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

#### LAST ALARM

Deputy Chief Roderick Heaton	Springfield	September 30, 2018
Firefighter Jerry Grimes	Danville	October 25, 2018
Captain Bruce C. Ingersoll	Peoria	October 28, 2018
Battalion Chief Harry Solomon	U of I	October 28, 2018
Battalion Chief Kenneth "Kenny" Dugan	U of I	October 29, 2018
Engineer Vito Santini	Rockford	November 11, 2018
Lieutenant Jerry Eadler	Elgin	November 14, 2018
Engineer John Mullen	U of I	November 15, 2018
Battalion Chief Rich D'Elia	Springfield	November 22, 2018
Firefighter Gary Shales	Elgin	January 4, 2019
Firefighter/Paramedic Jerry "Ski" Czainowski	Evanston	January 4, 2019
Firefighter Michael Wagner	Danville	January 7, 2019
Firefighter Larry Gierke	Kankakee	January 16, 2019
Engineer David Irwin	Springfield	January 29, 2019
Firefighter/Paramedic Kevin Hartmann	Elgin	February 3, 2019
Engineer Jack Maher	Springfield	February 15, 2019
Firefighter Cordell "Corky" Riesenberger	Belleville	February 25, 2019
Firefighter Roger Lacey	Evanston + + +	February 27, 2019
Captain Harold Brady	Joliet ***	March 6, 2019
Captain John C. "Jack" Vipond	Peoria	March 21, 2019



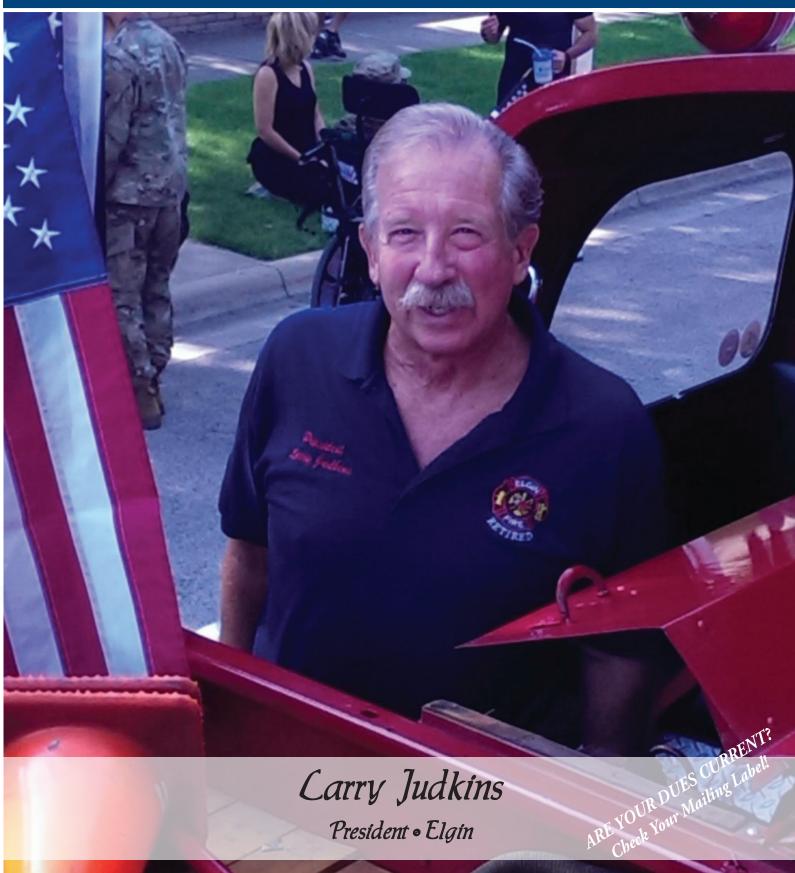
DISABLED AND RETIRED FIREFIGHTERS

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# DISABLED AND RETIRED FIREFIGHTERS®

Official Publication of the Illinois Association of Retired Firefighters







# DISABLED AND RETIRED FIREFIGHTERS

SPRING 2019 VOLUME 35

Official Publication of the Illinois Association of Retired Firefighters

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#### **IARF Quarterly Meetings 2019**

#### **Southern District Fall Meeting**

April 26, 2019 C. K. & L. Country Club 2800 N. Illinois St. Swansea/Belleville, IL 62222 (618) 2352420

#### **Summer Annual Meeting Picnic**

July 27, 2019 ITOO Hall 4909 Farminton Road Peoria, Illinois 61604 (309) 676-9725

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#### 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 John Dickson, Trustee/Treasurer 3357 W. Lexington Ct., Peoria, IL 61615 George "Brunch" Lehman, Trustee 3300 Randy Road, Joliet, IL 60435 **Danny Donald, Trustee** 104 Castleman Court, Creve Coure, IL 61350 Keith Park, Vice President 2353 Hollands Grove, Washington, IL 61571



## **President's Message** Jim Schrepfer, President I.A.R.F.



Brothers and Sisters,

The Illinois Association of Retired Firefighters needs your help. We are a statewide organization and do not have any way to automatically deduct your \$10 yearly dues. We rely on our

membership and the Treasurer of our 26 Clubs to help collect the yearly dues that finance this organization. All of the monthly dues are sent to our umbrella organization, The Associated Fire Fighters of Illinois, to help elect friendly legislators and protect our pensions.

**PLEASE CHECK YOUR LABEL!** If you received this magazine, the mailing label on the back of this magazine should have a name and address. It also contains a number after your name. That number represents the fiscal year that your dues are currently paid to The Illinois Association of Retired Firefighters. If the number is less than 19, please check with your Club Treasurer to verify your status. The year was your status on December 31, 2018. Some clubs have paid since the magazine was sent to the publisher. If you do not belong to a club, you can send your dues payment (\$10 per year) to **Treasurer Dan Oaks 23731 N. Algonquin Dr Canton Illinois 61520.** 

FRIENDS OF THE IARF! I often get asked by wives, widows, Moms, Dads, sons, daughters, and friends of Retirees if they can join The Illinois Association of Retired Firefighters (IARF). Our By-Laws limit retiree membership to retired and disabled firefighters who were in good standing with the IAFF upon promotion or retirement. However, last year, the IARF created a new program to allow members and nonmembers to become "Friends of the IARF". For \$10, they can become one of our supporters. To reward these supporters, The IARF Executive Board and the membership voted at the Annual meeting in Peoria to conduct a drawing at all four quarterly meeting and draw 10 winners and hand back \$1,000.00. If you know anyone who would like to be a financial supporter of the IARF and receive a "Friends of the IARF" membership card, please contact your Club President or IARF Board Member.

Fraternally in Solidarity, Jim Schrepfer President

<b>MEMBERSHIP CARD</b> FRIENDS OF ILLINOIS ASSOCIATION OF RETIRED FIREFIGHTERS	FRIENDS OF ILLINOIS ASSOCIATION OF RETIRED FIREFIGHTERS	OF RETIRED FIREFIGHTERS           SPONSORSHIP ENROLLMENT REWARD PROGRAM           DRAWINGS HELD           JUL 27, 2019; OCT 26, 2019; JAN 25, 2020;           One         One           \$500         \$250           \$100         \$25	
Name Is a member for the year of July 27, 2019 through July 26, 2020	Address City, State, Zip Phone Email		
Jim Schrepfer, President <u>Jim Schrepfer</u>	Seller's Name	CASH   CASH   CASH   CASH Winners will be notified. Winners are eligible for all 9 drawings. \$10 Donation Per Ticket 2001	



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# Vice President's Message

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

#### NEW YEAR, NEW BEGINNING?



Well, it's another year, but we have a new governor. We have high hopes for the future. However, we must stay diligent and aware of events and happening in Springfield. Governor

Pritzker has indicated his support for unions, especially the Fire Service, as we were the first union to endorse his campaign. We all know about politicians and promises, but we are holding high hopes for this administration.

Your board is dedicated to working with the AFFI, the AFFI legislative committee, and individual politicians to monitor events and bills. We will be diligent in this pursuit, and report any important information to our membership in as timely a fashion as possible. Our futures and our family's futures depend on it.

I believe we have the most experienced board this organization can have. Our experience comes from years of working with the legislature, the AFFI, and the individual politicians of our respective districts. It is in all our best interests for every member to stay current with your local government and politicians. The more "eyes and ears" we have out there, the less likely we are to be surprised by anything. While we were active, the AFFI protected our interests. Now that we are retired, the Illinois Association of Retired Firefighters board is stepping up to protect your interests. After all, we are all in this together. What happens to one happens to all.

Until next time, stay safe and stay aware.

Until then, I remain fraternally yours. George Bode, VP of IARF



# Why You Need A Power of Attorney For Health Care By: Eric R. Wilen, Esq.

As we all know, life is unpredictable. You could suddenly become very sick or could be involved in a life-threatening accident in a moment's notice. You may be rendered unconscious and find yourself being rushed to the hospital in an ambulance. What if serious medical decisions need to be made and you are unconscious or otherwise lack the ability to make such a decision. Who will be the person to make these decisions for you? Better question, who would you want to make these decisions for you?

