

BLUELINE

News from the Illinois Fraternal Order of Police



January 2012

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Illinois' Public Pensions: On What We All Agree

By Dan Nelson, Esq., Director of Government Affairs

The Illinois public pension system is a subject of great debate, but all seem to agree that the goal for public employee retirement systems should be financial security.

The Commission on Government Forecasting and Accountability (COGFA) agrees that the definition of financially secure is, "funded in an appropriate and responsible manner." The law states that COGFA, working with the retirement systems and the governor's Office of Management and Budget (OMB), are legally authorized to define what is "appropriate and responsible funding" for Illinois public pensions.

In 1994, a pension funding law [PA 88-593] changed the sections of the pension code, requiring the state-funded retirement systems to attain a 90 percent funding ratio by fiscal year (FY) 2045. Additionally, the law called for a re-determination, every five years, as to whether the 90 percent funding ratio continues to represent an appropriate funding goal.

Everyone also agrees regarding the events that followed. The employees made their payments, and their pension funds grew somewhat in the healthy stock market. But the legislature did not make their required payments, so the pension funds missed the opportunity to grow two to three times greater during that same time. The market dropped, and the limited growth on just the employee contributions to the state's retirement systems are now at historically low levels.

Many have explained that a pension plan is like a mortgage. The homeowner has a long period of time—usually 30 years—to pay on the mortgage note. If the homeowner makes all the scheduled payments, the mortgage would be considered fully funded at the end of the 30-year period. At any point during the 30-year period, the outstanding amount owed on the mortgage is like a pension fund's unfunded liability. The amount paid versus the amount owed would be the funding ratio: Payable if the total mortgage was due that day.

However, pension funds are very unlike mortgages because pension plans are never payable at once. They are not designed to end on a known date, like

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From the Desk of Ted Street President, Illinois State Lodge

Allow me this opportunity to wish everyone a new year that is filled with the joy of family, friends and prosperity, as well as the knowledge that the Fraternal Order of Police will stand guard to protect the rights of public employees engaged in the profession of law enforcement.

During my campaign travels around the country in late 2010 and 2011, as I sought an office with the National FOP Board of Trustees, I was constantly reminded of the quality of collective bargaining rights and pension benefits enjoyed by Illinois law enforcement, in contrast to most of the rest of the country.

There are significant differences in collective bargaining rights from the right-to-work states – from voluntary recognition by employers to advisory arbitration at best. In addition, pension benefits provide as a diverse range of benefits, from the percentage of wages earned to the number of years required to reach the maximum. There is a great deal of truth in the saying: "You don't appreciate what you have until you travel from home and see what others have."

One must appreciate and understand benefits, rights and privileges in order to be willing to stand up and defend them. I cannot say too many times how important it is for everyone's future security to be informed, to elect the right leaders, to support your leaders, and to be prepared to get involved at the grassroots level—whenever called upon.

The means by which we choose to deliver our message is as important as the message. It is always easier to "cheerlead" than it is to develop strategy, establish respect as a representative, and consistently take care of business. Cheerleaders are a dime a dozen. Men and women mature into leaders based on experience, putting the cause first and being dedicated to the service of others.

2012 will be as difficult as the last few years for public sector employees. If we have learned anything, the facts are what will carry the day. Politicians will say anything, and some will do anything. So long as we are diligent about moving forward with the facts, our battles will reduce in number.

The FOP is equipped on every front to represent membership against those who are about reducing and taking away our benefits and rights. Political party lines no longer define the supporters of labor. We must elect individuals who—at the local, state and national levels of government—are committed to stand with us in defending what we have worked for and earned through the collective bargaining process. Lives continue to be sacrificed at an ever increasing number in this profession, and there are some politicians who wish to focus on balancing budgets on the backs of labor.

We will stay the course. And allow me this opportunity to say, on behalf of staff, we are about the business of advancing, improving and protecting

Local Lodges Across Illinois Make Christmas a Little Brighter for Children & Families

By Katie Davis



A local police officer in McHenry, Illinois, participates in the Shop with a Cop program. Photo courtesy of Rich Publicity.

