



## RIVER FOREST FIREFIGHTERS' PENSION FUND

400 Park Avenue ■ River Forest, Illinois 60305

*Stephen Fischer*  
President

*John Carter*  
Secretary

*Lester Telkamp*  
Trustee

*Sean Condon*  
Trustee

*Rosey McAdams*  
Trustee

### NOTICE OF A REGULAR MEETING OF THE RIVER FOREST FIREFIGHTERS' PENSION FUND BOARD OF TRUSTEES

The River Forest Firefighters' Pension Fund Board of Trustees will conduct a regular meeting on **Thursday, October 27, 2022 at 2:30 p.m.** in the Village Hall located at 400 Park Avenue, River Forest, Illinois 60305, for the purposes set forth in the following agenda:

#### AGENDA

1. Call to Order
2. Roll Call
3. Public Comment
4. Approval of Meeting Minutes
  - a. July 28, 2022 Regular Meeting
5. Communications and Reports
  - a. Affidavits of Continued Eligibility
6. Investment Report
  - a. FPIF – Marquette Associates
    - i. Statement of Results
  - b. Review of Non-FPIF Account Holdings
7. Accountant's Report – Lauterbach & Amen, LLP
  - a. Monthly Financial Report
  - b. Presentation and Approval of Bills
  - c. Additional Bills, if any
  - d. Review/Update Cash Management Policy
  - e. GCM Recurring Withdrawal Instructions for 2023
8. Applications for Retirement/Disability Benefits
  - a. Review/Approve Retro Payment – John Rose
9. Applications for Membership/Withdrawals from Fund
10. Old Business
  - a. IDOI Annual Statement
11. New Business
  - a. Acknowledge Newly Appointed Member – Tom Severson
  - b. Review/Approve – Actuarial Valuation and Tax Levy Request
  - c. Review/Adopt – Municipal Compliance Report
  - d. Establish 2023 Board Meeting Dates
  - e. Review/Approve – Fiduciary Liability Insurance
12. Trustee Training Updates
  - a. Approval of Trustee Training Registration Fees and Reimbursable Expenses
13. Attorney's Report – Karlson Garza McQueary LLC
  - a. Legal Updates
14. Closed Session, if needed
15. Adjournment



## RIVER FOREST FIREFIGHTERS' PENSION FUND

400 Park Avenue ■ River Forest, Illinois 60305

*Stephen Fischer*    *John Carter*    *Lester Telkamp*    *Rosemary McAdams*  
*President*            *Secretary*            *Trustee*            *Trustee*

### MINUTES OF A REGULAR MEETING OF THE RIVER FOREST FIREFIGHTERS' PENSION FUND BOARD OF TRUSTEES JULY 28, 2022

A regular meeting of the River Forest Firefighters' Pension Fund Board of Trustees was held on Thursday, July 28, 2022 at 2:30 p.m. in the River Forest Village Hall Located at 400 Park Avenue, River Forest, Illinois 60305, pursuant to notice.

**CALL TO ORDER:** Trustee Fischer called the meeting to order at 2:34 p.m.

#### **ROLL CALL:**

**PRESENT:** Trustees Stephen Fischer, Rosemary McAdams and John Carter  
**ABSENT:** Trustee Lester Telkamp  
**ALSO PRESENT:** Attorney Keith Karlson, Karlson Garza McQueary LLC; Alex Michael and Bob Rietz, Lauterbach & Amen, LLP (L&A)

**PUBLIC COMMENT:** There was no public comment.

**APPROVAL OF MEETING MINUTES:** *April 28, 2022 Regular Meeting:* The Board reviewed the April 28, 2022 regular meeting minutes. A motion was made by Trustee Carter and seconded by Trustee McAdams to approve the April 28, 2022 regular meeting minutes as written. Motion carried unanimously by voice vote.

*Semi-Annual Review of Closed Session Meeting Minutes:* There were no closed session meeting minutes for review.

**COMMUNICATIONS & REPORTS:** *Affidavits of Continued Eligibility:* The Board noted that Ruth Bentel has not completed her Annual Affidavit of Continued Eligibility. A motion was made by Trustee Carter and seconded by Trustee Fischer to send a 3<sup>rd</sup> request affidavit to Ruth Bentel and if the affidavit is not returned by the given due date to convert her direct deposit to a physical check that can be picked up at the Village Hall. Motion carried unanimously by voice vote.

*Post Meeting Note:* Ruth Bentel completed and returned her annual affidavit.

*Active Member File Maintenance:* The Board noted that L&A will prepare Active Member File Maintenance letters for distribution to all active members requesting any additional pension file documents.

**INVESTMENT REPORT:** *FPIF – Marquette Associates:* The Board reviewed the FPIF Monthly Summary prepared by Marquette Associates for the period ending May 31, 2022. As of May 31, 2022 the one-month total net return is 0.3% and the year-to-date total net return is (10.5%) for an ending market value of \$6,935,295,186. The current asset allocation is as follows: Total Equity at 63.9%, Fixed Income at 30.2%, Real Estate at 5.2%, Cash 0.5% and Transition 0.1%.

The Board reviewed the FPIF Statement of Results for the period ending May 31, 2022. The beginning value was \$16,167,935.98 and the ending value was \$16,221,718.18. The net return was 0.33%.

*Review of Non-FPIF Account Holdings:* Trustee McAdams informed the Board that there is currently \$775,265.56 in the Illinois Funds Account.

**ACCOUNTANT'S REPORT – LAUTERBACH & AMEN, LLP:** *Review/Update Cash Management Policy:* The Board discussed the recurring withdrawal form provided by FPIF. A motion was made by Trustee Carter and seconded by Trustee Fischer to complete the recurring withdrawal form requesting \$180,000 on a monthly basis starting September 14, 2022 from FPIF into the Board's IL Funds account and to direct Trustee McAdams once the IL Funds account balance reaches \$280,000 to transfer the excess funds exceeding \$180,000 to FPIF for investment purposes. Motion carried by roll call vote.

AYES: Trustees McAdams, Fischer and Carter  
NAYS: None  
ABSENT: Trustee Telkamp

*Monthly Financial Report:* The Board reviewed the Monthly Financial Report for the one-month period ending May 31, 2022 prepared by L&A. As of May 31, 2022, the net position held in trust for pension benefits is \$17,444,298.55 for a change in position of (\$109,700.64). The Board also reviewed the Cash Analysis Report, Revenue Report, Expense Report, Member Contribution Report and Payroll Journal. A motion was made by Trustee Carter and seconded by Trustee McAdams to accept the Monthly Financial Report as presented. Motion carried unanimously by voice vote.

*Presentation and Approval of Bills:* The Board reviewed the Vendor Check Report for the period March 1, 2022 through May 31, 2022 for total disbursements of \$83,931.65. A motion was made by Trustee Carter and seconded by Trustee Fischer to approve the disbursements shown on the Vendor Check Report in the amount of \$83,931.65. Motion carried by roll call vote.

