



Summer 2012



PENSION NEWS

PUBLICATION OF THE FIREMEN'S ANNUITY & BENEFIT FUND OF CHICAGO

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FROM THE SECRETARY

ANTHONY R. MARTIN

THE PENSION CHALLENGE

The landscape for public employee pension plans continues to be a highlighted challenge in Illinois. The voices for pension repair, depending upon their political leanings, personal interests and or business interests, have spent much time and effort endlessly documenting and speculating as to the causes of all the state pension woes. The media has rightly criticized the practice of accumulating service credits in multiple pension funds for the same hour of work, the practice of pension spiking and the skipping of pension payments by many government employers. Collectively, all of these various voices have been successful in identifying all of the problems but vary drastically on the proposed solutions. In spite of all of all the dire rhetoric surrounding public pensions over the past few years, the crisis is not new. A lasting equitable solution is necessary.

With respect to Chicago firefighters and paramedics, the historical challenge in obtaining the necessary funding to properly provide "promised" disability, survivor and pension benefits is a long-standing, recurrent issue. The issue goes back further than any of us has been alive. In the office of our Fund, the minutes of the Firemen's Annuity and Benefit Fund date back to 1887. A Fireman's retirement benefit was 50 percent of his salary upon reaching age 50 with 20 years of service. The code also provided for a modest benefit of \$30 to all widows and \$6 to each minor child of an active or retired firemen. The 1887 pension code replaced the 1877 code because of the failure to properly fund previously "promised" retirement benefits. The three-page 1887 pension document was amended and rewritten many times until the current code was adopted in 1931. It is interesting to note that in going over the last 125 years of board minutes, at no point in time has this Fund been fully or even well funded. To date, the highest identified funded ratio on record is approximately 62%.

Today, as a direct result of Illinois history, the pension reform saga continues. In late 2010, the State of Illinois passed legislation and signed into law by Governor Quinn, the reduction in future employee retirement benefits. This was not a sufficient resolution to solve Illinois pension woes. Given the magnitude of Illinois' fiscal hole that was left unresolved, the calls for reform continue.

No employee wants to pay more for their benefits or have their benefits reduced. Mayor Daley's Commission to Modernize Chicago's Pension Systems concluded that Chicago Fire and Police generally pay a higher percentage of their income for benefits which are less generous when compared to their counterparts in other systems throughout the country. No state legislator wants to raise taxes to shore up the pension systems after having increased the state income tax by 66

2/3%. No municipal official wants to raise property taxes. Given the state of the economy, few if any members of the general public want to pay higher taxes. Additionally, the general public is angry with all the political gamesmanship and much publicized corruption. But, the problem still remains: Funding must be procured.

These predictable dynamics were reasons why public employee groups fought to have the pension protection clause included in our constitution in 1970. The pension protection clause in the Illinois constitution was specifically included to protect public employee pension rights while employed as a current government employee and in retirement. The clause, while not understood to require a specific level of funding, was intended to compel adequate funding of pensions indirectly by putting the state and municipal governments on notice that they are responsible for pension benefits and paying them when they are due. The clause was seen as vital in 1970 because Illinois pension funds were in worse shape than they are even today. The five state pension funds had an average funding ratio of approximately 41%. By comparison police and fire pension funds were respectively only 33.8% and 19.1% funded.

Prior to the adoption of the 1970 Illinois constitution, public employees were concerned about the possibility of their pension funds going bankrupt and having their pensions wiped out. The goal of the employee groups who fought for the amendment was to prevent lawmakers from increasing current employee contributions, as well as reducing the “promised” benefits to current employees and retirees.

Due to chronic underfunding, and the economic downturn over the past decade, the state of Illinois reduced pension benefits for future employees in many pension systems in an attempt to tame the growing unfunded pension obligations. The legislation reduced benefits for members of the Chicago Fire Department hired on or after January 01, 2011 and also requires that the City increase its contribution to the Fund in order to attain a 90% funded status in thirty years. While the reduction in benefits are certain to be administered by the Funds in accordance with the new statute’s provisions, it remains to be seen whether any statute mandating a specific level of funding can ever be consistently enforced in Illinois given our legislative history and judicial precedents. In the absence of political courage and resolve to deal with the pension funding issues in a manner that meets constitutional language and intent, bitter legal battles are certain to occur.

The well publicized position of the Civic Committee of the Commercial Club of Chicago, and a few law firms affiliated to the club by way of membership, the Chicago Tribune Editorial Board and some members of the present city administration seem inevitably to be leading our state, cities and groups representing the rights of public employees in the direction of time consuming and costly litigation. Many of the advocates of pension repair have continued to advance fixes consistent with the opinion of Sidley and Austin, a law firm affiliated with the Commercial Club. Sidley and Austin’s opinion recommends reducing pension benefits not only for future government employees, but all current employees and retirees. Sidley and Austin’s position on the legality of the reduction in benefit proposals has been discredited by the Illinois State Bar Association. Additionally, the same proposals have been criticized by dozens of law firms, judges, as well as Senate President John Cullerton’s chief legal counsel, Eric M. Madiar. The overwhelming view of the legal observers who have thoroughly analyzed much of the proposed legislation to reduce current employee and retiree benefits in a manner consistent with the position of Sidley and Austin, the Civic Committee of the Commercial Club and, opinions of the Chicago Tribune’s Editorial Board is that they clearly advocate violating the Illinois constitutional rights of public employees and quite possibly violate federal law.

In spite of questionable legality of the proposals, the trustees and staff of the Firemen’s Annuity and Benefit Fund of Chicago believe the pension crisis in our state is serious. Our Fund has regularly informed the City administration on the fiscal health of our retirement system and requested increased funding. The Fund has introduced language to the General Assembly to increase funding. We have historically opposed legislation adversely impacting upon the fiscal health of our pension fund. We have worked conscientiously to obtain the best possible investment return on the Fund’s assets. Over a nine year period beginning in 2003, the Fund, starting with approximately \$800 million dollars under management, received approximately \$1 billion in employee and employer contributions. Over that same period of time, the Fund paid out approximately \$1.75 billion dollars in benefits. We currently have approximately \$900 million dollars of assets under management which reflects well on this Fund’s overall performance.

There are many people who remain fixated on fault or call for shared sacrifice without indicating any willingness to share in the sacrifice necessary to address Illinois pension issues. However, this Fund has been and remains committed to working in good faith with all parties to resolve this challenge. There are solutions. It is unfortunate that public employees and their families have had to endure the concerted effort to pit the taxpayers of the general public against those citizens who make living providing vital public services. In closing, we must continue to be engaged in putting the pension issues in their proper context, forging solutions and moving forward no matter how uncomfortable this is for all of us.

RETIREE HEALTH CARE UPDATE

Dear Retired and Widowed members:

As you know retiree healthcare has been provided to all City of Chicago present retirees (and their dependents) through the City of Chicago self-insured health plans on a cost sharing basis pursuant to the terms of a series of settlement agreements arising from a lawsuit captioned *City of Chicago v. Marshall Korshak, et al.*, No. 01-CH-4962 (formerly No. 87-CH-10134)(the “Korshak Litigation”). **Pursuant to the terms of the Settlement Agreement reached in 2003, the current arrangement for the payment of your healthcare services will terminate on June 30, 2013.**

We hope to accomplish three things with this letter: (i) to remind you that the terms of the Settlement Agreement expires **as of June 30, 2013** and, as a result, your current health care plan with the City may change; (ii) to advise you that a brief history of the Korshak Litigation is available upon request or on line at fabf.org; and (iii) to update you as to the status of the Retiree Healthcare Benefit Commission (the “RHBC”) which is meeting to discuss, review and make recommendations as to the plan design of retiree health care benefits, costs regarding the same and all other issues relating to the provision of retiree health care **after June 30, 2013**. Further updates will also be made available online and upon request.

As stated above, the 2003 Settlement Agreement governing your current health care plan expires on **June 30, 2013**. Without a further agreement being entered into between the parties or some legislative action being taken, the provision of retiree healthcare services on the basis of shared funding could be lost or interrupted with the parties reverting to their litigation positions, resulting in further litigation. Each retiree should, therefore, take whatever steps he or she deems prudent to prepare for the possibility that after **June 30, 2013** the City will not provide a health care plan for retirees or, alternatively, that the terms and costs of any future health care plan for retirees may differ significantly from the health care plan now in existence.

The Korshak Litigation has been ongoing for over twenty years. In the litigation, the four municipal pension funds (Fire, Police, Municipal and Laborers) (collectively “the Funds”), representing a class of approximately 35,000 current annuitants (including Retirees, Widows and Children) and the City of Chicago have vigorously litigated all issues relating to the provision of healthcare services for City retirees (present and future), including, without limitation, the issue of funding for all retiree healthcare services. The last 10 year Settlement Agreement reached in the Korshak Litigation, on April 4, 2003, (the “2003 Settlement Agreement”) provided, in part, that (i) the City would pay between 40% and 55% of each annuitant’s healthcare costs (depending on length of service at the time of retirement); (ii) the Funds would pay an agreed upon monthly subsidy to reduce each annuitant’s portion of his/her healthcare costs; and (iii) the annuitants would pay from their monthly annuities the balance of the costs as premiums. Many other complex issues were also negotiated and agreed to as part of the 2003 Settlement Agreement. It is the 2003 Settlement Agreement that, by its terms, expires on June 30, 2013. As stated above, a summary of the Korshak Litigation, including, the various settlement agreements that have been reached over time between the parties, is available on line or upon request from the Fund.

A material provision of the 2003 Settlement Agreement provided that a Retiree Health Benefits Commission be established by the City (i) to review, make recommendations and approve plan design changes to the existing retiree health care plan that may be proposed by the City **prior to June 30, 2013**; and (ii) to make recommendations as to the plan design

of retiree health care benefits, costs regarding the same and all other issues relating to the provision of retiree health care **after June 30, 2013**. Recently, in April 2012, the Funds were notified that the RHBC has begun meeting on a bi-weekly basis to address health care issues. **The RHBC is anticipating that it will provide recommendations to the City by the end of October 2012.**

The Funds also have been notified that Mayor Emanuel has appointed Mr. Will Irving, an appointed Trustee to the Laborer's and Retirement Board Employee's Annuity and Benefit Fund of Chicago, as the Retiree representative member of the RHBC. The Funds have requested that Mr. Irving provide information to the Funds concerning the constitution of the members of the RHBC Board, provide minutes of the meetings and to report on the progress of the RHBC to each of the respective Funds on a timely basis. The Funds will attempt to update annuitants and beneficiaries as material information relating to the RHBC's activities becomes available.

As of this date, we are unable to report to you: (i) what, if any, recommendations the RHBC will make to the City regarding the provision of post **June 30, 2013** healthcare plan services and the funding of same; or (ii) what the City will do when, and if, such recommendations from the RHBC are forthcoming. You are encouraged to keep yourself informed as to this healthcare issue and how resolution of the issue may affect you and your dependents. We encourage you to regularly check the Fund's website for updated information.

