

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

Suite 300

20 S. Clark Street
(312) 726-5823
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Chicago, IL 60603-1896
(800) 782-7425
<http://www.fabf.org>



June 1, 2023

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

NEW LEGISLATION UPDATE

Chicago Fire Fighters may be eligible to retroactively receive COVID-19 disability benefits under new legislation signed by Gov. J.B. Pritzker on Wednesday, May 11, 2023.

HB3162 (PA 103-0002), the Act-of-Duty Bill, makes a disability related to Covid 19 a 'retroactive and presumptive Duty Disability.' The presumptive exposure and contraction must have been documented in the period between March 9, 2020, through June 30, 2021, provided, the presumption does not apply if the fireman was on a leave of absence or otherwise not required to report for duty for a period of 14 or more consecutive days immediately prior to the date of contraction of Covid-19. The Act is effective immediately.

The Board will be working with Staff and legal counsel to determine the process utilized by the Fund to implement this new legislation. It is anticipated that details regarding the Act's implementation will be discussed at the July Retirement Board.

PENSION CREDIT FOR SERVICE IN THE CHICAGO POLICE DEPARTMENT

The Firemen's Annuity and Benefit Fund of Chicago (FABF) is reciprocal with the Policemen's Annuity and Benefit Fund of Chicago (PABF). Active participants may transfer contributions earned in the PABF to the FABF for the purpose of annuity service credit. The participant must request a transfer of funds from PABF. Once the request has been made, FABF will advise of any additional costs which may be owed to complete the transfer. If you have already refunded your contributions from the PABF, contact FABF, and we will determine the total amount to purchase service credit. For more information email benefits@fabf.org.

FALL PRE-RETIREMENT SEMINAR

The Board has finalized the date and location for the Fall Pre-Retirement Seminar as September 23, 2023, at the Wintrust Scout Lounge and Auditorium, Guaranteed Rate Field. The seminar will cover the FABF application process, healthcare options in retirement, social security, wills and estate planning, wellness, long-term care planning, deferred compensation utilization, and overall financial planning.

Please contact the Fund at 312-726-5823 or via email at seminar@fabf.org to confirm participation - seating is limited to 120.

AUTHORIZATION FOR EMAIL COMMUNICATIONS

The Fund would like to provide participants with the option of receiving and submitting select communications to and from the Fund via email. If elected, communications via email could include benefit estimates, contribution statements, proof of benefit letters, check stubs and periodic miscellaneous mass mailings from the Fund when available. This authorization also allows members the option of completing and submitting digitally signed forms through ID.me and Adobe Sign. Please click this link - [Email Authorization](#) - to review and complete the Authorization.

EMWQ SPECIAL FUND RAISER

The Axemen MC Illinois Chapter 1 is celebrating their 15th anniversary with a special event planned for June 10th from 4:00 to 8:00 PM at 115 Bourbon Street, Merrionette Park, IL. A portion of the proceeds raised will go towards support for the EMWQ Widows and Orphans Fund.

Fraternally,



Anthony Martin
Fund Secretary

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 05/17/2023**

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

Suite 300
20 South Clark Street Chicago, IL 60603-1899
(312) 726-5823 (voice) (312) 726-2316 (fax)
(800) 782-7425 www.fabf.org

ELECTED OFFICIALS

DANIEL A FORTUNA, Annuitant Trustee, President
ANTHONY R MARTIN, Active Trustee, Secretary
ZACHARY PENTEK, Active Trustee
MICHAEL FLISK, Active Trustee

EX-OFFICIO TRUSTEES

City Clerk, Vice-President ANNA VALENCIA
City Treasurer, MELISSA CONYEARS-ERVIN
City Comptroller, RESHMA SONI
First Deputy Fire Commissioner, MARY SHERIDAN

*** 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 06/21/2023 meeting.

<u>Rank, Name, Assignment:</u>	<u>Date of Injury:</u>
PM EDDIE LEASURE, AMBULANCE 41	05/09/2022
FF KATHRYN M LETT, ENGINE 86	08/17/2021
EMT/FF RYAN P ROGERS, ENGINE 110	05/04/2022
PM MICHAEL J VOJTAS, DETACHED SERVICES	05/06/2022

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 R. 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 300
Chicago, IL 60603

Firemen's Annuity & Benefit Fund of Chicago

Summary of Regular Meeting dated 05/17/2023

MINIMUM FORMULA ANNUITIES:

015561 THOMAS A DEVANEY, EMT FIREFIGHTER, DETACHED SERVICES
 Ent CFD: 05/17/1993 **\$7,027.44** beginning 04/14/2023
 Retired: 04/14/2023 based on 75% of Final Average Salary
\$210.82 annuity increment, 3%, begins 05/01/2024

