



Summer/Fall 2009

PENSION NEWS

PUBLICATION OF THE FIREMEN'S ANNUITY & BENEFIT FUND OF CHICAGO

TWENTY SOUTH CLARK STREET- SUITE 1400 * CHICAGO, ILLINOIS 60603 * TELEPHONE (312) 726-5823

Office Hours - 8:00 a.m. to 4:30 p.m. — Monday through Friday

<http://www.fabf.org>

RETIREMENT BOARD

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Stephanie Neely, City Treasurer
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Anthony R. Martin, Fund Secretary
Michael Shanahan, Vice-President
Dan Fabrizio, Elected Active Member
Walter Carlson, Annuitant Member

FROM THE SECRETARY

ANTHONY R. MARTIN

The Fund has seen a tremendous amount of activity impacting upon many aspects of the operations of the Firemen's Annuity and Benefit Fund. This activity translates into many items that will directly impact upon our members. Each of these following notable items will be examined more fully within this letter:

Financial Markets, from which the Fund must derive the necessary investment returns to pay benefits, continue to be extremely volatile.

Legal Decisions directly affecting the benefits of certain widows of members who have died while in the receipt of duty disability benefits have been issued.

Healthcare Premiums affecting retirees and widows enrolled in the City of Chicago health care program for annuitants have been calculated in accordance with the Korshak Settlement Agreement and implemented. Medicare eligible retirees and widows are enjoying modest decreases from the previous premium structure.

The American Recovery and Reinvestment Act of 2009 was passed into law and, among other items, contains a revised schedule lowering the amount of federal tax required to be withheld from our annuitant's monthly pension checks.

Legislation has been passed. The Illinois State Legislature has passed two pieces of legislation that impact upon the Fund which currently await the Governor's signature. Other legislation that requires additional policy and reporting formats for all public pension funds within the state has also passed and has already been signed into law.

The City of Chicago, like all municipalities, has suffered shortfalls in revenue projections requiring aggressive budget cutting measures. Exempt employees across all City departments have been required to take mandatory furlough days. The Fund's Board and Staff have worked to insure that **ALL** Fire Department personnel, required to take unpaid furlough days, will be treated similarly under the pension statutes.

A Special Pension Commission has been established by the Mayor to make recommendations to improve the long term funding of each of the four City pension funds. Several Trustees, the Fund's Executive Directors and many independent financial analysts are reviewing all aspects of the City's pension funds.

Financial Markets and the Fund's Investment Performance

As Mayor Daley pointed out in his June 12, 2009 letter to all City employees, "We face the nation's deepest recession in more than 50 years." Mortimer Zuckerman in "The Wall Street Journal" on July 14, 2009 related, "The Bureau of Labor Statistics estimate for job losses for the month of June is 467,000 which means 7.2 million people have lost their jobs since the start of the recession. The job losses are now equal to the net job gains over the previous nine years, making this the only recession since the Great Depression to wipe out all job growth from the previous expansion." Therefore, when those that are no longer receiving unemployment benefits and those that have stopped looking for work are added to those that are included in the governments unemployment numbers, it is estimated that there are approximately 25 million unemployed Americans and that number unfortunately is expected to grow.

The effect of the recession on the Fund has been that we continue in a very volatile investment climate. As everyone is fully aware, the fourth quarter of last year saw market declines caused by panic selling to a level not seen in most of our participant's lifetimes. The first quarter of the year continued to be extremely challenging. However, the Fund's assets have since rebounded to approximately \$885 million or a roughly 12.4% return on our investments as of July 28, 2009. We are all somewhat relieved given the recent rebound in the investment markets. The challenges that lie ahead due to massive borrowing and deficit spending on all levels of government give us all cause for concern about the potential for inflation and or significant tax increases. Recently, here in Illinois, proposals were introduced to tax municipal pensions. To date, this proposal has not been enacted upon. However, be assured that we at the Fund remain ever vigilant of the challenges ahead and remain committed to keeping participants informed.

I am personally grateful for the interest and concern that many of our participants have shown regarding the investment performance and overall fiscal health of the Fund. I want to remind everyone that even during periods of sustained economic weakness, the Firemen's Annuity and Benefit Fund has never failed in meeting its obligations to its participants and is committed to working with all stakeholders to ensure that this remains the case for all current and future Chicago Firefighters and Paramedics.

Legal Decisions: Bertucci, Duty Death Widows

The Fund has been receiving many calls from members concerning amounts granted to widows of participants that were published in the monthly summaries. Former Fund Secretary George Korda informed all participants in the Fall 2005 Pension News regarding the legal decision that resulted in the adjustment of these participant's benefits. The following section is a reprint of an article we published in that newsletter:

After years of uncertainty as to how Section 6-140 of your Pension Code was to be interpreted and applied, the Illinois Appellate Court clarified the matter. In the decision entitled *Bertucci vs. The Retirement Board of the Firemen's Annuity and Benefit Fund of Chicago*, 813 N.E.2d 1021 (1st Dist. 2004), the court held that widows of firefighters that died while in receipt of Duty Disability benefits, whose duty-related injuries, though not directly the cause of their death, but were of such a nature that the firefighters were permanently prevented from subsequently resuming active service, were entitled to receive the higher duty death annuity benefits available under Section 6-140.

