

# DISABLED AND RETIRED FIREFIGHTERS

*Official Publication of the*

*Illinois Association of Retired Firefighters*



**SPRING 2020**  
VOLUME 37



*E-544*  
*American LaFrance*

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[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

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*Official Publication of the Illinois Association of Retired Firefighters*

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## IARF Quarterly Meetings 2020

### Peoria Annual & Quarterly Meeting

Saturday, July 25, 2020

Peoria Firefighters Clubhouse

203 S. 4th Street

Dunlap, Illinois 61525

### Joliet Quarterly Meeting

Saturday, October 24, 2020

12:00 noon

Elks Lodge 296

250 SE Frontage Rd

Joliet, Illinois

## PAST OFFICERS

**Wayne Stout, Trustee**

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

**Darrell "Dude" Meisinger**

5331 Illinois Rt. 29, Green Valley, IL 61534

**Tom Jackson, Treasurer/Emeritus**

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

**Herman Brooks, President**

2109 W. Jubilee Lane Dunlap, IL 61525

**Fred Bruss, President**

309 Silverthrone Drive Freeburg, IL 62243

**George "Brunch" Lehman, Trustee**

3300 Randy Road, Joliet, IL 60435

**Keith Park, Vice President**

2353 Hollands Grove, Washington, IL 61571

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Leonard A. Unes Printing Co., 619 Spring Street,  
Peoria, IL 61603 (309) 674-4942



# President's Message

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



Brothers and Sisters, Widows and Friends,

2020 sure started out with a bang! I Sure didn't see all these changes coming. At this point in the Corona Virus World, The Illinois Association of Retired Firefighters (IARF) is still planning to hold our Annual Picnic in Peoria. Three important items are on the agenda.

1. **Determining per capita increase for 2021.** As you know, we are no longer receiving donations or advertising from a paid solicitor/fundraiser. As a result, The IARF is going to have a decrease in revenue of an estimated \$27,000. To achieve financial stability, The IARF needs to amend the following by-law with 2/3 votes at the Annual Picnic.

*ARTICLE SIX Section 1: The dues to be paid this organization shall be determined by the members at the Annual Meeting and on January 1, 2017 ~~will be \$10.00~~ **\$25.00** annually.*

2. **Election of Officers** Every two years, Four of the eight officers on the current Board are up for election. In 2020, Vice President George Bode, Treasurer Dan Oaks, and Southern Trustee Joe Swierczk, and Northern Trustee Jim Smith have indicated a desire to seek reelection. Any member in good standing can run for office. If any other member wishes to be on the board, the election will be held at the Annual Picnic. IARF bylaws read:

*ARTICLE THREE: OFFICERS Section 3: Election for Officers shall be held the fourth (4) Saturday in the month of July at the annual meeting. They shall be elected by simple majority of the membership at this meeting. Any member in good standing may indicate his/her intention of running for a particular office or for a Delegate to a certain convention by presenting to the secretary, in writing with a valid signature, of his/her intention thirty (30) days before the Annual Meeting. The IARF Secretary shall notify the individual Club Secretaries of the offices up for election at the January meeting prior to the election. His/Her name will appear on the ballot for election. He/She must then be present at the Annual Meeting, unless he/she has notified the Secretary of a death of an immediate family member at the time of the meeting, or a serious illness of the member has been made, in order to be elected.*

3. **Pension Consolidation Update.** At the 2020 annual meeting, the Pension Consolidation Update will be delivered by a new AFFI President. As you probably are aware, Patrick Devaney, Past President of the Associated Fire Fighters of Illinois became Secretary/Treasurer of the Illinois AFL-CIO and the AFFI Executive Board appointed Chuck Sullivan as the New President until The AFFI Convention. As Central District Legislative Representative, President Sullivan always attended our Quarterly Central District Meetings. And in January Chuck attended his first IARF Quarterly meeting as AFFI President. I am sure he will represent us well in Springfield and do everything possible to protect our pensions. As President, President Sullivan will be chairing the transition team for the Downstate Fire Fighter Pension Board.

Hope to see you in Peoria,  
Jim Schrepfer President IARF



# 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



*Waukegan North Chicago (NEIR)*

# Open Letter to the General Membership

The IARF Executive Board has examined the financial health of this organization and determined that it is time to transition from a printed magazine to a digital magazine available on the IARF website at [www.iarf-affi.org](http://www.iarf-affi.org). This will significantly reduce operating costs and still provide for the communication needs of our retirees.

We realize some members of our association do not have access to a computer or a network. For those individuals, The IARF is committed to getting you a printed copy of the magazine. Retirees or spouses of retirees that want a magazine in the mail, please notify your Club President or contact

IARF Treasurer, Dan Oaks  
23731 N. Algonquin Drive  
Canton, IL 61520.

The IARF Executive Board has decided to cancel the Quarterly Meeting April 25<sup>th</sup> in Belleville and to move the Summer Meeting/Picnic Saturday July 25<sup>th</sup> to **the Peoria Firefighter's Club in Dunlap (map and announcement in this issue)**.

At the January 2020 Quarterly Meeting, the general membership moved to significantly raise the dues to \$25/year to cover the cost of the operating expenses of the association as outlined on page 4 of this newsletter. **The motion to raise the dues will also be voted on at the July Annual meeting.**

Now that the pension consolidation is a reality, it is imperative that we regard this association and its publication as a critical means to examine the activity of the state pension transition board. Please support this organization and join us in Peoria.



*Legislators explaining Pension Reform*



*IARF join active personnel on AFFI Lobby Day*



# 2020-2021 IARF Proposed Budget

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

## Proposed Budget Revenues

Clothing.....	\$ 600.00	
Dues .....	* \$13,050.00 (*\$10/year)	**\$33,750.00 (**\$25/year)
IARF Ad Sales .....	\$ 800.00	
FRD of IARF .....	\$10,000.00	
Transfers.....	\$ 5,000.00	
Golf Outing .....	\$ 1,500.00	
Miscellaneous .....	\$ 1,000.00	
<b>Total Budgeted Revenues .....</b>	<b>\$33,150.00</b>	<b>\$53,850.00</b>

## Proposed Budget Expenditures

### Fall Quarterly Meeting in Northern District

Facility and Catering .....	\$ 2,000.00
8 Board Members per diem .....	\$ 800.00

### Winter Quarterly Meeting in Central District

Facility and Catering .....	\$ 600.00
8 Board Members per diem .....	\$ 800.00

### Spring Quarterly Meeting in Southern District

Facility and Catering .....	\$ 1,000.00
8 Board Members per diem .....	\$ 800.00

### Annual Picnic in Peoria

Facility and Catering .....	\$ 5,000.00
8 Board Members per diem .....	\$ 800.00

### Annual Legislative Conference

Hotel Rooms .....	\$ 1,500.00
Per diems .....	\$ 800.00
AFFI PAC Contribution .....	\$ 1,000.00

### Biennial AFFI Convention

Hotel Rooms .....	\$ 1,500.00
Per diems .....	\$ 800.00

### AFFI Pension Seminar

Hotel Rooms .....	\$ 200.00
AFFI PAC .....	\$ 1,000.00

### Semi-Annual Magazine .....

### Earl Levine Golf Outing .....

### Administration

AFFI Per Capita .....	\$ 14,000.00
Treasurer .....	\$ 3,600.00
Secretary .....	\$ 480.00
Audit .....	\$ 4,250.00
Office Supplies .....	\$ 250.00
Donations .....	\$ 2,500.00
Clothing Apparel.....	\$ 500.00

**Total Budgeted Expenditures.....\$ 47,380.00**





# The Illinois Association of Retired Firefighters

Brothers and Sisters,

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

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

## Membership Renewal/Registration

I am ☐ On Disability ☐ Retired From \_\_\_\_\_ Fire Department.  
OR

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

☐ Enroll me in the IARF as a member of The \_\_\_\_\_ Retired Firefighter Chapter  
which will entitle me to the benefits and privileges of this Association.

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

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

Name \_\_\_\_\_

Address \_\_\_\_\_

EMAIL \_\_\_\_\_

Cell Phone \_\_\_\_\_

**Current or previous IAFF MEMBERSHIP NUMBER** \_\_\_\_\_





Dear Brothers & Sisters:

I was honored and humbled to receive the full support of the AFFI Executive Board yesterday when they voted to elect me to be the President of this phenomenal organization. It is an enormous responsibility that I am fully prepared to accept. Having spent the last 11+ years as an AFFI Legislative Representative I am well aware of how hard your entire Executive Board and Staff works each and every day for our membership.

