



# Summer 2011

## PENSION NEWS

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

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Office Hours - 8:00 a.m. to 4:30 p.m. — Monday through Friday

<http://www.fabf.org>

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#### FROM THE SECRETARY

ANTHONY R. MARTIN

#### PENSION REFORM SCHOOL

The turmoil involving public employees and public employee pension funds has been, and continues to be, in the news constantly. In order to balance budgets, every level of government has targeted public servants' wages and pensions to reduce deficits. In order to keep the federal government from defaulting on its debt Timothy Geithner has indicated he will raid a federal employee pension plan to keep the federal government afloat until the debt ceiling is raised. In 2010, over 20 states introduced or passed legislation aimed to reduce or otherwise modify pension plan benefits for current or future employees, and more proposals have been introduced this year. Many states have even attacked collective bargaining rights that millions of our fellow citizens have fought hard to achieve and in many instances have died pursuing. Whatever one's opinion of unions may be, it was the union movement's achievement of collective bargaining rights that gave rise to the middle class in the United States including members of the Chicago Fire Department.

Today, Illinois, like many states, is confronted with a public employee pension crisis which has been caused by decades of underfunding employee pensions in favor of other legislative initiatives. The State of Illinois, City of Chicago and many municipalities did not have the revenue to pay for many of these initiatives without depriving the pension plans of required funding and/or borrowing based upon revenue projections that haven't been as reliable as anticipated. Over the past few years, the Civic Federation, Commercial Club of Chicago, Illinois Municipal League and various pundits have systematically blamed public servants and their unions for the State's pension crisis. These same groups have been pressuring legislators to have public servants shoulder a disproportionate share of the sacrifice necessary to resolve Illinois fiscal woes.

Once again, the State of Illinois is promising to adequately fund pension benefits that are statutorily created and constitutionally protected. However, the history of our lawmakers under the leadership of either party for at least the past twenty plus years has been to find any way possible to restructure debt in a way that results in delaying paying pension obligations. Last year, the State devised a new solution involving the raising of both personal and corporate income taxes, as well as reducing benefits for all public employees hired on or after January 1, 2011. In so doing, the legislature is now requiring these new public servants to work until they reach age 67 to receive full benefits under a reduced formula and/or receive a reduced benefit. This is a page right of the federal government's playbook on Social Security requiring participants to work longer or receive less. The actuarial studies of the recently enacted legislation show that the benefits many of the affected employees will receive are substantially less than what their contributions are projected to generate

for their retirement benefits. Essentially, what legislators are doing is to have future employees help bailout systems that they have underfunded for years. This, however, wasn't a sufficient solution given that the savings created by higher employee contributions for new employees and reduced benefits will not be realized for many years.

This year, municipal leaders are attempting to deal with budget woes in a manner that would not require employees to take the mandatory furlough days that we have seen in recent years. The Sun-Times reported that the City's new administration is seeking to cut staff or reduce salaries for many current employees as much as ten percent, while at the same time they are lobbying in Springfield to pass Senate Bill 512 which significantly increases pension contributions or reduces future pension accruals for current employees. Ouch!

**Senate Bill 512** put forward in the Spring Session and to be reconsidered in the Fall 2011 veto session, offers three choices (tiers) for current government employees, excluding public safety and judges:

1. Stay in the current tier but pay *significantly* higher contributions going forward
2. Go into the tier created for new hires effective January 1, 2011
3. Go into a 401k defined contribution plan going forward and freezing the defined benefit plan to current accumulated credits upon entering the new plan.

Collectively, the reduction in salaries advocated by the current City administration and the increase in pension contributions as proposed in Springfield to maintain the current level of retirement benefits could have a serious impact on many hard working public servants and their families.

Legislators excluded public safety and judges in the Senate Bill 512. However, if this Bill passes and is upheld in a subsequent court challenge, future benefit accruals for any participant in any Illinois system could be reduced or diminished prospectively at any point and time in their career. This includes any participant in any police or fire pension fund.

**The current challenges of Illinois' and Chicago's retirement systems are not the fault of public servants.** While some public employees participating in retirement systems contribute little towards their pensions, they accepted smaller wage increases over time as part of their negotiations given the security that they were led to believe that their defined benefit plan would provide. Here in Chicago, the Mayor's Commission to Strengthen Chicago's Pension Funds reported that our public servant's contributions are among the highest and benefits in many instances less generous. The analysis provided by the Mayor's Commission's Report clearly demonstrates that this was the case with respect to Chicago Firefighters.

**The current challenges related to underfunding of the retirement systems including the Firemen's Annuity and Benefit Fund, is not the fault of the Funds.** Pension holidays have deprived many of the retirement systems of the required funding to pay all of the benefits which have been promised to their participants. With respect to the Firemen's Annuity and Benefit Fund, over the past ten years, from January 1, 2001, thru December 1, 2010, the Fund has provided over \$1.7 billion in benefits to its beneficiaries which include retired and disabled firefighters and paramedics, as well as their eligible dependents. During that same period, the City has contributed \$738 million, leaving approximately \$1 billion dollars of the benefit payments to be funded thru employee contributions and investment returns. Thankfully, the Fund has weathered this structural deficit in a large part due to investments that have withstood two economic storms.

**Illinois pension crisis has several root causes.** With respect to many of the retirement systems, the pension holidays where the employer decided not to pay the necessary actuarial funding has had an adverse effect on these retirement systems funding. A good analogy would be not to make your mortgage payments for several years. Sooner or later, the payments will have to be made and the new payment by necessity will be higher to make up for all the missed payments. With respect to several of Chicago's retirement systems, including the Firemen's Annuity and Benefit Fund, the problem has not been missed payments by the City, but rather the reliance on an archaic funding mechanism that is not directly related to the necessary actuarial amounts required to adequately fund benefits promised to participants.

**In order to finally begin dealing with the underfunding of police and fire pension systems throughout the state of Illinois, Public Act 96-1495 was signed into law December 30, 2010.** This new law requires that all underfunded police and fire service public retirement plans in the state of Illinois be 90% funded by 2040. The net effect of this act, given the underfunded condition of several of Chicago's retirement systems, will be that the City will have to raise a significant amount of new revenue to pay for retirement promises that were not adequately funded. To make matters even more challenging, no one is eager to raise or pay higher taxes in these challenging economic times. This is why we are where we are today with the seemingly perpetual finger pointing in the media and the plethora of legislation attempting to reduce retirement benefits for current public servants. Hopefully cool heads will prevail, the blame game will stop, and draconian legislation will eventually be defeated. We must begin to focus on reasonable solutions that do not victimize our future public servants and take the necessary measures to assure that the retirement benefits promised to current employees and retirees are honored.

#### **OTHER ILLINOIS LEGISLATION AFFECTING PARTICIPANTS' BENEFITS AND/OR IMPACTING UPON THE FUND**

**Public Act 096-1513-** entitled the **Illinois Religious Freedom Protection and Civil Union Act** ("Act"), was enacted late last year and became effective June 1, 2011. Pursuant to the Act, a party to a civil union is entitled to the same legal obligations, responsibilities, protections and benefits as are afforded or recognized by the laws of Illinois to spouses. This includes, among other rights, an entitlement to receive a partner's pension and retiree health benefits. A "civil union" means a legal relationship between 2 persons, of either the same or opposite sex, established pursuant to the requirements of the Act. The Fund has thoroughly reviewed the Act and is implementing the necessary procedures to insure the Fund's compliance with its provisions. Any individual who has established a civil union should contact Ken Kaczmarz at the Fund office to ensure that your civil union partner's information is properly on file with the Fund.

**SENATE BILL 1672** - pertaining to the **Heroes Earnings Assistance and Relief Tax Act of 2008** (the "HEART Act") affects current military personnel and veterans. The Heart act provides tax breaks and incentives for military personnel and affects how employers treat the wages and benefits of employees on military leave. The HEART Act also requires qualified retirement plans, such as those provided by Article 6 of the Illinois Pension Code for fire personnel, to provide to the survivors of individuals who are injured or die during qualified military service the same additional benefits (other than benefit accruals for the military service period) that the plan would have provided had the participant resumed employment the day before and then either was injured and/or died. Additionally, in the case of death or disability during qualified military service, the HEART Act permits plans to provide accruals on the same basis as if the individual had returned to employment and then died or became disabled. Each governmental retirement plan must be amended to comply with the HEART Act requirements by January 1, 2012.

Further information regarding the HEART Act, and its mandatory and optional provisions, is available by contacting the Firemen's Annuity and Benefit Fund of Chicago or by going to Pub. L. No. 110-245.

**House Bill 145** – Restricts Pension Funds from investing in any foreign company that does business with the government of Iran. This legislation has passed both Houses and awaits the Governor's signature.

#### **FEDERAL DEFICIT REDUCTION INITIATIVE**

As part of the plan to cut \$4 trillion dollars from the federal deficit over the next ten years, a Deficit Reduction Plan was introduced by six US Senators, including Dick Durbin from Illinois. Part of the proposal includes removing the tax exemption for employer sponsored healthcare plans and mandating that new state employees participate in Social Security.

Under current law, healthcare benefits provided by employers to their employees are not treated as taxable income. Removing the tax exemption for employer sponsored healthcare benefits will result in firefighters as well as retirees paying more in federal income taxes.

The IAFF recently put forth an example whereby, if the value of your employer-sponsored healthcare is \$10,000 per year and an employee falls in the 25 percent tax bracket, removing the exemption would require that employee to pay an additional \$2500 in federal taxes. Additionally, in many places, employees would be required to pay more in state taxes as well.

