

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

Suite 300

20 S. Clark Street
(312) 726-5823
Fax: (312) 726-2316

Chicago, IL 60603-1896
(800) 782-7425
<http://www.fabf.org>



October 6, 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

UPDATE ON ACTIVE FIREFIGHTER TRUSTEE ELECTION

Under provisions of the Illinois Pension Code, an election is being held to fill the office of **Active Firefighter Member Trustee** of The Retirement Board. The position will become vacant **on December 1, 2023**, because of the expiration of the term of an incumbent. Ballots **have been** mailed to all active members eligible to vote. If you do not receive a ballot by October 17th or your ballot has been spoiled, you may complete an affidavit for a replacement ballot at the following link [Request for Ballot Affidavit](#). All members are encouraged to exercise their right to vote.

FALL PRE-RETIREMENT SEMINAR

The fall Pre-Retirement Seminar held on September 23 was a success! We continue to receive great feedback on the speakers, topics, and venue. All material presented and contact information for the speakers is available on the Funds website at [Pre-Retirement Seminar](#). The Board has not finalized the date(s) and location for the 2024 Pre-Retirement Seminar schedule, but we anticipate an April and September continuation of this popular event.

Please contact the Fund via email at seminar@fabf.org to request, inquire, and register for future events and seminars.

ANNUITANT - CONTACT INFORMATION VERIFICATION UPDATE

The Fund distributed address and phone number verification form letters (Jurat) to all current annuitants in August. The letter required the annuitant to verify address and phone number detail by executing the form with a public Notary. Active employees of the Chicago Fire Department **are not** required to verify their address with the Fund until they begin to receive an annuity.

As of this letter, over 80% of the required verification forms have been returned to the Fund. Dedicated staff are working to process these forms and to timely update member records. For annuitants that did not return the verification form, a second letter will be sent at the end of October. The Board understands there are circumstances that may have prevented a timely return

of the first letter, however, a continued failure to respond to this legal requirement may result in a suspension of benefits.

The Union and Fund Offices are available to notarize these forms; all authorized notaries are approved by the Fund for the certification of this Form. The executed form letter - unique to each annuitant - needs to be physically returned to the Fund Office at 20 S. Clark, **Suite 300**; faxed or emailed forms will not be accepted.

HELPS UPDATE

The Healthcare Enhancement for Local Public Safety Act (HELPS) is part of the existing federal tax law. HELPS allows eligible retired public safety officers to exclude gross income up to \$3,000 in annual distributions from a governmental retirement plan to pay qualified health care insurance or long-term care insurance premiums. Members who have separated from service and have attained normal retirement age or who are separated due to a disability are eligible for HELPS. To take advantage of the tax exclusion, a retiree must be receiving a pension distribution.

Changes implemented upon the passage of SECURE Act 2.0 modify existing HELPS rules and became effective for distributions made after December 29, 2022. **NEW** - The direct payment requirement under HELPS is now optional, namely the Fund does not have to make the premium payment to the healthcare insurer. The retiree can now directly make the premium payment and remain eligible for the tax exclusion.

Please work with a financial or tax professional to determine the eligibility of benefits provided under this Act. Further details are available at: [**What Public Pensions Should Know About the Healthcare Enhancement for Local Public Safety Act \(HELPS\)**](#).

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 09/20/2023***

**THE RETIREMENT BOARD
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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, CHASSE REHWINKEL
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 10/18/2023 meeting.

