

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

## LAST ALARM

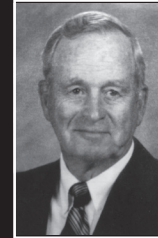
A. C. Ernest Ertmoed	Pekin	September 10, 2018
Lieutenant David Allen	Rockford	November 30, 2018
Captain Weldon Dickson	Pekin	December 4, 2018
Lieutenant Michael Hanson	Ottawa	December 16, 2018
Lieutenant Larry Gierke	Kankakee	January 16, 2019
Deputy Chief Don Heaberlin	Rockford	January 17, 2019
Captain Jack Nieukirk	Peoria	April 1, 2019
Captain James Edwards Jr.	Evanston	April 4, 2019
Fire Lieutenant Jack Henderson	North Chicago	April 11, 2019
Actx Fire Chief Louis H. "Bud" Mesker	U of I FD	April 12, 2019
Chief Glenn Ayers	Evanston	April 16, 2019
Lieutenant Virgil Beard	Elgin	April 20, 2019
Captain Cliff Brandt	Pekin	May 3, 2019
Engineer Charles "Charley" Harris	Bloomington	May 14, 2019
Club President Engineer John Sullivan	Springfield	May 15, 2019
Battalion Chief Dick Moore	Peoria	May 29, 2019
Lieutenant Max Kirschbaum	Rockford	June 1, 2019
Lieutenant Jefferey "Jeff" Welch	UCU Urbana	June 7, 2019
Fire Prevention Coordinator Mike Woodring	Rockford	June 23, 2019
Engineer Andrew Koskey Jr.	Springfield	June 25, 2019
Captain John R. Dickson	Peoria	July 17, 2019
Engineer Michael "Mike" Rasche	Moline	August 6, 2019
Firefighter Joe Racz	Danville	August 18, 2019
Driver Donald O'Keefe	Rockford	August 19, 2019
Firefighter James Witts	Decatur	August 26, 2019
Captain Larry Dunham	Springfield	August 28, 2019

# DISABLED AND RETIRED FIREFIGHTERS

Official Publication of the Illinois Association of Retired Firefighters



FALL 2019  
VOLUME 36



*In Memory of John R. Dixon*



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

23731 N. Algonquin Drive  
Canton, IL 61520

NONPROFIT ORGANIZATION  
U.S. POSTAGE PAID  
PEORIA IL  
PERMIT No. 1002

## ELGIN MEMORIAL 2019

FIRE BARN #5

ARE YOUR DUES CURRENT?  
Check Your Mailing Label!



• Look For Us on Our FaceBook Page •

Just log on to your FaceBook account and type:  
 Illinois Association of Retired Fire Fighters  
[www.iarf-affi.org](http://www.iarf-affi.org)



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

**Officers and Editorial Board**

**President (2022)**

Jim Schrepfer  
 808 S. Fell  
 Normal, Illinois 61761  
 (309) 824-3875  
[presidentiarf@gmail.com](mailto:presidentiarf@gmail.com)

**Vice-President (2020)**

George Bode  
 2912 Vimy Ridge Dr.  
 Joliet, Illinois 60435  
 (815) 529-8181  
[iarfvp@gmail.com](mailto:iarfvp@gmail.com)

**Treasurer (2020)**

Dan Oaks  
 23731 N. Algonquin Drive  
 Canton, Illinois 61520  
 (309) 303-9139  
[iarftreasurer@gmail.com](mailto:iarftreasurer@gmail.com)

**Secretary (2022)**

Mike Levine  
 2315 N. Prospect Road  
 Peoria, Illinois 61603  
 (309) 685-3287  
[mike.levine@sbcglobal.net](mailto:mike.levine@sbcglobal.net)

**Trustee (2022)**

Rocky Fardell  
 206 Sycamore Street  
 Pekin, Illinois 61554  
 (309) 840-0311  
[iaff524@yahoo.com](mailto:iaff524@yahoo.com)

**Trustee (2020)**

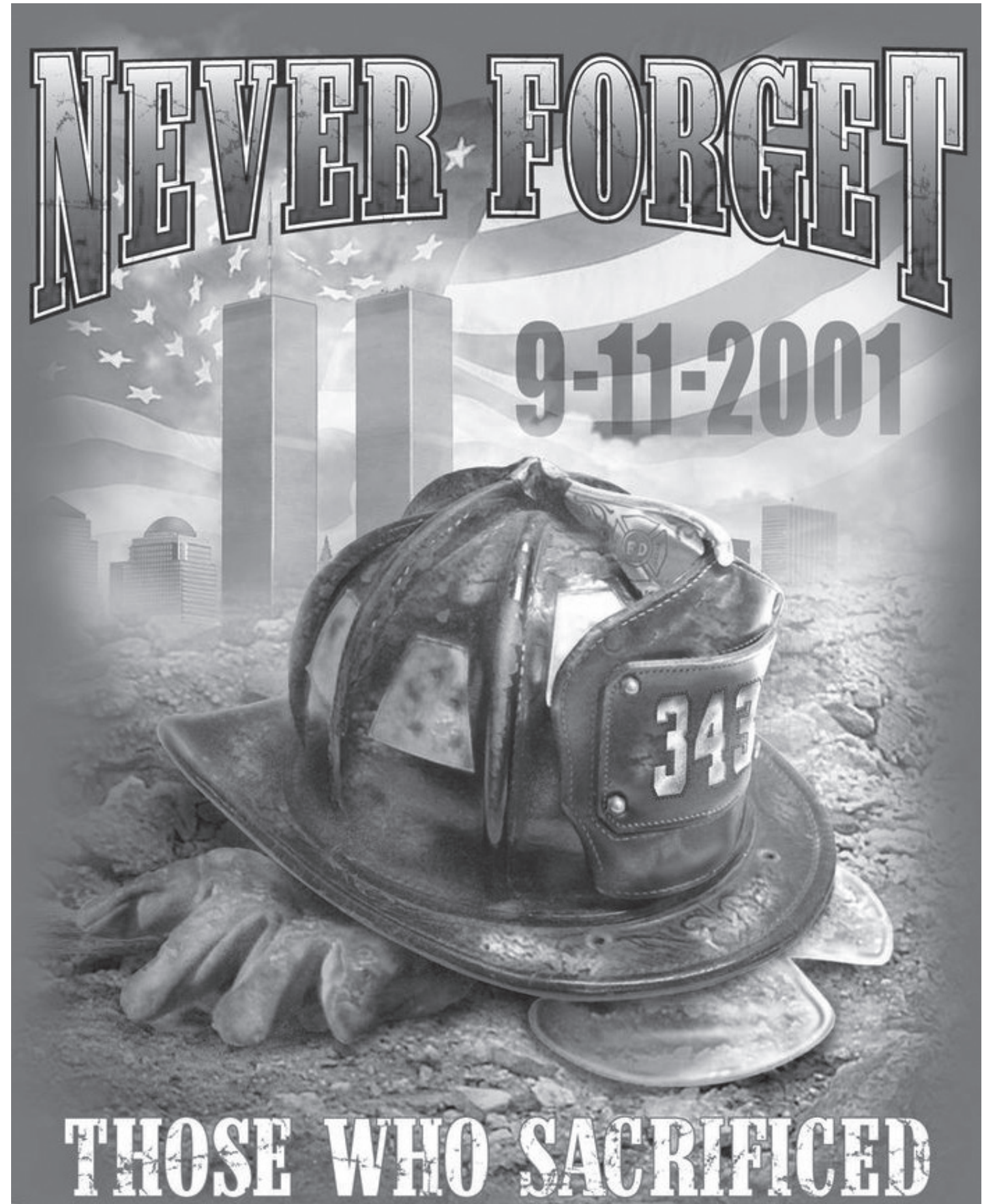
Joe Swierczek  
 10 Hickory Lane  
 Columbia, Illinois 62236  
 (618) 407-4427  
[joe@riskstrategies.net](mailto:joe@riskstrategies.net)

**Trustee (2020)**

James "Jim" Smith  
 163660 George Court  
 Plainfield, Illinois 60586  
 (815) 263-6658  
[jsmith209@gmail.com](mailto:jsmith209@gmail.com)

**Trustee (2022)**

Mark Chmura  
 P.O. Box 5371  
 Naperville, Illinois 60567  
 (630) 738-5226  
[markchmura2@gmail.com](mailto:markchmura2@gmail.com)





*Official Publication of the Illinois Association of Retired Firefighters*

## TABLE OF CONTENTS

Messages From the Executive Board	
<b>President Jim Schrepfer</b> .....	2
<b>Vice-President George Bode</b> .....	4
<b>Power of Attorney Health Care</b> .....	5
<b>Trustee Rocky Fardel</b> .....	8
<b>Trustee Joe Swierczek</b> .....	9
<b>Trustee Jim Smith</b> .....	10
<b>Treasurer Dan Oaks</b> .....	11
<b>New Concept Benefit Group</b> .....	12-13
<b>Renew Your Membership</b> .....	14
<b>Trustee Mark Chmura</b> .....	15
<b>Life After The Fire Service</b> .....	16
<b>AFFI Legislative Update</b> .....	17
<b>Responders First</b> .....	18
<b>Lifetime Income Solution</b> .....	19
<b>Membership Meetings and Maps</b> .....	20-29
<b>Chaplain Message</b> .....	30-31
<b>Jada Hudson Article</b> .....	33-34
<b>Club and Charter Reports</b> .....	35-40
<b>Joel Mains, I Can Relate To Ducks</b> .....	52

### IARF Quarterly Meetings 2019-2020

#### Evanston Quarterly Meeting

Saturday, October 26, 2019  
Evanston City Hall  
2100 Ridge Avenue  
(4th Floor, Parasol Room, Elevator Access)  
Evanston, Illinois 60201  
(847) 966-7665

#### 1st Quarter Meeting

Saturday, January 25, 2020  
Bloomington/Normal Union Park  
1750 General Electric Road  
Bloomington, Illinois 61704

The IARF Magazine is printed by a **UNION** shop.  
Leonard Unes Printing, 619 Spring Street,  
Peoria, IL 61603 (309) 674-4942



### 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



# President's Message

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



Brothers and Sisters,  
Once again, the IARF is undertaking some serious changes to the way we operate, and we need your assistance and your input on how we finance this organization.

Many years ago, the IARF entered into an agreement with a telemarketing firm to sell ads for a semiannual magazine, Disabled and Retired Firefighters. On December 31 2019 The IARF will not renew that contract. As a consequence of that decision, The IARF must develop \$15,000 to \$20,000 of new revenue or cut corresponding expenditures.

**On the Revenue Side:** Current dues are \$10 per year and 100% of that goes to the Associated Fire Fighters of Illinois to assist them in protecting your pensions. At this point in time, the IARF Executive Board is not advocating for a dues increase. We are exploring additional ways to solicit donations to our organization thru our website and "Friends of The IARF" program.

### On the Expenditure Side:

(1) The DARF magazine and quarterly meetings are the largest expenditures. We, as an organization, must decide if there is a better or less expensive way to communicate to our membership. The IARF Executive Board has tried to produce an informative magazine that looks attractive and that you will read. The current format and style cost the IARF over \$4.00 per copy for set up, printing, and

mailing of 1,700 copies. Some members have suggested going to an electronic magazine while other members tell us they do not go on the internet and they look forward to the magazine because it is their only source of information about their pensions and what is happening in Springfield.

(2) The quarterly meetings cost this organization an average of \$2,000 per meeting and are not well attended. Our bylaws dictate that we hold these meetings. The Executive Board and the membership have voted to hold them in all three areas of the State and I believe that is a good idea.

All these changes must be accomplished through changes to our bylaws. We will be contacting our 25 charter clubs to solicit their ideas on how to proceed. Feel free to contact any member of the Executive Board to offer your opinion. We look forward to discussing this with our membership over the coming year and hope to have some resolution at our Annual Meeting and Picnic in Peoria on July 25, 2020.

Fraternally in Solidarity,

Jim Schrepfer President IARF

Cell (309) 824-3875

Email: [presidentiarf@gmail.com](mailto:presidentiarf@gmail.com)

Facebook:

Illinois Association of Retired Fire Fighters

Website: [www.iarf-affi.org](http://www.iarf-affi.org)

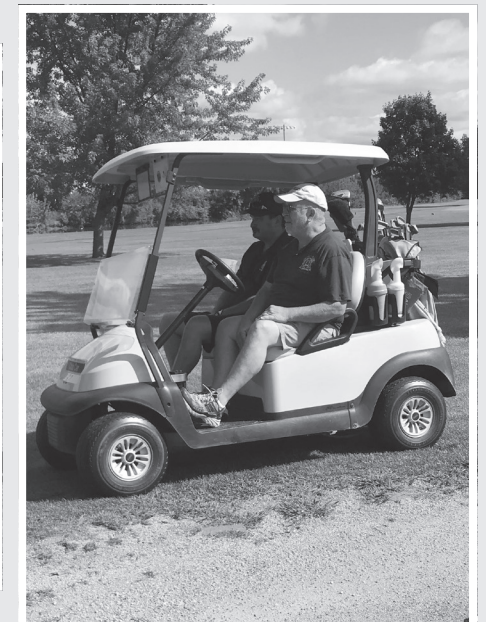


# GOLF!!!! GOLF!!!! GOLF!!!!

Retired and active Firefighters from Illinois spent a day golfing and dining at Inwood Golf Course on Wednesday, September 4th! Mark your calendars for 2020 at WeaverRidge in Peoria on September 9th!