I am fully committed to working on behalf of our 15,000+ firefighters and paramedics across the state. Each of our affiliates have unique situations and concerns and you can be assured that this Executive Board will continue to do everything in our power to ensure our members and affiliates are served well and represented professionally.

The AFFI has a busy schedule ahead. The Vice Presidents will be in countless union locals assisting with negotiations and grievances, our Legislative Representatives will begin the second year of the 101<sup>st</sup> General Assembly and our staff will continue doing their behind the scenes but extremely vital work. We have various seminars and conferences scheduled and in June our delegates will convene in Peoria for the 2020 AFFI Convention and set the course of our Union for the next 2 years.

I could go on for pages describing what else our organization is doing in 2020 but suffice it to say, we will be active, and we will be doing it together. As always, you are encouraged to contact your district Vice President or Legislative Representative with any questions or concerns you may have.

It is my plan to travel around the state to see those I have met previously and talk with those I have not yet had the pleasure of meeting.

I am excited and energized to lead our union forward. I had the opportunity to watch and learn from President Devaney. His tireless efforts and knowledge inspired me on a daily basis. I cannot think of a better person to learn from and emulate.

I hope to prove to each of you that I am willing and able to work hard everyday and that I will continue to fight for the rights and benefits that we have earned and deserve.

In Solidarity,

Chuck Sullivan  
President, Associated Fire Fighters of Illinois

# Firefighter's Pension Investment Fund

April 1, 2020

Dear Stakeholders of the Firefighters Pension Investment Fund:

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

## **Website**

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

## **Executive Director**

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

## **Financial**

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

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

## **By-Laws and Standing Committees**

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

## **Going Forward**

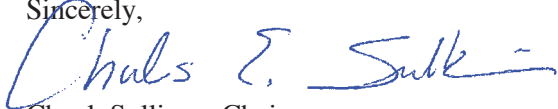
We will be working to create additional lines of communication with our stakeholders and will be meeting with the Department of Insurance regarding statutorily required training for our participating pension funds.

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

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

I look forward to staying in touch going forward.

Sincerely,



Chuck Sullivan, Chairperson

Firefighters' Pension Investment Fund



# Illinois Association of Retired Firefighters Annual "Earl Levine" Memorial Fire Service Golf Classic Hosted by the Peoria Association of Retired Firefighters

Wednesday, September 9, 2020 Weaver Ridge Golf Club of Peoria – Peoria, Illinois
---

<b>Team Name:</b>		<b>Phone: (    )</b>
<b>Name of Team Members</b>	<b>Address</b>	<b>City</b>
1.		
2.		
3.		
4.		



<b>By AUGUST 1, 2020</b> Send the application above and the entry fee to:	
Price - \$100 per golfer Includes: <ul style="list-style-type: none"> <li>18 Holes of Golf</li> <li>Shotgun Start: 10:00am</li> <li>Lunch and Dinner provided</li> <li>Refreshments on the Course</li> <li>Golf Cart</li> <li>Prizes</li> </ul>	Checks Payable to: <b>Peoria Retired Firefighters</b> Mail to: Mike Rogers 8118 N Radnor Rd Peoria, IL 61615 Email: the4rogers@sbcglobal.net Phone: (309) 360-3062  <b>Questions:</b> Dan McGann – (309) 692-6099 Email: dmcgann33@gmail.com

<b>Format:</b> Four Man Team – Scramble – Active Four Man Team – Scramble - Retired Closest Pin – Longest Drive – Active Closest Pin – Longest Drive – Retired up to age 69 Closest Pin – Longest Drive – Retired age 70 and over	Dinner for Non-Golfers - \$20.00 Dinner @ Weaver Ridge Golf Club of Peoria  Map, accommodations and pricing will be sent upon request.
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Illinois Association of Retired Firefighters Annual "Earl Levine" Memorial Fire Service Golf Classic Hosted by the Peoria Association of Retired Firefighters		
<b>10:00 AM</b>  <b>Start</b>	<b>September 9, 2020</b> <b>Weaver Ridge Golf Club of Peoria</b> <b>5100 N Weaver Ridge Blvd</b> <b>Peoria, IL 61615</b> <a href="http://www.weaverridge.com">www.weaverridge.com</a> Your quick response is greatly appreciated!	<b>10:00 AM</b>  <b>Start</b>



# 2019 Membership Meeting Minutes

Quarterly Membership Meeting – October 26, 2019

## Evanston

**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 **Evanston Fire Department Honor Guard.**
- Pledge of Allegiance.
- Moment of Silence for Fallen Firefighters.

• **Honored Speaker: Eddie Crews, AFFI Northern District Legislative Representative.**

President Schrepfer introduced Legislative Representative Eddie Crews. Representative Crews provided an explanation of the proposals to consolidate local pension monies into one large investment pool with individual fund accounts assigned to each local pension board. There are around 297 local firefighter pension boards. The rationale of combining those individual funds into one large investment pool could generate a higher rate of return and reduce the overall finance fees and administrative costs. Safeguards will be built into the consolidation legislation to protect the acquisition of pension monies from other authorities.

A state-wide firefighter investment board would be formed to manage the consolidated fund. It would be composed of representatives from local government, active firefighters, and a retired firefighter. The local pension boards, already in-place, would manage the day-to-day business of each respective fire department.

Representative Crews took considerable time to answer all questions from the membership. At the time of this meeting the consolidation legislation had not been drawn-up. Eddie Crews assured all attendees that sufficient time would be provided for review of any consolidation bill before it would be voted on.

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

Secretary Levine presented the minutes of the July 27th general meeting held at the Peoria Ito Club. The minutes were sent to Board members and provided to the membership for review. No comments, changes, or corrections were received. The minutes will be emailed to the local chapters and provided to the membership in the spring magazine just before the April meeting. No modifications were requested.

**Motion:** With no further comment, corrections, or additions Brian Walz of (Oak Park) Chicagoland made a motion to accept the minutes. John Lopez of Bolingbrook second the motion. The board voted unanimous to accept the July 27, 2019 minutes into the file.

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

Treasurer Oaks provided the membership with the October 26, 2019 report of 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 stable but not at the historic levels of the 1980s or 1990s.

Further discussion on the publication of the magazine with regards to generating revenue and reduction of operating costs will be addressed later in the meeting.

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. Treasurer Oaks is asking local chapters to canvas their

members for those that want to continue the printed magazine verses just getting the information on line. A significant cost reduction could be realized with an on-line information site.

**Motion:** With no further comment, corrections, or additions Bingamon of Decatur made a motion to accept the Treasurer's Report. Walls of Oak Park second the motion. The board voted unanimous to accept the October 2019 Treasurer's report into the file.

### **3rd Order of Business: 2020 Budget Proposed Changes**

President Schrepfer began the discussion with a recap of the financial changes in the association's revenue sources. He covered the cancellation of the advertisement contracts for the magazine as of December 31, 2019. This may cause a short fall of several thousand dollars in the overall budget, unless an alternative revenue source can be developed. President Schrepfer identified the per capita assessment to the AFFI as one of the major costs. The calculation of this expenditure has been significantly reduced by the AFFI. However, with the proposals to consolidate pension funds, the AFFI will have additional activities to monitor the new trust managers and the IARF will provide additional support as required.

President Schrepfer reviewed the costs to hold quarterly meetings and suggested that the membership may want to reduce the number of these meetings. A discussion should be taken-up by the membership eventually a motion could be developed for presentation at a quarterly meeting and scheduled for a vote by the next quarterly meeting. Alternative programming of the annual meeting for cost reductions may be placed under consideration.

President Schrepfer listed the expenses of delegates to the conventions, housing and travel costs for officers, and the audit expense. The audit expense could be dropped with a change to internal revenue activities and canceling contract solicitation. After a review of the cost reduction proposals, the only other alternative would be to raise the dues similar to the AFFI membership fees. The IARF would then adopt a pay-as-you-go program. Some of the cost of membership fees could be off-set by the monies raised through the "Friends of the IARF" activity.

Another proposal would be to pursue corporate sponsors along with local retail advertisements. This would require individual members to solicit sponsorships and retail ads. The Executive Board is planning to be more aggressive with the "Friends of the IARF" ticket sales.