AYES: Trustees McAdams, Fischer and Carter  
NAYS: None  
ABSENT: Trustee Telkamp

*Additional Bills, if any:* There were no additional bills presented for approval.

**APPLICATIONS FOR RETIREMENT/DISABILITY BENEFITS:** There were no applications for retirement or disability benefits.

**APPLICATIONS FOR MEMBERSHIP/WITHDRAWALS FROM FUND:** There were no applications for membership or withdrawals from the Fund.

**OLD BUSINESS:** *Appointed Member Term Expiration – Sean Condon:* The Board noted that Sean Condon resigned from the River Forest Firefighters' Pension Board of Trustees. The Board has notified the Village that a new Trustee will need to be appointed to the Board. Further discussion will be held at the next regular meeting.

**NEW BUSINESS:** *Discussion/Possible Action – Retro Payment – Brian Nolan and John Rose:* The Board noted that Brian Nolan has taken a refund of his contributions and no retro payment is due.

The Board noted that a revised calculation needs to be completed for John Rose. Further discussion will be held at the next regular meeting.

*Review Preliminary Actuarial Valuation:* The Board reviewed the preliminary Actuarial Valuation prepared by L&A. The Board directed L&A to create two final reports with one report outlining the 5-year smoothing transition period with a 7% rate of return and the other showing a 6.75% rate of return. Further discussion will be held at the next regular meeting.

*Board Officer Elections – President and Secretary:* The Board discussed Board Officer Elections and nominated the slate of Officers as follows: Trustee Fischer as President and Trustee Carter as Secretary. A motion was made by Trustee Carter and seconded by Trustee McAdams to elect the slate of Officers as stated. Motion carried unanimously by voice vote.

*FOIA Officer and OMA Designee:* The Board discussed maintaining Trustee Carter as the FOIA Officer and OMA Designee. A motion was made by Trustee Fischer and seconded by Trustee Carter to maintain Trustee Carter as the FOIA Officer and OMA Designee. Motion carried unanimously by voice vote.

*IDOI Annual Statement:* The Board noted that the IDOI Annual Statement is in process and the final report will be sent to the Board for review upon completion.

**TRUSTEE TRAINING UPDATES:** The Board reviewed the Trustee Training Summary and discussed upcoming training opportunities. Trustees were reminded to submit any certificates of completion to L&A for recordkeeping.

*Approval of Trustee Training Registration Fees and Reimbursable Expenses:* There were no trustee training registration fees or reimbursable expenses presented for approval.

**ATTORNEY'S REPORT – KARLSON GARZA MCQUEARY LLC:** *Legal Updates:* The Board reviewed the *Response Time* quarterly newsletter. Attorney McQueary discussed recent court cases and decisions, as well as general pension matters with the Board.

**CLOSED SESSION, IF NEEDED:** There was no need for closed session.

**ADJOURNMENT:** A motion was made by Trustee Carter and seconded by Trustee Fischer to adjourn the meeting at 3:21 p.m. Motion carried unanimously by voice vote.

The next regular meeting is scheduled for October 27, 2022 at 2:30 p.m.

\_\_\_\_\_  
Board President or Secretary

Minutes approved by the Board of Trustees on \_\_\_\_\_.

*Minutes prepared by Alex Michael, Pension Services Administrator, Lauterbach & Amen, LLP*



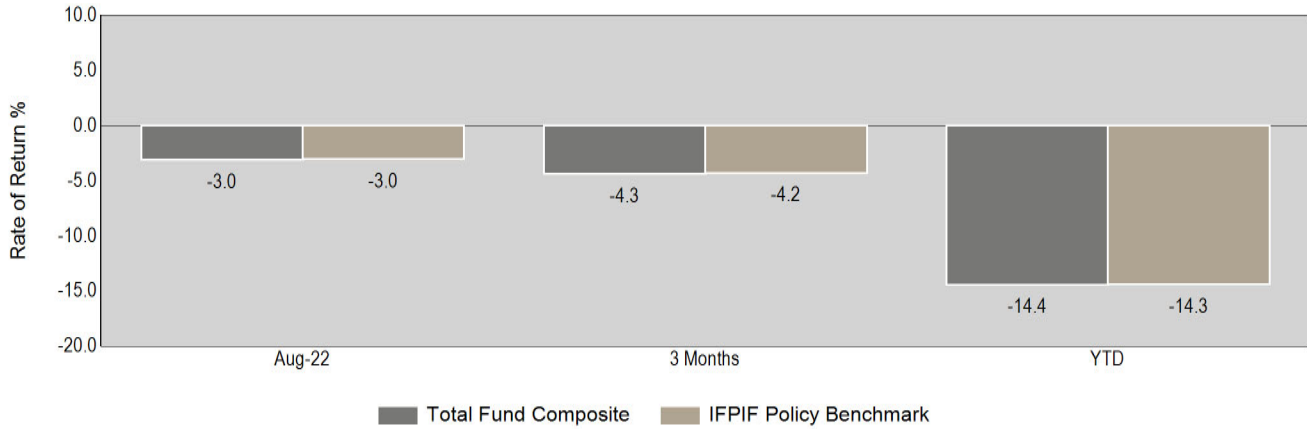
Illinois Firefighters' Pension Investment Fund