ILCS 40, Act 5, Section 6-140 Firemen killed in the performance of duty-Widow's annuity

Sec. 6-140. Death in the line of duty.

(a)The annuity for the widow of a fireman whose death results from the performance of an act or acts of duty shall be an amount equal to 50% of the current annual salary attached to the classified position to which the fireman was certified at the time of his death and 75% thereof after December 31, 1972.

Unless the performance of an act or acts of duty results directly in the death of the fireman, or prevents him from subsequently resuming active service in the fire department, the annuity herein provided shall not be paid; nor shall such annuities be paid unless the widow was the wife of the fireman at the time of the acts of duty which resulted in his death.

(b)The changes made to this Section by this amendatory Act of the 92nd General Assembly apply without regard to whether the deceased fireman was in service on or after the effective date of this amendatory Act. In the case of a widow receiving an annuity under this Section that has been reduced to 40% of current salary because the fireman, had he lived, would have attained the age prescribed for compulsory retirement, the annuity shall be restored to the amount provided in subsection (a), with the increase beginning to accrue on the later of January 1, 2001 or the day the annuity first became payable.

The right of a widow to receive the higher duty death annuity benefits, however, is not automatic. The court stressed that Section 6-140 was "not meant to serve as a life-insurance policy covering all manners of death to a fire fighter" and that "the mere fact that a fireman is on disability and does not return to work does not automatically entitle the widow to receive the greater benefits." Rather,

in order to be entitled to the enhanced annuity benefits, a widow must file an application for such benefits with the Pension Fund and must then be able to establish with medical evidence and testimony that the injury for which he was granted duty disability benefits, but for his death, would have prevented him from subsequently, or ever, resuming service with the Chicago Fire Department.

The impact of the *Bertucci* decision on the economic condition of the Fund is unknown. It has been the Fund's position throughout the *Bertucci* case, that Section 6-140 was meant to apply only in the limited situation where a firefighter **died directly from or as a result of** injuries suffered in the line of duty. For example, if a firefighter was granted duty disability benefits for a head injury suffered during a fire and then later died from that same head injury, his widow would be entitled to receive the higher duty death annuity benefits. The Fund has maintained consistently that the statutory language of Section 6-140 imposed a direct "casual connection" between the death and the disabling injury. In other words, in order to qualify for Section 6-140 benefits the widow had to show a relationship between the death and the injury for which the individual was originally granted duty disability benefits.

The *Bertucci* court's interpretation of Section 6-140, however, is much broader than the Fund's position. Under the court's view, the widow of a firefighter who went on disability due to a knee injury, and who later died in a motorcycle accident, might be entitled to the higher duty death benefits if she could demonstrate that her husband's knee injury would have prevented him from resuming his duties as a firefighter.

The difference in widow's annuity benefits is substantial. Section 6-141.1 provides for regular widow's annuity benefits of 50% of the amount of the retirement annuity that the member was receiving (or would have received) on the date of his death. Service and salary credits for the period that a member is in receipt of duty disability benefits are included in the calculation of the member's retirement annuity and corresponding widow's annuity. The benefits afforded to a widow of a member recognized as dying from injuries attributable to an act or acts of duty amount to 75% of the member's salary at the date of death for the rest of their lives. Duty Death widows also receive pro-rata increases to these benefits as salaries increase. Given that there are 244 members in receipt of duty disability benefits, and that few firefighters on duty disability ever return to active service, it is probable that many more widows of firefighters that die while in receipt of duty disability benefits may apply for the higher duty death annuity benefits. The Fund's Independent Actuary, Gabriel Roeder Smith & Co. estimated that the decision may increase the Fund's unfunded future liability by as much as \$29.4 million.

The Fund has just been handed another decision in this matter relating to these cases, requiring the Fund to pay these Duty Death benefits only back to the date of death of the *Tonkovich* decision, 07/25/1996, as opposed to the date of death of the disabled member.

At the time of the *Bertucci* decision, there were thirty-nine (39) widows whose husbands died while on duty disability and who had been receiving regular widow's annuities consistent with the Board's interpretation of Section 6-140. Attorney Martin O. Holland represented ten (10) of those widows in seeking the enhanced duty death widow's annuity after the *Bertucci* decision. Attorney Donald T. Bertucci represents another group of approximately twenty-two (22) of those widows also seeking the enhanced benefit. As a result of the *Bertucci* case in 2004, the Fund has paid out approximately \$10,091,822, including interest in incremental duty death widow's benefits to widows whose husbands died while in receipt of duty disability benefits and whose death was not directly attributable to the underlying "duty" injury. This figure is exclusive of the approximately 30 widows to whom the Fund may pay out several million dollars more of retroactive duty death widow's annuities over the next year or two as a result of the *Bertucci* decision. Going forward, the impact on the Fund of this decision will continue.