# GOLF





# Vice President's Message

George Bode, Vice President I.A.R.F.



My firefighting brothers, we in the IARF are facing a major decision that may well impact the future of our organization. As we have been telling you, the once bountiful income we realized from the

advertisements from our biannual magazine, has dwindled to a mere pittance. The increase in dues has helped, but we need to do more. As it was decided at the annual business meeting in July, our contract with the agency "selling" the ads for our magazine, will be allowed to expire at the first of the year. That means any income we realized from the magazine will expire as well.

Consequently, we need your fundraising ideas and assistance in replacing the lost income. Several ideas have been placed on the table, but every member will have to do their part to keep our club viable. Whether it is an electronic news letter, selling our own ads for a print

magazine, building our golf outing to entice more to play (and more sponsors), another dues increase, or a car wash, something must be done if we are to remain active.

This organization is dedicated to watching the benefits and legislation that may affect our members. The AFFI's main concern is the active membership. We work in unison with the AFFI, focusing on the retired membership. This arrangement has worked very well for many years, and needs to continue. We are your watchdogs to protect your benefits. I think we do a good job. If we "fold", who will watch out for our retirees?

We need your help to continue this fine organization. Are you willing to "step up", or are you going to leave it to the politicians to decide our benefits fate?

Think about it!!

Fraternally yours,

George Bode  
Vice President, IARF

# 911 IAFF MOTORCYCLE RUN TO MACKINAC ISLAND

Wayne Smith, and Vince Rhytanek, are on the IAFF Motorcycle run to Mackinac Island. It's great that Vinnie is enjoying his retirement, and showing Wayne, how retirement is meant to be. Have fun, guys.



## QUALITY DESIGN JEWELRY & REPAIR

608 Stratford Square Mall  
Bloomington, IL 60108

## BULLDOG ALE HOUSE

1021 Fountain View Drive  
Carol Stream, IL

**BEIJING CHINESE RESTAURANT**  
10213 W. Grand Ave ▪ Franklin Park, IL 60131

**DELEHANTY FUNERAL HOME**  
401 River Lane ▪ Loves Park, IL

**AIRPORT INN**  
4419 11th Street ▪ Rockford, IL





*Danville Meeting*



*Danville Meeting*

**Bob Redfern**  
**“Congratulations on 40 Years of Retirement”**  
**Galesburg**



*Quarterly Meeting*



*Normal 50 Years!*



**THANKS**  
*to our loyal sponsors*  
*Please support them whenever you can!*



# Trustee's Message

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



Hello IARF Family,  
Here we are halfway through another year. I hope everyone is doing well and enjoying retirement.

As I begin to write this article I'm guessing you'll be hearing a common theme from most of the IARF board members. That is the financial stability of the IARF. So I won't go into detail to prevent repetition. Especially read President Schrepfer and Treasurer Oaks articles for further explanation. We need every IARF member's help to come up with ideas to raise money. There have been a few ideas thrown around. Sell our own ads, corporate sponsors, one magazine per year, cut back from 4 meetings a year to 3, and possibility of a newsletter instead of the magazine. These are just a few suggestions, please give us any input or ideas.

I would like to thank the clubs who have hosted our quarterly meeting. They did a great job as always. Remember if you're interested in hosting a meeting come to the meeting in your area and throw your hat in the ring.

By the time this magazine comes out the IARF "Earl Levine" Golf Classic will have come and gone. I hope it is a huge success and I see a lot of you there. Anyone can ask to host our yearly golf outing. We vote at the annual meeting in Peoria for the location for the following year. It is a good way to earn some money for the IARF and your club.

The only other thing I would like to say is if you ever run into any of the AFFI Executive Board Members shake their hand and thank them for the fantastic job they do for all Firefighters in this state, retired and active.

Fraternally,  
Rocky Fardel – Trustee

# Trustee's Message

Joe Swierczek, Trustee I.A.R.F.



Greetings Brothers and Sisters from Belleville,

I hope that everyone has enjoyed their Summer! The Belleville Club hosted the Spring meeting. I want to thank everyone for their attendance.

The Peoria Club hosted the Summer (Picnic) meeting and I must say again that the food was outstanding!

It seems that the Hot Topic today is the talk about the Downstate Pension Consolidation. This topic has been discussed thoroughly at the past few State Quarterly Meetings, another Great Reason every member should attend at least one state meeting. AFFI President Pat Devaney spoke about the pension consolidation at the Peoria Meeting in great depth and answered questions that members

had. Everything that I am hearing makes sense. I am also hearing that they (State of Illinois) want to do the same with the Police Pension Funds and they are facing many obstacles to the point that the consolidation may not happen.

The IARF made a \$100 Donation in April 2018 to a Belleville Eagle Scout that chose to design and raise funds for a monument to Honor Fallen Firefighters from the Belleville Fire Department, the Belleville Club matched the donation. The monument is now on display at Belleville Fire Station 4, along with the Must See 911 Memorial.

The IARF shirts have been selling very well. I have added a long sleeve T-Shirt to the collection. I will have shirts on hand at the Fall Meeting.

Fraternally,  
Joe Swierczek

# MOVING ?

*... please send us your change of address*

.....  
• New Address: \_\_\_\_\_  
• Name \_\_\_\_\_  
• Address \_\_\_\_\_  
• City / State / Zip \_\_\_\_\_  
.....

Mail this form to • IARF • 23731 N. Algonquin Dr. • Canton, IL 61520





## Trustee's Message

Jim Smith, Trustee I.A.R.F.



Brothers and Sisters,  
I do hope that everyone had a nice summer this past season as well as an eventful time with your families and friends. The season for change is upon us and soon the trees will be changing colors and the cooler temps will be another sign of summer passing us by.

As we come to the close of yet another year, the I.A.R.F. association as a whole need to come together and make some decisions as an organization to find ways to generate revenue for the association. As the board has said in the past our annual magazine has come to a point of no return for being published any longer. The costs of the magazine outweigh the profits and we cannot continue with this venture any longer. For our long-time members, if you remember back several years ago the magazine was thick with pages of advertisers as well as stories. Compare it to today, the magazine is half the size. There are not as many people advertising in the magazine as there was years ago, as advertisers have dropped off supporting our association the cost of printing, publishing and mailing have gone up.

There has been much discussion over the last year and a half by the board to generate revenue for this organization while not raising out dues. One way of accomplishing this was with the "Friends of the I.A.R.F." ticket sales. The first year we did the Friends tickets it was successful and the organization was able to generate some money. This year the sales

were good but not as successful as last year for raising money for the organization. The idea for the Friends tickets is for our members to sell 10 or so tickets each to your family, friends even strangers if they buy a ticket. If a member only sells 5 tickets that would still be helpful. Since we have started the Friends ticket sales, several members have stood up and taken charge by selling 50 or so tickets. As an organization of about 1300 members, we can't always just rely on just a couple of members. What would be nice to see in the future for the Friends ticket sales is for the I.A.R.F. association to sell all 2500 tickets that we have printed up.

Another way of generating some revenue for the I.A.R.F. is to sponsor 2 golf outings a year. One in the South or Central, and one in the North or Central. This way we are thinking more members can enjoy a day a golf without the worries of a long drive.

There have been several ideas brought up to raise money, but some involve the members being a part of the task. As a board member I cannot speak for all the members on having those get involved on their time. What we are asking as board members to the association, what can we do to generate revenue for the organization? If you have an idea, let us know how to do it, and how-to organize and run your idea. To have an idea from a member and make it successful would be satisfying for both the member and association.

Thank you to all the people in the past and present for all your efforts and time you put in to make our organization a stronger and successful association as it is today.

Fraternally yours,  
Jim Smith, Trustee

## Treasurer's Message

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



I hope this issue of our magazine finds everyone healthy and enjoying their retirement. A lot has gone on since our spring magazine came out and unless you decided to read my article first you are already aware of our need to reevaluate how we fund our organization. I want to show you the revenue generated by your dues and where your dues are being spent.

First of all as of July 1st we have 1305 members and our dues are \$10 per year for annual revenue of \$13,050.00. Our Friends of the IARF netted us \$3,500.00 and the fundraisers will be around \$27,000.00 this year, for a total of \$43,550.00. We also at the first of the year had to transfer \$10,000.00 from our reserves due to the declining revenue from fundraising.

On the expense side:

AFFI per capita of approximately	13,200.00
Our magazine at	15,400.00
Quarterly meetings	12,000.00
*Audit	4,250.00
AFFI Convention and Legislative Conf.	3,250.00
Stipend for Sec. and Treas.	4,080.00
Donations and Misc.	<u>3,000.00</u>
Total	51,100.00

As you can see the use of professional fundraisers has been our major source of income. However in the last 3 years that income has dropped by \$20,000.00 and in the last 5 years by over \$40,000.00. That coupled with the demand for an even higher percentage for the fundraisers is why the executive board decided not to renew our contracts with them at the end of this year. Now is where we need you help and guidance.

President Schrepfer wants to take the next 3 Quarterly meetings to find out what you the members of the IARF think on how to fund our endeavors and where we can continue to cut expenses. The executive board discussed going from 4 to 3 on our yearly meetings along with not having the Annual meeting quite so costly, which could save up to \$5,000.00. We also talked about only doing 1 magazine a year or going to more of a newsletter type format which could save another \$6,000.00-\$7,000.00. After next year because of not renewing our professional fundraisers we will save the \$4,250.00 audit expense, but if you're doing the math that doesn't erase the loss of income.

Back in the early 1990's the AFFI was at this same point. They had been relying on outside revenue that was uncertain at best. The leadership at that time knew in order to keep the organization strong and solvent they had to rely on themselves to fund their mission and they did just that through resolution at the next convention. Today our AFFI is a model for the 8th District and beyond. That is why I (the treasurer) would like you (the membership) to think about and consider along with the cost saving measures to increase the dues to the IARF to \$25.00 per year. I know this is a 150% increase but it's per year not per month. That's less than 50 cents a week and would generate almost \$20,000.00 for the IARF.

In closing I hope you have a good winter and we really do want and need your ideas and support in continuing to keep the retired firefighters of Illinois informed and a strong brother and sisterhood.

Fraternally,  
Dan Oaks  
Treasurer IARF





## Life Insurance Riders that Pay for Long-Term Care

In the Spring 2019 issue of "IARF Disabled and Retired Firefighter", we highlighted some of the issues and legal documents you might need should you become incapacitated. This article is a brief overview of a relatively new type of life insurance rider that can be used to pay for Long Term Care services. These services are provided by a health care professional either at home, adult day care, or at around the clock skilled care nursing facility.

According to a U.S. Department of Health and Human Services 2018 study, over 50% of the people who reach age 65 will need long term care at some point during their lifetime. The benefit of this unique combination policy lies in the fact that either you'll use the policy to pay for long-term care expenses or your beneficiaries will receive the insurance proceeds at your death. In either case, as opposed to buying traditional long-term care insurance, someone will benefit from the premiums you pay.

### Here's how it works

Some life insurance issuers offer Life Insurance with a Long-term care Benefit as a **rider** available for an additional charge. Other companies offer this long-term care benefit on their policies for free, but will discount (reduce) the long-term care benefits from the death benefit of the policy at the time of claim.

If you buy this type of policy, you can pay the premium in a single lump sum or by making periodic payments. In any case, the policy provides you with a death benefit that you can also use to pay for Long-term care related expenses, should you incur them. The amount of death benefit and long-term care allowance is based on your age, gender, and health at the time you buy the policy.

### Cash Value Life insurance with Long-term care Rider

The Long-term Care Rider is added to a Cash Value Life Insurance policy by either an **accelerated benefit rider or an extension of benefit rider**.

**Accelerated benefit rider** --An accelerated benefits rider makes it possible for you to access your death benefit to pay for expenses related to long-term care. The death benefit is reduced by the amount you use for long-term care expenses, plus a service charge. If you need long-term care for a lengthy period, the death benefit will eventually be depleted. This same rider also can be used if you have a terminal illness that may require payment of large medical bills. Because accelerating the death benefit could have unfavorable tax consequences, you may want to consult your tax professional before exercising this option.

**Example:** You pay a single premium of \$40,000 for a cash value life insurance policy with a long-term care accelerated benefits rider. The policy immediately provides approximately \$87,000 in long-term care benefits or \$87,000 as a death benefit. If you incur long-term care expenses, the accelerated benefits rider allows you to access a portion, such as 3% (\$2,610), of the death benefit amount (\$87,000) each month to reimburse you for some or all your long-term care expenses. Long-term care payments are available until the total death benefit amount (\$87,000) is exhausted (about 33.3 months). Whatever you don't use for long-term care will be left to your heirs as a death benefit.

(The hypothetical example is for illustration purposes only and does not reflect actual insurance products or performance. Guarantees are subject to the claims-paying ability of the issuer.)

**Extension of benefits rider** --An extension of benefits rider increases your long-term care coverage beyond your death benefit. This rider differs from company to company as to its specific application.

Depending on the issuer, the extension of benefits rider either increases the total amount available for long-term care (the death benefit remains the same) or extends the number of months over which long-term care benefits can be paid. In either case, long-term care payments will reduce the available death benefit of the policy. However, some companies still pay a minimum death benefit even if the total of all long-term care payments exceeds the policy's death benefit amount.