Monthly Summary

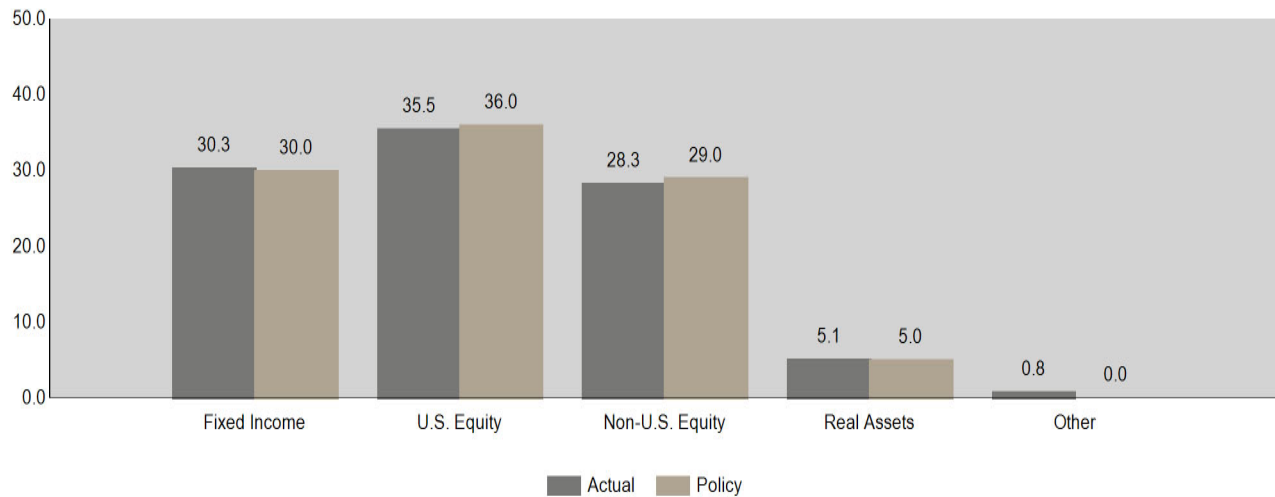
**August 31, 2022**

\* Preliminary, subject to change

**Return Summary  
Ending August 31, 2022**



**Actual vs Target Allocation (%)**



**Return Summary - 1 Month**

	Total Return
Total Fund Composite	-3.0%
IFPIF Policy Benchmark	-3.0%
Total Fund Composite excl. Member Funds	-3.0%
IFPIF Policy Benchmark	-3.0%
U.S. Equity Composite	-3.9%
Russell 3000	-3.7%
Non-U.S. Equity Composite	-3.0%
MSCI ACWI ex USA IMI	-3.1%
Total Fixed Income Composite	-2.3%
Bloomberg US Universal TR	-2.6%
Total Real Estate Composite	-1.9%
Real Estate Custom Benchmark	-2.4%

# Total Fund Composite

# Asset Allocation

Market Value: \$7,248.7 Million and 100.0% of Fund

Ending August 31, 2022

	Asset Class	Market Value	% of Portfolio	Policy %
<b>Total Fund Composite</b>		<b>\$7,248,677,066</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Fund Composite excl. Member Funds</b>		<b>\$7,248,614,547</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Equity Composite</b>		<b>\$4,625,006,271</b>	<b>63.8%</b>	<b>65.0%</b>
<b>U.S. Equity Composite</b>		<b>\$2,572,713,646</b>	<b>35.5%</b>	<b>36.0%</b>
Rhumbline Russell 200	Large-Cap Core	\$1,786,212,351	24.6%	25.0%
Rhumbline Russell Midcap	Mid-Cap Core	\$646,582,413	8.9%	9.0%
Rhumbline S&P 600	Small-Cap Core	\$139,918,882	1.9%	2.0%
<b>Non-U.S. Equity Composite</b>		<b>\$2,052,292,625</b>	<b>28.3%</b>	<b>29.0%</b>
<b>International Developed Equity Composite</b>		<b>\$1,326,375,605</b>	<b>18.3%</b>	<b>19.0%</b>
SSGA World ex US	Non-U.S. Large-Cap Core	\$1,118,975,741	15.4%	16.0%
SSGA World ex US Small	Non-U.S. Small-Cap Core	\$207,399,863	2.9%	3.0%
<b>Emerging Markets Equity Composite</b>		<b>\$725,917,020</b>	<b>10.0%</b>	<b>10.0%</b>
SSGA MSCI EM	Emerging Markets	\$581,020,050	8.0%	8.0%
SSGA EM Small	EM Small-Cap	\$144,896,970	2.0%	2.0%
<b>Total Fixed Income Composite</b>		<b>\$2,195,595,900</b>	<b>30.3%</b>	<b>30.0%</b>
<b>Rate Sensitive Composite</b>		<b>\$1,976,730,766</b>	<b>27.3%</b>	<b>27.0%</b>
<b>Treasury Inflation Protected Securities Composite</b>		<b>\$220,740,625</b>	<b>3.0%</b>	<b>3.0%</b>
SSGA TIPS	TIPS	\$220,740,625	3.0%	3.0%
<b>Core Fixed Income Composite</b>		<b>\$1,755,990,140</b>	<b>24.2%</b>	<b>24.0%</b>
SSGA Intermediate Credit	Int. Fixed Income	\$661,714,142	9.1%	9.0%
SSGA Intermediate Treasury	Int. Fixed Income	\$441,561,029	6.1%	6.0%
SSGA Securitized	MBS Fixed Income	\$436,527,554	6.0%	6.0%
SSGA Long Treasury	Long-Term Fixed Income	\$216,187,415	3.0%	3.0%
<b>Credit Fixed Income Composite</b>		<b>\$218,865,134</b>	<b>3.0%</b>	<b>3.0%</b>
<b>Emerging Markets Debt Composite</b>		<b>\$218,865,134</b>	<b>3.0%</b>	<b>3.0%</b>
SSGA EM Global Diversified	EM Fixed Income	\$218,865,134	3.0%	3.0%
<b>Total Real Estate Composite</b>		<b>\$370,211,250</b>	<b>5.1%</b>	<b>5.0%</b>
<b>Core Real Estate Composite</b>		<b>\$370,211,250</b>	<b>5.1%</b>	<b>5.0%</b>
<b>Public Real Estate Composite</b>		<b>\$113,572,878</b>	<b>1.6%</b>	<b>2.0%</b>
SSGA FTSE NAREIT	U.S. REIT	\$113,572,878	1.6%	2.0%
<b>Private Real Estate Composite</b>		<b>\$256,638,372</b>	<b>3.5%</b>	<b>3.0%</b>
Principal USPA Fund	Core Real Estate	\$256,638,372	3.5%	3.0%
<b>Cash Composite</b>		<b>\$54,857,437</b>	<b>0.8%</b>	<b>0.0%</b>
<b>Transition Composite</b>		<b>\$2,943,689</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Member Funds Composite</b>		<b>\$62,519</b>	<b>0.0%</b>	<b>0.0%</b>