Retiree Healthcare Premiums and Korshak Lawsuit

The new premium rates for the City of Chicago Healthcare Plan for annuitants, administered in accordance with a settlement agreement in the long-standing Korshak lawsuit through the year 2013, were implemented effective July 1, 2009 and reflected in our beneficiaries checks dated June 30, 2009. While premiums for Medicare eligible retirees and widows are being reduced slightly, the monthly premium for a non-Medicare retiree and his non-Medicare spouse will increase to \$627 per month. The current table of insurance premium rates can be found on the Fund's website at www.fabf.org.

The Korshak settlement agreement also provided for the establishment of the Retiree Healthcare Benefits Commission to be established to provide recommendations to the City administration with respect to the City's annuitant healthcare plan beyond the current term of the agreement. The committee has been chosen and we look forward to their recommendations for a long term resolution providing affordable healthcare for all retirees. Until then however, the City may make changes to the design of the Settlement Healthcare Plans only with the approval of a majority of the members of the Commission.

American Recovery and Reinvestment Act of 2009 (ARRA)

In response to the turmoil caused by the continued job losses and economic hardship faced by millions of Americans, the 111th Congress passed the \$787 billion ARRA, an economic stimulus package signed into law by President Obama on February 17, 2009. Several provisions of this bill which may be of interest to you include:

A payroll tax credit of \$400 per worker and \$800 per couple for 2009 and 2010. This tax credit begins to be phased out for individuals making over \$75,000 and for married joint filers making over \$150,000.

A one-time tax credit for first time home buyers of \$4,000 per individual and \$8,000 for married filing jointly for all homes bought between 01/01/2009 and 12/01/2009 used as primary residences. This tax credit begins to be phased out for individuals making over \$75,000 and for married joint filers making over \$150,000.

A \$2,500 expanded tax credit for college tuition and related expenses for 2009 and 2010. The credit begins to be phased out for individuals with taxable income exceeding \$80,000 and married joint filers with taxable income exceeding \$160,000.

Expanded Home Energy Credit for homeowners who make their home more energy efficient in 2009 and 2010. Homeowners could recoup a tax credit of 30 percent of the cost up to \$1,500 of numerous projects, such as installing energy-efficient windows, doors, furnaces and air conditioners.

Deduction of sales taxes from car purchases from 02/16/2009 to 12/31/2009. This tax credit begins to be phased out for individuals making over \$125,000 and for married joint filers over \$250,000.

Please consult your tax preparation professional to determine the impact any of these items might have on your return.

State Legislative Activity: Legislation Affecting the Fire Fund

Two bills have passed the Illinois House and Senate and are awaiting the Governor's signature. They are as follows:

1. HB 1291
 - a).Section 6-210.4 – Active firefighters and paramedics may purchase up to 24 months of prior military service. Members must pay all actuarially determined required contributions and interest.
2. SB 1705
 - a).Section 6-153 – Re-exams for members on disability at least once a year or such longer period as determined by the Board.
 - b).Section 6-159 – Refund Re-entry
Members who have separated from service, taken a refund of contributions and have re-entered service have within 2 years from the date of re-entry or by January 1, 2011 to repay those refunds including actuarially assumed interest from date of refund to date of repayment. The Fund is now required to utilize the re-entry date for all pension purposes for any participant that does not repay such a refund within the prescribed period.
 - c).Section 6-210.1 – Paramedic accumulated service in Article 8 Fund
Any member who had previous credit for Paramedic service within the Article 8 Fund may apply to purchase such service credit in The Firemen's Fund by January 1, 2010. They will be required to make payments of restated employee contributions for the service period including actuarially determined interest.
 - d).Section 6-210.1 – A fireman who had previously worked as an employee of the Chicago Fire Department during the period 1970-1983 and did not participate in any pension fund may establish service credit by making the actuarially determined employee and employer contributions plus interest to the date of payment.
 - e).Section 6-210.2 – The Municipal Fund is required to transfer the employer's payment and interest for any such applicable service credit purchases.
 - f).Section 6-227 – Any active member can transfer up to 10 years of creditable service from Article 4 (Downstate Fire Service) within 5 years. Any member purchasing service credit under this section is responsible for contributions and actuarially determined interest. The corresponding Article 4 municipality shall transfer employer contributions.
 - g).Section 6-228 – Subrogation against 3rd parties in third party lawsuits .

Once signed into law the Fund will provide further information to members requesting to purchase service credits. Our Legislative Committee Chairman, Wally Carlson and Local 2 Director of Political Action, Dan Fabrizio should be commended for their efforts in Springfield.

State Legislative Activity: Bills Affecting all Pension Systems

SB-364 Public Act 96-0006 requires significant changes in Fund investment procurement process that mandates the methodology to be utilized in the selection of any investment manager to be hired by the Fund. The law also requires the Fund to create goals for the participation of emerging, women, minority and disabled investment managers within the Fund's portfolio.