Continuing from the previous example, if the policy's extension of benefits rider increases the long-term care benefit (the death benefit--\$87,000--remains the same) to three times the death benefit (\$261,000), the monthly amount available for long-term care increases to \$7,830.

### Term Life Insurance Option

**15 Year term life insurance policy with Long Term Care Benefit Rider** – This plan costs about \$95 per month and provides a 59-year-old non-smoking male with a \$250,000 term life insurance and long-term care benefit. The benefit here is having long-term care and death benefits covered for a low cost. The drawback is that it can only be purchased for a set period. (In this example 15 years)

(These hypothetical examples are for illustration purposes only and does not reflect actual insurance products or performance. Guarantees are subject to the claims-paying ability of the issuer.)

### Other provisions

Typically, qualifying for payments under a long-term care rider is like the requirements for most stand-alone long-term care policies. You must be unable to perform some of the activities of daily living (bathing, dressing, eating, getting in or out of a bed or chair, toilet use, or maintaining continence) or suffer from a severe cognitive impairment.

As with all life and long-term care insurance, the insurance company will require you to answer some health-related questions and submit to a physical examination before issuing a combination policy to you.

### Is a combination policy right for you?

Deciding whether a combination policy is right for you depends on a several factors. Do you need life insurance and long-term care insurance and how much will you need? How long will you need it? Will the long-term care part of a combination policy provide enough coverage?

Keep in mind that as you use your long-term care benefits, you're depleting the death benefit—a death benefit you might want to pass on to your heirs. Compare costs of combination policies to other forms of life insurance, such as term insurance, and stand-alone long-term care policies. For most retired first responders the premium for a tax qualified long-term care insurance policy is federally tax deductible (up to \$ 3,000) under H.E.L.P.S. (Health care Enhancement for Local Public Safety) With a combination policy the H.E.L.P.S. deduction cannot be utilized.

A long-term care rider may not provide as many features as a stand-alone long-term care policy. However, some policy holders with these types of plans are experiencing premiums hikes of 100%, with promises of more to come, according to an August 2019 New York Times Article. The premiums on the combination policies are generally fixed and will not increase over the years.

After considering all the factors and evaluating the choices you may be able to exchange an existing life insurance policy with accumulated cash value for a new policy with a long-term care rider. You can do this through a tax-free exchange, but you must also qualify for the new insurance policy as well. You might not get as much death benefit as you had under the original policy, but you'll pick up the option of being able to use it for long-term care expenses.

*Article contributed by New Concept Benefit Group.*

*New Concept Benefit Group is an independent tax, legal, financial advisory and education firm located in Forest Park, Illinois. They specialize on serving the unique financial, legal and tax accounting needs of First Responders. New Concept Benefit Group can be contacted at [www.ncbg.net](http://www.ncbg.net) or by phone 708-415-0497.*



# RENEW YOUR MEMBERSHIP

Please contact your local chapter treasurer or secretary.  
 General memberships may contact Dan Oaks at: [iarftreasurer@gmail.com](mailto:iarftreasurer@gmail.com)

Dues are \$10.00 per year  
 And provide many services to protect our benefits.  
 Stay involved and connected.



Quarterly Meeting



Rockford



Ramp for Lizzie

## RENEWAL FORM...

.....

• New Address: \_\_\_\_\_

• Name \_\_\_\_\_

• Address \_\_\_\_\_

• City / State / Zip \_\_\_\_\_

.....

Mail this form to • IARF • 23731 N. Algonquin Dr. • Canton, IL 61520

## Trustee's Message

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



Brothers and Sisters,

We are at a pivotal time for the organization regarding our magazine. Due to increasing costs for advertising services and actual

printing, your Board is looking at alternatives on how to better serve you with getting our message out to members.

Some of the options we are considering are:

- Restructuring our advertising process – advertising provides us income we need. Our current advertising solicitors charge us a total of .85 cents on each dollar generated; this results in our organization only receiving .15 cents on each income dollar. At the end of this year, they want to increase their fees even higher. Your Board is considering many options on how to gain more income offered from advertisers.
- Reducing the number of magazines printed, and offering an electronic copy – we would get input from you, our members, on who would want a hard-copy issue, and who would want an issue e-mailed to them for review.
- Downsizing to a newsletter format – the Board will still provide you with the information you need, only in a way that would reduce the costs and improve the margins of income.

- Restructuring our budget and services to account for the reduced income – your Board is not fond of this idea, because we still want to provide the membership the meetings, elected officials lobbying, and other services we now currently provide.

What we ask from you is your input. If you have any thoughts, ideas, suggestions or other opportunities for us to maintain our current income without reducing the services, please contact your Board and Trustees and share them with us for consideration.

This is a GREAT organization with GREAT people, and we want it to be around for a long time to serve and protect those who served and protected.

Fraternally yours,  
 Mark A. Chmura  
 Trustee

## VR RESTAURANT

4491 Lawn Avenue  
 Western Springs, IL

**Farm-to-table fine dining in an elegant, warm space with white tablecloths & black banquettes.**

HOURS: Tuesday thru Thursday 5-9PM  
 Friday and Saturday 5-10PM  
 Closed Sunday and Monday



## LIFE AFTER THE FIRE SERVICE

BRIAN A. CRAWFORD Retired Chief Shreveport LA

Firefighters who serve in fire-line operations have a unique work schedule relative to the time they spend away from home and with coworkers. One of the reasons the brotherhood of firefighters has endured through time is the long, 24-hour schedule these individuals spend in each other's company. Most firefighters will tell you that they spent far more hours with their coworkers than with family members. Even when not responding to emergency calls, spending time at the station, eating together, watching television, and sleeping in close quarters perpetuates a family atmosphere in which it is almost impossible for emotional ties not to develop.

They depend on each another not only to get their job done but for the preservation of their lives. These critical, sometimes life-and-death moments are repeated throughout a firefighter's shift. Sharing these experiences with coworkers and knowing that their lives may one day be in their hands, and vice versa, forms a bond matched in only a few other professions, such as law enforcement and the military.

These long periods of time spent at work and away from home have physical and psychological effects. Most, fortunately, are positive. Building working relationships and friendships that enhance their position in the organization, formally and informally, also creates a better quality of life at home for most. However, separation from this environment through retirement, can have a substantial impact on the member's future success and happiness.

A firefighter lives and breathes firefighting-if not the actual act, at least the lifestyle. It's the individuals about whom we say, "They'll never leave; they will die on this job." To some this is a badge of honor: They dedicated their time and life to the fire service (public service). But, often this was done at the sacrifice of everything and everyone else. This position can be a recipe for disaster in the firefighter's retirement. If firefighters do not know who they are when they take off their uniform and have no way of identifying the person in the mirror other than by the designation of captain or chief, they will struggle with retirement from the very day they walk out of the station doors for the last time.

Members who do not forge a solid life with family, friends, pastimes, and even occupational interests outside of the fire department will find it difficult to adjust to a slower and calmer lifestyle. Over the span of a career, the firefighter lifestyle and organizational structure become part of the psyche of the member and his family. When it comes time to retire, many firefighters find it difficult to let go of what has become their surrogate family, second home, and sometimes first self-identifier. Firefighters silently contemplate what it would be like and who they would become when they no longer have to put on the uniform that provided their everyday structure of the job and gave them a strong feeling of self-control and sense of purpose. As many people do, members of the fire service define themselves by their careers. As a result, the decision of when and whether to retire from a lifetime of work is a very significant consideration because the potential retiree is trying to determine what to do with the last quarter to third of his life without the professional support system that carried him throughout his entire working career.



### AFFI Legislative Update

The first year of the 101st General Assembly was monumental and historic to say the least. A fair tax amendment was passed along with legalized sports gaming and recreational marijuana along with a capital bill.

While much of the spotlight and work was being done on these big-ticket items, the AFFI was able to work with legislators and the Governor's staff to successfully pass five pieces of legislation. Below is a synopsis of the legislation.

HB 2215 is our fire service labor history bill that will now require new full time firefighters hired in the state of Illinois to receive an educational presentation on the history of the union movement within the fire service. We worked closely with the AFFI Labor History Committee and the Office of the State Fire Marshal (OSFM) to make this legislation a reality. OSFM will house the presentation on their website and local units of government can also have the presentation done in person. The AFFI Labor History Committee will be working to develop the presentation. This bill was signed on August 9, 2019 and although effective immediately, will take a coordinated effort to ensure the process is conducted correctly and will take some time to implement.

HB 2502 allows a previous Article 6 (Chicago Fire) participant to transfer pension creditable service earned under that article to an Article 4 (Downstate Fire) pension fund. There is a six month window to allow the firefighter to transfer that credit from Article 6 to Article 4 once the Governor signs the legislation.

SB 37 Secondary Employment. This legislation will require a secondary employer (part time fire department without an Article 4 fund) with a population over 5,000 to submit any injury or exposure incurred by one of their firefighters who also participates in an Article 4 firefighter pension fund at his/her full time (Primary Employer) to the Primary Employer pension fund. In addition the secondary employer must annually submit to the primary employer the hours worked and wages earned by the firefighter. This bill awaits the Governor's signature.

HB 2028 Line of Duty Death Burial Benefit. This legislation increases the burial benefit of a firefighter line of duty death from \$10,000 to \$20,000. This bill was signed and became law on June 26, 2019.

HB 2854 Firefighter Apprentice Program. This legislation allows a person who has performed fire suppression services for a department as an apprentice and otherwise meets the qualifications for appointment may be awarded up to 20 preference points. To qualify for the points, the applicant shall have completed 600 hours of fire suppression work on a regular shift at the constituted fire department within a 12 month period. The bill also establishes a Joint Apprenticeship Committee to be included in any collective bargaining agreement.

We thank you for your support of AFFI issues and should you have any questions please do not hesitate to contact your AFFI District Legislative Representative.





Security Benefit®

## Responders First®

PROTECTION | PREDICTABILITY | PEACE OF MIND

### What Could You Do With Income You'll Never Outlive?

The retirement challenges fire fighters face may be different than most other people, so you need a different solution. That's why the IAFF-FC partnered with Security Benefit to launch the Responders First® program.

Available to fire fighters, their spouses, and retirees age 45 and older, Responders First® can provide the following:



Protection against market volatility that could erode your nest egg



Predictability with an 8% simple roll-up on your Income Rider's Benefit Base up to 15 years



Peace of mind through guaranteed supplemental income you can't outlive

Responders First®, offered through Security Benefit Life Insurance Company, also allows you to access your Account Value if you need it and, upon your death, provide any remaining Account Value to your designated beneficiary or Joint Owner.

Find out how the Responders First® Annuity can complement your retirement goals and ease retirement pressure with a guaranteed income stream at Responders-First.com.

For more information, contact your IAFF Financial Professionals

Dave Zahller | 773.941.5518  
DZahller@RPConsult.us

Brenda Ingram | 773.941.5518  
BIngram@GWNSecurities.com

Annuities are issued by Security Benefit Life Insurance Company in all states except New York.

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 provided through the Security Benefit Foundations Annuity, form 5800 (11-10) and ICC10 5800 (11-10), a flexible Purchase Payment deferred fixed annuity, and the Guaranteed Lifetime Withdrawal Benefit Rider, form 5821 (5-11) and ICC 5821 (5-11), an optional rider for which a monthly charge applies, 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 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. 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.



Security Benefit®

Security Benefit | Responders First Program | 877.700.6847 | Responders-First.com  
99-00504-34 2019/09/04

## LIFETIME INCOME SOLUTION CAN PROVIDE SAFETY AND STABILITY FOR A PORTION OF YOUR PORTFOLIO

You spent your career saving things – not only people and property but also money to supplement your pension in retirement. But will it be enough? Even though you've dealt with the unexpected your whole career and worked hard to protect your savings, unforeseen events may still reduce your nest egg's purchasing power. A drop in the stock market or a hike in health care costs could significantly cut into your assets. From a heart surgery to a house fire, you likely have insurance to help reduce your out-of-pocket expenses for emergencies and life insurance to provide financial protection for loved ones. But do you know that you can also obtain insurance to protect yourself and your spouse against outliving a part of your retirement savings?

A fixed index annuity functions like reverse life insurance. Instead of a policy paid to your family upon your death, it can provide you or you and your spouse a guaranteed stream of income you can't outlive.

As part of a holistic retirement savings strategy, a lifetime income solution can provide safety and stability for a portion of your portfolio while your other investments in the market retain the potential to reap gains that could further ease the effects of inflation. Most importantly, you can choose how and when you want to start taking income, knowing that you can receive that amount for the rest of your life. Plus, upon your death your remaining account value will be paid to your designated beneficiary.

Here are a few questions to consider before buying an annuity:

1. How long do I intend to keep my money in the annuity?
2. Am I comfortable with the risks in this annuity? [all annuities have some type of risk]
3. How much can I reasonably expect to receive from this annuity in retirement?
4. What is my annuity's guaranteed minimum interest rate?
5. If riders are available with the annuity, how do they work?
6. What are all of the annuity's fees, charges, and adjustments?
7. How long is the surrender charge period for an annuity (typically ranges from 5 to 15 years)?
8. Is there a limit on how much I can take out of my annuity each year without paying a surrender charge? Is there a limit on the total amount I can withdraw during the surrender charge period?
9. Will my beneficiaries receive any payment from my annuity if I die?