The membership reiterated Trustee Smith's concern that this is a critical time once the legislature passes a pension consolidation bill. The Authority managing the pension fund will have to be closely monitored. Retirees will need the IARF and the AFFI working together for the interest of both the retiree and active firefighter pension benefits. A semiannual publication that reports on the consolidated pension activity and investment strategies would provide a critical chronology of retirement security for both retirees and active firefighters.

Further action could be taken at following quarterly meetings on the above issues.

### **4th Order of Business: Peoria Request to Host the 2020 Golf Classic.**

Secretary Levine had received an email from the Peoria Chapter Secretary Dan McGann requesting to host the 2020 Golf Classic.

**Motion:** A motion for Peoria to host the 2020 Golf Classic was made by Gannon of Evanston. Seconded by Trustee Smith. The board voted unanimous for Peoria to host the 2020 Golf Classic.

### **5th Order of Business: Quarterly Meetings.**

The next four quarterly meeting have been set: January 25, 2020 – Bloomington; April 25, 2020 – Belleville; July 25, 2020 – Peoria (Annual Meeting). Requests to host the Fall 2020 meeting will be accepted at the next quarterly meeting on condition of possible By-Law changes.



### **6th Order of Business: AFFI Convention Delegates.**

Any member seeking to be a delegate to the 2020 AFFI Convention in Peoria should submit their written request to the IARF Secretary for nomination by the April 25th 2020 quarterly meeting in Belleville.

### **7th Candidates for IARF Vice-President, Treasurer, and Two Trustee Positions.**

Any member seeking to be a candidate for IARF Vice-President, Treasurer, or two Trustee positions should submit their written request to the IARF Secretary for nomination by the April 25th 2020 quarterly meeting in Belleville. Elections will be held at the Peoria Annual Meeting in July.

### **8th Order of Business: No Alcohol to be Served at Quarterly or Annual Meetings.**

The membership was notified that no alcohol will be served at meetings due to liability.

Election "Friends of the IARF:" Trustees \$25. David Harshbarger – Decatur, Jim Saleta – Elgin, PRFF Chapter – Peoria, Larry Judkins – Elgin, Larry Judkins – Elgin, Charles Stuart – Elgin.

\$100. Officer: Mike Troiani – Elgin; \$250. Officer: Delmer Hootz – Jacksonville;

\$500. Officer: Dan Smith – Joliet.

**Motion to Adjourn:** was requested by President Schrepfer and made by Lopez of Bollingbrook. Seconded by Skeldon of Joliet – Passed by voice vote – unanimous at 11:30 am.

The October 26, 2019 Membership Minutes reviewed by the Board and respectfully provided to the local chapters:

Mike Levine, IARF Secretary



*Congratulations, Brotherhood of Barrel, on your 40th Anniversary*

# 2020

Quarterly Membership Meeting – January 25, 2020

## Bloomington/Normal

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

- Posting of Colors: Bloomington/Normal Chapter.
- Pledge of Allegiance.
- Moment of Silence for Fallen Firefighters
- President Jim Schrepfer introduced AFFI Legislative Candidates: Steve Zimmerman - Bloomington and Jeff Mauer – Galesburg. Also, Wayne Stout – Trustee Emeritus with Rock Island Pres. Jim Fobert.
- Trustee Emeritus Dude Meisinger was presented a plaque for his many years of service with the IARF.

• **Honored Speaker: Chuck Sullivan, AFFI President.**

President Schrepfer introduced the new AFFI President Chuck Sullivan. President Sullivan provided an explanation of the proposals to consolidate local pension monies into one large investment pool with the management of individual pensioner benefits assigned to each local pension board.

President Sullivan introduced himself and condensed his background military service, marriage, and entry into the fire service. Chuck was assigned to a fire crew that was strong union. He quickly learned to appreciate the hard-won benefits that were gained through the collective bargaining process. President Sullivan thanked all retirees for their history of hard negotiation that has achieved the standard of living enjoyed by all Illinois fire service families.

President Sullivan pledged to continue the high degree of representation enjoyed by all members of the AFFI. That will include a vigilant examination of the pension consolidation to secure all firefighter retirements and keep the fund growing. There was additional explanation of the consolidation process and a well-received question and answer period. All in attendance extended their appreciation for Chuck taking the time to address retirees.

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

Secretary Levine presented the minutes of the October 26th general meeting held at the Evanston City Hall. The minutes were sent to Board members and provided to the membership for review. No comments, changes, or corrections were received. The minutes will be emailed to the local chapters and provided to the membership in the spring magazine just before the April meeting. No modifications were requested.

**Motion:** With no further comment, corrections, or additions Dave Burke of Bloomington/Normal made a motion to accept the minutes. Ron Fowler Bloomington second the motion. The board voted unanimous to accept the October 26, 2019 minutes into the file.

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

Treasurer Oaks provided the membership with the January 25, 2020 report of 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 stable but not at the historic levels of the 1980s or 1990s.

Further discussion on the publication of the magazine with regards to generating revenue and reduction of operating costs will be addressed later in the meeting.

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. Treasurer Oaks is asking local chapters to canvas their members for those that want to continue the printed magazine verses just getting the information on line. A significant cost reduction could be realized with an on-line information site.

**Motion:** With no further comment, corrections, or additions Jim Stokes Bloomington/Normal made a motion to accept the Treasurer's Report. Trustee Joe Swierczek second the motion. The board voted unanimous to accept the October 2019 Treasurer's report into the file.

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

President Schrepfer announced that the IARF spring issue of the "Disabled and Retired Firefighters" magazine will be reduced to a newsletter size for a cost-savings measure. It will have a question for members that still want a print magazine verses an electronic version. Without an outside fundraiser, the annual cost of a state auditor will not be a requirement and serve to reduce significant costs.

The Board has voted to bring raising the dues to \$20.00. before a by-law change. This measure will allow the association to function without the support of advertisers or phone-solicitors. At present, the monies raised by the dues pay for the association's support of the AFFI. Dropping the fund-raisers falls-in-line with AFFI practices and will build a better image with the public at-large. This proposal will have to be presented before the general membership at the annual meeting in July.

The Board is also proposing to reduce the four-quarterly meeting to three. The winter meeting may be the one eliminated, but that will have to be determined by the membership in July. Significant savings at annual summer meeting may be reached by changing the location to the Peoria Firefighter's clubhouse and providing the meal in-house.

There is an effort to build-up the membership rolls to support the IARF program by increasing dues income.

### **4th Order of Business: Request a Host Chapter Should Membership Vote to Keep Four Quarterlies.**

President Schrepfer asked for a motion from the floor for a host chapter for the 2021 January Quarterly Meeting should the membership vote to continue four quarterly meetings.

**Motion:** Bloomington President, Ron Fowler offered to have Bloomington host the 2021 January Quarterly Meeting. Dave Burke – Bloomington second the motion. The membership voted unanimous by voice vote to have Bloomington host the 2021 January Quarterly Meeting.

### **5th Order of Business: Motion to Raise Dues to \$25.00.**

**Motion:** Ron Gannon of Evanston made a motion to propose raising the dues to \$25.00 at the July annual meeting. Trustee Jim Smith second the motion. The membership voted unanimous by voice vote to change the By-Laws to \$25.00 at the July meeting.

### **6th Order of Business: Delegates to the AFFI Legislative Convention along with \$1000. to AFFI.**

President Schrepfer asked for a motion to send delegates along with \$1,000. check to the AFFI at the Legislative Convention.

**Motion:** Billy Akers-East Peoria made a motion to send delegates to the Legislative Convention along with a \$1000. check for the AFFI. Ron Gannon – Evanston second the motion. The membership voted unanimous by voice vote to send delegates to the Legislative Convention and provide \$1000. to the AFFI.



### **7th Order of Business: AFFI Convention Delegates. 1:11:57**

Any member seeking to be a delegate to the 2020 AFFI Convention in Peoria should submit their written request to the IARF Secretary for nomination by the April 25th 2020 quarterly meeting in Belleville.

### **8th Order of Business: Candidates for IARF Vice-President, Treasurer, and Two Trustees.**

Any member seeking to be a candidate for IARF Vice-President, Treasurer, or two Trustee positions should submit their written request to the IARF Secretary for nomination by the April 25th 2020 quarterly meeting in Belleville. Elections will be held at the Peoria Annual Meeting in July.

### **9th Order of Business: Alcohol will not be reimbursed by the IARF at Quarterly or Annual Meetings.**

**Correction:** The minutes of the October meeting should have read that the IARF will not reimburse for alcohol beverages at membership meetings. The host chapter will be responsible for the cost of alcoholic beverages.

