

DISABLED AND RETIRED FIREFIGHTERS®

Official Publication of the

Illinois Association of Retired Firefighters



FALL 2020
VOLUME 38



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Fallen Firefighter Flag

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IARF EBoard presenting PAC check to AFFI President Devaney • Photo courtesy of Elgin Retiree Larry Judkins

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IARF Quarterly Meetings 2020

Joliet Quarterly Virtual Meeting

Saturday, October 24, 2020

12:00 noon

Registration can be handled by contacting
VP George Bode at iarfvp@gmail.com

Bloomington Quarterly Meeting

Saturday, January 23, 2021

12:00 noon

Union Park Clubhouse
1750 General Electric Road

PAST OFFICERS

Wayne Stout, Trustee

16509 99th Ave. West, Illinois City, IL 61259

Darrell “Dude” Meisinger

5331 Illinois Rt. 29, Green Valley, IL 61534

Tom Jackson, Treasurer/Emeritus

3726 W. Eagle Point Dr., Peoria, IL 61615

Herman Brooks, President

2109 W. Jubilee Lane Dunlap, IL 61525

Fred Bruss, President

309 Silverthrone Drive Freeburg, IL 62243

George “Brunch” Lehman, Trustee

3300 Randy Road, Joliet, IL 60435

Keith Park, Vice President

2353 Hollands Grove, Washington, IL 61571

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President's Message

Jim Schrepfer, President I.A.R.F.



Brothers and Sisters,

It seems like every day something new happens and changes our world as we know it. We have now generally become accustomed to raising our eyebrows and muttering, “Yep It’s 2020”! I would like to use this letter to give you my thoughts on a couple of things.

COVID-19. Please include in your prayers those IARF members we have lost to Covid-19. We will get through this and hopefully we can begin hosting our quarterly meetings in person again. ZOOMING will never replace face to face interactions. I miss seeing all our club officers. The Illinois Association of Retired Firefighters will always error on the side of caution when scheduling our meetings. To this end,

we cancelled the Spring Meeting in Belleville and the Earl Levine Golf Outing in September and restructured the Annual Meeting in Peoria to a ZOOM meeting. The annual meeting had 23 members from 16 different clubs, and I want to thank all those who took part on a busy Saturday in July. COVID-19 has been disruptive for all of us and I have had to forego many of the visits I like to make to retirees in Nursing Homes and Adult Living facilities. Please take the time to reach out to any retirees in these facilities and be safe and practice safe social distancing and wearing a mask.

Black Lives Matter vs Blue Lives Matter. For the record, I want to say I support both. I think it is shameful that there are partisan groups who want us to choose one or the other. Support for individual “movements” is not a zero-sum game. Nor should we allow partisan politics to dictate who we support and do not support. I can recognize that there are inequities in our justice system that need to be reformed and at the same time recognize that the Police have a very tough job and deserve our support. Both issues can be resolved by Americans if we take the time to examine the issues, right the wrongs, and establish solutions that let all Americans feel free to live in a country that does not treat citizens differently based on race, creed, gender, or sexual orientation and also allows the Police to protect the citizens. . As many of you know, in 2010, I battled bladder cancer and proudly support Bladder Cancer Research. That does not mean that I cannot support Breast Cancer, Pediatric Cancer or any other type of cancer. The same is true for Black Lives Matter vs Blue Lives Matter. You can support both wholeheartedly and I feel it is time for all Americans to do so.

Firefighters’ Pension Investment Fund. In 2019, the Illinois State Legislature voted to consolidate all down-state Illinois pension fund assets into one fund *for investment purposes only*. This process is now underway and there will be an election to determine who represents the beneficiaries (retirees) on the Board. I would encourage you to read Trustee Rocky Fardell’s article to become informed. The FPIF has set up a website that allows you to understand how everything is moving along. The Firefighters’ Pension Investment Fund website can be accessed at www.ipif.org. It is incumbent on all of us to participate in the monitoring of this entity. When I visited the IARF Clubs last year to explain our support for this legislation, one of the biggest worries was the possibility of State Control of the Fund. The IPIF interim Board selected Associated Fire Fighters of Illinois President Chuck Sullivan as chairman of the Board and he appointed one of our members, Russ Hunt of Bolingbrook to represent retirees. Russ is running for election to the permanent Board and has my support. I believe the consolidation is going well and with your help, The IARF will always have a representative on that board to address our concerns.

Jim Schrepfer President IARF / Cell: (309) 824-3875 / Email: presidentiarf@gmail.com

Vice President's Message

George Bode, Vice President I.A.R.F. FAIR TAX QUESTION

Proposed amendment to the 1970 Illinois Constitution



We have all been hearing so much concerning the upcoming election, and the vote on amending the State Constitution on how we are taxed. There has been a “media blitz” both from those for and those against the proposal. The AFFI strongly supports the proposal, so I have decided to do some research into it and provide a view from a retiree standpoint. My goal is not to influence you either way, just to present the information I have found.

To begin, I think an explanation of the proposal is needed. The Institute on Taxation and Economic Policy describes the amendment as:

“The proposed amendment grants the State the authority to impose higher income tax rates on higher incomes levels, which is how the federal government and most other states do it. The amendment would remove the portion of the revenue Article of the Illinois Constitution that is sometimes referred to as the “flat tax”, that requires all taxes on income to be at the same rate. The amendment does not itself change tax rates. It gives the State the ability to impose higher tax rates on those higher income levels and lower tax rates on those with middle- or lower-income levels. You are asked to decide whether the proposed amendment should become a part of the Illinois Constitution.”

They go on to say that the current tax system is “fundamentally unfair, disproportionately burdening our middle- and lower-class income families while creating income inequality in our state”.

Remember, we are not voting on the Fair Tax Plan itself. The General Assembly has already done that. What we are voting on is an amendment to the State Constitution allowing a change in the way taxes are applied. Unless that section is amended, nothing will or can change in our taxation system. If one group’s taxes go up, they all go up.

The amendment allows the General Assembly to set tax rates base on income. It does not give them the authority to add new income groups, such as retirement income. Retirement Income is still protected by Article XIII, Section 5, of the Illinois Constitution. This is not the article being amended. The proposal would change the tax rate from 4.94% across the board, to this graduated system:

| Annual Income level | Tax Rate | |
|--------------------------|----------|-----------------|
| \$0 to \$100,000 | 4.95% | |
| \$100,001 to \$250,000 | 4.95% | |
| \$250,001 to \$500,000 | 7.75% | |
| \$500,001 to \$1,000,000 | 7.85% | |
| 1,000,001 and up | 7.99% | |
| Corporate rate | 7.99% | (up from 7.00%) |



Current calculations indicate these increases will generate approximately \$3.57 billion from personal income and \$350 million from corporate income to the State treasury. As of January 3rd, 2020, Illinois's bill backlog was estimated at \$6.29 billion.

One of the major opposition arguments is, if passed, this amendment will cause a mass migration of residents out of the state, specifically those in the higher income levels. There is no evidence to back up this claim. Illinois has lost population for the last six years in a row, primarily adults of the prime working years. The fact that Illinois families carry a heavier tax load than anywhere in the US may be more to the point. Based on the average US household income of \$60,602, it means we pay just shy of 15% of our income in total state and local taxes.

Moreover, additional reason for residents to leave Illinois are:

- 1) Illinois has the 2nd highest property taxes in the US
- 2) The General Assembly instituted new income taxes in both 2011 and 2017
- 3) The General Assembly recently doubled the state tax on gasoline
- 4) Illinois has the 2nd worst fiscal health in the US
- 5) We are #1 in one thing – taking money from our residents

Obviously, changing our taxing system will not solve all the State's fiscal problems, but, if passed, it may well increase revenue to help Illinois start making up the lost ground. There are no guarantees. Probably the most telling statistic for me is the amendment support versus opposition tally. Without listing each entity involved, supporter include ten (10) large unions (including the AFFI) and twelve (12) statewide organizations, while the opposition includes six (6) statewide organization and no (0) large unions.

I have had the opportunity to discuss this with Chuck Sullivan, President of the AFFI. He firmly believes this proposal is good for firefighters and for Illinois. Everything I've found leads me to think this amendment must be seriously considered and vetted as a possible step in the right direction fiscally. After all, the majority of our brother firefighters are in the less than \$250,000 per year income range, which means they stand to receive a reduction in taxes, however small it may be. Think hard, consider everything, but VOTE!

Fraternally yours,
George Bode
Vice President
Illinois Association of Retired Fire Fighters



Galesburg Monthly Meeting

Trustee's Message

Rocky Fardel, Trustee I.A.R.F.



Greetings to the IARF family,

I hope everyone is making it through these trying times. This State and the Country have been going through uncharted waters with virus. Hopefully normality will return soon.

First, I would like to thank all that logged into our virtual annual meeting. I think it worked out really well. Hopefully we can resume in-person meetings very soon. The main topic at that meeting was the annual IARF dues increase. We had a lot of support and we passed the change unanimously. This increase will allow the IARF to support ourselves without using outside fundraisers who want to keep most of the money raised.

I want to mention the FPIF (The Firefighters Pension Investment Fund). This is the board tasked to enact the pension consolidation legislation that was passed in Springfield. Trustees are made up of 4 active Firefighters, 1 retired Firefighter, and 4 representatives of employers. Their duties solely are in the interest of the fund participants and beneficiaries. The Fund's goal is to provide above market returns and below market costs. Assets are mandated to be transferred into the fund by July 1, 2021. A temporary board was appointed on January 31, 2020 by Governor Pritzker to act until elections can be held. In December of this year there will be elections for a new board to replace the temporary one. All Beneficiaries (retirees/surviving spouse) should

receive, in the mail, a ballot to vote on the retiree trustee for the board. Be sure to mark your ballot and mail it in. Last I heard there were 3 retirees seeking the position. We will still maintain our own separate pension boards at the local level. You can keep up to date on the latest information at the FPIF web site (ifpif.org). I know there are some that weren't in agreement with this legislation. The AFFI Executive Board worked hard on and supported this legislation. They assured us that the politicians in Springfield cannot get their hands on our money.

Fraternally,
Rocky Fardel - IARF Trustee



Galesburg Ventured out to the park to still meet during the pandemic



Kankakee Meets on the First Wednesday for Information, Food and Poker



2020-2021 IARF Proposed Budget

Dan Oaks, Treasurer I.A.R.F.



I hope this issue finds everyone health and as mentally stable as possible with the ongoing covid 19 and the election. First off I'd like to thank everyone who helped us secure the changes to the AFFI Constitution and Bylaws which pertain to our organization and the per capita that we pay to the AFFI and most of all to the active members of the locals that we represent in the IARF.

Most of our members pay their IARF dues through their local retiree clubs but for those of you who do not we will be sending out a dues notice in January which will tell you what you owe for 2021 or what year you are paid through. With the dues increasing to \$25 per year those of you that are paid ahead you will get \$10 credit for each year you are paid ahead for example(If you are paid up to 2022 at the \$10 level you will owe \$5 for 2021). For the secretaries and treasurers of the clubs please

remember that I need your current rosters along with your dues for your members. Below you will find the income and expenditures for the year as of September 30th.

INCOME

| | |
|-----------------|---------------|
| Clothing | 466.00 |
| Dues | 10,540.00 |
| Ad sales | 20,084.85 |
| Friends of IARF | 9,170.00 |
| Transfers | 3,000.00 |
| Misc | 255.00 |
| IARF ad sales | <u>500.00</u> |
| TOTAL | 44,015.85 |

EXPENSES

| | |
|-------------------------|-----------------|
| AFFI per capita | 8,093.60 |
| Donations | 200.00 |
| Fundraising expense | 9,043.34 |
| Friends of IARF expense | 2,936.44 |
| Magazine expense | 3,209.80 |
| Misc expense | 274.19 |
| Meeting expense | 2,848.66 |
| Secretary | 360.00 |
| Treasurer | <u>2,700.00</u> |
| TOTAL | 29,666.03 |

Difference between income and expenses 14,349.82

The General fund balance is 13,625.18

The Building fund balance is 154,212.84



ASSOCIATED FIRE FIGHTERS OF ILLINOIS



You have read it, seen it and heard it over and over. This global pandemic has wreaked havoc on our personal lives and professional lives like no one could have anticipated. The AFFI has been in overdrive since the introduction of the pandemic to our state. We created the AFFI COVID-19 committee on March 12th and this committee has been working around the clock ensuring that our affiliates have enough PPE, that CDC and IDPH guidelines are continuously checked and updated, and that members and locals who experience a COVID positive firefighter are given the best guidance. In late May our Legislative Representatives worked with the members of the General Assembly to make COVID-19 a rebuttable presumption within the Worker Compensation Act and it also included those members who had less than 5 years of service, unlike our other rebuttable presumptive diseases.

In addition to the issues our members are dealing with related to COVID as frontline workers, our local government employers have all seen a dramatic decrease in revenue. We have provided each of our affiliates with a number of different state and federal grants and loans available to their employers in hopes that they are applying for every single dollar possible. We have built up our data department within the AFFI to better assist our locals who, in many locations, have been asked to the concession table.

To say COVID has kept the AFFI busy is an understatement. Our promise to each of our affiliates is that we will be there for them with every resource we can possibly provide. The safety and health of each of the 15,000+ members is our number one priority.