Talk to your financial professional to find out how much guaranteed income a fixed index annuity could generate for you.

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 public. For additional information, including any specific advice or recommendations, visit with your financial professional.

Annuities are issued by Security Benefit Life Insurance Company in all states except New York.

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; are unrelated to and not a condition of the provision or term of any banking service or activity.



# 2019 Membership Meeting Minutes

Quarterly Membership Meeting – April 27, 2019

## Belleville

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

- Colors presented by the **Belleville Fire Department Honor Guard.**
- Pledge of Allegiance.
- Christian Prayer for Blessing led by Secretary Levine
- **Guest Presenter: Belleville Fire Department – Chief Tom Pour**

President Schrepfer introduced Belleville Fire Chief, Tom Pour. A state of the Belleville Fire Department was presented. Chief Pour outlined the changes in technology that will better serve firefighters into the future. Water remains the best fire suppression agent, however, improved safety equipment, machinery, and training techniques allow firefighters a quicker, more efficient alarm response. The implementation of improved technology has raised equipment and training expenditures. Computerized systems have improved pre-fire planning and provided for better choice selection of tactics and strategies along with more effective prevention activities.

- **Guest Presenter: AFFI District 3 Vice President, Adam Ruderman**

President Schrepfer introduced AFFI District 3 Vice President, Adam Ruderman. V.P. Ruderman outlined AFFI President Pat Devaney's activities as a member of the Governor's pension reform coalition. This effort has been identified as a five-year plan to balance all Illinois pension obligations. President Devaney is fighting to preserve local down-state pension board administration while offering an AFFI managed consolidation fund if that becomes a more trending solution. The Illinois Municipal League has proposed managing the consolidated down-state fund, but this scheme is highly opposed by the AFFI.

The AFFI has backed legislation to require secondary employers of firefighters hired back on their day off to pay a portion of the pension costs of the primary employer. The AFFI has identified the liability of the primary employer to provide firefighter benefits that secondary employers are not burden with. In addition, secondary employers benefit from the skill and professional training provided by the primary employers. Also, the AFFI is updating its web-site and Facebook page. AFFI members should follow-through with all sign-up procedures to re-gain access to these applications.

### **1st Order of Business Secretary Minutes:**

Secretary Levine presented the minutes of the January 27th general membership meeting held at the Bloomington/Normal Fire/Police Club House. The minutes were sent to Board members and local chapters in February. No comments, changes, or corrections were received. The minutes were again emailed to Board members just before this April meeting. President Schrepfer requested a motion to accept the January minutes.

**Motion:** With no further comment, corrections, or additions Rujawitz – Belleville made a motion to accept the minutes. Grider – Belleville second the motion. The membership voted unanimous to accept the January 2019 minutes into the file.

### **2nd Order of Business Treasurer's Report**

Treasurer Oaks presented the report of income and expenses for the period of January to April 2019. All report documents were distributed to the membership for review. The membership was reminded that the IARF

has been provided local # 9999 in its association with the AFFI. Treasurer recapped the financial history of the IARF per capita costs with the AFFI back when there were only 250 members. Over the years IARF membership has grown to nearly 1700, but the revenue from advertisement sales has fallen significantly due to the overall economic conditions since 2008. Last year, at the biennial convention, the AFFI passed a resolution to reduce the per capita cost of IARF's state association. The IARF received a much-appreciated per capita cost reduction from the AFFI. IARF Treasurer Oaks works closely with AFFI Secretary Roate to tally the membership roles to identify retirees that continue to pay dues to the AFFI. This allows the IARF to reduce the per capita expenditure for those dual memberships.

A plea was made to the local chapters to consider selling magazine advertisements. Instead of leaving 80% of advertisement sales with the contractors, the IARF and local chapters could benefit from 100% of the advertisement sales revenue. Treasurer Oaks detailed the expenditure categories and identified the avenues of revenue associated with each expenditure. President Schrepfer requested a motion to accept the Treasurer's report for January to April 2019.

**Motion:** McDonald – Collinsville motioned to accept the Treasurer's report and 2019 Budget. Second by Volkman – Belleville. The membership voted unanimous to accept the Treasurer's report.

### **3rd Order of Business • Software Upgrade for Treasurer's Computer**

President Schrepfer requested a motion to authorize \$100.+ for the purchase of Microsoft Office 10 to provide for the automation of the Treasurer's accounting and correspondence activities.

**Motion:** Following further discussion and account of the expenditure, Grider – Belleville made a motion to recommend the \$100.+ software purchase. Douglas – Belleville second the motion. The membership voted unanimous recommend the \$100.+ software purchase.

### **4th Order of Business • Donation to the Handicap Program – EPIC**

President Schrepfer requested a motion to provide a \$500 donation to EPIC (Powering People Inspiring Capabilities). This is an agency that performs the tedious task of attaching labels and sorting the magazine under the U.S. Postal Service guidelines for the IARF. The organization provides education, employment, and residential opportunities to adults with intellectual and developmental disabilities.

**Motion:** By Penn – Decatur to recommend providing a \$500. donation to EPIC. Seconded by Trustee Swierczek – Belleville. The membership voted unanimous to recommend a \$500. donation to EPIC.

### **5th Order of Business • Cubs Tickets – AFFI fundraiser for MDA**

President Schrepfer announced that the AFFI will be offering Cubs/White Sox tickets (game on July 7) as a fund raiser for MDA. The Board discussed purchasing two tickets at \$500, then auction the tickets for a larger donation back to MDA.

**Motion:** By Grider – Belleville to recommend purchasing 2 Cubs/White Sox tickets from the AFFI at \$500 to be auction for a larger donation to MDA. Seconded by Treasurer Oaks – Canton. The membership voted unanimous to purchase the tickets for auction in an effort to gain a larger donation for MDA.

### **6th Order of Business • "Friends of the IARF" (F of IARF)**

President Schrepfer announced that all local chapters will be canvassed for membership sales. The IARF will had a table at the March Legislative Conference to sell Friends of IARF memberships. Drawings for officer appointments for the 2nd year of the "Friends of the IARF" will be held at each of the 4 quarterly meetings starting in July. The membership cards have been redesigned by Unes Printing to include individual information and the chapter responsible for the sale. The Treasurer will distribute the tickets and record persons or chapters holding membership cards. A monetary report will be available for review by the IARF membership at each quarterly meeting.



### **7th Order of Business • New Revenue Proposal for Magazine Ads**

President Schrepfer informed the membership that the telemarketing program does not appear to provide the revenue source as it was able to in the past. Therefore, President Schrepfer has asked Chapter officers for proposals to contact local businesses directly. Under the telemarketer's contract, the IARF can sell six pages of advertisement for 100% of the revenue. At present, the telemarketer keeps nearly 90% of the revenue and the IARF receives 10% at decreasing amounts and under late payment dates. Treasurer Oaks identified a cost-saving for the IARF to reduce the high price of auditing fees through direct advertisement sales that do not require a professional accounting review. Local chapters could receive an agreed upon percentage of revenue through the direct sale advertisement within their communities.

### **8th Order of Business • AFFI Website and the IARF Webpage and Facebook Page**

President Schrepfer reminded the Board of a link from the IARF webpage to the AFFI website is now functional. The AFFI website has had a total re-construction with many improved features. There is a general information area for the public and a private section for the membership. The site administrator is cautious about information copied from the private section due to confidential restrictions. There are Facebook pages for both the AFFI and the IARF with all the meetings and conference notifications.

### **9th Order of Business • Golf Event Report**

Vice-President Bode reported that the Joliet chapter has scheduled the Golf Tournament on September 4th (first Wednesday) at the Inwood Golf Course in Joliet. Shot-gun T-off time is at 10:am. The official name for the annual golf event is the: "Illinois Association of Retired Firefighters Annual Earl Levine Memorial Fire Service Golf Classic". A golf cart, 18 holes, dinner, and prizes at an entry fee of \$100. per golfer. Also interested parties can sponsor a hole for \$100.

The Board agreed that a letter of understanding will be sent to all chapters explaining the Executive Board's desire toward hosting a successful golf event. Peoria is interested in hosting the 2020 Golf Event and will present a motion at the Annual meeting in July.

### **10th Order of Business • Nominations for 2020 April Meeting**

President Schrepfer ask for nominations from the floor for local chapters wanting to host the April 25, 2020 quarterly meeting. The Belleville chapter was the only nomination from the floor. Earlier in the month Alton had made an offer to host the spring meeting, but there were no Alton nominations raised from the floor.

**Motion:** Grider – motioned to accept the Belleville nomination. Second by Douglas – Belleville. The membership voted unanimous to accept the Belleville location for the April 2020 quarterly meeting.

### **11th Order of Business • Clothing Report**

Trustee Swierczek reported that the clothing inventory is being updated with new sizes and styles (long sleeve T-shirt).

Census: 26 Attendees representing from 7 local chapters

### **Last drawing of the 1st round of "Friends of IARF" officers' selection**

- Trustees @ \$25.: Mark Sanders, Randy Simpson, Deb Smith, Joliet Retired Firefighters, Pat Kelly, and Mike Brooks
- 3rd officer @ \$100.: John Bruno
- 2nd officer @ \$250.: John Morris
- 1st officer @ \$500.: Bill Mitchell

**Motion to adjourn by Grider - Bellville. Seconded by Trustee Fardell.**

**Motion to Adjourn - Passed by voice vote – unanimous at 1:17 pm.**

### **Quarterly Meetings:**

Summer: July 27, 2019 Peoria • Fall: October 26, 2019 Evanston

Winter: January 25, 2020 Bloomington • Spring: April 25, 2020 Belleville

The April 27, 2019 General Membership Minutes respectfully submitted: Mike Levine, IARF Secretary

# 2019

Quarterly Membership Meeting – July 27, 2019

# Peoria

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

• Pledge of Allegiance.

• Christian Prayer for Blessing: Brother Ed Arambasich, D.F.M.

• **Honored Speaker: Pat Devaney, AFFI President**

President Schrepfer introduced AFFI President Pat Devaney. President Devaney extended appreciation to the Peoria Firefighters for assisting with hosting the meeting and all the support they provide to the AFFI. President Devaney introduced the Central Legislative Representative, Chuck Sullivan, who will provide an update of the state congressional activity.

Representative Sullivan gave a report on the 101st session of the Illinois General Assembly. After the last state election, there were 35 new legislative members that the AFFI had to reach-out to. The AFFI was successful in promoting the passage of an increase in the line-of-duty survivor benefit. Also, a Chicago firefighter can now transfer pension contributions to a downstate department after leaving Chicago to work elsewhere. New legislation has been signed into law that will provide newly-hired firefighters with a one-hour presentation of the history of the AFFI and their local union to win job protections and benefits for them and their families.

President Pat Devaney provided a brief "state-of-the-AFFI" report. The AFFI just completed organizing their 225th local. There are now over 15,000 members of the AFFI. Newly elected AFFI Vice-President At-Large, Luke Howieson, was given credit for full-filling his campaign promise to bring many additional educational programs to local union officers. The pay-off has generated pay increases averaging 2-1/2 % across the board. In other quarters, municipal pension contributions have been secured and grants provided to block lay-offs in vulnerable communities.

More work is needed to return staffing numbers back to safer levels in some communities. The previous governor set priorities to reduce firefighter pension and job benefits. Prospects to return benefit levels to quality standards and assure pension security is expected under the present state administration. The AFFI is working to maintain collective bargaining safeguards, worker's injury compensation, workplace safety, and salary/benefit levels.

Devaney announced that Governor Pritzker has placed Pat Devaney on a pension board committee developing solutions for funding pensions across the state. This should be a positive direction that will allow the AFFI a seat at the table and eventually lead to correcting the Tier II pension system. President Devaney explained how the Tier II pension system interferes with effective fire team operations and impedes public safety. Also, the AFFI is considering proposals to incorporate local pension investment into a larger product that could generate a 70% funding level for all local pension funds. At the same time, governance and administration would stay at the local level. President Devaney took questions from the membership and received a strong show of appreciation from all in attendance.

### **1st Order of Business Secretary Minutes:**

Secretary Levine presented the minutes of the April 27th general meeting held at the C.K. & L. Country Club in Belleville. 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 fall magazine just before the October meeting. No modifications were requested.

**Motion:** With no further comment, corrections, or additions Ken Sylvester-Bloomington made a motion to accept the minutes. Kent Tomblin-Peoria second the motion. The board voted unanimous to accept the April 27, 2019 minutes into the file.

### **2nd Order of Business Treasurer's Report**

Treasurer Oaks provided the membership with the account balances, summary of deposits and expenditures for the General Fund and the Building Fund, a summary of the magazine sales, and a budget report for the last quarter. The overall financial health of the I.A.R.F. appears to be improving but revenue has not reached the historic levels of the 1980s or 1990s.

The rate of advertisement sales continues at a slow pace. This may be due to a combination of the overall economic condition and the public not responding to telephone solicitation. The second year of the "Friends of the IARF" ticket sales have not reached the level of the first year, but is expected to be better than break-even. The per-capita expense to the AFFI as been reduced through an agreement with the AFFI not to charge for retirees paying dues at the active rate through their local union. Overall, the costs have been reduced but revenue has not reached sizable levels.

Treasurer Oaks maintains an open line of communication with the AFFI office to identify new retirees and receives (active) retiree updates on a regular basis.