What should not be lost sight of is that such a proposal, if enacted, would adversely impact municipalities and their retirement plans. In addition to the new employee contribution towards Social Security of 6.2 percent of salary, municipalities would also have to contribute 6.2 percent of payroll. This would place additional strain on municipalities already in a financially precarious situation due to historical underfunding public safety pensions and the new law mandating that they allocate sufficient revenue to these retirement plans so that they are funded at 90 percent within the next 30 years.

### **RETIREE HEALTHCARE AND THE KORSHAK LAWSUIT**

Many annuitant members covered under the City of Chicago Medical Plan for Annuitants received refunds of overpaid premiums to the City of Chicago for plan year 2009 totalling \$4.67 million. These refunds were the result of the reconciliation process that requires the City of Chicago to compare actual healthcare costs with the amounts apportioned among the City, the pension funds and annuitant members in accordance with the Korshak Settlement Agreement. To date these reconciliations for plan years 2003 through 2009 have provided \$38.7 million in refunds to all participants of the annuitant plan. **NEW RATES ARE ON PAGE 10.**

As our annuitants are aware, the Korshak Settlement Agreement requires that the City of Chicago provide this Healthcare Program for Annuitants in its current format through June 30, 2013. That is TWO years away. Annuitant healthcare is an important factor impacting upon the retirement security for all members. Throughout the State of Illinois, only in Chicago are employees at the mercy of a settlement agreement with respect to their annuitant healthcare. Every employee covered by the Illinois Municipal Retirement Fund, as well as participants in Downstate Police and Fire Pension Funds have statutory protection to ensure the continued availability of retiree healthcare in retirement:

**Public Act 86-1444** requires IMRF employers (predominantly municipalities) who offer health insurance to their active employees to offer the same health insurance to disabled members, retirees, and surviving spouses (other than policemen and firefighters) at the same premium rate for active employees.

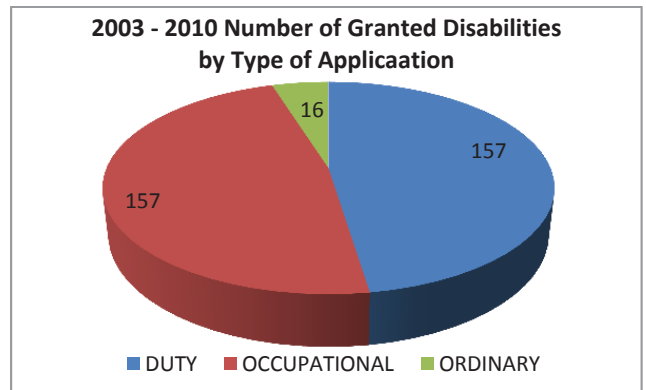
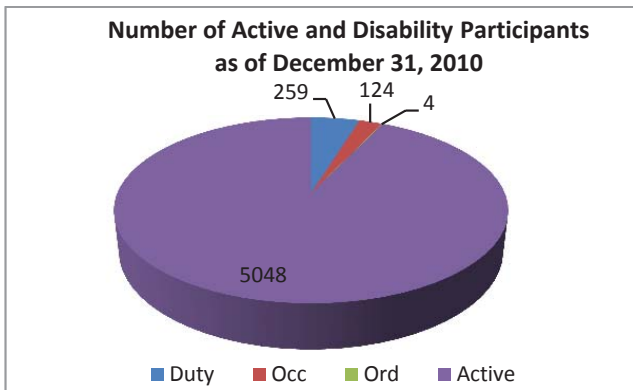
**215 ILCS 5/367f** requires that any health insurance policy maintained by a municipality for active firefighters as defined under Article 4 of the Illinois Pension Code (Downstate Firefighters and Paramedics) provide for the election (i.e. a right) of coverage by retirees and their dependents subject to other relevant provisions of the statute.

**215 ILCS 5/367g** requires that any health insurance policy maintained by a municipality for active police officers as defined under Article 3 of the Illinois Pension Code (Downstate Police Officers) provide for the election (i.e. the right to elect) of coverage by retirees and their dependents subject to provisions of the statute.

The Korshak Settlement Agreement provides for the establishment of the Retiree Healthcare Benefits Committee (RHBC). The RHBC has recently represented to the Trustees of the Firemen's Annuity and Benefit Fund, that their recommendations to the mayor regarding provision for annuitant healthcare, if any, after June 30, 2013 should be completed in the first quarter of 2012. The current agreement precludes the pension funds from representing participants beyond June 30, 2013 in the Korshak litigation. Without progress in the area of retiree healthcare, all of our retirees that are not being afforded free healthcare pursuant to the Labor Agreement between Local 2 and the City of Chicago are vulnerable.

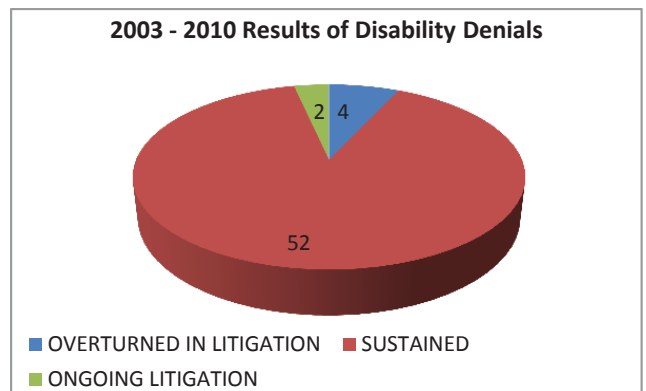
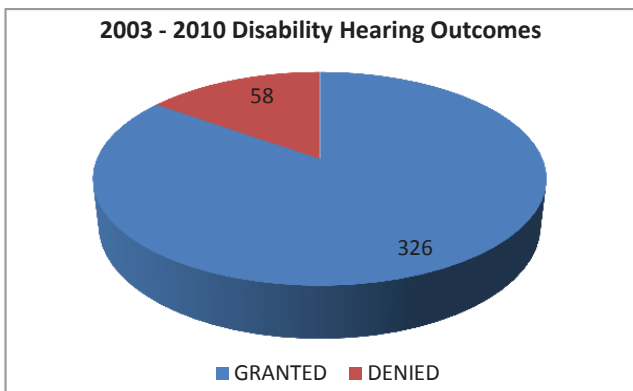
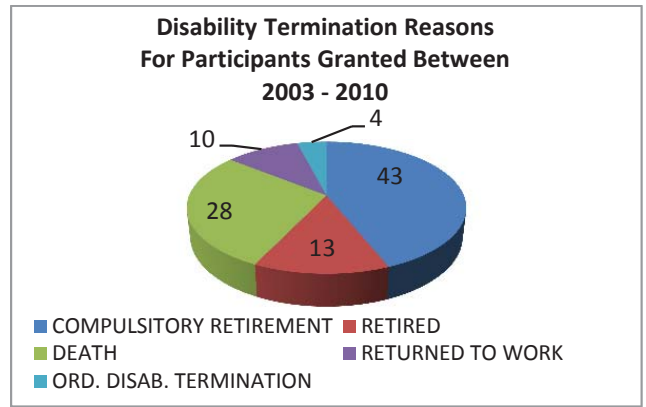
**THE FIREMEN’S ANNUITY AND BENEFIT FUND EIGHT YEAR DISABILITY ANALYSIS**