The Illinois Power of Attorney Act provides a simple statutory form which will grant someone (i.e. your agent) the power to make decisions regarding your health care. The agent's authority to make health decisions can take effect when you cannot make your own decisions as determined by the physician taking care of you or the agent's authority can take effect immediately. While the statutory form requires you to name a health care agent, it also allows you to name one or more successor agents.

How do I choose my health care agent? You do not have to choose family members. In selecting your health care agent, you should choose someone who (i) is at least 18 years old; (ii) knows you well; (iii) you can trust to do what is best for you and will be willing to carry out your wishes, even if they may not agree with your wishes; (iv) would be comfortable talking with and questioning your physicians and other health care providers; (v) would not be too upset to carry out your wishes if you became very sick; and (vi) can be there for you when you need it and is willing to accept this important role.

The Illinois statutory form also contains HIP-PA release language which grants your agent access to your medical and mental health records. The statutory form has an option where you can retain the right to make your own health care decisions until you lack the ability to do so while giving your agent current access to your medical records with the authority to communicate with your health care providers.

What if there is no one that I can trust to be my health care agent? While you cannot create a Power of Attorney for Health Care without naming an agent, you should consider executing a Declaration to your attending physician in accordance with the Illinois Living Will Act. By executing a Declaration, you can provide that should your death be imminent, except for death delaying procedures, that you be permitted to die naturally with only the administration of medication, sustenance or other medical procedures determined to be necessary to provide you with comfort. It is recommended that people in this situation execute a Declaration to their attending physician in addition to a Power of Attorney for Health Care. By executing both documents, if your named health care agent and any named successor agents fail to act or become unavailable, then you will not be left in a terminal condition continuing to receive life-sustaining treatments.

Eric R. Wilen is an attorney with the Naperville Law Firm of Brooks, Tarulis & Tibble, LLC (www.NapervilleLaw.com). Eric has over 20 years of experience counseling clients regarding their estate planning matters and substantial experience with powers of attorney for health care.

Eric R. Wilen, Esq. Brooks, Tarulis & Tibble, LLC 1733 Park Street, Suite 100 Naperville, Illinois 60563 Telephone: (630) 355-2101 Facsimile: (630) 355-7843 Email: ewilen@NapervilleLaw.com *I.A.R.F. Disabled and Retired Firefighters – Spring 2019* 







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# **Facing the Possibility of Incapacity**

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As common as they seem to be, illnesses wreak havoc on the lives of Americans every day-disrupting both family life, financial plans and creating emotional as well as financial stress. Incapacity means that you are either mentally or physically unable to take care of yourself or your day-to-day affairs. It can result from serious physical injury, mental or physical illness, advancing age, and alcohol or drug abuse.

Even with today's medical miracles, it's a real possibility that you or your spouse could become incapable of handling your own medical or financial affairs. A serious illness or accident can happen suddenly at any age. Advancing age can bring senility, Alzheimer's disease, or other ailments that affect your ability to make sound decisions about your health, or to pay your bills, write checks, make deposits, sell assets, or otherwise conduct your affairs.

#### Planning ahead can ensure that your wishes are carried out

Designating one or more individuals to act on your behalf can help ensure that your wishes are carried out if you become incapacitated. Otherwise, a relative or friend must ask the court to appoint a guardian for you, a public procedure that can be emotionally draining, time consuming, and expensive. An attorney can help you prepare legal documents that will give individuals you trust the authority to manage your affairs.

# Managing medical decisions with a living will, durable power of attorney for health care, or Do Not Resuscitate order

If you do not authorize someone to make medical decisions for you, medical care providers must prolong your life using artificial means, if necessary. With today's modern technology, physicians can sustain you for days and weeks (if not months or even years). If you wish to avoid this, you must have an advance medical directive. You may find that one, two, or all three types of advance medical directives are necessary to carry out all of your wishes for medical treatment (make sure all documents are consistent).

A living will allows you to approve or decline certain types of medical care, even if you will die as a result of the choice. However, in most states, living wills take effect only under certain circumstances, such as terminal injury or illness. Generally, one can be used only to decline medical treatment that "serves only to postpone the moment of death." Even in states that do not allow living wills, you might want to have one anyway to serve as evidence of your wishes.

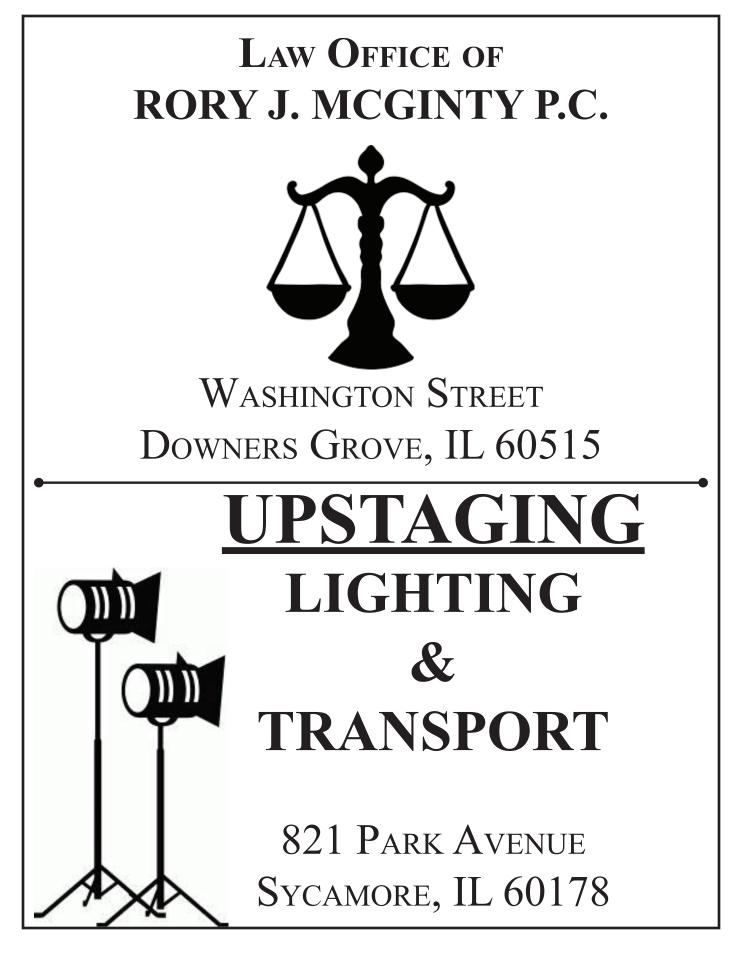
A durable power of attorney for health care (known as a health-care proxy in some states) allows you to appoint a representative to make medical decisions for you. You decide how much power your representative will have.

A Do Not Resuscitate order (DNR) is a doctor's order that tells all other medical personnel not to perform CPR if you go into cardiac arrest. There are two types of DNRs. One is effective only while you are hospitalized. The other is used while you are outside the hospital.

#### 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 <u>www.ncbg.net</u> or by phone 708-415-0497.







## **Trustee's Message** Rocky Fardel, Trustee I.A.R.F.

Hello to All,

Here we are, into another year. I hope everyone is doing well. First I want to thank the Elgin and the Bloomington/Normal Clubs for hosting our last two quarterly meetings. Both clubs did a great job. Re-

member any club can host a quarterly meeting. Just come to the meeting in your area, put your club name in the running and the members at that meeting will choose who the host will be for the following year.

The trustees recently completed the yearly audit. All monies are accounted for and in order. Thanks to Treasurer Dan Oaks for taking good care of all the IARF accounts.

In March some of the IARF board members will be attending the AFFI's Fran Gambro Legislative Conference in Springfield. We will meet and talk with several of the states Legislators, from both sides of the isle, making sure our retiree's issues are kept in the forefront. Now that we have a very "Firefighter friendly" Governor in office, we have less of a chance of successful attacks on our pensions. The AFFI and the IARF keep watch for any legislation that may attack our benefits.

You'll be hearing more in the near future about this magazine and the fundraising that supports it. I wanted to mention a few things. For years we have had a private company that solicits ad sales for us. For years these ad sales supported the magazine and made the IARF a lot of money. Now the phone solicitation business, in general, has steeply declined. Plus the company that sells these magazine articles for us keeps approx. 90% of the revenue (this is common in fund raising business). The company is making a lot of money off our name. This needs to stop. The Board has discussed ways to support this magazine ourselves. The best way so far is to sell our own ads. But the board can't do it alone, we need your help. We may be asking in the near future for you to try selling ads in your area. Some possible targets could be, large companies in your area such as insurance companies, fire equipment and investment firms. If you have sports teams major/minor league or college. If you're in a tourist area, hotels, attractions, convention and visitor bureau etc. Those are just a few ideas. We also want to kick back some of the ad sales monies to the local clubs that sells the ads. Let's see if we can make this work.

We have the new "Friends of the IARF" tickets printed and ready to sell. Please buy some and try to help sell a couple books. There is one drawing left from last year's tickets and the first drawing for the new tickets will be in Peoria at the annual picnic.