**Motion:** With no further comment, corrections, or additions Ron Gannon-Evanston made a motion to accept the Treasurer's Report. Ron Fowler-Bloomington second the motion. The board voted unanimous to accept the April 2019 Treasurer's report into the file.

### **3rd Order of Business • Honor Wayne Stout and "Dude Meisinger Trustee Emeritus**

In 2001 at the Belleville quarterly meeting, the general membership unanimously elected Wayne Stout as a Trustee of the Illinois Association of Retired Firefighters. President Schrepfer announced the presentation of Trustee Emeritus proclamations for Wayne Stout and Darrell "Dude" Meisinger. The General Membership extended a hearty round of applause for the dedicated service of our two Executive Board officers. Declarations are posted on pages 53 and 54.

### **4th Order of Business • Changes in the Production of IARF Magazine**

President Schrepfer presented a review of the magazine status and the process of editing, producing, and distribution to the membership. UNESCO located in River Grove, IL. has been the publishing agent and Prime Projects is the advertisement solicitor for the past several years. The volume of advertisement sales lingers at very low levels. Due to the low sale levels, UNESCO informed President Schrepfer that they no longer deduct their 5% from sales. Treasurer Oaks reported that contracts to sell advertisement will expire in 10 months and by the end of this year the IARF will not renew sale contracts for advertisement.

The call went out to the local chapters to sell advertisements that could greatly support their operating expenses. The Executive Board continues to await all replies in this matter. Treasurer Oaks stated that revenue generated by the local chapters would provide a significant benefit for both the IARF, AFFI, and the local chapters. The State of Illinois does not require a professional audit when an organization generates income from within. The net result provides a substantial cost saving. Advertising clients are more responsive to support a publication when the principal group is soliciting over a paid marketing contractor.

Another option, to reduce costs, would be to produce the magazine or a smaller newsletter on an electronic format of some type. Additional savings could come from a much smaller publication and reduced mailing costs. Some physical magazines would be needed for public review by political friends along with older retirees and survivors. The whole purpose of the magazine is to keep members informed and our political friends aware of our organizational vitality.

Alternative measures are being considered, with input requested from all sources. The IARF intends to be more than a social organization. The purpose of our association extends to the protection and vigilant watch over the retirements and benefits of our fire service families. There are costs associated with this activity and the revenue sources of past decades are not keeping-up with the demands of today.

President Schrepfer provided a review of the marketing process that is presently under contract with the IARF. Treasurer Oaks reported on the inefficiencies of the current fund-raising contractors and the late payments that place the audit in question. The Board will continue to actively research all alternatives to generate revenue. All recommendations from the membership will be welcomed.

Mike Doyle - Peoria asked if the "Friends of the IARF" was able to cover the cost of the magazine. In discussion it was recognized that revenue from the "FoIARF" only brings in about 1/3 of the cost of the magazine. Reduction of the magazine size to reduce processing costs could be justified.

Discussion from the floor recommended an electronic format for the magazine to save on printing and mailing. President Schrepfer agreed and said that Unes Printing could give us the ability to do an electronic format along with hard copy issues for those that do not have access to electronic devices. Such a process has the potential for significant production savings.

President Schrepfer announced that the Board has decided to end all marketing contracts with UNESCO, Prime Projects, and any associate fund-raising contractors by December 31, 2019. The general membership indicated their approval.

### **4th Order of Business • Cost Reduction Proposals**

President Schrepfer stated that the Board is considering program changes that could reduce operating costs. Possible reduction of the quarterly meeting schedule to one meeting in each of the three regions of the state. However, any change to the number of meetings would require a by-law change. Should the Board move to change the number of meetings a motion should be presented to membership, and a notice would sent to the local chapters. A vote of the membership to make that change could be taken at the next meeting. The Board is open to recommendation of the membership.

### **5th Order of Business • "Friends of the IARF" (FoIARF)**

President Schrepfer announced the IARF is now into the second-round of membership sales. Treasurer Oaks stated that all persons with books of tickets are recorded. Discussion centered around questions about the purpose of the tickets. Treasurer Oaks stated that all inquiries were given a full explanation. The break-even point is at 400 tickets, and that benchmark has been reached. There are several books of tickets still not turned-in.

### **The Selection of "FoIARF" Officers:**

\$25. Trustees: Nick Isaac-Bloomington, Hal Carlson-Aurora, Belleville Local 53, Chris Fardell-Pekin, Dave Kaptain-Elgin, and Bob Surinak-Joliet. \$100. Exec Board: Brad North-Mindota.

\$250. Exec Board: Elda Hill-Jacksonville. \$500. Exec Board: L. Mores-Shurewood

### **6th Order of Business • Golf Event Report**

Vice-President Bode reported that the 10:00 start time and date of September 4th at the Inwood Golf Course in Joliet remain the same as stated last. Treasurer Oaks reminded the membership that this is the "Illinois Association of Retired Firefighters Annual Earl Levine Memorial Fire Service Golf Classic."

No bids were made for the 2020 Golf Classic.

### **7th Order of Business • Web-Page, Facebook Site, and IARF Clothing**

President Schrepfer reminded the membership that there is a web-page and a Facebook site. All members are encouraged to use. Also, Trustee Swierczek has several IARF logo items for sale and available at each meeting or contact Joe at: joe@riskstrategies.net



### 8th Order of Business • Chaplain Up-date

President Schrepfer introduced Brother Ed Arambasich, D.F.M. of St. John Friary – Joliet as the new chaplain. Brother Ed informed the Board that he comes from a fire service family and has been a chaplain in the fire service for several years in New Orleans and Joliet, and Quincy. He has experience in Critical Incident Counselling and will be conducting a workshop for first responders.

### 9th Order of Business • Quarterly Meetings

The next four quarterly meeting have been set. October 26, 2019 – Evanston.

January 25, 2020 – Bloomington.

**Motion to Adjourn:** was requested by President Schrepfer and made by Trustee Fardell.

Seconded by Trustee Smith Passed by voice vote – unanimous at 1:00 pm.

56 members in attendance

The July 27, 2019 General Meeting Minutes reviewed by the Executive Board and respectfully submitted to the local chapters on September 3, 2019:

Mike Levine, IARF Secretary

# ELGIN MEMORIAL 2019



I.A.R.F. EBoard

## Smokey The Bear



The most successful public relations campaign ever in the United States to feature an animal, according to surveys, is Smokey the Bear, who is known not only to legions of children, but to virtually every American.

A cooperative nationwide wildfire prevention program was initiated in 1942, during World War II, with the involvement of state foresters, The Forest Service of the U.S. Department of Agriculture, and the Wartime Advertising Council.

In 1945 they circulated a poster featuring Smokey the Bear, and the rest is history.

Since the campaign began, wildfires have dropped dramatically, including the total acres burned, and the lovable, yet authoritative Smokey Bear has been a huge success.

The slogan, "Only You Can Prevent Forest Fires," coined in 1947, has been so effective that it is still in use today, along with the added slogan, "Smokey's Friends Don't Play With Matches." Smokey's messages are taken very seriously by children, who remember Smokey's admonitions.

All 50 states participate in the Smokey Bear Junior Forest Ranger Program, as do Canada and Mexico, but south of the border Smokey has a different name. There he is "Simon El Oso," (Simon The Bear).



Elgin Memorial 2019



Elgin Memorial 2019



Elgin Fill The Boot - Larry Judkin



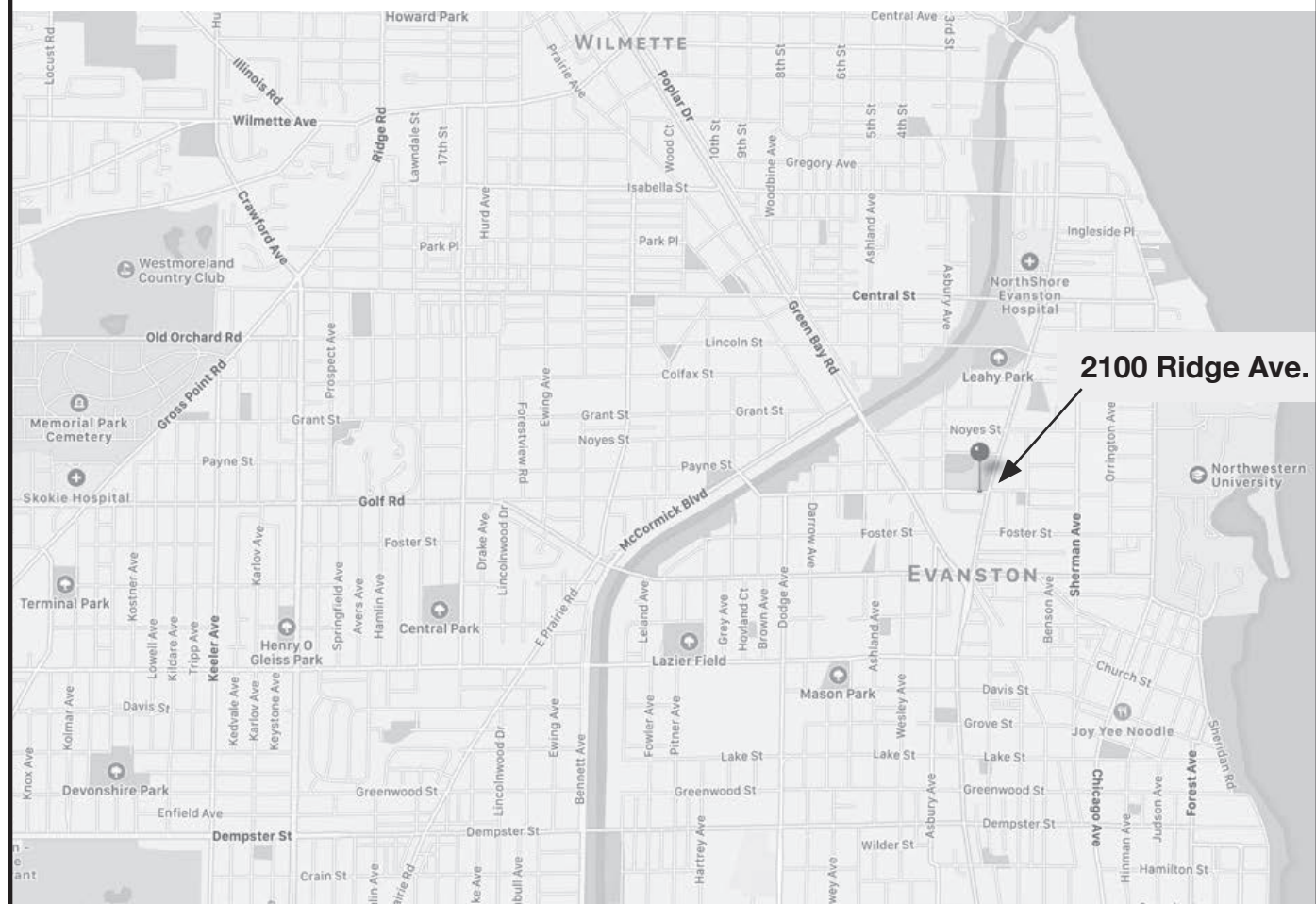
# Evanston Quarterly Meeting

## October 26, 2019

Saturday 12:00  
noon

**Evanston City Hall 2100 Ridge Avenue**  
(Fourth floor - Parasol Room - Elevator Access)  
**Evanston, Illinois 60201**