### **10th Order of Business: Update to Golf Event by Peoria Chapter.**

President Schrepfer asked for a progress report on the 2020 golf event. Dave Klasing, Peoria Co-Chair, informed the membership that the golf event will be held on September 9, 2020 at Weaver Ridge. Anyone wanting to sponsor a hole the cost of \$100.

**Election “Friends of the IARF:”** Trustees \$25. Jim Schrepfer – Normal, L Mores – , Mike Doyle – Peoria, Local 1897 – , Floyd Anthony – , Curt Snow – .

\$100. Officer: Guy Blando – ; \$250. Officer: Lee Lomart – Jacksonville;

\$500. Officer: Peoria Retirees.

The next four quarterly meeting have been set: January 23, 2021 – Bloomington;

April 25, 2020 – Belleville; July 25, 2020 – Peoria (Annual Meeting). October 26, 2020 – Joliet.

**Motion to Adjourn:** was requested by President Schrepfer and made by Lopez of Bollingbrook. Seconded by Skeldon of Joliet – Passed by voice vote – unanimous at 1:30 pm.

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

Mike Levine, IARF Secretary



*President Jim Schrepfer introduces  
new AFFI President Chuck Sullivan*

# Around the State...



*IARF Board at the Winter Meeting*



*Retirees at NFD Breakfast*



*Emeritus Trustee at  
Bloomington Meeting*



*The Peoria Monthly Meeting*



*Elgin Monthly Meeting*



*Elgin Local 429 Retirees love to support and remember Veterans. They chose to remember a veteran by visiting him on his 96<sup>th</sup> birthday.*

*This is Walter "Mr. Good Roof" Shales enjoying the beautiful sunny day on his 96th Birthday. We pulled out the old engine and delivered birthday wishes.*

*Walter was a roofer his entire life and went by the nickname of "Mr. Good Roof". He is a World War II veteran who served in the U.S. Army from 1941 to 1945. There aren't many WWII Veterans left, that's why we wanted to honor him.*

*He is the brother of EFD retiree, Gary Shales. Gary, Walter's younger Brother, passed away in January of 2019.*





# ASSOCIATED FIRE FIGHTERS OF ILLINOIS

**President**

Chuck Sullivan  
Champaign L1260

**Secretary Treasurer**

Tom Roate  
Springfield L37

**VP At Large**

Luke Howieson  
DeKalb L1236

**Vice Presidents****1<sup>st</sup> District**

Dan Fortuna  
Chicago L2

**2<sup>nd</sup> District**

Chris Coats  
Pekin L524

**3<sup>rd</sup> District**

Adam Ruderman  
Decatur L505

**4<sup>th</sup> District**

Matt Olson  
Bolingbrook L3005

**5<sup>th</sup> District**

Art Thompson  
Barrington L3481

**Legislative Reps****Northern District**

Eddy Crews  
Lisle Woodridge L2986

**Central District**

Jeff Maher  
Galesburg L555

**Southern District**

Richard Martin  
Murphysboro L3042

**Trustees****Northern District**

Mike Laureto  
Berwyn L506

**Central District**

Jay Smith  
Canton L1897

**Southern District**

Bill Hall  
Wood River L2371

March 9, 2020

Dear Stakeholders of the Firefighters Pension Investment Fund:

In December Governor Pritzker signed SB1300 and Public Act 101-0610 became law, which created two new consolidated suburban and downstate police and fire pension investment funds. On January 31 the Firefighters' Pension Investment Fund ("FPIF") held its first meeting in Lisle and took actions, including electing me as the Chairperson and Brad Cole of the Illinois Municipal League as Vice Chairperson.

I wanted to update you on subsequent actions and advise you about what to expect in the coming months.

## Operations

Following the February 28 Board meeting Vice Chairperson Cole and I entered into contract discussions with a seasoned, skilled professional to serve the FPIF as the statutorily mandated Interim Executive Director. Those discussions have concluded, and we anticipate the Board approving this critical agreement at its next meeting on March 30. We are fortunate to have access to a candidate with such strong credentials and who is able to act promptly to move this process forward.

We expect the FPIF to approve a budget at the next meeting, and to take the steps required to receive start-up funding as provided for in the enabling legislation. Subsequently, we expect the new Executive Director to open an office, retain a staff, and move forward. As the FPIF builds out its operational capabilities the Executive Director and board leadership will keep you apprised.

## Training and Communication

One critical need the FPIF has is to create lines of communications with our stakeholders, towards which this letter is intended to be a first step. A necessary component of that communication process will be providing statutorily mandated training opportunities to local firefighters' retirement board trustees.

PA 101-0610 requires the provision of such training, and the first directive to staff will be to begin immediately to develop such an initiative. We will start the training process for stakeholders later this summer and will do so in cooperation with the Illinois Department of Insurance.

927 S. 2<sup>nd</sup> Street

Springfield, IL 62704

217-522-8180

[www.AFFI-IAFF.org](http://www.AFFI-IAFF.org)





### Going Forward

One fact that becomes more evident at each meeting of the Board is that there is much to do and little time to do it. We must hold an election of permanent trustees by the end of this year. Staff needs to be recruited and external service providers retained.

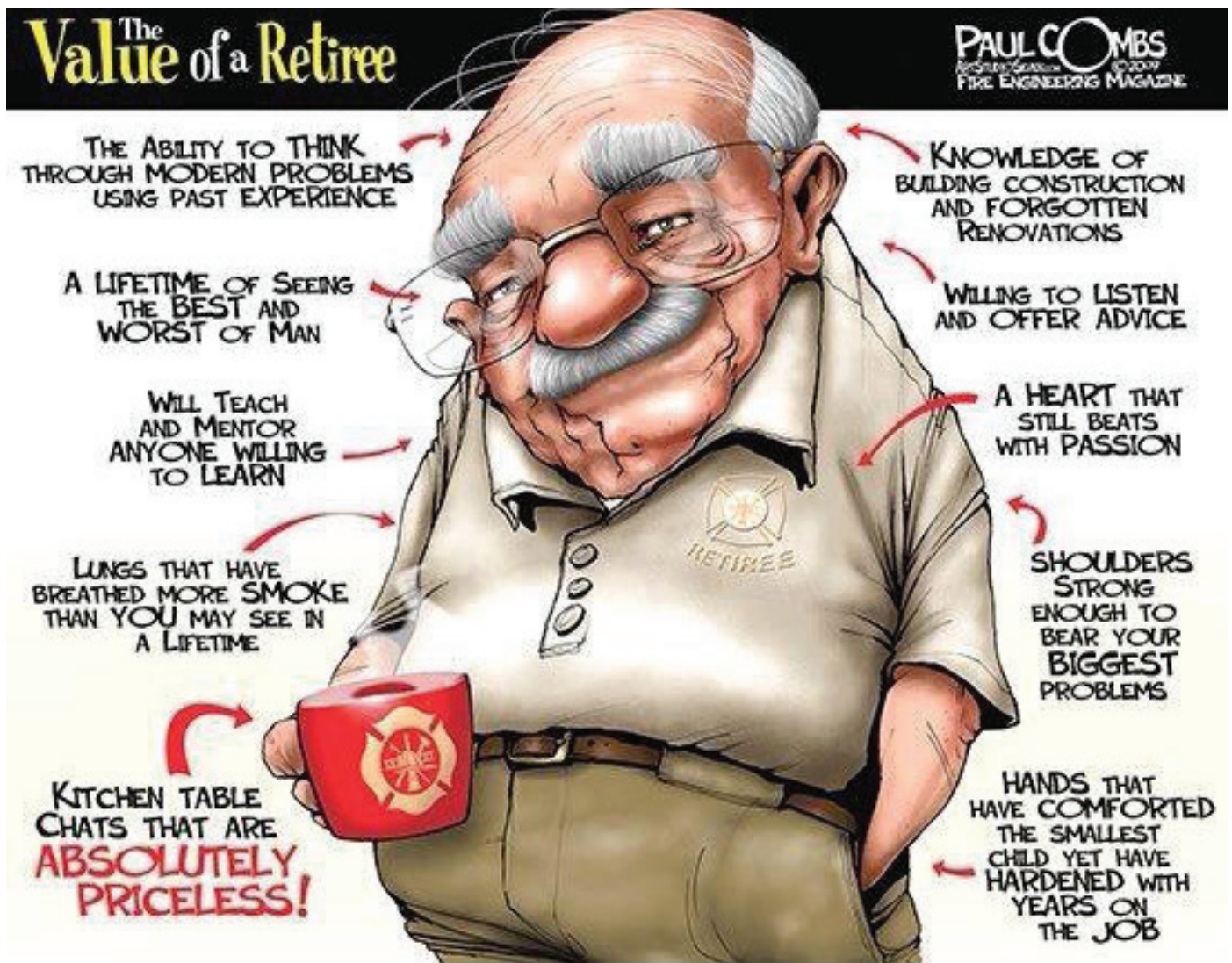
My promise, on behalf of the Board and staff, is to work hard, do our very best, and be as open and transparent as possible.