Rank, Name, Assignment:

MARGARET L AHLHEIM, CITY WIDE RELIEF

Date of Injury:

09/05/2022

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

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MINIMUM FORMULA ANNUITIES:

015942	SANDRA L CHEATHAM, PARAMEDIC FIELD CHIEF, 4-5-7			
	Ent CFD:	08/01/2000	\$7,200.85	beginning 07/03/2023
	Retired:	07/03/2023		based on 57.5% of Final Average Salary
			\$216.03	annuity increment, 3%, begins 08/01/2028
013414	ROBERT A DODOVICH, LIEUTENANT, SQUAD 2			
	Ent CFD:	08/03/1987	\$7,987.15	beginning 08/23/2023
	Retired:	08/23/2023		based on 75% of Final Average Salary
			\$239.61	annuity increment, 3%, begins 09/01/2024
014642	PATRICK MCDERMOTT, EMT LIEUTENANT, HAZ MAT 5-1-2			
	Ent CFD:	07/18/1994	\$8,598.62	beginning 08/08/2023
	Retired:	08/08/2023		based on 75% of Final Average Salary
			\$257.96	annuity increment, 3%, begins 09/01/2024
	● REFUND \$143.89 FOR EID REFUND 2006 & 2016 EID			
014505	WILLIAM J MILTON, FIREFIGHTER, TRUCK 7, Duty Disability since 03/05/2007.			
	Ent CFD:	12/01/1992	\$6,928.28	beginning 09/04/2023
	Retired:	09/04/2023		based on 75% of Final Average Salary
			\$207.85	annuity increment, 3%, begins 10/01/2024
015435	JOHN P OHARA, FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD), ENGINE 93, Duty Disability since 02/03/2012.			
	Ent CFD:	01/20/1998	\$6,767.48	beginning 09/22/2023
	Retired:	09/22/2023		based on 65% of Final Average Salary
			\$203.02	annuity increment, 3%, begins 10/01/2024
016694	GREGORY SIMS, EMT LIEUTENANT, 3RD DISTRICT RELIEF			
	Ent CFD:	02/01/2005	\$4,925.10	beginning 08/09/2023
	Retired:	08/09/2023		based on 48% of Final Average Salary
			\$147.75	annuity increment, 3%, begins 09/01/2024
015769	ROBERT J SMITH, FIREFIGHTER, FIRE PREVENTION BUREAU			
	Ent CFD:	12/01/1999	\$5,321.18	beginning 08/08/2023
	Retired:	08/08/2023		based on 60% of Final Average Salary
			\$159.64	annuity increment, 3%, begins 09/01/2024
014600	SHAWN W SPURLIN, FIREFIGHTER, ENGINE 97, Duty Disability since 02/28/2013.			
	Ent CFD:	09/01/1993	\$6,928.28	beginning 09/11/2023
	Retired:	09/11/2023		based on 75% of Final Average Salary
			\$207.85	annuity increment, 3%, begins 10/01/2024
016433	THOMAS E YOUNG, FIREFIGHTER/PARAMEDIC, ENGINE 18, Duty Disability since 09/20/2019.			
	Ent CFD:	10/01/2003	\$4,635.66	beginning 09/02/2023
	Retired:	09/02/2023		based on 50% of Final Average Salary
			\$139.07	annuity increment, 3%, begins 10/01/2024
	● COLLECT \$82.13 FOR 2019 ADJ			

***Firemen's Annuity & Benefit Fund of Chicago
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WIDOW'S ANNUITIES:

908404 GLORIA V HAHN JR, widow of MILTON T HAHN JR, Retired since 06/18/1986.

Ent CFD: 05/16/1962 **\$1,822.50** beginning 05/13/2023

Deceased: 05/12/2023

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

014172 MARTIN J CALKINS, EMT LIEUTENANT, ENGINE 38, Retired since 11/24/2022.
Ent CFD: 12/03/1990 **\$58,720.93** Refund of Spouse Contributions
Retired: 11/24/2022

011852 STEVEN M KOLECKI, LIEUTENANT, TRUCK 49, Retired since 02/17/2022.
Ent CFD: 02/20/1980 **\$48,288.93** Refund of Spouse Contributions
Retired: 02/17/2022

020439 JAIME A ACOSTA, FIREFIGHTER, ACADEMY
Ent CFD: 12/15/2022 **\$2,952.07** Refund of Contributions
RESIGNED 05/23/2023

