

**THE RETIREMENT BOARD  
of the  
FIREMEN'S ANNUITY AND BENEFIT FUND  
OF CHICAGO**

Suite 1400

20 S. Clark Street  
(312) 726-5823  
Marshall Line 9261

Chicago, IL 60603-1899  
Fax (312) 726-2316  
<http://www.fabf.org>

(800) 782-7425

**ELECTED TRUSTEES**

DANIEL A. FORTUNA, President  
ANTHONY R. MARTIN, Secretary  
PETER O'SULLIVAN, Active Trustee  
TIMOTHY MCPHILLIPS, Active Trustee

**EX-OFFICIO TRUSTEES**

First Deputy Fire Commissioner, ANNETTE M. NANCE-HOLT  
City Treasurer, KURT A. SUMMERS JR.  
City Comptroller, ERIN KEANE  
City Clerk, ANNA VALENCIA, Vice-President

February 19, 2019

**In addition to the benefits granted to members and spouses each month, the Secretary will also be presenting, for informational purposes only, items of interest that may affect our members. Questions regarding any member's specific situation should be addressed directly to the Fund Office.**

**MONTHLY NEWS AND INFORMATION FROM YOUR RETIREMENT BOARD**

The FABF Board of Trustees and staff have had a very productive 2018. We have worked diligently to enhance communication with Fund participants and improve customer service. Some recent examples of our communication efforts include a revised Summary of Benefits (the "Summary") that has recently been provided to all Fund participants. The new Summary outlines the benefits provided to all members and includes recent legislative changes to the Pension Code that impact participants' benefits. The Fund also launched a new website in 2018 to provide updated information to our participants in a user friendly manner. Lastly, the Pre-Retirement Seminar was revised to include more focused presentations with all presentation materials now available on the Fund's website to allow easy access by all participants.

As we've outlined to participants, in 2018 the Board continued its thorough review of Fund policies and procedures and updated numerous policies during this process. This will continue to be an ongoing process and we will continue to update participants on our progress. Additionally, the Board drafted and adopted a Rules of Order Manual to govern the administration of Board meetings which may assist future trustees in becoming effective Board members.

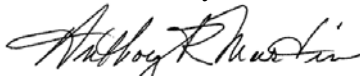
The Board also authorized a review of the Fund's data security and related internal controls to ensure that the Fund's systems meet or exceed industry standards. Consistent with that review, the Board authorized new election procedures which were successfully implemented with the last election. These changes resulted in a reduction in the number of spoiled ballots by over 90% and streamlined the process conducted by the Fund's independent election auditor.

Lastly, we are pleased to report that the Fund welcomed three new staff members in 2018. Our Chief Investment Officer, Ms. Lorna Scott was selected by the Board from a pool of over seventy candidates from across the country. The Chief Investment Officer role is critical in maintaining proper controls and management of the Fund's investments. Ms. Scott has already enhanced investment reporting and has automated critical processes while solidifying internal controls. In addition to Ms. Scott, two administrative staff members were hired by the Fund. Ms. Sarah Burke and Ms. Lucy Medina have assisted in bolstering the Fund's level of customer service. The Fund prides

itself in maintaining a goal of having an actual person answer all phone calls during normal business hours. We wish all three of our new employees a long and prosperous career at the Fund.

As we look toward 2019 and the future, it is the goal of the Trustees and the staff of the Fund to continue to provide the highest quality of customer service to our members while meeting our fiduciary duties. As always, I am open to any ideas or suggestions from our participants and encourage you to reach out to myself or one of my fellow Trustees.