This law is in response to the scandals involving Trustees appointed by the former governor to various state pension boards. The legislature enacted very detailed ethics legislation which affects not only trustees seated on the pension board which was implicated, but also all of Chicago's public employee retirement systems. The Firemen's Annuity and Benefit Fund of Chicago has begun the process of compliance with this new law.

The City of Chicago

In response to severe shortfalls to projected revenue, the City of Chicago has had to make tough budget balancing decisions. Exempt City employees across all departments have been required to take mandatory unpaid furlough days in an effort to reduce spending. Fund Trustees and Staff were careful to obtain clear direction from the City of Chicago concerning the impact that these unpaid days would have on any individual member's benefits. We have been assured that all Chicago Fire Department personnel required to take these unpaid days would be treated equally under existing pension statutes and that treatment would be consistent with time loss language in Section 6-209 of the code. Concerned members may call the Fund office with any questions concerning this matter.

Special Pension Commission

Several trustees and the executive directors representing each of the of the City's pension funds, along with civic, business and labor leaders have been focused on dealing with the size of the enormity of the unfunded pension obligations and striving to ensure that these promised benefits are secure for current and future generations of public servants.

Ende, Menzer, Walsh & Quinn Retirees' Widows' and Children's Assistance Fund

The City of Chicago has graciously agreed to include the Ende, Menzer, Walsh & Quinn Retirees' Widows' and Children's Assistance Fund in its 2009 campaign of the City of Chicago's Employee's Charitable Payroll contributions Program. Given the challenges faced by many City departments, the annual giving program mailing has not yet been mailed to active firefighters and paramedics. Please consider making a donation when the City distributes charitable options for the 2009 campaign. Information regarding the campaign will either be mailed to your home or enclosed with an upcoming payroll distribution.

There are nearly 700 widows whose monthly benefit from the Firemen's Annuity & Benefit Fund of Chicago is \$1,000.00 per month or less. Additionally, there are approximately 100 children of deceased firefighters and paramedics receiving benefits from the Fund and this charity. The generosity of our members as well as friends of the Chicago Fire Department have made much needed support for our neediest participants possible.

While I am grateful for what we have been able to accomplish together, I know we can do better. Collectively, I hope that everyone would consider contributing as little as five dollars per check. It could make a big difference in the lives of those who are often forgotten.

Let's all do what we can to help take care of our own.

2009 PRE-RETIREMENT SEMINARS

PRE-RETIREMENT SEMINARS SPRING 2009

Saturday September 19, 2009 (1A EMS-2)

Saturday October 17, 2009 (2A EMS 2)

Fire Department Training Academy, 558 West DeKovan Chicago, Illinois 60608

Breakfast and lunch are provided

RSVP Required: Call (312) 726-5823 and specify which date

THIS SEMINAR IS PROVIDED FOR THOSE MEMBERS WITHIN 3 YEARS OF ACTUAL RETIREMENT

THE FOLLOWING ANNUITIES AND BENEFITS HAVE BEEN GRANTED

MARCH 2009

Minimum Formula Annuity

EMT CAPT WILLIAM B. CROWLEY, H & L 35
LT CONRAD A. FANUCCI, ENGINE 77
ENG DAVID B. KROGSTAD, ENGINE 56
FF KEVIN J. COFFEY, ENGINE 95
EMT LT BERNARD MALNARICK, ENGINE 116
FF ALFONSO MCGILL, SHOPS
CAPT BRIAN E. BASIC, FPB-SOUTH
LT WILLIAM M. MALONE, ENGINE 44
FF JEROME F. HARKEY, ENGINE 10
ENG MARGARO TORRES JR., 6-5-6
FF KEVIN M. MCDONALD, ENGINE 69
FF JAMES M. BRADY, TRUCK 22
PA MICHAEL A. SITKIEWICZ, AMBULANCE 16
PIC EILEEN R. BARRETT, FIRE ACADEMY

Duty Disability

EMT LT JAMES HARNEY, ENGINE 39
FF ROGER D. WILLIS, TOWER LADDER 21
FF DAVID GARCIA, ENGINE 116

Occupational Disability

FF DAVID P. DZIOBAS, SHOPS-EQUIP & SUPPLIES
FF ERIC A MITCHELL, ENGINE 81

APRIL 2009

Minimum Formula Annuity

FF MICHAEL J. HALLORAN, ENGINE 29
BC MICHAEL S. MCDOLE, 3RD BATTALION
EMT ENG RONALD P. RAMIREZ, 6-5-8
FF LEROY TAYLOR, TRUCK 61
LT WILLIAM J. BONNER, ENGINE 129
LT JOHN FOLAK, ENGINE 23
FF JOHN P. KILLEEN, TRUCK 40
FF TED KOZAK, ENGINE 71
FF MICHAEL P. MURRAY, TRUCK 9
CAPT JEFFERY M. NEWTON, ENGINE 39
FF MICHAEL J. ROCHE, ENGINE 39
EMT LT JOSEPH ROSSI, TRUCK 50
ENG RUBEN SANTIAGO, 655 O'HARE FIELD
LT ALEXANDER TURNBULL, ENGINE 84
FF JAMES M. GUSWILER, TOWER LADDER 63
FF THOMAS C. DISTEFANO, ENGINE 8
CAPT WILLIS CHRISTIAN, ENGINE 60
ENG ROBERT D. DREYER, ENGINE 39
FF EDWARD GANTA, TRUCK 35
FF DONALD KATO, TRUCK 60
FF RAYFORD E. SCOTT, ENGINE 82