Fraternally Rocky Fardel - Trustee



## **Trustee's Message** Joe Swierczek, Trustee I.A.R.F.



Retired Brothers and Sisters,

I hope that I am not alone with thinking that we had a long Winter and with that, let's welcome Spring!

The Fall meeting in Elgin was well

attended once again. Well done Elgin! The Winter meeting in Bloomington was met with snow, but still had a decent attendance. Great job Bloomington! The Spring meeting will be hosted by Belleville on April 27th. We are hoping for a large turn out! While you are in Belleville please take time to visit the 911 Memorial outside of Fire Station 4, located at 1125 So. Illinois St.

I would like to acknowledge the passing of Cordell Riesenberger, the second oldest member of the Belleville Fire Department Retirees Club. Cordell passed away on February 25, 2019 at the age of 93. Cordell served as the Union President for the Belleville Firefighters Union for over ten years. Our sympathy goes out to his loving wife of 73 years, Margaret, and family.

I have taken over the IARF shirt detail from Retired Trustee, Wayne Stout. I have to apologize to the Joliet Club for having to wait on a shirt order. I had a problem with a vendor and had to start over with a new vendor. I have added a Long Sleeve T- Shirt to the collection. Shirts are available at the State Quarterly Meetings. Pre Orders are appreciated, feel free to call or email.

I hope to see you all at the Spring meeting in Belleville!

Sincerely, Joseph A. Swierczek Jr. - Trustee 618-407-4427 joe@riskstrategies.net



# **Trustee's Message**

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



Hello to all.

I do hope when you receive our magazine everyone will be enjoying warmer weather and better days ahead.

I would like to start off with what I believe is an item we

are all over looking with our organization at this time and with your help to make this a stronger, larger and better place for retiree's. The IARF Constitution and Bylaws under Article Two, section 1. In order to belong to the IARF, you must have been a member in good standing of your Local and the AFFI at the time of your retirement or disability or when promoted out of the bargaining unit. Active members of the AFFI Local are also eligible if they have attained the age of 50 and served for 20 years or more. I have come across several firefighters that have told me they will join after they retire and become eligible. If they meet the criteria for an active member they do not have to wait until they retire, please feel free to let our firefighters know this.

Also, under section 3: If no local organization is available, one may belong to the IARF as a member at large. What this means if anyone were to come across a firefighter who meets the qualifications of our bylaws but is not living by an active club, they still can be a member of the IARF. In any case if you know of someone interested in joining the IARF please feel free to have them contact any one of the board members for information or questions they may have. The first annual Friends of the IARF supporter tickets final drawing for the 2018-19 tickets will be held on April 27th at the Spring meeting in Belleville. I would like to take this time and thank all of those who stepped up and sold tickets for the IARF and made this a successful venture for the organization. The 2019-20 Friends of the IARF supporter tickets are now available for sale, as well as distribution to members who would like to sell tickets to their family and friends so they can have a chance at having their name drawn for \$500.00. Any club or member who would like a book of ten tickets to sell please contact one of the board members to receive the tickets.

Now that I saved the best for last, the Illinois Association of Retired Firefighters now has a website that is currently up and running. You can view the website at http://iarf-affi.org/. Check out the webpage and let us know your thoughts on it, remember this is our website so let's make it a great website. There is also a member's only section, that part is accessible to by a password. The password for now will be IARFMembers1982 and the password is case sensitive. There is other information about the website in the magazine.

I look forward to seeing and meeting many members at the Belleville Spring meeting this April 27th.

Thank you, Jim Smith.



# **Treasurer's Message**

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



I hope that everyone is doing well as we go into spring. I looked down at my yard the other day and saw the grass starting to turn green which brought on mixed emotions

because the winter has been pretty hard on it.

As you are aware the members of the AFFI passed our resolution at last year's convention which changed how we arrive at the number of members we pay per capita on. Now in June Secretary/Treasurer Roate and myself determine our net membership (All members less anyone who pays active retiree dues to the AFFI) and then we pay half per capita on 10% of that number. That makes it imperative that dues are paid by the end of May, because unlike when you were an active member of your local membership could be adjusted monthly. Ours is adjusted annually due to the makeup of our membership and the extra work to verify our numbers. Many of you both clubs and individuals have already sent your 2019 dues and rosters to me and I appreciate it very much.

In closing I will be sending a letter to the locals of the AFFI to request their help in our annual Friends of the IARF campaign so if you get the opportunity to talk to your local members ask them to please help us out.

Fraternally,

Dan Oaks Treasurer IARF

Continued on page 12





Quarterly Meeting - Bloomington January 26, 2019



Quarterly Meeting - Elgin



Quarterly Meeting - Bloomington



Danville Retiree Breakfast Hosted by Local 249





# **ROCHELLE FOODS**

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For Store Manager danielle@smokingunworx.com

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# **RENEW YOUR MEMBERSHIP**

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

> Dues are \$10.00 per year And provide many services to protect our benefits.



Club Executive Board Officers at Quarterly Meeting in Elgin.

Stay involved and connected.



\$500 FRIENDS OF IARF DRAWING



Galesburg Monthly Meeting in December 2018.

RENEWAL FORM		
New Address: Name		
Address		
• City / State / Zip		
Mail this form to • IARF • 23731 N. Algonquin Dr. • Canton, IL 61520	• • • • 0	



# **Trustee's Message** Mark Chmura, Trustee I.A.R.F.



Dear family,

WOW! What a winter so far. I hope all are warm, dry and well so far. Hopefully by the time you are reading this article, things are beginning to be

green, and the spring flowers are showing.

As we move into Spring, a time of rebirth and growth, your Board is taking that energy and aiming it at growing our great Association. We are launching our second year of the "Friends of the IARF" fund raiser, so contact us for a book of tickets. We are also looking at other forms of fundraising as well. A new website was recently launched, and hopefully we can communicate our message better to both our members and the public. Please go there for the latest information, and let us know what you think. Also, we are looking at various changes and options regarding our quarterly magazine. The Board feels that we are not realizing the full potential of the magazine, and are looking at various options on how to proceed. If any of you have publication experience, or have children with experience in publishing, please contact one of your Board members to help.

One of the other ways your Board is aiming to grow the organization is to reach out to active locals as well as recently retired firefighters, informing them about us and our organization. As firefighters transition into retirement, they need to be aware that the family they enjoyed at the firehouse has not gone away. As many of you keep in touch with your former active locals, please spread the word about us. Encourage them to reach out to us, so one of us can attend a meeting and provide some information about what we offer, and how they can stay "in touch". I guess that's it for now, so I'm going to go back to cleaning the fishing gear, getting it ready for when it gets warmer.

Best wishes, and stay healthy!

Fraternally yours, Mark Chmura

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

New A		• •
Name		
Addre	SS	
City /	State / Zip	
•••	Mail this form toIARF23731 N. Algonquin Dr.Canton, IL 61520	•



#### AFFI LEGISLATIVE UPDATE IL - HB3013 PEN CD-DOWNSTATE POLICE-FIRE INVEST

This is the AFFI's first draft of a pension solution bill. Keep in mind... It is just a bill at this point. It is also important to note that as the legislation is currently written, each pension board may voluntarily vote to invest their assets in the newly created Downstate Firefighters Investment Fund. Last Action: To Pension Reform Subcommittee (March 6, 2019)

Primary Sponsor: Representative Robert Martwick (D)

Summary: Amends the Illinois Pension Code.

- Creates the Downstate Firefighters Pension Investment Fund as a special district to exercise the authority to manage, invest, and reinvest the reserves, funds, assets, securities, and moneys of certain downstate firefighter pension funds that elect to transfer their investment authority and assets to the Investment Fund.
- Includes provisions relating to the transfer and investment of assets, auditing and reporting requirements, and the operation and administration of the Investment Fund.
- Reduces the amount of training required for trustees of downstate police and downstate firefighter pension funds.
- In the Downstate Firefighter Article, makes changes to Tier 2 survivor's benefits, the calculation of final average salary for Tier 2 firefighters, the annual salary limitation for pension purposes applicable to Tier 2 firefighters, and the automatic annual increase to a Tier 2 firefighter's monthly pension.
- Makes changes to the formula for determining the required municipal contribution. Makes other changes.
- Amends the Property Tax Extension Limitation Law (PTELL) of the Property Tax Code to exclude from the definition of "aggregate extension" special purpose extensions made for contributions to a downstate firefighter pension fund that has elected to transfer its investment authority to the Investment Fund.
- Amends the State Mandates Act to require implementation without reimbursement. Effective immediately.







#### Illinois Association of Retired Firefighters

To all chapter's,

The Illinois Association of Retired Firefighters have officially started a webpage to pass information that the chapters may have as well as any updates that the chapters may want to share with the organization. The webpage can have meeting information, fund raiser information as well as fire department stories anyone may want to share. Pictures can also be added to the website of any event associated with retired firefighters.

You can view the webpage by going to <u>http://iarf-affi.org/</u> and look it over. Since the webpage was just started the information on the page will be limited at this time. As information comes in the webpage will grow with additional reading material of the happenings within the organization.

There is also a member's area. Click on Executive Board, a tab will drop down. Click on members only and a new page will appear. The password will be IARFMembers1982. The password is case sensitive.

