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2023 VOLUME 4

RAPSHEET

FIRST IN THE FIGHT



**MAP Wins
Federal Injunction
Against Automatic
Decertification**



MAP OFFICE:

235 Remington Blvd., Suite B
Bolingbrook, IL 60440
630-759-4925
mapoffice@mapunion.org

SHAW MEDIA
est. 1851

www.shawmediamarketing.com

JOHN HOLIDAY
Editor

LAURA SHAW
Project Manager

JACLYN CORNELL
Local Sales Manager

TERESA SPENCE
Designer

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MAKE THE CALL

First responder mental health resources directory

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| ■ MAP EMERGENCY NUMBER:
1-630-905-0663 | ■ SERVE & PROTECT: 1-615-373-8000 |
| ■ CRISIS TEXT LINE: Text BLUE to 741741 (free, 24/7 and confidential) | ■ SHARE THE LOAD: 1-888-731-3473 |
| ■ NATIONAL SUICIDE PREVENTION HOTLINE: 1-800-273-TALK | ■ COPLINE: 1-800-267-5463 |
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1-800-676-7500
(first responder call-takers) |
| ■ SAFE CALL NOW: 1-206-459-3020 | ■ CIST (Critical Incident Support Team):
1-866-535-1078 |

PRESIDENT'S POST

KEITH R. GEORGE



It's a helluva time to be a Cop. In today's world, MAP is more necessary than ever!

Policing is a noble and essential profession. Policing plays a pivotal role in maintaining law and order in our society. Policing provides a safe environment for everyone to go about their lives. However, it is also a job fraught with danger and numerous challenges. Too many times, our members face situations leading to physical harm, emotional trauma, and legal peril. In this article, we will explore the dangers of being a police officer and discuss the critical need for MAP and its legal defense plan.

The dangers our members face daily:

Physical Danger: Our members confront physical danger on a daily basis. They are tasked with responding to violent and chaotic situations, apprehending dangerous criminals, and maintaining public safety. This exposure to physical harm puts their lives on the line every time they don the uniform.

Emotional and Mental Stress: MAP members witness traumatic events, dealing with distressed individuals, and making split-second, life-and-death judgments. All without the ability to call a time out, phone a friend, or ask for a booth review. These experiences can lead to severe emotional and mental stress, resulting in conditions like PTSD, anxiety, and depression among our members.

Legal Peril: Our members operate in a complex legal landscape. The decisions they make during high-stress situations can be scrutinized intensely. They are forced to make split-second decisions in a dynamic environment, often without all of the facts. The fear of facing legal consequences for actions taken in the line of duty adds significant stress to our members.

The Need for MAP:

Collective Bargaining: MAP plays a crucial

role in advocating for the rights and well-being of officers. We negotiate contracts, ensuring fair wages, benefits, and working conditions. These are essential components for attracting and retaining qualified personnel. To say nothing of the fact, our members deserve these benefits because they put themselves in harm's way, each and every day.

Legal Support: MAP provides legal representation to officers facing disciplinary actions or legal charges related to their official duty. We also offer a robust legal defense benefit. If one of our members is charged criminally from actions emanating out of the scope of their employment, MAP supports its members financially. This support is vital in ensuring officers have a fair chance to defend themselves against accusations and navigate complex legal processes.

Counseling and Mental Health Services: MAP believes in protecting its members' mental health. MAP has a strong network to guide our members to counseling and mental health services. This network assists our members and allows them to cope with the emotional toll of their job. These services can be instrumental in addressing issues like PTSD and reducing the stigma surrounding mental health within the force.

Advocating for Training and Safety Measures: MAP routinely advocates for ongoing training and the implementation of safety measures to minimize the risks officers face on the job. We believe the SAFE-T Act fell short on mandated training issues that face our members today. We believe changing the daily policies and procedures directing police officers without providing the proper training will continue to be a problem moving forward. Training such as de-escalation training, use of force, and providing well-written body-worn camera policies will assist our members with the difficult task of

policing moving forward.

Legislative Engagement: MAP is at the forefront of drafting meaningful legislation impacting our members. MAP provides a variety of legislative engagement including, but not limited to: introducing, drafting, and furthering legislation beneficial to our members. MAP has a narrow focus, we work to enhance legislation concerning wages, hours, terms and conditions of work, the Illinois Pension Code, and the Illinois Public Labor Relations Act.

The Role of Legal Defense:

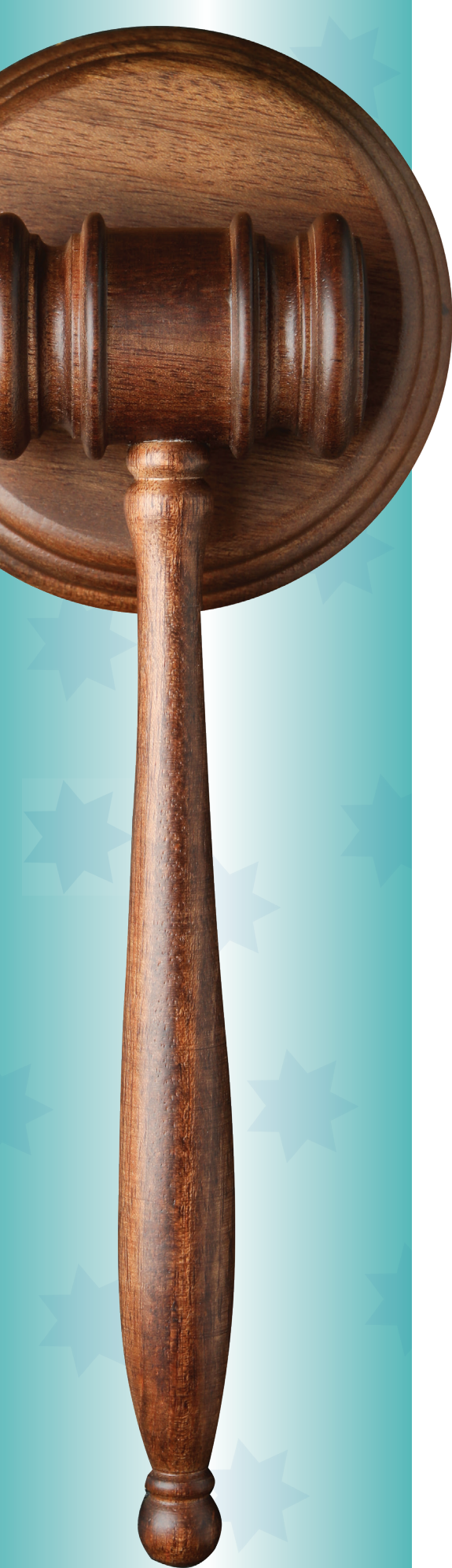
Protecting Officers' Rights: One of MAP's cornerstone philosophies is providing legal defense to our members. We believe this is essential for ensuring officers' rights are upheld during internal investigations, criminal investigations, and decertification proceedings. This is crucial to our members. Without those protections, our members may be subjected to unjust decertification, discipline, and even criminal convictions.