Fund Secretary,



Captain Anthony Martin

**REQUIRED DISCLAIMER**

*The information set forth herein is believed to be reliable but is not guaranteed as to accuracy or completeness by, and is not to be construed as a representation of the Firemen's Annuity & Benefit Fund of Chicago, the Retirement Board (the "Board") or any member of the Board except the Secretary. The information and expressions of opinion contained herein are subject to change without notice. All expressions of opinion, whether or not expressly so stated, are intended merely as such and not as representations of fact. Financial information contained in this newsletter is as of a certain date, is unaudited and should not be relied on.*

**Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019**

**THE RETIREMENT BOARD  
of the  
FIREMEN'S ANNUITY & BENEFIT FUND  
OF CHICAGO**

Suite 1400  
20 South Clark Street Chicago, IL 60603-1899  
(312) 726-5823 (voice) (312) 726-2316 (fax)  
Marshall Line 9261 www.fabf.org  
(800) 782-7425

ELECTED OFFICIALS

DANIEL A FORTUNA, Annuitant Trustee, President  
ANTHONY MARTIN, Active Trustee, Secretary  
PETER R O'SULLIVAN, Active Trustee  
TIMOTHY MCPHILLIPS, Active Trustee

EX-OFFICIO TRUSTEES

First Deputy Fire Commissioner, ANNETTE NANCE-HOLT  
City Treasurer, KURT A SUMMERS JR  
City Comptroller, ERIN KEANE  
City Clerk, Vice-President, ANNA VALENCIA

**\* PLEASE POST \* \* PLEASE POST \* \* PLEASE POST \* \* PLEASE POST \***

To All Members:

Listed below are the names of individuals who have applied for a 75% Duty Disability benefit from the Pension Board. Their applications will be presented before this Board at the 02/20/2019 meeting.

<u>Rank, Name, Assignment:</u>	<u>Date of Injury:</u>
PM MICA PADUA, AMBULANCE 38	12/01/2016
FF LEONARD D URBANSKI, TRUCK 9	01/10/2018

Please contact the Pension Fund's Secretary, in writing, using the attached form, if you have any information could assist the Board in its investigation of whether or not it should grant a 75% disability benefit to any of the above individuals.

The Board can subpoena witnesses (Illinois Revised Statutes, Article 6-189) and compel them to attend and before it upon any matter concerning the Fund. Your cooperation will help maintain the integrity of this Fund.

Anthony Martin  
Secretary

-----

NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_ COMPANY ASSIGNMENT \_\_\_\_\_  
NAME OF APPLICANT \_\_\_\_\_  
NAME(S) OF WITNESS(ES) \_\_\_\_\_

FORWARD TO: Secretary  
Firemen's Annuity & Benefit Fund  
20 South Clark Street, Suite 1400  
Chicago, IL 60603

## *Firemen's Annuity & Benefit Fund of Chicago*

### *Summary of Regular Meeting dated 01/25/2019*

#### MINIMUM FORMULA ANNUITIES:

014485 GUADALUPE BARRERA, FIRE ENGINEER, ENGINE 92  
 Ent CFD: 12/01/1992 **\$5,840.78** beginning 12/14/2018  
 Retired: 12/14/2018 based on 67.5% of Final Average Salary  
**\$175.22** annuity increment, 3%, begins 01/01/2020

- COLLECT \$125.88 FOR 1994 EID
- REFUND \$26.97 FOR 2006 EID

013844 T C BRITTON-BEY, FIREFIGHTER, ENGINE 97  
 Ent CFD: 11/01/1989 **\$6,218.54** beginning 12/31/2018  
 Retired: 12/31/2018 based on 75% of Final Average Salary  
**\$186.56** annuity increment, 3%, begins 01/01/2020

- COLLECT \$73.46 FOR 2012 EID
- REFUND \$22.90 FOR 2006 EID
- REFUND \$41,913.99 FOR SPOUSE CONTRIBUTIONS

014488 GARY P CHAVARRIA, EMT FIREFIGHTER, ENGINE 106  
 Ent CFD: 12/01/1992 **\$5,764.32** beginning 12/04/2018  
 Retired: 12/04/2018 based on 67.5% of Final Average Salary  
**\$172.93** annuity increment, 3%, begins 01/01/2020

- REFUND \$38,146.81 FOR SPOUSE CONTRIBUTIONS

014180 SAMUEL CRUZ, EMT CAPTAIN, ENGINE 43  
 Ent CFD: 12/03/1990 **\$8,300.81** beginning 12/21/2018  
 Retired: 12/21/2018 based on 72.5% of Final Average Salary  
**\$249.02** annuity increment, 3%, begins 01/01/2020

