatable rides by Space Walk. The Lodge provided free refreshments, ice cream, picnic tables and music by Mike Rodriguez (Retired). A best dressed tent contest was held in which Cindy Rodriguez (650) won 1<sup>st</sup> place, 2<sup>nd</sup> place went to Alan Johnson (009) and 3<sup>rd</sup> place went to Robert Povilaitis (ret.). Congratulations to Cindy, Alan and Robert.

**From The Desk Of Jim Bailey, Field Representative/Trustee**

**Notifications**

Whenever the department deems it necessary to change your hours at the last minute, it is the department’s responsibility to notify you in a timely and appropriate manner. If the department calls your home and notifies a family member (not a department member) that your hours have been changed, this is NOT an official notification. In situations where the member has not been notified properly and disciplined, call the Lodge for assistance.

**Reporting 101**

An old-timer once told me, “Kid, believe none of what you hear and half of what you see.” That statement could not have been more true after reading Michael Sneed’s column on 19JUL. In her column, Sneed makes reference to the newly negotiated police contract. This comes less than a week after the mayor told the media that the parties involved were going to arbitration. At this point I was as confused as the Duck on the Aflac commercial with Yogi Berra. How could Sneed make reference to a negotiated contract after Daley stated we were going to arbitration? Keep this in mind when you read about or watch stories concerning our members or the department.

**Unexpected Guests**

If ever two unknown individuals in suits appear at your door unexpectedly, it is your right not to answer the door. If by chance you do open the door and are informed that these individuals are federal agents, you do not have to speak to them without the presence of a lawyer. Per the

Bill of Rights, you have the right to counsel during questioning. If at some point you are ordered by a higher ranking department member to give a statement, obey the order. However in doing so, explain that you will attempt to answer any questions they have upon the arrival of legal representation. Additional information regarding this issue can be found in Article 6 of the Contract and in G.O. 93-03-01.

**Police Shootings**

In the last month, there have been numerous police-involved shootings with shots fired at the police. Apparently the offenders, or the “victims” as described by the media, have no respect for our officers. Maybe they also see the demoralized our police officers have become and see an opportunity to break the law. Don’t compromise officer safety.

**9155’s**

In recent weeks, the department has decided to detail officers classified as 9155’s to OEMC to work as dispatchers. Per the contract, the department has every right to move these officers. These officers are currently at the D-2 pay scale. Several officers have asked if they have the option of not working at OEMC. The answer is yes, but they would have to give up their D-2 pay.

**In-Car Cameras**

Be advised that when utilizing the mute button on the in-car camera microphones, sound may still be recorded. With this in mind, always act like you are being recorded on video and audio. If this is the case with your in-car camera

microphone, call 744-DATA to have the problem addressed.

**Tuition Reimbursement**

Just a reminder, when filling out Tuition Reimbursement Applications and Notice of Tuition Repayment Requirements, ensure that the forms are submitted **within 30 days** of the start of each class. It is highly recommended that these forms are hand-carried to the Personnel Division. Members must submit an official grade report, an original tuition statement and, if applicable, the original receipt of payment for classes taken that term **within 45 days** of the end of the term. On the Tuition Reimbursement application, there is a line stating that forms are to be submitted within 45 days. This line applies to any paperwork that would be submitted after the last day of class Article 24 of the Contract, D.S.O. 01-06 and A.S.O. 06-03 should be referred to when completing Tuition Reimbursement applications.

**2010 General Handbook**

The process of putting together the next year’s handbook is underway. If you have any suggestions or comments regarding what information should be added or removed, please e-mail me before 1SEP at jbailey@chicagofop.org.

The Next General Meeting Will Be Held On Tuesday, 15 September 2009 at 1900 hours.  
  
All Members Are Encouraged To Attend.

**The 36, By Father Thomas Nangle**

There’s a beautiful, ancient myth about the messiness of this life and God’s reaction to it. It’s obviously not a true event, but rather a made-up story which is told to teach a lesson. Nobody deals with life’s messiness more than police officers, so the story ought to speak clearly to the police heart:

The scholarly old grandfather was teaching his granddaughter about life. He told her that God looked down on the earth thousands of years ago and was disappointed at conditions: war, violence,

meanness, poverty, hunger, injustice, greed. So God made a promise to himself: If He found just 36 good people on earth every day, He would let it continue to exist and if not, He would destroy the planet and all life on it. The old man was trying to teach the little girl that there are good people in the world. God must have found those 36 again and again, because this world continues to exist. Gramps told her that she would never know who the 36 are — they might be housewives or homeless people, doctors

or dock workers, champs or chumbalones. “Be careful, little one,” he said, “you’ll never know when you are in the presence of one of the 36.”