APRIL 2009 (cont)

FF EARNEST WILLINGHAM, TRUCK 24
FF PA CRAIG A. KUHNLY, ENGINE 117
PFO JAMES T. O'SHEA, 4-5-4
DCP KEVIN R. SULLIVAN, 4-4-2
FF RICHARD F. SMITH, ENGINE 109

Duty Disability

CAPT IRVING BROWN, TOWER LADDER 34
FF MICHAEL L. CIARA, ENGINE 64
PIC MARY J. PARKS, AMBULANCE 8

Occupational Disability

FF LAWRENCE FRANKLIN, ENGINE 64

MAY 2009

Minimum Formula Annuity

DC STEVEN E. BYBEE, SUPPORT SERVICES
FF EDWARD J. TISZA, ENGINE 50
FF DENNIS M. HOFFLANDER, ENGINE 64
FF HUBERT MATTHEWS, MIDWAY
FF DANIEL T. LANHAM, ENGINE 109
LT TIMOTHY FITZGERALD, TRUCK 33
LT FRANCISCO GARCIA, TRUCK 52
FF BRUCE LANHAM, COMMAND VAN 2-7-2
FF RAYMOND SHAUGHNESSY, TOWER LADDER 39
FF PEDRO J. VEGA, PUBLIC EDUCATION
FF ARCHIE G. CHANEY JR., ENGINE 75

Duty Disability

LT MICHAEL J. MICHON, 6TH DISTRICT RELIEF
EMT LT NADA A. AUGLE, 4TH DISTRICT RELIEF

JUNE 2009

Minimum Formula Annuity

CAPT FRANK T. COPPOLILLO, TRUCK 7
FF CHARLES L. CONSOLA, ENGINE 86
ENG LEE R. BORK, ENGINE 58
FF WILLIAM E. MORAN, ENGINE 26
ENG STANLEY J. PRYSOK, ENGINE 32
FF JAMES B. BOWMAN, ENGINE 57

Duty Disability

CAPT JAMES W. ALTMAN, SQUAD 1

Occupational Disability

BC MIGUEL S. BAUTISTA, FPB HEADQUARTERS
ENG FRANCIS M. MORAN, ENGINE 63
PIC CHARLES D. REEVES, AMBULANCE 51



2nd Annual
16" Softball Game

CHICAGO FIRE DEPARTMENT
& **CHICAGO POLICE DEPARTMENT**

VS.

THE CHICAGO BLACKHAWKS ALUMNI

Monday September 7, 2009
4:00 p.m.

Standard Bank Stadium
14011 S. Kenton Avenue
Crestwood, Illinois 60445

All proceeds will benefit Chicago Fire & Chicago Police charities

Tickets - \$12.00 - Children under 10 are free - Free Parking
All seats are General Admission

Tickets available at:

Chicago Fire Fighters Union Local 2
440 W. 43rd Street (773)536-0450
Chicago Firemen's Assoc. Credit Union
2435 S. Archer, Ste E & F (312) 791-0834
Chicago Fire Fighters Credit Union
6230 S. Central Ave. (773) 581-5253
Chicago Fire Officers Credit Union
10231 S. Western (773) 445-1700

Fraternal Order of Police - Chicago Lodge 7
1412 W. Washington Blvd. (312) 773-7776
Chicago Patrolmen's Federal Credit Union Central Branch
1359 W. Washington Blvd. (312)726-8814
Chicago Patrolmen's Federal Credit Union Southside Branch
2766 W. 111th Street (312)726-8814
Chicago Patrolmen's Federal Credit Union Northside Branch
5310 N. Harlem Avenue (312)726-8814

Windy City Thunderbolts (708) 489-2255

Food, Beverages Available
Celebrities - Autographs - Games - Raffles - Prizes

Some current Chicago Blackhawks players will be on hand for autographs

Donations for Fire & Police charities can be sent to:

Fire & Police Charity Softball Game
20 S. Clark Street, Suite 1400
Chicago, IL 60603



The Chicago Blackhawks will be collecting school supply donations to benefit the Chicago Public Schools at this event. Everyone is asked to bring at least one new school supply item for the "Fill the Bus" program