# Investment Manager

# Annualized Performance (Net of Fees)

Market Value: \$7,248.7 Million and 100.0% of Fund

Ending August 31, 2022

	1 Mo	3 Mo	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	Inception	Inception Date
<b>Total Fund Composite</b>	<b>-3.0</b>	<b>-4.3</b>	<b>-14.4</b>	--	--	--	--	<b>-10.9</b>	<b>Oct-21</b>
<i>IFPIF Policy Benchmark</i>	-3.0	-4.2	-14.3	-13.0	5.6	5.6	7.1	-10.6	Oct-21
<b>Total Fund Composite excl. Member Funds</b>	<b>-3.0</b>	<b>-4.2</b>	<b>-13.1</b>	--	--	--	--	<b>-12.3</b>	<b>Oct-21</b>
<i>IFPIF Policy Benchmark</i>	-3.0	-4.2	-14.3	-13.0	5.6	5.6	7.1	-13.3	Oct-21
<b>Total Equity Composite</b>	<b>-3.5</b>	<b>-5.6</b>	<b>-17.2</b>	--	--	--	--	<b>-16.4</b>	<b>Oct-21</b>
<i>MSCI ACWI IMI Net USD</i>	-3.6	-5.6	-17.8	-16.2	8.0	6.8	8.7	-16.8	Oct-21
<b>U.S. Equity Composite</b>	<b>-3.9</b>	<b>-3.8</b>	<b>-16.8</b>	--	--	--	--	<b>-14.6</b>	<b>Oct-21</b>
<i>Russell 3000</i>	-3.7	-3.5	-16.9	-13.3	11.9	11.3	12.8	-15.0	Oct-21
Rhumblin Russell 200	-4.1	-3.6	-17.1	--	--	--	--	-14.3	Oct-21
<i>Russell Top 200</i>	-4.1	-3.5	-17.0	-12.3	13.2	12.5	13.5	-14.2	Oct-21
Rhumblin Russell Midcap	-3.1	-4.3	-16.6	--	--	--	--	-16.3	Oct-21
<i>Russell MidCap</i>	-3.1	-4.2	-16.5	-14.8	9.4	9.2	11.6	-16.1	Oct-21
Rhumblin S&P 600	-4.4	-3.8	-14.7	--	--	--	--	-12.9	Oct-21
<i>S&amp;P 600 SmallCap</i>	-4.4	-3.8	-14.7	-12.1	10.4	8.6	11.5	-12.9	Oct-21
<b>Non-U.S. Equity Composite</b>	<b>-3.0</b>	<b>-8.3</b>	<b>-18.0</b>	--	--	--	--	<b>-18.6</b>	<b>Oct-21</b>
<i>MSCI ACWI ex USA IMI</i>	-3.1	-8.5	-18.7	-20.0	3.2	1.7	4.7	-19.2	Oct-21
<b>International Developed Equity Composite</b>	<b>-4.6</b>	<b>-9.2</b>	<b>-18.9</b>	--	--	--	--	<b>-19.0</b>	<b>Oct-21</b>
<i>MSCI World ex USA IMI NR USD</i>	-4.6	-9.3	-19.2	-19.5	3.1	2.0	5.2	-19.3	Oct-21
SSGA World ex US	-4.7	-9.3	-18.5	--	--	--	--	-18.4	Oct-21
<i>MSCI World ex USA</i>	-4.7	-9.3	-18.7	-18.6	3.0	2.1	4.9	-18.6	Oct-21
SSGA World ex US Small	-4.3	-9.1	-21.9	--	--	--	--	-23.1	Oct-21
<i>MSCI World ex USA Small Cap</i>	-4.3	-9.3	-22.2	-24.5	3.7	1.7	6.5	-23.4	Oct-21
<b>Emerging Markets Equity Composite</b>	<b>0.1</b>	<b>-7.0</b>	<b>-17.5</b>	--	--	--	--	<b>-18.8</b>	<b>Oct-21</b>
<i>MSCI Emerging Markets IMI</i>	0.7	-6.4	-17.3	-21.1	3.6	0.9	3.1	-18.8	Oct-21
SSGA MSCI EM	-0.4	-7.2	-18.2	--	--	--	--	-20.0	Oct-21
<i>MSCI Emerging Markets</i>	0.4	-6.5	-17.5	-21.8	2.7	0.6	2.9	-19.4	Oct-21
SSGA EM Small	2.3	-6.0	-15.8	--	--	--	--	-14.9	Oct-21
<i>MSCI Emerging Markets Small Cap</i>	2.5	-5.8	-15.8	-16.4	10.0	3.4	4.6	-14.8	Oct-21
<b>Total Fixed Income Composite</b>	<b>-2.3</b>	<b>-2.1</b>	<b>-9.8</b>	--	--	--	--	<b>-9.7</b>	<b>Oct-21</b>
<i>Bloomberg US Universal TR</i>	-2.6	-2.1	-11.1	-11.9	-1.8	0.6	1.6	-11.0	Oct-21
<b>Rate Sensitive Composite</b>	<b>-2.5</b>	<b>-1.8</b>	<b>-8.9</b>	--	--	--	--	<b>-8.7</b>	<b>Oct-21</b>
<i>Bloomberg US Aggregate TR</i>	-2.8	-2.0	-10.8	-11.5	-2.0	0.5	1.4	-10.7	Oct-21
<b>Treasury Inflation Protected Securities Composite</b>	<b>-1.2</b>	<b>-1.6</b>	<b>-0.5</b>	--	--	--	--	<b>0.1</b>	<b>Oct-21</b>
<i>Bloomberg 1-3 Year US TIPS</i>	-1.2	-1.5	-0.4	1.0	3.3	2.8	1.4	0.2	Oct-21
SSGA TIPS	-1.2	-1.6	-0.5	--	--	--	--	0.1	Oct-21
<i>Bloomberg 1-3 Year US TIPS</i>	-1.2	-1.5	-0.4	1.0	3.3	2.8	1.4	0.2	Oct-21



## Investment Manager

## Annualized Performance (Net of Fees)

Market Value: \$7,248.7 Million and 100.0% of Fund

Ending August 31, 2022

	1 Mo	3 Mo	YTD	1 Yr	3 Yrs	5 Yrs	10 Yrs	Inception	Inception Date
<b>Core Fixed Income Composite</b>	<b>-2.7</b>	<b>-1.9</b>	<b>-10.0</b>	--	--	--	--	<b>-9.9</b>	<b>Oct-21</b>
<i>Bloomberg US Aggregate TR</i>	-2.8	-2.0	-10.8	-11.5	-2.0	0.5	1.4	-10.7	Oct-21
SSGA Intermediate Credit	-2.0	-1.6	-8.4	--	--	--	--	-8.4	Oct-21
<i>Bloomberg US Credit Int TR</i>	-2.0	-1.6	-8.4	-9.4	-0.7	1.2	2.0	-8.4	Oct-21
SSGA Intermediate Treasury	-2.0	-1.4	-6.5	--	--	--	--	-6.4	Oct-21
<i>Bloomberg US Treasury Int TR</i>	-2.0	-1.4	-6.5	-7.6	-1.1	0.5	0.8	-6.5	Oct-21
SSGA Securitized	-3.3	-1.9	-9.2	--	--	--	--	-9.3	Oct-21
<i>Bloomberg US Securitized MBS ABS CMBS TR</i>	-3.3	-1.9	-9.0	-9.7	-1.9	0.1	1.1	-9.2	Oct-21
SSGA Long Treasury	-4.4	-3.3	-22.7	--	--	--	--	-21.8	Oct-21
<i>Bloomberg US Treasury Long TR</i>	-4.4	-3.3	-22.7	-22.6	-6.8	-0.4	1.2	-21.8	Oct-21
<b>Credit Fixed Income Composite</b>	<b>-0.8</b>	<b>-4.4</b>	<b>-18.0</b>	--	--	--	--	<b>-18.4</b>	<b>Oct-21</b>
<i>JP Morgan EMBI Global Diversified</i>	-0.9	-4.4	-18.8	-20.8	-5.2	-1.3	1.9	-19.2	Oct-21
<b>Emerging Markets Debt Composite</b>	<b>-0.8</b>	<b>-4.4</b>	<b>-18.0</b>	--	--	--	--	<b>-18.4</b>	<b>Oct-21</b>
<i>JP Morgan EMBI Global Diversified</i>	-0.9	-4.4	-18.8	-20.8	-5.2	-1.3	1.9	-19.2	Oct-21
SSGA EM Global Diversified	-0.8	-4.4	-18.0	--	--	--	--	-18.4	Oct-21
<i>JP Morgan EMBI Global Diversified</i>	-0.9	-4.4	-18.8	-20.8	-5.2	-1.3	1.9	-19.2	Oct-21
<b>Total Real Estate Composite</b>	<b>-1.9</b>	<b>-1.4</b>	<b>0.5</b>	--	--	--	--	<b>8.1</b>	<b>Oct-21</b>
<i>Real Estate Custom Benchmark</i>	-2.4	0.8	-0.5	12.5	9.3	8.8	9.6	7.1	Oct-21
<b>Core Real Estate Composite</b>	<b>-1.9</b>	<b>-1.4</b>	<b>0.5</b>	--	--	--	--	<b>8.1</b>	<b>Oct-21</b>
<i>Real Estate Custom Benchmark</i>	-2.4	0.8	-0.5	12.5	9.3	8.8	9.6	7.1	Oct-21
<b>Public Real Estate Composite</b>	<b>-6.0</b>	<b>-5.0</b>	<b>-18.1</b>	--	--	--	--	<b>-11.5</b>	<b>Oct-21</b>
<i>FTSE NAREIT Equity REIT</i>	-6.0	-5.1	-18.2	-10.0	3.3	5.6	7.5	-11.5	Oct-21
SSGA FTSE NAREIT	-6.0	-5.0	-18.1	--	--	--	--	-11.5	Oct-21
<i>FTSE NAREIT Equity REIT</i>	-6.0	-5.1	-18.2	-10.0	3.3	5.6	7.5	-11.5	Oct-21
<b>Private Real Estate Composite</b>	<b>0.2</b>	<b>0.5</b>	<b>10.8</b>	--	--	--	--	<b>21.9</b>	<b>Oct-21</b>
<i>NFI-ODCE Equal Weighted</i>	0.0	4.4	12.5	28.9	12.3	10.1	10.5	20.8	Oct-21
Principal USPA Fund	0.2	0.5	10.8	--	--	--	--	21.9	Oct-21
<i>NFI-ODCE Equal Weighted</i>	0.0	4.4	12.5	28.9	12.3	10.1	10.5	20.8	Oct-21