HISTORY OF KORSHAK HEALTH CARE SETTLEMENT

For a period of 25 years, the four municipal pension funds (Fire, Police, Municipal and Laborers) (collectively "the Funds"), representing a class of approximately 35,000 current Beneficiaries (including Retirees, Widows and Children) and the City of Chicago (the "City"), have vigorously litigated in the Illinois courts all issues relating to the provision of healthcare services for City retirees (present and future), including, without limitation, the issue of funding for all retiree healthcare services (the "*Korshak* Litigation").

This class action *Korshak* Litigation began in 1987. In 1988, after proofs were introduced into evidence and while the court (Judge Green) was deliberating, the Parties' entered into a ten-year settlement agreement and as required by law submitted the terms of their agreement to the court for the court's determination as to whether the terms of their agreement were fair and equitable as to all concerned. The Parties, among other terms, had agreed that for the ten year term of the agreement, the City was to pay 50% of all retiree healthcare costs. Notably, Judge Green and thereafter the Illinois Appellate Court both expressly ruled that the terms of the 1988 ten year settlement agreement, including the City's commitment to fund 50% of all healthcare costs, were indeed fair and equitable.

Upon expiration of the Parties' 1988 ten year settlement agreement in 1997, the Parties effectively agreed that substantially all of the same terms as set forth in their 1988 ten-year settlement agreement, including the city's agreement to pay 50% of all retiree healthcare costs should continue for an additional five years, until June 30, 2002. This five year extension of the terms of the 1988 ten year settlement agreement was accomplished through the passage of mutually agreed upon legislation by the Illinois General Assembly. On June 30, 2002, the legislation was again extended to June 30, 2003, while the Parties continued to both litigate as to all annuitant healthcare issues and to engage in extensive settlement negotiations in order to, if possible, arrive at another settlement agreement.

THE 2003 SETTLEMENT AGREEMENT

On April 4, 2003, the Parties then entered into a second ten year Settlement Agreement to bind the Parties until **June 30, 2013**. (The "2003 Settlement Agreement"). In the 2003 Settlement Agreement, the Parties agreed, among many other terms, that (i) the City would pay between 40% and 55% of each annuitant's healthcare costs (depending on length of service at the time of retirement); (ii) the Funds would pay an agreed upon monthly subsidy to reduce each annuitant's portion of his/her healthcare costs; and (iii) the annuitants would pay from their monthly annuities the balance of the costs as premiums. Many other complex issues were negotiated and agreed to by the Parties. Once again, the Parties, as required by law, submitted the 2003 Settlement Agreement to the court (Judge Dooling) for a determination as to whether the 2003

Settlement Agreement was in fact, and pursuant to applicable law, fair and equitable as to all the Parties. Notably, on July 31, 2003, in a 21 page carefully reasoned opinion Judge Dooling ruled “This Court finds the Settlement Agreement to be fair, reasonable, adequate and in the best interests of all concerned parties.”

Specifically, after considering the long history of the contentious litigation and weighing the risks and benefits as to each of the litigants, the court stated:

“This Court determines the settlement is fair, reasonable, adequate and in the best interests of all concerned. Simply put, the annuitants receive good healthcare coverage for ten years and the City avoids the possibility of a financial burden that could greatly weaken the City’s economy. If the class members should prevail on their counterclaim and become entitled to health care coverage for life at pre-1983 rates, it would impose a tremendous financial burden on the City and taxpayers of Chicago. On the other hand, if the City should prevail, the class members would be without health care coverage at a time in their lives when obtaining coverage would be very difficult and extremely costly. The same public interest that favors settlement also favors the City providing good health care coverage for the thousands of class members who have and those who will continue to honorably serve the City and citizens of Chicago.”

THE RETIREE HEALTHCARE BENEFITS COMMISSION SUSPENSION

In September 2011 the Funds were notified that the meetings of the RHBC had been suspended (the “RHBC Suspension”). Upon receiving this information, the Funds’ requested a meeting, at which representatives of the City were present, to discuss the impact of the RHBC Suspension. City representatives indicated that the RHBC Suspension occurred due to liability and indemnification concerns among the RHBC members and the third party experts contacted to assist in the RHBC’s work. The Funds, on their part, stressed that the RHBC Suspension was untimely and constituted an impediment to the timely provision of post **June 30, 2013** healthcare services for all City retirees.

Thereafter, in January, 2012, the Funds again requested the reinstatement of the RHBC and the conduct of regular meetings such that meaningful recommendations would be timely made by the RHBC to the City in respect to healthcare for City retirees.

RE-INSTATEMENT OF THE RETIREE HEALTHCARE BENEFITS COMMISSION

Recently, in April 2012, the Funds were notified that the City Council has resolved the indemnification issues for all of the RHBC members except for the Retiree representative. The RHBC has begun meeting on a bi-weekly basis. They are anticipating that they will provide recommendations **to the City by the end of October 2012**.

The Funds have also been notified that Mayor Rahm Emanuel has appointed Mr. Will Irving, an appointed Trustee to the Laborer’s and Retirement Board Employee’s Annuity and Benefit Fund of Chicago as the Retiree representative member of the RHBC and that Mr. Irving attended an initial RHBC meeting on June 22, 2012. Another subsequent meeting was held on July 13, 2012. The Funds have requested that Mr. Irving provide information concerning the constitution of the members of the RHBC Board, to provide minutes and to report on the progress of the RHBC to each of the respective Boards on a timely basis. The Funds will update all beneficiaries as information becomes available.

As of this date, we are unable to report to you: (i) what recommendations the RHBC will make to the City regarding the provision of post **June 30, 2013** healthcare plan services and funding of same; or (ii) what the City will do when and if such recommendations from the RHBC are forthcoming.

I will begin this brief note by asking all members to take the time to read the update and corresponding history of our retiree health care program on pages 3, 4 and 5. It is a good review as we look forward to the status and future of the City of Chicago Retiree Health Care Program.

Our retirees and widows have been fortunate to have been able to participate in this program for the past 25 years with the protection of the court under the settlement agreement in the Korshak lawsuit. On June 30, 2013, the existing settlement agreement, which governs the current Retiree Health Care Program, is set to expire. These are new times, and the City is run by a new administration. They have a lot of issues to contend with. I cannot say with any amount of certainty that I believe they will continue the Retiree Health Care program as it currently exists.

As Trustees of the Funds, we were made party to the City's Korshak lawsuit in 1987. We will continue to monitor the activities of the Retiree Health Care Benefits Commission (RHBC), to see what suggestions concerning the future of the Retiree Health Care Program that they might come up with. We will keep you informed of their progress.

At the very worst, the City might attempt to terminate the program and let our members rely on their own Medicare coverage. I sincerely hope that a manner in which to continue the program will be achieved. As public safety members, we have always prepared for contingencies on the job. Members should all ask themselves "what if" in this circumstance and be prepared. As Trustee, I will make sure that communications with our members are kept current. I will not hesitate to rally the troops or look for Local 2's involvement in this issue if and when it becomes clear to me that progress is not being achieved.

It's August so I'm headed up north to Door County for a couple of weeks. Look for me at Johnson's Swedish Restaurant in Sister Bay. With that I will wish everyone a safe and healthy remainder of the summer.

THE FOLLOWING ANNUITIES AND BENEFITS HAVE BEEN GRANTED

JULY 2011

Minimum Formula Annuity

ENG JOHN CAMBRIA, ENGINE 2
PM JOSEPH P. O'BRIEN, AMBULANCE 12
EMT CAPT MARK E. THOMAS, ENGINE 92

Duty Disability

EMT ENG KEVIN P. McKENDRY, ENGINE 123

Occupational Disability

None

AUGUST 2011

Minimum Formula Annuity

*PIC RUDY L. AGUIRRE, AMBULANCE 34
*FF RUSSELL AUFMANN, TRUCK 56
EMT BC JOSEPH D. CHRISTENSEN, ENGINE 93
FF EDWARD G. CURRIER, TOWER LADDER 63
FF DAVID W. DELANEY, ENGINE 11
PIC CHRISTOPHER FEDRO, AMBULANCE 21
*FF CHARLES RAY HARVEY, ENGINE 115
*FF JOHN J. KURCZEK, ENGINE 76
FF PHILIP J. LAMM, ENGINE 126
FF FREDDIE V. MAHONEY, MIDWAY

AUGUST 2011 (cont.)

Minimum Formula Annuity

*FF JOSEPH PERISIN, SQUAD 6
PIC RICHARD P. SOSO, O'HARE FIELD/RESCUE 2
EMT LT LOLITA M. TRAVIS, TRAINING
LT PAUL VIRAMONTES, ENGINE 23
FF THOMAS C. VORIS, ENGINE 32
PFC EDWARD WILLIAMS, CITY WIDE RELIEF
FF JOSEPH WISNIEWSKI, TRUCK 31

Duty Disability

EMT BC JAMES THOMPSON, 1st DISTRICT
FF KEVIN J. WALSH, ENGINE 106
FF STEVE H. WEST, ENGINE 104

Occupational Disability

ENG RONALD S. SZATKOWSKI, ENGINE 57

SEPTEMBER 2011

Minimum Formula Annuity

LT ANTIONETTE BARRETT, FPB UST
FF CORNELL A. DANTZLER, FPB WEST
LT RONALD E. EANS, ENGINE 74
EMT LT KENNETH HARDIN, DISTRICT 6

THE FOLLOWING ANNUITIES AND BENEFITS HAVE BEEN GRANTED

SEPTEMBER 2011 (cont.)

Minimum Formula Annuity

EMT ENG JOHN M. HETLAND, ENGINE 86
*PM MICHAEL H. KAWA, AMBULANCE 23
ENG JOHN C. ORTEGA, ENGINE 76
LT SCOTT L. PRZISLICKI, FPB WEST
DFC NICHOLAS RUSSELL, FPB HDQTRS
AC JOSEPH R. TAVITAS, AMBULANCE 43
*LT CHARLES N. TAYLOR, 6-5-2
LT THOMAS A. TENTLER, FPB A&E
*FF PATRICK D. WAIBEL, ENGINE 23

Duty Disability

PIC CHRISTOPHER MURAWSKI, AMBULANCE 41
EMT LT BRADLEY J. SANICKI, ENGINE 88
EMT LT TIMOTHY H. SCHNEIDER, FPB NORTH

Occupational Disability

FF RICHARD S. CALLAHAN, TOWER LADDER 23

OCTOBER 2011

Minimum Formula Annuity

EMT LT JOHN E. AHRENS SR., TOWER LADDER 39
*EMT LT THOMAS W. CARADINE, TRUCK 45
LT DONNELL DIGBY, FPB CENTRAL
LT LUEVENIA GRAY, FPB HDQTRS
LT THOMAS A. MALISKA, ENGINE 32
EMT CAPT MICHAEL NORRIS, FPB CENTRAL
EMT LT MATTIE LEE RAWSKI, FPB HDQTRS
ENG DRAKE S. REID, ENGINE 92
LT JOHN S. SEGAL, FPB HDQTRS
PM MARK R. TANABE, AMBULANCE 16

Duty Disability

None

Occupational Disability

FF RUSSELL PIAGENTINI, TRUCK 7

NOVEMBER 2011

Minimum Formula Annuity

*FF GERALD L. ANSELMINI, ENGINE 106
*PIC RICHARD R. BARZ, AMBULANCE 27
*CAPT IRVING BROWN, TOWER LADDER 34
*FF DANIEL COZZI, TOWER LADDER 5
AC KEVIN E. DROZD, HEADQUARTERS
*FF RICHARD J. FRENZEL, MIDWAY AIRPORT
*FF JOHN N. HATZIS, TRUCK 9
*FF WILLIAM KARDA, TRUCK 58
ENG GARRY W. KONCHAR, ENGINE 88
*FF SAMUEL LASCO, HOOK & LADDER 58
*LT JACK MCGINNIS, ENGINE 126
PIC JOSEPH C. McLARY, AMBULANCE 11
FF GREGORY NORRIS, ENGINE 10
*FF EDWIN PERKINS, ENGINE 122

NOVEMBER 2011 (cont.)