Many local FOP lodges in Illinois help put smiles on the faces of underprivileged children and families in their communities during the holiday season.

In the weeks leading up to Christmas, FOP members across the state come together to donate their time and money to “Shop with a Cop” programs, food drives and toy donations.

While some lodges seek outside donations to help offset the costs of these programs, many police officers and departments make individual contributions that lend to the overall success of the programs and events. Lodge members often set up one-time donations from their payroll accounts or have monthly contributions automatically deducted to support these programs.

In addition, lodge members and their families contribute their time

to various efforts, including organizing, collecting donations, wrapping gifts, purchasing and cooking meals, and assisting with actual events.

FOP members enjoy being able to bring happiness to the less fortunate in their communities, and appreciate that these programs allow them to shine a positive light on police officers and departments.

“Throughout the year, our social workers identify needy families and select kids that could benefit from this [program]. Police officers

also give us some suggestions based on cases they have had. Kids learn something about giving to others and also see police in a role other than the usual one where there is a problem or someone is in trouble,” said Vince Clark, FOP Lodge 42 in Naperville.

Officer Roger Otto (Lodge 42) adds, “I like taking part in this, and over

the years, it’s been great to see kids looking out for their family members instead of feeling like it’s ‘me-me-me.’ Hopefully, doing this helps break down some barriers and lets people see officers in a different way.”

Hanover Park Lodge 36 also got into the holiday spirit, joining the Hanover Park Lions Club in passing out holiday meals to families in need and presents to these families’ children. The Hanover Park FOP came to aid of the Lions’ Club when their long-time corporate sponsor backed out.

Hanover Park lodge members have enjoyed the positive experience of working with the Lions Club so much that they have already committed to supporting the event in the future.

On behalf of the FOP State Lodge, thank you to ALL local lodges, departments and individuals who donated their time and resources to help put smiles on the faces in their communities. You are all true public servants.



FOP License Plates

Exclusive for Members

- Random Issue, Personalized or Vanity Plates Available
- Passenger Vehicles, B-Trucks and Vans Weighing 8,000 Pounds or Less are Eligible
- Pricing is Comparable to Other Plate Purchase and Renewal Fees
- Purchases Support the Mission of the Illinois State Lodge
- Demonstrates Pride in Fraternalism and the Law Enforcement Profession



Applications Available at www.ilfop.org.

A Husband's Amazing Gift: Financial Security Through Life and Death, Batavia Police Officer Jason Kloese Takes Care of His Wife

By Amy Kloese, with Rebecca Phillips, Director of Communications & Member Relations

My husband Jason was a good gift-giver. I am reminded of that especially now, at Christmas time. Over our five years of dating and 10 years of marriage, Jason surprised me with many special gifts or experiences on birthdays and Christmases. To be honest, I was very spoiled and lived an amazing life.

Many of Jason's gifts came in small packages – like every girl loves. But there were also gifts that couldn't be wrapped in paper and put under a tree. It is many of these "un-wrappable" gifts are what I treasure most as I remember him today. Jason passed away on August 12, 2011 after a 2 ½ year battle with small cell cancer. He was only 33 years old.

Our story begins when I was 16 and he was 17. Jason and I were teenagers when we fell in love. It's a simple story... High school sweethearts, married after we both graduated with college degrees. We worked through all the big questions of life together, and when it was time to decide what career paths to take, we turned to each other to make the decisions.

Jason had always had an interest in law enforcement and felt he would be satisfied with a life as a police officer. We spent many hours discussing what that choice would mean for our future together—the risks associated with the job and the impact of a lifestyle that is dictated by shift work were just a couple of the issues we discussed. In the end, we decided he would pursue police work. It turned out to be the best choice. Jason was able to work as a Batavia police officer—doing a job he genuinely enjoyed—for 10 years. Many people who live twice as long are not as fortunate.