**Investment Manager**

**Fee Schedule**

Rhumblin

0.005% on the Balance

SSGA

0.011% on the Balance

Principal USPA Fund

0.80% on the Balance

**Benchmark History**

**Total Fund Composite**

10/1/2021	Present	25% Russell Top 200 / 9% Russell MidCap / 2% S&P 600 SmallCap / 16% MSCI World ex USA / 3% MSCI World ex USA Small Cap / 8% MSCI Emerging Markets / 2% MSCI Emerging Markets Small Cap / 3% Bloomberg 1-3 Year US TIPS / 9% Bloomberg US Credit Int TR / 6% Bloomberg US Treasury Int TR / 3% Bloomberg US Treasury Long TR / 6% Bloomberg US Securitized MBS ABS CMBS TR / 3% JP Morgan EMBI Global Diversified / 2% FTSE NAREIT Equity REIT / 3% NFI-ODCE Equal Weighted
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**Total Real Estate Composite**

10/31/2021	Present	60% NFI-ODCE Equal Weighted / 40% FTSE NAREIT Equity REIT
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**Performance Disclosures**

**Inception Performance**

Total Fund Composite, Private Real Estate Composite, and the Principal USPA Fund inception performance are based on an October 1, 2021 start. All other account and composite inception performance is based on an October 31, 2021 start.

**NFI-ODCE Equal Weighted**

Quarterly valued index. Value of the quarterly return is recognized in the last month of each quarter.

## DISCLOSURE

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# River Forest Firefighters Pension Fund

## Statement of Results

### Illinois Firefighters Pension Investment Fund

Currency: USD (\$)	August 2022	2022 YTD
<b>Beginning NAVs:</b>		
Beginning NAV	16,008,600.95	18,175,374.25
Contributions	-	-
Withdrawals	-	-
Net Time Weighted Activity	-	-
Allocation Balance	16,008,600.95	
Allocation Percent	0.21%	
<b>Income &amp; Expenses:</b>		
Unrealized Gain/Loss	-209,476.36	-1,743,466.64
Realized Gain/Loss	-288,277.51	-996,938.83
Dividend Income	10,318.94	72,178.58
Interest Income	2,605.60	18,391.53
Other Income	-	-981.49
<b>Total Income</b>	<b>-484,829.33</b>	<b>-2,650,816.85</b>
Administrator Expenses	-	-
Other Fee & Expenses	-2,239.39	-3,025.17
Management Fee	-	-
Performance Fee	-	-
<b>Total Fee &amp; Expenses</b>	<b>-2,239.39</b>	<b>-3,025.17</b>
<b>Net Income</b>	<b>-487,068.72</b>	<b>-2,653,842.02</b>
<b>Ending NAVs:</b>		
Ending NAV	15,521,532.23	15,521,532.23
<b>Rate of Returns:</b>		
Net Return	-3.04%	-14.60%
Ownership	0.21%	

#### Disclaimer / Important Information:

*The Plan Total reflects the total of underlying plan balances, and may not be equal to the sum of displayed columns.*

*Although this report has been prepared using information believed to be reliable, it may contain information provided by third parties or derived from third party information, and/or information that may have been obtained from, categorized or otherwise reported based upon client direction. The Northern Trust Company does not guarantee the accuracy, timeliness or completeness of any such information. The information included in this report is intended to assist clients with their financial reporting needs, but you must consult with your accountants, auditors and/or legal counsel to ensure your accounting and financial reporting complies with applicable laws, regulations and accounting guidance. The Northern Trust Company and its affiliates shall have no responsibility for the consequences of investment decisions made in reliance on information contained in this report.*

# River Forest Firefighters' Pension Fund

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Monthly Financial Report

For the Month Ended

August 31, 2022

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Prepared By



Lauterbach & Amen, LLP

CERTIFIED PUBLIC ACCOUNTANTS

# River Forest Firefighters' Pension Fund

## Table of Contents

	Starting on Page
Accountants' Compilation Report.....	1-1
Financial Statements	
Statement of Net Position - Modified Cash Basis.....	2-1
Statement of Changes in Net Position - Modified Cash Basis.....	2-2
Other Supplementary Information	
Cash & Investments - Pie Chart.....	3-1
Cash Analysis Report.....	4-1
Cash Analysis Summary - Graph.....	5-1
Revenue Report.....	6-1
Expenses - Bar Chart.....	7-1
Expense Report.....	8-1
Member Contribution Report.....	9-1
Payroll Batch Report.....	10-1
Quarterly Vendor Check Report.....	11-1



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## Accountants' Compilation Report

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October 11, 2022

River Forest Firefighters' Pension Fund  
400 Park Avenue  
River Forest, IL 60305

To Members of the Pension Board:

Management is responsible for the accompanying interim financial statements of the River Forest Firefighters' Pension Fund which comprise the statement of net position - modified cash basis as of August 31, 2022 and the related statement of changes in net position - modified cash basis for the four months then ended in accordance with the modified cash basis of accounting and for determining that the modified cash basis of accounting is an acceptable financial reporting framework. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants. We did not audit or review the interim financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these interim financial statements.

