THE FIREMEN’S ANNUITY AND BENEFIT FUND OF CHICAGO &

THE ENDE, MENZER, WALSH & QUINN RETIREES’, WIDOWS’ AND CHILDREN’S ASSISTANCE FUND

DECEMBER 31, 2010
The Firemen’s Annuity and Benefit Fund of Chicago is pleased to share with our members, just a few of the hundreds of responses received from the beneficiaries of the Ende, Menzer, Walsh & Quinn Retirees’, Widows’, and Children’s Assistance Fund and the Gift Reserve Account of the Firemen’s Annuity and Benefit Fund of Chicago.

Because of the continued generosity of our active and retired members, our families and friends, the Fund was able to provide a tax-free gift of $600 to 764 widows receiving less than $1,500 per month and to all 85 children beneficiaries of the Fund in December 2010.
Over the years, contributions to the Gift Reserve Account of the Firemen’s Annuity and Benefit of Chicago and the Ende, Menzer, Walsh & Quinn Retirees’, Widows’ and Children’s Assistance Fund have been sufficient to sustain an annual “Gift” to our neediest Widows and Orphans. The following schedule shows the gift amounts provided over the past twenty years:

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
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<tbody>
<tr>
<td>1991</td>
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<td>$497,692.59</td>
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<td>2003</td>
<td>$496,799.07</td>
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<td>2004</td>
<td>$440,164.52</td>
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<td>2005</td>
<td>$371,600</td>
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<td>2007</td>
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<tr>
<td>2008</td>
<td>$725,500</td>
</tr>
<tr>
<td>2009</td>
<td>$427,800</td>
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<tr>
<td>2010</td>
<td>$508,800</td>
</tr>
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</table>

20 Year Total
$8,655,306.18
The Ende, Menzer, Walsh & Quinn Retirees’, Widows’ and Children’s Assistance Fund - Chicago Blackhawk Alumni Softball Game

For the past 3 years, the Chicago Blackhawk Alumni Association & Harris Bank have graciously volunteered to help organize and participate in a charity softball game featuring a team of Chicago firemen and policemen against current and former Chicago Blackhawks stars.

2010’s event, the most successful to date, was held at “Little Wrigley Field” in Humboldt Park on Chicago’s West Side. Everyone involved had a tremendous day which included the opportunity to have their picture taken with the 2010 Champion Chicago Blackhawks Stanley Cup Trophy.
Monthly Beneficiary Contributors

The Fund wishes to acknowledge those annuitants that are having a portion of their monthly benefit check automatically deducted each month for the benefit of the Gift Fund, and these friends that mail a check to the Fund every month:

Anonymous
Anonymous
William C. Alletto
Raymond Antonucci
John Bahwell
Joseph Baldacci
Art J. Banach
John R. Bangs
Richard Bastian
Thomas G. Barder
Peter Barrientos Jr.
Mariano Barron Sr.
Thomas Barry
Lawrence M. Berg
Primo V. Biasi
Gerald J. Bingham
John L. Biniak
Joe & Leemon Boatner
Lewis J. Bottando
Daniel Bracken
Joseph Branigan
John J. Brennan Sr.
Raymond Bronke
Robert J. Brown Jr.
Thomas Brown Jr.
Daniel Buckley
David R. Caches
Michael J. Cahill
William Calkins
Walter Carlson
Patrick M. Carolan
Helen Carroll
Doreen Chambers
Francis J. Chambers
Chris M. Christian El
John Clancy
Michael V. Clatch Jr.
Eileen Coglianese
Gary Conaway Sr.
Michael Concannon
Bryan Connolly
Martin L. Connolly
James & Darlene Corbett
Leo J. Cox
Francis Craven
Catherine Cronin
Eugene M. Cronin
Thomas Cunnane
Gerald M. Cunningham
Peter Cunningham
Sheila Cunningham
Joseph T. Curran
Ronald J. Dawczak
Michael Deckelmann
Robert Dehler
Sidney Dembowski
Lyn Deneen
Robert Devens
Charles E. Dineen
Richard W. Diver
Frank L. Doll
Richard E. Donati
Michael Donoghue
Catherine Doody
Francis T. Dorgan
Carla Douros
Edward Drenka
Norma Eiff
Clarence Ellison
Raymond M. Ellitch
Paul Enhelder
Nancy B. Fallaw
Lauren Feingold-Shanahan
Francis J. Fineron
James E. Fitzgibbon
Thomas R. Flamm
Gilbert Fleischhacker
Malachy Flisk
Joseph M. Furlong
Louis T. Galante
John Gallapo Jr.
David Garcia
Diane Gatz
Martin G. Gaughan
George Gemein
Norbert Gierut
Brian Gilhooley
Nancy Gill
Edward Glugla
Michael Goewey
John A. Gollogly
Wilma Goslin
Joseph Graber
Kevin Grand
William Graves
Joseph Gruszka
William Guilloyle
Marvin Hagele Jr.
John Halloran
Laraine Hansen
Thomas C. Harts
Terrence M. Harty
June A. Haus
Timothy J. Hayes
William Hayes
John P. Healy
Michael E. Hein
Raymond Hoff
John M. Hoffman
Norman Holland
Raymond Holland
Richard Hopkins
Thomas J. Hosty
Tom L. Hunter
Monthly Beneficiary Contributors (cont.)