Minimum Formula Annuity

PIC JOHN P. PLECKI, AMBULANCE 12
*FF WILLIAM V. PRATT, ENGINE 78
*LT KEITH R. RENFROE SR., 6th DISTRICT RELIEF
*FFPM MICHAEL SASSANA, TRUCK 47
*FF JOHNNY STEWART, TRUCK 18
*LT REGINALD H. STROUD, TRUCK 62
*EMT ENG JOE STULL, ENGINE 47
*FF JAMES F. SUTERA, EQUIP. & SUPPLY
*FF RICHARD J. WALSH, TOWER LADDER 37

Duty Disability

CAPT ANTHONY R. RODRIGUEZ, TRUCK 26

Occupational Disability

LT PATRICK J. ALTMAN, 4th DISTRICT RELIEF
EMT LT LAWRENCE DIAZ, ENGINE 89
AC JOLYNN M. HUELS, AMBULANCE 23
FF JAMES D. RICHARDSON, ENGINE 9

DECEMBER 2011

Minimum Formula Annuity

FF LAVERN ALEXANDER, ENGINE 104
ASST DCP ROBERT AMBOS, 4-4-11
EMT ENG PETER T. ANGAROLA, 6-5-8
FF DEAN N. BACUROS, MIDWAY
CAPT FRED J. BARBARA, O'HARE
LT RICHARD A. BIESCHKE, ENGINE 112
AC NANCY A. BONKO, MIDWAY
EMT BC STEPHEN J. BORKOWSKI, BATTALION 7
FF JOHN R. BOYLE, MIDWAY
CAPT PM MARK C. BUCKLEY, ENGINE 129
FF CHARLES BUSH, ENGINE 80
EMT BC JOSEPH F. CARROLL, BATTALION 20
LT WAYNE CARTER, TRUCK 28
FF KEVIN M. CASEY, TOWER LADDER 14
*FF FREDERICK J. CELESTINE, ENGINE 80
EMT ENG THOMAS C. COOK, ENGINE 95
EMT LT ALLEN CRAYTON, ENGINE 2
FF BRUCE G. DAHM, ENGINE 110
LT DENNIS J. DARLING, ENGINE 101
FF TIMOTHY J. DOLAN, ENGINE 69
PFC RICHARD J. DORSCH, 4-5-1
EMT LT THEODORE J. ECK, TOWER 23
FF ROBERT G. FERRO, SUPPORTS SERVICES
FF JOHN FRANCO, TRUCK 51
FF ROBERT A. GOODWIN, MIDWAY
ENG MICHAEL GRECO, ENGINE 64
EMT CAPT ROBERT L. GRIFFIN JR., ENGINE 47
FF MICHAEL M. GUNIA, ENGINE 94
EMT LT ELMER HESSENTHALER, ENGINE 71
EMT FF MARK S. HOHMAN, ENGINE 108
EMT ENG THOMAS HOLUBIK, ENGINE 34
EMT LT DANIEL K. HUGHES, ENGINE 64
CAPT GERALD E. HUGHES, TRUCK 33

THE FOLLOWING ANNUITIES AND BENEFITS HAVE BEEN GRANTED

DECEMBER 2011 (cont.)

Minimum Formula Annuity

FF TIMOTHY E. HUTCHINSON, TOWER LADDER 54
 LT OLIVER T. JOHNSON JR., ENGINE 72
 PFC JOHN K. KAVENEY, 4-5-2
 EMT LT RICHARD KELLY, TRUCK 11
 ENG DALE A. KINGSNORTH, MIDWAY
 EMT BC RANDALL D. KONOP, BATTALION 24
 ENG PM VICTOR KWITKA, ENGINE 11
 FF LANCE L. LANGE, SQUAD 7
 BC PHILIP P. LEAHY JR., ENGINE 112
 FF PATRICK J. LEBEAU, EQUIPMENT & SUPPLY
 BC NICHOLAS M. LENO, 16th BATTALION
 LT PATRICK D. LYNCH, SQUAD 2
 PM ROBERT T. MAEDA, AMBULANCE 46
 PFC JOHN J. MARSDEN, 4-5-1
 FF DONALD J. McAVOY, TRUCK 62
 *AC MARY F. McCURRIE, AMBULANCE 28
 EMT FF ANTHONY K. McGOWAN, ENGINE 97
 FF DANIEL L. McGUIRE, TRUCK 31
 PFC MICHAEL M. McKITTRICK, ENGINE 88
 PIC JAMES P. McSWEENEY, FIELD DIV SO EMS 3
 EMT LT CRAIG A. MEYER, TRUCK 17
 AC GREGORY A. MORRIS, AMBULANCE 46
 ENG ROBERT S. MUIR, ENGINE 83
 BC JOSEPH MUSCOLINO, BATTALION 13
 FF JOSEPH E. NEE, TRUCK 9
 EMT LT ROBERT NORTH, ENGINE 29
 ENG CLAUDE NORWOOD, ENGINE 30
 EMT LT CONNELL P. O'CONNOR, ENGINE 94
 EMT ENG THOMAS PEPPER, ENGINE 46
 DDC JACK H. PETERSEN, HDQTRS RELIEF
 ENG JESSE V. PETTWAY, ENGINE 73
 FF LEANDER RICHARDSON JR., ENGINE 106
 FF JAMES E. RICKARD, EQUIPMENT & SUPPLY
 EMT CAPT ROBERT J. ROJAS, TRUCK 58
 EMT LT GARY R. ROTH, TOWER LADDER 5
 EMT ENG RALPH V. RUGGIERO, ENGINE 8
 LT PM ROBERT A. SACHS, 6-5-5
 LT TIMM L. SCHULLER, O'HARE
 EMT LT THOMAS P. SCHWEIG, ENGINE 112
 *PIC RICHARD M. SMITH, AMBULANCE 45
 FF VICTOR O. SMITH, ENGINE 104
 EMT CAPT KENNETH J. SOO, ENGINE 106
 FF SAMMIE SPAIN, ENGINE 15/TRUCK 59
 EMT BC ERIC STRONG, BATTALION 7
 *PIC THOMAS D. SULLIVAN III, AMBULANCE 9
 FF JOHN A. THOMPSON, ENGINE 47
 FF JUNIOUS W. TURNER, AIR/MASK
 FF GEORGE W. VANMETER, TRUCK 62
 EMT LT MICHAEL J. VELLER, 4th DISTRICT RELIEF
 FF MARK L. VIANELLO, TRUCK 31
 FF GREGORY J. VICENCIO, TRUCK 32
 PIC KURT J. WALTER, AMBULANCE 26
 FF DANIEL B. WARRICK, ENGINE 96
 CAPT ROBERT R. WEIR, ENGINE 32
 FF MARK A. WILSON, SUPPORT SERVICES
 LT JAMES A. WORDLAW, MANPOWER

DECEMBER 2011 (cont.)

Duty Disability

EMT CAPT WILLIAM H. WRENN, ENGINE 44
 ENG RONALD J. ZYMALI, ENGINE 44
 FF JACK T. LANE, TRUCK 33/ENGINE 49
 FF GREGORY T. PRESNY, TRUCK 55
 EMT ENG JAMES T. WALSH, ENGINE 64

Occupational Disability

EMT CAPT THOMAS V. TERVANIS, ENGINE 14

JANUARY 2012

Minimum Formula Annuity

*ENG DREWONE GOLDSMITH, ENGINE 113
 EMT LT ANTHONY GUMPERT, ENGINE 101
 LT NICHOLAS INFANTE, TRUCK 51
 EMT FF VINCENT W. MURDEN, ENGINE 15
 FF STEVE J. OFENLOCH, ENGINE 94
 ENG HORST K. PETRAT, MIDWAY
 LT GEORGE S. POLSON, MAN POWER
 FF LEO SEAY, AIR/MASK

Duty Disability

PIC ALICIA P. BROWN, AMBULANCE 48
 EMT LT ROBERT L. KAWA, 6th DISTRICT RELIEF
 EMT LT LAWRENCE O'BRIEN, TRUCK 16

Occupational Disability

FF CARL R. COOK, TRUCK 55
 DC SYLVESTER KNOX, 5th DISTRICT

FEBRUARY 2012

Minimum Formula Annuity

*FF DEL LORENZ, TRUCK 57
 FF JOHN J. ROSING, ENGINE 10
 EMT ENG JOHN P. RYAN, ENGINE 123
 FF ALVIN WORDLAW, FPB WEST
 FF DONALD B. YORK, TOWER LADDER 39

Duty Disability

FF BERNARD J. BRNE, ENGINE 113
 FF LAWRENCE P. WALSH, ENGINE 32

Occupational Disability

EMT CAPT JEFFREY W. HEINZ, ENGINE 119

MARCH 2012

Minimum Formula Annuity

FF DIANE J. DEL RIO, ENGINE 13
 LT MARK EDINGBURG, ADMINISTRATION
 *PIC GREGORY S. FOX, AMBULANCE 39
 EMT ENG MICHAEL S. GROTHEER, RESCUE 6-5-4
 LT DONALD J. KAMPWIRTH, FPB CENTRAL
 *FF JOHN HENRY KOWALCZYK, TRUCK 11
 FF MARVIN W. MEANS, ENGINE 80

THE FOLLOWING ANNUITIES AND BENEFITS HAVE BEEN GRANTED

MARCH 2012 (cont.)