013413 DAVE R DIMAGGIO, EMT CAPTAIN, TOWER LADDER 34  
 Ent CFD: 08/03/1987 **\$8,645.44** beginning 12/19/2018  
 Retired: 12/19/2018 based on 75% of Final Average Salary  
**\$259.36** annuity increment, 3%, begins 01/01/2020

013661 RONALD G DORNEKER, EMT BATTALION CHIEF, SPECIAL OPERATIONS  
 Ent CFD: 11/01/1988 **\$8,661.98** beginning 12/20/2018  
 Retired: 12/20/2018 based on 75% of Final Average Salary  
**\$259.86** annuity increment, 3%, begins 01/01/2020

- COLLECT \$355.03 FOR 2007, 2012 & 2013
- REFUND \$17,932.24 FOR 2006 - 2018 EID

014685 HAJRITINE T DUROVIC, EMT FIREFIGHTER, ENGINE 106  
 Ent CFD: 12/01/1994 **\$5,281.64** beginning 12/04/2018  
 Retired: 12/04/2018 based on 62.5% of Final Average Salary  
**\$158.45** annuity increment, 3%, begins 01/01/2020

014495 MARK B GUNDERSEN, FIREFIGHTER, ENGINE 69  
 Ent CFD: 12/01/1992 **\$5,447.14** beginning 12/06/2018  
 Retired: 12/06/2018 based on 67.5% of Final Average Salary  
**\$163.41** annuity increment, 3%, begins 01/01/2020

- REFUND \$37,390.60 FOR SPOUSE CONTRIBUTIONS

## *Firemen's Annuity & Benefit Fund of Chicago*

### *Summary of Regular Meeting dated 01/25/2019*

#### MINIMUM FORMULA ANNUITIES:

014333 EILEEN M KAMMIER, EMT FIREFIGHTER, ENGINE 76  
 Ent CFD: 10/01/1991 **\$6,044.85** beginning 12/24/2018  
 Retired: 12/24/2018 based on 70% of Final Average Salary  
**\$181.35** annuity increment, 3%, begins 01/01/2020  
 ● REFUND \$40,481.60 FOR SPOUSE CONTRIBUTIONS

015058 VERA LIMBEROPOULOS, PARAMEDIC IN CHARGE, AMBULANCE 59  
 Ent CFD: 06/17/1996 **\$4,875.93** beginning 12/12/2018  
 Retired: 12/12/2018 based on 57.5% of Final Average Salary  
**\$73.14** annuity increment, 1.5%, begins 08/01/2026  
 last one on 01/01/2045

013790 WAYNE L MCCULLOUGH, EMT FIRE ENGINEER, RESCUE 2 - ARFF 6-5-4  
 Ent CFD: 12/01/1988 **\$7,008.47** beginning 12/07/2018  
 Retired: 12/07/2018 based on 75% of Final Average Salary  
**\$210.25** annuity increment, 3%, begins 01/01/2020  
 ● REFUND \$44,706.33 FOR SPOUSE CONTRIBUTIONS

016977 JOHN S MICKEY, EMT FIREFIGHTER, FIRE PREVENTION BUREAU- HQ  
 Ent CFD: 02/01/2006 **\$2,806.33** beginning 12/19/2018  
 Retired: 12/19/2018 based on 36% of Final Average Salary  
**\$84.19** annuity increment, 3%, begins 01/01/2020

013701 DAVID NORINSKY, FIREFIGHTER, ENGINE 56  
 Ent CFD: 11/01/1988 **\$6,218.54** beginning 12/23/2018  
 Retired: 12/23/2018 based on 75% of Final Average Salary  
**\$186.56** annuity increment, 3%, begins 01/01/2020

014008 JAMES F OBOYLE, FIREFIGHTER (PER ARBITRATORS AWARD), TRUCK 38  
 Ent CFD: 12/01/1989 **\$6,621.71** beginning 12/15/2018  
 Retired: 12/15/2018 based on 75% of Final Average Salary  
**\$198.65** annuity increment, 3%, begins 01/01/2020  
 ● REFUND \$85.40 FOR 2001,2006,2007&2018 EID