The great psychiatrist Karl Menninger wrapped up the simple message of the 36 story when he said, “The central purpose of every life should be to reduce the misery in the world.”

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

## So, Who's Praying For You?, *Compliments of Rabbi Moshe Wolf*

I was stopped on the street by a member of our flock and was asked, "Rabbi, my close friend is over burdened and in great pain with many of life's challenges. What can I do to help them?" My response was, "sometimes in life the best thing we can do for a friend in need is say a prayer for them." Let me explain with a short parable.

### Prayers On An Island

A voyaging ship was wrecked during a storm at sea and only two of the men on it were able to swim to a small, desert-like island. The two survivors, not knowing what else to do, agree that they had no other recourse but to pray to G-d. However, to find out who's prayer was more powerful, they agreed to divide the territory between them and stay on opposite sides of the island.

The first thing they prayed for was food. The next morning, the first man saw a fruit-bearing tree on his side of the land, and he was able to eat its fruit. The other man's parcel of land remained barren.

After a week, the first man was lonely and he decided to pray for a wife. The next day, another ship was wrecked, and the only survivor was a woman who swam to his side of the land. On the other side of the island, there was nothing. Soon the first man prayed for a shelter, clothes, more food. The next day, like magic, all of these were given to him. However, the second man still had nothing.

Finally, the first man prayed for a ship so that he and his wife could leave the island. In the morning, he found a ship docked at his side of the island. The first man boarded the ship with his wife and decided to leave the second man on the island. He considered the other man unworthy to receive G-d's blessings, since none of his prayers had been answered.

As the ship was about to leave, the first man heard a voice from heaven booming, "Why are you leaving your companion on the island?" "My blessings are mine alone, since I was the one who prayed for them," the first man answered. "His

prayers were all unanswered and so he does not deserve anything."

"You are mistaken!" the voice rebuked him. "He had only one prayer, which I answered. If not for that, you would not have received any of my blessings." "Tell me," the first man asked the voice, "What did he pray for that I should owe him anything?"

"He prayed that all your prayers be answered." ....End of parable.

For all we know, our blessings are not the fruits of our prayers alone, but those of another praying for us. Remember, when you bring sunshine to the lives of others, you can't keep it from yourself. My prayer for you today is that the Lord answers all your prayers. Amen.

Thanks for all that you do, your work is noble and sacred. May G-d bless you and keep you safe. Amen.

Compliments of your Police Chaplain, Rabbi Moshe Wolf, 773-463-4780, or e-mail:moshewolf@hotmail.com

## Independent Auditors Report For Chicago, FOP Lodge #7

The following numbers have been taken from the audited financial reports dated December 31, 2008 by the CPA firm, Frank L. Sassetti & Co. The actual audited report includes footnotes and disclosures not presented here. These footnotes and disclosures could influence the reader's view of the financial position of the Lodge. To view the Financial Statement in its entirety, any active member may contact the office of the Treasurer and schedule an appointment.

### Fratern Order of Police, Chicago Lodge No. 7 Financial Statements Years Ended December 31, 2008 & 2007

We have audited the accompanying statements of financial position of FRATERNAL ORDER OF POLICE, CHICAGO LODGE NO. 7 (a nonprofit organization) as of December 31, 2008 and 2007, and the related statements of activities, functional expenses and cash flows for the years then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of FRATERNAL ORDER OF POLICE, CHICAGO LODGE NO. 7 as of December 31, 2008 and 2007, and the changes in its net assets and its cash flows for the years then ended, in conformity with accounting principles generally accepted in the United States.