Aside from the global pandemic, the AFFI continues to operate at a high level in many different aspects. Thus far in 2020 our beloved leader, Pat Devaney, was elected as the Secretary-Treasurer of the IL AFL-CIO. Pat is the first firefighter in the history of the organization to hold a principal position. We are all very proud of him.

We also held two separate district caucuses to elect a new Central District Legislative Rep (Jeff Maher-Galesburg) and a new Northern District Trustee (Mike Laureto-Berwyn). We also provided \$5,000 worth of scholarships to AFFI dependents and inducted a new group of Honor Guard members into the AFFI Honor Guard at their Annual Convention in Naperville.

I could go on for pages describing what the AFFI Executive Board and Staff have been doing on a daily basis, but suffice it to say that they are all working extremely hard providing service and educational information to the members and affiliates.

In June the AFFI conducted a virtual convention that was strange to say the least, but the delegates and alternates were responsive and understanding. Several Resolutions were passed, and we were given guidance as we navigate the next two years.



One of those Resolutions was the support of the Fair Tax amendment that will be on the ballot in November. Also on the ballot will be many friends and supporters of firefighter issues. President Schrepfer has posted those endorsements on your website. I also want to remind you that it is imperative that you vote and have a plan to vote. There have been video's and articles written and shared on social media platforms about potential voter fraud and that mail in voting will be "rigged". We have been assured by the Illinois State Board of Elections that no such thing exists, nor has it ever. You will have plenty of avenue's to vote. Either by mail in ballot, early voting at specific polling locations or of course voting the day of election. Again, have a plan and review the AFFI endorsements.

As far as the fair tax amendment, there is a lot of mis-information being supplied by our adversaries at the Illinois Policy Institute(IPI). If the fair tax passes, IT DOES NOT "open the door" for the state to tax retirement/pensions. For the record, they could do that yesterday, today, or if the amendment passes or if it fails. On a side note, AARP SUPPORTS the fair tax amendment.

Another piece of bad information is that it will allow the state to "diminish or impair" the pension benefit. Every 20 years a question on the ballot is to convene or not convene a Constitutional Convention? If by chance that were to pass, then a convention would be held, and then the delegates to that convention would have to vote to diminish or impair a retirement benefit. The fair tax amendment has NOTHING to do with that.

So why is the AFFI supporting the fair tax?

97% of Illinoisans will pay the same or less in taxes if it passes. Those making an adjusted gross income of more than \$250,000 will be taxed at a different rate, and only those dollars over \$250,000 will be taxed at the different rate, not the first \$250,000.

According to our data, the average firefighter salary in 2019 was \$79,000 annually. It is also assumed that money generated from the fair tax will be provided to local governments that will benefit our members.

The Convention also saw four members attain Emeritus status and we cannot thank them enough for their tremendous career's as AFFI leaders; Pat Devaney- President, Eddy Crews- Legislative Representative, Adam Ruderman-District Vice President and Jay Smith- Trustee. Congratulations to each one of them on a well-deserved title.

In closing, it has been a hectic and often times unbelievable last 8 months. I am confident we will weather this event together and we will continue to work hard on behalf of our membership.

In Solidarity,

Chuck Sullivan, President
Associated Fire Fighters of Illinois



Retirees at District 1 Golf Outing Dave Foreman, Dan Fortuna, Terry Hardy, Bill McGrane and AFFI President Chuck Sullivan



The Illinois Association of Retired Firefighters

Brothers and Sisters,

The IARF is your source of information on pension reform and assists the AFFI in protecting your pension. Your dues are needed for this organization to be able to provide you with that information. Please check the label on the back of this newsletter to determine whether you are in good standing. The number after your name indicates the last year that your dues were paid. Because there is no automatic dues deduction, it is important that you remember to renew your membership. On page 4 of this newsletter is a summary of where your money is allocated. The proposed budget including the increase of dues to \$25/year will be voted on and hopefully approved at the annual meeting/picnic on July 25th in Peoria at the Peoria Fire Fighters Club at 203 4th St Dunlap, Illinois. Please take the opportunity to renew your membership for 2020.

**Mail your check and membership renewal form to your club Treasurer or
Treasurer Dan Oaks 23731 N. Algonquin Drive Canton Illinois 61520**

Membership Renewal/Registration

I am ___ On Disability ___ Retired From _____ Fire Department.

OR

I am an active Firefighter who has attained age 50 with 20 years of service with the _____
_____ Fire Department.

(___) Enroll me in the IARF as a member of The _____ Retired Firefighter Chapter
which will entitle me to the benefits and privileges of this Association.

(___) Enroll me in the IARF as an at-large member which will entitle me to the benefits and privileges
of this Association.

Enclosed is a check for ___ years _____ at (\$10.00/2020) (\$25/2021) TOTAL \$ _____

Name _____

Address _____

EMAIL _____

Cell Phone _____

Current or previous IAFF MEMBERSHIP NUMBER _____





PRESIDENT

Chuck Sullivan



Brothers and Sisters,

I hope this email finds you, your families, and your members well during these most unusual times.

In addition to the routine challenges of our profession being compounded by the global pandemic, I wanted to take a moment to draw your attention to the Illinois Fair Tax Amendment initiative that will be on the November ballot.

The Fair Tax Amendment is an initiative to equitably raise \$3 billion in much needed revenue for the State of Illinois while providing tax relief to 97% of Illinoisans – including nearly all of our membership.

It is critically important that voters understand what this initiative will and will not do.

It will:

- Modernize our antiquated, inadequate, and unfair tax system.
- Raise much needed revenue.
- Allow the State to begin functionally working towards financial fiscal stability – which can help local governments do the same.

It WILL NOT:

- Make it easier for the General Assembly to raise taxes in the future.
- Tax your pension.
- Hurt small business or family farmers.

Please join us for an informational presentation about the Fair Tax Amendment followed by a quick Q&A session on any of the dates listed below:

Tuesday, September 22nd at 10:00am

<https://www.gotomeet.me/AFFICommitteeMeetings/illinois-fair-tax-amendment-facts--q--a>

Wednesday, September 23rd at 10:00am

<https://www.gotomeet.me/AFFICommitteeMeetings/illinois-fair-tax-amendment-facts--qa>

This is a critical step in putting Illinois back on the path to prosperity and I hope we can count on you to help spread the word.

Regards,

Chuck Sullivan, President
Associated Fire Fighters of Illinois



Fall 2020 – I.A.R.F. Disabled and Retired Firefighters

2020 Membership Meeting Minutes

Quarterly Membership Meeting – July 25, 2020

TeleConference on Zoom

Officers present: President Jim Schrepfer, Vice President George Bode, Treasurer Dan Oaks, Secretary Mike Levine, Trustees: Rocky Fardell, Joe Swierczek, Jim Smith, Mark Chmura, Chaplain: Brother Ed Asambasich

- Pledge of Allegiance.
- Moment of Silence for Fallen Firefighters
- Prayer given by Chaplain Brother Ed Asambasich

1st Order of Business Secretary Minutes:

Secretary Levine presented the minutes of the January 25th general meeting held at the Bloomington/Normal Firefighter/Police Club. The minutes were sent to Board members and provided to the membership for review. No comments, changes, or corrections were received. The minutes will be emailed to the local chapters and provided to the membership in the spring magazine just before the April meeting. No modifications were requested.

Motion: With no further comment, corrections, or additions Tom Roate – Springfield made a motion to accept the minutes. Trustee Mark Chmura second the motion. The board voted unanimous to accept the January 25, 2020 minutes into the file.

2nd Order of Business Treasurer's Report

Treasurer Oaks provided the Board with the account balances, summary of deposits and expenditures for the General Fund and the Building Fund. A budget report for the first and second quarters of 2020 were presented. The overall financial health of the IARF appears to be improving, but transfers from the building fund to cover operating expense continue at decreasing amounts. All attendees were able to review the reports on-line. The financial state of the IARF is expected to balance the revenue accounts with expenses as the vote to increase membership dues is passed by IARF members at the General meeting.

At this time, the two annual publications will be online or as requested in hard copy. The Treasurer reports that about 20 requests have been received for hard copies. The IARF will be able to cancel the nonprofit stamp from the U.S. Post Office and save a couple of hundred dollars. A hard copy of the "Last Alarm" could continue to be sent to family and survivors at minimal costs.

Motion: With no further comment, corrections, or additions Kent Tomblin- Peoria made a motion to accept the Treasurer's Report. Trustee Smith second the motion. The board voted unanimous to accept the January 25th Treasurer's report into the file.

3rd Order of Business: 2020 Budget Reduction Proposals and Dues Increase

President Schrepfer stated that in order to remain a viable organization, the Board is seeking the membership's approval for a by-law dues increase of \$25.00 annually. All by-law changes must be made at the July Annual meeting. The motion to change the dues to \$25.00 was made and voted for unanimous approval at the Bloomington meeting in January to be presented for a second membership vote in July.

Discussion: President Schrepfer stated that the IARF has taken significant steps to reduce costs. However, the COVID-19 quarantine has closed many of the businesses that once provided advertising revenue for the magazine. At one time, the magazine advertisements provided a major source of revenue for the IARF.

Working with AFFI Secretary/Treasurer Tom Roate (also President of the Springfield Retirees Chapter) the IARF has been able to reduce the per capita fees to the AFFI. In another cost reduction effort, the semi-annual publication has been placed on an internet site resulting in the reduction of printing expense, elimination of mailing costs and auditing fees due to publisher solicitation activity. A hard copy of the IARF “Disabled and Retired Firefighters” magazine will be sent to those few who request it. The “Last Alarm” will be printed, suitable for framing, and presented to the family of those whose names are memorialized. These costs are justified and minimal.

The changes above have been taken at a most crucial period of economic uncertainty. Should further cost reduction measures be required, the Board is considering holding future quarterly meetings on-line to reduce travel, housing, and meal costs.

Originally, the Board proposed raising membership dues to \$20.00 under a by-law change. However, after much discussion at the Bloomington quarterly meeting in January a motion was made from the floor and approved by the membership to raise the annual dues to \$25.00. The higher amount would allow the organization to break even over costs. It was noted that dropping the solicitation by fund-raisers will serve to build a better public image and stay within AFFI policy.

Should revenue reach a break-even level with operating costs, the additional revenue from the “Friends of the IARF,” will be directed toward charitable programs and litigation expenses for active locals defending benefits and job protections.

Once the quarantine is lifted, the Peoria Retirees Chapter has agreed to host future annual July meetings at the Peoria Firefighter’s clubhouse and provide the meal in-house. This will result in a substantial cost savings. The AFFI has agreed to work with the IARF to market increased membership numbers throughout the state. Therefore, President Schrepfer introduced a by-law change to increase the annual dues to \$25. “ARTICLE SIX: REVENUE – Section 1: The dues to be paid to this organization shall be determined by the members at the Annual Meeting and on January 1, 2021 will be \$25. annually.” Any by-law change must be approved by the membership at the annual meeting.

Tom Roate, Springfield President, spoke in favor of the dues increase for the IARF. Tom was able to provide additional information on the support provided by the AFFI to the IARF. Tom complemented Jim and Dan on their efforts to keep costs down and still build the IARF into a viable organization.

Motion: President Schrepfer stated that a motion to raise the dues to \$25.00 was made at the Bloomington meeting and approved by the membership to be presented for a by-law change at this meeting. The membership in attendance at this July tele-conference meeting voted unanimously for the by-law change: ARTICLE SIX: REVENUE – Section 1: The dues to be paid to this organization shall be determined by the members at the Annual Meeting and on January 1, 2021 will be \$25. annually. This by-law motion passed unanimously by rollcall.

4th Order of Business: Elections by Acclamation.

President Schrepfer asked Secretary Levine to confirm if additional letters of candidacy had been received by the April deadline. Secretary Levine said that only the current trustees and board officers up-for-election had presented letters of intent to run for office. President Schrepfer notified the Board that election of

the Vice-President and Treasurer positions along with the Smith and Swierczek Trustee positions could be presented to the membership for a vote by acclamation. The officers that have presented written and signed letters as candidates for the 2020-2024 terms are as follows:

George Bode – Vice-President

Dan Oaks – Treasurer

Jim Smith – Trustee

Joe Swierczek – Trustee

Acclamation: President Schrepfer acknowledged that the officers listed above were approved to retain their positions for four-year terms by acclamation.

5th Order of Business: Election “Friends of the IARF:”

Trustees \$25. Dave #0772 – Montgomery; Vicky #0444 – Elgin; Winter #0969 – Belleville;

Brian #0091 – South Elgin; Lisa #0163 – Bloomington; Pekin Local 524 #0748;

\$100. Officer: Todd #1354 – Roseville;

\$250. Officer: Rick #0713– Jacksonville;

\$500. Officer: Margie #0951 - Belleville.

6th Order of Business: Motion to Carryover Cancelled Events Due to COVID-19 Lock-Down.

President Schrepfer requested a motion to carryover those 2020 events that have been cancelled due to the COVID-19 lockdown to their respective dates and times in 2021. Unless further restrictions are implemented by Governor Pritzker office, the Joliet October 26 quarterly meeting is still scheduled. However, the Bloomington quarterly will be on January 23, 2021;

the Belleville quarterly will be on April 24, 2021;

the Peoria Annual Picnic will be on July 24, 2021; and

the 2021 IARF Golf Classic will be September 8, 2021 in Peoria

Motion: Vice-President Bode made a motion to accept the above carryover places and dates. Treasurer Oaks second the motion. The board voted unanimous to accept the above carryover places and dates.