The interim financial statements are prepared in accordance with the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America.

Management has elected to omit substantially all of the disclosures ordinarily included in interim financial statements prepared in accordance with the modified cash basis of accounting. If the omitted disclosures were included in the interim financial statements and other supplementary information, they might influence the user's conclusions about the Pension Fund's assets, liabilities, net position, additions and deductions. Accordingly, the interim financial statements and other supplementary information are not designed for those who are not informed about such matters.

Other Matter

The other supplementary information is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management. The other supplementary information was subject to our compilation engagement. We have not audited or reviewed the other supplementary information nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on the other supplementary information.

Cordially,

*Lauterbach & Amen, LLP*

Lauterbach & Amen, LLP



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## Financial Statements

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**River Forest Firefighters' Pension Fund**  
**Statement of Net Position - Modified Cash Basis**  
**As of August 31, 2022**

**Assets**

Cash and Cash Equivalents	\$ 252,625.34
Investments at Fair Market Value	
Money Market Mutual Funds	9,375.26
Illinois Funds	506,403.69
Pooled Investments	15,521,650.55
Total Cash and Investments	16,290,054.84
Prepays	2,429.50
<b>Total Assets</b>	<b>16,292,484.34</b>

**Liabilities**

Expenses Due/Unpaid	3,862.50
<b>Total Liabilities</b>	<b>3,862.50</b>

<b>Net Position Held in Trust for Pension Benefits</b>	<b>16,288,621.84</b>
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**River Forest Firefighters' Pension Fund**  
**Statement of Changes in Net Position - Modified Cash Basis**  
**For the Four Months Ended August 31, 2022**

**Additions**

Contributions - Municipal	\$ 16,479.03
Contributions - Members	92,295.64
Total Contributions	108,774.67

Investment Income	
Interest and Dividends Earned	51,095.60
Net Change in Fair Value	(690,570.98)
Total Investment Income	(639,475.38)
Less Investment Expense	(2,729.34)
Net Investment Income	(642,204.72)

**Total Additions** **(533,430.05)**

**Deductions**

Administration	7,327.50
Pension Benefits and Refunds	
Pension Benefits	725,899.94
Refunds	0.00
	17,555,279.33

**Total Deductions** **733,227.44**

**Change in Position** **(1,266,657.49)**

**Net Position Held in Trust for Pension Benefits**

Beginning of Year 17,555,279.33

**End of Period** **16,288,621.84**

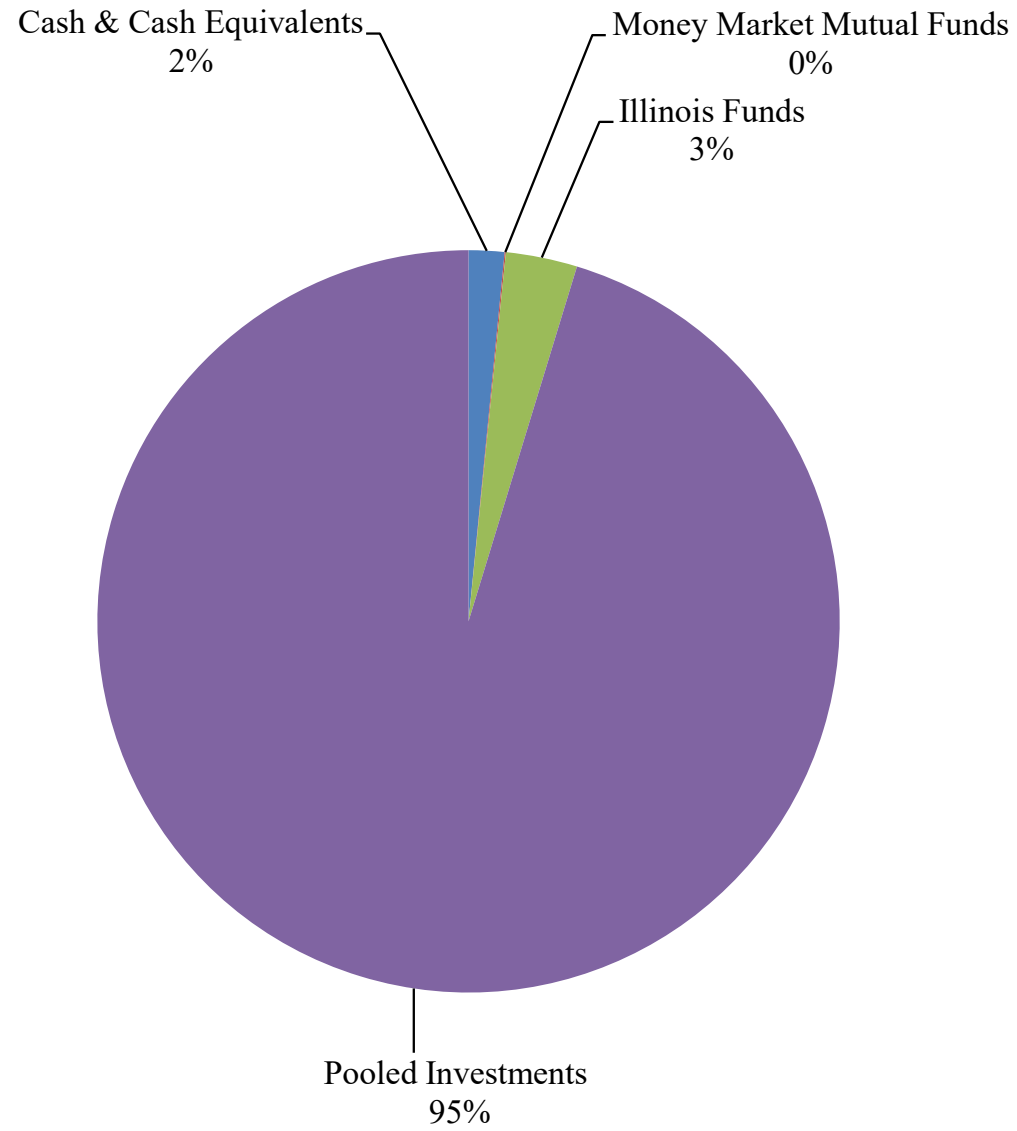


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## Other Supplementary Information

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# Batavia Firefighters' Pension Fund Cash and Investments