013310 ROBERT T PETREY, FIRE ENGINEER, ENGINE 23  
 Ent CFD: 02/17/1987 **\$6,614.92** beginning 11/12/2018  
 Retired: 11/12/2018 based on 75% of Final Average Salary  
**\$198.45** annuity increment, 3%, begins 12/01/2019  
 ● REFUND \$47,746.88 FOR SPOUSE CONTRIBUTIONS

012625 JOHN PLUTA, PARAMEDIC IN CHARGE, AMBULANCE 35  
 Ent CFD: 07/01/1983 **\$6,715.57** beginning 01/31/2019  
 Retired: 01/31/2019 based on 76% of Final Average Salary  
**\$201.47** annuity increment, 3%, begins 02/01/2020

014742 ROBERT H RIALMO, FIREFIGHTER, TRUCK 58  
 Ent CFD: 12/01/1994 **\$4,991.18** beginning 12/16/2018  
 Retired: 12/16/2018 based on 62.5% of Final Average Salary  
**\$149.74** annuity increment, 3%, begins 01/01/2020

***Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019***

MINIMUM FORMULA ANNUITIES:

014747	PAUL A SAWE, FIREFIGHTER, FIRE PREVENTION BUREAU - NORTH			
	Ent CFD:	12/01/1994	<b>\$4,991.18</b>	beginning 12/03/2018
	Retired:	12/03/2018		based on 62.5% of Final Average Salary
			<b>\$149.74</b>	annuity increment, 3%, begins 01/01/2020
014262	MANUEL E SOTO, EMT LIEUTENANT, TRUCK 55			
	Ent CFD:	12/03/1990	<b>\$7,412.59</b>	beginning 12/16/2018
	Retired:	12/16/2018		based on 72.5% of Final Average Salary
			<b>\$222.38</b>	annuity increment, 3%, begins 01/01/2020
	● REFUND \$43,468.62 FOR SPOUSE CONTRIBUTIONS			
014758	MICHAEL J STRIMEL, EMT FIRE ENGINEER, ENGINE 57			
	Ent CFD:	12/01/1994	<b>\$5,680.86</b>	beginning 12/13/2018
	Retired:	12/13/2018		based on 62.5% of Final Average Salary
			<b>\$170.43</b>	annuity increment, 3%, begins 01/01/2020
014275	MICHAEL R VITULLI, EMT FIRE ENGINEER, 6-5-3			
	Ent CFD:	12/03/1990	<b>\$6,731.60</b>	beginning 12/18/2018
	Retired:	12/18/2018		based on 72.5% of Final Average Salary
			<b>\$201.95</b>	annuity increment, 3%, begins 01/01/2020
014547	DAVID A WEEK, PARAMEDIC IN CHARGE, AMBULANCE 26			
	Ent CFD:	04/01/1993	<b>\$5,611.13</b>	beginning 12/14/2018
	Retired:	12/14/2018		based on 65% of Final Average Salary
			<b>\$168.33</b>	annuity increment, 3%, begins 01/01/2020
014024	THOMAS A ZNAVOR, LIEUTENANT PARAMEDIC, HAZMAT 512			
	Ent CFD:	12/01/1989	<b>\$7,902.33</b>	beginning 12/08/2018
	Retired:	12/08/2018		based on 75% of Final Average Salary
			<b>\$237.07</b>	annuity increment, 3%, begins 01/01/2020

***Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019***

WIDOW'S ANNUITIES:

910106 LINDA LUCZAK, widow of THOMAS L LUCZAK, Retired since 06/25/2003.

Ent CFD: 02/01/1973    **\$3,791.97**    beginning 12/01/2018  
Deceased: 11/30/2018

909292 KATHERINE F RAE, widow of KENNETH RAE, Retired since 07/08/2000.

Ent CFD: 02/16/1967    **\$3,414.54**    beginning 12/31/2018  
Deceased: 12/30/2018

915439 MICHAEL J TIMOTHY, widow of LORI A TIMOTHY, Widow since 11/30/2018.

Ent CFD: 01/20/1998    **\$2,962.06**    beginning 11/30/2018  
Deceased: 11/29/2018

- REFUND \$186.68 FOR 2006 & 2018 EID

***Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019***

REFUNDS:

010935 RONALD ROACH, FIREFIGHTER, TRUCK 27, Retired since 10/31/2018.

Ent CFD: 09/04/1979 **\$45,785.54** Refund of Spouse Contributions  
Retired: 10/31/2018

019124 JASON A ANDERSON, FIREFIGHTER, CANDIDATE TRAINING

Ent CFD: 05/16/2018 **\$2,085.46** Refund of Contributions  
DISCHARGED 10/04/2018

018965 RYNE W KINSELLA, FIREFIGHTER, ENGINE 86

Ent CFD: 08/01/2016 **\$10,756.10** Refund of Unpaid Contributions in Account of Deceased FF  
to ESTATE OF RYNE W KINSELLA, DEBORAH L  
KINSELLA, IND ADMINISTRATOR

Deceased: 06/06/2018

- REFUND \$165.41 FOR 2018 EID





***Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019***

BENEFIT RECALCULATIONS:

013339 GUY H VANSWEARINGEN, EMT LIEUTENANT, TRUCK 36, Retired since 11/15/2018.

EID Recalculation

**\$432.27**

Refund for 2018 EID

***Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019***

HEARINGS:

**THE FOLLOWING APPLICATION FOR OCCUPATIONAL DISEASE DISABILITY WAS GRANTED:**

015439 LORI A TIMOTHY, PARAMEDIC FIELD CHIEF, 4-5-4  
Ent CFD: 01/20/1998 **\$7,609.88** beginning 11/27/2018

The vote was: FORTUNA, KEANE, MARTIN, MCPHILLIPS, NANCE-HOLT, VALENCIA

**THE FOLLOWING APPLICATION FOR OCCUPATIONAL DISEASE DISABILITY WAS GRANTED:**

014084 TERRY P GALLAGHER, EMT LIEUTENANT, TRUCK 35  
Ent CFD: 05/01/1990 **\$6,793.48** beginning 12/15/2018  
**\$30.00** a month for 2 minor children, RYAN EDWARD, FINN  
PATRICK

The vote was: FORTUNA, KEANE, MARTIN, MCPHILLIPS, NANCE-HOLT, VALENCIA

**THE FOLLOWING APPLICATION FOR DUTY DISABILITY WAS GRANTED:**

014757 ROBERT A STEPANEK, FIREFIGHTER, TRUCK 51  
Ent CFD: 12/01/1994 **\$6,079.13** beginning 12/09/2018  
**\$30.00** a month for 1 minor child, KADE

The vote was: FORTUNA, KEANE, MARTIN, MCPHILLIPS, NANCE-HOLT, VALENCIA

***Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019***

The following annuitants have passed away since the last regular meeting of the Board:

JEANETTE M SULLIVAN	Widow's Annuity	Died 12/03/2018
FLORY M HERNANDEZ-BOLANOS	Widow's Annuity	Died 12/18/2018
MARVIN W BECKER	Annuity	Died 12/31/2018
JOHN J MCGRATH	Annuity	Died 12/26/2018
BILLY E PURIFOY	Annuity	Died 12/18/2018
KENNETH RAE	Annuity	Died 12/30/2018
PATRICK M MROCZEK	Annuity	Died 01/02/2019
REGINALD H STROUD	Annuity	Died 01/01/2019
RICHARD A BOIKE	Annuity	Died 01/03/2019
LOTTIE B CZULNO	Widow's Annuity	Died 01/07/2019
DENNIS V MARTUS	Annuity	Died 01/06/2019
WILLIAM G CAMPBELL	Annuity	Died 12/26/2018
ROBERT J MIERENDORF	Annuity	Died 01/07/2019
BERNARD J DEDINSKY	Annuity	Died 12/30/2018
SHIRLEY C BERGEN	Widow's Annuity	Died 12/02/2018
RICHARD DALY	Annuity	Died 01/05/2019
R D WOODMASTER	Annuity	Died 12/25/2018
DONALD V EHLERT	Annuity	Died 01/16/2019
DAVID FIGUEROA	Annuity	Died 01/17/2019
PATRICIA D JOHNSON	Widow's Annuity	Died 12/13/2018