***** Rain Date is Saturday, September 12, 2009 at 1:00 pm *****

DECEASED PARTICIPANTS FROM FEBRUARY 1, 2009 THROUGH JUNE 30, 2009

<u>NAME</u>	<u>DATE OF DEATH</u>	
ADDEL DE JESUS	02/17/2009	FIREFIGHTER PARAMEDIC (PER ARBITRATORS AWARD)
STANLEY A. ADAMCZYK	03/19/2009	FIREFIGHTER
MADELEINE L. BALDWIN	06/07/2009	WIDOW OF JOSEPH T. BALDWIN
JOHN BARANOWSKY	05/24/2009	LIEUTENANT
DANIEL H. BOWMAN	06/27/2009	FIREFIGHTER
WARREN R. BRUCE	02/03/2009	LIEUTENANT
LUCILLE BRUTON	03/27/2009	WIDOW OF JAMES D. BRUTON
VIOLETTA H. BUFFANO	05/26/2009	WIDOW OF SAMUEL J. BUFFANO
WALLACE E. BUSCH	03/04/2009	FIREFIGHTER
HELEN CAPLIS	03/01/2009	WIDOW OF THOMAS E. CAPLIS
ROBERT E. CLAWSON	02/24/2009	LIEUTENANT
RAYMOND G. CORA	03/18/2009	FIREFIGHTER
GLORIA COUGHLIN	05/07/2009	WIDOW OF EDWARD C. COUGHLIN
DONALD J. CUNNINGHAM	03/13/2009	FIREFIGHTER
ELIZABETH CUSUMANO	06/04/2009	WIDOW OF JERRY CUSUMANO
FRANCISCO DE LA CERNA	05/30/2009	BATTALION CHIEF
KEVIN DOHERTY	04/21/2009	LIEUTENANT
MARY V. DOHERTY	04/16/2009	WIDOW OF MARTIN DOHERTY
MARY I. DREYER	04/15/2009	WIDOW OF EDWIN H. DREYER JR.
LORRAINE M. EGAN	04/10/2009	WIDOW OF DONALD J. EGAN
JOSEPH A. EICHBERGER	03/20/2009	FIRE ENGINEER
GEORGE GAROZZO	03/16/2009	FIREFIGHTER
FREIDA J. GAULT	04/19/2009	WIDOW OF CHARLES E. GAULT
MICHAEL J. GAVIN	03/20/2009	FIRE ENGINEER
FLORENCE L. GILL	04/14/2009	WIDOW OF OWEN F. GILL
CHARLOTTE I. GOEBIG	04/16/2009	WIDOW OF WILLIAM E. GOEBIG
KEVIN J. GRAY	03/09/2009	CAPTAIN
WILLIAM HAAS	02/09/2009	FIREFIGHTER
CLARENCE HAMEETMAN	04/29/2009	FIRE ENGINEER
THOMAS E. HATHAWAY	02/17/2009	FIREFIGHTER
EDWARD HEIDENREICH	05/18/2009	LIEUTENANT
WILLIAM D. HENDRICKS	02/15/2009	LIEUTENANT
JOHN HENNELLY	06/09/2009	FIREFIGHTER
CAROLE HERRES	03/12/2009	WIDOW OF JOHN N. HERRES
GEORGE A. HUNTINGTON	04/18/2009	BATTALION CHIEF
AUDREY HURTIG	02/22/2009	WIDOW OF GILBERT E. HURTIG
THOMAS J. HYLAND	05/30/2009	BATTALION CHIEF
ANGELO J. IMPARATO	06/02/2009	FIRE ENGINEER
JAMES O. JONES	04/12/2009	FIRE ENGINEER
*EILEEN JOSLYN	01/03/2009	WIDOW OF WALTER H. JOSLYN
JOSEPH T. JOYCE	05/03/2009	LIEUTENANT
JUNE L. JOYCE	05/25/2009	WIDOW OF THOMAS E. JOYCE
JOSEPH KALWASINSKI	05/02/2009	LIEUTENANT
JOHN P. KLASEY	02/21/2009	LIEUTENANT
HELENE M. LENIHAN	04/29/2009	WIDOW OF MARSHALL E. LENIHAN