Over the years that Jason was on the job, we discovered that many police officers are married to nurses or teachers. We fit right in—I am a teacher. We both had good, secure jobs and genuinely enjoyed our work.

Shortly after we both began our careers, Jason gave me the first of many un-wrappable gifts – he began planning for our financial future. As public sector employees, we didn't expect to be "rolling

in dough" during our lifetimes, and we knew that when we chose our careers. But Jason knew, with a little financial planning, we could protect ourselves and our future. He began by setting up retirement accounts for each of us, even though we both had jobs that boast notable pension systems. Jason felt that if we started saving young, and made it a priority, we would come out ahead later in life.

In our mid 20's, Jason and I made the most important financial decision of our life – we purchased life insurance. It is this gift that makes my security possible today. Jason researched all the options, sought advice from professionals we trusted, and found a plan that worked for us. We thought – "Why not do this now? At no point in our lives will it be cheaper, we can afford a little bit extra per month right now, and someday it might come in handy." Little did I know that I would be 32-years old when "someday" would come around.

Jason began having abdominal pain in November 2008. It took many visits to many doctors and several long emergency room visits before he was diagnosed with cancer on January 2, 2009. He had no risk factors associated with the type of cancer he developed. In fact, our doctor said the chance of this happening to him was smaller than the chance of him getting hit by lightning. There was no explanation nor answer to that small but overwhelming question – "why?"

Jason was given six months to live; yet, in true Jason fashion, he defied the odds by living for 2 ½ years. Through those years, he endured several rounds of intense chemotherapy, radiation, and eventually, brain surgery. With the amazing support of the Batavia Police Department, Jason



Batavia police officer Jason Kloese lost his battle with cancer on August 12, 2011, at the age of 33. Jason's diligent preparation to ensure financial security for himself and his wife—which started well before his diagnosis—proves to be the greatest gift he could give his wife.

was able to keep working throughout his illness. It was because of the encouragement and camaraderie of his fellow officers and the law enforcement community that Jason was able to fully live his life, despite having such a terrible illness.

This was another one of his un-wrappable gifts to me. Throughout his illness, Jason fully lived. He did not let his illness drag him down. He continued to be the loving husband that I treasured. He continued to take care of me and be my partner in life. His final 2 ½ years with me were just like the ones before—filled with laughter, adventure and love; just filtered through the lens of terminal illness.

When we were married, we promised to love each other for our lifetime. We did not expect that time to be so short. In May 2011 we found out that a tumor in Jason's brain would need to be removed. Brain surgery at the age of 33 had not been in our plan, but it was in our reality. As one would expect, the risks with this surgery were high. So, as soon as the date for the surgery was set, Jason got to work preparing.

As he faced brain surgery, Jason was not preparing to take care of himself. Instead, he was preparing to take care of me in the worst case scenario. He put together a

binder of critical information I would need should anything happen to him, including:

- Bank account numbers, including online banking user IDs and passwords
- Power of Attorney documents for health care and property
- Retirement account information
- Life insurance policies and contact information
- A spreadsheet of all user IDs and passwords, from e-mail accounts to online bill paying
- Police department pension documents and contact information

After Jason's surgery, his cancer stopped responding to chemotherapy treatment. There were many decisions to make very quickly, and I was able to make them because of the work Jason had done leading up to his surgery. We did not have to worry about financial obligations or legal issues as he was living his final months of life. I was able to focus on loving my husband when it mattered the most. Even as he was facing the end of his life, Jason gave me that gift.

My hope is that our story will encourage other young law enforcement workers to take control of their financial situation and plan for unforeseen events in their future. As a young widow, I face a daunting task – I have to learn how to live without the partner I was going to spend the rest of my life with. I am very fortunate that, because of Jason's financial planning, I do not have the added burden of worrying about paying my bills or losing my house. Unfortunately, I have met many other young widows who are not as fortunate.

To say I miss my husband does not adequately describe the feelings of grief I experience on a day-to-day basis. But, when he was faced with death, my husband Jason chose to live as long as he could. So now, I choose to live my life – even when it seems impossible.