Presentation:

Russ Hunt, from Bolingbrook, a candidate for an Annuitant Trustee of the Illinois Firefighter Pension Investment Fund, address the membership at the General meeting. Russ asked that IARF members sign his petition. He currently serves on the transition board. Email contact for Russ: rhuntndvp@aol.com

Motion to Adjourn: was requested by President Schrepfer and made by Treasurer Oaks. Seconded by Vice-President Bode – Passed by voice vote – unanimous to adjourn at 1:30 pm.

The July 25, 2020 General Membership Minutes reviewed by the Board and respectfully provided to the local chapters:

Mike Levine, IARF Secretary

Firefighter's Pension Investment Fund

April 1, 2020

Dear Stakeholders of the Firefighters Pension Investment Fund:

The Board met on March 30th and took significant actions that I want to update you on. The Board met electronically in accordance with Executive Orders 2020-07 and 2020-10 issued by Governor Pritzker and based on guidance issued by the Attorney General's office. Stakeholders were allowed access to the meeting by phone and by video conference, and public comments were allowed via email. The Board will meet electronically again at our next scheduled Board meeting on April 20th.

Website

A temporary website has been created for information pertaining to the Firefighters Pension Investment Fund (FPIF). Please visit ifpif.org for contact information, meeting postings and agendas, and other Board documents. A permanent site will be developed in the coming months.

Executive Director

We are pleased to announce the hiring of William Atwood as our Interim Executive Director. Bill had served 15 years as the Executive Director of the Illinois State Board of Investment, and the last 18 months as Vice President for Infrastructure and Institutional Investments at the Illinois Finance Authority (IFA). In his role at the IFA, Bill assisted in the preparation of the Report of the Governor's Task Force on Pension Fund Consolidation Feasibility as well as the drafting of Public Act 101-610 which created the FPIF.

Financial

The Board adopted a budget for Fiscal Year 2020 the details of which have been posted on the website. We also authorized our Executive Director to enter into a loan agreement with the Illinois Finance Authority for start up costs and approved a banking resolution.

With these steps FPIF will begin to build staff and make necessary expenditures. As fiduciaries to you, our members, FPIF trustees are committed to keeping costs low. Every dollar we spend is one less dollar available to invest to pay benefits, and I can assure you that this Board will not lose sight of that.

By-Laws and Standing Committees

The Board adopted By-Laws to govern the conduct of its meetings and other business of FPIF operations. Two standing committees are established in the By-Laws, the Audit and Compliance Committee and the Elections Committee. The Audit and Compliance Committee will assist the Board in providing oversight with respect to its statutory responsibilities as an organization and to our participating pension funds. The Elections Committee will assist the Board in administering trustee elections.

Going Forward

We will be working to create additional lines of communication with our stakeholders and will be meeting with the Department of Insurance regarding statutorily required training for our participating pension funds.

We will continue to build out FPIF capabilities through strengthening staff and infrastructure. The standing committees will meet prior to our next board meeting and postings for those meetings will be made 48 hours prior to each meeting.

My promise, on behalf of the Board and staff, is to work hard, do our very best, and be as open and transparent as possible.

I look forward to staying in touch going forward.

Sincerely,



Chuck Sullivan, Chairperson
Firefighters' Pension Investment Fund



Trustee's Message

Mark Chmura, Trustee I.A.R.F.



Vote!!

Brothers and sisters,

I know that everyone hears every election that this is “the most important election ever”.

But, from what we have all lived through this past year, I think it is safe to say that this truly is “the most important election ever”. Please get out and vote! (or mail-in your ballot)

All areas of the ballot are important, but I want to encourage you to also pay attention to something “down ballot”. One of the more forgotten areas every election is the section about retaining judges. Many people either skip this, or just vote one way, either “yes” or “no” for all judges. This election, may I ask you to pay more attention to this area.

The important thing to remember is that these judges might very well be hearing arguments and making decisions on things that are important to retirees, such as pensions and pre-existing medical condition coverage from health insurance.

I ask that you check your sample ballot for the names of the judges up for retention, and research both their politics (liberal, moderate, or conservative), and how they have ruled on cases in front of them already. That way you can make an informed “yes” or “no” decision on your ballot, based on what you feel is important.

I hope and pray that you remain healthy and well!

Hopefully soon we can get back to in-person gatherings to enjoy each other’s company.
Fraternally yours,

Mark Chmura, Trustee



Joliet Golfers

Front Row - Left to Right

Al Petro, Ed Kolenc, Matt Karales, Bill Tatro, George Bode

Back Row - Left to Right

Dan Smith, Mike Bessette, Bill O’Hara, Chuck Skeldon

MEMORIAL DAY

REMEMBER AND HONOR

Bloomington Normal...





ASSOCIATED FIRE FIGHTERS OF ILLINOIS FAIR TAX RECOMMENDATION

President

Chuck Sullivan
Champaign L1260

Secretary Treasurer

Tom Roate
Springfield L37

VP At Large

Luke Howleson
DeKalb L1236

Vice Presidents

1st District

Dan Fortuna
Chicago L2

2nd District

Chris Coats
Pekin L524

3rd District

Adam Ruderman
Decatur L505

4th District

Matt Olson
Bolingbrook L3005

5th District

Art Thompson
Barrington L3481

Legislative Reps

Northern District

Eddy Crews
Little Woodridge L2986

Central District

Jeff Maher
Galesburg L555

Southern District

Richard Martin
Murphysboro L3042

Trustees

Northern District

Mike Laureto
Berwyn L506

Central District

Jay Smith
Canton L1897

Southern District

Bill Hall
Wood River L2371

For years, the state's fiscal crisis has left millions of residents reeling. Many Illinoisans have already lost their jobs, as businesses and social service agencies closed their doors or reduced their hours. And, middle and lower-income Illinoisans have been fleeing the state under the current tax burden and cuts to essential programs and services.

AARP Illinois has urged elected officials all along to find commonsense solutions to ensure senior service providers are paid, vulnerable citizens receive needed services, municipalities are supported, and the state's debt burden is not hanging over our heads.

This November, Illinois residents will get a [chance to vote](#) on a commonsense solution to address our budget crisis without shifting the burden to our older adults and middle-class families – the graduated income tax amendment.

That's why AARP launched a campaign in support of the Illinois Graduated Income Tax Amendment this week. Here's where we stand:

- **A step in the right direction:** Illinois needs a plan to get out of the budget mess it has created, without shifting the burden to our older and middle-class residents. Voting YES on the graduated income tax on the 2020 ballot could help the state raise around \$3 billion a year to deal with the budget crisis and ensure funding of essential services that older residents rely on.
- **Protects older Illinoisians:** The Graduated Income Tax Amendment does not allow the state to tax retirement income, and it does not make it easier to tax retirement income in the future. However, if Illinois doesn't find a way to fix the budget crisis, state lawmakers may be forced to consider adding a tax to retirement income or more drastic spending cuts that will especially hurt those 50+ and their families.
- **Only the wealthiest pay more:** It's wrong that billionaires pay the same tax rate as essential workers like nurses, first responders, grocery store clerks, and other types of workers. Only those who can afford it – the wealthiest 3 percent of households – will pay more under the graduated income tax. Those making less than \$250,000 will see no increase in their state income taxes, and some will see a small decrease.

It's time we take a step in the right direction to fix our budget crisis. [That's why we are asking all Illinois voters to commit to voting YES](#)

Enough is enough. Something has got to change in Illinois, and you've got a chance to help Illinois start moving forward this fall. Please join us in demanding change: [commit to voting YES on the Graduated Income Tax Amendment.](#)

927 S. 2nd Street

Springfield, IL 62704

217-522-8180

www.AFFI-IAFF.org



Chaplain Message

Brother Ed Arambasich, OFM - Joliet Fire Chaplain



Brothers and Sisters,
Blessings and peace to each of you, as always, I like to begin my article with a passage from Sacred Scripture that sets the tone for the message I want to share with you.

Our reading comes from Matthew 11:28-30 – The God of our

life who lightens your burdens, especially during this time of quartering as we have been living with the Coronavirus these past six months. We read: Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls, for my yoke is easy and my burden is light.

For me during these last six months I have heard firefighters say “I feel overwhelmed, sad, lost, on the edge, short-tempered, stress in my marriage, eating too much, drinking to much and at the same time some others felt, relaxed, carefree, spending more time with their kids, and grandkids” so lots of mixed feelings in daily life. God has promised us that we can find strength in Him and that He will provide rest and help for us, through the care and concern of others, but we on our part must be willing to see and hear His voice in our hearts and be strong within to ask for direction and care. Many are trying to cope, people may feel overwhelmed at times caring for oneself or others in the family or even have lost someone due to the pandemic. You may be overburdened with grief, and when you have a person in your life with a chronic illness or a sudden ailment, for most firefighters that I know find it extremely hard to be unable to help others in time of need. It’s very hard for them to say I can’t help because maybe now

a loved one is in the hospital and you feel lost and helpless because you can’t be with them.

One of the blessings of the fire service is, we continue to have men and women who care, even after they retire from this noble vocation of courage and integrity shared by so many like yourselves. I am not sure how many of you are aware of this but, the Joliet Fire Department was given permission to begin a “Support Group” that meets twice a week. The staff provides assistance and skills with personal care, coping management skills, and a caring group that shares openly in a safe and confidential environment. In this support group, God has been so good to provide a full-time Co-ordinator, four licensed clinicians, two therapists, religious and clergy, and this is a free service to our first responders.

In additions to the support group, we also have, many years of retired and active firefighters who have walked the walk and have come to understand in those many years of service that we don’t need to do this alone when things get difficult. The blessing in this group that continues to grow in the knowledge of caring for others also knows, if things are so difficult in the care of some situations we have a staff that can move you in the right direction with additional medical or psychological treatment. This is a personal gift for each of you, please take advantage of this opportunity if you need it.

Our meetings during the pandemic have been streamed via ZOOM and it’s been great, you simply come on, give us your real name or a fake name, you can show yourself or remain hidden and to just observe what we talk about, the group is a blessing and always non-judgmental.

Once again, please, you don’t need to do anything alone in silence, please contact me if we can help in any way as being a person to help others or for yourself, my email address, ej1951@gmail.com or 217-316-4335 or retired firefighter, Co-ordinator, Captain John Lukancic, JFD at JohnLukancic@msn.com our website is: <https://jfdpeersupport.com/>

Many blessings on each and every one of you, please know that each month a special mass and prayers are offered each last Friday of the month for retired firefighters and our deceased comrades. Please stay safe and healthy, and may we all continue to be the best version of ourselves as we serve others with faith, hope, and love.

Peace and all good,

Brother Ed Arambasich, OFM,
Fire Chaplain

Brother Ed Arambasich, OFM
Office of the Fire Chaplain
Cell: 217-316-4335
St. John the Baptist Friary
404 N. Hickory Street
Joliet, IL
60435



Bloomington and Normal Retirees didn't let Corona-19 stop them from the Annual 9/11 Ceremony



Bloomington and Normal Retirees didn't let Corona-19 stop them from the Annual 9/11 Ceremony

2020 I.A.R.F. CLUB & CHARTER REPORTS

ALTON Retired Firefighters Club

President

Richard Siemer
(618) 372-3786

980 West County Line Road
Brighton, IL 62012

Secretary/Treasurer

Mike Harvey
(618) 208-7143
(618) 593-6904

3516 Castelli Dr.
Alton, IL 62002
mharvey54@yahoo.com

MEETINGS & ACTIVITIES Meetings are held on the fourth Tuesday in January, May, and September at the Alton Motorboat Club.

AURORA Retired Firefighters Club

President

Steve Weatherly
(630) 688-9572

2170 Bradford Ln.
Aurora, IL 60506

weatherly6@comcast.net

Vice President

Ray Pfeiffer
(630) 606-3994

610 Peace's Ford
Oswego, IL 60543

rwp99@comcast.net

Secretary/Treasurer

Bob Dunn
(630) 885-7246

619 Suncrest Dr.
Aurora, IL 60506

DunnB4@comcast.net

MEETINGS & ACTIVITIES The Club meets on the first Monday of February, April, June, August, October, and December at the Aurora Regional Fire Museum, 53 N. Broadway, Aurora, Illinois 60505. Aurora Retired Firefighters Club provides Holiday Dinner in December. Call Secretary/Treasurer for times.

BELLEVILLE Retired Firefighter Club

President

Charles "Chuck" Grider
(618) 785-5698

724 Fort Henry Drive
Belleville, IL 62221

ezgrider@hotmail.com

Secretary

Joe Swierczek
(618) 407-4427

10 Hickory Lane
Columbia, IL 62236

joe@riskstrategies.net

MEETINGS & ACTIVITIES The Club meetings are on the second Monday of February, May, August, and November at The C. K. & L of I Country Club, 2800 N. Illinois St., Belleville/Swansea, at 7:00 p.m. The Club invites every retiree in the area to attend.