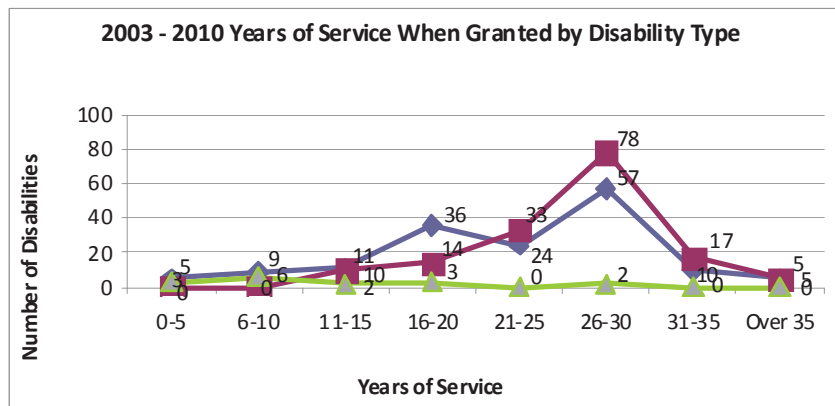
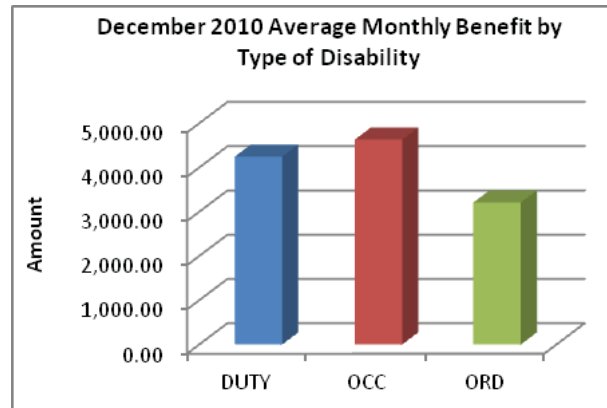
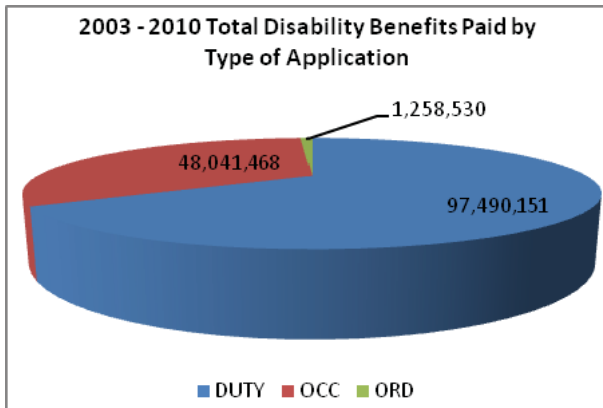
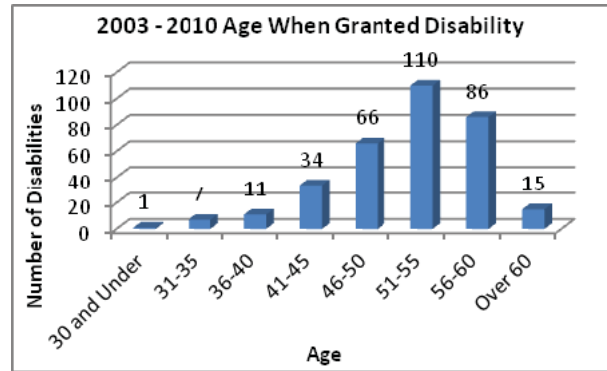
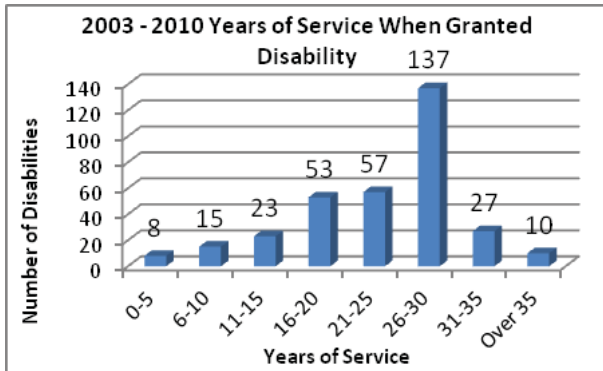
Trustees and staff of the Firemen’s Annuity and Benefit Fund spend a considerable amount of time and effort in accepting disability applications, holding hearings to determine eligibility and monitoring the medical progress of all persons granted disability benefits. Over the past eight years, the Fund has conducted approximately 400 disability related hearings. Recently, with the assistance of staff, we have to put together a picture of our disability experience. While no study exists that I am aware of that does a comprehensive comparative analysis of fire departments and their disability experiences on a national scale, I have encountered no large municipal fire department representative that has claimed to have a lesser percentage of members on disability. I believe that this is something we should strive to continue to achieve and even improve upon. Disabilities cost our pension fund millions of dollars on an annual basis. Additionally, while being a firefighter and/or paramedic has its inherent dangers, we should all strive to continue to stress safety to maintain our overall quality of life while serving the department and to ensure our ability to enjoy retirement.



**Number of Disabilities Grants/Denials by Year**

Year	Duty	Occ	Ord	Denied
2003	15	14	2	6
2004	19	16	4	5
2005	28	17	2	10
2006	19	29	3	3
2007	19	19	2	5
2008	21	26	1	9
2009	19	16	1	10
2010	17	20	1	6
<b>TOTAL</b>	<b>157</b>	<b>157</b>	<b>16</b>	<b>54</b>





<b>2003 - 2010 Granted Disabilities by Cause &amp; Department Rank</b>										
	FF	EMT FF	PM FF	ENG	EMT ENG	PM ENG	LT	EMT LT	PM LT	CAPT
ARM	2									
BACK	14	2	3	1	3		3	4		
CANCER	23		2	6	1		7	5		1
HEART	24	1	1	7	3		9	3	1	2
LEG	13	2	1	3	2		5	1	1	1
LUNG	9	1		1			3	2	1	1
MULTIPLE	13	2		1			2			1
SHOULDER	21	5	1	2				6		5
STROKE	6			1			1	1	2	
OTHER	3			1						
<b>Grand Total</b>	<b>128</b>	<b>13</b>	<b>8</b>	<b>23</b>	<b>9</b>	<b>1</b>	<b>30</b>	<b>23</b>	<b>3</b>	<b>11</b>

<b>2003 - 2010 Granted Disabilities by Cause &amp; Department Rank Cont.</b>										
	EMT CAPT	PM CAPT	BC	EMT BC	EXEMPT	PM	PIC	AC	PM FC	TOTAL
ARM			1			3				6
BACK						3	5	5	1	44
CANCER	5	2				3	1	1		57
HEART	1	1	2	2	3	1	1	5	1	68
LEG						2	2	1		34
LUNG	1			2		1	1		1	24
MULTIPLE	1			3		1		1		25
SHOULDER			1	2		3	3	1		50
STROKE			2					1		14
OTHER			1				3			8
<b>Grand Total</b>	<b>8</b>	<b>3</b>	<b>7</b>	<b>9</b>	<b>3</b>	<b>17</b>	<b>16</b>	<b>15</b>	<b>3</b>	<b>330</b>

**2003 – 2010 Number of Granted Disabilities by Battalion & District**

<b>DISTRICT 1</b>				
BATTALLION	DUTY	OCC	ORD	TOTAL
1ST	8	6		14
2ND	4	5		9
3RD	4	2		6
4TH	5	1	1	7
5TH	7	1	1	9
<b>TOTAL DIST. 1</b>	<b>28</b>	<b>15</b>	<b>2</b>	<b>45</b>

<b>DISTRICT 2</b>				
BATTALLION	DUTY	OCC	ORD	TOTAL
7TH	9	4	1	14
8TH	1	6	1	8
9TH	3	2		5
10TH	11	6		17
11TH	11	16		27
<b>TOTAL DIST. 2</b>	<b>35</b>	<b>34</b>	<b>2</b>	<b>71</b>

2003 – 2010 Number of Granted Disabilities by Battalion & District (cont)

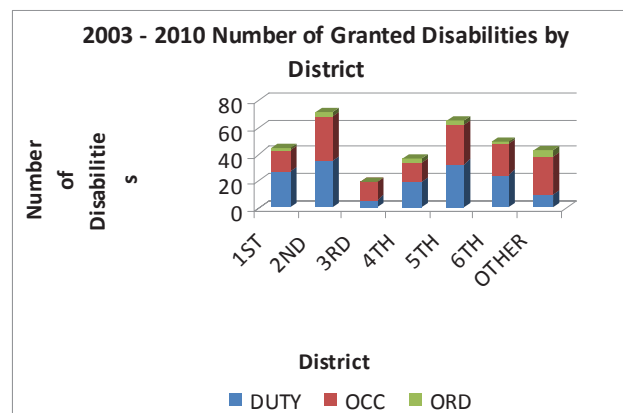
DISTRICT 3				
BATTALLION	DUTY	OCC	ORD	TOTAL
6TH	6	13	1	20
<b>TOTAL DIST. 3</b>	<b>6</b>	<b>13</b>	<b>1</b>	<b>20</b>

DISTRICT 4				
BATTALLION	DUTY	OCC	ORD	TOTAL
12TH		1		1
13TH	8	4	2	14
14TH	2	1	1	4
15TH	3	4		7
16TH	7	4		11
<b>TOTAL DIST. 4</b>	<b>20</b>	<b>14</b>	<b>3</b>	<b>37</b>

DISTRICT 5				
BATTALLION	DUTY	OCC	ORD	TOTAL
17TH	7	3		10
18TH	4	8		12
19TH	10	5		15
20TH	12	13	3	28
<b>TOTAL DIST. 5</b>	<b>33</b>	<b>29</b>	<b>3</b>	<b>65</b>

DISTRICT 6				
BATTALLION	DUTY	OCC	ORD	TOTAL
21ST	4	4		8
22ND	7	7		14
23RD	10	2	1	13
24TH	4	10		14
<b>TOTAL DIST. 6</b>	<b>25</b>	<b>23</b>	<b>1</b>	<b>49</b>

OTHER				
	DUTY	OCC	ORD	TOTAL
OFI	1	1		2
FPB	2	12	1	15
SUPPORT SERVICES	6	10		16
DETACHED SERVICES	1	6	3	10
<b>TOTAL OTHER</b>	<b>10</b>	<b>29</b>	<b>4</b>	<b>43</b>





**BATTLE OF THE BADGES BOXING TOURNAMENT**

On April 1<sup>st</sup>, the 9<sup>th</sup> Annual Battle of the Badges Boxing Tournament was held at de LaSalle High School. The Event drew nearly 4500 spectators and raised over \$58,000 for Chicago Police and Fire Charities. The night was highlighted by 16 fights in which 8 were won by Chicago Firefighters and Paramedics and 8 were won by Chicago Police Officers. Though, the matches were split evenly, the Fire Department retains the trophy and title due to the fact that it has been agreed that the previous year's winner (in the event of a tie) retains the trophy. So, the rumors that Scott "Danger" Birmingham refused to be physically separated from the trophy are not accurate.

