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

OF CHICAG 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
THOMAS CODY, Active Trustee

EX-OFFICIO TRUSTEES
First Deputy Fire Commissioner, RICHARD FORD II, Vice-President

City Treasurer, KURT A. SUMMERS JR.
City Comptroller, ERIN KEANE
City Clerk, ANNA VALENCIA

October 16, 2018

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

Tier 1 and Tier 2 Benefits Comparison

Attached please find the Tier 1 and Tier 2 benefits comparison. Hopefully, the information attached, which is based on current law, will assist members in understanding the benefits that they are currently entitled to receive under the Illinois Pension Code. Members should be aware that the law can change resulting in modifications to these benefit summaries.

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.

	Tier 1		<u>Tier 2</u>
	Participants hired before 1/1/2011	efore 1/1/2011	Participants hired on or after 1/1/2011
Final Average Salary	Highest average monthly salary of 48 consecutive months within the last 10 years of service	alary of 48 consecutive ears of service	Highest average monthly salary of 96 consecutive months within the last 10 years of service; capped @ \$111,572**
Minimum Formula Annuity Eligibility	Age 50 with at least 20 years of service	rs of service	Unreduced at age 55 with at least 10 years of service
Minimum Annuity Formula	50% of Final Average Salary for 1st 20 years of serv + 2.5% of Final Average Salary for each completed year of service in excess of 20 years of service	50% of Final Average Salary for 1 st 20 years of service + 2.5% of Final Average Salary for each completed year of service in excess of 20 years of service	2.5% of Final Average Salary
Early Retirement Eligibility		Age 50 with 10 years of service	years of service
Early Retirement Formula	Accumulation of age and se plus 10% of city contribution after 10 years of service	Accumulation of age and service annuity contributions plus 10% of city contributions for each completed year after 10 years of service	Reduced by 0.5% per month under the age of 55
Compulsory Age Firefighters Annuity Age 63 ≥ 10 years ≤ 20 years of service	30% of final average salary for 1st 10 years of service plus an additional 2% for each year or fraction thereof in excess of 10 years; can't exceed 50% of final average salary.	for 1st 10 years of service ach year or fraction thereof exceed 50% of final	2.5% of final average salary for each completed year of service
Maximum Annuity	Annuity cannot exceed 75% of Final Average Salary	6 of Final Average Salary	Annuity cannot exceed 75% of Final Average Salary
	(can exceed 75% of FAS if qualified for alternative minimum annuity -53/23)	qualified for alternative	
Cost of Living Increase	Born Before 1/1/66 3% simple interest	Born After 1/1/66 1.5% Simple Interest	Lesser of 3% or ½ of the annual increase in CPI-U, not compounded; begins the January 1 st after the later of
	Starts at later of age 55 one year after retirement	Starts at later of age 60 or one year after retirement	age 60 of the first anniversary of refirement
	No limit on increases	Lifetime limit = 30%	

Footmotes:
There are several variations and alternative benefit provisions for current employees. Benefits shown in this table are simplified descriptions of major benefit provisions. For more information regarding the Fund's provision of retirement, disability and death benefits, see the Statutes which specifically refers to our Fund.

Firemen's Annuity & Benefit Fund of Chicago Summary of Regular Meeting dated 09/21/2018 and Special Meeting Dated 09/28/2018

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* 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 10/17/2018 meeting.