Minimum Formula Annuity

*FF SAMUEL L. PRICE, TOWER LADDER 63

Duty Disability

FFPM JOHN P. O'HARA, ENGINE 93

Occupational Disability

PIC CATHIE A. ROBST, AMBULANCE 2

PFC LARRY WEBB, 4-5-2

APRIL 2012

Minimum Formula Annuity

PFC MICHAEL CECICH, 4-5-5

FF THOMAS J. HINCKS, TRUCK 45

COMM ROBERT S. HOFF, HEADQUARTERS

LT KEVIN J. O'BRIEN, ENGINE 49

FF KYUNG K. PANG, ENGINE 96

Duty Disability

LT THOMAS R. POWER, ENGINE 95

Occupational Disability

None

MAY 2012

Minimum Formula Annuity

EMT LT LAWRENCE J. AHERN, ENGINE 81

FF FRANCISCO MARTINEZ, ENGINE 127

PIC LORRAINE McCaULEY, AMBULANCE 25

ENG JOHN P. McGINTY, ENGINE 80

EMT ENG RICHARD REIMER, ENGINE 110

FF LIONEL TALLY, ENGINE 103

Duty Disability

EMT LT JOHN V. GARITI, 2nd DISTRICT RELIEF

FFPM DAVID J. WELSH, ENGINE 127

Occupational Disability

EMT CAPT JOHN C. ALTENBACH, ENGINE 64

JUNE 2012

Minimum Formula Annuity

*EMT LT GARY W. COLLINS, ENGINE 101

ENG ACHILLES COSTANZA, ENGINE 2

*FF AARON L. FINLEY, TRUCK 3

*LT CHARLES E. JAMES, ENGINE 80

LT PATRICK M. RYAN, FPB

ENG THOMAS E. SCHAEFER, ENGINE 92

*ENG JOHN C. STITZ, ENGINE 124

Earned Annuity

FF MICHAEL R. LYMAN, ENGINE 92

PIC RONDALEA A. RHOADES, AMBULANCE 43

Duty Disability

None

Occupational Disability

CAPT PM THOMAS E. MISIEWICZ, FPB WEST

LT RICHARD ZYSKO, TRUCK 55

JULY 2012

Minimum Formula Annuity

ASST DCPM CLIFFORD V. BOYCE III, FIELD DIVISION S

EMT ENG SCOTT M. COY, ENGINE 124

*PIC CARLA DOUROS, AMBULANCE 36

*FF THOMAS C. GRECO, TRUCK 57

*FF JAMES KUKNYO, ENGINE 45

*FF GILBERT LUGO, ENGINE 89

PIC TERRENCE J. McGAHAN, AMBULANCE 54

FF JESSE MORALIS JR., ENGINE 64

Duty Disability

EMT CAPT MICHAEL T. SHRADER, TOWER LADDER 39

Occupational Disability

None

* Retired From Disability

REQUIRED DISCLAIMER

The information set forth herein is believed to be reliable but is not guaranteed as to accuracy or completeness by, and is not to be construed as a representation of the Firemen's Annuity & Benefit Fund of Chicago, the Retirement Board (the "Board") or any member of the Board. The information and expressions of opinion contained herein are subject to change without notice. All expressions of opinion, whether or not expressly so stated, are intended merely as such and not as representations of fact. Financial information contained in this newsletter is as of a certain date, is unaudited and should not be relied on.

As our members are aware, the Chicago Sun Times has been writing about what they believe are abuses within the Disability programs of both the Chicago Fire Department and the Chicago Police Department. In recent articles, the prominent suggestion appears to be that disabled members in question were working outside jobs while receiving disability benefits from the respective Funds.

As it stands, there are no current statutory restrictions that prohibit recipients of disability from the Chicago Police and Fire Funds from having other outside employment. It is my belief that the Illinois State legislature specifically understood the nature of Public Safety and the risks associated with it. They did not think it necessary to penalize our members who are physically prevented from continuing their dangerous heavy level positions, from doing other things.

As current President of the Firemen's Annuity and Benefit Fund of Chicago, I will not comment on anything concerning the Police Department or its members in receipt of disability. I can tell you that the Fire Fund will hold a hearing to terminate benefits if a disability recipient's activities refute their own testimony. I can also tell you what I see about Fire Department disabilities. The following information was provided to the Sun Times and they may still see fit to print it.

- The Retirement Board ("Board") of the Firemen's Annuity and Benefit Fund of Chicago ("Fund") currently has 380 members on disability; 252 duty, 124 occupational disease, 4 ordinary. **This totals approximately 7 ½ % of the total current active Chicago Fire Department Population.**
- **At 7 ½ %, the Fund's roster of disability recipients as a percentage of active membership, is considerably lower than that of other major municipalities;** New York is approximately 79%, Boston, at between 50% and 60%, Houston is approximately 10%, Los Angeles is 16.6% (fire & police combined)
- The Board is responsible to oversee the process of disability application, review and hearings in accordance with the provisions of 40 ILCS, Act 5, Article 6 et. Seq. As such, in June 2000, the Board adopted procedural rules governing the application for and administrative hearings for duty, occupational disease and ordinary disability. Every disability hearing proceeds according to the format of these rules and **the Board votes to grant or deny a member's application solely upon the manifest weight of evidence presented as part of each application.**
- In the 10 years from 2003 through May 2012, a total of 443 applications for disability were received and presented for hearing before the Board. 72 (16 ½ %) of these applications were denied by the Board. 57 of these denials were sustained, 10 of these decisions were overturned on appeal and 5 remain pending on appeal.
- In accordance with Chicago Fire Department policy, **if a member is not 100% fit for active duty, they will not return them to active duty.** In the same time period 2003 through May 2012, 8 members were removed from the disability roster based on evidence that the disability had ceased. The fire department then considered them for return to active duty. 17 of 72 other disability applicants that were denied disability benefits were returned to active duty.
- During the application process, it is the participant's Burden of Proof to prove that he/she is disabled for either of the benefits available. Once disability is granted, it becomes the Board's Burden of Proof that the member is no longer disabled and is capable to return to duty. **It is substantially more difficult for a disabled member to return to duty than it ever was for that same member to obtain his position as a new candidate.** Returning a disabled member to active duty requires an examination and concurrence of that member's capabilities by several treating or consulting physicians. Upon removal from the disability roster, it then becomes the member's Burden of Proof to prove to the Chicago Fire Department that they are no longer disabled and are capable of performing the essential functions of the job. The Board has absolutely no authority to require any disabled member to accept treatment or undergo any procedure that could potentially hasten their return to active duty. The Board has attempted to introduce legislative amendments to provide limited authority in this matter without success.
- **The Chicago Fire Department does not have light duty for any member that is less than 100% capable of performing full duties, which are rated at the very heavy level by the Department of Labor and OSHA.**

The Chicago Fire Department has successfully challenged the statutory requirement to return a disabled member whom the Board has determined to no longer be disabled.

- Since approximately 2000, the Board and staff introduced outside medical case management to assist in the review and evaluation of all existing disability recipients and all new applications for disability benefits. In addition to the Fund's legal counsel and the 40 years of experience of the Fund's Physician Consultant, the Board has utilized the services of independent medical examinations, video surveillance, and in some instances, have called available adverse witnesses during the course of any hearing and follow-up in consideration of a member's disability status.

In my position as elected trustee I can honestly tell you that I have never hesitated to provide this statutorily authorized benefit to a member that is legitimately injured in the performance of his/her duties. Neither would I hesitate to vote no on any member's application that I did not feel met the burden of proof.

The other reality is the appeal process. Many of the subjects highlighted in the Sun Times' article were denied their benefits by the Fire and Police Boards only to have those decisions overturned by the Cook County Circuit Court or the Illinois Appellate Court. As stated above, 10 of our denials were overturned by a court.

I personally believe that the new City Administration will be looking closely at some of the benefits we as public safety officers have enjoyed; including Lay-Up periods, Light Duty requirements, Intra- department Job training and possible statutory restrictions on employment for disabled members. All members must be responsible to be good union stewards of the benefits we currently hold. Attend meetings. Vote in Elections. Don't complain when it's too late.

2012 PRE-RETIREMENT SEMINARS

SATURDAY, SEPTEMBER 22, 2012 (2C EMS-1)

SATURDAY, NOVEMBER 17, 2012 (1A EMS 1)

- | | |
|------------|--|
| 8:00 A.M. | ROLLS & COFFEE |
| 8:20 A.M. | INTRODUCTION |
| 8:30 A.M. | WILLS & ESTATE PLANNING |
| 9:45 A.M. | LONG TERM CARE |
| 10:30 A.M. | BREAK |
| 10:45 A.M. | RETIREE MEDICAL BENEFITS; City of Chicago - Benefits Management Office |
| 11:45 A.M. | LUNCH |
| 12:30 P.M. | SOCIAL SECURITY; Social Security Administration |
| 1:30 P.M. | DEFERRED COMPENSATION ACCOUNTS |
| 2:30 P.M. | ADJOURN |

**FIRE DEPARTMENT TRAINING ACADEMY
558 West DeKovan – Chicago, Illinois 60608**

**BREAKFAST AND LUNCH ARE PROVIDED
RSVP REQUIRED: CALL (312) 726-5823 (SPACE IS LIMITED)**

(THIS SEMINAR IS PROVIDED FOR THOSE MEMBERS WITHIN 3 YEARS OF ACTUAL RETIREMENT)



On behalf of our minimum widows, all of our children beneficiaries and every other person who is proud to be associated with the Chicago Fire Department, we wish to extend our sincere appreciation to the boxers and organizers of this year's 10th Annual "Battle of the Badges" event.

Over 3,000 people, including Mayor Rahm Emanuel, packed into De La Salle High School's athletic facility for the matches and witnessed the Chicago Fire Department team win a close victory over the Chicago Police Department Team. What a truly amazing event and fabulous testimony to the results that can be produced when dedicated individuals unselfishly put their hearts and souls toward a common goal.

The Ende, Menzer, Walsh & Quinn Retirees' Widows' and Children's Assistance Fund is the grateful beneficiary of a \$6,875.00 donation from the proceeds of the event.