If any chapter would like to see material on the webpage all you will have to do is follow a few simple instructions.

- 1. Have the information on a word document such as a story, event or a picture(s).
- 2. E-mail the information to jsmith209@gmail.com.
- 3. The information on the webpage will pertain to retired firefighters of Illinois.

The information you sent **WILL NOT** be checked for grammar or spelling, so make sure the way the information you sent is how you would like others to view it. For pictures, if you want to add names to under the picture to identify certain people make sure the names appear in order of the people in the picture.

Please feel free to mail me any questions about the website you may have, and I will do my best to answer all the questions.

Thank you,

Jim Smith. Trustee





#### RETIREMENT PLANNING ACCOUNT BASICS: Understanding Account Structures and Beneficiaries

It's important to understand account structures and beneficiary types when setting up an individual retirement account (IRA), employer-sponsored plan, or other retirement savings account. Here's a look at some basic principles to keep in mind when you open your next account, and to make sure your existing accounts are structured in a way that works for you.

Individual Retirement Accounts (IRAs), 401(k)s and Other Employer-Sponsored Plans Established and maintained on an individual basis and cannot be held jointly.

#### Annuities

Annuities which are not IRA's or part of a group retirement plan, can be held jointly.

A loved one passing away is an emotional event, and assuring that beneficiaries are current can help make the process of transferring assets as smooth as possible. You may designate two types of beneficiaries to receive your assets after you're gone:

**1. Primary Beneficiaries** The person (or persons) who can claim the account assets when the account owner passes away.

#### 2. Contingent Beneficiaries

The person (or persons) entitled to claim the account assets in the event there are no living primary beneficiaries.

Keep in mind that naming minors as beneficiaries can be more complicated than naming adult beneficiaries, as a guardian may need to be involved to ensure competent management of the proceeds. It's important to check – and update, as necessary – the beneficiaries on your account every year.



Responders First

Responders-First.com

One Security Benefit Place | Topeka, Kansas 66636-0001 | SecurityBenefit.com

38-10860-05 2017/08/10





New program that will offset some of the costs that this Organization has endured over the last several years.

In January the Friends of Illinois Association of Retired Firefighters will be re-opened. All members will be asked to canvas sponsorship coupons for a minimum donation of \$10 per coupon. Your Chapter will be receiving your supply of coupons in the next drawing by the first of 2019.

The coupons are two parts. The first part is information on the I.A.R.F they will sponsor; the second part is a stub where the sponsor will fill out personal information.

We will have gifts for 9 sponsors who have donated to the organization by drawing names at the quarterly membership meetings. The prizes that will be awarded are as follows:

- 1 \$500.00 prize
- 1 \$250.00 prize
- 1 \$100.00 prize
- 6 \$25.00 prizes

There will also be a \$25.00 prize for the I.A.R.F. Member who sells the \$500.00 prize coupon. On the section where the sponsor fills out information about themselves, there will be a line for the seller to place their name.

All stubs the sponsors have completed, all unsold coupons and total donations collected shall be returned to the I.A.R.F. by a designated date. In order to save processing time, please have your Chapter send one check made out to I.A.R.F. for the total amount of coupons they have sold.

The hope is for the Friends of Illinois Association of Retired Firefighters Program to turn into an annual event. With a little help from each of you, we may again make this program a success in helping our organization with covering costs.

Once the tickets are distributed, the stubs containing personal membership information along with donated funds are to be returned to:

Dan Oaks 23731 N. Algonquin Drive Canton, Illinois 61520



# 2018 Membership Meeting Minutes

Quarterly Membership Meeting - October 27, 2018

Elgin

**Officers present:** Schrepfer, Oaks, Levine, Fardel, Swierczek, Smith, and Chmura (Bode – political action assignment)

- Colors presented by the Elgin Fire Department Honor Guard.
- Pledge of Allegiance.
- Moment of Silence for Fallen Military and Firefighters

#### • Welcoming Remarks by Elgin IARF Chapter President Judkins

President Schrepfer introduced AFFI Chapter President Larry Judkins. President Judkins welcomed retirees and friends to the Elgin Fire Barn #5 Museum.

• **Battalion Chief Rich Carter** was introduced by Chapter President Judkins. Chief Carter greeted attendees and extended his appreciation for the tireless effort of all retirees to establish the traditions and benefits enjoyed by the fire service.

#### • AFFI Report by Vice-President-At-Large Luke Howieson and District 4 – V.P. Matt Olson

President Schrepfer introduced Vice-President Luke Howieson and District #4 V.P Matt Olson. Howieson and Olson reported that Pingree Grove firefighters just organized to bring district #4 up to 62 locals. The Pension Seminar is scheduled for November 26-27, and will cover several issues affecting pension security. The Legislative Committee is looking for assistance with pledge walks. The IAFF eighth district will be holding a November Seminar.

In March (21-22) the Illinois Firefighter Peer Support Group will host a symposium in March 21-22 at the Double Tree Hotel in Oak Brook. President Judkins advised attendees that a retiree's assistance section has been formed. There is a need for IARF members to take the training and be available to aid fellow retirees requesting support. AFFI President Devaney has endorsed the program and promotes the benefits it provides to the entire fire service community.

The AFFI will be conducting introductory courses for newly hired firefighters. They are encouraging retirees to participate in these training sessions. The objective is to bring an understanding of the traditions, systems, and struggle to build and maintain the hard-won benefits. New firefighters can often become complacent and view job conditions as a requirement of the employer to provide. The AFFI chronicles the history of the labor movement and builds an appreciation for supporting the local bargaining unit.

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

Secretary Levine read the minutes of the July 28 general membership meeting held at the Itoo Club in Peoria. The membership had received the minutes in the Fall Issue of the "Disabled and Retired Firefighters" magazine. A brief report was read.



**Motion:** With no further comment, corrections, or additions Larry Judkins of Elgin made a motion to accept the minutes. Vickie Rigney second the motion. The membership voted unanimous to accept the July minutes into the file.

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

Treasurer Oaks presented the report of income and expenses for the period of July to October 2018. The operating fund continues to improve. The change in the membership per capita paid to the AFFI was explained to include a reduction in that cost. The active firefighters were very instrumental in negotiating and approving the per capita fees. Under this newly approved plan, the IARF officers will meet with the AFFI Secretary each June to compare the membership roles to identify members that may be paying individual fees into both organizations. The magazine costs are nearly as high as the revenue from the advertisements. The AFFI Board seeks to open advertisement sales to the membership or develop a marketing activity to canvas for advertisements.

**Motion:** Ken Sylvester of Bloomington motioned to accept the Treasurer's report. Second by Steve Rose of Oak Park. Vote was unanimous by the membership to approve.

#### 3rd Order of Business • AFFI Biennial Convention Resolution:

President Schrepfer and Treasurer Oaks recapped President Devaney's earlier remarks to the membership that the IARF Per Capita Calculation Resolution was successfully presented and adopted at the 2018 AFFI 42 nd Biennial Convention. Both President Schrepfer and Treasurer Oaks received complements by the membership for their efforts to reduce the major cost of the IARF with its association to the AFFI.

#### 4th Order of Business • 'Friends of IARF':

President Schrepfer announced the selection of officers for the fourth quarter of 2018 'Friends of the IARF' program that allows for firefighters, family and friends that want to support IARF activities the opportunity to further provide financial backing for retiree activities. The October selections were the following: \$25.00 officers: Tom Akers, Tetricle, Terry Lewis, Branden Krouger, Dan Kirkstra, and Jeff Knipp \$100 officer:, Alton Retirees \$250 officer: Rich Marose, and the \$500. officer: Bill Mitchel Officers seeking election were allowed to be selected more than once. Tickets will again be sold at the Bloomington quarterly meeting in January 2019.

#### 5th Order of Business • Magazine Advertisement Sales:

President Schrepfer and Treasurer Oaks explained that the contract advertisement sales have not generated revenue as in the past. The cost of the semi-annual magazine has nearly exceeded the revenue. The contract tele-market solicitors have had rising costs and the overall economy is keeping sales low. The Board is considering other options to raise money to fund the work of the association. Each local chapter is being asked for assistance to sell advertisements. This option could allow each chapter a share of the proceeds. If each local could reach out to their business community to purchase an advertisement the revenue generated could exceed the present levels several times over. The Board will be reviewing several options with a decision in the near future.

#### 6th Order of Business • Possible Change in Magazine Advertisements:

President Schrepfer shared with the membership the Executive Board's discussion on alternative methods to sell advertisements for the magazine that may have the potential to raise additional revenue. At this time, certain fund-raising activities are not producing to expected levels. The membership was informed of possible alternatives through individual chapters with revenue incentives. The proposal to offer local chapters an opportunity to sell advertisements was given considerable discussion. President Schrepfer asked Vice-President George Bode to chair a committee along with the trustees to explore alternatives for selling advertisements for placement into the magazine.



Action: A committee is conducting a review potential revenue alternatives for advertising in the magazine. Local chapters will be canvased for possible options. A report back will be presented at future quarterly meeting. All recommendations are welcome and will be given full consideration.