DECEASED PARTICIPANTS FROM FEBRUARY 1, 2009 THROUGH JUNE 30, 2009

<u>NAME</u>	<u>DATE OF DEATH</u>	
*PETER H. LESKO SR.	01/31/2009	FIREFIGHTER
FRANK E. LINDEMAN	04/30/2009	FIRE ENGINEER
JAMES D. MAHER	05/06/2009	FIRE ENGINEER
ANGELO A. MARTELLO	04/28/2009	FIREFIGHTER
ADELINE MARTIN	04/10/2009	WIDOW OF SIMON E. MARTIN
JOHN E. MCCULLOUGH	04/11/2009	CAPTAIN
*AURORA MCGINLEY	11/02/2008	WIDOW OF CHAS F. MCGINLEY
ANN MCGOVERN	02/14/2009	WIDOW OF EDWARD A. MCGOVERN
RUTH I. MCGRAW	06/12/2009	WIDOW OF WALTER F. MCGRAW
MARGARET MCINERNEY	02/08/2009	WIDOW OF JAMES E. MCINERNEY
NAOMI G. MONTALBANO	05/16/2009	WIDOW OF JASPER C. MONTALBANO
ARTHUR L. MONTGOMERY	04/14/2009	BATTALION CHIEF
RICHARD A. MORGAN	05/18/2009	FIREFIGHTER
JOHN T. MULKERRIN	04/23/2009	FIREFIGHTER
ROBERT A. ORZYP	02/02/2009	FIREFIGHTER
BETTY T. O'SHEA	03/01/2009	WIDOW OF JAMES P. O'SHEA
RAYMOND H. PAC	06/19/2009	FIREFIGHTER
JOHN L. PEMBERTON	03/29/2009	LIEUTENANT
JOHN J. PRINZ JR.	06/13/2009	FIREFIGHTER
MARY RUDDY	02/28/2009	WIDOW OF JOHN B. RUDDY
JAMES J. RYAN	05/01/2009	BATTALION CHIEF
HENRY B. SAJDAK	02/28/2009	FIRE ENGINEER
RICHARD SCHEIDT	04/06/2009	CAPTAIN
WALTER W. SCHROEDER	03/04/2009	FIREFIGHTER
FRANCIS SCHWANTNER	03/05/2009	FIREFIGHTER
ALICE L. SCRIVEN	05/08/2009	WIDOW OF FRANCIS SCRIVEN
ALBERT P. SEPER	06/19/2009	LIEUTENANT
MARGARET I. SHEEHY	03/17/2009	WIDOW OF RAYMOND K. SHEEHY
JOSEPHINE SHERIDAN	02/24/2009	WIDOW OF JOSEPH D. SHERIDAN
CATHERINE M. SMITH	05/21/2009	WIDOW OF PETER J. SMITH
HARRY L. SMITH	02/7/2009	FIREFIGHTER
WARREN SMITH JR.	05/15/2009	LIEUTENANT
EVELYN SPOTSER	05/15/2009	WIDOW OF LOYAL J. SPOTSER
BERNICE STRELOW	06/22/2009	WIDOW OF BERNARD R. STRELOW
RICHARD M. STULL	04/23/2009	FIREFIGHTER
ESTHER VANUCCI	03/16/2009	WIDOW OF RALPH J. VANUCCI
ANN VRCHOTA	04/16/2009	WIDOW OF ROBERT P. VRCHOTA
IDA M. WEBB	05/11/2009	WIDOW OF JAMES C. WEBB
RONALD J. WILSON	05/28/2009	LIEUTENANT
KATHLEEN N. WISNIEWSKI	03/16/2009	WIDOW OF PETER M. WISNIEWSKI

* Denotes information received after publication of the last newsletter

Our Deepest Sympathy To the Families and Friends Who Have Lost Loved Ones

THE ENDE MENZER WALSH & QUINN
RETIREES' WIDOWS' AND CHILDREN'S ASSISTANCE FUND

AUTOMATIC DEDUCTION AUTHORIZATION FORM FOR RETIRED AND DISABLED PARTICIPANTS

- Yes, please deduct \$_____ from my benefit check as a one time donation to the gift fund.
- Yes, please deduct \$_____ each month from my benefit check as my monthly donation to the gift fund.

Name (please print)

Address

City, State, Zip Code

Signature

Please return this form to: The Firemen's Annuity & Benefit Fund of Chicago
20 South Clark Street, Suite 1400
Chicago, Illinois 60603

Signed authorization forms received by the 20th of any month will impact that month's benefit check. Forms received after the 20th will be reflected in the subsequent month. Authorized deductions will continue until otherwise retracted.

Thanks again to all who support this Fund.

MAYO CLINIC HEALTH LETTER

HAND ARTHRITIS

Preserving joint mobility

Summer gardening is one of your great delights. But over the last couple of months, you've noticed a definite change in one of your hands. A couple of the finger joints appear swollen and are tender at times, and bending them can be painful. Could this be arthritis?

There are several types of arthritis that may affect your hands. The most common related to aging is osteoarthritis, also called degenerative arthritis.

Small Joints, Big Usage

Each of your hands is made up of 19 bones and associated joints. Every one of those joints is a matched set that relies on the smooth and slippery covering of shock-absorbing cartilage on the ends of each bone to move smoothly. However, time and everyday use of the joints – or an injury – can contribute to wear of the smooth cartilage surfaces.

Because hand joints are small, the workload on their cartilage surface can be considerable. Over time, the stress of everyday hand use factors into finer-joint wear. Although your fingers don't bear the weight of your body, they do a lot of work.

In the hands, osteoarthritis most often affects the fingertip joints (distal interphalangeal), and the joints in the middle of the fingers (proximal interphalangeal). The joint at the base of the thumb – the carpometacarpal joint – also is commonly affected and can be particularly bothersome (see our June 2006 article "Thumb arthritis").