Chicago Fire Department Team

Coaches: Al Ortiz, Brian Lebron, Steve O'Malley

Boxers: Meg Alheim, Tom Arnsword, Scott Birmingham, Jose Calvillo, Pat Farenbach, Randy Foreman, Joe Fortis, Eric Laudio, Miguel Magalone, Brian Merson, Dan Myers, Paul O'Conner, Dave Pineda, Tom Scully, Bridgett Tertell, Maurico Tirado, Joseph Villarosa

DECEASED PARTICIPANTS FROM JULY 1, 2011 THROUGH JULY 31, 2012

<u>NAME</u>	<u>DATE OF DEATH</u>	
*MARIE E. WENY	06/30/2011	WIDOW OF JOSEPH C. WENY
JOHN P. HEALY	07/01/2011	CAPTAIN
ATHA B. HAWKINS	07/03/2011	FIREFIGHTER
GREGORY W. MIELING	07/06/2011	DEPUTY DISTRICT CHIEF
GERALD R. DANIEL	07/09/2011	FIREFIGHTER
GARNA L. LANDGRAF	07/11/2011	WIDOW OF ROBERT I. LANDGRAF
MARY GOBAC	07/13/2011	WIDOW OF JACK J. GOBAC
WILLIAM J. REDDY	07/14/2011	BATTALION CHIEF
JOHN J. McFALL	07/17/2011	FIREFIGHTER
LUCILLE M. BIEZE	07/23/2011	WIDOW OF RICHARD D. BIEZE
GEORGE DAVIDSON	08/03/2011	FIREFIGHTER
WILLIAM E. GREEN	08/06/2011	FIREFIGHTER
THOMAS P. BURKE	08/07/2011	FIREFIGHTER
MARK S. MATERA	08/08/2011	FIREFIGHTER
JOHN N. IZZI	08/13/2011	FIREFIGHTER
ROBERT J. QUAYLE	08/13/2011	FIREFIGHTER
JERRY D. LeBEAU	08/14/2011	FIREFIGHTER
TIMOTHY J. LOFTUS JR.	08/15/2011	CAPTAIN
JAMES J. HULL	08/19/2011	FIREFIGHTER
S. L. IMBURGIA	08/20/2011	LIEUTENANT
CHARLES D. CROWE	08/24/2011	LIEUTENANT
THOMAS D. MURPHY	08/30/2011	CAPTAIN
JOAN KLASSEN	08/31/2011	WIDOW OF DONALD J. KLASSEN
WILLIAM J. BIELAWSKI JR.	09/01/2011	FIREFIGHTER
RICKEY A. THOMSON	09/02/2011	FIREFIGHTER
MARY EILEEN HODUR	09/07/2011	WIDOW OF PHILIP T. HODUR
MYRTLE SHOPIN	09/08/2011	WIDOW OF JOHN A. SHOPIN
DOLORES M. CEASARIO	09/11/2011	WIDOW OF FRANK R. CEASARIO
DANIEL F. GALLAGHER	09/13/2011	LIEUTENANT
TERESE M. POINT	09/14/2011	WIDOW OF EDWARD A. C. POINT
GEORGE E. TANNEHILL	09/14/2011	BATTALION CHIEF
VIRGINIA M. OSTRAND	09/16/2011	WIDOW OF ROBERT G. OSTRAND
MARY MILLER	09/17/2011	WIDOW OF RALPH MILLER
MARILYN V. MULLEN	09/17/2011	WIDOW OF KENNETH H. MULLEN
NAOMI KROGSTAD	09/22/2011	WIDOW OF RUSSELL M. KROGSTAD
SARAH A. BOSCO	09/24/2011	WIDOW OF JOHN V. BOSCO
BILLY R. MOSES	09/26/2011	FIRE ENGINEER
KENNETH J. BOYKE	09/29/2011	FIREFIGHTER
ANN RUPICK	10/01/2011	WIDOW OF ROBERT RUPICK
CHARLES M. WEBER	10/01/2011	FIRE ENGINEER
NELLIE A. KANIA	10/03/2011	WIDOW OF JOSEPH P. KANIA
JOHN J. BISSING	10/05/2011	FIREFIGHTER
ROBERT J. HECHT	10/05/2011	FIRE ENGINEER
THADDEUS JABLONSKI	10/05/2011	FIREFIGHTER
RUSSELL L. CROSSLEY	10/06/2011	FIREFIGHTER
RONALD J. JENRICH	10/06/2011	FIRE ENGINEER
TERRENCE J. O'BRIEN	10/06/2011	DEPUTY DISTRICT CHIEF
WM C. MUELLER	10/11/2011	LIEUTENANT
CATHERINE M. DOWNING	10/13/2011	WIDOW OF JEREMIAH DOWNING
MATTIE D. ROBINSON	10/13/2011	WIDOW OF LEONARD E. ROBINSON
PATRICIA GREENWALD	10/15/2011	WIDOW OF ANTHONY J. GREENWALD
DORIS R. MAHER	10/15/2011	WIDOW OF WILLIAM T. MAHER
THOMAS NOLAN	10/15/2011	EMT CAPTAIN

DECEASED PARTICIPANTS FROM JULY 1, 2011 THROUGH JULY 31, 2012**(cont.)**

<u>NAME</u>	<u>DATE OF DEATH</u>	
P. J. FARRELL JR.	10/17/2011	FIRE ENGINEER
FRANK L. DOLL	10/20/2011	FIRE ENGINEER
JOSEPHINE H. PAUSS	10/22/2011	WIDOW OF JOHN W. PAUSS
GLORIA C. JACOBS	10/23/2011	WIDOW OF RAYMOND JACOBS
LUELLA McMAHON	10/24/2011	WIDOW OF JEREMIAH J. McMAHON
MARGARET BESSER	10/25/2011	WIDOW OF OLIVER J. BESSER
RITA ANN RAMION	10/25/2011	WIDOW OF RALPH L. RAMION
DANIEL J. McCLODY	10/26/2011	FIREFIGHTER
DOROTHY WEGNER	10/28/2011	WIDOW OF ALBIN F. WEGNER
ERMA A. MARMOLL	10/29/2011	WIDOW OF RAYMOND J. MARMOLL
THOMAS M. PETREY	10/30/2011	FIREFIGHTER
SALVATORE TRICOCI	10/30/2011	FIREFIGHTER
ROBERT M. CORCORAN	11/02/2011	LIEUTENANT
PEARL L. VRAVIS	11/02/2011	WIDOW OF EMIL VRAVIS
THOMAS V. BERGER	11/04/2011	FIREFIGHTER
MARK J. HICKEY	11/04/2011	FIREFIGHTER
ESTELLE WIERCIOCH	11/04/2011	WIDOW OF CASIMIR S. WIERCIOCH
NORMA BENSON	11/08/2011	WIDOW OF WALTER T. BENSON
EDWARD A. SAYERS	11/09/2011	FIREFIGHTER
DONALD J. FOLEY	11/12/2011	FIRE ENGINEER
WILLIAM J. WEYER	11/12/2011	BATTALION CHIEF
ROBERT E. CRIBBEN	11/16/2011	BATTALION CHIEF
NORMAN R. TAYLOR	11/16/2011	LIEUTENANT
HENRY T. SCAVONE	11/17/2011	CAPTAIN
ELAINE A. PENAR	11/18/2011	WIDOW OF CHESTER J. PENAR
JACQUELINE A. SCHAEFER	11/23/2011	WIDOW OF RAYMOND K. SCHAEFER
EDWARD HICKEY	12/02/2011	LIEUTENANT
DOROTHY R. FLEMING	12/05/2011	WIDOW OF RAYMOND PAUL FLEMING
PATRICIA MURPHY	12/06/2011	WIDOW OF FRANK T. MURPHY
RITA M. BOWMAN	12/07/2011	WIDOW OF DANIEL H. BOWMAN
AUGUST J. VALENTA	12/08/2011	LIEUTENANT
ROBERT F. BRENNAN	12/09/2011	LIEUTENANT
FRANK P. DZIEDZIC	12/09/2011	FIREFIGHTER
JAMES D. KEATING	12/12/2011	CAPTAIN
MAUREEN McDONALD	12/16/2011	WIDOW OF ROBERT J. McDONALD
THOMAS J. REIDY	12/16/2011	BATTALION CHIEF
MARY E. LYNN	12/18/2011	WIDOW OF JAMES P. LYNN
WAYNE G. MORLEY	12/18/2011	FIREFIGHTER
RICHARD HOPKINS	12/26/2011	LIEUTENANT
CHARLES J. BOLLINGER	12/27/2011	FIREFIGHTER
RICHARD J. FORTI	12/27/2011	LIEUTENANT
HENRY WEBSTER	12/29/2011	BATTALION CHIEF
RONALD BREWER	12/30/2011	FIRE ENGINEER
ARTHUR L. SMITH	01/04/2012	FIREFIGHTER
MARVIN G. MILLER	01/12/2012	FIRE ENGINEER
LOUISA JOHNSON	01/13/2012	WIDOW OF LEONARD R. JOHNSON
RICHARD B. ROSSNER	01/14/2012	FIREFIGHTER
EDWARD P. DRENKA	01/18/2012	FIRE ENGINEER
RICHARD J. WIELOCK	01/18/2012	LIEUTENANT
BETTIE D. GUMPert	01/20/2012	WIDOW OF JOHN GUMPert
PHILLIP J. CENTA	01/22/2012	FIREFIGHTER
ANTOINETTE M. BURGAn	01/24/2012	WIDOW OF WILLIAM D. BURGAn
ALICE J. McGIVNEY	01/24/2012	WIDOW OF PATRICK L. McGIVNEY

DECEASED PARTICIPANTS FROM JULY 1, 2011 THROUGH JULY 31, 2012**(cont.)**

<u>NAME</u>	<u>DATE OF DEATH</u>	
MARK J. BOYICH	01/25/2012	FIRE ENGINEER
MILDRED KARL	01/25/2012	WIDOW OF GEORGE A. KARL
ELEANOR M. WEBER	01/25/2012	WIDOW OF CHARLES M. WEBER
AUGUST T. BONOW	01/26/2012	FIREFIGHTER
EDWARD J. PETRASEK	01/29/2012	CAPTAIN
MARGARET M. DONAHUE	02/04/2012	CHILD OF JOHN A. DONAHUE
MARY E. ANSELMO	02/05/2012	WIDOW OF HENRY ANSELMO
GEORGE W. GEMEIN	02/06/2012	LIEUTENANT
THERESA MYSLINSKI	02/06/2012	WIDOW OF WALTER J. MYSLINSKI
MARGARET G. HARDIN	02/07/2012	WIDOW OF DONALD M. HARDIN
GEORGE D. NOLAN JR.	02/07/2012	CAPTAIN
RUTH M. BURKE	02/11/2012	WIDOW OF DANIEL W. BURKE
JOSEPHINE V. GERACI	02/13/2012	WIDOW OF JOSEPH A. GERACI
ARLENE M. McVICKER	02/13/2012	WIDOW OF RICHARD J. McVICKER
DONALD J. ROUSSEAU	02/13/2012	FIREFIGHTER
MARCELLA M. CASEY	02/15/2012	WIDOW OF JAMES P. CASEY
RAYMOND A. HOWARD	02/16/2012	FIREFIGHTER
LEO T. GLEASON	02/20/2012	LIEUTENANT
JAMES T. HERMAN	02/20/2012	FIREFIGHTER
ROBERT J. WOJCIK	02/21/2012	BATTALION CHIEF
WILLIAM M. NOLAN	02/22/2012	CAPTAIN
ANNE M. PILAT	02/25/2012	WIDOW OF JOSEPH J. PILAT
BARBARA A. JAKUBEC	02/27/2012	WIDOW OF JOHN C. JAKUBEC
JOHN G. MALLOY JR.	02/27/2012	FIREFIGHTER
JOSEPHINE M. FORDE	02/28/2012	WIDOW OF MICHAEL FORDE
VERONICA H. TILLER	02/28/2012	WIDOW OF A.J. TILLER
MARION A. ARNOLD	03/02/2012	WIDOW OF GEORGE J. ARNOLD
HARRY P. FARRELL	03/04/2012	FIREFIGHTER
HELEN BUSH	03/06/2012	WIDOW OF JOHN W. BUSH
EFFIE M. GALLAGHER	03/08/2012	WIDOW OF JOHN J. GALLAGHER
EDNA K. KERKSTRA	03/08/2012	WIDOW OF RAYMOND KERKSTRA
FIORAVANTE E. PANOZZO	03/08/2012	FIREFIGHTER
RAYMOND M. HERRMANN	03/10/2012	FIREFIGHTER
JOSEPH W. CARAHER	03/11/2012	FIREFIGHTER
CLARENCE R. WILLS	03/13/2012	CAPTAIN
RITA SIROTA	03/14/2012	WIDOW OF EMIL SIROTA
FRED W. EBERHARDT	03/15/2012	FIREFIGHTER
ROBERT A. ROKICKI	03/16/2012	LIEUTENANT
WILLIAM E. DUST	03/18/2012	FIREFIGHTER
CHARLOTTE C. LORIG	03/18/2012	WIDOW OF RICHARD T. LORIG
PEARL J. TEFFT	03/18/2012	WIDOW OF JAMES A. TEFFT
ANTHONY R. BOIN	03/25/2012	CAPTAIN
EVELYN RASMUSSEN	03/25/2012	WIDOW OF CLARENCE M. RASMUSSEN
CHARLES F. DOUGHERTY	03/27/2012	CAPTAIN
WILLIAM M. BENJAMIN	03/28/2012	FIREFIGHTER
PATRICIA FALARDEAU	04/02/2012	WIDOW OF ALPHONSE FALARDEAU
KATHERINE L. WEBSTER	04/02/2012	WIDOW OF HENRY WEBSTER
KENNETH ANIOLOWSKI	04/04/2012	CAPTAIN
MARY LOU ZALLIS	04/05/2012	WIDOW OF WALTER G. ZALLIS
JOHN E. O'MALLEY	04/06/2012	BATTALION CHIEF
ALLEN F. BOLLIN JR.	04/07/2012	FIREFIGHTER
DOROTHY CARROLL	04/09/2012	WIDOW OF WILLIAM D. CARROLL
WILLIAM McENEANY	04/14/2012	BATTALION CHIEF