Margaret Irwin
Jacquenette Jackson
Thomas J. Jacques
Anthony Jaslowksi
Jack Jaslowksi
William J. Jones
James T. Joyce
Michael Kammerer
Rita S. Kehoe
John J. Kelly
Vernon Kelso
Michael C. King
Thomas F. King
William T. King
George M. Korda
Lawrence Koscianski
Stanley Kotlarz
Ronald S. Kovacs
John H. Kowal
Georgina M. Kroll
James LaFaire
James S. LaGreca
Peter LaManna
Edward F. Letourneau
Elizabeth M. Liesz
Thomas J. Linane
James E. Lind
Timothy J. Loftus Jr.
Thomas Looney
James J. Loughney
Arthur Lucchetti
Thomas L. Luczak
Judith Lux
August P. Malatia
George Marek
Thomas Markham
Robert & Kathleen Martin
Lawrence Matkaitis
Richard N. Matkovich
Lorraine McCarthy
Jerry McCormack
James McCormick
James T. McDermott
Bernard F. McDevitt
Michael J. McDevitt
Patrick McFarland
Robert M. McGee
Gerald P. McKee
John H. McKee
Helen McManus
William McNamara Jr.
John T. McPolin
Michael J. Michon
Robert J. Mierendorf
Thomas E. Miller
James Mindak
Thomas Mintle
Andrew Mogensen
Rose Mohr
Patrick Moran
Thomas Moran
John J. Moriarty
Dennis M. Morrissey
Robert J. Mrozek
Timothy E. Mulcahy
Richard W. Munson
John P. Murphy
John P. Murray
Tina L. Muscare
Bernice Noreika
John J. O'Brien
Jamie O'Callaghan
Joseph O'Connor
Andrew O'Donnell
Daniel O'Farrell
Patrick J. O'Malley
Philip J. O'Neill
Lawrence Oboikovitz
William Olson
Dorothy Ormond
Robert Parise
Edwin & Joan Paulsen
Richard V. Paulus
Ronald E. Payne
Patricia Pemberton
Edward Petrasek
George Philbin
Chester Piech
Marian Pospisil
Maureen E. Prendergast
Stanley J. Prysok
Geraldine Punjak
George C. Radka
Rudolph H. Rinas Jr.
Lee Rodak
Anthony Romano
Arthur Rosenquist
Mary T. Russell
Margaret A. Ryan
Donald Salzman
John F. Schaefer
Patricia A. Schaudenecker
George Schlomas
Michael Schoenecker
Susan Schultz
Herman Seef
Daniel Sheehan
William Sheridan
Wayne Sieck
Vanessa Simmons
James J. Slattery
Thomas F. Smith
Jack & Lee Smithers
Richard O. Sterling
Roger Stillman
Richard Sturm
Joseph M. Sudar
Cornelius J. Sullivan
Dennis J. Sullivan
John Surane
James F. Sutera
Donald J. Svachula
Jean Swierczynski
Thomas M. Tafel
Richard J. Ternes
Robert M. Terzich
Monthly Beneficiary Contributors (cont.)