BLOOMINGTON/NORMAL Retired Firefighters Club

President

Ron Fowler
(309) 829-2785

7 Nicole Ct.
Bloomington, IL 61701
captfowler30@aol.com

Vice-President

Bob Wills
(309) 826-0035

6424 Alexander Rd.
Heyworth, IL 61745
bobwill@a1restoration.com

Secretary

Dave Burke
(309) 825-1961

2005 Fallen Oak Rd.
Bloomington, IL 61704
dburke4417@gmail.com

Treasurer: Ken Sylvester 1708 Fairfield Dr. Normal, IL 61761 captstly00@aol.com

MEETINGS & ACTIVITIES The Club meetings are held at 9:00 a.m. on the 1st Saturday of January, March, May, July, September and November. The meetings will alternate between BFD #2 Station and Normal HQ.

DANVILLE Retired Firefighters Club

President

Don Wolfe

(217) 442-4796

1903 Edison

Danville, IL 61832

fireone.1@comcastnet

Secretary

William Thoma

(217) 427-5427

13033 E. Lyons Rd.

Catlin, IL 61817

wctxklt92@gmail.com

MEETINGS & ACTIVITIES The Club holds Breakfast at "Hank's Bait and Bite" every other month beginning in February. The Club also has an annual breakfast for retirees, wives and widows that is prepared by active fire fighters Local 429.

DECATUR Retired Firefighters Club

President

Steve Bingamon

(217) 433-2609

1282 W. Arcadia Ave.

Decatur, IL 62521

rocky752@sbcglobal.net

Secretary

Dale Penn

(217) 433-2375

3015 Lake Bluff Dr.

Decatur, IL 62521

dalewpenn@gmail.com

MEETINGS & ACTIVITIES The Club meetings are on the first Tuesday of each month (no exceptions) at 11:00 a.m. at Diamond's Restaurant, located at Pershing and Oakland streets.

EAST MOLINE Retired Firefighters Club

President

John Long

(309) 496-9006

1121 3rd St.

Rapid City, IL 61275

jrak4long@aol.com

Secretary

Jeff Freiburg

(309) 755-9532

432 35th Ave.

East Moline, IL 61244

j.freiburg@mchsi.com

MEETINGS & ACTIVITIES The Club meets twice a year at station No. 2 spring and fall. The Breakfast is also twice a year. Members participate in a Memorial Day event by placing markers on deceased firefighters graves in honor of their profession.

ELGIN RETIRED Firefighters Club

President

Larry L. Judkins

(847) 404-9874

901 Mohawk Ct.

Elgin, IL 60120

fyrfytr6999@yahoo.com

Secretary

William Freiberg

(847) 989-6925

300 N. Aldine

Elgin, IL 60123

fries1576@outlook.com

MEETINGS & ACTIVITIES The Club meets at the American Legion Hall, 820 N. Liberty, on the first Wednesday of every month. Time: 11:30 - 1:00 p.m. Eat lunch - Tell stories - Update issues relevant to retirees - Pension - etc.

EVANSTON Retired Firefighters Club

President

Bob Nelson

(847) 814-2102

1748 Kelley Lane

Pingree Grove, IL 60140

ninabob354@yahoo.com

Secretary

Ronn Gannon

(847) 966-7665

8412 McVicker Ave.

Morton Grove, IL 60053

ronnfgannon@comcast.net

MEETINGS & ACTIVITIES The Club meets twice a year (tba), once in the spring and once in the late fall. A short memorial is held on the 22nd of each month at Fireman's Park in Evanston. A luncheon is held in Spring and Fall at Hackneys in Glenview.

GALESBURG Retired Firefighters Club

President

Mike Whitson

(309) 337-1959

1163 Greenleaf St.

Galesburg, IL 61401

firewhitty@gmail.com

Secretary

Dawn VanDell

(309) 299-5667

Galesburg, IL 61401

afgrandma@yahoo.com

MEETINGS & ACTIVITIES The Club meetings are the first Tuesday of February, April, June, August, October and December.

JACKSONVILLE Retired Firefighters Club

President

Scott Jess

(217) 371-1336

2360 Mound Ave.

Jacksonville, IL 62650

jesselectric@mediacombb.net

JOLIET Area Association Retired Firefighters

President

Tom Douglas

(815) 342-4574

604 Westridge Rd.

Joliet, IL 60435-5440

thomas-douglas@sbcglobal.net

Secretary

David Apgar

(815) 729-3382

250 Lake Lawn Ct.

Joliet, IL 60534-6874

d_apgar@comcast.net

MEETINGS & ACTIVITIES Meetings are on the second Wednesday at 6:00 p.m. in January, April, July and October.



KANKAKEE Retired Firefighters Club

President

Gary Regas
1374 N. Tower Road
Kankakee, IL 60901
(815) 351-8567

Secretary

Joe Geisler
2825 E. 3500S Road
Kankakee, IL 60901-7052
(815) 955-9861
ltjrg@yahoo.com

MEETINGS & ACTIVITIES Club's membership includes over 40 retirees. Meetings held at the Rich Lambert Memorial Union Hall #653, 120 E. Hickory St., on the second Wednesday each month at 6:30 p.m.

MOLINE Retired Firefighters

President

Ron Miller
2812 32nd Ave. Dr.
Moline, IL 61265
(563) 449-4757
molinefirelt@hotmail.com

Secretary

Rick Jewell
1130 27th Street
Moline, IL 61265
(309) 738-8297
rjewell@mchsi.com

Treasurer

Mike Strandlund
1805 55 Street Place
Moline, IL 61265
(309) 736-3105
mstrand54@mchsi.com

MEETINGS & ACTIVITIES This Club meets in Moline at 6:30 p.m. on the first Tuesday of the even months. Meeting place at Wunder Y Tap, 2316 16th St. Moline. Memorial markers are placed on the graves of our deceased each Memorial Day, and a Memorial Service is held at the Central Fire Station each year with an Honor Guard and Pipers.

NORTHEAST ILLINOIS Retired Firefighters Club

(Formerly Waukegan / North Chicago Retired Firefighters Club)

President

John Bruno
(847) 800-1968
6138 Crossland Blvd.
Gurnee, IL 60031
jtbruno18@gmail.com

Secretary

Michael Scholle
(847) 815-4880
2683 N. Augusta Dr.
Waukegan, IL 60083
micsch@northchicago.org

MEETINGS & ACTIVITIES The Club meetings are held on the second Tuesday of March, May, September and November at 2:00 p.m. at Bertrand's Bowling Alley on Washington St. in Waukegan. This Club supports the programs of the WFD and Local #473.

NORTHERN ILLINOIS Retired Firefighters Association

President

Frank Schmitt
(815) 543-2905
2906 Rural St.
Rockford, IL 61107
prevent1@comcast.net

Vice-President

Frank DeCastris
(815) 558-7231
353 Trent Ln.
Loves Park, IL 61111
pinstripes230@comcast.net

Secretary

Deborah Hudson
2315 Harlem Crest Rd.
Loves Park, IL 61111

Treasurer: **Rick Plantz** (815) 988-6943, 2320 Wyoming Dr. Rockford, IL 61108 rplantz@aol.com

MEETINGS & ACTIVITIES This Club meets 3rd Wednesday of odd number months at Venetian Club, 2180 Elmwood Road, Rockford, Illinois.

OTTAWA Retired Firefighters Club

President

Robert Pillion

(815) 434-5559
321 Nebraska St.
Ottawa, IL 61350
bgpill@att.net

Secretary

Tom Ganiere

(815) 252-7886
323 Taylor St.
Ottawa, IL 61360
tomgan@aol.com

MEETINGS & ACTIVITIES The Club meetings are on the last Thursday of the odd number months.

PEKIN Retired Firefighters Club

President

Tim Zimmerman

(309) 346-6082
(309) 251-5396
2205 Scenic View Ct.
Pekin, IL 61554
captz.28.zimmerman@gmail.com

Secretary

Steve Shutts

(309) 696-8134
PO Box 275
Pekin, IL 61555
pknfr@grics.net

MEETINGS & ACTIVITIES The Pekin Club will have their meetings in February, April, June, August, October, and December on the second Tuesday at the American Legion Hall, 718 Court St. gathering at 6:00 p.m. with a 7:00 p.m. meeting start.

PEORIA Retired Firefighters Club

Co-Chair

David Klasing

(309) 370-0612
4724 S. Hanna City Road
Hanna City, IL 61536
davidklasing@yahoo.com

Co-Chair

Mike Doyle

(309) 693-7814
3700 War Memorial Dr.
Peoria, IL 61615
mikedoyle56@sbcglobal.net

Secretary

Dan McGann

11006 N. Trigger Rd.
Dunlap, IL 61525

dmcgann33@gmail.com

MEETINGS & ACTIVITIES The Club meets on the last Monday of each month at the Peoria Firefighters Club, 203 S. 4th, Dunlap, IL 61525 at 6:00 p.m. (summer) 1:00 p.m. (winter)

QUINCY Retired Firefighters

President

Ralph Boden

(217) 316-0556
3611 Prairie Ridge Dr.
Quincy, IL 62301
jillboden1@comcast.net

Secretary

Gerald Gengenbacher

(217) 316-6078
1400 Jefferson St.
Quincy, IL 62301
gbackup@adams.net

MEETINGS & ACTIVITIES The Club has meetings on the second Thursday of the month at 7:00 p.m. at the Eagles Club, 3737 N 5th Street.



ROCK ISLAND Association of Retired Firefighters

President

Jim Fobert

(309) 912-4465

270 35th St.

Rock Island, IL 61201

jkfobe@gmail.com

Secretary

Jerry Wiesman

(309) 949-3209

1121 West Court

Colona, IL 61241

Vice-President

Bob Green

(309) 235-5115

MEETINGS & ACTIVITIES This Club meets on the first Tuesday of each month at the Hy-Vee in Rock Island at 9:00 a.m. The Club has a Memorial Service each year on Firefighters Memorial Day and participates each year in the Labor Day Parade. Christmas Party - 2nd Tuesday of December: All retirees and spouses invited.

SPRINGFIELD Retired Firefighters Club

President

Tom Roate

(217) 415-2392

260 Saxton Dr.

Springfield, IL 62704

tom.roate@gmail.com

Secretary

Pete Janssen

(217) 787-0898

2000 Montague

Springfield, IL 62711

pete.janssen.sarff@gmail.com

MEETINGS & ACTIVITIES At Firefighters / Postal Club 940 West Lake Shore Drive, 2018 meeting dates: May 19, Aug. 25 and Nov. 17. February 6, Retiree Appreciation Dinner.

U-C-U Retired Firefighters Club (Urbana Champaign University)

President

Dave Newcomb

(217) 778-6652

405 E. Washington

Philo, IL 61864

ddnewk56@aol.com

Secretary

Robert L. Mullins

(217) 369-5927

2395 CR 1150N

Homer, IL 61849-9745

rlmullins626@gmail.com

MEETINGS & ACTIVITIES This Club meets in the VFW Post #630 located at 1303 E. Main, Urbana at 7:00 p.m. on the first Tuesday of every other month beginning with January.

WESTERN Chicagoland Retired Firefighters

President

Steve Rose

(630) 205-8315

434 Zachary Drive

Hampshire, IL 60140

stephenrose8152@hotmail.com

Secretary/Treasurer

Mario Tricoci

ltpfd@yahoo.com

MEETINGS & ACTIVITIES Correspondences to WCRF can be sent to: WCRF, P.O.Box87, Forest Park, IL 60130

ASSOCIATED FIRE FIGHTERS OF ILLINOIS



As you all know, we are currently living in extraordinary times. This is especially true for our profession. Our members are on the frontline, facing challenges we haven't seen in over 100 years. Trying to obtain personal protective equipment (PPE) and ensure our crews are as safe as possible while serving the public we've all taken an oath to protect. Managing the health and financial aspects of members placed in quarantine as they're exposed to during this pandemic.

Since mid-March, things have come to a screeching halt in Springfield. The General Assembly canceled most of their session. Once they did meet, our legislative team was not allowed to attend and conduct business as usual. However, because of our profession's unique ability to adapt to any circumstance and find a way to complete the task, we were still successful in advocating for our members.

We had planned to add Chicago to the labor history bill we passed last General Assembly. HB5137 ([link](#)) would ensure members of Local 2 received firefighter and labor history in their academy prior to hitting the street. We were working to ensure fire chiefs couldn't use the 2% fund or foreign fire insurance board as a way to retaliate against the union by way of SB2749 ([link](#)). Once and for all clearly identifying the company officer, who rides that right seat is part of the bargaining unit with HB4508 ([link](#)). And a few other technical changes that would better position our members for the future. Unfortunately, those will all have to wait until we're allowed back in Springfield.

What did we get done? As you likely recall, SB1300 involving the consolidation of Article 4 pension funds was signed into law and has been progressing with the oversight of the AFFI. AFFI President Chuck Sullivan has been named the chair of the newly formed board, Illinois Firefighter Pension Investment Fund (IFPIF). They have hired an Executive Director, Bill Atwood and a Chief Operating Officer, Steve Zahn. In addition, the Governor has appointed a temporary board which consists of numerous current and past AFFI members. The temporary board was tasked with establishing various policies including the process for holding elections for the permanent board. Those elections are currently underway, and we're excited to have that board in place soon.

Another important item that will affect our members is the passing of the Fair Tax Amendment. It's time that Illinois joins the majority of other states and ensure the ultra-rich pay their share of taxes. Taxes that are vital for our members and the middle class as a whole. A "YES" vote on the Fair Tax Amendment means that 97% of Illinoisans will have their taxes stay the same or go DOWN, while still bringing much needed additional revenue to our communities. The Fair Tax Amendment WILL NOT TAX OUR PENSIONS, it simply makes it fair for all of us and ensures those at the top don't pay less than the rest of us. For more information please [click \(here\)](#).