DECEASED PARTICIPANTS FROM JULY 1, 2011 THROUGH JULY 31, 2012**(cont.)**

<u>NAME</u>	<u>DATE OF DEATH</u>	
DONALD R. GEMSKIE	04/15/2012	FIREFIGHTER
RICHARD G. WEILER	04/15/2012	LIEUTENANT
JAMES M. DOYLE	04/16/2012	FIREFIGHTER
GERALDINE LEWIS	04/23/2012	WIDOW OF RUSSELL S. LEWIS
ALEXANDER RAMOS	04/24/2012	FIREFIGHTER
VERNON T. KELSO	04/27/2012	LIEUTENANT
JAMES M. BRADY	04/30/2012	FIREFIGHTER
WILLIAM T. EARLEY	04/30/2012	FIRE ENGINEER
TERESA MACRI	04/30/2012	WIDOW OF FRANK MACRI
JED E. WEIDELL	04/30/2012	DEPUTY DISTRICT CHIEF
WINIFRED A. ZURIS	05/01/2012	WIDOW OF VICTOR J. ZURIS
JOHN J. HALLORAN	05/02/2012	CAPTAIN
IRENE KUTZER	05/07/2012	WIDOW OF JAMES M. KUTZER
JOHN JOSEPH TAYLOR	05/07/2012	BATTALION CHIEF
JUDITH M. COOPER	05/08/2012	WIDOW OF RICHARD A. COOPER
ELEANOR MAGGIORE	05/09/2012	WIDOW OF JOSEPH MAGGIORE
WILLIAM J. HOPKINS [†]	05/11/2012	EMT FIRE ENGINEER
BERT W. SCHAEFER	05/17/2012	FIREFIGHTER
LAWRENCE J. PAVLIK	05/19/2012	FIREFIGHTER
ROBERT L. STEVENS	05/21/2012	FIREFIGHTER
ROBERT A. ROKICKI	05/22/2012	LIEUTENANT
NANCY FALLAW	05/23/2012	WIDOW OF PATRICK C. FALLAW
MARGARET M. PEDERSEN	05/28/2012	WIDOW OF GERHARD C. PEDERSEN
WILSON J. LaBRANT JR.	06/01/2012	FIREFIGHTER
LORRAINE E. ENNIS	06/03/2012	WIDOW OF JAMES R. ENNIS
DARLENE E. McHUGH	06/03/2012	WIDOW OF EDWARD J. McHUGH
HENRY J. THOLL	06/07/2012	FIRE ENGINEER
WILLIAM M. PALLISTER	06/10/2012	CAPTAIN
FRANK KOLOZIE	06/11/2012	FIREFIGHTER
JAMES J. BRODY	06/12/2012	FIREFIGHTER
JEREMIAH P. KING	06/12/2012	FIREFIGHTER
ANDREW M. MOGENSEN	06/12/2012	LIEUTENANT
ARTHUR R. GAGNON	06/13/2012	FIREFIGHTER
MARGARET E. EBERHARDT	06/18/2012	WIDOW OF FRED W. EBERHARDT
FRED F. KRIEGLSTEIN	06/21/2012	LIEUTENANT
RITA YOUNG	06/21/2012	WIDOW OF NORMAN G. YOUNG
GERALDINE A. KELLER	06/23/2012	WIDOW OF EDWIN L. KELLER
UDA M. HILL	06/29/2012	WIDOW OF JAMES E. HILL
DENNIS J. McGUIRE	06/29/2012	LIEUTENANT
ANDREW N. SLOYAN	06/30/2012	BATTALION CHIEF
EUGENE J. CZARNECKI	07/02/2012	FIRE ENGINEER
MARY E. FINNEGAN	07/03/2012	WIDOW OF JAMES F. FINNEGAN
FRANK SCHILIRO	07/03/2012	FIREFIGHTER
NESSIE C. MUELLER	07/04/2012	WIDOW OF HENRY W. MUELLER
ROBERT I. VANPELT	07/04/2012	CAPTAIN
CHARLES BORUCKI	07/06/2012	FIREFIGHTER
ROSALIND O'NEILL	07/09/2012	WIDOW OF WILLIAM O'NEILL
STEVE R. PENTEK	07/09/2012	LIEUTENANT
WILLIAM A. FALARDEAU	07/14/2012	LIEUTENANT
JOSEPH R. KONRATH	07/14/2012	FIREFIGHTER
RICHARD D. THOMAS	07/20/2012	ENGINEER
HELEN P. DeLONG	07/22/2012	WIDOW OF THOMAS J. DeLONG
JOHN J. KELLY	07/22/2012	FIREFIGHTER

DECEASED PARTICIPANTS FROM JULY 1, 2011 THROUGH JULY 31, 2012

(cont.)

<u>NAME</u>	<u>DATE OF DEATH</u>	
ELIZABETH A. KING	07/23/2012	WIDOW OF JOHN P. KING
LORRAINE NEARY	07/23/2012	WIDOW OF PATRICK J. NEARY
MARY LONGINO	07/26/2012	WIDOW OF NICKOLAS R. LONGINO
WILLIAM P. FLYNN	07/31/2012	FIREFIGHTER

* Denotes information received after publication of the last newsletter

† Denotes died active

Our Deepest Sympathy To the Families and Friends Who Have Lost Loved Ones

CHARITY SOFTBALL GAME

SEPTEMBER 16, 2012

5th Annual Blackhawks Alumni & Friends



Supporting Chicago Police and Fire Charities
Current and former players faceoff against
Chicago Police and Fire Teams
and
Annual CFD vs. CPD City-wide 16" Softball
Championship

Sunday, September 16, 2012
 1pm
 Ferrell Field at St. Xavier University
 3700 W. 103rd Street

FREE ADMISSION

Food, Games, Celebrities, Raffles, Autographs and more!

SPECIAL FRIENDS



Terrara Plan



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UNIVERSITY
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For More information visit
widowsandchildren.org



The following donations have been made to the Ende, Menzer, Walsh & Quinn Retirees' Widows' and Children's Assistance Fund:

June 2011 Gift Fund Donations

Chicago Firemen's Post 667
Christine Adent-Delaney
Dolores A. Delaney
Engine 50, Truck 18 2nd Shift
Harry Hager
Jonathan Bertoletti
Joseph Bertoletti
Linda D. Swatts
Louis & Deborah Bertoletti
Marie Royals
Mary Delaney

Megan T. Delaney
Michael & Kathleen Delaney
Michael Lucchetti
Noreen Craswicz
Patrick & Donna Delaney
Peter & Sheila Santori
Sheila Bertoletti
Susan M. Bertoletti
Thomas & Geralyn Delaney
Thomas J. Brown
William G. Delaney

July 2011 Gift Fund Donations

Beverly Bank
Chicago Fellowship of Christian Firefighters
Harry Hager Jr.
James E. Furlong

Joseph F. Quinn Jr.
Karen & Jens Lauesen
Karen J. Zipparro
Keith Bolte

August 2011 Gift Fund Donations

Anthony H. Schulz
Bernadine Kaufman
Chicago Fellowship of Christian Firefighters
Debbie Perkins

Patricia A. Harrington
Raymond J. Luczak
Ron Caster
Willie J. Knight

September 2011 Gift Fund Donations

"Ole Tymers" Chicago Firefighters & Paramedics
Anonymous
Arnold Gacki
Audrie T. Leen
Barbara Luczak Hand
Bernadette McCormick
Beverly Bank
Daniel & Christine Payton
Daniel & Maureen Baricelli
Dean A. Hoefler
Dennis F. Smith
Dianne Lee Raihle
Dolores Furlong

James Guttillio
Joseph A. Cordero Sr.
Kenneth G. Wagner
Michael E. Gallapo
Michael J. Walsh
Michael K. Barry
North Side Irish Fire Brigade
PBD Worldwide Fulfillment Services
Ralph L. Glover
Richard & Geraldine Groves
Richard A. Wagner
Richard J. Bouse
Robert A. Popjoy Jr.

September 2011 Gift Fund Donations (cont.)

Edward F. Freemon
Emerald Flooring, Inc.
George J. Buckner
Health Forum
James E. McNally
James E. Murphy

Shrader's Goods, Inc.
Susan F. Mitchell
Thomas C. Harts
Thomas R. Carmody
William C. Alletto
XA the Experiential Agency, Inc.

October 2011 Gift Fund Donations

Bert & Nancy Clarbourn
Bill Cosgrove Investigations, Inc.
Bonnie L. Kipp
Brian D. Reilly

Lawrence Kane
Maria Garcia
Marietta Dixon
Michael M. Butler

October 2011 Gift Fund Donations (cont.)

CFFU Charity Fund, Inc.
 Chicago Fellowship of Christian Firefighters
 Christopher P. Bono
 Dr. Harold Patino
 Engine 76, Truck 35, Ambulance 52
 Gary R. Braun
 Jeanne Palmer
 Joseph & Linda Dinges
 Kenneth Lee

Michael Simon
 Oak Park and River Forest High School
 Raymond & Carol Cherie
 Richard Bouse
 Ronald & Alberta Hauser
 Rosemary Pesoli
 Teresa B. Conrick
 Teresa T. Privratsky
 Tootsie Roll Industries, Inc.