Frank L. Sassetti

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## Health & Insurance Committee Report, *By Edward King, Chairman*

The Health and Insurance Committee has been extremely busy these past several months. We have met to discuss two issues that I will speak about in this article. The first issue the Committee needed to address was the renewal rates for our retirees dental and vision programs which are currently administered through United Healthcare. In addition, the Committee entertained plan and rate proposals from MetLife who currently administers retiree's vision and dental coverage to Local 2, The Retired Chicago Teachers Union and many other unions throughout the City and State. Keeping in mind our commitment to get our members the best coverage for the best price, the Committee concluded that United Healthcare could not match the rates obtained through MetLife and through negotiation, the Committee was able to secure a much richer benefit for less money than our retired members are currently paying. After numerous meetings with representatives from MetLife, the Committee was able to secure dental plans that meet or beat our current premiums with a two year rate guarantee. Because of the larger network of providers under the MetLife umbrella, our retired members will be able to have more providers within network available to them. The real key to the savings obtained by switching carriers is in the area of out-of-network reimbursement. Currently out-of-network payments for basic services are reimbursed at fifty percent. Under the new plan, the reimbursement for out-of-network basic services would be at ninety percent. As I stated earlier, the premiums for either of these plans are the same or less than what our retired members are currently paying. You also still have a choice of plans. You can choose the less expensive in-network driven plan or the more expensive plan allowing for higher out of network payment.

The vision part of the change is as follows. The company that will be overseeing the vision coverage is EyeMed. They also have a larger provider network available than United Healthcare. The rates secured through negotiations are actually cheaper than before and contain a four-year rate guarantee.

By the time you receive this newsletter you will probably have already received a mailer explaining these plans and the procedures for switching to them. This mailer was sent out by Benefit Services Plus, the administrator of these plans, which is based right here in Chicago. They are here to work for you and will answer any questions or concerns you may have regarding these new plans and the transition period that goes along with a switch in carriers. They are highly qualified and have been doing this for a long time. Operators and toll free numbers have been established specific to FOP. They are aware of your needs as a retired Chicago Police Officer and are familiar with the payroll deduction already in place through the pension fund. BSP is more than capable of handling the transition period as to make it easy for everyone. To switch is easy. When your twelve month commitment with United Healthcare is concluded you will automatically be assumed under the comparable plan with MetLife and EyeMed based upon whatever plan you selected with United Healthcare. If you need to make changes simply call the designated phone numbers and representatives will assist you. United Healthcare representatives will still be available to assist those who have a commitment which extends past the new contract effective date with MetLife and EyeMed which has been set for 01 Sep 09. Please do not contact the Staff at the FOP Office, all questions should be sent directly to the companies, 312-466-0883.

The FOP website will also contain information relative to these plans under the Retirees page and Current Updates.

The Committee feels that these changes are necessary in order to provide the best benefit for your dollar. These changes were presented as a recommendation from the Health & Insurance Committee to the full Board of Directors at the July Board of Directors meeting and approved by the Board.

We hope that these changes will meet with the approval of our retired members and the Committee welcomes any comments or concerns.

The second task that the Committee faced was investigating a unique type of life insurance that is relatively new in the industry and will soon be available to all our member's both active and retired. This insurance is defined as Lifetime Benefit Term and is strictly voluntary in nature. The plan offers the advantages of minimal health-related questions, premiums fixed for the life of the policy and longterm care benefits. We are currently in the process of finalizing the agreement with the administrator of the plan and I will have further information regarding this benefit in future newsletter articles.

The Committee remains diligent in its efforts to research the many Health and Insurance related products and services available and recommend to our members those that we think would be beneficial in helping you make an educated choice for you and your family. Enjoy the rest of the summer and stay safe!

### **“COME HELP ONE OF OUR OWN”**

Detective Andrea LaBelle, Area 4 H/G/S, was diagnosed with breast cancer last year and underwent chemo and radiation. She is currently in remission and doing fine!! Her husband is a heavy machine operator and has been laid off work since Jan 2008 and suffers heart problems. They have three children and this benefit is to assist in the kid's college and elementary school education. Please join us...

**Stanley's Kitchen & Tap, 324 S. Racine, Chicago Illinois**

**Wednesday, August 26, 2009 from 1630—1930 hours**

Food, Open Bar, Raffles, Silent Auction, Bean Bag Tournament, Dunk Tank & Open Mic....Fun For Everyone!