#### 7th Order of Business • IARF Web-Site

President Schrepfer notified the membership that an AFFI firefighter, Jeff Boetto, a Captain with Evanston FD. Jeff runs the Union Fire Web Design company. Capt. Boetto has developed the IARF webpage for \$130. per year and can be accessed at iarf-affi.org. Anyone interested in administering the web page may contact President Schrepfer.

#### 8th Order of Business • Joliet Hosts 2019 Annual Golf-Classic:

President Schrepfer informed the membership of the Annual Golf Classic to be held in Joliet for 2019. There will be a sign-up announcement in the 2019 Spring magazine. Peoria has made a request to host the 2020 golf event. President Schrepfer reminded the membership that local chapters interested in hosting the golf event can make a motion at the 2019 Annual Meeting in July for a vote. Active and retired firefighters have an opportunity to demonstrate their fellowship in the Illinois fire service,

#### 9th Order of Business • Announcement of Clothing Adminstrator

President Schrepfer announced the appointment of Trustee Joe Swierczek to manage IARF clothing and logo sales. Past-Trustee Wayne Stout handled the job for over 15 years. Joe is open to requests for clothing options and will be introducing new items in the near future.

#### 10th Order of Business • 2018 Quarterly Meetings:

President Schrepfer reminded the next general meetings: Bloomington on January 27, 2019; Belleville on April 27, 2019; Peoria on July 27, 2019; Evanston on October 27, 2019. The membership took note of the up-coming quarterly meeting schedule.

Census: 28 Attendees representing 11 local chapters

#### Motion to adjourn by Ken Nelson – Elgin. Seconded by Ronn Gannon – Evanston. Motion to Adjorn - Passed by voice vote – unanimous at 1:17 pm.

The October 27, 2018 General Membership Minutes respectfully submitted: Mike Levine, IARF Secretary



Springfield Retirees



# 2019

Quarterly Membership Meeting – January 26, 2019

# **Bloomington/Normal**

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

- Pledge of Allegiance.
- Moment of Silence for Fallen Military and Firefighters

#### • Guest Presenter: AFFI Central District Legislative Representative, Chuck Sullivan

President Schrepfer introduced AFFI Central District Legislative Representative, Chuck Sullivan. An explanation of the work of the three legislative representatives along with President Devaney in the state government at Springfield was provided. Chuck related the efforts taken to protect pension law as a humble labor of respect for fire service retirees. About 18 months ago the AFFI was the first state-wide labor organization to endorse J.B. Pritzker for his successful election to the Illinois Governorship. This could have been a high-risk decision based on the number of qualified Democratic candidates. However, it was a good one for collective bargaining.

Retirees and active firefighters were congratulated for their efforts to support and elect all the endorsed candidates both democrat and republican. The AFFI considers itself a non-partisan political action organization. The legislative process was explained from the concept stage through to the legislative process and on to the Governor's desk. The AFFI representatives have been very successful in their lobbying process. Looking forward, future legislative priorities where itemized. There is a bill in the legislature to require a class on the history and traditions of the AFFI for new recruits. Representative Sullivan entertained several questions from the floor. The membership was appreciative for the report provided by Chuck Sullivan.

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

Secretary Levine presented the minutes of the October 27 general membership meeting held at the Elgin Fire Barn #5. The minutes were sent to Board members and local chapters in November. No comments, changes, or corrections were received. The minutes were again emailed to Board members just before this January meeting. Corrections to the quarterly dates for Evanston 10/26/2019 and the 1st quarter meeting on 01/25/2019.

**Motion:** With no further comment, corrections, or additions Ron Fowler – Bloomington made a motion to accept the minutes. Jim Stokes – Bloomington second the motion. The board voted unanimous to accept the October 2018 minutes into the file.

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

Treasurer Oaks reminded the membership that his email address is changed to: **iarftreasurer@gmail.com** The membership was informed that the dues change from \$2. to \$10. has greatly helped to reduce the looming deficit. In addition, the AFFI voted at the last convention to change the formula to reduce the per capita payment for the IARF's membership by several thousand dollars.



At present, advertisement solicitation is contracted to telemarking services. In the 1980's and 90's, revenue from these services supported operational costs and allowed the IARF to build a capital fund for a future office and retiree services building. Since the 2008 downturn of the national economy, telemarketing advertisement revenue has not supported program costs. The Treasurer as recently requested the Board to approve fund transfers from the capital account for operational expenses.

It was explained that 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. Another cost-saving would allow the IARF to reduce the high price of auditing fees through direct advertisement sales that do not required a professional accounting review. Local chapters could receive a percentage of revenue through the direct sale of advertisements within their communities.

**Motion:** Ron Fowler – Bloomington motioned to accept the Treasurer's report and 2019 Budget. Second by Jim Stokes – Bloomington. The board voted unanimous to accept the Treasurer's report.

#### 3rd Order of Business • "Friends of the IARF" (F of IARF):

President Schrepfer announced the second-round of membership sales will start this month. All local chapters will be canvased for membership sales. The IARF will have a table at the March Legislative Conference to sell F 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.

The F of IARF officer appointees for the January quarter were the following:

The six \$25. F of IARF appointees were: E. Mattson – Joliet, Nolan Hubly – Kankakee,

J. Schrepfer - Normal, D. Foreman - Joliet, Chelse Hawotte - Peoria, Chris Scroll - Rockford.

The \$100. F of IARF appointee was: Rex Huff – Pekin,

The \$250. F of IARF appointee was: Paul Martin - unkn

The \$500. F of IARF appointee was: Frank Oliver – Chicago Area

The final round of appointments for the 1st year membership sign-up will be at the Belleville meeting on April 27, 2019.

#### 4th Order of Business • Magazine (change in editorial responsibilities)

Secretary Levine resigned as editor of IARF's Disabled and Retired Firefighter's magazine at the October quarterly meeting. This action was taken to reduce magazine and organizational operating expenses by \$1,800 per year. Secretary Levine was appointed Editor by IARF President Fred Bruss in 1997 after the passing of his father and long-time IARF Treasurer/Editor Earl Levine. At that time, most all of the correspondence was by U.S. Mail and the home telephone.

However, automated technology commonly used by all (cell phones, internet, laptops, pads, etc.) has greatly empowered members of the Executive Board to deliver digital articles and photos to the printer for print layout. This replaces the "old school," review activity and equipment costs of a single editor. The Board members have the ability to share in research, submit, and approve articles with their own personal devices.

All chapters seeking to submit articles or photos of interest to "Disabled and Retired Firefighter's" magazine may send directly to an IARF board member for placement. President Schrepfer has asked Board members to submit individual articles, chapter announcements, and legislative news under a timely schedule to the printing contractor. The Board is confident that the quality of the magazine will be maintained and improve. As the transition of hard copy publications follow the industrial trend toward digital media, the IARF Board will



manage the transition to achieve lower costs, keep revenue at supportive levels, and improve content quality of both the hard copy magazine (as requested) and the digital web page (soon to be released).

#### 5th Order of Business • New Revenue Proposal for Magazine Ads

As explained in the Treasurer's Report, the present telemarketing program does not appear to be viable. Therefore, President Schrepfer has asked Chapter officers for proposals to contact local advertisers 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. Another cost-saving would allow the IARF to reduce the high price of auditing fees through direct advertisement sales that do not required a professional accounting review. Local chapters could receive an agreed upon percentage of revenue through the direct sale advertisement within their communities.

#### 6th Order of Business • Web-Page Update:

President Schrepfer asked Trustee Smith for an update on the web-page progress with Captain Jeff Boetto. Both Vice-President Bode and Trustee Smith have met with Jeff. Trustee Smith has not been able to make further connection with Vice-President Bode due to his medical procedure and treatments. However, Trustee Smith stated that the web-page can be accessed, but it still needs to be finalized. The web-page will have a secure section for members and a general section for individuals interested in IARF events. Although the web-page is still under construction it can be accessed at: iarf-affi.org There will be a members only section that can be reached through a case-sensitive password.

#### 7th Order of Business • Golf Event Report:

Trustee Smith reported that the Joliet chapter had their first organizational meeting to host the 2019 golf event. He believed that the date has been moved to September 4tth at the Inwood Golf Course in Joliet. Trustee Smith recommended that an official name for the annual golf event be adopted by the Board. In the past, the official title: "Illinois Association of Retired Firefighters Annual Earl Levine Memorial Fire Service Golf Classic" was used. The Board came to the consensus to re-establish the official name. In addition, a set of financial requirements, preferred time schedule, and charitable purpose will be adopted for all future golf events beginning in 2019.

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.

#### 8th Order of Business • Nominations for 2020 January Meeting

President Schrepfer ask for nominations from the floor for local chapters wanting to host the January 25,2020 quarterly meeting. The Bloomington chapter was the only nomination from the floor.

**Motion:** Ron Fowler – Bloomington motioned to accept the Bloomington nomination. Second by Jim Stokes – Bloomington. The membership voted unanimous to accept the Bloomington location for the January 2020.