Operating Instructions

In daily activities, you can help protect your joints from further injury by learning to recognize the difference between the general discomfort of arthritis and the pain that can result from overuse of a joint. Performing an activity that's too stressful on a joint

will result in pain that lasts more than one hour after an activity, or pain accompanied by joint swelling. To reduce stress on the joints in your hands:

- *Improve the grip factor for objects you regularly hold or grasp* – Kitchen utensils are available with specialized rubber grips. Look for texture on handles of tools you use regularly – any material that isn't slippery. You can make items you use regularly use easier to hold on to by wrapping the handles with a non-slip matting product such as Dycem or similar products, typically found in hardware stores. Gloves with sticky gripping surfaces – such as Bionic gloves, which are found in some garden and sports stores – also can help. You can also improve grip by wrapping a thick rubber band around a handle.
- *Increase the diameter size of objects you regularly hold or grasp* – Expanding the diameter reduces how hard you have to squeeze in order to grasp something. Again, hardware stores are a great place to pick up adaptive material such as cylindrical foam tubing that's used to insulate copper piping. Simply cut it to the length you need and slide it over the utensil handle. Or, you can slit the foam lengthwise, place it around the object you are adapting and then tape it securely.

Nonoperative Options

Your doctor may suggest the use of one or more of the following to help relieve hand arthritis pain:

- *Topical anti-inflammatory drugs* – Of particular value for relief is the prescription gel diclofenac (Voltaren), available in two strengths. It's rubbed directly on the skin around the affected joint and causes fewer side effects than do oral medications. Because finger and hand joints are closer to the skin's surface, diclofenac gel appears to provide good relief.
- *Nonsteroidal anti-inflammatory drugs (NSAIDs)* – Nonprescription aspirin, ibuprofen (Advil, Motrin, others), naproxen (Aleve, others) or prescription-strength medications of this type may help reduce inflammation, swelling and pain. However, ongoing use can cause ulcers, stomach bleeding and other complications.
- *Splints* – With arthritis of any type, the main purpose of splinting is to decrease pain. This can be done either by splinting the joint in the optimal position for function or by splinting it so that the joint can rest when it's not in use, which allows for better function when the splint is off. Splinting can limit range of motion and give the affected joint a break from repeated irritation due to movement. If arthritis develops at the base of the thumb, splinting that large joint can be especially helpful. Other joints that may benefit from splinting are the finger joints in the middle of your fingers. To avoid interfering with daytime hand-use demands, these joints may benefit from nighttime splinting.
- *Corticosteroid injections* – These may provide short-term relief and can be done in your doctor's office. They generally aren't given to the same joint more than a couple of times a year.

Use Pain as Your Guide

If conservative measures fail to adequately control osteoarthritis pain in the hand, and you're having pain that interrupts your sleep or limits your activities, see your doctor. Surgical options that can relieve arthritis pain in the hand include:

- *Joint fusion (arthrodesis)* – This involves removing the ends of the two bones in the affected joint and locking them together until they heal into one rigid unit. Fusion is commonly used to treat the smallest joint toward the outer tip of a finger. It may also be done on the middle joint. In some instances, the large joint at the base of your finger – the metacarpophalangeal joint – may be fused. Fusion is an effective way to eliminate arthritis pain and is more durable than joint replacement, but it also immobilizes the joint so it can no longer bend.
- *Joint replacement (arthroplasty)* – this is generally reserved for the most-severely damaged joints. The small joints nearest the fingertips are rarely replaced. Joint replacement is more commonly done on middle joints of the fingers and joints at the base of fingers. Several different replacement joint materials are being used. Replaced joints are no longer painful. How long a replacement joint lasts depends on your activity level and age.

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Mayo Clinic Health Letter with the
permission from Mayo Clinic
Health Letter Rochester, MN 55905

PENSION FUND HOLIDAYS

The Pension Office will be closed on the following dates:

Monday, September 7, 2009 (Labor Day)

Wednesday, November 11, 2009 (Veterans' Day)

Monday, October 12, 2009 (Columbus Day)

Thursday, November 26, 2009 (Thanksgiving Day)

Friday, December 25, 2009 (Christmas Day)

BATTLE OF THE BADGES DONATION TO ENDE, MENZER, WALSH & QUINN GIFT FUND



On April 17, 2009, the 7th Annual "Battle of the Badges" boxing exhibition between the Chicago Fire Department and the Chicago Police Department was held. The Ende, Menzer, Walsh & Quinn Retirees' Widows' and Children's Assistance Fund received a check in the amount of \$4,900.00 from the proceeds of this event.

Thank you !!

FROM THE VICE-PRESIDENT

MICHAEL J. SHANAHAN

In regards to the deaths of active and retired firefighters and paramedics, I have witnessed how grateful and appreciative the families of these firefighters and paramedics are when an honor guard of brother firefighters stand to honor the life of the deceased. Terrence M. Harty of Local #2 has taken the initiative to accept any names of members willing to volunteer to stand as honor guard. As the entity that has the most contact with our retired members, please feel free to contact myself or Anthony Martin at the Fund Office to assist in compilation of a list of members willing to volunteer.

We hope to compile a large enough group of members to volunteer so that any one individual would have to serve at one or two funerals in any given year.

We all understand how much this small sacrifice means to the family of all our members.

Thank You

Michael J. Shanahan

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. 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.