Anthony P. Thomas  Robert Valentinias  Thomas Wiltzius
William L. Thomsen  Edgar J. Wagner Jr.  James Winbush
Elizabeth Tinaglia  George W. Walsh  Thomas P. Wisniewski
Daniel Toth  John G. Wassinger  Edward G. Witowski
Michael T. Town  Jean A. White  Robert J. Wojcik
Eleanor Tripam  Frank J. Williams  Richard Zordan
John A. Tumpich  Winston D. Williams  Josephine Zuccarello

Active Firefighter Payroll Deduction

The Fund wishes to acknowledge the 162 active members who have voluntarily decided to contribute to the Ende, Menzer, Walsh & Quinn Fund via automatic payroll deduction each and every pay period:

James Abbatemarco  Frank Crossin  Eugene Gomez  Darin Lamb
Robert Bansley  Alberto Cruz  Michael Gonzalez  Neil Lubomski
Lee Basile  John Cullina  Robert Graham  Mitchell Ludwig
Steven Bates  Michael Daly  David Griggs  Jeffrey Lyle
Bradley Batka  Fernando Diaz  Lawrence Grosse  James Lysen
Daniel Baumgartner  Martin F. Doherty  Gustavo Guerra  John Manchester
Shelby Beckley  Donald Don  Anthony Guerrieri  Christine Marcus
David Benz  Daniel Draper  Eric Guideh  Timothy Markham
Steven Brazel  Charles Duncan  Jameel Hamilton  Anthony Martin
Robert Burke  Cory Eason  Michael Hein  Alan Martinez
Michael Butkus  Kevin Edgeworth  Brian Helmold  Seth Martinez
William Cader  Daniel Ennesser  Edward Herrera  Austin McCarthy
Jerry Cambria  Dan P. Fabrizio  Peter Houlihan  Marc McDermott
Brian Campbell  Michael Feyerer  Dorian Johnson  John McGill
Bernard Carey  Patrick Finn  James Johnson  Mike McGrath
Patrick Carey  Sean Finn  Lawrence Kaczmarek  Geoffrey McIntosh
Gerald Carter  Roger Fisher  Ed Keating  Leann McKay
Patrick Chambers  Michael Flynn  Michael Kirkpatrick  Stephen McMillin
Anthony Chavarria  John Franco  Garry Konchar  James McNally
Scott Chibe  Ernest Gaichas  Anthony Konieczka  William Monaco
Kyle Cloud  William Gallapo  Jeff Koranda  Jeffery Moore
Thomas Cody  Jose Garcia  Robert Korn  Scott Moore
Steven Collazo  Timothy Geers  Kevin F. Krahn  Patrick Moran
Gary Coney  Robert Gemloala  Brian Krawczyk  Anthony Moss
Brian Conrad  Joseph Gloude  Christopher Kreski  Thomas Mulanski
**Active Firefighter Payroll Deduction (cont.)**