On a serious note, Steve O'Malley, Scott Birmingham, Al Ortiz, the fighters, who represent us and the entire "Battle of the Badges" Committee deserve all of our gratitude. The money they raised not only helps support our police and fire charities, but also makes Chicago Park District programs more accessible to inner city kids. There are some things that are just really worth fighting for. We are all grateful for their selfless efforts which reflect well on the entire Department.

**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.*

# NEW ANNUITANT HEALTH CARE RATES - EFFECTIVE JULY 1, 2011

**TABLE OF HEALTH INSURANCE RATES  
EFFECTIVE 07/01/2011**

CODE	MEDICARE STATUS			EXISTING PLANS			
	ANNUITANT	SPOUSE	CHILD(REN)	SETTLEMENT PLAN (E)	RETIRED	BORN BETWEEN	BORN
					BEFORE 08/23/1989	01/01/1909 - 12/31/1913	BEFORE 01/01/1909
				PLAN (F)	PLAN (G)	PLAN (H)	
				JUNE 2011	JUNE 2011	JUNE 2011	JUNE 2011
01	MED			\$69	\$69	\$51	
03	NON			\$318	\$69	\$80	
02	MED	MED		\$197	\$197	\$147	
04	MED	NON		\$476	\$197	\$178	
10	NON	MED		\$446	\$197	\$134	
05	NON	NON		\$715	\$197	\$190	
09	MED	MED	CHILD	\$311	\$311	\$142	
07	MED	NON	CHILD	\$581	\$311	\$253	
15	NON	MED	CHILD	\$551	\$311	\$247	
06	NON	NON	CHILD	\$820	\$311	\$253	
11	MED		CHILD	\$184	\$184	\$64	
17	NON		CHILD	\$423	\$184	\$169	
19			CHILD	\$26	\$26	\$26	
30	NON	MED					\$76
31	MED						\$8 OR \$18
32	MED	MED					\$41 OR \$42
33	NON						\$55
34	MED	NON					\$76
35	NON	NON					\$110

CODE	MEDICARE STATUS			PLANS EFFECTIVE 07/01/2005			
	ANNUITANT	SPOUSE	CHILD(REN)	RETIRED WITH	RETIRED WITH	RETIRED WITH	RETIRED WITH
				20 YEARS	15-19 YEARS	10-14 YEARS	LESS THAN 10 YEARS
				AFTER 06/30/2005	AFTER 06/30/2005	AFTER 06/30/2005	AFTER 06/30/2005
				SETTLEMENT PLAN (K)	SETTLEMENT PLAN (P)	SETTLEMENT PLAN (S)	SETTLEMENT PLAN (V)
				JUNE 2011	JUNE 2011	JUNE 2011	JUNE 2011
01	MED			\$84	\$99	\$114	\$233
03	NON			\$364	\$410	\$456	\$823
02	MED	MED		\$226	\$255	\$284	\$517
04	MED	NON		\$536	\$596	\$656	\$1,137
10	NON	MED		\$506	\$566	\$626	\$1,107
05	NON	NON		\$805	\$895	\$985	\$1,706
09	MED	MED	CHILD	\$353	\$395	\$437	\$771
07	MED	NON	CHILD	\$653	\$724	\$796	\$1,370
15	NON	MED	CHILD	\$623	\$694	\$766	\$1,340
06	NON	NON	CHILD	\$922	\$1,024	\$1,125	\$1,939
11	MED		CHILD	\$211	\$239	\$266	\$487
17	NON		CHILD	\$481	\$538	\$596	\$1,056
19			CHILD	\$39	\$53	\$66	\$173
30	NON	MED					
31	MED						
32	MED	MED					
33	NON						
34	MED	NON					
35	NON	NON					

**OTHER CODES:**

40 = COMPENSATION WIDOWS	50 = DUTY/OCCUPATIONAL DISABILITIES
96 = PSEBA	98 = ORDINARY DISABILITIES
51 = DISABILITY WIDOWS	60 = RETIREES BETWEEN AGES 60-65
99 = NO INSURANCE WITH FUND	

**THE FIREMEN'S ANNUITY  
AND BENEFIT FUND OF CHICAGO**

**PRE-RETIREMENT SEMINARS 2011**

**\*\*\*PLEASE NOTE – RESCHEDULED DATE \*\*\*  
SATURDAY, NOVEMBER 12, 2011 (2C EMS 2)**

- 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
- 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**

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

The seminar originally scheduled for Saturday, October 22, 2011 (2A EMS-1) has been cancelled and rescheduled for Saturday, November 12, 2011 (2C EMS-2)

I would like to start by wishing all of our members a safe, healthy, relaxing, enjoyable summer.

I'm getting a lot of calls from retired members wondering how the Fund is doing and more calls about what the State Legislature might try to do to our benefits. We will continue to watch as a new administration takes hold.

Fund investments are doing well (please see Dan Fabrizio's letter on page 22). The Fund's CIO Mike Moran, does a tremendous job of keeping the Board informed before situations unfold (both good & bad). Our number one priority is making sure that every active, retired, widowed and disabled member is paid the benefit they have earned.

I am also very pleased that the medicare premium paid by our annuitant members in the City of Chicago Medical Plan for Annuitants actually WENT DOWN with the new rate schedule implemented on July 1, 2011 (on our June 30, 2011 checks). Please don't hesitate to let Local 2 and our new Mayor know how grateful we are for the continued support of our Retiree Health Care program.

I will sincerely miss outgoing Trustees: City Comptroller, Steve Lux and City Clerk, Miguel del Valle. I can honestly tell you that these were a couple of valuable stand-up guys that earned their keep for the City of Chicago. These guys always had our member's backs when it came to a vote. I look forward to working with our new Trustees, newly elected City Clerk, Susana Mendoza and City Comptroller Amer Ahmad.

Finally, if it ever stops raining, I'll be heading back up to Al Johnsons and the Goats on the Green Grass Roof in Sister's Bay at Door County, Wisconsin. Looking forward to Swedish pancakes like every summer for the past 45 years.

## **THE FOLLOWING ANNUITIES AND BENEFITS HAVE BEEN GRANTED**

### **DECEMBER 2010**

#### **Minimum Formula Annuity**

LT LOUIS J. BERTINI, TRUCK 13  
 LT LARRY R. BIASI, ENGINE 78  
 FF CHARLES E. BURREL, ENGINE 104  
 FF CHRISTOPHER CARNEY, TRUCK 59  
 EMT LT PATRICK M. CAROLAN, ENGINE 92  
 EMT ENG MEL CHAROENRATH, ENGINE 10  
 FF WILLIAM DeLUCA, TOWER LADDER 39  
 FF JOHN C. DIGNAN, ENGINE 64  
 \*PM RICHARD E. GALAS, AMBULANCE 34  
 FFPM ARNOLD C. GODWIN, ACADEMY  
 BC RAYMOND J. GREENHILL, 4<sup>th</sup> BATTALION  
 LT FAKHRI ISA, ENGINE 106  
 FFPM MICHAEL P. LIGUE, TRUCK 31  
 FF ALEX A. MARTINEZ, TOWER 21  
 AC CARLOS J. MARTINEZ, AMBULANCE 11  
 LT JOHN A. McCARTHY, 2<sup>nd</sup> DIST RELIEF  
 EMT ENG DENNIS M. MORRISSEY, ENGINE 95  
 EMT BC WILLIE F. PALMER, ENGINE 75  
 LT DARRYL PLEDGER, FPB  
 FF DONALD E. PRAZUCH, ENGINE 29  
 EMT CAPT VICTOR M. RODRIGUEZ, 4<sup>th</sup> DIST RELIEF

### **DECEMBER 2010 (cont.)**

#### **Minimum Formula Annuity (cont.)**

EMT ENG TERRY J. SHEEHAN, O'HARE CRASH 6-5-7  
 ENG HECTOR A. SOLANO, ENGINE 104  
 EMT ENG MICHAEL J. SPANGELO, ENGINE 47  
 FF MICHAEL E. STEPHENS, ENGINE 75  
 DDC MATTHEW THOMAS, 4<sup>th</sup> DISTRICT  
 EMT ENG LAWRENCE P. ULANSKI, ENGINE 39  
 EMT LT MARK A. WRZESINSKI, ENGINE 79

#### **Duty Disability**

EMT LT ERNST MUELLER, ENGINE 69  
 ENG JEFF J. SOFIA, ENGINE 119

#### **Occupational Disability**

FF FREEMAN M. GILBERT, ENGINE 50  
 FF JUAN I. HORTON, TRUCK 18  
 LTPM EDWARD J. WALLER, TRUCK 27

#### **Ordinary Disability**

PIC LUCILLE L. HOOKER, RECORDS

**THE FOLLOWING ANNUITIES AND BENEFITS HAVE BEEN GRANTED****(cont.)****JANUARY 2011****Minimum Formula Annuity**

EMT LT DANIEL CULLEN, TOWER LADDER 5  
\*FF JOSEPH A. GLORIA, AIR/MASK  
LT THOMAS HAWKINS, ENGINE 86  
DC JOHN J. NOKES, 1<sup>st</sup> DISTRICT  
\*EMT ENG ALLEN C. WILDE, AIR SEA RESCUE

**Duty Disability**

CAPT DAVID BILLUPS, FPB SOUTH  
EMT CAPT LAWRENCE J. LONERGAN, TRUCK 62  
EMT LT MICHAEL T. ROCHE, 6<sup>th</sup> DIST RELIEF