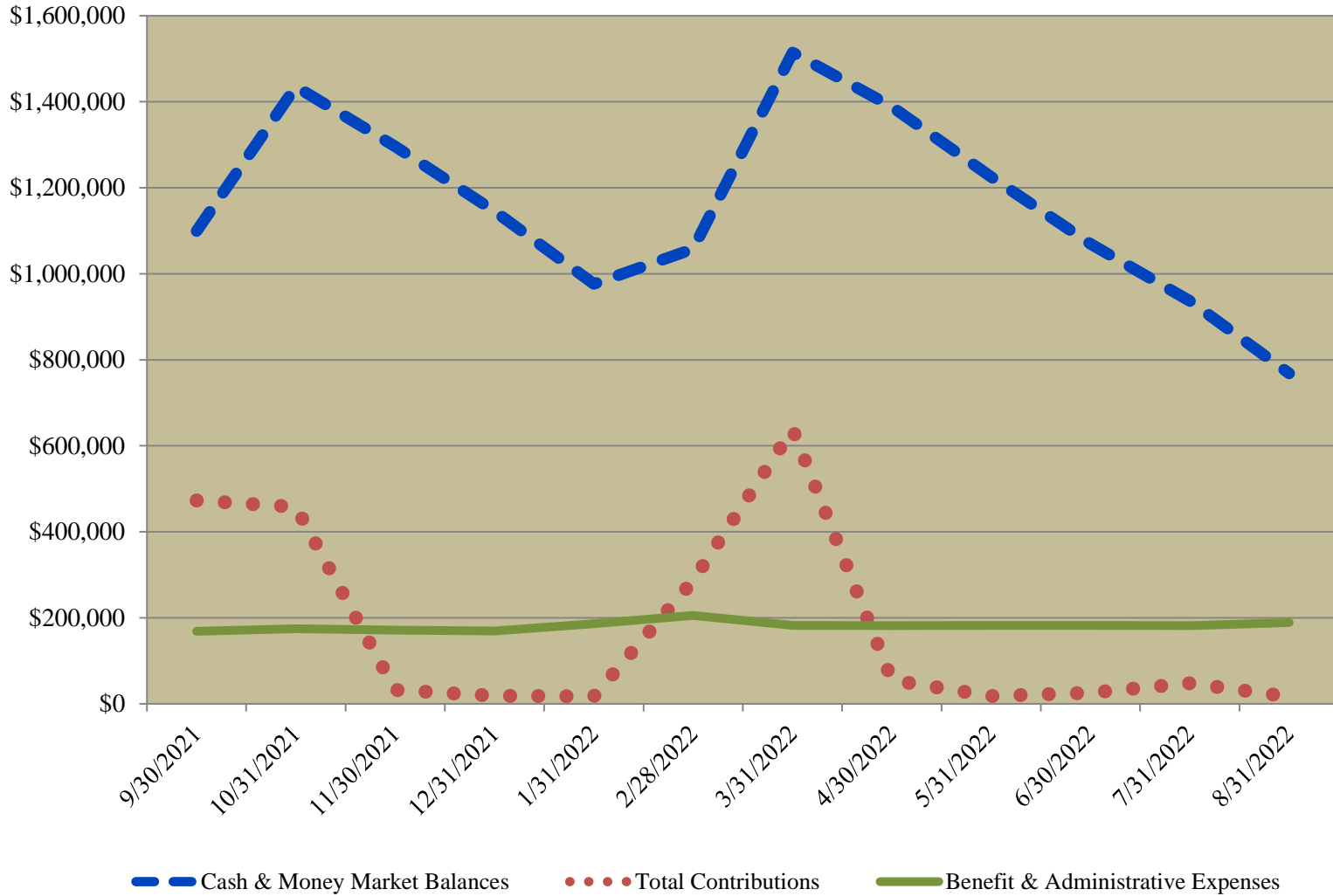


**River Forest Firefighters' Pension Fund**  
**Cash Analysis Report**  
**For the Twelve Periods Ending August 31, 2022**

		<u>09/30/21</u>	<u>10/31/21</u>	<u>11/30/21</u>	<u>12/31/21</u>	<u>01/31/22</u>	<u>02/28/22</u>	<u>03/31/22</u>	<u>04/30/22</u>	<u>05/31/22</u>	<u>06/30/22</u>	<u>07/31/22</u>	<u>08/31/22</u>
<b><u>Financial Institutions</u></b>													
Harris Bank - CK	#3175551	\$ 348,178	484,210	312,815	143,175	143,151	143,109	143,059	143,019	142,978	141,047	139,059	252,625
		<u>348,178</u>	<u>484,210</u>	<u>312,815</u>	<u>143,175</u>	<u>143,151</u>	<u>143,109</u>	<u>143,059</u>	<u>143,019</u>	<u>142,978</u>	<u>141,047</u>	<u>139,059</u>	<u>252,625</u>
IMET - Convenience Fund	#20413-401	9,324	9,325	9,326	9,327	9,328	9,330	9,331	9,334	9,339	9,347	9,359	9,375
First Midwest - MM	#93-1000-02-0	42,673	-	-	-	-	-	-	-	-	-	-	-
IMET - Liquidating Trust	#20413-401	1,106	1,106	-	-	-	-	-	-	-	-	-	-
IMET- Allowance for Unrealized Loss		(1,106)	(1,106)	-	-	-	-	-	-	-	-	-	-
First Midwest - MM	#93-1000-03-8	215,256	-	-	-	-	-	-	-	-	-	-	-
Illinois Funds - MM	#1600013412	483,633	941,794	974,132	992,885	824,186	905,519	1,362,195	1,236,305	1,072,857	919,100	788,546	506,404
		<u>750,886</u>	<u>951,119</u>	<u>983,458</u>	<u>1,002,212</u>	<u>833,514</u>	<u>914,849</u>	<u>1,371,526</u>	<u>1,245,639</u>	<u>1,082,196</u>	<u>928,447</u>	<u>797,905</u>	<u>515,779</u>
<b>Total</b>		<b><u>1,099,064</u></b>	<b><u>1,435,329</u></b>	<b><u>1,296,273</u></b>	<b><u>1,145,387</u></b>	<b><u>976,665</u></b>	<b><u>1,057,958</u></b>	<b><u>1,514,585</u></b>	<b><u>1,388,658</u></b>	<b><u>1,225,174</u></b>	<b><u>1,069,494</u></b>	<b><u>936,964</u></b>	<b><u>768,404</u></b>
<b><u>Contributions</u></b>													
Current Tax		454,820	441,915	12,219	3,101	2,644	271,470	623,654	36,559	3,372	9,409	3,698	-
Contributions - Current Year		<u>17,785</u>	<u>16,227</u>	<u>20,098</u>	<u>15,605</u>	<u>14,917</u>	<u>14,931</u>	<u>14,931</u>	<u>18,760</u>	<u>14,931</u>	<u>16,471</u>	<u>44,361</u>	<u>16,533</u>
		<u>472,605</u>	<u>458,142</u>	<u>32,317</u>	<u>18,706</u>	<u>17,561</u>	<u>286,401</u>	<u>638,585</u>	<u>55,319</u>	<u>18,303</u>	<u>25,880</u>	<u>48,059</u>	<u>16,533</u>
<b><u>Expenses</u></b>													
Pension Benefits		164,589	167,326	167,326	167,326	184,428	179,827	179,827	179,827	179,827	179,827	179,827	186,419
Refunds/Transfers of Service		-	-	-	-	-	21,524	-	-	-	-	-	-
Administration		<u>4,106</u>	<u>7,045</u>	<u>4,197</u>	<u>2,361</u>	<u>1,941</u>	<u>4,132</u>	<u>2,469</u>	<u>734</u>	<u>2,877</u>	<u>2,690</u>	<u>2,236</u>	<u>2,253</u>
		<u>168,695</u>	<u>174,371</u>	<u>171,523</u>	<u>169,687</u>	<u>186,369</u>	<u>205,483</u>	<u>182,296</u>	<u>180,561</u>	<u>182,704</u>	<u>182,517</u>	<u>182,063</u>	<u>188,672</u>
<b>Total Contributions less Expenses</b>		<b><u>303,910</u></b>	<b><u>283,771</u></b>	<b><u>(139,206)</u></b>	<b><u>(150,981)</u></b>	<b><u>(168,808)</u></b>	<b><u>80,918</u></b>	<b><u>456,289</u></b>	<b><u>(125,242)</u></b>	<b><u>(164,401)</u></b>	<b><u>(156,637)</u></b>	<b><u>(134,004)</u></b>	<b><u>(172,139)</u></b>