Reducing Personal Liability: MAP's legal defense can protect officers from personal liability in cases where their actions were within the scope of their duties. Without this protection, officers might be hesitant to take necessary actions in high-risk situations, potentially jeopardizing their safety and that of the public.

In conclusion, the dangers of being a police officer are undeniable. It is crucial to recognize and address these challenges. MAP's legal defense plays a vital role in protecting officers' rights, providing support, and upholding the principles of justice. It is essential officers have access to MAP's benefits to ensure law enforcement personnel can perform their duties safely and effectively while preserving the trust and integrity of our profession.

IN CASE OF EMERGENCY

If you are involved in a critical incident or need to contact MAP for any emergency, call 630-905-0663.



FIRST IN THE

A WIN AGAINST ILETSB ILLEGAL

Keith A. Karlson, MAP Director of Legal & Legislative Affairs

There are many satisfying aspects to being a police union attorney. We represent working people who belong to an honorable profession.

We are the underdog. We do so while outnumbered and against lawyers who are paid more. We help our members make a difference one member or chapter at a time. It is satisfying work. Once in a while though, the Union finds itself in a battle bigger than any single member or chapter. Sometimes MAP must defend the profession of policing.

Recently, I had the honor of representing a member in a case where MAP challenged a particularly troubling portion of the SAFE-T Act. Since the Act passed, MAP has expected a case where the Illinois Law Enforcement Training and Standards Board ("ILETSB") would choose to "automatically decertify" a MAP member without any notice or hearing. That day came.

Disappointingly, ILETSB "automatically decertified" a MAP member who was charged with a felony. To be clear, our member was never found guilty and never admitted guilt. In fact, the charges against the MAP member were dismissed and the arrest was expunged. The member never entered a diversion program, took court supervision, or any other disposition where guilt was established or admitted.

Nonetheless, the ILETSB Executive Director took away a MAP member's license to engage in their chosen profession. ILETSB did so without any notice, without any hearing, and without any opportunity for judicial review. No other licensing statute grants the State such sweeping unchecked power to rob a citizen of their livelihood. Following the SAFE-T Act, barbers, tattoo artists, and

carnival attraction operators had more due process protections in their licenses than police officers.

Funded and backed by MAP, we filed suit in the United States District Court for the Northern District of Illinois. Among other claims, we argued ILETSB had taken away our member's license without any due process in violation of the U.S. Constitution and Illinois law. We then filed a motion for preliminary injunction seeking to have the member's certification immediately reinstated.

On September 26, 2023, U.S. District Court Judge Virginia M. Kendall granted our motion for preliminary injunction. She ordered ILETSB to immediately reinstate the member's certification and enjoined ILETSB from decertifying the member again without first implementing basic due process protections. Judge Kendall explained her reasoning in a 23-page written opinion.

Largely, this case hinged on the SAFE-T Act's change to the definition of the term "convicted." Before the Act, convicted meant just that – a person was found guilty and sentence was entered. Pre-SAFE-T Act, actual conviction of a felony or disqualifying misdemeanor was the only means by which a police officer could be "automatically decertified." Meaning, a person pled or was found guilty in court and was sentenced. The prior "conviction" standard did not cause constitutional problems because a person actually convicted of a crime received substantial due process via the criminal court case.

However, post-SAFE-T Act, the criteria for "automatic decertification" was expanded to include to anyone who "has been

THE FIGHT

L. AUTOMATIC DECERTIFICATION

convicted of, found guilty of, entered a plea of guilty to, or entered a plea of nolo contendere to, a felony offense," including "sentences of supervision, conditional discharge, or first offender probation, or any similar disposition provided for by law." ILETSB relied upon the portion reading "any similar disposition provided for by law" to decertify our member. Again, all charges against our member were dismissed and expunged. Yet, ILETSB said he was "convicted" of a felony. Judge Kendall was troubled by ILETSB's action.

Judge Kendall noted a State has wide discretion in regulating its own licenses. However, even under that deferential standard, she held, "due process must, nonetheless, be carefully guarded." Judge Kendall explained, under the U.S. Constitution, "a licensee retains the right to due process through suspension and revocation..."

Undaunted, ILETSB argued police officers have no property right in their licenses because the SAFE-T Act says a police officer "has no property interest in law enforcement certification at the time of certification or any time thereafter." The court was unpersuaded by ILETSB's claim. Judge Kendall explained, "Accepting Illinois's position would nullify a bedrock protection, as any state could defeat due process requirements by attaching the words 'not a property interest' to a law – or to its entire code."

Automatic decertification provides no due process. Judge Kendall noted, "That absence is by design. Automatic decertification removes any chance to contest the Board's decision." Further, Judge Kendall concluded, "Due process demands something more."

With regard to whether the "extraordinary remedy" of a preliminary injunction should be granted, the court held, our member would likely suffer irreparable economic and constitutional harm if the member's decertification continued. By law, Judge Kendall also was required to balance the public interest of both parties. The court concluded "the balance of the equities and the public interest favor" the MAP member. Explaining further, Judge Kendall wrote, "providing procedural safeguards for law-enforcement officers' interests in their certifications would impose a minimal burden on public safety. Indeed, additional procedure would ensure that law-enforcement officers who have not committed any criminal offense may continue to protect the community."

I am happy to report our member has been reinstated to pay status and is going through the administrative steps to return to full active duty. The case is ongoing and MAP continues the fight to ensure our members' rights are protected through any decertification process. On October 19, 2023, the Illinois Attorney General's Office, in open court, reported it would not be appealing Judge Kendall's injunction.

I am grateful to work for MAP, a labor Union that fights for its members and protects the rights of all police. It is an honor to represent MAP in this matter – the first union to fight and to win a legal battle against the SAFE-T Act's (de) certification scheme. While the fight is not over, I know we are on the right side of this battle. More will come. As always, MAP stands ready to defend its members.

If you or a fellow member receives notice of any decertification action, contact your MAP representative immediately. Please stay safe!

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235 Remington Blvd., Suite B
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MAP CHAPLAIN'S CORNER

By Rev. Tammy Roach

Be Like the Elephants

Recently, my colleague Lars used an illustration in one of his sermons that spoke to not only the Christian message but is also fit for addressing mental health and wellness. In his sermon he reminded us of some of the lesser-known details about the 2004 Tsunami in the Asian Pacific...namely the early warning signals that were missed. The oversight of these early warning signs kept people from getting to safety before the 160 ft. tall waves came crashing in, flowing three (3) miles inland destroying both life and home. What was this early warning sign? Elephants.

Eye-witness reports said that moments before the Tsunami hit, elephants became agitated, stopped what they were doing, and ran to higher ground; they trumpeted, ignored their owners' commands, and at least one still had a tourist on its back. Shortly after, other animals also began displaying odd behavior, and those that could followed the elephants to higher ground. These strange phenomena confused many people, and unfortunately by the time they realized why the elephants and other animals (both domestic and wild) sought safety, it was too late.