For tickets or more information please contact Annette Ferek, Unit 640 — Area 4 H/G/S, 312-746-8252 or cell at 312-307-6516.

## 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 FOP web site, [www.chicagofop.org](http://www.chicagofop.org), for beneficial information. Feel free to email me at [csaladino@chicagofop.org](mailto:csaladino@chicagofop.org).

**June Pension Meeting** – Advocates present: Det Mark Howe, Det Steve Schorsch and myself. All appointed Trustees present. Disability Claims: Officers making application for disability: 1 granted Ordinary without prejudice, 3 granted Ordinary and 2 deferred for a hearing. Duty: 3 granted at 75%, 1 granted at 50%.

**Credit for Other Service - Sec.5-214c** - 14 officers awarded credit for service with Cook County.

**Annual Re-Examination** - A new form letter has been prepared by the Pension Fund for your annual examination by your doctor and the Pension Fund doctor. Call the Committee if there are questions on this form letter.

**Education Benefits for Dependents of Duty Disabled Officers** - Fall semester for college bound students is near and there are deadlines to apply for grant programs for your dependents. For info go to [www.collegezone.com](http://www.collegezone.com), click on application, then scroll down to Grant Program for Dependents of Police or call 1-800-

899-4722.

**Educational Scholarship** - for Duty Disabled Officers' dependents through National Association of Chiefs of Police (NACOP). For more info go to [www.aphf.org](http://www.aphf.org), click on NACOP or call 321-264-0911.

**Vocational Training Reimbursement Program (S.O. 06-03)** - for duty and occupational officers. For application call Employee Resource Services Division at 312-745-5369.

**Retiree Health Care Agreement** - Retire at 55 with premium free health care coverage for you and eligible dependents. Same benefits as in contract 25.2. Research and weigh your financial future (pros and cons) when you look into this benefit.

### Veteran's Corner

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

**VA Changes Eligibility** - The Department of Veterans Affairs is expanding access to VA health care by raising the income eligibility threshold. That means veterans who previously were denied VA health benefits due to their income may now be eligible to enroll for care. VA is now enrolling veterans whose income exceeds current means-tested thresholds by up to 10 percent. Jesse Brown VA

Enrollment Coordinator is JoAnn Woolley at 312-569-6278 or Alice Brown at 312-569-6274 or National VA Health Benefits Service Center at 877-222-8387. VA also provides a calculator online at [www.va.gov/healtheligibility](http://www.va.gov/healtheligibility).

**Illinois Veteran Grant (IVG) and Illinois National Guard (ING) Programs** - Because this is an entitlement program, eligible recipients will receive their awards regardless of annual appropriations by the Illinois General Assembly and the Governor. Illinois public 2 and 4 year colleges are required to waive any eligible tuition and allowable fees that are not covered by state appropriations. For more information, call 1-800-899-4722, or go to [www.collegezone.com](http://www.collegezone.com).

**27<sup>th</sup> Annual Vietnam Veterans Reunion at Kokomo, Indiana** – September 18<sup>th</sup>, 19<sup>th</sup> and 20<sup>th</sup>. I'll be there and hope to see all you returning officers at this reunion

**Paratrooper License Plates** - with our Jump Wing insignia will be on display at the Illinois State Fair in Springfield August 14-23. Sunday, August 16 is Veterans Day and free for veterans and their families. I believe applications for the new plates will be available in September so get in line with your specialized numbers...82<sup>nd</sup>, 101<sup>st</sup>, 173<sup>rd</sup>. Good Luck!

*"A people that values its privileges above its principles soon loses both."  
~ Douglas MacArthur*

Airborne Sal

### May 2009 Retirees

Name	Rank	Dist.	Yrs
Carroll, James G.	Lieutenant	021	29
Drake, Daniel M.	Officer	001	37
Frelix, Leonard B.	Officer	143	23
Frigo, Terry R.	Officer	016	43
Hannan, Andrea L.	Officer	010	23
Harris, Dale	Officer	192	19
Johnson, Odessa W.	Officer	011	18
McGrath, Thomas R.	Lieutenant	016	37
Miyamoto, Rick J.	Officer	024	33
Molnar, Charles M.	Officer	017	41
Moore, Thomas P.	Officer	022	32
Rice, Mary Ann	Officer	192	28
Sheehan, Thomas J.	Officer	001	39
Williams, David L.	Officer	001	22

### Who's Your Beneficiary?

This is a reminder to all members to take a moment and review your beneficiary information that is on file.