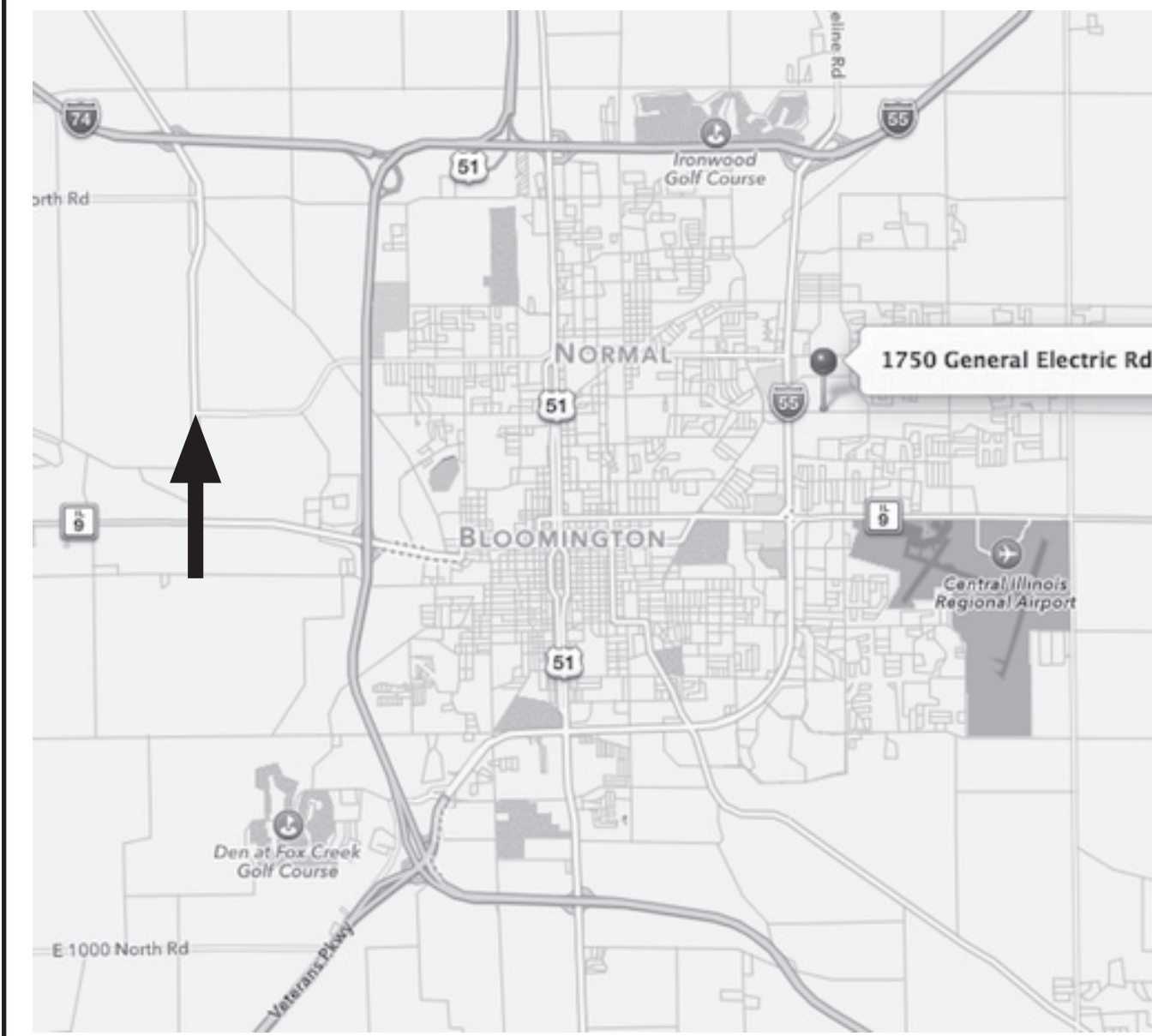
Details: Ron Gannon  
847-966-7665



# I.A.R.F. 1st Quarter Meeting on Saturday • January 25, 2020

Bloomington/Normal  
Union Park  
1750 General Electric Rd.  
Bloomington, Illinois 61704

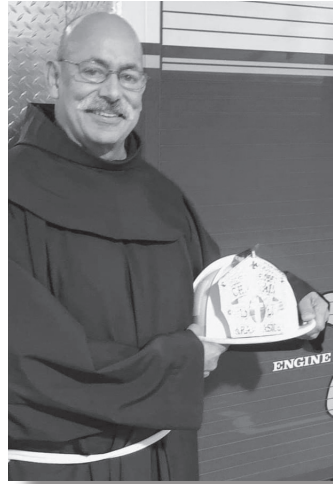
Meeting Times:  
Board 10:AM  
General Members  
12: Noon





# Chaplain Message

Ed Arambasich, OFM - Joliet Fire Chaplain



Dear Friends,

Today is a bright and beautiful day in Joliet, IL; the sun is shining and the birds are singing. What a great way to begin the day and a letter to each of you!

When I was asked to write a letter to all of you, at first I was a little apprehensive about the request. Why? Because I am not a great writer. I am more a person who likes to sit and just talk; putting my thoughts on paper is hard because those who know me know that my thoughts are faster than my writing them down could ever be. With that, I will try to slow up and reflect on what it means to be a person who is part of a splendid ministry such as a Fire Chaplain!

So, I thought I would start out by writing about how my day begins each morning. It starts around 6:00 a.m. I wake up and I truly thank God for another day to labor in his earthly workshop! After my time with cancer, I was given another chance to serve God with the help of my awesome doctors, my Franciscan brothers, my firefighters and family and friends backing me each day with constant prayer. I was led to believe in the love of God and the love of my neighbors, but it took my sickness to realize that true love and prayers will heal you from the heart!

I also want to give a big “shout out” at this time to Blessed Father Augustus Tolton who was my intercessor from heaven. I believe it was through his intercession that I was freed

to keep going and to continue to work in God’s caring world! The Pope will soon make him a saint, a great one at that! Pray to him for the healing of mind and soul; he will help you!

After I get up from my rest and thank God for another day, I do the usual to prepare myself for the day with making my bed. That is my first job—makes the bed. Making the bed helps me hear God’s voice telling me what the agenda of the day will be. After my shower, I dress and go down and greet the brothers in the kitchen, and then I am off to church for Morning Prayer. I play the organ for the Liturgy of the Hours which is the official prayer of the Church outside the Liturgy of the Eucharist, the most perfect act of prayer. We just started to sing the psalms, and it has been a wonderful way to slow up the pace and to hear the voice of God in a different way as He reveals Himself in the psalms.

After Morning Prayer, back to the kitchen for coffee and the newspaper, and then off to my office to look at e-mail, etc. I try each day to send a prayer to my firefighters and others a prayer and maybe something in my blog. ([firemen63.blogspot.com](http://firemen63.blogspot.com))

I am the guardian of our Franciscan Fraternity (captain in firefighter language); so I have all kinds of responsibilities. Being a guardian is truly a blessed gift; it’s a position of great service to the brothers and to the people of God in our parish community. I try my best to make sure we have a nice home to live in. I go shopping like anyone else would do for the kitchen. I am blessed to have Father Lawrence to do our books because I am not so good with numbers and accounting. I have ADHD and dyslexia, a great combination for

an accounting disaster! So I am blessed to have Father Lawrence help me out with this part of the guardianship of the fraternity. One thing I have learned in all my years as a friar, the brothers want you to grow in your gifts, and I have done that with their help!

I also am the chaplain for the Joliet Fire Department of which I am so proud! The firefighters are my true joy; they bring out the best in me and humble me in many ways. I have learned so much from them, especially when you may need to care for someone that is difficult to reach out to when sick, injured, or unruly during an emergency situation. I try each day to visit one or two firehouses; we have nine altogether. I bake for them as well. Each year we have a special blessing on the feast day of Saint Florian, May 4, who is their patron saint. I bless them and each fire truck and ambulance they use for the care of others. They have a motto, “Guardians of life and property.” A blessed motto to live by!

I try to spend one hour a day away from the friary. Sometimes it’s two hours depending on where my car takes me. I love to go to a town nearby called Wilmington, IL. They have a great area that is right on the Kankakee River. I take my chair, water, and a book to pray and to thank God for all that he has given me. It’s a great time to talk to God and to myself, to hear myself and my own needs. Talking to yourself can be therapeutic; you can learn about yourself! You can’t fool yourself or God; you are truly faced with honesty, humility, and challenges to work on.

After I return to the friary, I love to watch a pre-taped program: “The View” with Whoopi Goldberg. I love her so much; she has challenged me in so many ways. Years ago it was Oprah. God has been good to me with these great talk shows; it helps me in my struggles in life, health, and prayer.

At 5 p.m. the friars get together for evening prayer in the church; sometimes parishioners will join us. Then off to eat something for supper! Then maybe off to a firehouse for a pastoral visit.

Around 9:30 p.m. we get together to watch the news, then off to bed. Before I go to sleep, I thank God for all the people I have encountered throughout the day, and I pray for all my brothers, family and firefighters, former students and all those who asked for prayers.

Thank you for hearing me out, and I hope that this letter brings you peace and joy even in the midst of our aging, and for some suffering from illness. I learned so much in my sickness, multiple myeloma (blood cancer). I learned that I can’t do it on my own for inner healing; I need others as well to walk with me and to pray for me! Please be assured of my prayers for each of you and know that we are all walking with God! Ask the Blessed Virgin Mary to send you peace and inner joy when you are suffering; it really does work!

Peace and all good,  
Brother Ed Arambasich, OFM  
Joliet Fire Chaplain  
Cell: 217-316-4335  
Blog: [firemen63.blogspot.com](http://firemen63.blogspot.com)  
Email: [ej1951@gmail.com](mailto:ej1951@gmail.com)



Joliet Fire Department and Chaplain.



# **TECH AUTO** **SERVICE**

650 Ogden Avenue  
Downers Grove, IL

# **RILEY'S** **VARIETIES**

3644 Ridge Road  
Lansing, IL 60438

# **McMahon & Company**

**Financial Management  
& Planning | Accountants  
Tax Consultants & Advisors.**

117 Washington Road  
Lake Forest, IL 60045

# **MCS Insulation Incorporated**

MCS Insulation located in Alsip, Illinois. Primarily operates in Plastering, Drywall, and Insulation industry within the Construction. Special Trade Contractors sector.

**5830 W. 118th Street  
Alsip, IL 60803**



*Elgin 4th of July*

# **Y JOHNSON** **Plumbing – Chicago**



**6419 S. Hoyne Avenue  
Chicago, IL 60636**



*Elgin Chapter*

## **Building Your New Brotherhood** **By: Jada Hudson, MS, LCPC, CADC**

First responders often complete their years in the service and turn around to an onslaught of personal life changes. The combination of events that pile upon one another— the job change, change in finances, change in sleeping habits, changes in relationships, sometimes a change in residence, sometimes a personal injury or illness... and the list goes on – can become suffocating for retirees! That's because each of these changes comes with its own set of stressors.

In 1967, psychologists Holmes and Rahe developed the Social Readjustment Rating Scale (SRRS) to quantify the levels of stress precipitated by various major life changes. They assigned a number of "Life Change Units" (LCU) to each of the major life changes to help individuals identify which changes were more overwhelming and consumed more emotional energy than others.

The top of the list is death of a spouse at 100 LCUs. Personal injury or illness at 53 points. Change in financial state is 38. Change to a different line of work is 36. Outstanding personal achievement is 28. Change in living conditions is 25. Change in working hours or conditions is 20. Change in residence is 20. Change in social activities is 18. Change in sleeping habits is 16. Change in eating habits is 15. If you would like to take the test yourself, you can find a simple version here: <https://www.stress.org/holmes-rahe-stress-inventory-pdf>

Research has shown undeniably that when a person experiences a high number of Life Change Units (300 points or more) within 1-2 years, the person has a significantly increased likelihood of experiencing both physical and mental health problems, including, "breakdown" and depression. So, what can a first responder do to weather the storm of life change at the start of retirement?

Build a new brotherhood.

You may not have all the same people in your daily life that you had when you were working, but you do still need a strong circle of friends. Family relationships are important, but you can't survive without friends (Chen & Feeley, 2014)! In a study of 6,418 retirees from 2008-2016, retirees' spousal relationships had the strongest impact on their mental health, and their friendships had the second strongest impact, stronger than the individual's other family members (Lee & Szinovacz, 2016)!



Friendships alleviate loneliness, provide emotional and social support, give individuals companionship and someone to participate with in mutual interests, open up an opportunity to talk about things that are close to your heart, and offer encouragement to continue to take care of yourself (Blieszner, Ogeltree, & Adams, 2019). This connectedness brings meaning to older adults, which is a crucial ingredient in wellbeing in the second half of life.

Remember, you didn't retire to spend the rest of your life doing nothing all by yourself. You retired to embrace a new life of freedom and flexibility to enjoy the things that interest you and people around you! So take advantage of the time you have and intentionally surround yourself with a new set of social connections to support, challenge, play, and go forward with you. This doesn't mean you stop being friends with the brotherhood you've known all these years. It just means finding a new set of relationships to surround yourself with, so that you can ground yourself to ride out major changes.

Maybe it's a local softball league. Maybe it's a men's group at church. Maybe it's a group of other retirees, who you get together with for coffee once a week. Maybe it's an organization you start volunteering with. Maybe it's a new job and set of co-workers you develop trust with. Whoever it is for you, do whatever you need to do to find them because your retirement years will be absolutely transformed by the people you spend them with!

#### References:

Blieszner, R., Ogeltree, A.M., & Adams, R.G., (2019, Mar. 30). "Friendship in Later Life: A Research Agenda." *Innov Aging*; 2019 Jan; 3(1): igz005. doi: 10.1093/geroni/igz005

Chen Y., & Feeley T. H. (2014). Social support, social strain, loneliness, and well-being among older adults: An analysis of the health and retirement study. *Journal of Social and Personal Relationships*, 32, 141-161. doi:10.1177/0265407513488728 [Google Scholar]

Holmes, T.H., and Rahe, T.H. (1967). "The Social Readjustment Rating Scale," *Journal of Psychosomatic Research*. 11:213.

Lee H.J., & Szinovacz M. E. (2016). Positive, negative, and ambivalent interactions with family and friends: Associations with well-being. *Journal of Marriage and Family*, 78, 660-679. doi:10.1111/jomf.12302 [Google Scholar]

### ***FARM & FLEET***

4725 W. State ♦ Rockford, IL

### ***SBK BUILDING RESTORATION***

145 Tower Drive ♦ Burr Ridge, IL 60527

## **2019 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

**Brad Westrom**  
(630) 306-6403  
607 Fox Trial Dr.  
Batavia, IL 60510  
brad.westrom@gmail.com

Vice President

**Ray Pfeiffer**  
(630) 606-3994  
610 Peace's Ford  
Oswego, IL 60543  
rwp99@comcast.net

Secretary/Treasurer

**Mike Zelensek**  
(630) 859-8710  
233 S. Commonwealth Ave.  
Aurora, IL 60506  
amfires@aol.com

**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 captslly00@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 are held at the #2 Fire Station, Hamilton Road.