I had an amazing life with Jason for almost 16 years. Before his death, he set things up to take care of me when he was gone. He made sure I had nothing to focus on except the impossible task of learning to live without him. I will never move on from my amazing life with Jason. I will only move forward, taking all his unwrappable gifts with me as I begin to build another amazing life.

FOP President Delivers \$100,000 to Amy Kloese – Widow of Long-Time Batavia Police Officer Jason Kloese

Even as he faced terminal illness, Jason Kloese worked to ensure that his wife, Amy, would be financially secure after he was gone. Jason sought to understand his benefits as a police officer and which would continue to be available to Amy; and he filled the gaps with life insurance, savings and investments.

When the Illinois Fraternal Order of Police (ILFOP), in partnership with Beacon Financial Group, announced the availability of a group rate life insurance policy for ILFOP members, Jason did not hesitate to take advantage of the program. In October 2011, ILFOP President Ted Street delivered a \$100,000 check to Amy.



"Illinois lost one of its most dedicated and honorable police officers when Jason Kloese passed away in August," said President Street. "The actions he took and the decision he made to ensure he could continue to take care of his wife throughout her life, even after he was gone, is humbling. I encourage every law enforcement professional to follow Jason's example – take time now to understand your benefits and put a solid plan in place so that, in the event of tragedy, your family will have the resources they need."

The State Lodge has developed a partnership with Beacon Financial Group to be able to offer exclusive benefits to ILFOP members at discounted group rates, including:

Financial Services:

- Complimentary Consultation
- Financial Planning
- Investment Planning
- Retirement Planning
- Special Need Planning
- Estate Planning
- Tax Planning
- Education Planning
- Protection Planning
- Cash-Back Shopping

Voluntary Benefits:

- Cancer Insurance
- Accident Insurance
- Life Insurance
- Critical Care Insurance
- Lump-sum Benefit Cancer Policy
- Dental Insurance
- Health Insurance
- Vision Insurance
- Prescription Discounts

Beacon Financial Group has dedicated the last 10 years to working with law enforcement officers and their families to educate them about their benefits and help them find solutions that will meet their needs, as well as the needs of their families. BFG can help you answer the tough questions: How much life insurance will your family need? Which benefits will your family continue to have? Can your family financially survive without you? If not, what can you do to ensure their financial security?

For additional information about the benefits available through Beacon Financial Group, contact Jim Cappel, vice president, Beacon Benefit Services, at jcappel@beaconbenefitservices.com or (312) 235-2509.

Not Currently a Member of the Illinois Fraternal Order of Police?

The Illinois Fraternal Order of Police (ILFOP) offers Associate membership for those who wish to join, but are not otherwise eligible for regular membership (full-time, sworn law enforcement officers who live or work in Illinois). The annual membership fee of \$30 allows Associate members to benefit from the special rates, discounts and services that Beacon Financial Group has negotiated for FOP members; as well as many of the resources available from the ILFOP, including a membership card and decal, monthly and bi-weekly newsletters, and more. Visit www.ilfop.org or call (217) 726-8880 for additional information.

Retired or Planning to Retire? You can keep your ILFOP membership and take advantage of these services that you may have lost as a result of retirement!

Illinois' Pension Systems..., continued from page one.

a mortgage. Rather, pensions are payable over the unknown life-spans of its participants. Likewise, a pension plan can never be fully funded, meaning no future contributions are required to meet obligations. There is no Mayan calendar prediction for an end date regarding the unfunded liability of the state's pension funds. The year 2045 will come and go, the state's fiscal years will continue, and so will the pension plans.

Regardless of this fact, the state responded last year with pension legislation [P.A. 96-0889] that created a two-tier pension system that drastically reduced benefits in the five state retirement systems. Under the new law, the state's contribution will be reduced by \$71.1 billion.