#### 9th Order of Business • Chaplain Vacancy

President Schrepfer re-stated that an official IARF chaplain as not been located. It is the general understanding on the Board that a local chapter, hosting a quarterly meeting, could invite a local minister to give benediction and a blessing of the meal. Trustee Chmura has informed the board that a deacon from Naperville has expressed an interest and should make contact in the near future.

#### 10th Order of Business • Clothing Report

Trustee Swierczek reported that the clothing inventory is being updated with new sizes and styles. There is a new vender. All clothing items are American-made. New styles will be reviewed. The Board is considering an order process through the web page and in the magazine to reach all members regardless of attendance at quarterly meetings.



#### 11th Order of Business • Legislative Conference: March 19-21

The AFFI Frank Gambro Legislative Conference will be held March 19-21st at the Wyndham City Center in downtown Springfield. The Executive Board members will attend the conferrence. President Schrepfer requested a motion from the membership to provide a \$1,000. endowment to the AFFI at the Legislative Conference.

**Motion:** By Ron Fowler – Bloomington to provide a \$1000. donation to the AFFI. Seconded by Ronn Gannon – Evanston. The board voted unanimous for the \$1000. donation to the AFFI

Census: 25 Attendees representing 14 local chapters

Motion to adjourn by Trustee Fardell. Seconded by Trustee Swierczek. Motion to Adjorn - Passed by voice vote – unanimous at 1:17 pm.

#### **Quarterly Meetings:**

Spring:	April 27, 2019	Belleville
Summer:	July 27, 2019	Peoria
Fall:	October 26, 2019	Evanston
Winter:	January 25, 2020	Bloomington

The January 26, 2019 General Membership Minutes respectfully submitted: Mike Levine, IARF Secretary



Elgin Retired Firefighters: Craig Eadler, John Barton, John Miller, and Vince Rhytanek attend Hollis Miler's Retirement celebration after a great career.



BLOOMINGTON/NORMAL

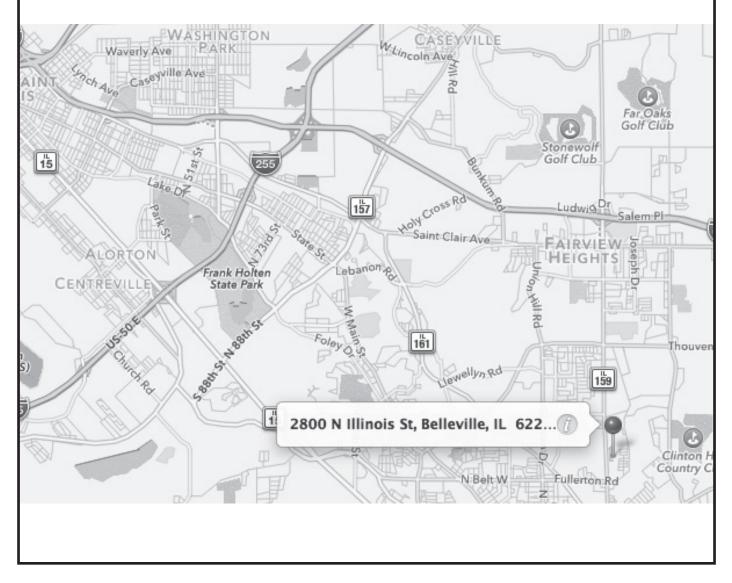


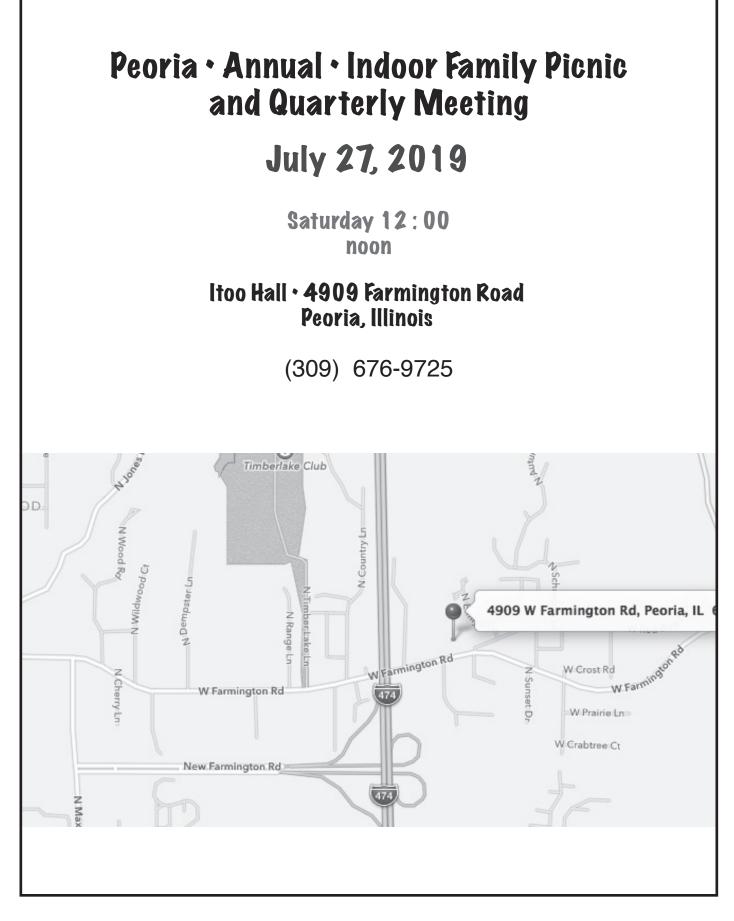
# I.A.R.F. 2nd Quarter Meeting for 2019

Saturday - April 27, 2019

C.K. & L Country Club 2800 N. Illinois St. Belleville/Swansea, Illinois 62222 618-235-2420

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







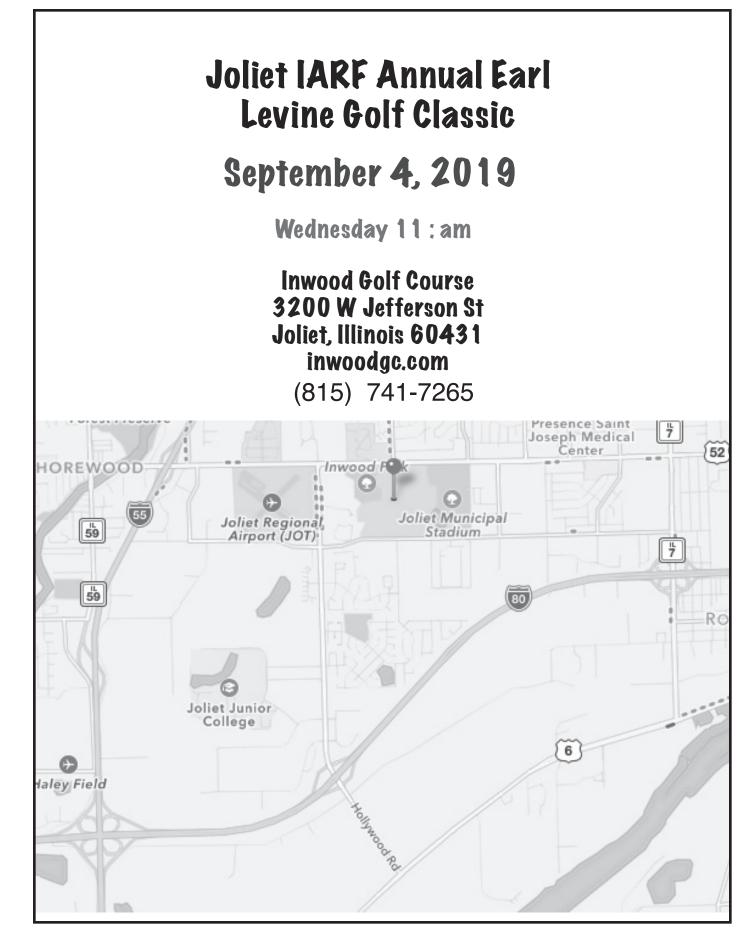
Spring 2019 – I.A.R.F. Disabled and Retired Firefighters

#### Illinois Association of Retired Firefighters Annual "Earl Levine" Memorial Fire Service Golf Classic Hosted by the Joliet Area Assoc. of Retired Firefighters

### Wednesday – September 04, 2019 Inwood Golf Course - Joliet, Illinois

Team Name: Phone: ( )			
Name of Team Members	Address	City	
1.			
2.			
3.			
4.			
Cut-Off the application above 🦯 and	send with money to:	by Aug. 01	
<ul> <li>Price - \$100.00 per golfer</li> <li>Includes:</li> <li>18 Holes of Golf</li> <li>Shotgun Start: 10:00 AM</li> <li>Lunch and Dinner</li> <li>Refreshments on Course</li> <li>Golf Cart</li> <li>Prizes</li> </ul>	Send to: Dave Apga 250 Lake L Joliet, IL 60 d_apgar@co 815-729- Call Bob Surin	Payable to: Joliet Retired Firefighters Send to: Dave Apgar 250 Lake Lawn Ct. Joliet, IL 60435-6874 d_apgar@comcast.net 815-729-3382 Call Bob Surinak for info. Phone: 815-744-6404	
FORMAT: Four Man Team – Scramble – Active Four Man Team – Scramble – Retired Closest Pin – Longest Drive – Active Closest Pin – Longest Drive - Retired up to age Closest Pin – Longest Drive - Retired age 70 and	69 I over	Dinner for Non-Golfers - \$15.00. Map, accommodations and pricing will be sent upon request. Illinois Association of Retired Firefighters Annual "Earl Levine" Memorial Fire Service Golf Classic Hosted by the Joliet Area Assoc. of Retired Firefighters	
The Joliet Area Retirees are hosting this tournament.	Service C Hosted by the Joliet		
Your quick response will be greatly appreciated. Dinner @ Elks Lodge 296 Rt. 55 & Rt. 52 (SE frontage road)	Inwood ( 3200 W. J	er 04, 2019 Golf course Jefferson St. et, IL	







#### At a LOSS: Why Traumatic Memories Come Back in Retirement By: Jada Hudson, MS, LCPC, CADC

Retirement is an exciting time. It's a season you've dreamed of—a season of freedom, flexibility, and family! Retirement elicits a sense of great accomplishment — a pride for the years dedicated to service. But, it also initiates a flood of memories of the years given to the community and the tragic things seen on the job.