Rank, Name, Assignment: PIC DANIEL W KELLY, FIELD DIVSION SOUTH RELIEF

Chicago, IL 60603

Date of Injury:

01/30/2017

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 APPLICA	NT	
NAME(S) OF WITN	ESS(ES)	
FORWARD TO:	Secretary	
	Firemen's Annuit	y & Benefit Fund
	20 South Clark S	

Firemen's Annuity & Benefit Fund of Chicago Summary of Regular Meeting dated 09/21/2018 and Special Meeting Dated 09/28/2018

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MINIMUM FORMULA ANNUITIES:

010959 MICHAEL E CALLAHAN, BATTALION CHIEF, LOGISTICS

Ent CFD: 01/02/1980 **\$8,834.94** beginning 08/16/2018

Retired: 08/16/2018 based on 75% of Final Average Salary

\$265.05 annuity increment, 3%, begins 09/01/2019

COLLECT \$218.33 FOR 2003 EID

REFUND \$62,342.27 FOR 1999 & 2004-2017 EID

013507 LORENZO B DONEGAN, EMT FIREFIGHTER, 2-7-1 COMMAND VAN

Ent CFD: 05/02/1988 **\$6,549.23** beginning 08/31/2018

Retired: 08/31/2018 based on 75% of Final Average Salary

\$196.48 annuity increment, 3%, begins 09/01/2019

011968 DANIEL G DRAPER, EMT CAPTAIN, ENGINE 22, Occupational Disability since 07/20/2014.

Ent CFD: 03/05/1980 **\$8,728.70** beginning 09/16/2018

Retired: 09/16/2018 based on 76% of Final Average Salary

\$261.86 annuity increment, 3%, begins 10/01/2019

• COLLECT \$30.86 FOR 2013 EID

REFUND \$248.09 FOR 2006 & 2011 EID

013451 SILVERY B MITCHELL, EMT CAPTAIN, FIRE PREVENTION SOUTH

Ent CFD: 08/03/1987 **\$8,267.19** beginning 08/20/2018

Retired: 08/20/2018 based on 75% of Final Average Salary

\$248.02 annuity increment, 3%, begins 09/01/2019

REFUND \$51,888.37 FOR SPOUSE CONTRIBUTIONS

014867 BARBARA A MUSE, EMT FIREFIGHTER, ENGINE 104, Duty Disability since 12/20/2013.

Ent CFD: 09/06/1994 **\$5,003.99** beginning 09/30/2018

Retired: 09/30/2018 based on 60% of Final Average Salary

\$150.12 annuity increment, 3%, begins 10/01/2019

COLLECT \$113.83 FOR 2005 EID

REFUND \$3,071.05 FOR 2004,2006,2009,2011,2013&2014 EID

• REFUND \$26,323.25 FOR SPOUSE CONTRIBUTIONS

015543 GRADIE PRUDE JR, PARAMEDIC IN CHARGE, AMBULANCE 17, Ordinary Disability since 02/23/2016.

Ent CFD: 09/16/1998 **\$4,136.71** beginning 09/17/2018

Retired: 09/17/2018 based on 50% of Final Average Salary

\$124.10 annuity increment, 3%, begins 10/01/2019

010937 JOSE A SANTIAGO, FIRE COMMISSIONER, FIRE COMMISSIONER

Ent CFD: 09/04/1979 **\$12,670.50** beginning 08/31/2018

Retired: 08/31/2018 based on 75% of Maximum Salary

\$380.12 annuity increment, 3%, begins 09/01/2019

REFUND \$23,450.34 FOR 2005-2012 & 2017 EID

REFUND \$77,378.30 FOR SPOUSE CONTRIBUTIONS

012656 MICHAEL M SCHULZ, FIREFIGHTER (PER ARBITRATORS AWARD), TOWER LADDER 5

Ent CFD: 08/17/1981 **\$6,594.55** beginning 08/17/2018

Retired: 08/17/2018 based on 75% of Final Average Salary

\$197.84 annuity increment, 3%, begins 09/01/2019

• REFUND \$56,300.19 FOR SPOUSE CONTRIBUTIONS

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MINIMUM FORMULA ANNUITIES:

011766 JAMES T WALSH, EMT FIRE ENGINEER, ENGINE 64, Duty Disability since 11/16/2011.

Ent CFD: 02/19/1980 **\$7,075.98** beginning 09/20/2018

Retired: 09/20/2018 based on 76% of Final Average Salary annuity increment, 3%, begins 10/01/2019