The backbone of the AFFI's success has always been our political process including the ground game of working hard to elect firefighter friendly candidates. The AFFI Legislative Team recently finalized our endorsement process and that list can be found ([here](#)). We encourage all members to lend an hour if you're able.

By far, the vast majority of our time and effort has been spent dealing with the COVID crisis. We're all seen and heard of many essential workers being exposed and falling ill to this devastating virus. The AFFI Legislative Team is happy to report that SB 471 (link) ensures that firefighters are covered under the rebuttable presumptive protections we previously established. The difference with COVID is that our members are covered from their first day of employment, as opposed to the other presumptions that require 5 years of service before they're covered.

We will continue to work hard and advocate for our 15,000 members as we move into Veto Session and the next General Assembly. Please don't hesitate to reach out to a member of the Legislative Committee if you have any further questions.

In Solidarity,

Chuck Sullivan, President
Steve Shetsky, Northern District Leg Rep
Jeff Maher, Central District Leg Rep
Richard Martin, Southern District Leg Rep (Chair)

Joliet Golf Outing...



Chuck Skeldon



Ed Kolenc



CLOSE TO RETIREMENT? PLAN AHEAD FOR YOUR NEW NORMAL

One of my favorite conversations to have with firefighters nearing retirement is the one about how they will soon be spending all their time at home. With this comes the realization that they will be with their significant other 24/7, 365. Now don't take this the wrong way – many of us have great relationships and we love spending time with our spouses. But the reality is that we have spent 20 plus years in a routine that included spending every third day away from home, often with a group of people we call our second family.

This puts two things in play. First, leaving our second family is a loss — a loss that must be grieved. If we don't pay attention to this loss, we could be setting ourselves up for depression or we may turn to poor coping mechanisms such as drinking. Personally, I have found that when I struggle with or don't acknowledge a loss, I can become angry or be very short with people around me.

Second, if you take the loss and couple it with being home 24/7, that typically leaves one person in particular to be the recipient of our poor behavior. This is the person we are now with day and night. We no longer have every third day to vent to the guys or to chill out quietly in our bunk. Also, I hate to break it to all of you, as I am sure everyone reading this is probably an amazingly warm, loving person who is always a joy to be around, but there is a good chance that your significant other appreciated their 24-hour break every third day as well.

My point is that this can be a loss for our partners, too. This is not to say that all these relationships are bad and that we just don't like each other. This is a lifestyle that both firefighter and spouse have learned to live. The challenge is to move through the next phase together and learn a new normal.

How do couples do this? First, have the conversation. Be honest about how you're feeling. Let your significant other know whether you are sad or mad, or even happy, about retirement.

Then, ask how they feel about you being home every day. Don't take it personally if they feel differently than you expected. Remember, they have spent years learning to be independent while you were on shift and unavailable. This independence is something that has helped your relationship survive.

Together, make a plan. Maybe a couple times a week you head off for the day and enjoy a hobby such as fishing or biking. Give your significant other space to do the same. Over time, you will both learn the new normal, but only through open communication and understanding.

If you are struggling with this or any other pre-, post-retirement issues, Illinois Firefighter Peer Support is here to help. Reach out to us at 855-90-SUPPORT or ILFFPS.ORG

Thomas Howard, M.Div, is executive director of Illinois Firefighter Peer Support.



Strategic Tax Consulting

New Concept Benefit Group, www.ncbg.net

Wayne Jakalski (jaklaw@comcast.net) & Doug Aller (dougaller@ncbg.net, 708.415.0497)

**NEW CONCEPT
BENEFIT GROUP**

EST. 1962

Providing Direction • Producing Results

EDUCATION • INVESTMENTS • INSURANCE

www.ncbg.net

A progressive tax system

The United States federal tax system is progressive, which means that people who have higher incomes pay a higher tax rate on each additional dollar earned.

Most income can be grouped into two broad categories: ordinary income and capital gains. Each category receives its own income tax treatment.

For retirees, ordinary income most commonly includes earned income, taxable interest, rents, short-term capital gains, pension payments, and withdrawals from IRA accounts. The taxable portion of Social Security benefits is also treated as ordinary income.

Long-term capital gains and qualified dividends receive favorable tax treatment compared to ordinary income, with brackets considerably lower than those for ordinary income. These brackets, however, are tied to the amount of ordinary income a taxpayer has. So if a taxpayer had enough ordinary income to fully reach the 22% ordinary tax bracket, the first dollar of long-term capital gain would be taxed at 15%.

Married Filing Jointly, Long-Term Capital Gains Rates - 2019

| Taxable Income | Capital Gains Brackets |
|----------------------|------------------------|
| \$0 - \$78,750 | 0% |
| \$78,751 - \$488,850 | 15% |
| \$488,851+ | 20% |

Married Filing Jointly, Tax Brackets - 2019

| Taxable Income | Ordinary Income Brackets |
|-----------------------|--------------------------|
| 0 - \$19,400 | 10% |
| \$19,401 - \$78,950 | 12% |
| \$78,951 - \$168,400 | 22% |
| \$168,401 - \$321,450 | 24% |
| \$321,451 - \$408,200 | 32% |
| \$408,201 - \$612,350 | 35% |
| \$612,351 + | 37% |

The need for an overall plan

Although identifying tax opportunities on an annual basis is a good first step, strategic decisions regarding tax should be made in the context of an overall financial plan (that includes reasonable year-by-year tax projections). An overall plan will help guide decisions that may actually include choosing to pay some additional tax in the near term in order to avoid considerably more in the future.

For example, if you are likely to have funds left over at the end of your lifetime and your children are high income earners, leaving life insurance or Roth IRA assets would likely be more beneficial than leaving traditional IRA assets. If your beneficiaries are charitable organizations, then leaving IRA assets would be preferable as neither you nor the qualified charity would pay federal income tax on these assets.

Another example is Required Minimum Distributions (RMDs) from IRA accounts. RMDs must begin at age 70 and 1/2. If you have significant savings in IRA or other pre-tax retirement accounts, estimating your eventual RMD may help you identify the potential for especially large tax bills in the future that may be reduced by taking some action today.

If you are likely to spend the majority of your savings during your lifetime, tax-efficiency should be viewed as secondary to ensuring you are able to meet your needs in a variety of personal circumstances, such as an early death of a family member, high health care expenses, or a poor investment market early in your retirement. While tax planning may play a role in improving your ability to deal with these situations, it likely will not be the primary means for doing so.

These are only a few of the considerations addressed by a comprehensive plan. Talk to an advisor today to determine whether you could benefit from an overall financial plan.

This brochure is intended solely for general educational purposes. It is not intended for the purpose of providing specific investment advice to any particular recipient. Further, it is important to understand that only an Enrolled Agent, CPA or Attorney is able to provide tax advice. Although the financial planning process may provide a useful starting point for tax considerations, a professional licensed to represent clients in front of the IRS should be consulted prior to implementing any of the suggestions provided by your financial advisor.

RETIRED FIRE FIGHTER FUNERAL SERVICES

When a retiree passes unexpectedly, one of the most difficult things to have to do is visit the grieving widow and plan the funeral. She is often grieving and finds it difficult to decide what her husband might like in the ceremony. The Executive Board of Bloomington Normal worked with the Active Fire Fighters to develop this form that the retiree can fill out and give to the Local before he passes. Feel free to copy and use it if is helpful.

Full Legal Name _____

Spouse Legal Name _____

Home Address _____

Date of Birth __/__/____

Highest Rank Achieved _____

FD Start Date __/__/____

Retirement Date __/__/____

Funeral Home of Choice _____

Circle One Burial / Cremation Burial Internment Site _____

Religious Affiliation _____

Church Preference _____

Military Service (Circle One) Yes No

Branch of Military _____

Will you receive Military Burial Honors (Circle One) Yes No

Casket Flag Requested (Circle One)

American Flag

Illinois Fire Chief's Flag

The following Honor Details can be provided by the Local Fire Department Honor Guard Circle those that apply:

Casket Guard

Honor Guard

Honor Corridor

Bell Ceremony

Fire Fighter Walk Through

Funeral Procession of Cars past Fire Station

Flag Folding Presentation

Bag Piper

Apparatus Bunting

If there are any other special requests that the Fire Department can accommodate, Please write below!

I Can Relate to Ducks

Joel Mains



As I sit here contemplating a topic for this post much is happening in our world. Just across Illinois' northern border, in Kenosha, WI there are protests taking place after another African American was shot by police. Protests that led to the shooting of three protesters, allegedly, by a teenager from Antioch, Illinois that crossed the state line.

I recognize this is a firestorm waiting to happen in that; pretty much anything I write here can (and, honestly, probably will) be misconstrued by someone. And, for that reason, I've chosen to write about pretty noncontroversial topics in the past.

I don't think I can do that today.

What I want to say here isn't necessarily intended to change anyone's opinion. Heck, for all I know, the vast majority of you feel the same way I do. But I do feel like I need to get this off my chest.

I fully support the rights of professional athletes to walk out as they have, in wildcat strikes, to try and affect change. And, as a union member, I'm proud of them for doing so.

I want to be clear on something here. I worked alongside many outstanding police officers over the course of my career. I hold the profession in high regard. Having said that, I also have no use for anyone that abuses their power. And I don't understand why more people aren't outraged at these same abuses. How would anyone reading this column feel about a firefighter that was an arsonist? Or one that stole from someone's house during an emergency call? I firmly believe any firefighter accused of these types of egregious offenses should be given their due process, and, if found guilty, prosecuted to the fullest extent of the law. To say nothing of losing their job. Forever. Violations of the public trust placed upon us should be treated harshly. Whether firefighters or police officers. Or any other public servant for that matter. None of the examples above should weaken your faith in our profession either. If anything, they should strengthen the resolve most of us share; that we have earned the respect and the trust of the people we serve and protect. Too often in our recent history, the necessary corrective action has not happened and instead these acts have been used to further polarize our nation. That's not something we need more of, by the way. I long for the day when we can celebrate the things that unite us; rather than scream at each other about the things that divide us.

Again, as a proud union member, I have no time for the "stick to sports" crowd. If our A.F.F.I. brothers and sisters in the 70's and 80's had stuck to firefighting, we may never have gotten the collective bargaining rights we have in Illinois. I, for one, support our brothers and sisters in professional sports that step out of their comfort zones trying to make a positive change.

Coronavirus-Retired Fire Fighters: What To Know and How To Prepare

Centers for Disease Control and Prevention Geriatricians

Carla Perissinotto and Samir Sinha

People ages 60 and up are at higher risk of novel coronavirus infection. Symptoms include fever, dry cough and difficulty breathing, and it's primarily spread between people. Here's how older adults can prepare and protect themselves from the novel coronavirus.

Note: Recommendations for Covid-19 may change as officials learn more, so monitor your local health department and the CDC for updates.

Take Precautions

Cancel non-essential doctor's appointments

Schedule telehealth sessions for appointments you can't miss

Designate an emergency contact

Wash your hands frequently (scrub for 20 seconds with soap and water)

Use hand sanitizer when soap isn't available

Stock up

Make sure you have enough groceries and household products to last you for two weeks at home

Prescription medication may be difficult to get ahead of time, so consider mail ordering

Travel

Avoid nonessential plane travel

Don't go on a cruise — — cruise ship passengers are at a higher risk of infection

Life

Stay at home as much as possible if you live in an area where there's an outbreak

In public, avoid crowds and poorly ventilated buildings

Keep several feet of distance from people

Wash your hands with soap after going in public

If you need to isolate, keep in touch with family and friends

Nursing Homes

Most long-term care facilities have pandemic plans

Call facility sta for information on their plan

If you're sick, do not visit a nursing home

If you're visiting a nursing home in an outbreak area, get screened before entering

Figure out an alternative mode of communication if a nursing home bans visitors

If You Think You're Sick

Call your doctor before going in for a test

Don't use public transportation and stay at home as much as possible

Call a local coronavirus hotline for more information

Joliet Golf Outing...



Bill O'Hara



Ed Kolenc



IARF VP George Bode



Mike Bessette



Matt Karalas

Elgin Retires Gather Every Year To Remember The Heroes That Perished In A Water Rescue At The Dam...



Elgin Meeting...





ALUMNI BENEFITS INCLUDE

| | | |
|------------------------------|---------------------|---------------------|
| Automotive | Consumer Education | Computers |
| Clothing | Financial (IAFF-FC) | Insurance (IAFF-FC) |
| Healthy Lifestyle | Home | Legal |
| Mobile Phone & Calling Plans | Pets | Tax Season |
| | Travel | |

Welcome to the IAFF Alumni

The Alumni program is designed exclusively to assist retirees and former members in continuing their relationship with the IAFF.

Membership in this free program allows Alumni members to benefit from select IAFF and Union Plus programs, services and discounts, such as automotive, consumer education, computers, clothing, healthy lifestyles, home improvement, financial/insurance products, mobile phones / calling plans, pets, legal services and travel. Additionally, Alumni members can now subscribe to the *International Fire Fighter* magazine for a nominal price and will also automatically receive email communications directly from the IAFF that feature news and updates on fire fighter health and safety and local, state and federal politics.

Eligibility

All active-retired IAFF members are automatically members of the Alumni. Most former IAFF members with an inactive-retired membership status are eligible to participate provided that they retired or left their local in good standing. The final Alumni eligibility decision is at the discretion of the retiree's former union.