**Occupational Disability**

None

**FEBRUARY 2011****Minimum Formula Annuity**

EMT LT MYRON KOVALEVYCH, 512 HAZ-MAT O'HARE  
FF TIMOTHY J. McGRATH, ENGINE 122  
PM WILLIAM F. WELSH, AMBULANCE 16

**Duty Disability**

None

**Occupational Disability**

PIC JOSEPH P. HOGAN, ENGINE 32/AMBULANCE 12  
FF GILBERT LUGO, ENGINE 89

**MARCH 2011****Minimum Formula Annuity**

EMT CAPT MICHAEL CULLEN, TRUCK 45  
DDC BRUCE GEBIEN, HEADQUARTERS  
ENG LAMONT D. HARRIS, ENGINE 104  
DC PATRICK J. HOWE, EMPLOYEE RELATIONS  
\*EMT LT ADAM ROSE, TRAINING  
FF JACK C. SPENCER, MIDWAY  
\*ENG KIWANIS D. THOMAS SR., ENGINE 121  
FF GARRY P. YOUNG, ENGINE 89

**Duty Disability**

PM SAMUEL ALESSI, AMBULANCE 38

**Occupational Disability**

None

**Ordinary Disability**

FF RAYMOND STANSKI, ENGINE 112

**APRIL 2011****Minimum Formula Annuity**

PM MARK A. AGUILERA, AMBULANCE 59/RESCUE 3  
EMT LT GEORGE M. BRACKIN, ENGINE 46

**APRIL 2011 (cont.)****Minimum Formula Annuity (cont.)**

FF RICHARD LAMA, ENGINE 91  
FF ARNELL PUGH, TRUCK 58  
EMT CAPT JOHN M. STEINMETZ, ENGINE 70  
EMT LT WILLIAM B. WINDT, TRUCK 17

**Duty Disability**

FF MICHAEL J. WALSH, TRUCK 20

**Occupational Disability**

None

**MAY 2011****Minimum Formula Annuity**

\*FF JOE N. DiPASQUO, TRUCK 17  
ENG SIDNEY E. LITTLE SR., ENGINE 5  
PIC ROBERT MANIACI, AMBULANCE 32  
PIC LINDA J. MEENAN, AMBULANCE 2  
FF ANTHONY W. NARDI, ENGINE 13  
ENG MILIJA PAVLOVIC, ENGINE 81  
ENG KENNETH PRESSWOOD, 1<sup>st</sup> DIST RELIEF  
EMT CAPT DONALD SIMMONS, FPB SOUTH  
\*FF DAVID R. SIMS, ENGINE 120  
\*ENG TIMOTHY S. SOBUS, ENGINE 46  
PIC CHARLEE L. THOMPSON, AMBULANCE 56

**Duty Disability**

ENG OSA M. HATTEN, 2<sup>nd</sup> DIST RELIEF  
FF PAUL D. SERWATKA, ENGINE 54

**Occupational Disability**

PM KEVIN J. McGARRY, AMBULANCE 54

**JUNE 2011****Minimum Formula Annuity**

FF MARK J. FRIGO, TRUCK 31  
EMT BC JOHN R. KELLER, BATTALION 15  
PIC RUBEN MARTINEZ, AMBULANCE 59  
FF PHILIP MURAWSKI, TRUCK 60  
COMM RAYMOND OROZCO, HEADQUARTERS  
EMT FF GEORGE R. POWERS, ENGINE 81  
FF ROBERT F. SANDRIK, E&S

**Duty Disability**

None

**Occupational Disability**

EMT CAPT JOHN J. MILLERICK, TOWER LADDER 54  
EMT CAPT JOHN P. OLLRY, 3RD DISTRICT RELIEF  
FF CHRIS G. REISCHL, SQUAD 2

\* Retired From Disability

Greetings to all of our Fund members. In this issue of the Pension News, the Fund has provided alot of information. You might ask... How does any of this impact on me? As members of the Chicago Fire Department, we have all been promised, and have made the required contributions necessary to obtain retirement benefits in the future. As we now read, the certainty of those benefits is in question. I want to state for all members that the number one priority of each member of the Board and Staff of the Firemen's Annuity and Benefit Fund of Chicago is the diligent administration of the Fund's business and the same level of diligence in the preservation of all our member's rights to the benefits we've been promised.

I would like to take this opportunity to wish the best of luck to outgoing Trustees, City Comptroller and City Clerk, Miguel del Valle. These individuals have been great assets to our Board. I would also like to welcome our new elected City Clerk, Susana Mendoza and newly appointed City Comptroller, Amer Ahmad. I look forward to working with them.

The Fund will be holding two Trustee elections this fall. I think it is tragic, given the current environment of pensions in the State of Illinois, that our members do not take time to vote for their elected Trustees.

**DECEASED PARTICIPANTS FROM DECEMBER 16, 2010 THROUGH JUNE 30, 2011**

<u>NAME</u>	<u>DATE OF DEATH</u>	
*JOSEPHINE KUCHARSKI	11/23/2010	WIDOW OF LEONARD G. KUCHARSKI
*ANNE DALE	12/07/2010	WIDOW OF VINCENT E. DALE
*MICHAEL H. BERG	12/11/2010	FIREFIGHTER
*JOYCE L. VILSOET	12/11/2010	WIDOW OF WALTER L. VILSOET
*FLAURIO GRIGOLETTI	12/12/2010	FIRE ENGINEER
*DAVID J. EURICH	12/13/2010	LIEUTENANT
*VALERIA S. LODA	12/14/2010	WIDOW OF EDWARD A. LODA
*BERNICE ERICKSON	12/15/2010	WIDOW OF EDWARD E. ERICKSON
ROBERT J. JAUCH	12/19/2010	BATTALION CHIEF
LEONARD E. KLOOS	12/20/2010	LIEUTENANT
COREY D. ANKUM <sup>†</sup>	12/22/2010	EMT FIREFIGHTER
EDWARD J. STRINGER <sup>†</sup>	12/22/2010	FIREFIGHTER
RONALD V. HAWKINS	12/24/2010	CAPTAIN
ANNA B. KIRCIK	12/24/2010	WIDOW OF JAMES KIRCIK
FLORENCE WEYLAND	12/24/2010	WIDOW OF FRED WEYLAND
JOHN J. MARTIN	12/25/2010	FIREFIGHTER
CAROLYN TOMASELLO	12/25/2010	WIDOW OF ALBERT J. TOMASELLO
WILLIAM H. HORTON	12/26/2010	BATTALION CHIEF
MARVIN E. IRACE	12/30/2010	FIREFIGHTER
CLARENCE F. COSTA	12/31/2010	FIREFIGHTER
JOHN J. LONTKA	01/01/2011	FIREFIGHTER
MARIE F. ROZAK	01/02/2011	WIDOW OF EMIL J. ROZAK
MARGARET SPELLMAN	01/02/2011	WIDOW OF JOHN P. SPELLMAN
DONALD P. WAGNER	01/03/2011	FIREFIGHTER
JAMES M. SMITH	01/04/2011	BATTALION CHIEF
ENNIS RICE	01/06/2011	FIRE MARSHAL
JOHN C. BRAY	01/10/2011	FIREFIGHTER
WINIFRED M. SLATTERY	01/13/2011	WIDOW OF WILLIAM E. SLATTERY
ROBERT M. CORBETT	01/14/2011	LIEUTENANT
NORA SEEFELDT	01/14/2011	WIDOW OF CARL A. SEEFELDT
JAMES COGLIANESE	01/15/2011	LIEUTENANT