Time and time again, I see retired firefighters come into my office telling me that, since they retired, they have been having intrusive dreams. They are experiencing things that they never experienced while they were working. They tell me they...

- I) Try to stay busy to keep their mind off of it.
- 2) Often feel like they need a drink or substance to make the pain go away.
- 3) Try not to talk about it for fear that no one would understand.
- 4) Avoid places, things, or people that make them remember.
- 5) Startle easily.
- 6) Possibly think about harming themselves.

The above are all symptoms of Post-Traumatic Stress Disorder (PTSD). But, why did they not experience these symptoms until retirement?

It's called LOSS: Late-Onset Stress Symptomology (a term given by researchers from the VA Boston Healthcare System, 2006). Many retiring veterans experience the same thing! Here's what happens: you experience a traumatic event early in your career. You function successfully in your career without symptoms of stress, trauma, or PTSD. Then, all of the sudden you begin to experience flashbacks, symptoms of stress, and flashbacks/dreams as you retire!

But why is this showing up now?

One theory is that the retiree's current stressful incidents – transitioning to retirement, the loss of a spouse, declining physical ability, etc. – can invoke those same feelings of helplessness or powerlessness, reminding the individual of how they felt during the traumatic event (Buffum & Wolfe, 1995). Another theory is that retirees do a lot of reflecting, and reflecting brings back both the good and the painful memories (Erikson, 1968). A third theory is that, as the brain ages, it tends to bring up traumatic memories (Allers, Benjack, and Allers 1992). For some firefighters, it may be a combination of these things that brings on LOSS.



First, recognize that your feelings are totally normal. This happens a lot to retired individuals. You are in good company. To begin processing these memories, I recommend writing your thoughts down on paper, which helps you organize your memories and begin healing them. And, I recommend walking meditation – thinking about the events while you walk. This can bring balanced thinking as you activate both hemispheres of your brain and also activates your parasympathetic nervous system (rest response). Third, I recommend talking to a counselor, who can help you with evidence-based treatments like Accelerated Resolution Therapy (ART) or Prolonged Exposure to put the memories into their proper places in your mind and make them less intrusive. Finally, I recommend getting the support of friends and family. Opening up to safe people can be truly healing.

You are not alone. Retirement can be truly beautiful. You just need to sort some memories first.

#### References

Allers, C.T., K. J. Benjack, and N.T.Allers. 1992. "Unresolved Childhood Sexual Abuse: Are Older Adults Affected?" Journal of Counseling and Development 71:14-17.

Buffum, M. D. and N. S. Wolfe. 1995. "Posttraumatic Stress Disorder and the World War II Veteran." Geriatric Nursing 16 (6): 264-70.

Davidson, E.H., Pless, A.P., Gugliucci, M.R., King, L.A., King, D.W., Salgago, D.M., Bachrach, P. (2006). Late-Life Emergence of Early-Life Trauma. Research on Aging, 28(1), 84-114. doi:10.1177/0164027505281560

Erikson, E. H. (1968). Identity: Youth and Crisis. New York: W.W. Norton.



#### JADA B. HUDSON, M.S., L.C.P.C.,



Licensed Clinical Professional Counselor Firefighter Counselor ILFFPS-Clinical Consultant



# 2019 I.A.R.F. CLUB & CHARTER REPORTS

# ALTON Retired Firefighters Club

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 **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.

Picnic is in August or September and a Holiday Dinner in December. Call secretary 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

Vice-President Secretary Ron Fowler Bob Wills John Grussing (309) 829-2785 (309) 826-0035 (309) 275-9487 7 Nicole Ct. 6424 Alexander Rd. 2207 Case Dr. Bloomington, IL 61701 Heyworth, IL 61745 Bloomington, IL 61701 captfowler30@aol.com bobwill@a1restoration.com grussing415@gmail.com

Treasurer Ken Sylvester 1708 Fairfield Dr. Normal, IL 61761 captsly00@aol.com

MEETINGS & ACTIVITIES The Club meetings are held at 7:00 p.m. on the 1st Wednesday of January, March, May, July, September and November. The meetings are held at the Union Park at 1750 General Electric Road in Bloomington.

# DANVILLE Retired Firefighters Club

President Don Wolfe (217) 442-4796 1903 Edison Danville, IL 61832

fireone.1@comcastnet

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

Steve Bingamon (217) 433-2609 1282 W. Arcadia Ave. Decatur, IL 62521 rocky752@sbcglobal.net 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) 695-0523 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 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. 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.

Secretary

# **MT. VERNON** Retired Firefighters Club

President Larry Myers

17676 N. Illinois Highway Mt. Vernon, IL 62864 (618) 315-4398 Richard Page 1703 Pace Ave. Mt. Vernon, IL 62864 (618) 242-0774 chaos1950@charter.net

MEETINGS & ACTIVITIES The Club meetings are held on the first Tuesday of the month starting in August. Social time is followed by a meal and business meeting.

# 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

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

Ronald E. Seeley (815) 623-6980 11591 Wild Deer Trail Roscoe, IL 61073 rockfordretiredfirefighters @gmail.com 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, Ilinois.

# **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

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 1106 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 6:30 p.m.

# **QUINCY** Retired Firefighters

President

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

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

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.



#### SPRINGFIELD Retired Firefighters Club President

John Sullivan (217) 787-8392 #9 Inverness Springfield, IL 62704 ksns68@att.net

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

Secretarv

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



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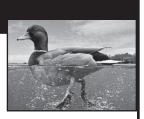
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# I CAN RELATE TO DUCKS

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



One of the things I've noticed about myself as a new retiree is my lack of political activity. I'm not going to turn this into a rant of my personal political opinions. As a semi-famous woman once said "Ain't nobody got time for that!" Rather, I want to spend our brief time together here to speak to a certain segment of the readers. I know many of you fine folks have remained politically active. Many (myself included) have not. So we, that sat on our hands, are my target today. I know there are examples to follow when it comes to taking action to keep what we have and to make sure our voices are heard in our City Halls and our Capitols. You, dear reader, may well know some.

When the AFFI formed the Labor History Committee in 2012, I was fortunate to be selected to the first committee and, in my opinion, the best part of that gig was getting to know a little about Jim Schrepfer and Dave Foreman. I had heard stories; about the strikes, about battles in the history of our union that these guys, their peers, and those that came before, worked to guide us through, putting us in a better place, laying the foundation for what we have today. When I was (much) younger and attending all kinds of fire service classes, I actually liked some of the "war stories" the instructors would tell in class. To get the chance to hear first-person accounts of the labor battles these two (and many, many others) went through, inspired me to try and do more. So I did. Since I've been retired, I haven't. I need to change that.

Since their retirements, each of these men has been a fixture; either at Legislative Conferences and/or out on the streets during election season, working for votes for candidates that support our ideals, just like they were when they were on-the-job. How many of us can say the same thing?

I can't.

I gave myself the excuse that living here in the south, people would take my accent for a "Damn Yankee" meddling in the affairs of decent southern folk. A terrible excuse. So, I recently reached out to the local political party of my preference to see where I can help. I urge you to do the same. Regardless of party affiliation. In fact if you identify with one party or the other, might I suggest it would be worth all of our whiles to consider supporting a candidate of the opposite party when that candidate supports our union. That support is not something to be taken lightly. Of course the opposite is true as well, if a candidate from "my" party opposes our union, I refuse to support them.

If you're retired and still politically active, thank you. If not, please reconsider. We all like to talk of brotherhood on this job. Let's continue to live it after the job.