• COLLECT \$48.97 FOR 2011 EID

• REFUND \$142.18 FOR 1980 & 2006 EID

015530 RANDALL P WILSON, FIREFIGHTER, FIRE PREVENTION BUREAU

Ent CFD: 02/02/1998 **\$4,140.23** beginning 08/18/2018

Retired: 08/18/2018 based on 52.5% of Final Average Salary

\$124.21 annuity increment, 3%, begins 09/01/2019

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WIDOW'S ANNUITIES:

912938 TRACY CAPJAK, widow of THADDEUS CAPJAK, Widow since 08/14/2018.

Ent CFD: 07/16/1986 **\$3,297.28** beginning 08/14/2018

Deceased: 08/13/2018

REFUND \$346.46 FOR 2006 & 2018 EID

908632 RUTH ANN DIORIO, widow of PETER N DIORIO, Retired since 06/03/1998.

Ent CFD: 06/01/1964 **\$3,665.05** beginning 08/22/2018

Deceased: 08/21/2018

910969 GINNY DUBBERKE, widow of ROBERT F DUBBERKE, Retired since 12/31/2012.

Ent CFD: 01/02/1980 **\$3,746.93** beginning 08/31/2018

Deceased: 08/30/2018

911590 ROSALINE KOZLOWSKI, widow of LANCE L LANGE, Retired since 11/30/2011.

Ent CFD: 02/18/1980 **\$3,296.36** beginning 08/04/2018

Deceased: 08/03/2018

909349 MARGARET A SAMPEY, widow of MICHAEL J SAMPEY, Retired since 11/30/2000.

Ent CFD: 04/01/1967 **\$3,860.50** beginning 08/07/2018

Deceased: 08/06/2018

910074 BARBARA WELCH, widow of ROBERT WELCH, Retired since 09/27/2002.

BY ROBERT P WELCH

Ent CFD: 06/16/1971 **\$3,406.47** beginning 07/12/2018

Deceased: 07/11/2018

908367 MARY ALICE ZEMAN, widow of EDWARD G ZEMAN, Retired since 11/18/2000.

Ent CFD: 05/01/1962 **\$3,609.56** beginning 08/14/2018

Deceased: 08/13/2018

713196 JADA N WILLIAMS, child of JAMES B WILLIAMS, Retired since 11/04/2015.

BY LATANYA COLEMAN

Ent CFD: 11/01/1986 **\$841.55** beginning 07/21/2018

Deceased: 07/20/2018

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REFUNDS:

018478 MARTHA E DEAN, PARAMEDIC IN CHARGE, EMS NORTH RELIEF

Ent CFD: 08/18/2014 **\$28,492.98** Refund of Contributions

RESIGNED 08/25/2018

017614 JEFFREY S THRUN, PARAMEDIC IN CHARGE, AMBULANCE 14

Ent CFD: 07/16/2009 **\$74,331.58** Refund of Contributions

RESIGNED 08/17/2018

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DEATH BENEFITS:

016369 JUAN J BUCIO, EMT FIREFIGHTER, AIR SEA RESCUE

Ent CFD: 10/01/2003 **\$12,000.00** \$3,829.09 to AMY ZABOJNIK, QILDRO

\$8,170.91 to ISAAC BUCIO, BROTHER

Deceased: 05/27/2018

006406 DAVID R CACHARES, FIREFIGHTER, ENGINE 15, Retired since 09/10/1989.

Ent CFD: 12/16/1953 **\$6,000.00** \$3,000.00 to RAYMOND S CACHARES, SON

\$3,000.00 to GEORGE W CACHARES, SON

Deceased: 07/18/2018

012938 THADDEUS CAPJAK, FIRE ENGINEER, ENGINE 54, Widow since 08/14/2018.

Ent CFD: 07/16/1986 **\$10,400.00** to BRETT CAPJAK, SON

Deceased: 08/12/2018

008632 PETER N DIORIO, CAPTAIN, ENGINE 38, Retired since 06/03/1998.

Ent CFD: 06/01/1964 **\$6,000.00** to RUTH ANN DIORIO, WIFE

Deceased: 08/20/2018

010969 ROBERT F DUBBERKE, LIEUTENANT, TRUCK 35, Retired since 12/31/2012.

Ent CFD: 01/02/1980 **\$6,000.00** to GINNY DUBBERKE, WIFE

Deceased: 08/29/2018

008587 F RAY KENNELLY, LIEUTENANT, ENGINE 15, Retired since 11/29/1996.

Ent CFD: 12/23/1963 **\$6,000.00** to MARILYN KENNELLY, WIFE

Deceased: 09/17/2017

007669 JOHN F KLIMKE, FIREFIGHTER, TRUCK 62, Retired since 02/17/1988.

Ent CFD: 12/23/1957 **\$6,000.00** \$3,000.00 to JACOB DAVID KRZECZOWSKI, GRANDSON

\$3,000.00 to HAYLEY GAIL KRZECZOWSKI,

GRANDDAUGHTER

Deceased: 07/18/2018

006933 RICHARD S KOWAL, FIRE ENGINEER, ENGINE 10, Retired since 01/13/1986.

Ent CFD: 08/16/1955 **\$6,000.00** to GERMAINE KOWAL, DAUGHTER

Deceased: 08/21/2018

011590 LANCE L LANGE, FIREFIGHTER, SQUAD 7, Retired since 11/30/2011.

Ent CFD: 02/18/1980 **\$6,000.00** to ROSALINE S KOZLOWSKI, WIFE

Deceased: 08/02/2018

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DEATH BENEFITS:

006724 ERNEST W LEBEAU, CAPTAIN, FIRE PREVENTION BUREAU - WEST, Retired since 03/27/1988.

Ent CFD: 10/19/1954 \$6,000.00 to PAMELA L BLAKE, STEP-DAUGHTER

Deceased: 07/05/2018

007449 EUGENE P MCBRIDE, LIEUTENANT, ENGINE 13, Retired since 08/24/1992.

03/16/1956 \$6,000.00 \$2,000.00 to MICHAEL MCBRIDE, SON Ent CFD:

\$2,000,00 to CATHERINE MCBRIDE, DAUGHTER

\$2,000.00 to MARGARET ROWE, DAUGHTER

Deceased: 06/30/2018

009079 LAWRENCE S MYERS, FIREFIGHTER, TRUCK 31, Retired since 11/14/1998.

Ent CFD: \$6,000.00 to ERIKA L MYERS NEUBECK, DAUGHTER 08/16/1966

Deceased: 08/14/2018

009349 MICHAEL J SAMPEY, CAPTAIN, SQUAD 7, Retired since 11/30/2000.

Ent CFD: 04/01/1967 \$6,000.00 to MARGARET A SAMPEY, WIFE

08/05/2018 Deceased:

012692 JAMES K SULLIVAN, PARAMEDIC IN CHARGE, AMBULANCE 47, Retired since 09/17/2010.

Ent CFD: 05/01/1977 \$6,000.00 to DEANNA L MOCZARNY, DAUGHTER

08/11/2018 Deceased:

009570 GEORGE A TRUESDALE, CAPTAIN, ENGINE 121, Retired since 12/31/1994.

Ent CFD: 11/01/1968 \$6,000.00 to ANDREW TRUESDALE, SON

08/08/2018 Deceased:

010074 ROBERT WELCH, LIEUTENANT, ENGINE CO. 117/4TH DIST, Retired since 09/27/2002.

Ent CFD: 06/16/1971 \$6,000.00 \$2,000.00 to ROBERT WELCH, SON

\$2,000.00 to CHRISTOPHER WELCH, SON

\$2,000.00 to CATHLEEN DEANO, DAUGHTER

Deceased: 07/10/2018

013196 JAMES B WILLIAMS, EMT FIREFIGHTER, ENGINE 13, Retired since 11/04/2015.

Ent CFD: 11/01/1986 \$6,000.00 \$3,000.00 to JAMESHA WILLIAMS, CHILD

\$3,000.00 to JADA WILLIAMS, CHILD

Deceased: 07/19/2018

013491 ANTHONY D WOMACK, FIREFIGHTER, TRUCK 61, Occupational Disability since 07/03/2010.

\$7,600.00 to LAVENA WOMACK, DAUGHTER Ent CFD: 08/03/1987

Deceased: 09/08/2018

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DEATH BENEFITS:

008367 EDWARD G ZEMAN, LIEUTENANT, ENGINE CO 35, Retired since 11/18/2000.

Ent CFD: 05/01/1962 **\$6,000.00** to MARY ALICE ZEMAN, WIFE

Deceased: 08/12/2018

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HEARINGS:

THE FOLLOWING APPLICATIONS FOR OCCUPATIONAL DISEASE DISABILITY WERE GRANTED:

012938 THADDEUS CAPJAK, FIRE ENGINEER, ENGINE 54

Ent CFD: 07/16/1986 **\$5,824.65** beginning 07/19/2018

The vote was:

Yeas: CODY KEANE MARTIN O'SULLIVAN VALENCIA

Nays: (None)

Not Present: FORTUNA FORD II SUMMERS JR

015790 ALEJANDRINO DIAZ, FIREFIGHTER (PER ARBITRATORS AWARD), ENGINE 76

Ent CFD: 06/01/2000 **\$5,473.00** beginning 08/31/2018

The vote was:

Yeas: CODY KEANE MARTIN O'SULLIVAN VALENCIA

Nays: (None)

Not Present: FORTUNA FORD II SUMMERS JR

THE FOLLOWING APPLICATIONS FOR DUTY DISABILITY WERE GRANTED:

014352 RAMON A FLORES, FIREFIGHTER, ENGINE 127

Ent CFD: 10/01/1991 **\$6,311.63** beginning 08/18/2018

The vote was:

Yeas: CODY KEANE MARTIN O'SULLIVAN VALENCIA

Nays: (None)

Not Present: FORTUNA FORD II SUMMERS JR

013445 FREDERICK A MANN, FIREFIGHTER, ENGINE 79

Ent CFD: 08/03/1987 **\$6,311.63** beginning 08/03/2018

The vote was:

Yeas: CODY FORD II MARTIN O'SULLIVAN VALENCIA

Navs: (None)

Not Present: FORTUNA KEANE SUMMERS JR

THE FOLLOWING APPLICATION FOR HANDICAPPED CHILD ANNUITY WAS GRANTED:

708375 MICHAEL CARROLL SPECIAL NEEDS TRUST BY ANGELINE CARROLL, TRUSTEE

Ent. CFD: 05/16/1962 **\$841.55** beginning 03/31/2018

The vote was:

Yeas: CODY FORD II MARTIN O'SULLIVAN VALENCIA

Nays: (None)

Not Present: KEANE FORTUNA SUMMERS JR

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THE FOLLOWING DENIAL OF ORDINARY DISABILITY FINDING OF FACTS WERE ADOPTED:

017197 BENJAMIN C. WARE, TOWER LADDER 54

The vote was: Yeas: CODY FORD II FORTUNA MARTIN O'SULLIVAN Nays: VALENCIA

Not Present: KEANE SUMMERS JR

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

THADDEUS CAPJAK	Occupational Disease Disability	Died 08/13/2018
JAMES K SULLIVAN	Annuity	Died 08/12/2018
GEORGE A TRUESDALE	Annuity	Died 08/09/2018
EDWARD G ZEMAN	Annuity	Died 08/13/2018
LAWRENCE S MYERS	Annuity	Died 08/15/2018
RAYMOND W LUDKEVICZ	Annuity	Died 07/21/2018
FRANCIS G MCAULIFF	Annuity	Died 08/09/2018
PETER N DIORIO	Annuity	Died 08/21/2018
JOSEPH MIRANDA	Annuity	Died 08/17/2018
ELIZABETH A COGAN	Widow's Annuity	Died 08/09/2018
RICHARD S KOWAL	Annuity	Died 08/22/2018
MARY M BISKUP	Widow's Annuity	Died 08/07/2018
MARIE T LUCAS	Widow's Annuity	Died 08/18/2018
ROBERT F DUBBERKE	Annuity	Died 08/30/2018
ARLENE FLANAGAN	Widow's Annuity	Died 09/01/2018
ANN S FARLEY	Widow's Annuity	Died 09/07/2018
LOLA I MILLER	Widow's Annuity	Died 06/21/2018
ANTHONY D WOMACK	Occupational Disease Disability	Died 09/09/2018
RICHARD E SULLIVAN	Annuity	Died 09/10/2018
DELROSE BUHRFEIND	Widow's Annuity	Died 09/09/2018
MARVIN R MARSHALL	Annuity	Died 09/06/2018

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ANNUITIES GRANTED Resigned From: Active Duty Duty Disability Occupational Disease Disability Ordinary Disability	Month: 6 2 1	<u>Year to Date:</u> 59 16 6 1
Total Minimum Formula Annuities Granted Total Earned Annuities Granted Total Annuities Granted	10 0 10	82 0 82
DISABILITIES GRANTED Type: Duty Disability Occupational Disease Disability Ordinary Disability	Month: 2 2 0	Year to Date: 9 11 2
Total Disabilities Granted Total Disabilities Denied	4 0	22 2
WIDOW'S ANNUITIES GRANTED Type: Regular Widow's Annuity Compensation Widow's Annuity	<u>Month:</u> 7 0	Year to Date: 55 0
Total Widow's Annuities Granted	7	55
CHILD'S ANNUITIES GRANTED Type: Full Child's Annuity Child of Duty Death Annuity Child of Ordinary Death Annuity	<u>Month:</u> 0 0 1	Year to Date: 1 2 3
Total Children Annuities Granted	1	6

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

		40.00
Aimee Kelliher	\$	10.00
Delia Degner	\$	10.00
Jill R Quattlander	\$	20.00
MaryRose McNamee	\$	20.00
Joan Blakely	\$	20.00
Francis and Patricia McMahon	\$	25.00
Donnalyn and Barry Quint	\$	25.00
Judith Manos	\$	25.00
John and Mary Ann Sartori	\$	25.00
Michael and Heidi Ann Corradi	\$	25.00
Network for Good	\$	25.00
Benjamin L Chira	\$	25.00
Carolyn Prosio	\$	25.00
Ali Kordelewski	\$	25.00
Michelle Horcher	\$	25.00
Hazel Deacy	\$	30.00
T Mark and Lenore Garoufalis	\$	50.00
Alan and Lana Terry	\$	50.00
John and Cynthia Fedorik	\$	50.00
Donald and Marianne Woszczynski	\$	50.00
Linda Ytterberg	\$	50.00
Jestine Cervera	\$	50.00
Cathy Clay	\$	50.00
Martha Kordelewski	\$	50.00
Toalnd Garces and Joseph Gliniecki	\$	100.00
Chris Von Bampus	\$	100.00
Roy and Marian Strassner	\$	100.00
Mary Agnes Long	\$	100.00
Paul Kouba	\$	100.00
Kevin and Nadine Ryan	\$	200.00
Frank and Shirley Saitta	\$	1,000.00
Chive Charities	\$	5,000.00
Retired Member Contributions	\$	8,659.50
Active Member Contributions		13,286.74
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