Welcome Package

New IAFF retirees who are eligible for the program will automatically be sent an Alumni Welcome Package that contains an Alumni membership card, a recent issue of the *International Fire Fighter* magazine and a temporary web site address that must be accessed to validate new Alumni memberships.

Each Alumni member will receive a thank you letter and Alumni decals approximately two weeks after updating their contact information at the temporary web site.

Contact Us

Please contact the IAFF with benefit, eligibility, welcome package and other questions related to the IAFF Alumni program.

Email alumni@iaff.org

Phone (202) 824-1567

FRIENDS OF I.A.R.F.

Brothers and Sisters,

Would you like to win \$500 or 8 other prizes? The Illinois Association of Retired Firefighters (IARF) is now undertaking our 2020 "Friends of the IARF" fundraiser. We offer our members a fun way to help fund our organization in the fight to protect our pensions and keep our members informed about our interests. Members, their family and friends can become "Friends of the IARF" by purchasing a ticket/membership card for \$10.

You retain the membership card and the ticket stub will be entered into a drawing that gives away \$1,000 at each of our quarterly meetings. Grand prize is \$500. The IARF draws the six \$25 dollar winners first and then puts the ticket back into the drawing after each winner is drawn. (You could theoretically win 9 times with the same ticket at each quarterly meeting). After the six \$25 tickets are drawn, we then draw \$100, \$250, and \$500 winners.

Your local club has tickets available to purchase. Some Clubs have voted to buy a book of ten tickets for \$100 and asked their members to purchase individual membership cards and become "Friends of the IARF". Many active Fire Fighters have also become card carrying "Friends of The IARF" and helped support us in what we do.

Contact your local Club or any IARF Executive Board Member and we will get you as many tickets as you would like. If you decide to purchase a book for \$100 or offer them to your membership, we can either mail you the tickets or send a check and the IARF will fill out and mail you the cards. All we need is the pertinent information.

Congratulations to our Friends of IARF Summer Winners:

\$500 Winner - Margie Werner, Belleville

\$250 Winner - Rick Bowman, Pekin

\$100 Winner - Todd Adkinsson

\$25 Winners:

Dave Rygh, Aurora

Vickie Zierk, Elgin

John Winter, Belleville

Lisa Clark, Bloomington Normal

Pekin Local 524, Pekin

FRIENDS OF ILLINOIS ASSOCIATION OF RETIRED FIREFIGHTERS

NAME _____
ADDRESS _____
CITY, STATE, ZIP _____
PHONE _____
EMAIL _____
SELLER'S NAME _____

0001

FRIENDS OF ILLINOIS ASSOCIATION OF RETIRED FIREFIGHTERS
SPONSORSHIP ENROLLMENT REWARD PROGRAM

DRAWINGS HELD:
JUL 25, 2020; OCT 24, 2020; JAN 23, 2021; APR 24, 2021

| | | | |
|----------------|----------------|----------------|---------------|
| One \$500 CASH | One \$250 CASH | One \$100 CASH | Six \$25 CASH |
|----------------|----------------|----------------|---------------|

Winners will be notified. Winners are eligible for all 9 drawings.

\$10 Donation Per Ticket

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MEMBERSHIP CARD
FRIENDS OF ILLINOIS ASSOCIATION OF RETIRED FIREFIGHTERS

NAME _____
Is a member for the year of
July 25, 2020 through July 24, 2021

Jim Schrepfer, President Jim Schrepfer



Drawing the \$500 winner, last year



S&P 500® Low Volatility Daily Risk Control 5% Annual Point to Point Index Account

The Responders First® program provides opportunities for interest credits while protecting principal from all market risk. The trade-off for this principal protection lies within index account parameters that can include caps, spreads, and participation rates.

5% Index (Low Vol 5% Index), which are subject to annual spreads (and a participation rate that may apply in the future).¹ These index crediting strategies help provide a range of choices for interest potential in various market conditions. In this piece, we'll take a closer look at the Low Vol 5% Annual Point to Point Index Account.

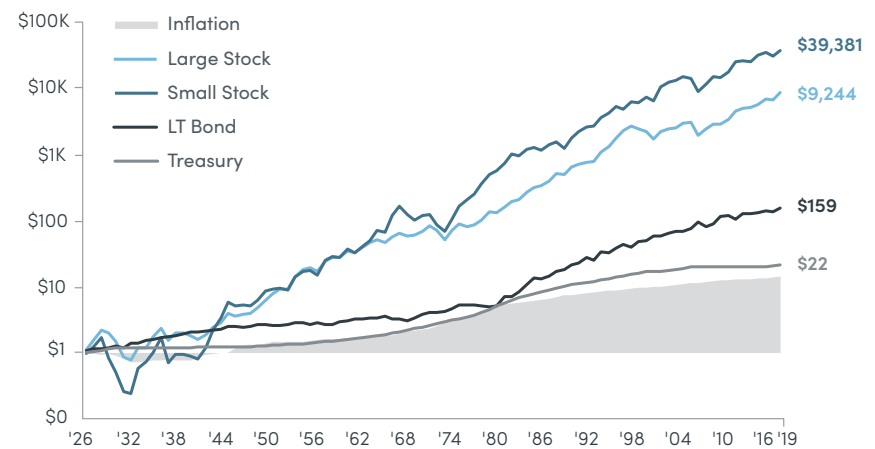
In addition to three different index crediting strategies based on the S&P 500® Index (with caps), the Responders First® program also offers two index crediting strategies based on the S&P 500® Low Volatility Daily Risk Control

To understand the significance of the Low Vol 5% Index Accounts, we first look at market performance and volatility over time, referenced in the charts below.

Advantage of the Market

In this chart, equities have historically provided the highest potential returns compared to bonds and Treasury bills. But, with equities there are no guarantees against market downturns. (Past performance is no guarantee of future results. Hypothetical value of \$1 invested at the beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index.)

Stocks, Bonds, Bills, and Inflation 1926-2019 | Ibbotson® SBBI®

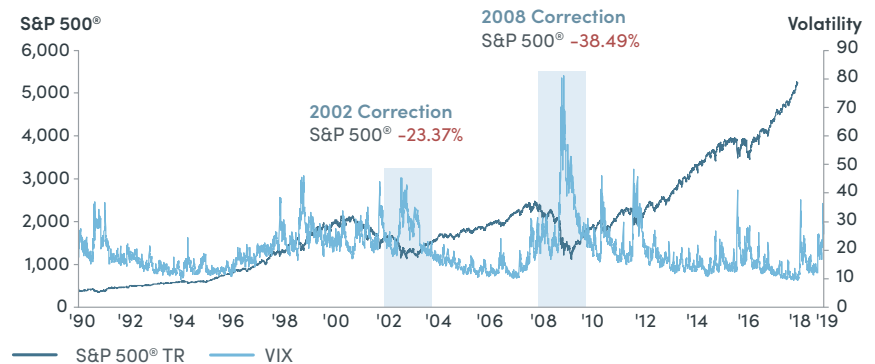


Source: Morningstar Direct

Why Volatility Matters

This chart demonstrates how volatility levels are inversely correlated with market performance. Generally, lower equity returns are in periods of higher volatility, and higher equity returns are in periods of lower volatility. The VIX is a real-time market index that represents the market's expectation of 30-day forward-looking volatility.

Volatility Inversely Correlated With Market Performance 1990-2019



Source: Standard & Poor's



¹The S&P 500® Low Volatility Daily Risk Control 5% Annual and 2-year Point to Point Index Accounts are not available in IA.

An Index Account That Uses the Inverse Correlation Between Volatility and Market Performance

The Low Vol 5% Index uses volatility as an indicator to gauge equity vs. cash allocations, seeking enhanced returns while minimizing downside risk. The Low Vol 5% Index seeks to smooth out market volatility, de-risk portfolios, and enhance returns.

S&P 500® Low Volatility Daily Risk Control 5% Index Construction

S&P 500®:
Index volatilities of all stocks within the S&P 500® are calculated, then ranked from least to most volatile on a quarterly basis²

Selection of 100 least-volatile stocks³

These 100 stocks comprise the **S&P 500® Low Volatility Index**

To which, a Risk Control 5% Overlay is applied, designed to target a maximum risk of 5% volatility

- A risk control framework is applied daily to the underlying Index, with an interest-accruing cash component
- Dynamic reallocation between Index and cash component toward 5% volatility target

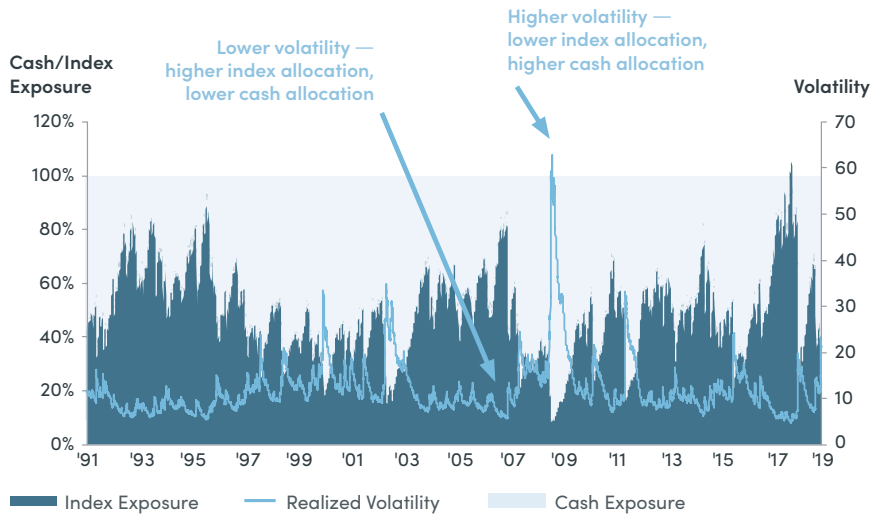
This then becomes the **S&P 500® Low Volatility Daily Risk Control 5% Index**

(Ticker: SPLV5UT)

²Volatility of the stocks is measured by the standard deviation of the stock's daily price returns over the prior 12 months.

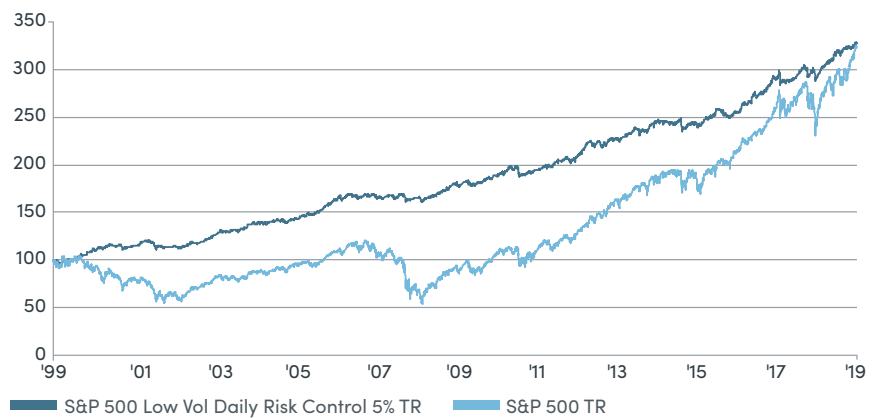
³Eligible stocks are those that are constituents of the S&P 500® Index and have been issued and trading for at least one year prior to an Index rebalancing date.

Net Result: Low Vol 5% Index and Cash Exposure vs. Index Volatility
4/17/1991 – 12/31/2019



Source: Standard & Poor's

Low Vol 5% Index Total Return (TR) vs. S&P 500® TR⁴
12/31/1999 – 12/31/2019



⁴S&P 500® based on first value date of Dec. 31, 1999. All information for the S&P 500® Low Volatility Daily Risk Control 5% Index prior to its Launch Date of Aug. 31, 2011, is back-tested, based on the methodology that was in effect on the Launch Date. Back-tested performance, which is hypothetical and not actual performance, is subject to inherent limitations because it reflects application of Index methodology and selection of Index constituents in hindsight.

How Interest Is Credited

Interest credits are based on the positive percent change in the Low Vol 5% Index over the specified term, minus an annual spread (Annual spread currently applies, set at the beginning of each Index Term). If the Index change is negative, or the positive change is less than the spread, no interest is credited and your Contract Value will remain protected for the next crediting term.⁵

S&P 500® Returns vs. Low Vol 5% Annual Index Account's Credits | 1.50% Spread Applied

The table below compares the performance of the S&P 500® Index against the hypothetical interest credits on the Low Vol 5% Annual Point to Point index account, assuming you purchased the Foundations Annuity on Dec. 31, 1999.⁶ You would have received the following credits on each contract anniversary for an average interest credit of 5.10% vs. the S&P 500's average return of 5.60%, or 92% of the S&P 500® returns — without its risk (for the purpose of this example, it assumes that direct investment in the S&P 500® is possible).