- COLLECT \$1,395.88 FOR 2005 & 2009 EID
- REFUND \$151.16 FOR 2000, 2006, 2020 & 2023 EID

017118 LAWRENCE J LOPEZ, EMT FIREFIGHTER, TRUCK 60
 Ent CFD: 05/01/2006 **\$3,905.29** beginning 04/05/2023
 Retired: 04/05/2023 based on 44% of Final Average Salary
\$117.16 annuity increment, 3%, begins 05/01/2024

016983 JOSEPH J PLATT, EMT FIRE ENGINEER, 3RD DISTRICT RELIEF
 Ent CFD: 02/01/2006 **\$4,348.17** beginning 04/27/2023
 Retired: 04/27/2023 based on 46% of Final Average Salary
\$130.45 annuity increment, 3%, begins 05/01/2024

014252 JAMES A RIVERA, EMT BATTALION CHIEF, DISTRICT 2
 Ent CFD: 12/03/1990 **\$10,446.78** beginning 05/01/2023
 Retired: 05/01/2023 based on 75% of Final Average Salary
\$313.40 annuity increment, 3%, begins 06/01/2024

- REFUND \$86.43 FOR ADJ 2006, 2019 EID
- REFUND \$67,334.94 FOR SPOUSE CONTRIBUTIONS

016419 BARRY G ROWE, EMT FIREFIGHTER, ENGINE 13
 Ent CFD: 10/01/2003 **\$4,509.94** beginning 04/12/2023
 Retired: 04/12/2023 based on 50% of Final Average Salary
\$135.30 annuity increment, 3%, begins 05/01/2024

015280 KENNETH J RUGGIERO, EMT FIRE ENGINEER, ENGINE 28
 Ent CFD: 03/04/1997 **\$6,858.01** beginning 04/04/2023
 Retired: 04/04/2023 based on 67.5% of Final Average Salary
\$205.74 annuity increment, 3%, begins 05/01/2024

- REFUND \$80.59 FOR ADJ 2006 & RETROADJ 2017 EID

012664 TERENCE P SHEPPARD, BATTALION CHIEF PARAMEDIC, BATTALION 6
 Ent CFD: 07/01/1983 **\$10,851.88** beginning 05/01/2023
 Retired: 05/01/2023 based on 75% of Maximum Salary
\$325.56 annuity increment, 3%, begins 06/01/2024

- REFUND \$260.86 FOR ADJ 2006, 2010, 2016 EID

EARNED ANNUITY:

016246 MARCO A FLORES, PARAMEDIC IN CHARGE, AMBULANCE 21
 Ent CFD: 08/01/2002 **\$1,680.01** beginning 03/30/2023
 Retired: 03/30/2023

- COLLECT \$223.89 FOR 2013, 2015, 2016 & 2019 ADJ
- REFUND \$171.26 FOR 2006, 2016 & 2023 EID

Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 05/17/2023

WIDOW'S ANNUITIES:

907962 MARY BLACK, widow of THOMAS L BLACK, Retired since 11/27/1995.
 Ent CFD: 06/16/1960 **\$3,094.30** beginning 03/26/2023
 Deceased: 03/25/2023

909785 MARGARET DUSZYNSKI, widow of WILLIAM J DUSZYNSKI, Retired since 08/03/1998.
 Ent CFD: 04/16/1970 **\$2,895.66** beginning 04/18/2023
 Deceased: 04/17/2023

910240 GERALDINE GROVES, widow of RICHARD G GROVES, Retired since 02/04/2001.
 Ent CFD: 12/22/1973 **\$2,698.63** beginning 04/04/2023
 Deceased: 04/03/2023

914679 JOHN KILKENNY, widow of KATHLEEN A CORBETT, Retired since 12/31/2016.
 Ent CFD: 12/01/1994 **\$2,582.63** beginning 01/16/2023
 Deceased: 01/15/2023

909173 DIANE C KULMA, widow of EUGENE C KULMA, Retired since 11/15/1998.
 Ent CFD: 10/16/1966 **\$3,074.84** beginning 03/30/2023
 Deceased: 03/29/2023

912328 KATHLEEN MCGUIRE, widow of PATRICIA A CIARA, Widow since 04/20/2023.
 Ent CFD: 02/04/1980 **\$5,826.25** beginning 04/20/2023
 Deceased: 04/19/2023