I promise to stay in touch going forward.

Sincerely



Chuck Sullivan, Chairperson  
Firefighters' Pension Investment Fund

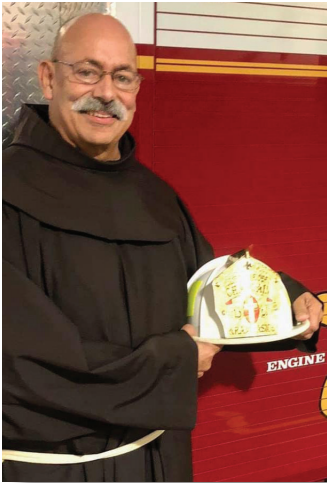


Facebook Search: Drawn By Fire

Paul Combs ArtStudioSeven.com

# Chaplain Message

Brother Ed Arambasich, OFM - Joliet Fire Chaplain



Dear Friends,

Happy Easter! I would like to begin my message to you with a quote from the gospel of St. John, chapter 3, verse 21. "But whoever does what is true comes to the light, so that it may be clearly seen that his works have been carried out in God."

I just came from the funeral of a sister of one of our Joliet firefighters. His sister died from the coronavirus. Because of the situation, we could not have a public funeral, so our Deputy Chief organized a "drive-by" where awe-inspiring support from the fire department showed up. There were fire trucks, ambulances in the parking lot with flashing lights, lot's of the "LIGHT OF GOD". Let us pray for this family and all families grieving the loss of loved ones due to this insidious virus. The scripture passage was clearly seen for me today in full accomplishment, it was so apparent that the "LIGHT OF GOD" was made visible, and at the same time, God's work was also being carried out in these firefighters, by there very "ministry of presence" for this grieving family. Not only on duty and off duty firefighters were in attendance but I was also overwhelmed at the number of retired firefighters who came out to pay their respects to this family. You can see that the love and friendship that fills the very veins of these firefighters are filled with valor, respect, and support to the fraternity for which they pledged to serve.

As we all live out our lives in a new way, let us pause and reflect on what it means to "live the truth" and to be "God's light" for others no matter what the circumstances.

My day's since the quarantine began has been filled with catching up on things I put off for a long time, at the same time it has given me more of an occasion to spend with God and to thank him for what he has done for me and for others. It has also given me the time to just be with the "LIGHT OF GOD" and to reflect on what an awesome life God has given me, especially when he gave me the gift to serve the firefighters as chaplain.

During this time we are living with uncertainty, let us always remember that in that insecurity, God is still in control, and we all need to spend some time each day with God, and to check in with Him, and to see what He is asking us to do next. We are God's co-workers in this world, we need to stop and listen to the one who is the true and lasting Chief, God himself who is all love and knowing what we need. We need to continue to live these words of the gospel "But whoever does what is true comes to the light, so that it may be clearly seen that his works have been carried out in God." Amen! Blessings on each of you!

Peace and all good,  
Brother Ed Arambasich, OFM  
IARF Fire Chaplain  
Cell: 217-316-4335  
Blog: firemen63.blogspot.com  
Email: eja1951@gmail.com



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

## ALTON Retired Firefighters Club

President

**Richard Siemer**  
(618) 372-3786

980 West County Line Road  
Brighton, IL 62012

Secretary/Treasurer

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

3516 Castelli Dr.

Alton, IL 62002

mharvey54@yahoo.com

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

## AURORA Retired Firefighters Club

President

**Steve Weatherly**  
(630) 688-9572

2170 Bradford Ln.

Aurora, IL 60506

weatherly@comcast.net

Vice President

**Ray Pfeiffer**

(630) 606-3994

610 Peace's Ford

Oswego, IL 60543

rwp99@comcast.net

Secretary/Treasurer

**Bob Dunn**

(630) 885-7246

619 Suncrest Dr.

Aurora, IL 60506

DunnB4@comcast.net

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

## BELLEVILLE Retired Firefighter Club

President

**Charles "Chuck" Grider**  
(618) 785-5698

724 Fort Henry Drive

Belleville, IL 62221

ezgrider@hotmail.com

Secretary

**Joe Swierczek**

(618) 407-4427

10 Hickory Lane

Columbia, IL 62236

joe@riskstrategies.net

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

## BLOOMINGTON/NORMAL Retired Firefighters Club

President

**Ron Fowler**

(309) 829-2785

7 Nicole Ct.

Bloomington, IL 61701

captfowler30@aol.com

Vice-President

**Bob Wills**

(309) 826-0035

6424 Alexander Rd.

Heyworth, IL 61745

bobwill@a1restoration.com

Secretary

**Dave Burke**

(309) 825-1961

2005 Fallen Oak Rd.

Bloomington, IL 61704

dburke4417@gmail.com

Treasurer: **Ken Sylvester** 1708 Fairfield Dr. Normal, IL 61761 captlsly00@aol.com

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



## **DANVILLE Retired Firefighters Club**

President

**Don Wolfe**

(217) 442-4796

1903 Edison

Danville, IL 61832

fireone.1@comcastnet

Secretary

**William Thoma**

(217) 427-5427

13033 E. Lyons Rd.

Catlin, IL 61817

wctxklt92@gmail.com

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

## **DECATUR Retired Firefighters Club**

President

**Steve Bingamon**

(217) 433-2609

1282 W. Arcadia Ave.

Decatur, IL 62521

rocky752@sbcglobal.net

Secretary

**Dale Penn**

(217) 433-2375

3015 Lake Bluff Dr.

Decatur, IL 62521

dalewpenn@gmail.com

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

## **EAST MOLINE Retired Firefighters Club**

President

**John Long**

(309) 496-9006

1121 3rd St.

Rapid City, IL 61275

jrak4long@aol.com

Secretary

**Jeff Freiburg**

(309) 755-9532

432 35th Ave.

East Moline, IL 61244

j.freiburg@mchsi.com

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

## **ELGIN RETIRED Firefighters Club**

President

**Larry L. Judkins**

(847) 404-9874

901 Mohawk Ct.

Elgin, IL 60120

fyrfytr6999@yahoo.com

Secretary

**William Freiberg**

(847) 989-6925

300 N. Aldine

Elgin, IL 60123

fries1576@outlook.com

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

## **EVANSTON Retired Firefighters Club**

President

**Bob Nelson**

(847) 814-2102

1748 Kelley Lane

Pingree Grove, IL 60140

ninabob354@yahoo.com

Secretary

**Ronn Gannon**

(847) 966-7665

8412 McVicker Ave.

Morton Grove, IL 60053

ronnfgannon@comcast.net

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

## **GALESBURG Retired Firefighters Club**

President

**Mike Whitson**

(309) 337-1959

1163 Greenleaf St.

Galesburg, IL 61401

firewhitty@gmail.com

Secretary

**Dawn VanDell**

(309) 299-5667

Galesburg, IL 61401

afgrandma@yahoo.com

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

## **JACKSONVILLE Retired Firefighters Club**

President

**Scott Jess**

(217) 371-1336

2360 Mound Ave.

Jacksonville, IL 62650

jesselectric@mediacombb.net

## **JOLIET Area Association Retired Firefighters**

President

**Tom Douglas**

(815) 342-4574

604 Westridge Rd.

Joliet, IL 60435-5440

thomas-douglas@sbcglobal.net

Secretary

**David Apgar**

(815) 729-3382

250 Lake Lawn Ct.

Joliet, IL 60534-6874

d\_apgar@comcast.net

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

## **KANKAKEE Retired Firefighters Club**

President

**Gary Regas**

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

Secretary

**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

**Frank Schmitt**

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

Vice-President

**Frank DeCastris**

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

Secretary

**Deborah Hudson**

2315 Harlem Crest Rd.  
Loves Park, IL 61111

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

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

## OTTAWA Retired Firefighters Club

President

**Robert Pillion**

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

Secretary

**Tom Ganiere**

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

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

## PEKIN Retired Firefighters Club

President

**Tim Zimmerman**

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

Secretary

**Steve Shutts**

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

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

## PEORIA Retired Firefighters Club

Co-Chair

**David Klasing**

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

Co-Chair

**Mike Doyle**

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

Secretary

**Dan McGann**

11006 N. Trigger Rd.  
Dunlap, IL 61525  
dmcgann33@gmail.com

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

## QUINCY Retired Firefighters

President

**Ralph Boden**

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

Secretary

**Gerald Gengenbacher**

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

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



## **ROCK ISLAND Association of Retired Firefighters**

President

**Jim Fobert**

(309) 912-4465

270 35th St.