<table>
<thead>
<tr>
<th>Patrick Murphy</th>
<th>Joseph T. Owens</th>
<th>George Ryback</th>
<th>Dennis Szczepaniak</th>
</tr>
</thead>
<tbody>
<tr>
<td>William Murphy</td>
<td>Bridgette Pacek</td>
<td>Daniel Sedory</td>
<td>Scott Telkamp</td>
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<tr>
<td>Daniel Myers</td>
<td>Jason Peace</td>
<td>Michael J. Shanahan</td>
<td>Timothy Trench</td>
</tr>
<tr>
<td>Christopher Nechvatal</td>
<td>Lori Perez</td>
<td>Eugene Shim</td>
<td>Daniel Truesdale</td>
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<tr>
<td>Kevin Nitsche</td>
<td>Roger Perez</td>
<td>John Siil</td>
<td>Angelo Tsokolas</td>
</tr>
<tr>
<td>Robert North</td>
<td>Robert Pillow</td>
<td>John Skudnig</td>
<td>Michael VanArkle</td>
</tr>
<tr>
<td>Clarence Norwood</td>
<td>Scott Przystal</td>
<td>Michael Smandra</td>
<td>DeShawn Vance</td>
</tr>
<tr>
<td>Michael O'Boyle</td>
<td>David Quintavalle</td>
<td>Robert Smiegowski</td>
<td>Edward Waliczek</td>
</tr>
<tr>
<td>Gary O'Brien</td>
<td>Joseph Ramirez</td>
<td>Kevin Smith</td>
<td>Francis Walsh</td>
</tr>
<tr>
<td>Timothy O'Brien</td>
<td>Richard Ranos</td>
<td>Paul Stamper</td>
<td>Kevin Ward</td>
</tr>
<tr>
<td>Kevin J. O'Connor</td>
<td>Jerome Rickert</td>
<td>Joseph Stanislawski</td>
<td>Steven Whiters</td>
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<tr>
<td>Paul O'Connor</td>
<td>Abel Rivera</td>
<td>Joseph Stefansko</td>
<td>Kevin Wirtz</td>
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<tr>
<td>James O'Donnell</td>
<td>Harry Rolston</td>
<td>Frank Stephens</td>
<td>Angelo Zeritis</td>
</tr>
<tr>
<td>Terry O'Donnell</td>
<td>Thomas P. Ruane</td>
<td>James Stoll</td>
<td>Thomas Znavor</td>
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<tr>
<td>Sherry Olszewski</td>
<td>Thomas E. Ryan</td>
<td>Daniel Sullivan</td>
<td></td>
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<tr>
<td>William Oswald</td>
<td>Timothy Ryan</td>
<td>Devin Sullivan</td>
<td></td>
</tr>
</tbody>
</table>

*The above listing does not include all members who have graciously signed up for the Active Payroll Deduction program. This listing represents members that have recently enrolled through the assistance of Local 2 and the stewards. Our appreciation goes out to all members who have chosen to support the Widows' and Children's Assistance Fund.*
The Fund would like to graciously acknowledge and thank the following who have generously donated to the Fund in support of our neediest widows and orphans:

<table>
<thead>
<tr>
<th>Donor</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Irene Babb</td>
<td>$500.00</td>
</tr>
<tr>
<td>Battle of the Badges</td>
<td>$4,900.00</td>
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<td>Donald Bryla</td>
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<tr>
<td>Lillian Budritt</td>
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<tr>
<td>Callahan, Dinneen &amp; Imparato Retirement Party</td>
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<tr>
<td>Estate of Lila Carson</td>
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<td>CFD 19th Battalion</td>
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<td>CFD 4th District Picnic Committee</td>
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<tr>
<td>Mary Delaney</td>
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<tr>
<td>Patrick &amp; Donna Delaney</td>
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<tr>
<td>Engine 101 Golf Outing</td>
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<tr>
<td>Engine 76, Truck 35, Ambulance 52</td>
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<tr>
<td>Fitzgerald Marketing &amp; Communications LLC</td>
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<tr>
<td>Victoria Grosh</td>
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<tr>
<td>Ignite the Spirit</td>
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<td>Jean E. James</td>
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<td>Kenilworth Cub Scouts Pack 13</td>
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<td>Gerald McKee</td>
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<td>Nissan</td>
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<tr>
<td>Northside Irish Fire Brigade</td>
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<tr>
<td>Arlene Nugent</td>
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<td>John J. Ormond Memorial Fund</td>
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<td>Levy Restaurant Ltd Partnership</td>
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<td>Grace Stefan</td>
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<tr>
<td>USA 800 Inc.</td>
<td>$500.00</td>
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</table>

THANK YOU

For you continued support
The Ende, Menzer, Walsh & Quinn Retirees’ Widows’ and Children’s Assistance Fund was established as an Illinois Corporation in 2006 and was granted tax exempt 501(c)(3) status by the IRS in 2007. The fund is required by law to file IRS form 990 and IL 990 in connection with the independent external audit conducted at the end of each year.

The EMWQ Fund was established as a separate entity from the Firemen’s Annuity and Benefit Fund of Chicago to allow donors that contribute to the Fund to receive a receipt for income tax purposes.