You may be wondering how this was possible; it came down to hearing. Unlike humans, many animals have the ability to hear infrasound vibrations. And elephants, having the more sensitive ears, detected the oncoming trouble first. This unique ability – to sense the oncoming danger—allowed them to protect themselves and survive this catastrophic event.

While humans do not have infrasound capabilities, we do have primal instincts that protect us from danger (fight or flight), and our bodies do warn us that we are injured (pain), or have an illness (fever), or are stressed. Too often, however, when it comes to stress we ignore the early warning signs, brush them off as nothing (or weakness), and only begin to take notice of the warning signs as the impending 160 ft wave crashes

around us. Ignoring our natural stress indicators, instead of heeding the warnings, causes severe debilitation, broken relationships, chronic illness, or even early death.

Signs of unhealthy levels of stress (distress) come in many forms including cognitive, emotional, physical, and behavioral. Cognitive symptoms include such things as constant worry or racing thoughts, forgetfulness and inability to focus, showing poor judgement, and pessimism. Emotional symptoms of stress include becoming easily agitated, frustrated, or moody, feelings of overwhelm, difficulty relaxing or quieting the mind, feelings of loneliness and worthlessness, depression, and avoiding others. Physical symptoms of stress are comprised of such things as low energy, headaches, digestive problems, aches and pains and tense muscles, chest pain or rapid heartbeat, insomnia, loss of sexual desire and/or ability, and frequent colds and other illnesses. And finally, behavior symptoms include increases use of alcohol (or other substances), changes in appetite, nervous behaviors like nail biting or pacing, and procrastination. The biggest thing to watch for is any change that varies from your normal and impacts your life.

If, like the elephants, you can learn to recognize the early warning signs, and respond proactively with healthy coping skills and stress management, you have a better chance of long-term wholistic officer survival...a survival that will not only keep you safe on the street, but one that will keep you healthier in mind, body, and spirit.

Rev. Tammy J. Roach
(AKA Tammy, Pastor Tammy,
or Chaplain Roach take your pick)

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From Patrol and Protect to Pensions and Premiums →

Joel J. Babbitt, CLUBenefits Coordinator/Retirement Healthcare Funding Administrator for The Illinois Public Pension Fund Association and The National Public Pension Fund Association

Imagine your retirement: lounging on vast beaches, teeing off on pristine golf courses, embarking on dream vacations, or perhaps buying that lake house you've always eyed. Picture days spent on a boat or diving deep into a long-neglected hobby. It's the kind of freedom and relaxation we all dream of after years of hard work. But for many, that dream encounters the harsh reality when they realize a significant portion of their pension check is consumed up by federal income taxes and health insurance premiums.

Before that pension check even lands in your hands, 20% is taken by Uncle Sam. Then add the burden of health insurance premiums, which on average cost a pre-65 retiree about \$1,250 per month for the retiree and their spouse, and the financial picture becomes more challenging. If you retire at age 55, by the time you reach Medicare eligibility at age 65, you would have spent approximately \$191,000 on health insurance premiums alone.^{1,2}

Once you reach Medicare age, many believe there is very little out of pocket expense. However, a healthy 65-year-old couple retiring in 2022 is estimated to need \$371,000 in after-tax savings to cover their medical expenses for the rest of their lives.³

But there's hope. Instead of draining your Deferred Compensation Plan or a significant portion of your monthly pension on insurance premiums, let's review what a Retirement Healthcare Funding Plan (RHFP) can do. This savings and investment plan provides a pool of tax-free funds to pay for qualified medical expenses, including insurance premiums. Contributions are tax-exempt, and so are the earnings and withdrawals. This account is versatile, covering a multitude of qualified medical, dental, and vision out-of-pocket expenses, including various insurance premiums ranging from; retirement insurance premiums for medical, dental, vision (including COBRA premiums), qualified long-term care premiums, Medicare Part B premiums, Medicare Part D premiums, and Medicare supplement insurance plan premiums.

A standout feature of the RHFP is the tax-exempt status along with the ability to contribute multiple forms of compensation. Any form of compensation can be invested, if it adheres to specific rules and is formula based. Individual members can't cherry-pick the compensation that goes into their account; it must follow a formula-based model.

Additionally, since 2014, the IRS has permitted a one-time opt-out at implementation for current members of a bargaining unit, with all subsequent members being automatically covered.⁴

Here are some common RHFP funding strategies:

Mandatory Member Contributions (Based on years of service)

Year of Service	Contribution Amount (% of Pay)
0-2 Years of Service (Probation)	0% of pay
2-7 Years of Service	3% of pay
8-15 Years of Service	4% of pay
15+ Years of Service	5% of pay

Additional Funding Methods include Sick Time, Comp Time, Vacation Time, Longevity Pay, Bonus Time, End of Career Pay, Accumulated Time Due, Unused Uniform Allowance, and Direct Employer Contributions.

Some common practices are:

- 100% of end-of-career pay/final check/severance pay is mandatorily deposited into the plan.
- Unused Sick and/or Vacation time is mandatorily deposited into the plan on an annual basis.
- Comp Time exceeding a member-established threshold is mandatorily deposited into the plan.
- Longevity pay is mandatorily deposited into the plan.

Between 2001 and 2020, wage inflation averaged 2.79%, while medical care inflation clocked in at a whopping 5.27%. Let's break that down: if medical costs have been rising almost twice as fast as wages for the past two decades, and if your average wage hike over your career has hovered around 2.5%-3%, it's clear that medical expenses are outpacing your earnings.⁵

Now, imagine being retired, living on a fixed income, perhaps with a 3% annual Cost of Living Adjustment (COLA). Even with that COLA, the rising medical costs can still eat up 40 to 50 percent of your pension once you factor in taxes.

When establishing an RHFP, consider starting contributions at no

A Unique Solution for Retiring Police Officers

less than 3% of pay. Since most everyone will be paying the full insurance premiums with after-tax dollars, you might as well pay for them with tax-free money. There are no annual or lifetime contribution limits with an RHFP.

This is a unique program designed to enhance your financial readiness for retirement. We've all heard of a fellow police officer delaying retirement because of the burden of skyrocketing health insurance costs. The RHFP offers members a proactive approach to brace for these hefty healthcare expenses in retirement, granting them the freedom to retire on their terms.

In essence, the RHFP bridges the gap between benefits and compensation, providing members with a bucket of tax-free money to tackle these costs.

Two things are certain in life: death and taxes. But there's a third – the inevitability of healthcare costs in retirement. A RHFP can provide you and your members with a head start in securing your financial future.

If you are interested in learning more about how to educate your membership, and potentially the path for implementing a plan for your local, please contact either Joel Babbitt at 773-427-2060 (joelb@nppfabenefits.org) or Kevin O'Brien at 773-427-2064 (kevino@nppfabenefits.org).

Sources:

1. Bureau of Labor Statistics (*Employee Benefits in the United States*)
2. Wealth Blueprint Healthcare Costs In Retirement Calculator (Assuming Ages 55-64), www.wealthhealthblueprint.com/results/
3. Milliman Retiree Health Cost Index: <https://www.milliman.com/en/insight/retirement-planning-health-cost-index>
4. Internal Revenue Service: IRC 7.25.9.5
5. Bureau of Labor Statistics (*Inflation Data 2001-2020*)

Joel J. Babbitt has been active in the insurance, investment, and Third-Party Administration business since 1987.