***Firemen's Annuity & Benefit Fund of Chicago  
Summary of Regular Meeting dated 01/25/2019***

**ANNUITIES GRANTED**

<u>Resigned From:</u>	<u>Month:</u>	<u>Year to Date:</u>
Active Duty	23	22
Duty Disability	0	1
Occupational Disease Disability	0	0
Ordinary Disability	0	0
<b>Total Minimum Formula Annuities Granted</b>	23	23
<b>Total Earned Annuities Granted</b>	0	0
<b>Total Annuities Granted</b>	23	23

**DISABILITIES GRANTED**

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Duty Disability	1	1
Occupational Disease Disability	2	2
Ordinary Disability	0	0
<b>Total Disabilities Granted</b>	3	3
<b>Total Disabilities Denied</b>	0	0

**WIDOW'S ANNUITIES GRANTED**

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Regular Widow's Annuity	3	3
Compensation Widow's Annuity	0	0
<b>Total Widow's Annuities Granted</b>	3	3

**CHILD'S ANNUITIES GRANTED**

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Full Child's Annuity	0	0
Child of Duty Death Annuity	0	0
Child of Ordinary Death Annuity	0	0
<b>Total Children Annuities Granted</b>	0	0

ENDE, MENZER, WALSH & QUINN  
RETIREES', WIDOWS', AND CHILDREN'S ASSISTANCE FUND  
DONATIONS RECEIVED DECEMBER 2018

---

PEPSICO	\$	8.00
Bianka Luczak	\$	10.00
Leah Wainwright	\$	20.00
MaryRose McNamee	\$	20.00
Raymond Cullen	\$	25.00
David & Carol Rich	\$	25.00
Thomas and Rosemary Herzberg	\$	25.00
Richard and Janet Kotlarz	\$	25.00
J & E Behrmann	\$	25.00
Mark and Corinne Lengyel	\$	25.00
Carmen Estela	\$	25.00
Scott and Sophie Bartelt	\$	25.00
Mary Lou and Charles Boyd	\$	25.00
Richard Groves	\$	30.00
DW and PJ Roth	\$	30.00
Hazel Deacy	\$	50.00
Patrick and Mary Anne McMahon	\$	50.00
Margaret M Schmit	\$	50.00
Patricia Freeberg or George Howell	\$	50.00
Ronald Otto	\$	50.00
James and Patricia Gee	\$	50.00
Elizabeth McNulty	\$	50.00
Nicholas Schumacher	\$	75.00
Edward Cortes	\$	100.00
Thomas Lally	\$	100.00
Gerald and Kathleen Benigni	\$	100.00
Bryan P Connolly	\$	100.00
Carol Patzin	\$	100.00
Patricia J Vozel	\$	100.00
Thomas and Ethel Turkowski	\$	100.00
Kenneth and Barbara Piller	\$	100.00
Nancy Skirnick	\$	100.00
Scott and Lynn Gabel	\$	100.00
Victoria Evanko	\$	107.00
Richard Raedeke	\$	200.00
Michael Schoenecker	\$	200.00
Dolores Furlong	\$	200.00
Michael J Shanahan	\$	200.00
Jeff Campion	\$	267.70
James Fuller and Sylvia Lemen	\$	300.00
Gerald and Judith Cunningham	\$	300.00
Richard and Dorothy Graf Living Trust	\$	300.00

ENDE, MENZER, WALSH & QUINN  
RETIREES', WIDOWS', AND CHILDREN'S ASSISTANCE FUND  
DONATIONS RECEIVED DECEMBER 2018 (continued)

---

Michael Hein	\$ 305.00
Kenneth and Carolyn Nasadowski	\$ 410.00
Gerard and Joanne Winters	\$ 500.00
Ronald Pontecore	\$ 1,000.00
Ernest Gaichas	\$ 1,006.20
David Eigenberg	\$ 2,000.00
Active Participant Payroll Deductions	\$ 8,752.16
<b>Total for December 2018</b>	<b>\$ 17,816.06</b>

***Anthony Martin, EMWQ President, would also like to thank all Active, Retired, Disabled and Widowed members that who support the neediest Retirees", Widow's & Children on a monthly basis through payroll deductions***