November 2011 Gift Fund Donations

Alan F. Adducci
 Anthony H. Schulz
 Beverly Bank
 Carol A. Branagan-Rich
 Charles & Jane Bushwaller
 Chicago Fellowship of Christian Firefighters
 Cynthia & Steve Sienko
 Daniel Winters
 Dennis & Christine Moran
 Don & Dawn Bryla
 Donald & Cindy Cofran
 Eileen Hunt
 Floyd & Rose Deets
 Gerard & Joanne Winters
 Gus & Janine Sandoval
 James & Elizabeth Allison
 Jamie Vitha
 Jerry McMahon & Family
 Jim & Lynn Cross
 John Bertolotti
 John C. Aymond
 John G. Meade
 Joseph & Nicolette Paplaczyk
 Joseph & Roxanne Quinn
 Kathleen M. Griffin
 Kathryn & Stephen Napoli
 Larry & Patricia Harmon
 Lawrence & Noreen Czaszwicz
 Lillian M. Wittner
 Linda M. Kilroy
 Mark Beischel
 Mary A. Delaney

Mary Novotny Jeffries
 Mary Sola
 Noreen J. Czaszwicz
 Patricia Kafka
 Patricia M. Collins
 Patricia Shemash
 Peter Hamilton
 Peter Santori
 R. Timothy Mahaney
 Richard & Grace Battistoni
 Richard Lama
 Robert & Adrienne Arndt
 Robert & Cheryl Dill
 Robert & Marcy Twardak
 Robert McIlhattan
 Roger & Marjorie Nelson
 Ronald E. Stoffregen
 Rosemary Kaye
 Russell & Marylynn Marasovich
 Sara Anne Beazley
 SunTrust
 The Bestler Family
 The Hasselbeck Family
 The Moreland Family
 The Nelson Family
 Theodore & Michelle Domanchuk
 Theresa J. Bumgardner
 Thomas & Marilyn Dziedzinski
 Timothy & Susan Finger
 Vasant & Kirti Acharya
 Wilfred & Imre Boarden
 William & Dolores Schaffer

December 2011 Gift Fund Donations

Bernice A. Turner
 Beverly Bank
 Carol Patzin
 CFFU Charity Fund, Inc.
 Charles & Patricia Menke
 Christopher B. Martinez
 Dolores Furlong
 Dolores J. Doyle
 Edward & Ellen Cosgrove
 Gerald & Kathleen Benigni
 Grace Stefan
 Hazel Deacy

James & Lynda Carroll
 Kenneth & Deborah Tyrrell
 Lake Forest Graduate School of Management
 Lawrence Weiss
 Lee & Jeanne Holtorf
 Marty & Kay Winters
 Michael & Lea O'Neill
 Michael J. Shanahan Jr.
 Richard & Janet Kotlarz
 Richard Bouse
 Samuel & Sharon Rapinchuk
 Wendy King

January 2012 Gift Fund Donations

Ann S. Farley
Anthony & Teresa Giovenco
Beverly Bank
Bonita Hulbert
CFFU Charity Fund, Inc.
Chicago Fellowship of Christian Firefighters

Chicago Firemen's Post 667
Emily V. Cypranowski
James & Ruth Wojciechowski
Lorayne J. Lonero
Rolf & Linda Larson
Susan Lynn Trefil

February 2012 Gift Fund Donations

Barbara Lee Cohen Productions
Beverly Bank
Edward Buron
Edward Stutz
Erwin & Lorraine Godawa
Jackie & Joey Weber & Family
Jean B. Morley
John & Julia Mills

Jose Moreno
Lisa Haulotte
Martin & Marianne Gainer
Peter G. Anderson
Richard Bouse
Rickie Cunningham
Thomas & Margaret Dineen
Thomas & Patricia Goldrick

March 2012 Gift Fund Donations

Andrew & Lisa Frumento
Art & Peggy Smith
Bev Perry & Gill Realon
Bryan Tymick
Chang Family
Charles K. Sullivan
Chicago Fellowship of Christian Firefighters
Cindy Graves & Dan Kluck
Danielle Furu
Dawn M. Nemelka
Denise Cullerton
Donna Kobitter
James & Violet Kowal

Jean & Rich Madden
Joseph & Lois Wiley
Judy Engelman
Julie DuPree
Kathleen P. Wybourn
Manka Family
Mary Alyce & George Tully
Michael & Judith Wright
Michael & Sheila Cohen
Nancy M. Lewis
Patricia Breakey
Ted & Lauren Bryan
WNPL Staff Association

April 2012 Gift Fund Donations

Andy & Carol Bailard
Anthony H. Schulz
Anthony Migliacio
Arlene J. Olson
Beverly Ranzino
B.I.G.
C.J. & Deborah O'Sullivan
Catherine M. Sullivan
Chicago Fellowship of Christian Firefighters
Eileen B. Neylon
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Pamela Munizzi
Patricia DeBello
Patrick & Rose Mary Quane
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Richard & Mary Joan Jedrey

April 2012 Gift Fund Donations (cont.)

James & Pamela Deiters
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Joan Kane
John & Joan Finn
John & Mary Ann McNicholas
John G. Meade

Robert & Marcy Twardak
The Corbetts
Themis & M.A. Melodie Karnezis
Thomas & Karen O'Connell
Virginia Hochroth
William & Judy Sheehan

May 2012 Gift Fund Donations

Alicea Toso
Burce Dahm
Chip Hessenthaler
Connell O'Connor
David & Regina Izzo
Ed Clafford
Enrique Beauchamp
Genna Reilly
George J. Dangles, M.D., P.C.
George Polson
Helena K. Wills
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Ken Sembach

Kevin Casey Retirement Party
M & J Frigo
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Mary F. Blomquist
Patrick Delaney
Rich Bieschke
Robert Rojas
Steve Borkowski
Ted Eck
Ted Luga
Thomas Koziel
Tim Dolan
Timothy & Anita Tracy
Unum

June/July 2012 Gift Fund Donations

Thomas J. Kinder
Beverly Bank
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Ruth P. Shalin
Sally A. Lauer
William G. Delaney
Nick & Helene Weston
Victoria Grosh
CFFU Charity Fund, Inc.
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Dolores A. Delaney
Michael & Kathleen Delaney
Peter & Sheila Santori
William & Geraldine O'Connor
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Thomas & GERALYN Delaney
Patrick & Donna Delaney
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Richard & Charlene Lockwood
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Doreen Sloyan
Gabriel Exiner
Ignite the Spirit/Battle of the Badges
Mary A. Delaney
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Annuitant, Widow & Disability Monthly Contributions

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Rick & Maureen Biskup	Sidney Dembowski	Joseph Graber
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Lee R. Bork	Robert D. Devens	William Graves
Lewis J. Bottando	Charles E. Dineen	Joseph Gruszka
Daniel Bracken	Pauline Dini	William Guilfoyle
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Joseph Branigan	Sean M. Dolan	Marvin Hagele Jr.
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Raymond Bronke	Catherine Doody	Terrence M. Harty
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David R. Cachares	Lawrence T. Doyle	William Hayes
Michael J. Cahill	Edward Duffy	George D. Heim
William Calkins	Michael T. Egan	Michael E. Hein
William G. Campbell	Clarence Ellison	Norman Holland
Walter Carlson	Raymond M. Ellitch	Raymond Holland
Patrick M. Carolan	Paul Enhelder	Carl R. Hopkins
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Doreen Chambers	Lauren Feingold-Shanahan	Jolynn M. Huels
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John Clancy	Kevin Fitzpatrick	Tom L. Hunter
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Gary Conaway Sr.	Malachy Flisk	Jacquenette Jackson
Michael Concannon	Alfred Franco	Thomas J. Jacques

Annuitant, Widow & Disability Monthly Contributions (cont.)

Anthony Jaslowski	William R. Marx	Lawrence Oboikovitz
Jack Jaslowski	Lawrence Matkaitis	John J. O'Brien
William J. Jones	Richard N. Matkovich	Daniel O'Farrell
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Patrick J. Joyce	Edward L. McClung	John P. Ollry
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Michael Jurkash	James McCormick	Patrick J. O'Malley
Michael Kammerer	James T. McDermott	Philip J. O'Neill
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John R. Keller	James A. McDonough	Robert Parise
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William T. King	Gerald P. McKee	Ronald E. Payne
Edwin P. Klinger	John H. McKee	Mark J. Pecor
Terry J. Knight	Helen McManus	Patricia Pemberton
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Stanley Kotlarz	Jim & Joan McVady	Sam Pipitone
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James S. LaGreca	Thomas Mintle	Geraldine Punjak
James F. Lahey	Andrew Mogensen	George C. Radka
Peter LaManna	Rose Mohr	Howard G. Rimm
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Le Pear	Patrick Moran	Anthony Romano
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Elizabeth M. Liesz	John J. Moriarty	Mary T. Russell
Justine Lietz	Dennis M. Morrissey	Kenneth J. Rutka
Michael P. Ligue	Robert J. Mrozek	Donald Salzman
Thomas J. Linane	Joseph Mueller	John F. Schaefer
Lawrence J. Lonergan	Timothy E. Mulcahy	Patricia Schaudenecker
James J. Loughney	Richard W. Munson	George Schlomas
Richard J. Luby	John P. Murray	Michael Schoenecker
Thomas L. Luczak	Tina L. Muscare	Herman Seef
Judith Lux	Lawrence S. Myers	Daniel Sheehan
Lawrence W. Mahler	Robert North	William Sheridan
Joseph V. Mahoney	Jamie O'Callaghan	Wayne Sieck
August P. Malatia	Joseph O'Connor	Vanness Simmons
George Marek	Andrew O'Donnell	Thomas F. Smith
Nick P. Marino	Sven E. Oak	Jack & Lee Smithers
Thomas Markham	James P. Oboikovitz	James E. Snyder

Annuitant, Widow & Disability Monthly Contributions (cont.)