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Sawyer Falduto is BUILDING STRONG BONDS



John J. Falduto, Managing Partner, meeting with clients

At Sawyer Falduto Asset Management, pension fund administration is the number one priority. Managing Partner John Falduto recalls their process in starting the firm. "Prior to [2007], we had been part of Bank Trust departments in the Chicagoland area and our main line of business, or focus, was on the Illinois Police and Fire Pension Fund investment management arena," he says. "Our responsibilities to those funds, back before we started our own firm, was to not only manage the investments for the police and fire pension portfolios, but also handle or help with administration of those funds, meaning paying bills for the funds, pensioner payments, assisting with accounting/audit information and attendance at quarterly pension board meetings."

Since working with police and fire was something both Tom Sawyer

and John Falduto were already very familiar with, they decided to open their own firm in 2007. "Our primary focus at that time was to continue to manage police and fire pension funds," says Falduto. Through those relationships, Sawyer Falduto continued to forge a stronger connection with police and fire, thus introducing the firm to the Metropolitan Alliance of Police as many of their clients are members of the union.

Over the years, the firm has only strengthened their familiarity with MAP after being invited to sponsor various events and participate in different seminars. "From that point, from the start of our firm forward, we essentially focused on managing and helping with administrative needs of police and fire pension funds, other not-for-profit type organizations, some unions and some individuals," says

IN CASE OF EMERGENCY

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Falduto.

Now, their work has evolved from managing over 170 police and fire pension funds to mostly cash management when it comes to police. "The Illinois State Statutes changed about three years ago, and Illinois police pension funds have since been consolidated into one large pooled fund, the Illinois Police Officers Pension Investment Fund," says Falduto. "And so all but a handful of our pension funds have actually consolidated into this pool and are now handled by an independent board. So, our responsibilities have changed in that, instead of managing investments for these funds, we're now continuing to assist with cash management and other ancillary and administrative type functions that we had helped with in the past, but we're no longer managing the individual funds. We're simply helping primarily with cash management," says Falduto.

Sawyer Falduto continues to support police across the state as cash management practices evolve, often working with MAP members. "We became familiar with them by working with their clients and there was a nice synergy there being that the assets of the underlying departments and pension funds were handled by Sawyer Falduto, and it was a natural opportunity for us to be able to assist their union as well," says Falduto. "It didn't take long for us to realize that part of what allows the members of MAP to do their job every-day is the strong support that they receive from the MAP union."

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SM-CL2122424

CONTRACT SUMMARY

Updates from our attorneys about collective bargaining agreements for MAP members.

GARY DEUTSCHLE

■ LAKE IN THE HILLS CIVILIANS

- 4 yrs contract
- Wages: 4%, 2.5%, 2.5%
- Increase in personal time for 12 hour employees
- Uniform allowance increases to \$600.

JOHN GAW

■ WILL CO COURT SECURITY

- 3 yr contract 12/2021 to 11/30/24
- Wages: 3%, 3%
- Vacation time: five weeks after 15 years seniority
- Personal/ Sick days: four after 10 years

IL TOLLWAY CALL TAKERS

- 4 year contract
- Wages: 3.5%, 3%, 3%, 3.25%
- Vacation: up to 25 days based on seniority
- Personal/ Sick Days: may use up to 6 sick days as personal leave.

MARK MCQUEARY

■ MATTESON SERGEANTS

- 3 yr contract
- Wages: 3.00%, 3.00%, 3.00%
- 1% Law Enforcement Certification Pay added to base salary in addition to wage increases.
- Specialty Pay for "Commanders"
- Residency extended to "Collar Counties"
- Vacation Time Increased for 25 Years of Service (240 hours)
- Increase Education Pay increased.
- Uniform Equipment Expanded

STEVE CALCATERRA

■ IL VALLEY REGIONAL DISPATCH

- 3-year contract
- Wages: 2023 adj 1%
- Depending on Step: 2024 3%, 2025 3%, 2026 4%
- Vacation time: 40-200 hours/ depending on service time
- Personal/ Sick days: 8 hrs sick per month
- Insurance opt-out \$4,000 annual

RIVER VALLEY JUVENILE DETENTION

- 4-year contract
- Wages: 2022-2023 combined 11.75%, 2024 6.25%, 2025 5.5%
- Vacation: 1 year - 2 weeks; 5 years - 3 weeks; 10 years 4 weeks; 15 years - 5 weeks
- Personal/ Sick days: 3 personal days/ 8 hrs sick per month
- Parental Leave: 4 weeks paid

KEITH KARLSON

■ WESTERN SPRINGS SERGEANTS

- 4 yr contract
- Wages: Elimination of tier 2 for topped out wages; 2.5%, 3%, 3%, 3%

OPEN ENROLLMENT



Open enrollment for the MCL supplemental life, AD&D, accident and critical illness insurance begins **October 1st** and continues through **November 30th**.

The open enrollment website is **presents.voya.com/EBRC/MAP**.

The MCL Insurance Hotline is **(888) 212-7822**.

There are two changes this year:

1. The age for termination of the policies has been raised to 75 (recall we started at retirement no matter the age). That means members can keep their supplemental policies regardless of their active or retirement status up to age 75 as long as they purchase their plan prior to retirement with no reductions in coverage.
2. The limits for supplemental life and AD&D insurance have increased from \$300,000 to \$350,000!

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FIRST RESPONDERS WELLNESS CENTER

Stressed? Anxious? Depressed?

There are a lot of stressors for Police Officers, and we can help!

The First Responders Wellness Center is a full psychological services center for only first responders and their direct families. All of the clinicians are former first responders or those who have worked directly with first responders.

We can provide confidential individual or couples therapy.



Contact: 630-909-9094 or email at info@firstresponderswellnesscenter.com

**1412 W. Washington Blvd 2nd Floor Chicago, IL
100 Tri State International #260 Lincolnshire, IL
477 E. Butterfield Rd. #408 Lombard, IL**

SM-CL2119879



International Survivors of Suicide Loss Day

November 18 & 19, 2023

Each year, AFSP supports hundreds of large and small Survivor Day events around the world, in which suicide loss survivors come together to find connection, understanding and hope through their shared experience. While each event is unique and offers various programming, all feature an AFSP-produced documentary that offers a message of growth, resilience and connection.

Questions?