Additionally, the 501(c)(3) status of the EMWQ Fund allows for the “tax free” distribution of gift checks to our neediest widows and orphans.
The Ende, Menzer, Walsh & Quinn Retirees’ Widows’ and Children’s Assistance Fund is a tax exempt 501 (c)(3) Charitable Organization. FEIN-20-5045585

Providing assistance to the widows and orphans of Chicago firefighters and paramedics

ENDE, MENZER, WALSH & QUINN RETIREES WIDOWS AND ORPHANS ASSISTANCE FUND

STATEMENT OF ORGANIZATION
The Ende, Menzer, Walsh & Quinn Retirees Widows and Orphans Assistance Fund was granted tax exempt charitable status under IRS Code Section 501 (c)(3) on April 23, 2007. The tax exempt status allows all contributions to be used as a tax deduction for the donor. All program distributions made from the Fund are non-taxable to the recipient.

MISSION OF ORGANIZATION
It is the sole purpose of the Ende, Menzer, Walsh & Quinn Retirees Widows and Orphans Assistance Fund to provide financial assistance annually to the neediest widows and orphans of members of the Chicago Fire Department from the resources accumulated by the organization.

BOARD OF TRUSTEES
A five member board of trustees of the Ende, Menzer, Walsh & Quinn Retirees Widows and Orphans Assistance Fund shall have authority over all aspects of the fund’s operations. The Board shall be comprised of five members from the following: 2 members shall be current or former active firefighter trustees of the Firemen’s Annuity and Benefit Fund of Chicago, 1 member shall be the Commissioner of the Chicago Fire Department or his designee, 1 member shall be the City Clerk of Chicago or his designee and 1 member shall be a non-elected financial professional selected from the Chicago financial or auditing community to fulfill the roll of trustee/treasurer.

DISTRIBUTIONS
Through the continuing support of our Active and Retired participants, families and friends, and many organizations throughout the Chicagoland area, The Ende Menzer Walsh and Quinn Retirees’ Widows’ and Children’s Assistance Fund is able to provide an annual tax-free distribution to the neediest widow and children beneficiaries at Christmas.
THE RETIREMENT BOARD
of the
FIREMEN'S ANNUITY AND BENEFIT FUND
OF CHICAGO
Suite 1400
20 South Clark Street  Chicago, IL 60603-1899
(312) 726-5823  Fax (312) 726-2316
Marshall Line 9261  http://www.fabf.org
(800) 782-7425

ELECTED TRUSTEES
ANTHONY R. MARTIN, Secretary
DAN P. FABRIZIO
MICHAEL J. SHANAHAN, Vice President
WALTER M. CARLSON, Annuitant Member

EX-OFFICIO TRUSTEES
First Deputy Fire Commissioner, CHARLES STEWART III
City Treasurer, STEPHANIE NEELY, Vice President
City Comptroller, STEVE LUX
City Clerk, MIGUEL del VALLE

ENDE MENZER WALSH & QUINN
RETIREEs' WIDOWS' AND CHILDREN'S ASSISTANCE FUND

AUTOMATIC DEDUCTION AUTHORIZATION FORM FOR RETIRED, WIDOWED AND DISABLED PARTICIPANTS

☐ Yes, please deduct $__________ from my benefit check as a one time tax-deductible donation to the gift fund.

☐ Yes, please deduct $__________ each month from my benefit check as a monthly tax-deductible donation to the gift fund.

Name (please print)

Address

City, State, Zip Code

Signature

Please return this form to: The Firemen's Annuity & Benefit Fund of Chicago
20 South Clark Street  Suite 1400
Chicago, Illinois  60603

Signed authorization forms received by the 20th of any month will impact that month's benefit check. Forms received after the 20th will be reflected in the subsequent month. Authorized deductions will continue until otherwise retracted.

Thanks again to all that support this Fund.
The City of Chicago maintains a payroll deduction so that you can contribute to a wide variety of non-profit series charities. The Charitable Profile Booklet gives specific information on the program and interest of each group. You can choose up to 10 charities. At least 10% of your total donation must be given to any one charity. (Use only whole percentages.)

I wish to donate the following amount of money each pay period.