019662 GEOVANNI A FIERRO, FIREFIGHTER, TRUCK 28, Ordinary Disability since 06/03/2022.
Ent CFD: 02/18/2020 **\$25,103.41** Refund of Contributions
RESIGNED: 07/25/2023

018636 JOSE R SANTIAGO, PARAMEDIC IN CHARGE, AMBULANCE 40
Ent CFD: 04/01/2015 **\$71,725.70** Refund of Contributions
RESIGNED:

Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 09/20/2023

DEATH BENEFITS:

008404 MILTON T HAHN JR, FIREFIGHTER, TRUCK 45, Retired since 06/18/1986.
Ent CFD: 05/16/1962 **\$6,000.00** to GLORIA V HAHN, WIFE
Deceased: 05/11/2023

006776 JOHN J ROSE, FIREFIGHTER, HOOK & LADDER 9, Retired since 02/01/1986.
Ent CFD: 11/01/1954 **\$6,000.00** to, TRUSTEE / TRUST
Deceased: 07/12/2023

*Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 09/20/2023*

HEARINGS:

THE FOLLOWING APPLICATION FOR DUTY DISABILITY WAS GRANTED:

016443 KATHERINE R HEDRICH, PARAMEDIC, AMBULANCE 12
Ent CFD: 11/03/2003 **\$6,479.75** beginning 08/07/2023

The vote was:

Yeas: FLISK FORTUNA MARTIN PENTEK REHWINKEL SHERIDAN VALENCIA

Nays: (None)

Not Present: CONYEARS-ERVIN

***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:

MARTHA WILSON	Widow's Annuity	Died 08/20/2023
HELEN JEAN STRZALA	Widow's Annuity	Died 08/22/2023
BRIAN M ANDERSON	Annuity	Died 08/23/2023
ALICE M CULL	Child's Annuity	Died 08/19/2023
JOHN J ROSE	Annuity	Died 07/13/2023
GRACE M GOERG	Widow's Annuity	Died 08/27/2023
JOSEPHINE S CAVANAUGH	Widow's Annuity	Died 08/26/2023
DONALD SCHMIDT	Annuity	Died 09/02/2023
MARY F CLANCY	Widow's Annuity	Died 07/21/2023
ROBERT SKWAREK	Annuity	Died 09/02/2023
EDWIN J SMITH JR	Annuity	Died 09/02/2023
JOHN J SPIEKERMAN	Annuity	Died 09/06/2023
JOHN M CASEY	Annuity	Died 09/13/2023
RICHARD KOLOMAY	Annuity	Died 09/12/2023
DEBRA K HAHN MCNULTY	Comp Widow's Annuity	Died 09/08/2023
WILLIAM R MARX	Annuity	Died 09/12/2023

Firemen's Annuity & Benefit Fund of Chicago
Summary of Regular Meeting dated 09/20/2023

ANNUITIES GRANTED

<u>Resigned From:</u>	<u>Month:</u>	<u>Year to Date:</u>
Active Duty	5	59
Duty Disability	4	9
Occupational Disease Disability	0	2
Ordinary Disability	0	0
Total Minimum Formula Annuities Granted	9	70
Total Earned Annuities Granted	0	0
Total Annuities Granted	9	70

DISABILITIES GRANTED

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Duty Disability	1	20
Occupational Disease Disability	0	11
Ordinary Disability	0	2
Total Disabilities Granted	1	33
Total Disabilities Denied	0	0

WIDOW'S ANNUITIES GRANTED

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Regular Widow's Annuity	1	60
Compensation Widow's Annuity	0	1
Total Widow's Annuities Granted	1	61

CHILD'S ANNUITIES GRANTED

<u>Type:</u>	<u>Month:</u>	<u>Year to Date:</u>
Full Child's Annuity	0	2
Child of Duty Death Annuity	0	1
Child of Ordinary Death Annuity	0	4
Total Children Annuities Granted	0	7