**DECEASED PARTICIPANTS FROM DECEMBER 16, 2010 THROUGH JUNE 30, 2011****(cont.)**

<u>NAME</u>	<u>DATE OF DEATH</u>	
PATRICK B. HANNON†	01/15/2011	EMT LIEUTENANT
MARY ELLEN KENNEDY	01/18/2011	WIDOW OF ROBERT J. KENNEDY
JAMES F. LIND	01/19/2011	LIEUTENANT
JOHN P. MURPHY	01/19/2011	BATTALION CHIEF
DOROTHY I. HEITMAN	01/22/2011	WIDOW OF HERMAN E. HEITMAN
ANNA M. WATERS	01/23/2011	WIDOW OF EDWARD L. WATERS
WILLIAM DALY	01/24/2011	FIRE ENGINEER
DOROTHY MYTYCH	01/25/2011	WIDOW OF RAYMOND A. MYTYCH
MARY E. MADDEN	01/28/2011	WIDOW OF JAMES F. MADDEN
WILLIAM W. SWEENEY	01/28/2011	FIRE ENGINEER
EUGENE J. BROUGHTON	01/30/2011	FIREFIGHTER
EDWARD E. O'SULLIVAN	01/30/2011	FIREFIGHTER
ELLEN M. DALY	02/01/2011	WIDOW OF BARTHOLOMEW J. DALY
JOHN A. KAMPWIRTH	02/01/2011	FIREFIGHTER
ULYSSES BRUNSON	02/02/2011	FIREFIGHTER
RICHARD J. KIRBY	02/04/2011	FIREFIGHTER
FLORENCE M. BUSCH	02/05/2011	WIDOW OF LOUIS F. BUSCH JR.
GEORGE J. DERRON JR.	02/05/2011	FIREFIGHTER
THOMAS E. MILLER	02/05/2011	FIREFIGHTER
IRENE E. ALTENBACH	02/06/2011	WIDOW OF RUDOLPH J. ALTENBACH
ANTHONY MUSCARELLO	02/06/2011	FIREFIGHTER
GERTRUDE PALUMBO	02/06/2011	WIDOW OF MICHAEL A. PALUMBO
WILLIAM A. ROBERTS	02/08/2011	FIRE ENGINEER
ROBERT GREIFELT	02/11/2011	FIREFIGHTER
FRANK N. RIZZO	02/14/2011	LIEUTENANT
DENNIS J. HARRINGTON	02/16/2011	BATTALION CHIEF
CAROLE F. NOLAN	02/16/2011	WIDOW OF JOHN P. NOLAN
LAVERNE A. McMAHON	02/18/2011	WIDOW OF MICHAEL T. McMAHON
JOHN M. SHEEHAN	02/18/2011	FIREFIGHTER
NORA T. SHAW	02/19/2011	WIDOW OF FRANCIS W. SHAW
BARBARA H. TEMPLETON	02/20/2011	WIDOW OF EDWARD H. TEMPLETON
BARBARA J. GALLAGHER	02/23/2011	WIDOW OF EDWARD T. GALLAGHER
RAYMOND E. GWINNUP	02/24/2011	CAPTAIN
WILBUR F. WEBER	02/25/2011	LIEUTENANT
EVELYN MILAS	02/26/2011	WIDOW OF HENRY MILAS
WALTER E. CARBONNEAU	02/27/2011	BATTALION CHIEF
WILLIAM P. FRAIN	02/28/2011	FIREFIGHTER
ISABELLE BLOCK	03/01/2011	WIDOW OF JOHN A. BLOCK
GEORGE W. GRANT	03/02/2011	FIREFIGHTER
DOROTHY A. SERGOT	03/07/2011	WIDOW OF JOHN H. SERGOT
MARIAN C. FITZGERALD	03/12/2011	WIDOW OF RICHARD J. FITZGERALD
DANIEL J. MULLIN	03/12/2011	BATTALION CHIEF
RAYMOND C. HOFF	03/15/2011	BATTALION CHIEF
PATRICK J. HOULIHAN	03/17/2011	BATTALION CHIEF
GRACE L. NINCEVICH	03/20/2011	WIDOW OF ANTHONY G. NINCEVICH
JAMES T. HARPER	03/23/2011	ASST DEPUTY FIRE COMMISSIONER
CARYL A CUMMINGS	03/24/2011	WIDOW OF MARTIN W. CUMMINGS
IRENE EGAN	03/24/2011	WIDOW OF JAMES P. EGAN
RITA M. ANGILERI	03/28/2011	WIDOW OF RALPH F. ANGILERI
AUGUST A. KORIENEK	03/31/2011	FIREFIGHTER
EDITH L. MAZUREK	04/03/2011	WIDOW OF EDWARD J. MAZUREK
DENIS J. O'LEARY	04/05/2011	FIREFIGHTER
FRANCES H. FLOWERS	04/07/2011	WIDOW OF HUBERT N. FLOWERS

**DECEASED PARTICIPANTS FROM DECEMBER 16, 2010 THROUGH JUNE 30, 2011 (cont.)**

<u>NAME</u>	<u>DATE OF DEATH</u>	
ROBERT HIRTZER†	04/08/2011	LIEUTENANT
LEE M. RODAK	04/10/2011	LIEUTENANT
MICHAEL C. BOKOTA	04/11/2011	FIREFIGHTER
ROBERT V. O'DONNELL	04/13/2011	FIRE ENGINEER
ARTHUR LUCCHETTI	04/15/2011	BATTALION CHIEF
MICHAEL J. REILLY	04/16/2011	LIEUTENANT
LILLIAN CONLEY	04/18/2011	WIDOW OF THOMAS J. CONLEY
ANNA HARTWIG	04/20/2011	WIDOW OF ROBERT R. HARTWIG
FRANK ADAMIEC	04/23/2011	FIRE ENGINEER
MARY QUINN	04/23/2011	WIDOW OF JOHN A. QUINN
ROBERT F. KRUSE	04/24/2011	CAPTAIN
WILLIE MAE BROWN	04/26/2011	WIDOW OF CLARENCE J. BROWN
SUZANNE LENT	04/27/2011	WIDOW OF DORR L. LENT
ROY BARRY	04/29/2011	CAPTAIN
NORA L. LUCCHETTI	05/02/2011	WIDOW OF ARTHUR LUCCHETTI
CHRIS G. REISCHL†	05/03/2011	FIREFIGHTER
WALTER KUSTWIN	05/08/2011	LIEUTENANT
JOHN F. TRAVIS	05/09/2011	LIEUTENANT
THADDEUS ZIELEZINSKI	05/13/2011	FIREFIGHTER
EDWARD R. BRESNAHAN	05/22/2011	FIREFIGHTER
JAMES J. SLATTERY	05/22/2011	BATTALION CHIEF
LAWRENCE R. ROGGATZ	05/23/2011	CAPTAIN
JOHN R. O'MALLEY	05/27/2011	LIEUTENANT
DONA PETRAKIS	05/27/2011	WIDOW OF ANDREW PETRAKIS
DOLORES GLEASON	05/29/2011	WIDOW OF JOHN J. GLEASON
MARTIN PUFFPAF	06/07/2011	FIREFIGHTER
DOROTHY BARTLETT	06/09/2011	WIDOW OF WILBUR BARTLETT
GERALD F. MURPHY	06/13/2011	LIEUTENANT
DOLORES D. FINNEGAN	06/16/2011	WIDOW OF THOMAS P. FINNEGAN
RUTH A ABSALOM	06/20/2011	WIDOW OF JAMES V. ABSALOM
ANTHONY J. TASSONE	06/21/2011	FIREFIGHTER
JOHN E. McNAMARA	06/22/2011	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***



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

**November 2010 Gift Fund Donations**

James W. Surma  
Mesirow Financial  
Synergy Marketing Partners LLC  
Victoria F. Grosh  
Fitzgerald Marketing & Communications, LLC  
Ken Dorian  
Chicago's Windy City Jitterbug Club  
John Hartmann

Lillian M. Wittner  
Virginia L. Burns  
John & Sandra Holmes  
Marguerite Parenteau  
Richard & Barbara Reinhart  
Joseph P. Foti  
Robert & Bonita Gantzer  
Nissan Heisman Trophy Event

**December 2010 Gift Fund Donations**

Ralph Greenslade  
Hazel Deacy  
James & Ruth Wojciechowski  
Carol Branagan-Rich  
Ruth Sullivan  
John F. Brogan  
Carol Patzin  
Robert T. Joyce  
Citizens for Michael P. McAuliffe  
Joanne Winters  
Gerald & Kathleen Benigni  
William C. Alletto

Gaelic Fire Brigade  
Richard & Joyce Diver  
John & Patricia Vasek  
Chicago Fire Department Engine 78  
Patrick F. Cosgrove  
James Flanagan  
United Way of the National Capital Area  
David Degand  
Citizens for Doherty  
Michael & Lea O'Neill  
Samuel & Sharon Rapinchuk

**January 2011 Gift Fund Donations**

Frank Sassolino  
Emily V. Cyranowski  
Rosemary B. Cannon  
Elaine H. Wirth  
James P. Fitzmaurice  
Patrick & Loraine Martin  
Mary Lou Murphy  
Joseph & Krystyna Forrestal  
Peter A. Soto  
Firemen's Association of Chicago  
Patrick Reynolds  
Mary Shanks

M. Andrew Abate  
Charles Lanphier III  
Chicago Fire Department Engine 13  
Betty J. Bajorek  
Thomas P. Lally  
Anthony & Dolores Mirabelli  
Carmen Molfese  
Daniel Hughes  
Craig & Bernadette Foch  
Walter & Gail Powers  
Julie Schmidt  
Timothy T. Kane

**February 2011 Gift Fund Donations**

Firemen's Mutual Aid & Benefit Association  
Chicago Patrolmen's Federal Credit Union  
Harold D. Turrentine  
Chicago Fellowship of Christian Firefighters  
Chris & Maria Reischl  
United Liquor Marts, Inc.  
Edward & Nancy Burns  
Anthony H. Schulz  
Richard & Geraldine Groves  
Terrence & Bridget Mullarkey  
Robert & Marcy Twardak  
James & Amy Casey  
Carolyn A. Seng

Carl & Janice Falstrom  
Dorothea Holman  
Orville & Mary Taylor  
Colleen M. Dominick  
The Philpott Family  
Frank & Elizabeth Jazwiec  
Stephen & Kristen Galayda  
Al Sloan  
Robert & Marcy Twardak  
Denis & Nancy Bartz  
Mary Wills  
Beverly Bank

**February 2011 Gift Fund Donations (cont)**

Thomas & Patricia Mitchell  
 Mary Margaret Ryan  
 Martin & Dorothy Reilly  
 John & Lisa Roycroft  
 Patrick & Mary Anne McMahon  
 Maurita Gavin

Richard & Margaret Bouse  
 Kimberly K. Dwyer  
 6<sup>th</sup> District March Retirement Party  
 Adam & Crystal Collyer  
 Edward & Kathleen O'Sullivan  
 Richard & Virginia Bojan

**March 2011 Gift Fund Donations**

Donald Lupo Jr.  
 Lawrence F. Urbaniak  
 Frederick Exter & Mary Lucas  
 Bryan P. Connolly  
 Donald J. Gay  
 Richard J. Bonk  
 Jose & Toni Moreno  
 Engine 49/4th District Fund Raiser  
 James F. Farrell  
 Marty & Kay Winters

Thomas C. Smith  
 James J. Schaefer  
 Scott R. Gabel  
 Travelling Memorial Wall Donations  
 James G. Kowal  
 Edward J. Bright  
 Colleen Wills  
 John Jakubec  
 Ulbrich of Illinois, Inc.