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# MANNER PLATING

926 River Lane Loves Park, IL 61111



## HOA NAM

1101-03 W. Argyle Street Chicago, IL 60640

#### <u>BEESAN</u> MINI MARKET

7211 W. 84th Street Bridgeview, IL 60455

## ALLEN HEATING <u>& COOLING</u>

122 N. SECOND STREET ROCKFORD, IL 61107

# HART'S GARAGE & COLLISION

1866 Ogden Avenue Downers Grove, IL 60515

#### PUCHNER & ASSOCIATES INC

Elmhurst, IL 60126

AUDRAS SPA Westmont, IL 60559

GENOA CAFÉ Genoa. IL. 60135

AKERS GROUP REALTY Sycamore, IL 60178

VRP ROOFING Downers Grove, IL 60515

EXECUTIVE PLASTERING CO. Loves Park, IL 61111

TRI-STATE SEAMLESS GUTTERS Freeport, IL 61032

> EATON ELECTRIC Rockford, IL 61109

# WESTMONT FLORAL

116 N. Cass Avenue Westmont, IL 60559

#### **MAPLE PETROLEUM**

3553 W. 159тн Street Markham, IL 60428

#### **LILY SUPERMARKET**

9863 S. Ewing Avenue Chicago, IL 60617

#### **IVAN AUTO CARE**

4448 Soo Line Lane Schiller Park, IL 60176

#### WINDSOR AUTO SALES

7010 N. Alpine Road Loves Park, IL 61111

#### ENVIRONMENTAL COMPLIANCE CONSULTING Loves Park, IL 61111

ALBORS COLLISION CENTER Addison, IL 60101

> SWEET MIX PARLOR Homewood, IL 60430

> > CLEO'S Rockford, IL 61103

FOTO DAVILA Chicago, IL 60623

EPIC NAILS. Addison, IL 60101

B.U.R. AUTO CARE. Addison, IL 60101



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#### TAPIA AUTO SERVICE

1005 Rural Street  $\blacklozenge$  Aurora, IL 60505

JAVIER 416 Herkimer Street #2N ♦ Joliet, IL 60432

**LEESON'S CAKES** 6713 163rd Place ♦ Tinley Park, IL 60477

CHINA WOK RESTAURANT 8821 Ridgeland Ave ♦ Oak Lawn, IL 60453

**9705 LOUNGE** 9705 S. Halsted **♦** Chicago, IL 60628

**CRYSTAL GRAND BANQUETS** 12416 S. Archer Avenue Lemont, IL 60439

MAIN GUYS AUTO & TIRE REPAIR 960 75th Street Downers Grove, IL 60516

**CONVENIENT FOOD MART** 501 W. 87th Street **♦** Naperville, IL 60565

BROADVIEW GOURMET HOUSE 3300 Broadview Village Square ♦ Broadview, IL 60155

EMPORIUM LIQUORS 17559 Kedzie Avenue ♦ Hazel Crest, IL 60429

7 – 11 5105 Fairview ♦ Downers Grove, IL 60515

HD PETROLEUM CORP 1100 W. Stearns Drive ♦ Bartlett, IL 60103

**YOU & ME BEAUTY SALON** 3652 W. 26th Street ◆ Chicago, IL 60623

#### KAMYAB MART

512 W. BOUGHTON ROAD ♦ BOLINGBROOK, IL

**BARB CITY AUTOMOTIVE** 1150 S. FOURTH STREET DeKalb, IL 60115

**FAMILY YMCA OF NORTHWEST ILLINOIS** 2998 W. PEARL CITY ROAD ♦ FREEPORT, IL 6132

**PETE & JACKS FOOD & LIQUOR** 4156 W. Division Street **♦** Chicago, IL 60651

**OESTREICH SALES & SERVICE** 102 MILLS ROAD JOLIET, IL 60433

UNITED LIQUORS 8334-36 S. Roberts Road ♦ Justice, IL 60458

**SBK BUILDING RESTORATION** 145 Tower Drive **♦** Burr Ridge, IL 60527

V & A ENTERPRISES 18326 Governors Highway ♦ Homewood, IL 60430

**MEKATECH** 5233 W. 111th Street ♦ Alsip, IL 60803

GREEN OWL SERVICES 17950 Ashland Avenue ♦ Homewood, IL 60430

**TOBACCO AND GIFTS INC** 1556 E. Main Street ♦ St. Charles, IL 60174

ALL-BRY CONSTRUCTION 145 Tower Drive ♦ Burr Ridge, IL 60527

SAVE – A – LOT 868 W. Riverside Boulevard ♦ Rockford, IL 61103

**STEP UP INN** 16 S. Park Avenue & Lombard, IL 60148

LAWRENCE AV. GAS & MINI MART 4251 W. Lawrence ♦ Chicago, IL

GAS DEPOT 15100 Dixie Highway ♦ Harvey, IL



#### **TOBACCO CITY**

2955 W. Jefferson ♦ Joliet, IL

**KIM LONG** 1054 W. Argyle ♦ Chicago, IL

BAYMONT INN & SUITES 1060 Riverside Drive ♦ Freeport, IL 61032

> **CLASSY TOUCH** LOVES PARK, IL 61111

CAMELOT COSTUMES 1321 S. Demeter Drive ♦ Freeport, IL 61032

WARRANTY PROCESSING 121 S. Alpine Road & Rockford, IL 61108

**DELEHANTY FUNERAL HOME** 401 River Lane Loves Park, IL 61111

**BANKS-DIGVONNI-OPPOLD INC.** 1060 N. Dement Road ♦ Rochelle, IL

DAN'S AUTOMOTIVE 1134 E. 9th Street ♦ Lockport, IL 60441

PHILLIPS ICE CREAM 32113 N. Major Avenue ♦ Chicago, IL 60639

V & A ENTERPRISES 18328 Governors Highway ♦ Homewood, IL 60430

**DAVIS EYE CARE ASSOCIATES** 4663 W. 95th Street Oak Lawn, IL 60453

QUILT MASTER 1 S. Wisconsin Street ♦ Carpentersville, IL 60110

**QSR AWARDS & ENGRAVINGS** 6421 N. Cicero Avenue Lincolnwood, IL 60712

#### THE REINALT THOMAS CORPORATION

785 E BOUGHTON ROAD BOLINGBROOK, IL 60440

SCOTT T'S AUTO REPAIR 340 S. State Street ♦ Elgin, IL 60123

U STYLE HAIR SALON 1640 75th Street ♦ Downers Grove, IL 60516

ECONOMY TRANSMISSION & AUTO REPAIR 3400 W. 159th Street ♦ Markham, IL 60426

DEKALB PLATING CO. 221 Grove Street ♦ DeKalb, IL 60115

**DEKALB IMPLEMENT COMPANY** 8680 State Route 64 Sycamore, IL 60178

WALMART 825 Malerich Drive ♦ Lincoln, IL 62656

A-1 AUTO REPAIR 816 Lacas Street ♦ DeKalb, IL 60115

RANGEL PROFESSIONAL CLEANING SERVICE 1217 Boxwood Drive ♦ Crystal Lake, IL 60014

HOLCOMB BANK 7035 11th Street ♦ Rochelle, IL 61068

HILLTOP LIQUOR MART 10259 S. Michigan Avenue ♦ Chicago, IL 60628

**B & F FABRICATION** 610 E. Sauk Trail ◆ Steger, IL 60475

**FDF ARMATURE** 220 W. Gerri Lane ♦ Addison, IL 60101

ABG BAG INC. 1925 Elmwood Road ♦ Rockford, IL 61103



Spring 2019 – I.A.R.F. Disabled and Retired Firefighters

#### S & M AUTO SALES

5729 S. Western ♦ Chicago, IL 60636

TOP-LESS LIQUORS 916 S. Western Avenue ♦ Chicago, IL 60612

AWESOME AUTOMOTIVE

13430 S. Cicero Avenue ◆ Crestwood, IL 60418

BEIJING CHINESE RESTAURANT 10213 W. Grand Avenue ♦ Franklin Park, IL 60131

INDIA BAZAAR 615 W. Golf Road ♦ Des Plaines, IL 60016

**TONY'S AUTO REPAIR** 1902 11th Street & Rockford, IL 61104

BOWEN ACCOUNTING 324 E. Riverside Boulevard ♦ Loves Park, IL 61111

MOBILITY CONNECTION 4100 E. State ♦ Rockford, IL 61108

PARK LICENSE SERVICE 6402 N. 2nd Street ♦ Loves Park, IL 61111

ALEX & AAUTO REPAIR 936 W. 31st Street ♦ Chicago, IL 60608

MYRA'S HAIR SALON 4928 W. 31st. Street ♦ Cicero, IL 60804

THE MECHANICS OF OAK LAWN 5534 W. 110th Street ♦ Oak Lawn, IL 60453

NANCY YOUNG 18N160 Route 31 ♦ Dundee, IL 60118

**RAMIREZ TRANSMISSION** 1004 Claim Street & Aurora, IL 60505 NEW SEOUL RESTAURANT 638 W. Algonquin Road

Des Plaines, IL 60016

EXTRA VALUE FOOD & LIQUOR 27 W 236-237 Geneva Road Winfield, IL 60190

**LOVES PARK ELEMENTARY SCHOOL** 344 Grand Avenue ♦ Loves Park, IL 61111



Bloomington/Normal Retirees Assisting Thanksgiving Baskets.



Active and Retired Firefighters meet with Senator Koehler.



# IARF ATTENDED THE LEGISLATIVE CONFERENCE













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# SEPTEMBER 11, 2001 Never Forget...