Organizations to double check include:  
 FOP, Lodge 7, (312) 733-7776  
 Pension Board, (312) 744-3891  
 Credit Union, (312) 726-8814  
 Prudential Insurance,  
 Deferred Compensation, (312) 443-1975

## Pension News, By Mike Shields

### Annual Report Review

The annual report for the Policemen’s Annuity and Benefit Fund of Chicago has been published for 2008. Our fund suffered a 30% loss in market value in 2008. We currently have \$3 billion in assets. The fund receives \$275 million annually in contributions from the city and our salaries. Our pension fund then pays out nearly \$500 million in deductions. The fund is currently 35% funded, yet using an accounting method known as “smoothing,” we are considered 47% funded. Our pension fund cannot trade its way out of this. We must continue to be cautious in our investments. What is hurting our fund is that the city leaders have known about our pension liabilities and have taken no action. To start, employer contributions must be increased. There has not been an increase by the City since 1982. Our current employer contributions are 2 times the employee contributions.

*The good news* is that pension plans

must be viewed as a motion picture. Our current status is merely a snapshot in time. Our fund survived the Great Depression, and we will get through this. Prior to any significant events in the market, our fund had serious problems back then. We will slowly recover from the 30% loss we suffered in 2008.

We have a Chief Investment Officer, Sam Kunz, who is relatively new to the fund. His strategy is not simply making

the fund money, but reducing exposure to risk. Our fund has recently restructured our asset allocation model to reduce risk. Asset allocation is the most important factor for any fund. Choosing the right money manager is like choosing the right boat. Selecting the proper asset allocation is like choosing the right river. I have much confidence that our fund’s new investment officer can navigate the fund to a more financially secure position.

Early in the morning on September 28th, Chicago Police Officer Nathaniel Taylor and his partner were attempting to remove a dangerous criminal from the streets of the City of Chicago. During this incident, Officer Taylor was fatally wounded, leaving behind his 6 year old daughter, Naomi.

To help ensure Naomi the future her father dreamed for her, Nate’s friends and family are hosting a benefit. Please join us for food, refreshments, live music, raffles, silent auction

**The Police Officer Nathaniel Taylor Memorial Foundation Benefit**

**Sunday, August 16, 2009**  
1300—1800 hours

**115 Bourbon Street**  
3359 W. 115th St., Merrionette Park, Illinois

For more information please visit the website, [www.rememberingnate.org](http://www.rememberingnate.org)  
or contact PO Cedric Taylor at 773-590-4333

## THE RICHARD LIS SCHOLARSHIP PROGRAM

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:**

- 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.
- 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.
- Scholarships will be available to high school graduates and any student who is presently attending a college or recognized trade school.
- 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.
- **Only one** application per eligible child will be accepted.
- The scholarship grants will be awarded on the basis of a **drawing** of the submitted applications at the **October General Meeting**.
- **Applications may be submitted up to the time of the drawing at the October Meeting.**

### RICHARD LIS MEMORIAL SCHOLARSHIP FUND APPLICATION

Applicant’s First Name: \_\_\_\_\_ Applicant’s Last Name: \_\_\_\_\_

Member’s First Name: \_\_\_\_\_ Member’s Last Name: \_\_\_\_\_ Unit# or RTD: \_\_\_\_\_ Star #: \_\_\_\_\_

Member’s Phone: \_\_\_\_\_ Member’s Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_ College or Trade School: \_\_\_\_\_

*Mail To: Richard Lis Scholarship Fund., FOP Lodge 7,(Unit 541 via Police Mail), 1412 W. Washington Blvd., Chicago, IL 60607*



**Store Hours:**

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

**Store Closed:**

September 5th —7th  
 for Labor Day

**Direct Line:**

312-733-2344

**End of Summer Closeouts & Pre-Fall Sale**

3-Tone Jacket In Navy—Black—Green With Accent Colors. Available In Sizes Medium To 2XL. A Great Fall Jacket With Mesh Lining & Hidden Hood **Was \$24.95—Now On Sale For Only \$19.95**

Canvas-Style Jacket In Tan With Brown Trim. Four Front Pockets, Zipper Front & Snap Sleeves. A Great Tactical Or Unit Jacket.