## 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

**Mike Bessette**

(815) 439-1865

4711 Galway Rd.

Joliet, IL 60431-8674

mjb53@comcast.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

**Phil Hodak**  
905 S. Evergreen Ave.  
Kankakee, IL 60901  
(815) 370-5998  
hodak58@gmail.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

**Ed Whittington**  
(815) 332-4375  
4639 Lindbloom Lane  
Cherry Valley, IL 61016

Secretary

**Deborah Hudson**  
(815) 637-1192  
2315 Harlem Crest Rd.  
Loves Park, IL 61111  
rockfordretiredfirefighters@gmail.com

Treasurer

**Lyn Pond**  
10561 Harrison Ct.  
Roscoe, IL 61073

**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

**Wayne Stout**  
(309) 795-1095  
16509 99th Ave. West  
Illinois City, IL 61259  
mlp614@aol.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**  
ltfpfd@yahoo.com

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

# MM

## M Northwestern Memorial<sup>®</sup> HealthCare

TODAY, AS IN THE PAST, WE PROVIDE LEADING-EDGE,  
COMPASSIONATE CARE THAT HONORS AND FULFILLS  
EVERY PATIENT'S UNIQUE NEEDS.

NORTHWESTERN MEMORIAL HEALTHCARE  
FOCUSES ON THE IMPORTANCE  
OF SUPERB CLINICAL CARE.

**541 Fairbanks Court  
Chicago, IL 60611**





**YOUR SOURCE FOR EXPERT AUTO REPAIR**

**WHETHER YOUR VEHICLE NEEDS MAJOR OR MINOR REPAIR, COUNT ON THE FAMILY-OWNED SJM AUTOWERKS TO PROVIDE YOU WITH EXPERT WORK AT A FAIR PRICE.**

**OUR TEAM OF TECHNICIANS HAVE THE KNOWLEDGE AND TOOLS TO GET YOUR VEHICLE FIXED IN NO TIME.**

**PROFESSIONAL AUTO REPAIR AND RESTORATION SERVICES**

**FREE ESTIMATES AND QUOTES | 30+ YEARS OF EXPERIENCE | ASE-CERTIFIED TECHNICIANS**

## **SJM AUTOWERKS**

**6215 FACTORY ROAD ♦ CRYSTAL LAKE, IL 60014**

## **RICH'S DELICATESSEN & LIQUORS**



**857 N. Western Avenue  
Chicago, IL 60622**

## **STANG KELLY WINE & LIQUOR**



**712 W. Jefferson Street  
Joliet, IL 60435**



## **GURTA ELECTRIC**

**77 W. Seegers Road  
Arlington Heights, IL 60005**

## *Utopia Nail Salon*



*5743 W. Belmont Avenue  
Chicago, IL 60634*

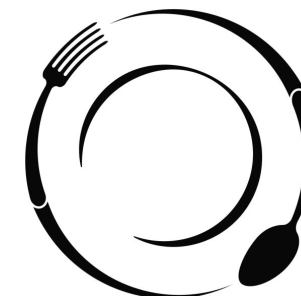


*Lowe's Home  
Improvement*

**2801  
South Springfield  
Rockford, IL**

## **ROKA AKOR**

steak | seafood | sushi



**450 N. Clark Street  
Chicago, IL 60654**

**MAJESTIC SPRING  
INCORPORATED**

1390 JARVIS AVENUE ♦ ELK GROVE VILLAGE, IL 60007

**ECHELON COMPUTERS**

7510 VIRGINIA ROAD ♦ CRYSTAL LAKE, IL 60014

**THAI CUISINE**

1933 S. PLUM GROVE ROAD ♦ PALATINE, IL 60067

**THIPI THAI RESTAURANT**

25 W. CALENDAR AVE ♦ LA GRANGE, IL 60525

**PEPE'S MEXICAN RESTAURANT**

4431 211TH ST ♦ MATTESON, IL 60443

**IVAN AUTO CARE**

4448 SOO LINE LANE ♦ SCHILLER PARK, IL 60176

**BLACKVELVET CORP**

3655 GABRIELLE LN #1423 ♦ AURORA, IL 60504

**VAZQUEZ MUFFLER  
& BRAKES**

726 W LAKE ST ♦ ADDISON, IL 60101

**CHIP MONK'S RESTAURANT**

438 W. DIVERSEY PARKWAY ▪ CHICAGO, IL 60614

**BUDRECK TRUCK LINES, INC.**

2642 JOSEPH COURT ▪ UNIVERSITY PARK, IL 60484

**PALOS BEHAVIORAL  
HEALTH PROFESSIONALS**

11800 S. 75TH AVE ▪ PALOS HEIGHTS, IL 60463

**TRUE FAMILY AUTO REPAIR**

MELROSE PARK, IL 60160

**SCOTT T'S AUTO REPAIR**

ELGIN, IL 60123

**REGAL TRAVEL & CRUISES**

DOWNERS GROVE, IL 60515

**U STYLE HAIR SALON**

DOWNERS GROVE, IL 60516

**COLD STONE CREAMERY**

HOMewood, IL

**FRANKLIN'S FRAMES AND ART**

SYCAMORE, IL 60178

**WORLD'S MONEY EXCHANGE**

CHICAGO, IL 60601

**DMN INVESTMENTS**

CHICAGO, IL 60640

**BEA'S WOK N ROLL**

DEKALB, IL 60115

**JACK & BARBARA JANUSEK**

WESTERN SPRINGS, IL 60558

**MANSKE DIECKMANN THOMPSON**

CHICAGO, IL 60640

**LAKESIDE INTERNATIONAL AUTO SERVICE**

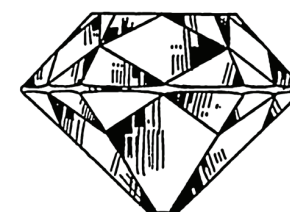
CHICAGO, IL 60640



Grave Flags



**ELEGANCE USA  
10075 S. 76TH AVENUE  
BRIDGEVIEW, IL 60455**



**OAK PARK DIAMONDS  
101 S. MARION STREET  
OAK PARK, IL 60302**



**BEACON INCORPORATED  
12223 S. LARAMIE  
ALSIP, IL 60803**

**PRECISE  
PRODUCTS**

PO Box 310  
WARRENVILLE  
IL 60555



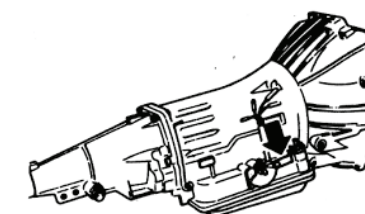
**6750 ROUTE 53  
WOODRIDGE, IL 60517**

**TWIN DRAGON  
RESTAURANT**

**9046 W.  
GOLF ROAD  
NILES, IL 60714**



**MR. TRANSMISSION  
104 BROOK COURT  
BOLINGBROOK, IL 60440**



**WALKERS  
CHAR HOUSE  
8 W. GARTNER ROAD  
NAPERVILLE, IL 60540**







7206 LEMONT ROAD  
DOWNERS GROVE, IL 60516

**LRM  
Plumbing Corporation**

126 Toughy Court  
Des Plaines, IL 60018

**LRM Plumbing Corporation is a  
FULL service company specializing  
in ALL aspects of plumbing.  
Commercial and Residential**