S&P 500® Returns on Dec. 31

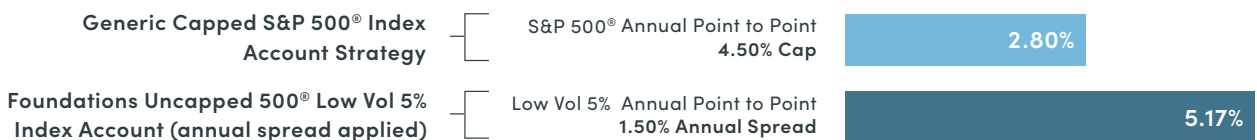
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 20-yr avg. |
|---------|---------|---------|--------|-------|-------|--------|-------|---------|--------|--------|-------|--------|--------|--------|--------|-------|--------|--------|--------|------------|
| -10.14% | -13.04% | -23.37% | 26.38% | 8.99% | 3.00% | 13.62% | 3.53% | -38.49% | 23.45% | 12.78% | 0.00% | 13.41% | 29.60% | 11.39% | -0.73% | 9.54% | 19.42% | -6.24% | 28.88% | 5.60% |

S&P 500® Low Vol 5% Index Account Interest Credits on Dec. 31 (less 1.50% spread)⁷

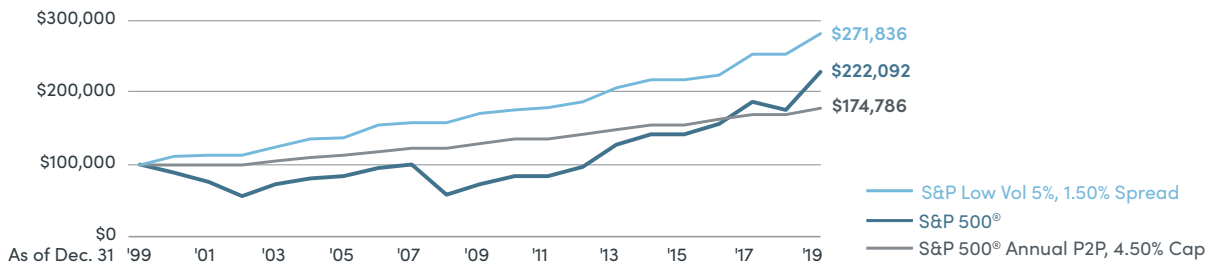
| | | | | | | | | | | | | | | | | | | | | |
|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|--------|-------|--------|-------|
| 10.81% | 1.39% | 0.00% | 9.44% | 8.76% | 0.45% | 12.92% | 1.92% | 0.00% | 7.15% | 3.53% | 1.59% | 3.67% | 10.02% | 5.51% | 0.00% | 2.95% | 12.44% | 0.00% | 10.90% | 5.17% |
|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|--------|-------|--------|-------|

Hypothetical Comparison of Annual Average Interest Credits | Capped Strategies vs. Low Vol 5% Spread⁷

In the following charts, we compare the annual 20-year average interest credits of a hypothetical S&P 500® Annual Point to Point Index Account, subject to a 4.50% cap, to the Low Vol 5% Annual Point to Point Index Account in Foundations (subject to a 1.50% annual spread). This chart shows that the Low Vol 5% Index Account within Foundations would have provided a 2.37% higher interest credit over the same period, or, in a beginning Account Value of \$100,000, more than \$97,000 over the capped account. The benefit of having a variety of index crediting options is your ability to diversify how you approach your contract's interest potential — all while guaranteeing against any market loss due to market downturns.



Comparison | Hypothetical Account Growth of \$100,000



⁵ Withdrawals will reduce Contract Value.

⁶ The Foundations Annuity was not available for purchase until 2012. This example assumes that current caps, spreads, and participation rates were in effect during the period of time in this example.

⁷ Performance of the S&P 500® Low Volatility Daily Risk Control 5% Index prior to 2011 is simulated. This table does not show what the accumulation will be under the Foundations Annuity because the past performance of the S&P 500® Index and the S&P 500® Low Volatility Daily Risk Control 5% Index do not reflect what will happen in the future. In addition, the actual caps, spreads (and participation rates, if applicable) may be different than what is assumed for this example. Caps, spreads, and participation rates are set at our discretion at the beginning of each Index Term based upon factors we consider relevant, including market conditions.

Key Advantages of the S&P 500® Low Volatility Daily Risk Control 5% Index Accounts Through Responders First®

- ✓ **1% bonus on 1st year Purchase Payments**
- ✓ **Uncapped interest credits** (annual spreads apply)
- ✓ **Downside protection: 0% guaranteed minimum credit**
- ✓ **Tax-deferred growth in the annuity**
(Purchasing an annuity as an IRA or through a retirement plan does not provide any additional tax benefit.)

Your path *To and Through Retirement*® begins here.

Talk to a financial professional who has agreed to IAFF-FC parameters of conduct to see whether the Responders First® program can complement your retirement portfolio or contact us at 877-700-6847, option 1, or visit Responders-First.com.

Security Benefit Life Insurance Company is not a fiduciary and the information provided is not intended to be investment advice. This information is general in nature and intended for use with the general public. For additional information, including any specific advice or recommendations, please visit with your financial professional.

The Responders First® program is offered through the Security Benefit Foundations Annuity, form 5800 (11-10) and ICC10 5800 (11-10), a flexible Purchase Payment deferred fixed index annuity, issued by Security Benefit Life Insurance Company (Security Benefit). Product features, limitations, and availability may vary by state.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Annuities are not FDIC or NCUA/NCUSIF insured; are not obligations or deposits of and are not guaranteed or underwritten by any bank, savings and loan, or credit union or its affiliates; and are unrelated to and not a condition of the provision or term of any banking service or activity.

Fixed index annuities are not stock market investments and do not directly participate in any equity, bond, other security, or commodities investments. Unless

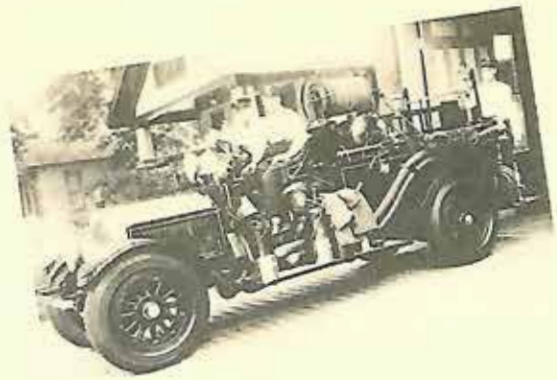
otherwise stated, indices do not include dividends paid on the underlying stocks and therefore do not reflect the total return of the underlying stocks. Neither an index nor any fixed index annuity is comparable to a direct investment in the equity, bond, other security, or commodities markets.

The S&P 500® Index and the S&P 500® Low Volatility Daily Risk Control 5% Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (SPDJI) and have been licensed for use by Security Benefit Life Insurance Company (SBL). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global (S&P); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by SBL. SBL's Foundations Annuity is not sponsored, endorsed, sold, or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index and/or the S&P 500® Low Volatility Daily Risk Control 5% Index.



One Security Benefit Place | Topeka, KS 66636 | Responders-First.com

22-80190-11 2020/03/30



From the Fire House to the State House:

The Associated Fire Fighters of Illinois

A Chronology of Illinois Fire Fighter History



Risk, uncertainty and challenge are all part of a fire fighter's life. Whether coping with a fire, accident or catastrophe, the professional fire fighter is prepared and ready to use his or her own strength and will to protect the community.

Even with this commitment and the community's dependence, Illinois fire fighters have had a long and sometimes bitter effort to win decent and humane conditions. Pension laws, shorter hours and livable wages were not awarded by generous city councils - rather fire fighters organized through union solidarity to improve their livelihood and conditions.

As we approach the 21st century, it is important to remember the fire fighters who approached the 20th. They were working continuously in their stations, lucky if they received one day off weekly. Accidental death or injury did not always merit protection and compensation. Political machinations often determined who was employed and who received promotions.

Throughout the 20th century, Illinois fire fighters challenged this system. They organized with the American Federation of Labor, helping found the International Association of Fire Fighters in 1918. They wrote letters, visited legislators and aldermen, lobbied at the State House and city hall. They helped found the Associated Fire Fighters of Illinois in 1935. They fought for shorter hours, decent wages and fully-funded pension systems. In cases where their needs were totally ignored, they took unprecedented action by striking.

Presented here is a short chronology of the gains and activities of Illinois fire fighters. Not here is the long hours spent working together to improve working conditions, the sacrifices made to insure decent lives for Illinois fire fighters, nor the continuing effort to maintain and build better conditions.

Early fire fighters have left a rich legacy to today's union fire fighters. In grateful appreciation for their dedication, sacrifice and efforts, this capsule history is presented.



1858 - Chicago Fire Department becomes professional.

1877 - Illinois passes first statewide fire fighter pension law.

1881 - Federation of Organized Trades & Labor Unions of the U.S. and Canada established (becomes American Federation of Labor in 1886).

1886 - Illinois Bureau of Labor Statistics reports that 58 fire fighters belong to the Knights of Labor, 20 in Chicago, 38 in the rest of the state.

1887 - Fire Fighter Pension law expanded to include widows and minor child in cities over 50,000.

1895 - Illinois law allows a special tax on "foreign" fire insurance companies to benefit local departments.

1897 - Chicago fire inspectors empowered to investigate fires and take sworn testimony.

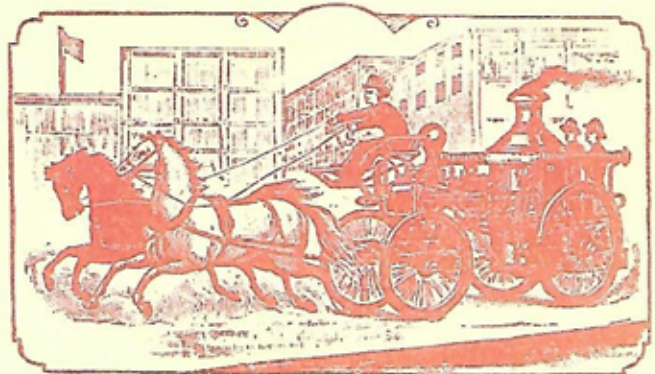
1901 - August 1, Chicago Firefighters organize. State makes first appropriation to Illinois Fireman's Association for training purposes. State law allows payments from "foreign" insurance companies to pension plans.

1903 - Boards of Fire and Police Commissioners mandatory in all cities of 7,000 - 100,000 population.

1906 - Chicago Fire Fighters Local 2 chartered as a Federal Labor Union with AFL.

1909 - State Fire Marshal's office established.

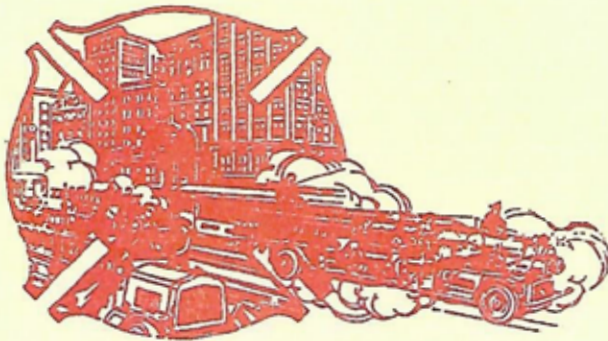
1913 - Illinois passes act regulating fire department hours, saying "no fire department employee shall be compelled to be on duty no more than ten consecutive hours in the day and fourteen at night." No enforcement provisions in the law.



1915 - State appropriates money to Illinois Fireman's Association for training at the University of Illinois. Pension program expands to include cities over 5,000 population.

1917 - Pension board of trustees established in Chicago by State law. Belleville Local 53, Bloomington Local 49 (until 1922), East St. Louis Local 23, Joliet Local 44, Peoria Local 50 (until 1921), Quincy Local 63, Rock Island 26 (until 1923), Springfield Local 37 and Streator Local 56 gain federal labor union charters with the AFL.

1918 - Feb. 28, International Association of Fire Fighters (AFL) founded, average fire fighter earning \$1,259 annually nationally. Oak Park Local 95 (until 1919), Aurora Local 99 (ceases 1928), Rock Island 128 (until 1922), chartered. Rock Island fire fighters strike successfully, Oak Park unsuccessfully.



1919 - An act to establish Fireman's Pension Funds in cities over 5,000 population passed in Illinois. Boston Police Strike limits public employee unionization.

1921 - State law mandates "one day on, one off" platoon system in cities over 12,000 population. State law gives pension allowances to families of fire fighters killed or fatally injured on duty.

1923 - Granite City Local 253 chartered.

1924 - Kankakee Local 262 chartered (until 1936).

1929 - Cities outside of Chicago allowed to levy taxes for fire protection purposes.

1930 - Lincoln Local 307 chartered (until 1931).

1931 - State law establishes a fire fighter's benefit and annuity fund in Chicago.

1934 - Bloomington Local 388, Centralia Local 393 (until 1935), Rockford 413, and Aurora Local 430 chartered.

1935 - Associated Fire Fighters of Illinois established, October 22, representing 1,026 Illinois union Fire Fighters. Wagner Labor Relations Act establishes National Labor Relations Act for private industry employees. Committee of Industrial Organizations (CIO) founded. Jacksonville Local 426 (until 1937), Danville Local 429, Maywood Local 430 (until 1955), Elgin Local 439, and Freeport Local 441, chartered.

1936 - Harvey Local 471, Waukegan Local 473 and Alton Local 490 chartered (until 1942).

1937 - Minimum wages for fire fighters set by state law; in cities 10,000 - 25,000 population, no less than \$150 month, in cities 25,000 - 150,000 no less than \$175 a month. Decatur Local 505, Berwyn Local 506, Kewanee Local 513, Ottawa Local 523, Pekin Local 524, and Rock Island 530, chartered.