AFSP Illinois Chapter
illinois@afsp.org
312-890-2377

Local Event Information

Saturday, November 18th

- Belleville: belleville-illinois.isosld.afsp.org/
- Breese: breese-illinois.isosld.afsp.org/
- Chicago: chicago-illinois.isosld.afsp.org/
- Crystal Lake: crystal-lake-illinois.isosld.afsp.org/
- Elgin (bilingual): elgin-illinois.isosld.afsp.org/
- Schaumburg: schaumburg-illinois.isosld.afsp.org/

Sunday, November 19th

- Virtual: statewide-event-illinois.isosld.afsp.org/

afsp.org/survivorday



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*Your APRs may vary each billing period. The ANNUAL PERCENTAGE RATE will change each month on the first day of your billing cycle. The purchase rate equals The Wall Street Journal prime plus 4.90%. The cash advance/balance transfer rate equals The Wall Street Journal prime plus 7.90%. The APR is for the Platinum Elite program. Your rate may vary based on individual creditworthiness and ISPFCU underwriting standards. Visit www.ispfcu.org for complete disclosures. Federally insured by NCUA.

DID YOU KNOW

If there is a question you would like MAP to answer, please email John at Jholiday@mapunion.org.

The information provided does not, and is not intended to, constitute legal advice; instead, all information, content, and materials available on this site are for general informational purposes only. You should contact MAP to obtain representation with respect to any particular legal issue related to collective bargaining and your union rights.

Fortunately, most sworn officers will work their entire career without suffering a serious injury. For our sworn members who are injured on the job, it is important for you to understand the benefits under the Public Employee Disability Act and the Workers' Compensation Act.

1 What are PEDA benefits and how do they compare to workers' compensation benefits?

Public Employee Disability Act (PEDA) benefits are provided to police officers and other first responders who suffer work related injuries. This Illinois statute states that the injured officer shall receive 100% of his or her salary for up to 1 year while recovering from the work injury. During this 1-year period of salary continuation, the injured officer will continue to accrue all benefit time such as vacation days, sick days, etc., and credible service time as if they were continuing to work in a normal fashion. This would also apply to any raises that might be provided to the officer under a collective bargaining agreement or cost of living raises during this 1-year period. Also, the IRS has ruled that PEDA benefits are not taxable so the municipality should not deduct any taxes from the officer's paycheck while they are being paid PEDA benefits.

Workers' compensation benefits provided under the Illinois Workers' Compensation Act are separate and distinct from PEDA benefits. Under this statute, an injured employee receives only two-thirds of their average salary, tax free, while they are off work and recovering from their injury. An injured officer does not receive workers' compensation weekly benefits while they are receiving PEDA benefits but may receive them once the PEDA benefits are exhausted. Moreover, the workers' compensation statute does not prohibit the employer from requiring the injured employee to start paying for his group health insurance while he or she is unable to work or denying the continued accrual of benefits such as vacation days or sick days.

IN CASE OF EMERGENCY

If you are involved in a critical incident or need to contact MAP for any emergency, call 630-905-0663.

NOW?

WORKERS' COMPENSATION EDITION

By: David Figlioli

2 How does working a light duty position affect the length of time I am on PEDAs, and can I work my second job while on PEDAs even if I can physically do that job?

PEDA benefits are paid for up to 1 full year. That means you are paid full salary for up to 365 calendar days. They do not have to be consecutive days in that you can be off work for 3 months and be paid PEDAs benefits. You can then return to work for a period of time, and you will still be entitled to receive PEDAs benefits for another 9 months if you have to be off work again as long as it involves the same injury or condition.

If the department provides an injured officer with a light duty position such as working at the front desk or in records, this tolls the 1-year PEDAs period. In other words, the time the officer works light duty will not be counted as part of the 365 calendar days he or she is entitled to receive PEDAs benefits.

While the injured officer is receiving PEDAs benefits, he or she cannot work a second job. The PEDAs statute specifically states that the injured officer while receiving PEDAs payments; "shall not be employed in any other manner, with or without monetary compensation. Any person who is employed in violation of this paragraph forfeits the continuing compensation provided by this Act from the time such employment begins." In other words, if you are found to have worked a second job while receiving PEDAs benefits, you will have to pay those PEDAs benefits back to the municipality.

3 Can I be fired while recovering from an on-duty injury or can my employer change my insurance plan during my recovery?

While an injured officer is recovering from his or her injury and being paid PEDAs benefits, they cannot be terminated from the police department. That is a direct violation of the PEDAs statute. In a situation where the injured officer exhausts his or her 1 year of PEDAs benefits, and the injured officer is still unable to return to full duty work, the department may be able to terminate his or her employment. However, a collective bargaining agreement that is applicable may have language that would prohibit this termination.

With respect to changing your group health insurance plan, again, if the injured officer is receiving PEDAs benefits, the statute expressly prohibits the municipality from changing any of your benefits during the 1-year PEDAs period of time. However, if the injured officer has exhausted the PEDAs benefits, the municipality can request that the officer pay the monthly premiums for continued coverage under the group health insurance plan or provide options for less costly coverage under another group plan if it is available. I do not believe that the municipality can force an injured officer to take a specific group insurance plan if multiple plans are available and offered to other uninjured officers in the department.

David Figlioli is a partner at Anesi, Ozmon, Rodin, Novak & Kohen, Ltd. While a police officer, he enrolled at the John Marshall Law School where he earned his Juris Doctorate, graduating magna cum laude. He then left law enforcement and began practicing law full time with the Anesi firm. He spends the bulk of his time handling cases that involve workers' compensation matters, firefighter and police officer disability pension claims, and claims involving the Public Safety Employee Benefits Act (PSEBA) and the Public Employees Disability Act (PEDAs).

George Halas, Prince, and a Chicago Cop

What could those three people possibly have in common? Horrendous estate planning.

NOT HAVING AN ESTATE PLAN

Prince

Let's dispense with Prince first and then find out why George Halas and a Chicago police officer have unofficially ranked #1 and #2 as the two worst estates the decades-long Chief Judge of Cook County Probate ever heard.

The musician Prince died on April 21, 2016. He had no estate plan. Seven years later, his estate, valued at hundreds of millions of dollars, is still in the predictable mess of the Probate Court system. Because Prince left no estate plan, the state was left to determine how much his estate was worth and who would receive it.

HAVING A PLAN BUT NOT A GOOD PLAN

George Halas

On October 31, 1983, George Halas died without a Living Trust estate plan or a workable succession plan for the Chicago Bears. He wanted his son, Mugsy Halas, to take over the Bears, but Mugsy died suddenly in 1979, and George never created an alternate plan. For over a dozen years, the children of his son and his daughter Virginia McCaskey battled in Cook County Probate Court to the extent that ownership shares of the Bears had to be sold to pay for the legal fees. The Halas kids weren't even invited to the Super Bowl. Today, many fans wish the McCaskey had sold all their shares.

Most importantly, this mess is not what George Halas wanted for his family or the Chicago Bears.

The Chicago Cop

A Chicago police officer with seven children died with a Will as his estate plan to provide for his seven children. His kids fought each other in Probate Court for 18 years until there was nothing left in their father's estate. One day, I stood before the chief judge who told me he hated this case as much as he did George Halas' case.

Whether it was the grandchildren of George Halas and the future of the Chicago Bears or the children of a Chicago police officer and a family's entire savings and legacy, none of it should have happened, and all of it should have been avoided.