Additionally, the projected accrued liability for the five state retirement systems reduced from \$555.7 billion to \$295.3 billion. The COGFA stated in a June 2011 report that, "despite the significant savings associated with P.A. 96-0889, adhering to the pension funding schedule set forth by P.A. 88-593 will continue to remain the most significant fiscal challenge for the state of Illinois."

Therefore, there is no actual date where a plan's future obligations become payable at once. And, if the COGFA has determined that the adherence to the pension funding schedule targeted at FY 2045 is the most significant fiscal challenge facing the state; AND the COGFA, retirement systems and OMB are

legally authorized to define what is "appropriate and responsible funding" for Illinois public pensions, it seems clear that the next appropriate step—the next legally responsible step—would be to bring those groups together to redefine what is appropriate funding.

It also seems reasonable to suggest that since the financial target will always be moving forward, the goal should be to establish in terms of a range instead of a fixed number.

Legislative Committee Grants Endorsements for Election Hopefuls

The Legislative Committee of the Illinois Fraternal Order of Police met in Springfield on January 10, 2012, to review various requests for State Lodge endorsement during the upcoming primary elections.

The committee granted endorsements to the following candidates:

Judicial

- **James Michael McGing**, Appellate Court Judge – First Judicial District, who seeks to fill the vacancy of the Honorable Robert Cahill.
- **Marguerite Anne Quinn**, Appellate Court Judge – First Judicial District, who seeks to fill the vacancy of the Honorable Michael J. Gallagher.

- **Jesse G. Reyes**, Appellate Court Judge – First Judicial District, who seeks to fill the vacancy of the Honorable Shelia O'Brien.
- **Mary Jane Theis**, Supreme Court Justice – First Judicial District, who seeks to fill the vacancy of the Honorable Thomas R. Fitzgerald.

Legislative

- **Kirk Dillard (R)**, Illinois State Senator – 24th District, who seeks reelection.
- **Glenn Nixon (R)**, candidate, who seeks to become the Illinois State Representative for the 79th District.

- **Angelo "Skip" Saviano (R)**, Illinois State Representative – 77th District, who seeks reelection.
- **Dave Syverson (R)**, Illinois State Senator - 35th District, who seeks reelection.

For additional information, or to seek endorsement, please contact:

Dan Nelson, Esq.
Director of Governmental Affairs
Illinois Fraternal Order of Police
4341 Acer Grove, Suite B
Springfield, IL 62711
dnelson@ifop.org
(217) 726-8880

About the Fraternal Order of Police, Illinois State Lodge

The Fraternal Order of Police, Illinois State Lodge serves a community of nearly 35,000 active duty and retired police officers by providing up-to-date information that is easy to find and use, including a newsletter, calendar of events and legislative updates.

Mission

The FOP, Illinois State Lodge has adopted the following MISSION: “To encourage fraternal, charitable, and social activities among law enforcement officers. To increase the efficiency of the law enforcement profession and thus more firmly establish the confidence of the public in the service dedicated to the protection of life and property.” Current Lodge focus areas include attracting new members and associate members, informing members, the public and encouraging donations to support member benefits and programs.

Lodge Preamble

“We, the law enforcement officers of the State of Illinois and the several political subdivisions thereof, as representatives and delegates of the subordinate Lodges, do hereby associate the several Lodges we represent and the members thereof for the following purposes:

To support and defend the Constitution of the United States and the State of Illinois; to inculcate loyalty and allegiance to the state of Illinois and the United States of America; to promote and foster the enforcement of law and order; to improve the individual and collective proficiency of our members in the performance of their duties; to encourage fraternal, educational, charitable and social activities among law enforcement officers; to advocate and strive for uniform application of the civil service merit system for appointment and promotion; to support the improvement of the standard of living and working conditions of the law enforcement profession through every legal and ethical means available; to create and maintain the tradition of esprit de corps, insuring fidelity of duty under all conditions and circumstances; to cultivate a spirit of fraternalism and mutual helpfulness among our members and the people we serve; to increase the efficiency of the law enforcement profession, and thus more firmly to establish the confidence of the public in the service dedicated to the protection of life and property.”

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