1938 - Peoria Local 544, Galesburg Local 555, Moline Local 581, Urbana 582 (until 1947), and University of Illinois Local 594, chartered.

1939 - Elmwood Park Local 538 (until 1940), Lincoln Local 612 (until 1940), Centralia Local 618, Calumet City Local 621 (until 1942), Jacksonville Local 637, and Cairo Local 650 chartered (until 1942).

1940 - Kankakee Local 653 chartered.

1941 - Hours decreased to 72 per week by state law. Cities of 10,000 to 100,000 population allowed to establish benefit and annuity funds. Fireman's Arbitration Board established. Mattoon Local 961 chartered (until 1943).

1942 - Chicago Heights Local 711, Cicero Local 717, and Mt. Vernon Local 738 (until 1972), chartered.

1943 - Illinois establishes the Firemen & Policemen's Pension Commission to study system. Average fire fighter nationally earning \$1,908 annually, working an average 70 hour week. Evanston Local 742 chartered.

1944 - Paris Local 796 chartered (until 1948).

1945 - Highland Park Local 822 chartered.

1947 - Pension law updated to strengthen employer contributions. Melrose Park 909 and East Moline Local 929 chartered.

1949 - Board of Police and Fire Commissioners mandated in cities 15,000 - 250,000 population. Wilmette Local 784 chartered (until 1959).

1953 - Collective Bargaining law attempted and defeated. Minimum wage law updated, \$300 a month for cities 10,000 - 25,000 population, \$375 for cities 25,000 - 200,000. Urbana Local 1147 chartered.

1955 - Cities given increased sales tax revenue to shorten fire fighters' work week. Governor William Stratton vetoes 56-hour work week. Maywood Local 1254 (until 1961) and Monanto 1226 (until 1966) chartered.

1956 - DeKalb Local 1236, Canton Local 1238 (until 1959), Rock Falls 1245 (until 1961), and Alton Local 1255 chartered.

1957 - 56-hour work week for fire fighters law passed. Illinois Association of Boards of Fire and Police Commissioners founded. Champaign Local 1260 and Park Forest Local 1263 chartered.

1959 - Governor vetoes bill that would have forbade combining police and fire into one department.



1962 - President John Kennedy signs Executive Order 10988, allowing collective bargaining with public employee unions by the federal government. Calumet City Local 1448 chartered.

1963 - Mattoon Local 1493 and East Peoria Local 1498 chartered.

1964- Cairo Local 1516 and Franklin Park Local 1526 chartered.

1965- State law passed to govern the formation and operation of Police and Fire Commissions. Lockport Local 1544 (until 1976) and Belvidere Local 1569 chartered.

1967 - Godfrey Local 1692, Edwardsville Local 1700 and Monmouth 1702 (until Dec. 1967) chartered.

1968 - Rockford Fire Fighters Local 413 mans stations at 50 percent to protest no wage increases. City Council gets court injunction forbidding this action. Courts rule this was a strike. Average fire fighter nationally earns \$6,485 annually, working a 56-hour work week.

1969 - Northbrook Local 1894, Canton Local 1897 and Lake Forest 1898 (until 1974), chartered.

1970 - Dixon Local 1943, Carbondale Local 1961, Murphysboro Local 1962 (until 1971), Zion Local 1999, Oak Park Local 2012, and Hoffman Estates Local 2061, chartered.

1971 - Litchfield 2026 (until 1975), Rosemont Local 2072, Winnetka 2077, and Burbank Local 2083 chartered.

1972- Evanston Local 742 successfully strikes. DuQuoin Local 2177 and Morton Grove Local 2178 chartered.

1973 - Herrin Local 2214, North Maine Local 2224, Harrisburg Local 2254, Wheaton Local 2255, Carpentersville Local 2256, Taylorville 2262 (until 1975), and Sterling 2301, chartered.

1974 - Canton Local 1897 strikes April 9 for 23 hours. Illinois Fire Fighters push 42 hour work week unsuccessfully. North Lake Local 2204 (until 1975), LaGrange 2238, Marion Local 2322, East Alton Local 2333, Elk Grove Village Local 2340, Joliet (officers) Local 2369, Wood River Local 2371, River Forest 2391, Villa Park Local 2392, and West Frankfort Local 2402, chartered.



Striking Normal 2442 fire fighters arrive at the station from jail to work their shifts, 1978. (D. Nelson photo)

1975 - Pension bill pre-empts home rule power to protect pension solvency and benefits from arbitrary change by local government. Mt. Vernon Local 2429 and Normal Local 2442, chartered.

1976 - Springfield Fire Fighters Local 37 strikes successfully until January 18, 1977. Union officers jailed during strike. Bloomington Fire Fighters 388 hold one day strike. Illinois AFL-CIO endorses public employee collective bargaining. Federal government establishes "Public Safety Officers Benefit," provides \$50,000 in death benefits to fire fighter dependents. Pleasantview Local 2506, Johnson City Local 2525, and Bedford Park Local 2536, chartered.

1977 - March 10, Danville Local 429 strikes for seven days, wins first contract. April 1, Joliet Fire Fighters 44 and 2369 strike for eight days, maintain fire service with help of Lockport Local 1544 and win contract. National City Local 2572 chartered.

1978 - March 31, Normal Fire Fighters strike successfully, entire department jailed 42 days. Illinois AFL-CIO makes public employee bargaining law "number one" goal.

1979 - October 17, Aurora Fire Fighters 420 strikes and wins contract renewal. Burbank Local 2083 strikes unsuccessfully in July and August. Minimum pensions raised to \$300 monthly by state law.

1980 - Chicago Fire Fighters Local 2 strike successfully in February and March.

1983 - Illinois Public Employee Collective Bargaining Law passed, fire fighters and police excluded.

1986 - After 33 years of intensive effort, Illinois Fire Fighters achieve collective bargaining in Illinois. Retirees and surviving spouses allowed to stay in city medical plans at same costs as active employees. Fire Fighters and Police given political rights, protected from local laws banning political action. Illinois Public Employee Health & Safety Act passed.

1987 - Fire protection districts mandated to establish Fire Commissions. It becomes an unfair labor practice for public employers to use outside, anti-union consultants.

1989 - Legislature reaffirms that Fire Department Insurance Tax Funds go for local department use. University of Illinois fire fighters given same impasse rights as others.

1991 - Collective Bargaining law expanded to include fire departments with 12-35 employees.

1996 - With over 10,000 members the AFFI is working to secure safer pensions, fair testing for all fire department applicants and increasing member's benefits.

THE PASSING OF FIREMAN

On Friday, October 5th, Joliet Fire Department retiree Leon Trimmer passed suddenly. He was a close friend of mine, the Joliet Area Association of Retired Firefighters, and many other retirees. Leon was a soft-spoken man, who never had a bad word to say about anyone. He was an avid golfer, considered by most who knew him as good golfer. He and his wife, Debbie, were active members of the local “Pink Heals” organization, working with people who have cancer. His passing was totally unexpected by any of us.

But what makes the passing of a retired fireman so special. Apparently, the reasons listed are believed by a great many people. His wake was attended by so many friends, acquaintances, and family, it was standing room only. The visitation line extended into and down the hall for hours. The “Pink Heals” group paid their respects as a group, giving moral and spiritual support to Leon’s family.

Shortly after the “Pink Heals” group filed past, the Joliet Fire Department conducted a walkthrough to honor a fallen comrade and friend. What I witnessed that evening was utterly amazing! I was on the Department for 34 years and have been retired for 12 years. In that time, I have attended numerous Fire Department funerals, have stood honor guard at many, and attended many walkthroughs. This one was different. As I stood in line waiting for the ceremony to begin, I was extremely gratified by the number of fellow Joliet fireman, active and retired, local and out of town, were in the procession. I honestly do not remember ever seeing the large a turnout for an individual. The next day for the funeral service, there was once again a large Fire Department presence.

To my thinking, these events confirm the rumor the Fire Service is truly a “family”. Leon was a member of that family, and apparently exceedingly popular with the family. The family he left behind is also considered part of this family. They will have all of us looking out for them, and ready, willing, and able to help them whenever they need us. So, to his wife, Debbie, his son, Michael, and his grandson, Logan, I say consider us family as we consider you family. Leon was a great friend and fireman. He will be missed greatly by so very many of us. Just remember, as long as he is remembered by one of us, he will never be truly gone, but living on in our hearts.

Exchange Club of Joliet Honors 2020 Firefighter of the Year



On Tuesday, October 6th, the Exchange Club of Joliet held their annual Firefighter of the Year program. The Exchange Club honors a member of the Joliet Fire Department who has gone above and beyond the call of duty during the previous year. The Chief of the Department normally submits the names of three members of the Department from all those who have been nominated by their fellow firefighters. The Exchange Club selects one of the three nominees as Firefighter of the Year. As I said, this is the normal procedure.

However, this has been anything but a normal year. The CoVid-19 virus has caused so many things to be altered. The pandemic has had a major effect on every Fire Department across the nation. The normal procedures no longer were effective for protecting the firemen as they performed their tasks, from training to EMS responses to life in the stations to how the vehicle maintained. The risk of exposure and/or infection by CoVid is ever present. Special protocols and procedures had to be developed and implemented. Special Personal Protective Equipment had to be obtained and utilized more than ever before, especially on EMS responses.

All of these things were addressed by the Joliet Fire Department administration, new S.O.P.'s developed, equipment acquired, and training done to equip the Department personnel with the knowledge and equipment they needed to stay safe, but still protect the citizens of Joliet. This is what made this year's selection of Firefighter of the Year so challenging.

As is our custom, the Fire Department was contacted in early August to begin the selection process. During the initial discussions with the Chief and his secretary, it became obvious that singling out one, or even several, firefighters would be an almost impossible task. The Chief and his secretary came up with unique, and until now unheard of, solutions to this dilemma. We decided to honor the entire Department, all 210 members! What possible reason could there be for such a decision. Once explained, the choice was obvious and undeniable.

Since the beginning of the CoVid-19 pandemic in early March of this year, Joliet Fire Department personnel have followed the new S.O.P.'s, protocols and procedures so carefully, they have yet to have their first duty-related case of CoVid infection in the Department. This means throughout all the EMS calls, Fire Calls, and various call for service, the training and procedures have been correct and have been followed by every member of the Department. To the Exchange Club of Joliet, this is an extremely remarkable fact. One that needs to be recognized and honored.

For these reasons, the Firefighter of the Year ceremony this year honored every member of the Joliet Fire Department from the Chief to the newest recruit. It marks the first time in the history of Exchange that an entire Fire Department was honored in this manner, a fact recognized by the National Exchange Club CEO, Tracey Edwards and National Exchange President, Kathy Mize, who sent a recorded message to congratulate the Department. The Joliet Fire Department will forever be remembered as the first to receive this honor.

NEVER FORGET

9-11-2001



THOSE WHO SACRIFICED

To commemorate the people of the fire service who have earned their supreme happiness in heaven, we dedicate this page...

LAST ALARM



| | | |
|---------------------------------------------------|---------------------|---------------------------|
| Driver John Delia | Rockford | January 4, 2020 |
| Assistant Chief George Lambrecht | East Moline | January 12, 2020 |
| Lieutenant William Lonergan | Rockford | January 14, 2020 |
| Driver Ron Daughtery | Rockford | January 17, 2020 |
| Engineer Jerry Schwartz | Normal | January 23, 2020 |
| Driver Robert Carr | Rockford | January 26, 2020 |
| Chief Frank Edwards | Springfield | January 28, 2020 |
| Inspector James Drager | Rockford | January 28, 2020 |
| Firefighter/EMT Edward Daggett Jr. | Lockport | February 21, 2020 |
| Captain Carl Shaw | Champaign | March 14, 2020 |
| Firefighter/PM Dennis Mivshek | Waukegan | March 17, 2020 |
| Lieutenant Thomas O'Brien | Decatur | March 18, 2020 |
| Captain Donald W. Hughes | Peoria | April 17, 2020 |
| Driver Wayne Larkin | Rockford | May 18, 2020 |
| Engineer Frederik G. Seling | Peoria | June 18, 2020 |
| Captain Thomas Cancelose | Rockford | June 20, 2020 |
| Firefighter Daniel T. Lamka | Elk Grove | July 2, 2020 |
| App. Operator Paul Kuna | Joliet | July 27, 2020 |
| Assistant Chief Curtis A. Simpton | Peoria | August 3, 2020 |
| Firefighter Steve Higdon | Pekin | August 6, 2020 |
| Firefighter William "Bill" Marshall | Urbana | August 7, 2020 |
| Captain Frank Elzer | Ottawa | September 7, 2020 |
| App. Op. / Para. Leon Trimmer | Joliet | September 10, 2020 |
| Driver William Lundberg | Rockford | September 14, 2020 |
| Captain Russ Kalb | Springfield | September 23, 2020 |
| Driver Engineer Harold Cook | Jacksonville | September 24, 2020 |
| Engineer Robert Edward Wilson, Jr. (Bubba) | Peoria | September 27, 2020 |
| Driver David Hassel | Rockford | September 30, 2020 |
| Lieutenant Doyle Wayne Skinner | Urbana | October 3, 2020 |



**DISABLED AND RETIRED
FIREFIGHTERS**
Official Publication of the Illinois Association of Retired Firefighters

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