**April 2011 Gift Fund Donations**

St. Christina Church  
 Regan Family  
 Evelyn Sears  
 Nationwide Mutual Insurance  
 Chicago Fire Department Engine 100  
 Michael Brannigan  
 North Side Irish Fire Brigade  
 Lyle & Sharon Bighley  
 Bernard Dedinsky  
 Roberta O'Donnell-Bodem  
 O'Donnell Family Trust  
 Kathryn S. O'Donnell

Mary Kay Foster  
 Dolores Furlong  
 Beverly Bank  
 Mauricio Rodriguez  
 Beverly Bank  
 Michael & Melissa Sawadski  
 Chicago Firemen's Post 667  
 Martin J. Ciesielczyk  
 Colm & Dorai Lennon  
 Stensland Investments LLC  
 Douglas & Laura Ehrenhaft

**May 2011 Gift Fund Donations**

Anthony H. Schulz  
 Chicago Fellowship of Christian Firefighters  
 Edward L. Steffes  
 Robert J. Lesch  
 Susan M. Baltrus  
 William Radtke  
 Doris Schumann  
 Delaney Family

Beverly Bank  
 Kevin Murphy  
 Howard & Rosemary Lodding  
 John Joyce  
 Bill Cosgrove Investigations, Inc.  
 Mary C. Groskopf  
 Battle of the Badges

**Annuitant, Widow & Disability Monthly Contributions**

William C. Alletto  
 Anonymous  
 Anonymous  
 Anonymous  
 Raymond Antonucci  
 John Bahwell  
 Joseph Baldacci  
 Art J. Banach  
 John R. Bangs  
 Thomas G. Barder

Kevin P. Barrett  
 Peter Barrientos Jr.  
 Mariano Barron Sr.  
 Thomas Barry  
 Richard W. Bastian  
 Lawrence M. Berg  
 Primo V. Biasi  
 Gerald J. Bingham  
 John L. Biniak  
 Rick & Maureen Biskup

Joe Boatner  
 Lewis J. Bottando  
 Daniel Bracken  
 George M. Brackin  
 Joseph Branigan  
 John J. Brennan Sr.  
 Jack Bronke  
 Raymond Bronke  
 Robert J. Brown Jr.  
 David R. Cachares

Annuitant, Widow & Disability Monthly Contributions (cont.)

Michael J. Cahill	James E. Fitzgibbon	William J. Jones
William Calkins	Kevin Fitzpatrick	James T. Joyce
William G. Campbell	Thomas R. Flamm	Patrick J. Joyce
Walter Carlson	Gilbert Fleischhacker	Michael Juliano
Patrick M. Carolan	Malachy Flisk	Michael Jurkash
Helen Carroll	Alfred Franco	Michael Kammerer
Doreen Chambers	Joseph M. Furlong	Steven T. Keating
Francis J. Chambers	Louis T. Galante	Rita S. Kehoe
Chris M. Christian El	John Gallapo Jr.	John J. Kelly
John Clancy	David Garcia	Vernon Kelso
Michael V. Clatch Jr.	Francisco Garcia	Michael C. King
Eileen Coglianesse	Diane Gatz	Thomas F. King
Gary Conaway Sr.	Martin G. Gaughan	William T. King
Michael Concannon	George Gemein	George M. Korda
Martin L. Connolly	Norbert Gierut	Lawrence Koscianski
Louis R. Cosco	Brian Gilhooly	Stanley Kotlarz
Leo J. Cox	Nancy Gill	Ronald S. Kovacs
Francis M. Craven	Frank E. Gillie Jr.	John H. Kowal
Catherine Cronin	Edward Glugla	Georgina M. Kroll
Eugene M. Cronin	Michael Goewey	James LaFaire
James H. Cross	John A. Gollogly	James S. LaGreca
Daniel Cullen	Joseph Graber	Peter LaManna
Thomas Cunnane	Kevin Grand	LePear
Gerald M. Cunningham	William Graves	Edward F. Letourneau
Peter C. Cunningham	Joseph Gruszka	Elizabeth M. Liesz
Sheila Cunningham	William Guilfoyle	Justine Lietz
Joseph T. Curran	Marvin Hagele Jr.	Michael P. Ligue
James & Darlene Corbett	John Halloran	Thomas J. Linane
Ronald J. Dawczak	Laraine Hansen	Timothy J. Loftus Jr.
Michael Deckelmann	Thomas C. Harts	Lawrence J. Lonergan
Robert L. Dehler	Terrence M. Harty	James J. Loughney
Sidney Dembowski	June Haus	Richard J. Luby
Lyn Deneen	Timothy J. Hayes	Arthur Lucchetti
Robert D. Devens	William Hayes	Thomas L. Luczak
Charles E. Dineen	John P. Healy	Judith Lux
Pauline Dini	George D. Heim	August P. Malatia
Richard W. Diver	Michael E. Hein	George Marek
Frank L. Doll	Raymond Hoff	Thomas Markham
Richard E. Donati	Norman Holland	William R. Marx
Thomas E. Donnellan	Raymond Holland	Lawrence Matkaitis
Catherine Doody	Carl R. Hopkins	Richard N. Matkovich
Francis T. Dorgan	Richard Hopkins	Lorraine McCarthy
Carla Douros	Thomas J. Hosty	Edward L. McClung
Edward Drenka	Michael Hundrieser	Jerry McCormack
Edward Duffy	Tom L. Hunter	James McCormick
Michael T. Egan	Timothy F. Hynes	James T. McDermott
Clarence Ellison	Margaret Irwin	Bernard F. McDevitt
Raymond M. Ellitch	Jacquenette Jackson	Michael J. McDevitt
Paul Enhelder	Thomas J. Jacques	James A. McDonough
Nancy B. Fallaw	Anthony Jaslowski	Patrick McFarland
Francis J. Fineron	Jack Jaslowski	Bob McGee

**Annuitant, Widow & Disability Monthly Contributions (cont.)**

Gerald P. McKee	Richard V. Paulus	Dennis E. Stuart
John H. McKee	Ronald E. Payne	Richard Sturm
Helen McManus	Mark J. Pecor	Joseph M. Sudar
William McNamara Jr.	Patricia Pemberton	Cornelius J. Sullivan
John T. McPolin	Edward Petrasek	Dennis J. Sullivan
Jim & Joan McVady	George Philbin	John Surane
Michael J. Michon	Chester Piech	James F. Sutera
Robert J. Mierendorf	Sam Pipitone	Donald J. Svachula
Thomas E. Miller	Marian Pospisil	Jean Swierczynski
James Mindak	Maureen E. Prendergast	Thomas M. Tafel
Thomas Mintle	Stanley J. Prysok	Richard J. Ternes
Andrew Mogensen	Geraldine Punjak	Robert M. Terzich
Rose Mohr	George C. Radka	Anthony P. Thomas
Francis M. Moran	Howard G. Rimm	William L. Thomsen
Patrick Moran	Rudolph H. Rinas Jr.	Elizabeth Tinaglia
Thomas Moran	Lee Rodak	Daniel Toth
John J. Moriarty	Anthony Romano	Michael T. Town
Dennis M. Morrissey	Arthur Rosenquist	Robert E. Trench
Robert J. Mrozek	Mary T. Russell	Eleanor Tripam
Timothy E. Mulcahy	Kenneth J. Rutka	John A. Tumpich
Richard W. Munson	Donald Salzman	Robert Valentinas
John P. Murray	John F. Schaefer	Joyce VanDorp
Tina L. Muscare	Patricia A. Schaudenecker	John C. Vidinich
Lawrence S. Myers	George Schlomas	Edgar J. Wagner Jr.
Jamie O'Callaghan	Michael Schoenecker	George W. Walsh
Joseph O'Connor	Susan L. Schultz	Peter J. Walsh
Andrew O'Donnell	Herman Seef	John G. Wassinger
Sven E. Oak	Daniel Sheehan	Jean A. White
James P. Oboikovitz	William Sheridan	Frank J. Williams
Lawrence Oboikovitz	Wayne Sieck	Winston D. Williams
John J. O'Brien	Vanness Simmons	Thomas Wiltzius
Daniel O'Farrell	James J. Slattey	James Winbush
John L. O'Hare	Thomas F. Smith	Thomas P. Wisniewski
William Olson	Jack & Lee Smithers	Edward G. Witowski
Patrick J. O'Malley	James E. Snyder	Raymond Wittekind
Philip J. O'Neill	Peter A. Soto	Robert J. Wojcik
Dorothy Ormond	Stanley M. Span	Richard Zordan
Robert Parise	Richard O. Sterling	Josephine Zuccarello
Edwin & Joan Paulsen	Roger Stillman	

**Active Members Contributing Monthly Via Payroll Deduction \***

James Abbatemarco	Shelby Beckley	William Cader	Anthony Chavarria
Kevin Angus	David Benz	Jerry Cambria	Scott Chibe
Robert Bansley	James Bonnett	Brian Campbell	Kyle Cloud
Lee Basile	Maureen Bracken	Bernard Carey	Thomas Cody
Steven Bates	Steven Brazel	Patrick Carr	Richard Colby
Bradley Batka	Robert Burke	Gerald Carter	Steven Collazo
Daniel Baumgartner	Michael Butkus	Patrick Chambers	Gary Coney