( ) $3.00 ( ) $5.00 ( ) $10.00 ( ) $15.00 ( ) $20.00 ( ) other $__________

( ) Discontinue donation

<table>
<thead>
<tr>
<th>Charity Name</th>
<th>Charity #</th>
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<tbody>
<tr>
<td>American Cancer Society</td>
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<tr>
<td>American Heart Association</td>
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<tr>
<td>Black United Fund of Illinois</td>
<td>3</td>
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<tr>
<td>Community Health Charities of Illinois</td>
<td>4</td>
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<td>Earth Share of Illinois</td>
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<tr>
<td>Special Olympics Illinois</td>
<td>6</td>
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<tr>
<td>After School Matters</td>
<td>7</td>
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<tr>
<td>Global Impact</td>
<td>8</td>
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<td>Little City Foundation</td>
<td>9</td>
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<tr>
<td>Big Brothers and Big Sisters of Metropolitan Chicago</td>
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<tr>
<td>March of Dimes Birth Defects Foundation</td>
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<tr>
<td>Sickle Cell Disease Association of Illinois</td>
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<tr>
<td>Breast Cancer Network of Strength (“Y-Me”)</td>
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<tr>
<td>United Negro College Fund</td>
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<tr>
<td>United Way</td>
<td>15</td>
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<tr>
<td>Easter Seals Metropolitan Chicago</td>
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<td>Hispanic Scholarship Fund</td>
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<td>Misericordia Heart of Mercy</td>
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<tr>
<td>Muscular Distrophy Association</td>
<td>19</td>
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<tr>
<td>The 100 Club</td>
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<td>Community Shares of Illinois</td>
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<tr>
<td>Prevent Child Abuse America</td>
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<tr>
<td>Chicago Humanities Festival</td>
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<tr>
<td>Chicago Children’s Advocacy Center</td>
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<tr>
<td>Kids in Danger</td>
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<tr>
<td>Rainbows for All God’s Children Inc.</td>
<td>26</td>
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<tr>
<td>Special Children’s Charities - Special Olympics Chicago</td>
<td>27</td>
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<tr>
<td>The Anti-Cruelty Society</td>
<td>28</td>
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<tr>
<td>CFD Charities, Inc.</td>
<td>29</td>
</tr>
<tr>
<td>Fireman’s Widow’s &amp; Children’s Assistance Fund</td>
<td>30</td>
</tr>
</tbody>
</table>

(Must be 100% to be valid)

TOTAL: 100%

I authorize the City of Chicago to deduct the above specified contribution on a pay-period basis and distribute this contribution as indicated. This authorization supersedes any previous authorization.

_______________________________  ____________________
Signature                                     Date

Please return form to Dept of Finance via interoffice mail to Charities Coordinator, 33 N. LaSalle, 600 or email to colleen.stone@cityofchicago.org
May the spirit of Christmas endure throughout the New Year for you and yours.

Thank you.

Mrs. Eileen

Retirement Board and Staff,

Thank you so very much for the $1000.00 check at Christmas time.

My travel days are over but at age 91, I am still active as much as possible while hunting with Frank Stefancic, friends for rides to church and shopping for groceries and other appointments.

May God bless everyone.

Bernice
The Ende, Menzer, Walsh & Quinn Retirees’, Widows’ and Children’s Assistance Fund
20 S. Clark Street  Suite 1400  Chicago, Illinois  60603-1899
(773) 841-9214

Providing assistance to the widows and orphans of Chicago firefighters and paramedics

The Ende, Menzer, Walsh & Quinn Retirees’, Widows’ and Children’s Assistance Fund is a tax exempt 501 (c)(3) Charitable Organization. FEIN-20-5045585

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20 South Clark Street, Suite 1400
Chicago, Illinois  60603

Thanks again to all that support this Fund.

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President
Chicago Fire Department
Elected Trustee – Fund Secretary
Firemen’s Annuity & Benefit Fund
of Chicago

Michael Shanahan
Secretary
Chicago Fire Department
Elected Trustee – President
Firemen’s Annuity & Benefit Fund
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Kenneth Kaczmarz
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Dear Sirs,

I want to thank you for the letter and gift. It was a wonderful surprise. I am writing this thank you note because I don’t think about you often enough. I’m writing this thank you note because we don’t like each other. I think about you often.

All of you are in my prayers. Have a wonderful Christmas and a healthy New Year.

Sincerely,

Laura