HAVING A WILL OR NO WILL AS AN ESTATE PLAN = PROBATE

A Will is merely your wishes that a Probate Court follows to distribute your assets. A Last Will and Testament must be

Probated. This rule comes from the law that no one can legally sign your name. Therefore, if you die with assets in your name, a Probate Court judge must appoint an Executor to sign your name for the asset transfers to your named beneficiaries. The court determines who receives your assets if you do not have a will.

The Probate system in every U.S. county cannot handle everyone's estate. Therefore, it can take years to get through the process. And that is if no one contests, which is very easy. The police officer's kids fought with each other because they could. Every example I gave above was easily avoidable.

YOUR LIVING TRUST POLICE DISCOUNT

As part of your MAP Benefits, I offer all police officers and their family members a 1/3 reduction of my fees for a complete Living Trust estate plan.

At the end of your life or incapacitation, they risk Probate if you have property, investments, or bank accounts in your name.

- A Will = Probate. The rule is that no one can legally sign your name. Therefore, all assets in your name are subject to the Probate process, which averages 18 months and is costly.
- A *Living Trust* avoids Probate.
- Your financial accounts, life insurance policies, and deferred compensation accounts can name your *Living Trust* as beneficiary, subject to essential tax considerations.
- A *Living Trust* estate plan includes *Health Care and Financial Power of Attorney documents*. It also consists of a Last Will and Testament.
- A Will is necessary for guardianship of minor children. It also transfers assets in your name out of Probate.
- A *Living Trust* contains a No Contest provision and beneficiary *Asset Protection* clauses.

Please call my office today to lock in your MAP reduced rate for a complete Living Trust Estate Plan.

Tom Tuohy has been a police lawyer for over three decades. His father was a CPD detective, and his grandfather was the CPD Chief of Major Investigations and Chief of Cook County Sheriffs Police. You can reach Tom at 312-559-8400, tom@tuohylawoffices.com, or visit his office in Oakbrook Terrace. www.tuohylawoffices.com



Tom Tuohy

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Tuohy Law Offices has served the police for over 37 years.

Tom Tuohy is the son of a CPD detective and
grandson of a CPD and Cook County Chief

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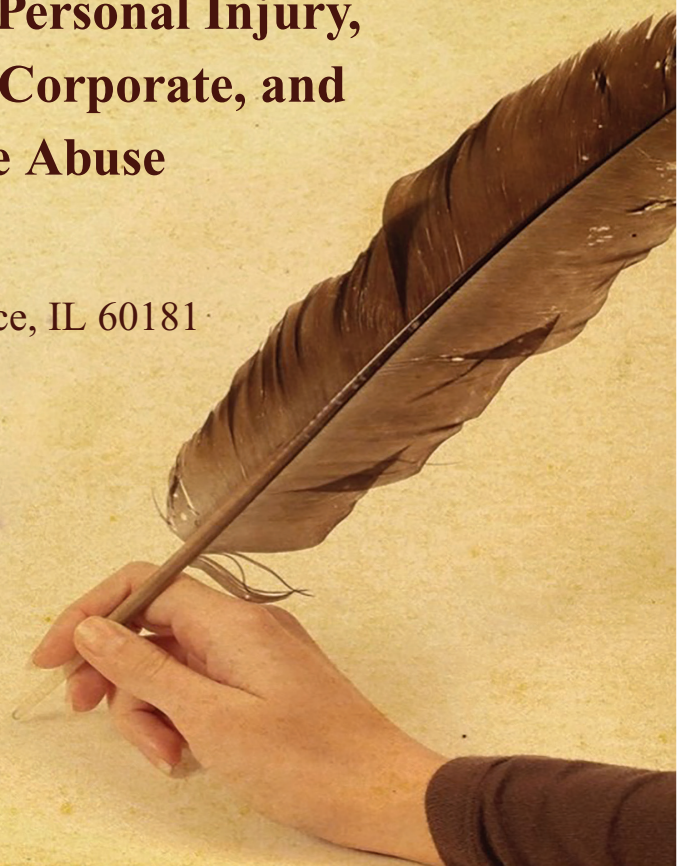
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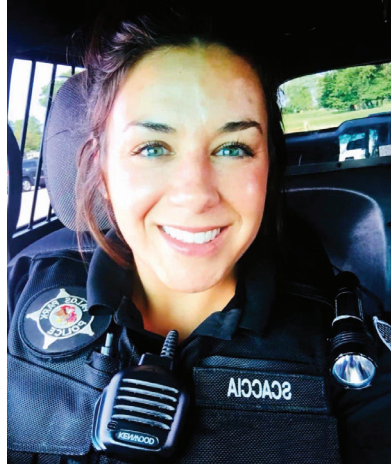
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Mention MAP for 33% Discount



MAP

MEMBER NEWS



Palos Park National Police Woman day

September 12 is recognized every year as National Police Woman Day and Palos Park is dedicated to celebrating the ten percent of the police force in the United States that is female. The department thanks their own policewomen and knows how important it is to continue to support their diversity in the workplace.



Mokena Police National Police Woman Day

On September 12, Mokena Police Department celebrated their female officers with honor. Mokena Police Department currently employs five sworn women officers and is dedicated to diversity in their department, an endeavor they understand is important and vital to reflecting the community they serve.



Park Forest National Police Women's Day

Celebrating women in police work is vital to recognizing their continued service and hard work. Park Forest police department hopes to increase the number of female officers among their ranks as soon as possible. Park Forest knows there is an inarguable necessity for diversity in the police force. The department celebrates their current female officers: Detective Keith, Officer Gauna, Officer Piszczor, Detective Scott, Detective Nolan, Officer Hanink.



Lockport Police

Lockport police officers Andy and Debbie presented the Too Good for Drugs program for more than 800 students this year alone. The program utilizes preventative practices to eliminate as many risk factors as possible in children so that they might avoid problematic behaviors.

MAP

MEMBER NEWS

MAP Members at the Chicago Marathon. Congratulations!



Morris Police Office Ties



Minooka Deputy Chief Sinovich and Officer Martinez



Niles Police Officer John Gaba and his wife, Glenview Police Sergeant Carly Gaba.

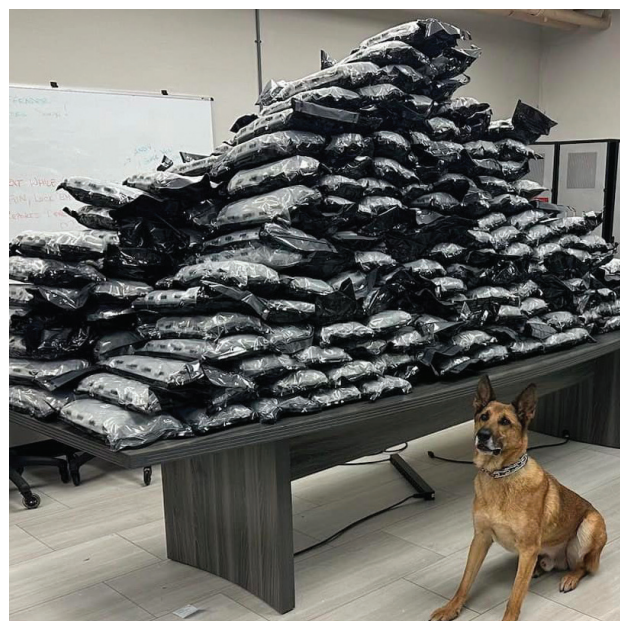


Buffalo Grove Officer Chad Larys



Kane County Sheriff

Kane County Sheriff's Office deputies Mariotti and Friedrich helped find a lost kitten. The kitten, dubbed "Lil Red," was transported to Kane County Animal Control to be taken care of and put up for adoption.