**Was \$38.95—Now On Sale For Only \$24.95—Our Best Sale Price!**

Youth, Gray With Black Ringer T-Shirt. Chicago Skyline PD Design. Sizes 6/8, 10/12 & 14/16.

**40% OFF—Brings Price To \$5.97 Each—Limited Quantities...**

Youth, Girls Chicago PD Heart In A Swirl T-Shirt. Colors Pink—Purple—Green—Gold—Blue.

Sizes 2/4 To 14/16. **Was \$8.95—Now On Sale For Only \$5.99 Each**

**Tee Shirt of the Month—Or For The Summer... Tank Top of the Month**

CPD Wings Design in Ash Gray, (Small—2XL) **30% OFF—Brings Price To \$8.36 Each.**

**10% OFF** All Challenge Coins (Except CPD Memorial Coins)

**Attention Sportsmen!**

Caplights—Portable Light Bar Hooks Onto The Bill Of A Cap  
 Great Gift Idea For The Sportsman & All Sorts Of Night Adventurers

**\$4.95 Each. Buy 2 Or More & Pay Only \$3.95 Each!**

**Duty Gloves—Limited Sizes—Lowest Price EVER!**

**25% OFF** All Remaining Duty Gloves. 3 Styles To Choose From:

- Thinsulate—\$12.71
- Hipora For Blood Pathogens (Waterproof) - \$14.96
- Spectralined—\$18.71

**Sweatshirts On Sale!**

Retro CPD Design Sweatshirt, Brown Crew Neck Or Hoodie. This Is A Good Looking Sweatshirt & Makes A Great Gift! Large—2XL Only. Crew Neck **Was \$24.95—Now On Sale For Only \$15.95 Each & Hoodie Was \$29.95—Now On Sale For Only \$19.95 Each**

Ladies Full-Zip Hoodie Sweatshirt In Pink—Lilac—Aqua. This Is A Great Price For A Beautiful Shirt.

**Was \$25.95 (\$26.95 For 2XL)—Now On Sale For Only \$19.95 For All Sizes**

**Back In Stock**

Police “You’re My Hero” Blanket  
 50x68 In Size  
 On Sale Now For Only  
**\$14.95 Each**

**Message From The Gift Shop/Merchandising Committee**

*As you have seen earlier in this publication, the FOP Family Picnic was a great success. The Gift Shop moved out to the fields of Gaelic Park to join in on the fun, and fun it was! We would like to recognize and thank the workers who made shopping in the big tent possible and seemingly effortless. Thank you Ina, Ted, Ken, Tom, Bob, Kyle, Noah, Kevin, Josh, Katy, Lauren, Amanda, Michael, Kristen, Alexis, Addison and Zita for all your hard work!*

Deceased members names are not published until after their passing is recognized at our General Membership meetings, the next meeting is on September 15th.

**News From The State, By Darrin Bourret, State Trustee**

Hope everyone’s summer is going well. There are still plenty of activities and discounts that Lodge 7 and the IFOP is offering for you and your family so take advantage.

For all of those who have not seen it yet, the IFOP website has been updated. These changes were discussed at board meetings on ways to make it more user friendly. The State Lodge is encouraging all members to check out the website

which is ([www.ilfop.org](http://www.ilfop.org)). Some of the new changes include the following:

- Blue Line newsletter
- Legislative updates
- Event calendar
- Scholarship applications
- Benefits for all IFOP members

I would like to inform those that I will be attending the trustee board meeting at the end of the month. I will try as best as possible to pass along any information

that goes on in next month’s news letter.

A reminder that the winners of the Illinois State lodge Scholarship will be announced in next month’s newsletter.

In closing, I would remind everyone that during the summer crime is up and safety for you and your partner is very important. Get back to basics; check you car, weapon, and radios. Sometimes the little things may save your life.



Official Publication of Chicago Lodge No. 7  
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**IS YOUR ADDRESS CORRECT?**  
IF NOT, PLEASE CONTACT THE LODGE.

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**HAVE YOU NOTICED THE BILLBOARDS THAT ARE AROUND THE CITY LATELY?**