Rock Island, IL 61201

jkfobe@gmail.com

Secretary

**Jerry Wiesman**

(309) 949-3209

1121 West Court

Colona, IL 61241

Vice-President

**Bob Green**

(309) 235-5115

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

## **SPRINGFIELD Retired Firefighters Club**

President

**Tom Roate**

(217) 415-2392

260 Saxton Dr.

Springfield, IL 62704

tom.roate@gmail.com

Secretary

**Pete Janssen**

(217) 787-0898

2000 Montague

Springfield, IL 62711

pete.janssen.sarff@gmail.com

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

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

President

**Dave Newcomb**

(217) 778-6652

405 E. Washington

Philo, IL 61864

ddnewk56@aol.com

Secretary

**Robert L. Mullins**

(217) 369-5927

2395 CR 1150N

Homer, IL 61849-9745

rlmullins626@gmail.com

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

## **WESTERN Chicagoland Retired Firefighters**

President

**Steve Rose**

(630) 205-8315

434 Zachary Drive

Hampshire, IL 60140

stephenrose8152@hotmail.com

Secretary/Treasurer

**Mario Tricoci**

ltfpfd@yahoo.com

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



# ILLINOIS FIREFIGHTER PEER SUPPORT AND RETIREMENT

## Life After the Shift

Ah, retirement, that moment we all wait for, right? I will have sat around firehouses for 27 years this May, and have heard more times than I can count how much everyone says they are ready for retirement.

When I think about how we as firefighters approach retirement, two distinct categories emerge: the “20 and Out” group and the “You’re Going to Have to Carry Me Out” group. Don’t get me wrong, there are a lot of people in between those extremes, but I feel like those two categories grab the most attention.

I always say that for 100 people, there are 100 ways. We have all sat around the table and listened to the one who said “20 and Out” was their plan. Some of them keep their plans, but most do not. Then there is the other end of the spectrum, the brother or sister who stays well past 30 years with everyone around the table telling them how much money they are losing by coming to work every day. Wherever you fall on this spectrum, the common issue is having a plan.

## A Shared Experience

Being a firefighter has been the greatest privilege of my life. Like most of us, I have plenty of regrets, things I would love to go back in time and change, but being a firefighter is not one of them. I don’t want to say that it is who I am, but it certainly inhabits most every aspect of my life. When my kids were young, they had my t-shirts with the department logo and a market share of fire truck toys. Now, my grandson has the same. All of our family events have been planned around a shift calendar.

My brothers and sisters in the firehouse know me and my family. I know them and their families. We have all shared the experience of life together.

One of the biggest issues that retirement can bring is a loss of identity. Whether you were on the job for 20 years, or well past the 30-year mark, being a firefighter can become how we define ourselves. Once you pack your things in a box and have your slice of cake, what’s next? Have you made a plan for your future? Even if you volunteer somewhere local, or plan a trip, it’s important to have an idea of how to spend your time. It can also be hard to step away from your shift buddies. Often times these are people you have experienced major life events with. You will certainly experience a sense of loss as you move into retirement.

When people hear the word retirement, it often conjures up visions of freestyle living, travel, time spent on the things you have always desired. While that can be true for some, the fact is that retirement can also conjure up ideas and feelings of loss, loneliness, and a sense that there’s no purpose left in life.

Many of us have built a life around not just the fire service, but also around the people we call our second family. To retire means that we stand to lose our family and our life's meaning.

### **Moving Forward With Purpose**

The good news is that if you are reading this, you are not the first person to go through these conflicting feelings. At Illinois Firefighter Peer Support (ILFFPS) we have retired firefighters who have been there and done that. They have successfully navigated the transition from the job to retirement. If you're not sure if you need help or you're thinking you have it handled, here are some things to think about and watch for:

- Do you ever feel like you have no motivation to get yourself going with no apparent reason?
- Does this lack of motivation last longer than a few days or a few weeks?
- Have you lost your lust for life including lack of interest in previously enjoyed activities?
- Do you struggle with bouts of unhappiness?

Another area to pay attention to is alcohol consumption. It is all too common of a story that drinking was held in check due to being on shift every third day. Once retirement starts, every day is a Friday. Here are some things to think about:

- Do you ever need a drink to get you started in the morning or fall asleep at night?
- Do you feel guilty about your drinking?
- Do you or a family member think you need to cut back on how much you drink?
- Are you annoyed when other people comment on or criticize your drinking habits?

Again, these are just a couple of examples for things to think about, whether for yourself or for a friend. So, what do you do if these issues arise or something else seems to be a problem in retirement? Give ILFFPS a call. We guarantee that no one will know that you reached out to us. Ask a few questions and we will be glad to offer direction, peer support, or help with counseling as needed.

As I always say, the goal is long, happy, and healthy retirement. We're always here if you need us – during your career and as you transition into this next phase of life.

*Tom Howard is the Executive Director of Illinois Fire Fighter Peer Support.*



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# Strategic Tax Consulting

New Concept Benefit Group, [www.ncbg.net](http://www.ncbg.net)

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

## A progressive tax system

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

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

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

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

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

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

## Married Filing Jointly, Tax Brackets - 2019

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

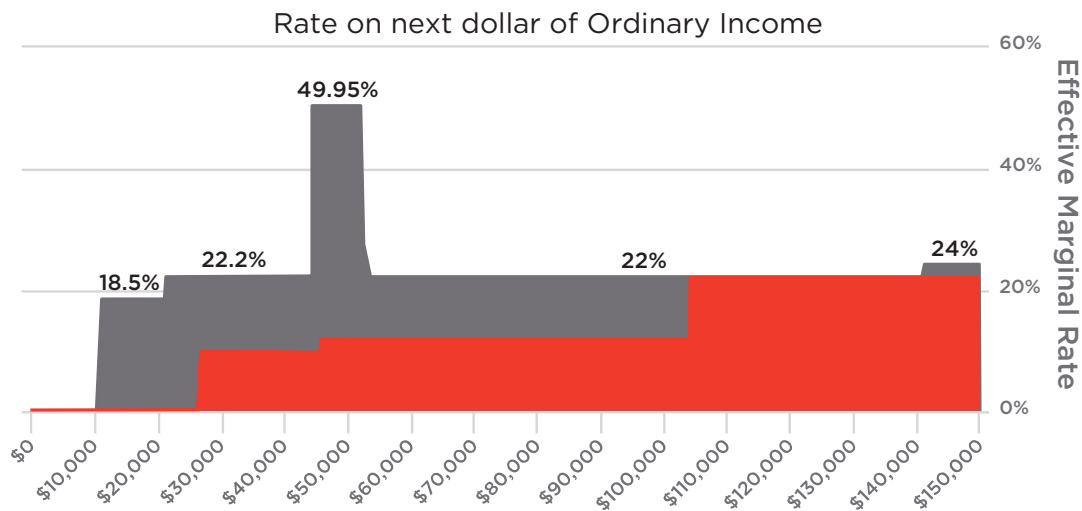


## Unexpected impacts of taxes on retirement

Although conceptually simple, the U.S. tax system is quite complex. Interactions between different types of taxable income, some income that isn't taxable except in the presence of other income, deductions, exemptions, credits, phase-outs and surtaxes create a tax landscape that can be difficult to proactively navigate. One method for identifying opportunities for strategic tax decisions is to focus not on the "bracket" but instead on your "Effective Marginal Tax Rate (EMR)." The EMR can be simply defined as the amount you actually lose to federal income tax on the next dollar of income.

The EMR can surprise many people, with one of the most significant examples being the so-called "Tax Torpedo" in which a taxpayer in the 12% bracket can experience a 49.95% EMR. The grey in the graph below illustrates how different your EMR may be from your bracket rate.