Peter A. Soto	Richard J. Ternes	Peter J. Walsh
Stanley M. Span	Robert M. Terzich	John G. Wassinger
Richard O. Sterling	Anthony P. Thomas	David B. White
Terrence J. Stewart	William L. Thomsen	Jean A. White
Roger Stillman	Elizabeth Tinaglia	Frank J. Williams
Dennis E. Stuart	Daniel Toth	Winston D. Williams
Richard Sturm	Michael T. Town	Thomas Wiltzius
Joseph M. Sudar	Robert E. Trench	James Winbush
Cornelius J. Sullivan	Eleanor Tripam	Thomas P. Wisniewski
Dennis J. Sullivan	John A. Tumpich	Edward G. Witowski
John Surane	Robert Valentinas	Raymond Wittekind
James F. Sutera	Joyce VanDorp	Richard Zordan
Donald J. Svachula	John C. Vidinich	Josephine Zuccarello
Jean Swierczynski	Edgar J. Wagner Jr.	
Thomas M. Tafel	George W. Walsh	

Active Members Contributing Monthly Via Payroll Deduction *

James Abbatemarco	Steven Brazel	Brian Conrad
Patrick Ahern	Richard Brenn	Patrick Coogan
Richard Alberts	Kenneth Bruno	Tim Corcoran
Eliasard Alcauter	Frank Burens	Brian Corley
Jim Aldworth	Brian Burke	Michael Cronin
Robin Alvarez	Robert Burke	Frank Crossin
Kevin Angus	Michael Butkus	Alberto Cruz
Robert Arens	Brendan Byrne	Raymond Cullen
Joseph Atkins	William Cader	John Cullina
Jerry Augustine	Dennis Cahill	Michael Cummings
Lorenzo Ayala	Jerry Cambria	Peter Cunningham
Wesley Bailey	Brian Campbell	Thomas Czerniak
Robert Bansley	Danny Carbol	Michael Daly
Fredi Barroso	Bernard Carey	Marlon Dampier
Lee Basile	Frank Carone	Eric Davis
Steven Bates	Patrick Carr	Eric Davis
Bradely Batka	Gerald Carter	Scott Davis
Richard Bauknecht	Patrick Casey	Michael DeBella
Daniel Baumgartner	Patrick Chambers	Daniel DeGryse
Shelby Beckley	Anthony Chavarria	Frank DeMarco
David Benz	Michael Cherack	Sean Devine
Thomas Bierwirth	Scott Chibe	Fernando Diaz
Daniel Biniak	Richard Clemens	Tyron Dickens
Scott Birmingham	Kyle Cloud	Myron Dillow
Charles Bliss	Stephen Coachman	Robert Dodovich
Sid Blustain	Thomas Cody	Martin F. Doherty
Charles Bober	Richard Colby	Donald Don
James Bonnett	Ronald Coley	William Doody
Steven Bosniack	Steven Collazo	Daniel Draper
Maureen Bracken	Gary Coney	Michael Dudak

Active Members Contributing Monthly Via Payroll Deduction (cont)*

Michael Dudak	David Griggs	Robert Korn
Patrick Duddleston	Wayne Grooms	George Korzen
Alan Dudek	Lawrence Grosse	Kyle Kostelny
Justin Dukes	Mark Grunauer	Christopher Koster
Charled Duncan	Michael Guerin	Ronald Kovacs
Cory Eason	Gustavo Guerra	William Kowal
Peter Eck	Anthony Guerrieri	Andrew Kowalck
Kevin Edgeworth	Eric Guideh	Joseph Kozmin
Daniel Ennesser	Jameel Hamilton	Eric Kracinski
Ryan Enright	Kenneth Hanik	Kevin F. Krahn
Dan P. Fabrizio	Hank Hamadeh	Richard Kramer
Patrick Fahrenbach	William Heenan	Brian Krawczyk
Patrick J. Farrell	Michael Hein	Christopher Kreski
Vincent Farris	Brian Helmold	Richard Krey
Matthew J. Fasan	Johnny Hendricks	James Krzeczowski
Daniel Ferguson	Paul Henneman	Darin Lamb
Michael Feyerer	Edward Herrera	Mark Lanham
John Figliuolo	Joseph Hoeffling	Frank LaScola
Raymond Fineron	Samuel A Holloway	Frank Lehner
Brian Finn	Philip Holzman	Michael Lenihan
Patrick Finn	Lee Hooper	Andrew Lewandowski
Sean Finn	Peter Houlihan	John Leyden
Roger Fisher	Robert Houlihan	John Limberopoulos
James Fitzgerald	Gregory Hovanec	Richard Lona
Patrick Fitzgibbons	William Humphrey	Roberto Lopez
Garrett Flavin	Timothy Hunt	James LoPresti
Lawrence Flynn	Jerald Hunter	Neil Lubomski
Michael Flynn	Michael Imperato	Mitchell Ludwig
Thomas Furlong	Russell Inniss	Jeffrey Lyle
Michael Gacki	John Jakubec	James Lyons
Robert Gacki	Timothy James	James Mahoney
Ernest Gaichas	John Nudo III	Daniel Mainczyk
Keith Gajeski	Dorian Johnson	Scott Malito
William Gallapo	James Johnson	Michael Malloy
Jose Garcia	John Joyce	John Manchester
Jose Garcia	William Joyce	Bernard Marasa
Ben Garrett	Lawrence Kaczmarek	Christine Marcus
William Gathling	Anthony Kasper	Mark Obog
Timothy Geers	Bruce Kato	Timothy Markham
Robert Gemloala	Ed Keating	Anthony Martin
John Gleason	Brian Kehoe	Barbara Martin
John Glennon	Joseph Kerzich	Kevin Martin
Joseph Gloude	Glen Keys	Kevin Martin
Drewone Goldsmith	Neil Kinahan	Terence Martin
Eugene Gomez	Brian Kinnear	Alan Martinez
Gregory Gontarek	Michael Kirkpatrick	Seth Martinez
Michael Gonzalez	Chuck Klomfar	Phil Marx
Matthew Graber	Garry Konchar	David Matuszak
Robert Graham	Anthony Konieczka	David Maty
Kevin Graves	Jeff Koranda	Jason Mayoski

Active Members Contributing Monthly Via Payroll Deduction (cont)*

Daniel McAuliffe	Robert O'Boyle	Jerome Rickert
James McCann	Gary O'Brien	Alfredo Rios
Austin McCarthy	Timothy O'Brien	Abel Rivera
Maureen McCarthy	Walter Obrochta	Nowicki Robert
Robert McCrea	Kevin J. O'Connor	Michael Roche
Marc McDermott	Paul O'Connor	Thomas Roche
John McGill	James O'Donnell	Harry Rolston
John McGinn	Terry O'Donnell	Thomas P. Ruane
Steven McGinnis	James O'Donovan	Thomas E. Ryan
Mike McGrath	Christopher O'Hara	Timothy Ryan
Tom McGrath	Kevin O'Hara	George Ryback
Geoffrey McIntosh	Andrew Okon	Christina Saranowsky
Leeann McKay	John Okon	Martin Sarhage
Brain McKermitt	Sherry Olszewski	Charles Scarberry
Sean McLean	Michael O'Neal	Richard Schofield
Mark McMillen	William Oswald	Thomas Scully
Stephen McMillin	Luis Otero	Daniel Sedory
Sean McMullin	Joseph T. Owens	Timothy Serbin
James McNally	Bridgette Pacek	Anthony Serritelia
Daniel McVicker	Michael Palomo	Michael J. Shanahan
Julio Mendoza	John Paramore	Daniel Sheahan
Thomas Meziere	James Parisi	Dennis Sheahan
Brent Michalek	Thomas Paston	Terrence Sheppard
William Monaco	Jason Peace	Eugene Shim
Crump Monyett	Isaac Pena	Steven Shimkus
Jeffery Moore	Lori Perez	Michael Shrader
Scott Moore	Roger Perez	John Siil
Patrick Moran	Jeff Perovic	David Sircher
Jose Moreno	Eric Peterson	John Skudnig
Jared Morris	Charles Petruzzzi	Frank Smagacz
Anthony Moss	Frank Phee	Michael Smandra
Thomas Mulanski	Robert Pillon	Robert Smiegowski
James Mullaghy	Frank Plescia	Kevin Smith
Joseph Murphy	Daniel Polli	Matthew Smith
Kevin Murphy	John Popp	Anthony Spangelo
Patrick Murphy	Jeffrey Porter	Steven Spreitzer
William Murphy	Daniel Power	John Stalzer
Anton Muth	Frank Pressel	Paul Stamper
Daniel Myers	Mark Prestigiacomo	Joseph Stanislawski
Robert Natalo	Scott Przystal	Joseph Stefansko
Christopher Nechvatal	Anthony Pulido	Frank Stephens
Robert Nelson	Kenneth Purcell	David Stoeck
Jeff Neumann	David Quintavalle	James Stoll
Thomas Niego	Elias Quintero	Bruce Strimel
Michael Nincevich	Brian Rafferty	Daniel Sullivan
Kevin Nitsche	Joseph Ramirez	Devin Sullivan
Clarence Norwood	Richard Ranos	Terrence Sullivan
Clarence Norwood III	Scott Regnier	Theodore Sullivan
Gary Noth	Daniel Reidy	Leah Swinski
Michael O'Boyle	Terrence Reilly	Paul Szczygiel

Active Members Contributing Monthly Via Payroll Deduction (cont)*

Dennis Szczepaniak
 Daniel Szymczyk
 Michael Tagler
 Steven Tanguay
 Todd Taylor
 Scott Telkamp
 Michael Tobar
 Christopher Tolbert
 John Tonne
 Thomas Torrence
 Oscar Torres
 Timothy Trench

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 Michael Vojtas
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 Francis Walsh
 James Walsh
 Kevin Ward
 Lawrence Wells

Steven Whitters
 Robert Whittle
 Michael Wilson
 Kevin Wirtz
 Lawrence Wooden
 Marcelino Ybarro
 Henry Zachary
 Jeffrey Zarobsky
 Angelo Zeritis
 Donald Ziemba
 Thomas Znavor
 Matthew Zwolfer

Thank you to all for your generosity

** The above listing may not include all members who have graciously signed up for the Active Payroll Deduction program. This listing represents members that have enrolled through the assistance of Local 2, through the stewards or at the Fund office. It does not include members who signed up directly through the City. Our appreciation goes out to all members who have chosen to support the Widows' and Children's Assistance Fund.*

WIDOWS' & CHILDREN'S ASSISTANCE FUND WEB SITE

On behalf of the minimum widows and children beneficiaries of the Chicago Fire Department, the Retirement Board and staff of the Firemen's Annuity and Benefit Fund of Chicago and the Directors of the Ende, Menzer, Walsh & Quinn Retirees', Widows' and Children's Assistance Fund wish to thank all those active and retired members and friends for their continued support. Because of this support, in December 2011 the EMWQ Fund was able to distribute \$605,000 to 715 widows receiving \$1,500 or less each month, and all 85 children beneficiaries. We continue to remember our own and it speaks volumes about the fine character of men and women of the Chicago Fire Department.

The EMWQ Fund is working harder than ever to increase the assistance we gave give to those in need. We are expanding our fundraising efforts and supporting that effort with increased visibility for the organization.

LEARN MORE ABOUT US ON LINE

In July 2012, we launched a new web page at www.widowsandchildren.org.

The EMWQ Fund has also entered the social media age on Facebook, LinkedIn and Twitter. Links can be found on the webpage. We encourage our active and retired members to join us online. The information is informative and the followers we have online demonstrates the strength of our organization. So join us and invite your friends and family to "follow" and "like" us too!

Plan on attending our 5th Annual Charity Softball Classic at St. Xavier College. Please see the flier on Page 17.

FIREMEN'S ANNUITY & BENEFIT FUND

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PENSION FUND OFFICE OBSERVED HOLIDAYS

The Pension Fund Office is open Monday through Friday 8:00 a.m. until 4:30 p.m.

The Fund Office is closed on the following holidays:

New Year's Day
Martin Luther King Jr. Day
Lincoln's Birthday
Washington's Birthday
Pulaski Day
Memorial Day
July 4th
Labor Day
Columbus Day
Veterans' Day
Thanksgiving
Christmas