Blue Island Police

Probationary Officer Rocco, the goodest boy, helped bust hundreds of pounds of odor-proof packaged marijuana. Congratulations Officer Rocco!



Palos Heights

Detective Sergeant John Parnitzke finished the Northwestern University Center for Public Safety's Executive Management Program where he gained important leadership skills for public safety event response and meeting other challenges and demands.

Wood Dale Police Department



When a victim fell into full cardiac arrest in Wood Dale, Officer Shelton of the police department responded and connected the patient to his AED, continuing CPR until the fire department arrived on scene. After a few weeks of recovery at the local hospital, the patient was released. Officer Shelton was presented with the AHA HeartSaver Award by the Wood Dale Fire Department. Congratulations Ofc Shelton!



Addison Consolidated Dispatch Center

Team Addison helped during the Special Olympics plane pull to move the aircraft 12 feet in 6.771 seconds. The plane weighed 95,000 pounds – go Team Addison!



Montgomery Police Officers Recognized for Murder Investigation

Officers Greg Mayyou, Bill Novak and Tony Hull were recently recognized for their efforts during an important murder investigation involving a shooting in Aurora in January of 2021. Investigators obtained an arrest warrant for a man from Streator and officer promptly took him into custody. The three officers received meritorious service awards for their work.



MAP MEMBER MILESTONES

WELCOMING NEW MEMBERS

■ 23 JUDICIAL CIRCUIT/CRT SERVICES KENDALL CO

Krysta Adams
McKenna Wallin

■ ADDISON CONSOLIDATED DISP CNTR

Karolina Szczepaniak
Erin Vallee

■ ALGONQUIN

Anthony Davila
Eimile Malmgren
Liam Martin

■ BARTLETT

Joseph Drazba
Ashlee Gniech
Angelique Herrera
Caitlin Hinds
Kayla Zoot

■ BOLINGBROOK

Henry Breitbarth
Kimberly McKay

■ BOLINGBROOK PROFESSIONAL EMPLOYEES

Cynthia Mata

■ BUFFALO GROVE

Cody Barker
David Olague

■ BURR RIDGE SGTS/CPLS

Louis Moravec

■ CARPENTERSVILLE

Noel Bonilla
Christopher Castro
Jose Lazaro
Noe Martinez
Ryan Miles

■ CENCOM

Melissa White

■ COAL CITY

Kirstyn McKim

■ CREST HILL

Kyle Vonderheide
Brett Williams

■ CRYSTAL LAKE

Chase Horton
Joseph Thompson

■ DEKALB CO

Kimberly Bohannon

■ DES PLAINES PD

Alven Georges
Thomas Hohenadel
John Kazarian
Allison Milkowski
Issac Mora

■ DUPAGE CO

Jakub Janus
Antonio Maldonado
Kelly Pacini
Kevin Tierney

■ DUPAGE CO FOREST PRESERVE TYLER REDEKER

■ DUPAGE CO FOREST PRESERVE RANGERS

Doran Keely

■ EARLVILLE PTRL/ SGTS

Wade McClellan
Fred Schwartz
Joseph Walsh

■ EAST DUNDEE

Bryan Maculitis
Robert Sarra

■ E-COM

Brittany Cremer

■ FOX RIVER GROVE

Gabriel Caliendo

■ GENOA

Marisol Aleman

■ GLENVIEW

Isaias Rivera

■ GLENWOOD

Jason Kimbrough
Anthony Webb
Devin Zelenika

■ HARVEY PATROL

Branden Davis
Ricky Martinez

■ HARWOOD HTS PTRL/ SGTS

Bridget Erlewein

■ HAWTHORN WOODS

Mary Tesinsky

■ HOFFMAN ESTATES

Lam Bachmann
Anthony Cardenas
Kevon Dorris
Lauren Mitchell
Da'Chae Nutall
Angel Quezada

■ HOMEWOOD

Donald Dean
David Nelson

■ JOHNSBURG

Mark Wenrich

■ KANE CO PEACE OFC

Madison Tegtman

■ LAKE CO CORRECTIONAL SGTS

Piotr Grzeda

■ LAKE IN THE HILLS

Joseph Rybialek
Slowomir Stachnik

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Welcoming new members, celebrating promotions,
honoring retired members and more

■ **MATTESON**

Juliesha Bagby
Jospeh Castillo
Donald Donaldson
Sami Haidouchi
Patrick Lindsey
Thomas Miranda
Shianbriel Walton
Marcus Williams

■ **METRA**

Dwayne Camphor
Albert Dickerson II
Roger Maslon
In Ho Park

■ **MOMENCE**

Alfonso Gutierrez

■ **MT PROSPECT**

Alan Thibeault

■ **MUNDELEIN**

Zaid Mohammed

■ **NAPERVILLE CIVILIANS**

Fernanda Alzghoul

■ **NILES**

Kyle Krogstad
John Norwood

■ **NORTH AURORA**

Joshua Campbell

■ **NORTH CHICAGO SGTS**

Bernard Fapso
Donald Florance
Oscar Gallarzo
Raymond Hartman

■ **NORTHBROOK**

Marino Cantu

■ **NORTHERN ILLINOIS U**

Thomas Holt

■ **OLYMPIA FIELDS PATROL**

Jacob Reneau

■ **OSWEGO**

Alan Urbano

■ **PALOS PARK**

Austin Pudinoff
Vincent Roman

■ **PARK FOREST**

David Ayala
Amy Nolan
Jorge Verdin-Hernandez

■ **PARK RIDGE PATROL**

Harvid Alexander

■ **PLAINFIELD**

Ryan Donnell
Dylan Gorski
Dennis Meyer

■ **RIVERWOODS**

Mike Johnson
Andrew Kolek

■ **ROMEOVILLE**

Porfirio Jimenez

■ **ROSELLE**

Gabriel Duran
Nicole Jaworski
Branden Ochoa

■ **ROUND LAKE**

Anthony Miceli

■ **ROUND LAKE PARK**

Matthew Maculan

■ **SCHAUMBURG**

Evan Andrews

■ **SEECOM**

Andrea Arroyo
Ashley Barrett
Kelli Rogers
Kostantina Tagaris

■ **SOUTH BARRINGTON**

Aleksandra Sakowska

■ **SOUTHCOR DISPATCH**

Zaakirah Farid
Randell Newton
Mariella Rodriguez

■ **STREAMWOOD**

Jorge Hernandez
Slawomir Latka
Lydia Lopez
Strahil Maramski
James Washington
Nathaniel Webb