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 August 2023

CONTRIBUTOR		AMOUNT
Robert & Sherry Skalski	On behalf of the 15th Battalion 3rd Shift	\$ 100.00
Mary Beth Hardy - Active Member	A donation from the St. Chistina Birthday Club CFD	\$ 90.00
CFD Active Member	Donations 6/30/2023 Payroll	\$ 3,963.75
William and Barbara Murphy	Donations 7/15/2023 Payroll	\$ 3,959.75
Janeen Feldner-Pikula	In Memory Maureen McCormick	\$ 15.00
Kelly McCormick and Timothy O'Gara	In Memory Maureen McCormick	\$ 50.00
James & Helen Brown	In Memory Maureen McCormick	\$ 50.00
Keith & Suzanne Kolb	In Memory Maureen McCormick	\$ 100.00
Lynn Ferguson	In Memory Maureen McCormick	\$ 50.00
Richard & Shirley Boezeman	In Memory Maureen McCormick	\$ 50.00
Margaret E. Radakovitz	In Memory Maureen McCormick	\$ 50.00
Mark Smith and Sonia Honkisz	In Memory Maureen McCormick	\$ 35.00
Wendee and Keith Vopelak	In Memory Maureen McCormick	\$ 25.00
Ronald Orzel and Denise O'Brien	In Memory Maureen McCormick	\$ 100.00
James and Florence Wilkens	In Memory Maureen McCormick	\$ 100.00
Tom and Mary Ellen Heim	In Memory Maureen McCormick	\$ 100.00
Michael & Catherine Lipuma	In Memory Maureen McCormick	\$ 50.00
Jeanne and Thomas Brannigan	In Memory Maureen McCormick	\$ 100.00
Cheryl Dykas & Thomas Fierke	In Memory Maureen McCormick	\$ 20.00
Diane and Laurance Drish	In Memory Maureen McCormick	\$ 100.00
Janice Wilkins	In Memory Maureen McCormick	\$ 100.00
Jeremy and Megan Nolte	In Memory Maureen McCormick	\$ 50.00
Sophia Vassos	In Memory Maureen McCormick	\$ 100.00
Gift from Beth Beson		\$ 2,500.00
FABF Retired Member Donations August Payroll		\$ 9,814.50
SQUARE/Paypal (net) Donations Website		\$ 3,687.45

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 CFD Widows & Children on a monthly basis through automatic payroll deductions.

Thank you to the community for your generous support.



ENDE, MENZER, WALSH & QUINN
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PROVIDING ASSISTANCE TO THE WIDOWS AND ORPHANS OF CHICAGO FIREFIGHTERS AND PARAMEDICS

ON LINE DONATIONS REPORTED IN August 2023

<u>CONTRIBUTOR</u>		<u>AMOUNT</u>
Rosanne Bowling	In Memory of: Grace Goerg	\$ 50.00
Mary Kaye Doll	In Memory of: Grace M. Goerg	\$ 100.00
Jacqueline Koranda	In Memory of: Grace Goerg	\$ 50.00
Claudette Monsier	In Memory of: Maureen F. McCormick	\$ 500.00
Beth Miller	In Memory of: Mary Ann Cerny	\$ 50.00
Anonymous	In Memory of: Maureen F McCormick	\$ 500.00
Michael madden	In Memory of: Maureen F McCormick	\$ 500.00
Edward Perugia	In Memory of: Mary Ann Cerny	\$ 100.00
Ann Marie Snyder	In Memory of: Maureen McCormick	\$ 20.00
Casey Cook	In Memory of: Mary Ann Cerny	\$ 500.00
Amanda Hammett	In Memory of: Maureen McCormick	\$ 50.00
Ed Totten	In Memory of: Maureen F McCormick	\$ 100.00
Laura Purcell	In Memory of: Maureen F. McCormick	\$ 100.00
Anonymous	In Memory of: Maureen McCormick	\$ 250.00
Brian Kehoe		\$ 10.00
Mary Rose McNamee		\$ 20.00
Raymond Cullen		\$ 25.00

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