3850 MANNHEIM RD  
FRANKLIN PARK, IL 60131

**TOGERSON  
FINANCIAL  
GROUP**



56 W. PALATINE ROAD  
PALATINE, IL 60067

**SOUTH TOWN  
REFRIGERATION**

10450 W. 163RD PLACE  
ORLAND PARK, IL 60467

**HD PETROLEUM**  
1100 W. STEARNS DRIVE  
BARLETT, IL 60103

**POLSON'S NATURAL FOODS**

960 MAIN STREET  
ANTIOCH, IL 60002

**MCS INSULATION INC.**

5830 W. 118TH STREET  
ALSIP, IL 60803

**J.J. PEPPERS**  
10400 W. FULLERTON  
MELROSE PARK, IL 60164

**MAHLER'S SERVICE**

3627 W. 216TH STREET  
MATTESON, IL 60443

**PEDIATRIC DENTAL  
SPECIALIST**

6305 W. 95TH STREET  
OAK LAWN, IL 60453

**S & S METALS RECYCLERS**

336 E. SULLIVAN ROAD  
AURORA, IL 60505

**AMBROSINO'S ITALIAN  
MARKET & DELI**

20495 S. LAGRANGE  
FRANKFORT, IL 60423

**UTOPIA NAIL SALON**

5743 W. BELMONT AVENUE  
CHICAGO, IL 60634

**XANDO CAFE**

8729 W. 95th Street  
Hickory Hills, IL 60457

**FARM & FLEET**

1300 DeKalb Avenue  
Sycamore, IL

**OTOBO SUSHI & BAR**

477 S. Weber Road  
Bolingbrook, IL 60490

**THE CENTER**

12700 Southwest Highway  
Palos Park, IL 60464

**LA VOUTE BISTRO & BAR**

234 Ridge Road  
Homewood, IL 60430

**THE FOOD MOVEMENT CO**

17 N. Union Street  
Elgin, IL 60123

**ARYA SOUNDS**

9206 Oketo Avenue  
Morton Grove, IL 60053

**THE SWEET OASIS**

7549 W. Montrose  
Norridge, IL 60706

**A ONE TRANSMISSION**

330 West Stone Road  
Villa Park, IL 60181

**SUSI'S DREAM CAKES**

5203 STATE ROAD ♦ BURBANK, IL 60459

**BRIDGEVIEW INN**

10030 S. HARLEM AVE ♦ BRIDGEVIEW, IL 60455

**RICKSON GRAPHIC SOLUTIONS LTD.**

161 CANTON FARM ROAD ♦ LOCKPORT, IL 60441

**T & L MANUFACTURING**

P.O. Box 790 ♦ AURORA, IL 60507

**HOUSE CENTER REALITY**

6324-25 W. 87TH STREET ♦ BURBANK, IL 60459

**GENEVA SEAL INCORPORATED**

112 E. OAK STREET ♦ CHICAGO, IL 60611

**SUSHI UKAI**

1208 W. CALENDER ♦ LA GRANGE, IL 60525

**ASIAN TOKYO**

1655 ALGONQUIN RD ♦ ROLLING MEADOWS, IL 60008

**MASTER BUILDING SERVICES**

MIDLOTHIAN, IL 60445

**GERARD SCHREMENTI**

2154 MAIN STREET ♦ MATTESON, IL 60443

**FULLER'S SERVICE CENTER**

102 W. CHICAGO AVE ♦ HINSDALE, IL 60521

**O'HARE TOWING**

2424 WISCONSIN AVE ♦ DOWNERS GROVE, IL 60515

**BODYWORKS**

1060 LAKE STREET ♦ ROSELLE, IL 60172

**PEPE'S MEXICAN RESTAURANT**

470 W. LINCOLN HWY ♦ CHICAGO HEIGHTS, IL 60411

**SCHWALLER INSURANCE AGENCY**

15440 S. HARLEM AVE ♦ ORLAND PARK, IL 60462

**JASON MEHESS D.C. P.C.**

16345 HARLEM AVE ♦ TINLEY PARK, IL 60477

**NEWSOM & ASSOCIATES**

200 RAVINIA PLACE ♦ ORLAND PARK, IL 60462

**JOE & FRANK'S**

8720 S. RIDGELAND ♦ OAK LAWN, IL 60453

**OMAR K. YEUNG D.D.S.**

22117 GOVERNORS HWY ♦ RICHTON PARK, IL 60421

**GLADE ENTERPRISES**

702 W. MAIN ST ♦ WEST FRANKFORT, IL 62896

**SUBURBAN DOOR CHECK & LOCK SERVICE**

415 OGDEN AVENUE ♦ WESTMONT, IL 60559

**PASINDO BROTHERS CORP.**

14127 S. LONGVIEW LANE ♦ PLAINFIELD, IL 60544

**DAVIS EYECARE ASSOCIATES**

4663 W. 95TH STREET ♦ OAK LAWN, IL 60453

**CAMINO VIEJO**

19941 S. LA GRANGE ROAD ♦ FRANKFORT, IL 60423

**KIWANIS TRUCKING INCORPORATED**

555 W. TAFT DRIVE ♦ SOUTH HOLLAND, IL 60473

**PRIYA INDIAN RESTAURANT**

939 W. WISE ROAD ♦ SCHAUMBURG, IL 60193

**HINSDALE FOOD MART**

5827 S. MADISON ♦ HINSDALE, IL

**SPECIALIZED STAFFING SOLUTIONS**

15020 S. CICERO ♦ OAK FOREST, IL 60452

**DUETT COMPANY**

6807 MAPLE COURT ♦ BRIDGEVIEW, IL 60455

**GUYER & ENICHEN P.C.**

ROCKFORD, IL 61114

**COOK CORK & FORK**

PALATINE, IL 60067

**GLADE ENTERPRISES**

WEST FRANKFORT, IL 62896

**STEVENS FAMILY RESTAURANT**

2393 63RD ST ♦ WOODRIDGE, IL 60517

**RIVER OAKS GAS & FOOD**

1401 RIVER OAKS CENTER DR ♦

CALUMET CITY, IL 60409

**LINE-X OF GREATER ILLINOIS**

121 E. STATE STREET ♦ SYCAMORE, IL 60178

**MYS-ROCHELLE**

1110 MILFORD ROAD ♦ ROCKFORD, IL 61108

**TOBACCO CITY**

2955 W. JEFFERSON STREET ♦ JOLIET, IL 60435

**ROCKFORD NEPHROLOGY**

612 ROXBURY ♦ ROCKFORD, IL 60108

**FARM TOWN**

410 S. HANCOCK STREET ♦ FREEPORT, IL 61053

**AKICK**

1639 SQUIRES LANDING ♦ ROCHELLE, IL 61068

**CENTRAL ILLINOIS LOAN**

2587 SYCAMORE ROAD ♦ DeKALB, IL 60115

**DELANO'S PAINT & FLOOR COVERING**

223 N. FOURTH STREET ♦ DeKALB, IL 60115

**ANTHONY ALEXANDER**

627 HARLEM AVENUE ♦ ROCKFORD, IL 61107

**WALMART**

1901 1ST AVENUE ♦ ROCKFALLS, IL 61071

**ABG BAG INCORPORATED**

1925 ELMWOOD ROAD ♦ ROCKFORD, IL 61103

**HOULIHAN'S RESTAURANT**

321 RICE LAKE SQUARE ♦ WHEATON, IL 60187

**AVENUE ALE HOUSE**

825 S. OAK PARK AVE ♦ OAK PARK, IL 60304

**JAMESON'S CHARHOUSE**

1331 W. DUNDEE ROAD ♦

ARLINGTON HEIGHTS, IL 60004

**EDWARD JONES**

CHICAGO, IL 60642

**AGUSTA GAS**

1949 W. AGUSTA ♦ CHICAGO, IL 60622

**COLLISION CRAFT LIMITED**

536 N. GRANT STREET ♦ WESTMONT, IL 60550

**SPROVIERI'S CUSTOM COUNTERS**

55 LAURA DRIVE ♦ ADDISON, IL 60101

**ROBERT GOLDSTEIN**

1350 LAKE SHORE DRIVE ♦ CHICAGO, IL 60610

**VERSA FOODS**

320 W. GERRI LANE ♦ ADDISON, IL 60101



**HILLTOP LIQUOR MART**  
10259 S. MICHIGAN AVENUE ▪ CHICAGO, IL 60628

**SHELTON MOTORS**  
639 MARION ▪ OAK PARK, IL 60302

**QSR AWARDS & ENGRAVINGS INC.**  
6421 N. CICERO AVE ▪ LINCOLNWOOD, IL 60712

**K G A PHLEBOTOMIST**  
10943 SHERIDAN TRAIL ▪ ORLAND PARK, IL 60467

**CINDY'S NAILS**  
298 VICTORY DRIVE ▪ PARK FOREST, IL 60466

**UNITED LIQUOR**  
8334-36 ROBERTS ROAD ▪ JUSTICE, IL 60458

**DR. ROBERT D. PAYNE JR. DC PC**  
10413 S. ROBERTS ROAD ▪ PALOS HILLS, IL 60465

**DOREEN A. ZABORAC & ASSOCIATES**  
17255 OAK PARK AVE ▪ TINLEY PARK, IL 60477

**A-ABEL ROOFING**  
5730 150TH PLACE ▪ OAK FOREST, IL 60452

**EDGEWATER TACOS**  
5624 N. BROADWAY ▪ CHICAGO, IL 60660

**EMPORIUM LIQUORS**  
17559 KEDZIE AVENUE ▪ HAZEL CREST, IL 60429

**THE ITALIAN BAKERY**  
82 E. LAKE STREET ▪ ADDISON, IL 60101

**PARK LICENSE SERVICE**  
6402 N. 2ND STREET ▪ LOVES PARK, IL 61111

**GARDNER PRODUCTS  
INCORPORATED**  
224 4TH AVENUE ▪ ROCHELLE, IL 61068

**BAYMOUNT INN & SUITES**  
1060 RIVERSIDE DRIVE ▪ FREEPORT, IL 61032

**UPTOWN LANES**  
106 W. SECOND STREET ▪ BYRON, IL 61010

**TURBO EXPRESS LT**  
15850 NEW AVENUE ▪ LEMONT, IL 60439

**CUMIN RESTAURANT**  
1414 N. MILWAUKEE AVENUE ▪ CHICAGO, IL 60622

**A-ONE GROCERY**  
1088 W. IRVING PARK ROAD ▪ BENSENVILLE, IL 60103

**CORVETTE USA**  
12713 CAL SAG ROAD ▪ CRESTWOOD, IL 60445

**DORIS E. COLLINS**  
27048 S. PEBBLE BEACH CT. ▪ CRETE, IL 60417

**CONVENIENT FOOD MART**  
501 W. 87TH STREET ▪ NAPERVILLE, IL 60565

**INEVERIALA TROPICANA**  
7001 S. PULASKI ▪ CHICAGO, IL

**SOUTH CHICAGO INCORPORATED**  
7232 S. ▪ CHICAGO, IL

**THE AUTO CRUSHER**  
651 W. WASHINGTON ▪ WEST CHICAGO, IL

**RODEWAY INN**  
1780 McDough STREET ▪ JOLIET, IL

**ASIAN NOODLE**  
844 N. ROSELLE ROAD ▪ HOFFMAN ESTATES, IL

**BRYN MAWR RESTAURANT**  
1100 W. BRYN MAWR ▪ CHICAGO, IL 60660

**UNITED LIQUOR**  
8334-36 S. ROBERTS RD. ▪ JUSTICE, IL 60458

**WAL-MART**  
825 MALERICH DR. ▪ LINCOLN, IL

**ECONOMY TRANSMISSION  
& AUTO REPAIR**  
3400 W. 159TH STREET ▪ MARKHAM, IL 60428

**ALBORS COLLISION CENTER**  
250 W. FACTORY ROAD ▪ ADDISON, IL 60101

**JENNIFER BEDNAREK**  
13448 CARDINAL LANE ▪ CEDAR LAKE, IN 46303

**TWIST STARS TUMBLING  
& TRAMPOLINE**  
18530 SPRING CREEK DR ▪ TINLEY PARK, IL 60477

**SANDBOX INCORPORATED**  
14311 S. 82ND AVE ▪ ORLAND PARK, IL 60452

**B & F FABRICATING**  
610 E. SALK TRAIL ▪ SEEGER, IL 60475

**HAYES FUNERAL & CREMATION  
SERVICE**  
260 S. SCHMIDT ROAD ▪ BOLINGBROOK, IL 60440

**HI-LINE AUTOMOTIVE**  
410 OGDEN AVE ▪ DOWNERS GROVE, IL 60515

**A COZY FIREPLACE V**  
3S071 STATE ROUTE 59 ▪ WARRENVILLE, IL 0555

**TASTY WAFFLE**  
642 S. WEBER ROAD ▪ ROMEOVILLE, IL 60446

**T & T AUTO CARE**  
21750 MAIN STREET ▪ MATTESON, IL 60443

**FRIED RICE EXPRESS**  
7108 W. HIGGINS ▪ CHICAGO, IL 60656

**FRIED GREEN TOMATOES**  
213 N. MAIN ST ▪ GALINA, IL 61036

**AWESOME AUTOMOTIVE  
INCORPORATED**  
13430 S. CICERO ▪ CRESTWOOD, IL 60418

**MARY GREEN**  
5625 CARPENTER ▪ DOWNERS GROVE, IL 60516

**DEMERA ETHIOPIAN RESTAURANT**  
4801 N. BROADWAY ST ▪ CHICAGO, IL 60640

**ALL-BRITE ANODIZING**  
100 W. LAKE ST ▪ NORTHLAKE, IL 60164

**EXTRA VALUE FOOD & LIQUOR**  
27 W. 236 GENEVA ROAD ▪ WINFIELD, IL 60190

**QUALITY ELECTRIC &  
COMMUNICATIONS INCORPORATED**  
2364 SUNSET DRIVE ▪ FREEPORT, IL 61032

**FREEPORT FLITE CENTER**  
1255 E. AIRPORT ROAD ▪ FREEPORT, IL 61032

**MOBILITY CONNECTION**  
4100 E. STATE ▪ ROCKFORD, IL 61108

**NEEDLES**  
430 N. LINCOLN HIGHWAY ▪ ROCHELLE, IL 61068

**TRI-STATE SEAMLESS GUTTERS**  
627 E. GARDEN ST ▪ FREEPORT, IL 61032

**WESTMONT FLORAL**  
116 N. CASS AVE ▪ WESTMONT, IL 60559

# I CAN RELATE TO DUCKS

**Joel Mains Retired Downers Grove Fire Department**  
*I Can Relate to Ducks*



By the time this finds its way to your mailbox, I will have been retired for two years. Even though I left Illinois (and, mostly, winter) when I retired, I still go back a couple times a year for various family stuff. And, when I'm back, I try and stop in to the firehouse for a visit. For the most part my last crew is still together so it's a chance to see the four of them at one time, which helps, but I've noticed, especially last spring when I was in, my old Local has added a bunch of new guys, close to twenty, since I left. On a 69 man department, well, you can do the math, but it's a lot.

One of our retired Captains used to stop by fairly often when I was still on-the-job. He has been retired since the mid 90's, and obviously we had turned over most of the department by the last time I saw him, not too long before I retired. And he mentioned to me that he was probably not going to be stopping by much anymore since there were so few guys he knew and even fewer that he worked with.

I understood that, although I told him I'd hoped he would still stop in. I made sure the "new guys" understood it was a given that when he stopped in, regardless of the time of day, they'd better put on a fresh pot of coffee.

I've thought about that a few times since then. And I wish I'd handled both ends of those conversations differently.

I wish I'd told our new guys to ask questions whenever a retiree stopped by. Our local is only 30 years old, a babe in the woods compared to some, but only one of our charter members is left; and he promoted out of the bargaining unit.

I wish I'd told the Captain to continue stopping by, specifically, to tell the new guys stories from when our Local was formed; the fights we'd had with Village Hall as well as the internal debates about how we, as a new Local, wanted to move forward. How our first few contracts came to be; how we went to arbitration and how we prepared for it. And how we won. To help them understand how it came to be that they got the benefits they now have, from their first day on-the-job.

I'm willing to bet a lot of you reading this now took part in the labor battles our AFFI Locals went through in the 1970's resulting in 13 strikes at various times across the state. If you still live in the area, stop in your old firehouse and tell some tales. The strikes were 40 years ago, probably more than half of your department wasn't even alive then. This type of information needs to be passed on to the young guys. While we're still here to tell it.

# HONOR WAYNE STOUT AND DUDE MEISINGER TRUSTEE EMERITUS

Wayne Stout was appointed to the position of Firefighter to the City of Rock Island Fire Department in 1967 and advanced through the competitive promotional process to the commissioned rank of Fire Lieutenant. Lieutenant Wayne Stout was honorably retired after serving 28 years with distinction as a firefighter and loyal union member.

Wayne Stout is to be recognized for the combination of his 44 years of outstanding contributions as an active fire and retired professional for the Community of Rock Island and his valiant efforts as Trustee and Chapter President

The membership of the Rock Island I.A.R.F. Chapter of Retired Firefighters elected Wayne Stout Chapter President. During his tenure he has worked tirelessly to establish a benevolent fellowship built on trust and integrity.





## HONOR WAYNE STOUT AND DUDE MEISINGER TRUSTEE EMERITUS

In 2001 at the Bloomington quarterly meeting, the general membership unanimously elected Dude Meisinger as a Trustee of the Illinois Association of Retired Firefighters with all rights and privileges as afforded this Executive Board position.



Dude Meisinger is to be recognized for the combination of his 41 years of outstanding contributions as an active fire professional for the Community of Pekin and his valiant efforts as Trustee to serve and protect the benefits of all Illinois Fire Service Families.

Darrell “Dude” Meisinger was appointed to the position of Firefighter to the City of Pekin Fire Department in 1971 and advanced through the competitive promotional process to the commissioned rank of Fire Captain. Captain Darrell Meisinger was honorably retired after serving 26 years with distinction as a firefighter and loyal union member.

The membership of the Pekin I.A.R.F. Chapter of Retired Firefighters elected Dude Meisinger Chapter President. During his tenure he has worked tirelessly to establish a benevolent fellowship built on trust and integrity.

Darrell Meisinger served 10 years with distinction as a superintendent with the Office of the Illinois State Fire Marshal

In 2008, the citizens of Tazewell County re-elected Darrell “Dude” Meisinger to the District 1 Precinct committee seat that serves the Pekin, Cincinnati, Delavan, Malone, Sand Prairie and Spring Lake townships until his honorable resignation in 2017.

It is a great honor, privilege, and with our deepest gratitude that the Executive Board of The Illinois Association of Retired Firefighters bestows this honor to our fellow board member, and friend for the last 11 years; Darrell “Dude” Meisinger Trustee Emeritus on this 27th day of July 2019.

## WELCOME TO IARF!

*Congratulations to Kevin Lawrence on Retirement after 24 years!  
Old crew came back to recreate picture from late 1990's!*



*Peoria Retired Firefighters  
have proposed to host the 2020  
“Earl Levine” IARF Golf Classic*

**Wednesday September 9, 2020**

**At the WeaverRidge Golf Club**

**5100 Weaver Ridge Blvd.**

**Peoria, IL 61615**

**Shot-gun start 10:AM**

**\$100 entry fee**



*Peoria will make a formal bid for  
membership approval at the October  
meeting in Evanston.*