**Active Members Contributing Monthly Via Payroll Deduction (cont) \***

Brian Conrad	Eric Guiden	Geoffrey McIntosh	Richard Ranos
Tim Corcoran	Jameel Hamilton	Leeann McKay	Jerome Rickert
Frank Crossin	Michael Hein	Stephen McMillin	Abel Rivera
Alberto Cruz	Brian Helmold	James McNally	Michael Roche
John Cullina	Edward Herrera	William Monaco	Harry Rolston
Michael Cummings	Peter Houlihan	Jeffery Moore	Thomas P. Ruane
Michael Daly	Robert Houlihan	Scott Moore	Thomas E. Ryan
Fernando Diaz	Dorian Johnson	Patrick Moran	Timothy Ryan
Martin F. Doherty	James Johnson	Anthony Moss	George Ryback
Donald Don	Lawrence Kaczmarek	Thomas Mulanski	Daniel Sedory
Daniel Draper	Ed Keating	Joseph Murphy	Michael J. Shanahan
Charlee Duncan	Michael Kirkpatrick	Patrick Murphy	Eugene Shim
Cory Eason	Garry Konchar	William Murphy	Michael Shrader
Kevin Edgeworth	Anthony Konieczka	Daniel Myers	John Siil
Daniel Ennesser	Jeff Koranda	Christopher Nechvatal	John Skudnig
Dan P. Fabrizio	Robert Korn	Jeff Neumann	Michael Smandra
Michael Feyerer	Eric Kracinski	Kevin Nitsche	Robert Smiegowski
Raymond Fineron	Kevin F. Krahn	Robert North	Kevin Smith
Patrick Finn	Brian Krawczyk	Clarence Norwood	Paul Stamper
Sean Finn	Christopher Kreski	Michael O'Boyle	Joseph Stanislawski
Roger Fisher	Darin Lamb	Gary O'Brien	Joseph Stefansko
Michael Flynn	Mark Lanham	Timothy O'Brien	Frank Stephens
John Franco	Neil Lubomski	Kevin J. O'Connor	James Stoll
Ernest Gaichas	Mitchell Ludwig	Paul O'Connor	Daniel Sullivan
William Gallapo	Jeffrey Lyle	James O'Donnell	Devin Sullivan
Jose Garcia	James Lyons	Terry O'Donnell	Dennis Szczepaniak
William Gathling	Daniel Mainczyk	James O'Donovan	Scott Telkamp
Timothy Geers	John Manchester	Sherry Olszewski	Timothy Trench
Robert Gemloala	Christine Marcus	William Oswald	Daniel Truesdale
John Gleason	Timothy Markham	Joseph T. Owens	Angelo Tsokolas
Joseph Gloude	Anthony Martin	Bridgette Pasek	Michael VanArkle
Eugene Gomez	Kevin Martin	Jason Peace	DeShawn Vance
Michael Gonzalez	Alan Martinez	Lori Perez	Edward Waliczek
Robert Graham	Seth Martinez	Roger Perez	Francis Walsh
Kevin Graves	James McCann	Robert Pillon	Kevin Ward
David Griggs	Austin McCarthy	Scott Przystal	Steven Whriters
Lawrence Grosse	Marc McDermott	Joseph Quinn	Kevin Wirtz
Gustavo Guerra	John McGill	David Quintavalle	Angelo Zeritis
Anthony Guerrieri	Mike McGrath	Joseph Ramirez	Thomas Znavor

## Thank you to all for your generosity

*\* 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 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.*

I am writing to provide you with an update on the Fund's 2010 investment results. During 2010, your Fund's recovery from the 2008 global economic crisis continued for a second consecutive year. Building upon the Fund's 2009 return of 27.8%, your fund gained another 17.7% during the past year, besting the S&P 500 2010's rise of 15.1%. Compounding the gains of the past two years has nearly eliminated all of the losses sustained during the collapse of 2008.

Strong gains were seen across most of our invested asset classes, including our holdings in both domestic and international stocks, our fixed income portfolio and in our commodity allocation.

This year's performance marks the twelfth consecutive year your Fund has nearly equaled or bettered the S&P 500 results. Over the course of these past twelve years, even with all the ups and downs of the internet boom/bust and the financial market meltdown, \$1 invested by the Fund on January 1, 1999 has yielded 6.2% per year, becoming \$2.06, compared to the same dollar invested in the S&P 500 yielding 2.0% and only being worth \$1.26.

As we all know, this Fund depends largely on its investment earnings to pay for all current and future pension obligations. Given our current funded status, imagine where this Fund would be today, had we failed to generate such strong, long term results.

As always, all questions, comments or concerns are welcome.

**ENDE, MENZER, WALSH, QUINN RETIREES, WIDOWS AND CHILDREN'S ASSISTANCE FUND**

Once again, in December of 2010, the EMWQ Gift Fund was able to provide monetary assistance to our neediest members. The Fund distributed \$600.00 to each of our 764 widows receiving annuities less than \$1500 per month and to all 85 children who are beneficiaries of the Fund. This is quite an achievement made possible by your donations and the hard work of Fund staff who donate their time to help make this possible.

There are a lot of people who have done so much, including Joe Moreno who put together an officer guide and has donated all the proceeds, Bill Cosgrove who has donated proceeds from his book, the Ole Tymers, Brigades, Credit Unions, Firemen's Mutual Aid, Fellowship of Christian Firefighters, Chicago Police Department 10<sup>th</sup> District, Nationwide, the Delaney family, Chicago Windy City Jitterbug Club, Fitzgerald Marketing and the many families who have remembered the poorest and neediest members of our Chicago Fire Department Family while coping with the loss of a loved one including the families of Robert O'Donnell, Donald Stensland, John Martin, Jimmy Lind, Edward O'Sullivan and Howard Beauregard to name a few.

I would also like to thank all of the active members and retirees who contribute on a monthly basis through automatic deduction from their pension checks or pay checks. I apologize to those whose names were not included in the booklet we published. We at the Fund only have access to the names of those who submitted their forms to Local 2 or the Pension Fund. All active members wishing to enroll in the active payroll deduction can do so by simply forwarding the application form to Local 2 or the Pension Fund for processing. If you need a form, please call Dawn Walsh at the Fund (312) 726-5823. In case anyone is unaware, Line 29 Fire Department Charities include the Chaplains Fund, The Fire Museum and Ignite the Spirit. Line 30 is for the EMWQ Retiree, Widow and Children's Assistance Fund. A small donation by many can go a long way in helping all these charities fulfill their mission of service to all members of the Chicago Fire Department.

**CFD/CPD 9/11 Memorial and Chicago Champions Softball Classic**

The Chicago Fire Department will have a memorial remembering the tenth anniversary of the attack on the United States September 11, 2001. The Event will be held at Little Wrigley Field in Humboldt Park on Sunday, September 11, 2011. The memorial will be followed by two softball games. The first softball game will be the 4<sup>th</sup> annual softball game between a combined police/fire team versus Blackhawk Alumni and Friends followed by a game between the Chicago Police and Fire Departments for a City Champion. This year the winner of the District Softball Tournament on August 14<sup>th</sup> will have the opportunity to represent the Chicago Fire Department in the Championship game. There will be no admission fee. Many current and former players will be on hand and we will have many activities for children and the community. Harris Bank and NBC have been tremendous in helping to secure additional sponsors and organize this event which will also benefit Chicago Police and Fire Charities. Please mark it on your calendar as this year plans to be a very memorable day.

# CHARITY SOFTBALL GAME FLYER

## 4<sup>th</sup> Annual 16" Charity Softball Game



**Chicago Fire & Chicago Police**

VS.

The Chicago Blackhawks Alumni & Friends

Sunday September 11, 2011

Doors open at 11:00 a.m.

Little Cubs Field  
at Humboldt Park  
1400 N. Sacramento  
Chicago, Illinois 60622

Free Admission

FOOD ~ NON-ALCOHOLIC BEVERAGES ~ GAMES  
CELEBRITIES ~ AUTOGRAPHS ~ RAFFLES ~ PRIZES

## Chicago City Wide Fire/Police Championship 16" Softball Classic



Chicago Fire Department  
vs.  
Chicago Police Department



In honor of the 10<sup>th</sup> anniversary of the September 11, 2001 terrorist attacks on the United States of America, the Chicago Fire Department and the Chicago Police Department will be holding a special memorial before the softball games, at 12:00 p.m. to honor the victims of September 11<sup>th</sup>.



RAFFLE TICKETS AVAILABLE AT:

Raffle ticket sales TBD. Look for the information on the posters coming soon or on the Fund website [www.fabf.org](http://www.fabf.org) or on the softball website [www.cfd-cpdcharitysoftball.com](http://www.cfd-cpdcharitysoftball.com)

SCHEDULE OF THE DAY'S EVENTS:

11:00 a.m. Doors Open  
12:00 p.m. 9/11 Memorial  
1:00 p.m. Blackhawks Alumni vs. CFD/CPD softball game  
2:30 p.m. CFD vs. CPD Championship 16" softball game  
4:00 p.m. Raffle drawing

Donations for Fire & Police Charities can be sent to:

Fire & Police Charity Softball Game  
20 S. Clark Street, Suite 1400  
Chicago, IL 60603

**All proceeds will benefit Chicago Fire & Chicago Police charities**

## 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



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