■ **TINLEY PARK**

Luke Hook

■ **TRICOM CENTRAL DISP**

Ciena Hanahan

■ **WARRENVILLE**

James Burns

■ **WAUKEGAN SGTS**

Alfonso Cancino

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Allison Cimarolli
Zosia Dauer
Nadhali Harseim
Dylan Hill
Jackie Holte

■ **WHEELING PATROL**

Jorge Pizano
Daniel Provost
Marcel Rebowski

■ **WILLOW SPRINGS**

Jamie Annen

■ **WILMINGTON**

Maxwell Pinski
Michael Whitney

■ **WOOD DALE**

Adam Mendoza
Ruben Urbina

■ **WOODRIDGE**

Neal Hosper
Ryan Maas



MAP MEMBER MILESTONES

CELEBRATING PROMOTIONS

■ ALSIP

Curtis Raney

■ BUFFALO GROVE

Matthew Mills

■ DUPAGE CO

James Buoy

Jodi Ritter

■ DUPAGE CO FOREST PRESERVE

John Alipour

■ FOX RIVER GROVE

Eric Barham

■ GLENVIEW

Randall Herndon

■ HAWTHORN WOODS

Donald Rathje

■ JUSTICE

Fred Schuerg

■ LISLE

Benjamin Bowman

■ MT PROSPECT SGTS

Jeffrey Taylor

■ MUNDELEIN

Seamus Kaplan

■ NEW LENOX SGTS

Timothy Perry

■ ORLAND PARK POLICE SUPERVISORS

David Staszak

■ OSWEGO

Matthew Gallup

■ PALOS HTS

Jeffrey Crowley

■ ROUND LAKE

Kurtis Schultz

■ SCHAUMBURG

William Barrett

■ SOUTH BARRINGTON

Kevin Doyle

■ WESTCHESTER SGTS

Michael Fellers

Joseph Rizzo

HONORING RETIRED MEMBERS

■ ARLINGTON HEIGHTS

Todd Radek

■ BARTLETT

Michael Kmiecik

■ BOLINGBROOK PATROL

Eli Limacher

■ CRYSTAL LAKE

Brian Burr

Eric Stopka

Russell Will

■ DEKALB CO SHERIFF

Peter Hove

■ DUPAGE CO

Adrienne Tronolone

■ GLENWOOD

Christopher Sanchez

Glenn White

■ HANOVER PARK PATROL

Santos Diaz

Steven Stotz

■ HARWOOD HTS CIVILIANS

Linda Dimaso

Tonya Eskridge

■ HOFFMAN ESTATES

Tony Caceres

■ INDIAN HEAD PARK

Louis D'Attomo

■ KANE CO PEACE OFFICER

Jerry Krawczyk

David Thorgesen

■ LAKE CO CORRECTIONAL SGTS

Timothy Pfleger

■ NAPERVILLE CIVILIANS

Wayne Gunther

■ NORTHBROOK

Roger Scott

■ NORTHWEST CENTRAL DISPATCH

Cynthia Thornton

■ OAK LAWN

Thomas Culhane

Matthew Ward

■ OLYMPIA FIELDS

Scott Metzger

Welcoming new members, celebrating promotions, honoring retired members and more

CONTINUED HONORING RETIRED MEMBERS

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Greg Castor
Renee Jones
Gerard Wodka

■ ROUND LAKE

Troy Akey

■ S BARRINGTON

Greg Dubinski

■ SCHAUMBURG

Michael Gust

■ SCHAUMBURG COA

Paul Mydlach

■ SOUTH BARRINGTON

Greg Dubinski

■ WESCOM

Sheila Kuehni

■ WILLOW SPRINGS

Robert Jennings
Louis Stillo

■ WOOD DALE

Charles Linkowski

■ WOODRIDGE

Brian Michels
Michael Wolfe

PERSONAL INJURY, WORKERS' COMPENSATION, POLICE PENSION, PEDA, PSEBA CASES

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Partner David Figlioli is one of the very few attorneys in the state of Illinois who has handled and continues to handle personal injury, workers' compensation, and disability cases, as well as PEDA and PSEBA claims in one office.



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Annual Union Steward

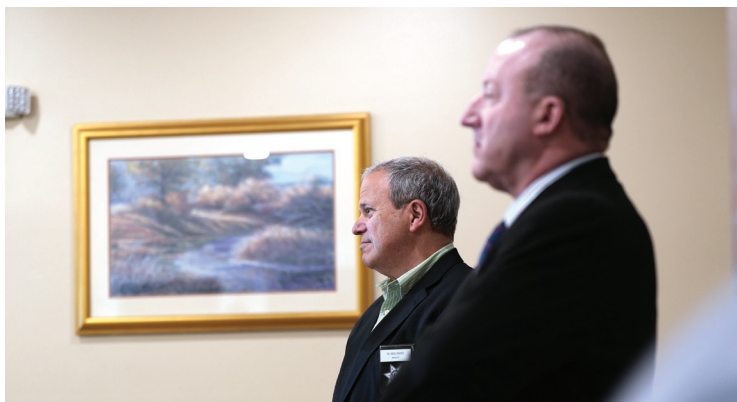


The Metropolitan Alliance of Police held their Annual Union Steward Training Seminar. The seminar was well attended by both sworn and non-sworn MAP Chapter Leaders. MAP Labor Attorneys provided a comprehensive overview of various crucial aspects of union stewardship, with a focus on legal rights, negotiation strategies, and specific considerations for distinct categories of public sector employees.

Attorney Rick Reimer focused on educating union stewards about their rights when engaging in collective bargaining activities. This included the duty to bargain in good faith, the process of negotiations, and the importance of maintaining a unified front. Mr. Reimer also explained the importance of mid-term bargaining. He provided strategies and best practices for demanding to bargain when new or unilateral policies are issued by departments.

Attorneys Keith Karlson and John Gaw explained the role of union representatives during a disciplinary hearing. Garrity and Weingarten rights were explained in detail with practical applications. They also provided information on identifying contract violations and effectively applying the grievance process and enforcing contracts. One of the most important topics of this section was the discussion of the new decertification process for law enforcement officers. MAP provides all dues paying members with complete representation throughout the entire process.

Attorneys Joe Mazzone and Mark McQueary explained MAP's response to Critical Incidents. In the past this focused on officer involved shootings. The team now responds to any in custody death or an any incident



ard Training Seminar

resulting in great bodily harm.

Attorneys Steve Calcaterra, Ray Garza, Ron Cicinelli along with MAP Analyst Al Molinaro met exclusively with members of our dispatch centers, administrative and records personnel, and public works chapters to provide information and strategies directly related to their chapters.

Additional information was also provided throughout the day. Dave Figlioli covered common pension and worker's compensation issues, Joel Babbit explained easy to implement retirement plans, and the American Foundation for Suicide Prevention gave a presentation on mental health.

MAP would like to thank all the Chapter Leaders who attended and the attorneys who presented valuable information to help best represent our MAP members.



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