### The "Real" Tax System: Ordinary Income



### Tax Clarity®

We use Tax Clarity software to provide a landscape view of your tax situation, which may allow us to suggest alternate patterns of withdrawal or contribution to retirement accounts like 401ks, IRAs or Roth IRAs. We can also help you understand when it may be beneficial to consider Roth conversions or harvest a capital gain or capital loss in your taxable accounts. Although we do not provide tax advice, this strategic tax consulting can help you and your tax advisor proactively identify opportunities to save on taxes throughout retirement.

## The need for an overall plan

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

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

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

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

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

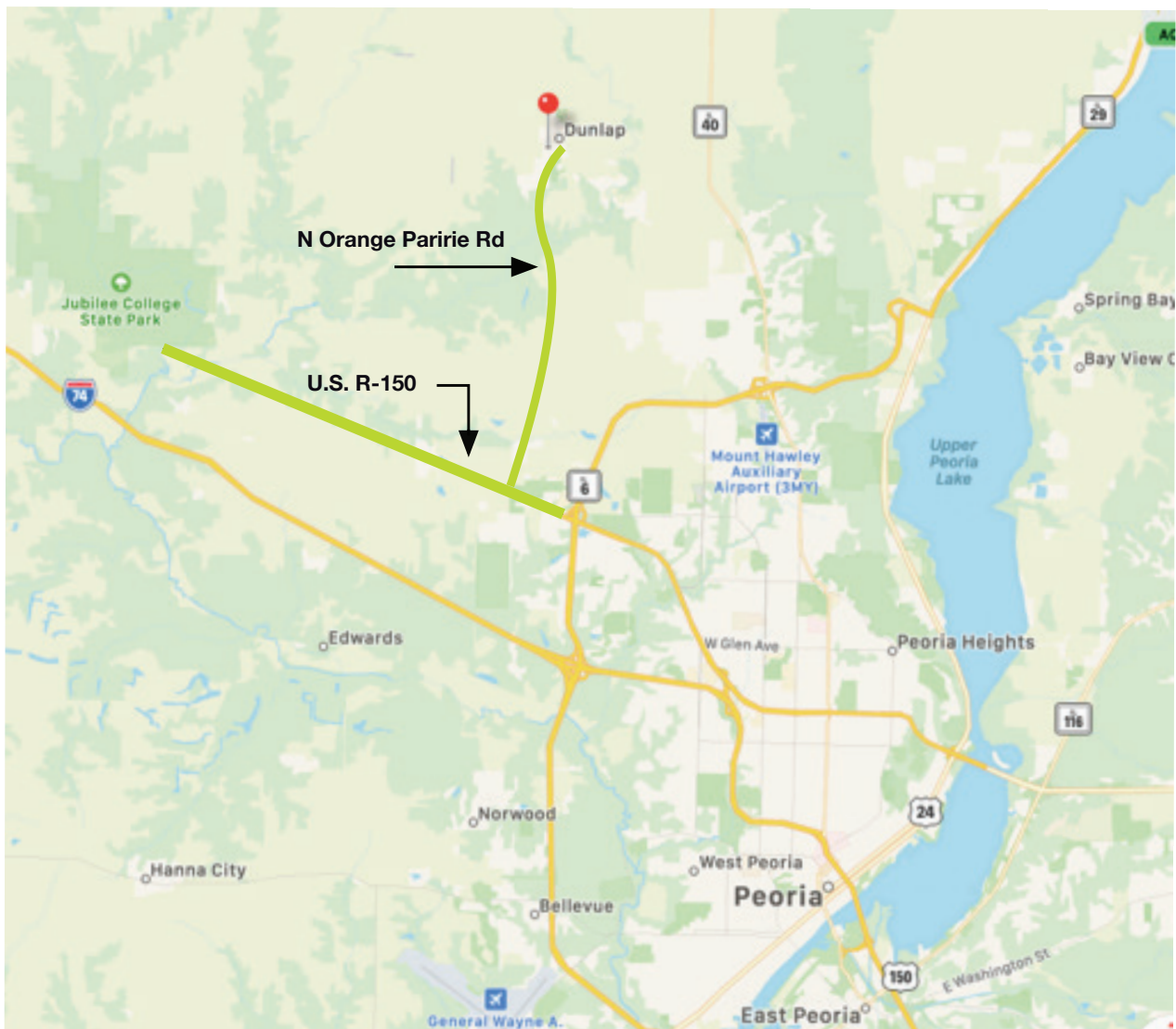
This brochure is intended solely for general educational purposes. It is not intended for the purpose of providing specific investment advice to any particular recipient. Further, it is important to understand that only an Enrolled Agent, CPA or Attorney is able to provide tax advice. Although the financial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

# Peoria • Annual • Indoor Family Picnic and Quarterly Meeting

**July 25, 2020**

**Saturday 12 : 00  
noon**

**Peoria Firefighters Clubhouse  
203 S. 4th Street  
Dunlap, IL 61525**





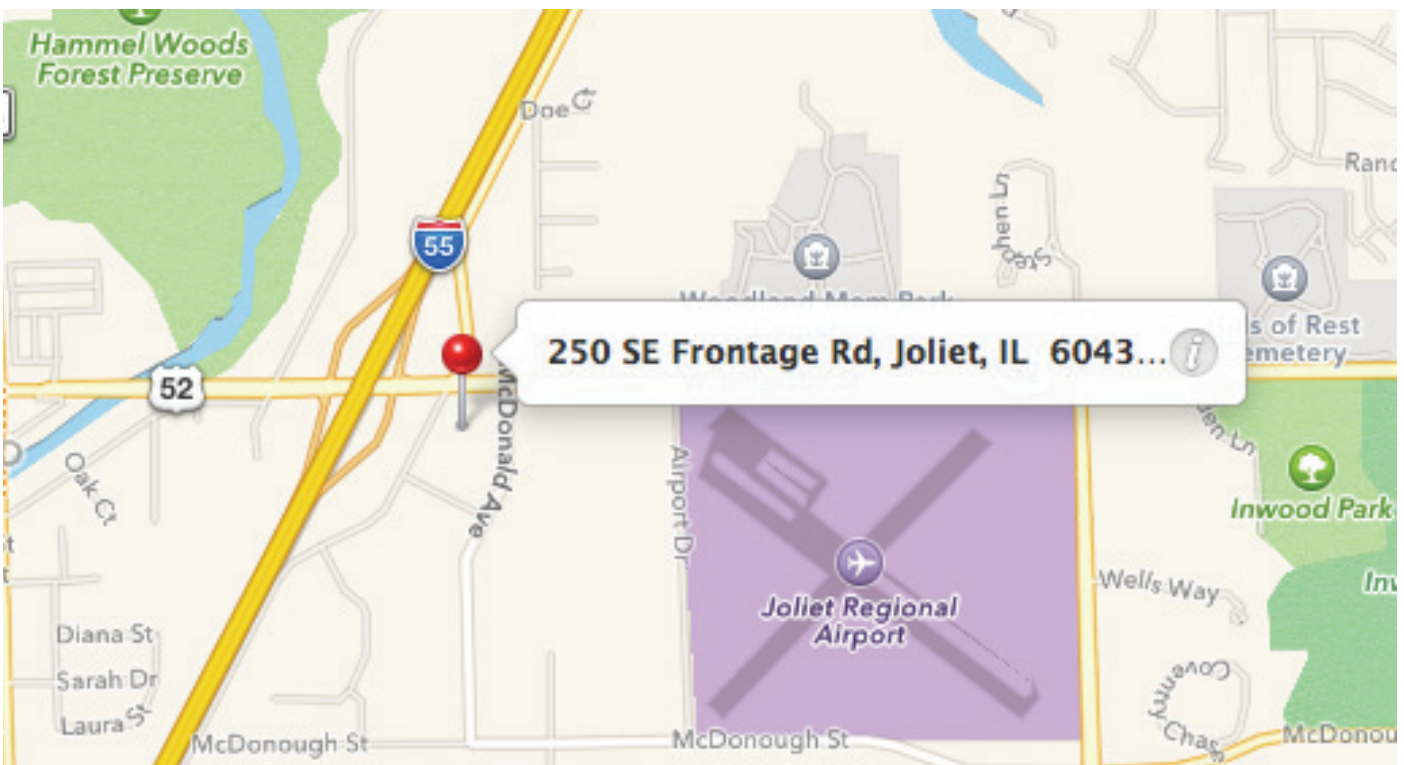
# **Joliet Quarterly Meeting**

## **October 24, 2020**

**Saturday 12:00  
noon**

**Elks Lodge 296 • 250 SE Frontage Road**  
(SE of intersection of I-55 [exit 253] & U.S.52 [Jefferson])  
**Joliet, Illinois**

**(815) 744-3355**



# **Illinois Association of Retired Firefighters Annual "Earl Levine" Memorial Fire Service Golf Classic Hosted by the Peoria Association of Retired Firefighters**

## **September 9, 2020**

**Wednesday 10 : 00 am**

**Weaver Ridge Golf Club of Peoria  
5100 N, Weaver Ridge Blvd.  
Peoria, IL 61615  
[www.weaverridge.com](http://www.weaverridge.com)**



# I Can Relate to Ducks

Joel Mains

By the time this finds its way to your inbox, the Illinois primary will have come and gone. And with a general election looming, on the heels of the fall issue, I figured this was as good a time as any to climb up on the proverbial soapbox and remind my fellow retirees of the importance of getting out the vote.