- COLLECT \$1,000.70 FOR 1995,1998,2003&2004 EID
- REFUND \$63.05 FOR 2005, 2006 & 2011 EID

911651 KAREN OCONNOR, widow of EDWARD M OCONNOR, Retired since 05/03/2017.
 Ent CFD: 02/19/1980 **\$3,820.44** beginning 04/19/2023
 Deceased: 04/18/2023

908689 JOAN P PURDY, widow of PATRICK THOMAS PURDY, Retired since 11/30/2000.
 Ent CFD: 06/01/1964 **\$3,961.76** beginning 04/05/2023
 Deceased: 04/04/2023

912029 CYNTHIA STULL, widow of JOE STULL, Retired since 11/09/2011.
 Ent CFD: 03/01/1980 **\$4,106.95** beginning 03/30/2023
 Deceased: 03/29/2023

***Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 05/17/2023***

WIDOW'S ANNUITIES:

906442 MURRELL SYLER, widow of JAMES W SYLER, Retired since 02/16/1980.

Ent CFD: 12/16/1953 **\$1,822.50** beginning 04/03/2023

Deceased: 04/02/2023

910882 KATHRYN WALZ, widow of RANDALL W WALZ, Retired since 11/16/2013.

Ent CFD: 12/16/1978 **\$4,829.93** beginning 04/06/2023

Deceased: 04/05/2023

***Firemen's Annuity & Benefit Fund of Chicago
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REFUNDS:

020380 SELIM GENIS, FIREFIGHTER, ACADEMY

Ent CFD: 12/05/2022 **\$251.92** Refund of Contributions
12/18/2022

018642 TAMEKA N GRIGGS, PARAMEDIC, DETACHED SERVICES

Ent CFD: 04/01/2015 **\$64,763.17** Refund of Contributions
02/06/2023

Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 05/17/2023

DEATH BENEFITS:

- 009785 WILLIAM J DUSZYNSKI, FIRE ENGINEER, ENGINE 38, Retired since 08/03/1998.
 Ent CFD: 04/16/1970 **\$6,000.00** to MARGARET M DUSZYNSKI, WIFE
 Deceased: 04/16/2023
- 007962 THOMAS L BLACK, FIRE ENGINEER, 5TH DISTRICT, Retired since 11/27/1995.
 Ent CFD: 06/16/1960 **\$6,000.00** to MARY ELIZABETH BLACK, WIFE
 Deceased: 03/24/2023
- 012328 PATRICIA A CIARA, DIRECTOR OF PERSONNEL SERVICES, PERSONNEL, Widow since 04/20/2023.
 Ent CFD: 02/04/1980 **\$6,000.00** to KATHLEEN A MCGUIRE, SPOUSE
 Deceased: 04/18/2023
- 008326 CONSTANTINOS G COKKINIAS, FIREFIGHTER, ENGINE 11, Retired since 02/28/1998.
 Ent CFD: 05/01/1962 **\$6,000.00** to, TRUSTEE
 Deceased: 02/09/2023
- 008723 FRANCIS M CRAVEN, CAPTAIN, ENGINE 106, Retired since 11/28/1997.
 Ent CFD: 02/01/1965 **\$6,000.00** \$1,500.00 to MICHAEL CRAVEN, SON
 \$1,500.00 to PATRICK CRAVEN, SON
 \$1,500.00 to COLLEEN FINN, DAUGHTER
 \$1,500.00 to LAURA MEAD, DAUGHTER
 Deceased: 03/06/2023
- 009151 HAROLD G DENIS, FIREFIGHTER, AIR RESCUE, Retired since 11/16/1995.
 Ent CFD: 10/16/1966 **\$6,000.00** \$1,200.00 to JEFFREY M DENIS, SON
 \$1,200.00 to BRIAN E DENIS, SON
 \$1,200.00 to CHARLOTTE FAE DENIS, GRANDDAUGHTER
 \$1,200.00 to MARIE DENIS, GRANDDAUGHTER
 \$1,200.00 to MICHELLE DENIS, GRANDDAUGHTER
 Deceased: 02/28/2022
- 010240 RICHARD G GROVES, FIREFIGHTER, ENGINE 110, Retired since 02/04/2001.
 Ent CFD: 12/22/1973 **\$6,000.00** to GERALDINE GROVES, WIFE
 Deceased: 04/02/2023
- 006936 WILLIAM L KUGELMAN, BATTALION CHIEF, BATTALION 10, Retired since 05/02/1999.
 Ent CFD: 08/16/1955 **\$6,000.00** to ELIZABETH REYNOLDS, DAUGHTER
 Deceased: 03/30/2023

Firemen's Annuity & Benefit Fund of Chicago
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DEATH BENEFITS:

009173 EUGENE C KULMA, FIREFIGHTER, TRUCK 60, Retired since 11/15/1998.
Ent CFD: 10/16/1966 **\$6,000.00** to DIANE KULMA, WIFE
Deceased: 03/28/2023

011651 EDWARD M OCONNOR, FIRE ENGINEER, ENGINE 89, Retired since 05/03/2017.
Ent CFD: 02/19/1980 **\$6,000.00** to KAREN O CONNOR, WIFE
Deceased: 04/17/2023

007079 HARRY POWALSKI, FIREFIGHTER, HOOK & LADDER 61, Retired since 06/07/1982.
Ent CFD: 09/19/1955 **\$6,000.00** to, TRUSTEE
Deceased: 03/17/2023

008689 PATRICK THOMAS PURDY, LIEUTENANT, OFFICE OF FIRE INVESTIGATION, Retired since 11/30/2000.
Ent CFD: 06/01/1964 **\$6,000.00** to JOAN PATRICIA PURDY, WIFE
Deceased: 04/03/2023

012029 JOE STULL, EMT FIRE ENGINEER, ENGINE 47, Retired since 11/09/2011.
Ent CFD: 03/01/1980 **\$6,000.00** to CYNTHIA STULL, WIFE
Deceased: 03/28/2023

006442 JAMES W SYLER, CAPTAIN, EMS AREA 3, Retired since 02/16/1980.
Ent CFD: 12/16/1953 **\$6,000.00** to MURRELL SYLER, WIFE
Deceased: 04/01/2023

010882 RANDALL W WALZ, CAPTAIN, ENGINE 79, Retired since 11/16/2013.
Ent CFD: 12/16/1978 **\$6,000.00** to KATHRYN A WALZ, WIFE
Deceased: 04/04/2023

Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 05/17/2023

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

016595 DORIAN B CANNON, PARAMEDIC IN CHARGE, AMBULANCE 60
 Ent CFD: 01/03/2005 **\$6,061.04** beginning 04/18/2023
\$30.00 a month for 1 minor child, MADISON

The vote was:

Yeas: FLISK FORTUNA MARTIN PENTEK SHERIDAN SLACK SONI

Nays: (None)

Not Present: VALENCIA

THE FOLLOWING APPLICATION FOR DUTY DISABILITY WAS DEFERRED:

019764 LOGAN M GRIMES, PARAMEDIC, AMBULANCE 79
 Ent CFD: 03/03/2020

THE FOLLOWING APPLICATIONS FOR DUTY DISABILITY WERE GRANTED:

017021 STEPHEN A POLEWSKI, FIREFIGHTER, ENGINE 18
 Ent CFD: 02/01/2006 **\$6,479.75** beginning 04/14/2023
\$30.00 a month for 2 minor children, STEPHANIE, STEPHEN P

The vote was:

Nays: (None)

Yeas: FLISK FORTUNA MARTIN PENTEK SHERIDAN SLACK SONI VALENCIA

015002 RICHARD T POLLACK, FIREFIGHTER, TRUCK 9
 Ent CFD: 05/16/1996 **\$6,989.75** beginning 04/11/2023

The vote was:

Yeas: FLISK FORTUNA MARTIN PENTEK SHERIDAN SLACK VALENCIA

Nays: (None)

Not Present: SONI

*Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 05/17/2023*

THE FOLLOWING APPLICATION FOR HANDICAPPED CHILD'S ANNUITY WAS GRANTED

707140 DAVID BRANDEL SPECIAL NEEDS TRUST, child of DONALD J BRANDEL, Retired since 11/27/1988.

Ent CFD: 01/16/1956 \$1,317.53 beginning 10/13/2020

Deceased: 10/12/2020

The vote was:

Yeas: FLISK FORTUNA MARTIN PENTEK SHERIDAN SLACK SONI

Nays: (None)

Not Present: VALENCIA

THE BOARD ADOPTED THE FINDINGS IN THE FOLLOWING OCCUPATIONAL DISEASE DISABILITY DENIAL

OCCUPATIONAL DISEASE DISABILITY - REMAND FROM THE CIRCUIT COURT

16713 RICARDO GOMEZ, FIREFIGHTER, ENIGNE 7

The vote to adopt the Findings of Fact was:

Yeas: FLISK FORTUNA MARTIN PENTEK SHERIDAN SLACK

Nays: (None)

***Firemen's Annuity & Benefit Fund of Chicago
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The following annuitants have passed away since the last regular meeting of the Board:

WILLIAM J KINAHAN	Annuity	Died 04/15/2023
VIRGINIA V ROCHE	Widow's Annuity	Died 04/18/2023
GERALDINE SAMPEY	Widow's Annuity	Died 03/03/2023
EDWARD M OCONNOR	Annuity	Died 04/18/2023
FRED A SCHUBERT	Annuity	Died 04/17/2023
PATRICIA A CIARA	Occupational Disease Disability	Died 04/19/2023
WILLIAM J DUSZYNSKI	Annuity	Died 04/17/2023
IRENE G SOLECKI	Widow's Annuity	Died 04/01/2023
RICHARD FITZPATRICK	Annuity	Died 04/24/2023
JOE BOATNER	Annuity	Died 04/26/2023
MARY ELLEN FOLEY	Widow's Annuity	Died 04/21/2023
TIMOTHY J KOERTGEN	Annuity	Died 04/28/2023
GERTRUDE P KELLEY	Widow's Annuity	Died 04/23/2023
THERESA E WELCH	Widow's Annuity	Died 04/24/2023
BEATRICE B FRANKLIN	Widow's Annuity	Died 10/10/2022
HOWARD F ZELENKA	Annuity	Died 04/30/2023

Firemen's Annuity & Benefit Fund of Chicago
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ANNUITIES GRANTED

<u>Resigned From:</u>	<u>Month:</u>	<u>Year to Date:</u>
Active Duty	7	40
Duty Disability	0	2
Occupational Disease Disability	0	2
Ordinary Disability	0	0
Total Minimum Formula Annuities Granted	7	44
Total Earned Annuities Granted	1	0
Total Annuities Granted	8	44

DISABILITIES GRANTED

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Duty Disability	2	14
Occupational Disease Disability	1	7
Ordinary Disability	0	0
Total Disabilities Granted	3	21
Total Disabilities Denied	0	0

WIDOW'S ANNUITIES GRANTED

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Regular Widow's Annuity	11	38
Compensation Widow's Annuity	0	0
Total Widow's Annuities Granted	11	38

CHILD'S ANNUITIES GRANTED

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Full Child's Annuity	1	2
Child of Duty Death Annuity	0	0
Child of Ordinary Death Annuity	0	2
Total Children Annuities Granted	1	4



ENDE, MENZER, WALSH & QUINN
RETIREES', WIDOWS' AND CHILDREN'S ASSISTANCE FUND
20 S. CLARK STREET SUITE 300 CHICAGO, ILLINOIS 60603-1896
(312) 726-5823

PROVIDING ASSISTANCE TO THE WIDOWS AND ORPHANS OF CHICAGO FIREFIGHTERS AND PARAMEDICS

DONATIONS REPORTED IN APRIL 2023

<u>CONTRIBUTOR</u>	<u>AMOUNT</u>
CFD Active Member Donations 2/28/2023 Payroll	\$ 3,996.50
CFD Active Member Donations 3/15/2023 Payroll	\$ 3,996.27
Jim Klick & Therese Castiglioni c/o Terrence & Karen Lein	\$ 200.00
In Memory of James Harris - Lt. John D. Harris c/o Ruth Harris	\$ 300.00
CFD Active Member Donations 3/31/2023 Payroll	\$ 3,996.50
Donna Stefani - Line of Duty Rembrance Event Support	\$ 25.00
Friends to Elect Jim Gardiner - Line of Duty Rembrance Event Support	\$ 100.00
Emman Chehade Randazzo - Line of Duty Rembrance Event Support	\$ 50.00
Joe and Natalie Senorski - Line of Duty Rembrance Event Support	\$ 100.00
Daniel Sheahan - Line of Duty Rembrance Event Support	\$ 200.00
Cardoni Custom Homes - Line of Duty Rembrance Event Support	\$ 100.00
Justin J Kumar - Line of Duty Rembrance Event Support	\$ 1,000.00
Justin J Kumar - Line of Duty Rembrance Event Support	\$ 1,800.00
Justin J Kumar - Line of Duty Rembrance Event Support	\$ 1,100.00
Leona's Restaurants LLC - Line of Duty Rembrance Event Support	\$ 10,301.00
Atletex Physical Therapy -Jermaine A Pelt Memorial Fund	\$ 500.00
SQUARE Donations Website - March	\$ 582.00
SQUARE Donations Website - April	\$ 13,209.80
SQUARE Donations Website - April - Jermaine A. Pelt Memorial Fund	\$ 9,302.49
MONTHLY TOTAL	<u>\$ 50,859.56</u>

Anthony Martin, EMWQ President, Daniel Fortuna, EMWQ Secretary, and the entire EMWQ Board of Directors would like to thank all Active, Retired, Disabled and Widowed members that support the neediest Retirees', Widow's & Children on a monthly basis through automatic payroll deductions.