Although, I must say, (and this is just my personal opinion, I've done no research to prove or disprove it) I feel like baby boomers typically turn out in pretty substantial numbers for things like elections. That's a good thing by the way. Someone very wise once told me "Politics is not a spectator sport." I've tried my best to remember that. So I try to perform my due diligence on the candidates. And support those most closely aligned with my belief system. Of course, I'm not about to try and push my political views on anyone here. I know not everyone supports the candidates I do. For the record, I support your right to vote for any darn person or position you wish. Because of that, I'll limit my comments here to generalizations.

For the most part. Because, while I have thoughts on many different social issues, some quite important to me, maybe on the verge of foundational, I typically use one measuring stick more than the others when I'm deciding which candidate I want to get behind. I want to know their positions regarding organized labor. One of the tools, maybe the primary one I rely on is; who has been endorsed by labor?

While I "want" them to align with my personal belief system; and I "want" them to put forth and/or support legislation that I can get behind; and I "want" them to represent me in an honorable, respectable, responsible manner; I WANT them to be strong advocates for organized labor. I WANT them to take a decisive stand against Right-To-Work (for less) laws. I WANT them to work tirelessly (like many of us did or still do) to remove the roadblocks to organizing.

I could go on, but I've only got so much room to work with here and besides that, I'm pretty sure you get the picture. I fully recognize that even if my second paragraph is correct, and many of you reading this are active participants in the process, that doesn't necessarily mean you agree with me. So I guess I want to wrap this up by not so much asking you to reconsider your personal belief system, as to reiterate the position our Union has taken; let's support those that support us. Even though I feel pretty well founded in my positions, I've never been afraid to "cross the aisle" and vote for someone from the "other" party based on their support, not their words, their actual support, for us. That's all I'm asking for here, when you get in the booth, back those that have our backs.



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

Centers for Disease Control and Prevention Geriatricians

Carla Perissinotto and Samir Sinha

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

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

## **Take Precautions**

Cancel non-essential doctor's appointments

Schedule telehealth sessions for appointments you can't miss

Designate an emergency contact

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

Use hand sanitizer when soap isn't available

## **Stock up**

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

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

## **Travel**

Avoid nonessential plane travel

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

## **Life**

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

In public, avoid crowds and poorly ventilated buildings

Keep several feet of distance from people

Wash your hands with soap after going in public

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

## **Nursing Homes**

Most long-term care facilities have pandemic plans

Call facility staff for information on their plan

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

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

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

## **If You Think You're Sick**

Call your doctor before going in for a test

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

Call a local coronavirus hotline for more information

# FRIENDS OF I.A.R.F.

Brothers and Sisters,

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

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

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

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

Congratulations to our Friends of IARF Spring Winners:

\$500 Winner - Rich Marose, Joliet

\$250 Winner - Tim Lisenby, Peoria

\$100 Winner - Ryan Sabo, Springfield

\$25 Winners:

John Jordan, Galesburg

Robert Wilson, Peoria

Bob Surinak

Belleville Local 53

Mike Whitson, Galesburg

McMeel, Chicago

FRIENDS OF ILLINOIS ASSOCIATION  
OF RETIRED FIREFIGHTERS

SPONSORSHIP ENROLLMENT REWARD PROGRAM

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

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

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

\$10 Donation Per Ticket

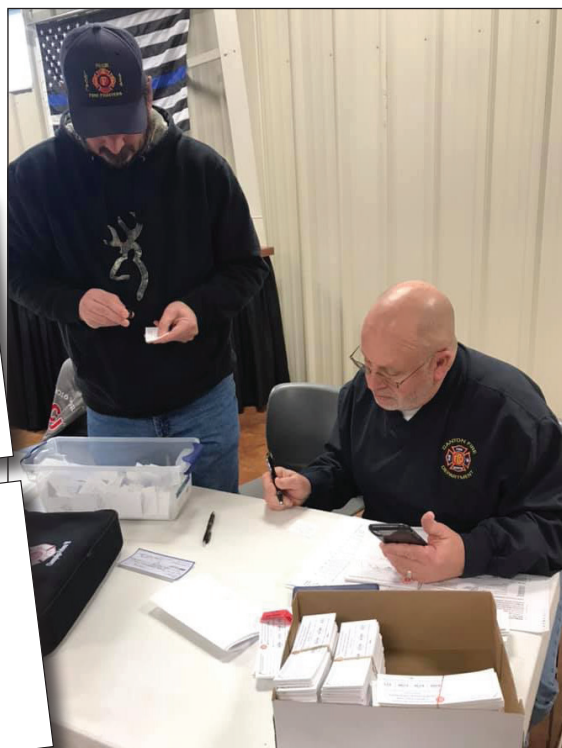
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MEMBERSHIP CARD &  
FRIENDS OF ILLINOIS ASSOCIATION  
OF RETIRED FIREFIGHTERS

Name \_\_\_\_\_

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

Jim Schrepfer, President Jim Schrepfer



Drawing the \$500 winner, last year



# NEVER FORGET

9-11-2001



# THOSE WHO SACRIFICED

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

## LAST ALARM



<b>Captain Omar Martinson</b>	<b>Galesburg</b>	<b>May 15, 2019</b>
<b>Firefighter Dick Jacobs</b>	<b>Galesburg</b>	<b>August 6, 2019</b>
<b>Captain Jerry Anderson</b>	<b>Galesburg</b>	<b>September 19, 2019</b>
<b>Firefighter Marty McAllister</b>	<b>Rock Island</b>	<b>October 10, 2019</b>
<b>Lieutenant Herbert G. "Herb" Anderson</b>	<b>Decatur</b>	<b>November 8, 2019</b>
<b>Fire Chief Donald E Minton</b>	<b>Decatur</b>	<b>November 20, 2019</b>
<b>Captain Lloyd B. Richardson</b>	<b>Decatur</b>	<b>December 6, 2019</b>
<b>Captain David P. "Shorty" Wenzel</b>	<b>Peoria</b>	<b>December 13, 2019</b>
<b>Driver John Delia</b>	<b>Rockford</b>	<b>January 4, 2020</b>
<b>Assistant Chief George Lambrecht</b>	<b>East Moline</b>	<b>January 12, 2020</b>
<b>Lieutenant William Lonergan</b>	<b>Rockford</b>	<b>January 14, 2020</b>
<b>Driver Ron Daughtery</b>	<b>Rockford</b>	<b>January 17, 2020</b>
<b>Engineer Jerry Schwartz</b>	<b>Normal</b>	<b>January 23, 2020</b>
<b>Driver Robert Carr</b>	<b>Rockford</b>	<b>January 26, 2020</b>
<b>Chief Frank Edwards</b>	<b>Springfield</b>	<b>January 28, 2020</b>
<b>Inspector James Drager</b>	<b>Rockford</b>	<b>January 28, 2020</b>
<b>Firefighter/EMT Edward Daggett Jr.</b>	<b>Lockport</b>	<b>February 21, 2020</b>
<b>Captain Carl Shaw</b>	<b>Champaign</b>	<b>March 14, 2020</b>
<b>Firefighter/PM Dennis Mivshek</b>	<b>Waukegan</b>	<b>March 17, 2020</b>
<b>Lieutenant Thomas O'Brien</b>	<b>Decatur</b>	<b>March 18, 2020</b>
<b>Captain Donald W. Hughes</b>	<b>Peoria</b>	<b>April 17, 2020</b>



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

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