# River Forest Firefighters' Pension Fund

## Cash Analysis Summary





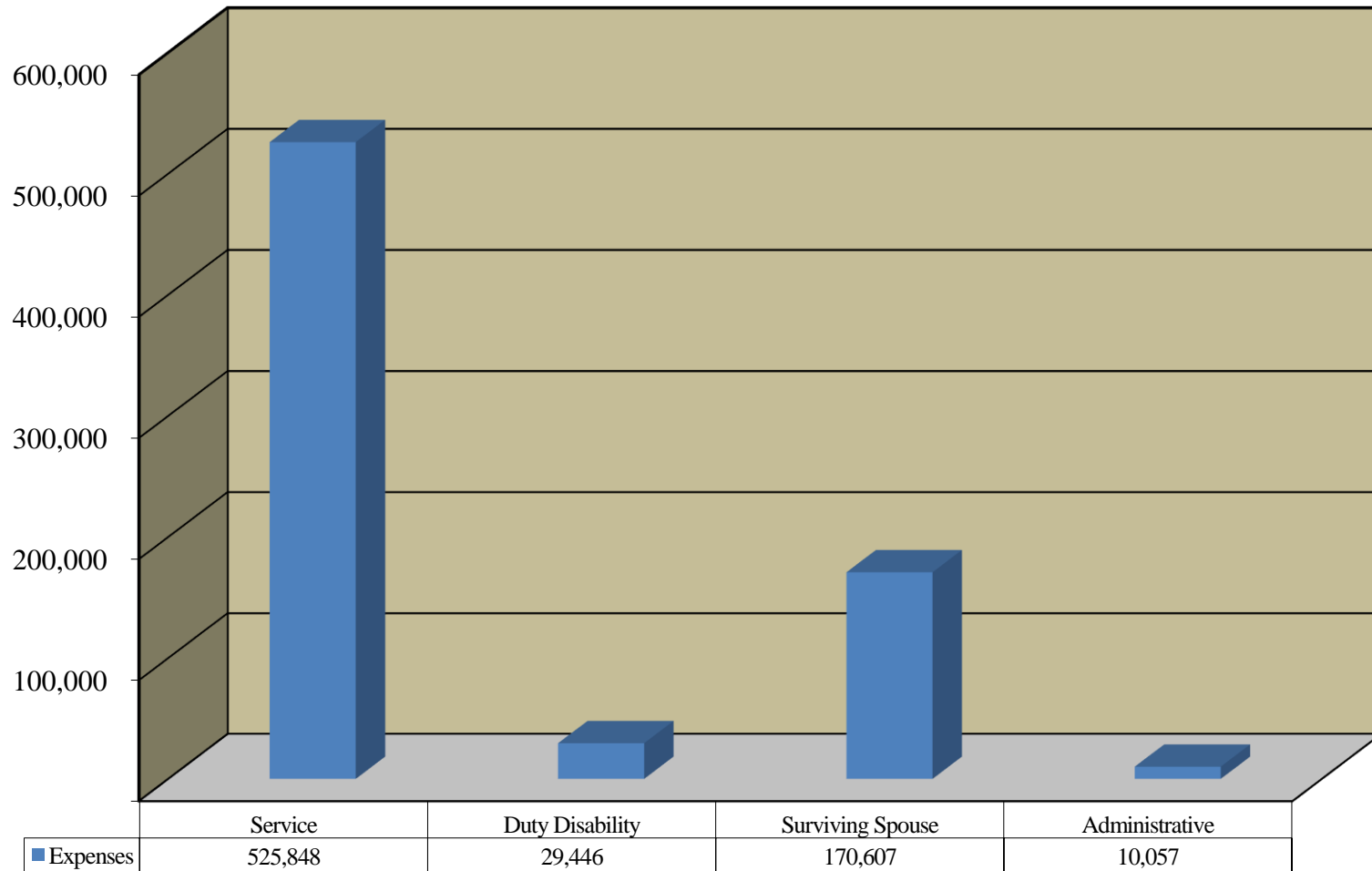
# River Forest Firefighters' Pension Fund

## Revenue Report as of August 31, 2022

	<u>Received this Month</u>	<u>Received this Year</u>
<b><u>Contributions</u></b>		
Contributions - Municipal		
41-210-00 - Current Tax	\$ 0.00	16,479.03
	<u>0.00</u>	<u>16,479.03</u>
Contributions - Members		
41-410-00 - Contributions - Current Year	16,532.85	92,295.64
	<u>16,532.85</u>	<u>92,295.64</u>
<b>Total Contributions</b>	<b><u>16,532.85</u></b>	<b><u>108,774.67</u></b>
<b><u>Investment Income</u></b>		
Interest and Dividends		
43-105-05 - IMET - Convenience Fund #20413-401	16.23	41.29
43-106-01 - Illinois Funds - Money Market #1600013412	1,324.68	4,286.99
43-800-01 - Northern Trust - IFPIF Consolidated Pool Dividend	10,318.94	56,753.70
43-800-02 - Northern Trust - IFPIF Consolidated Pool Interest	2,605.60	(9,004.89)
	<u>14,265.45</u>	<u>52,077.09</u>
Gains and Losses		
44-800-01 - Northern Trust - IFPIF Consolidated Pool - Unrealized	(209,476.36)	(333,816.59)
44-800-02 - Northern Trust - IFPIF Consolidated Pool - Realized	(288,277.51)	(356,754.39)
	<u>(497,753.87)</u>	<u>(690,570.98)</u>
Other Income		
49-000-01 - Other Income	0.00	(981.49)
	<u>0.00</u>	<u>(981.49)</u>
<b>Total Investment Income</b>	<b><u>(483,488.42)</u></b>	<b><u>(639,475.38)</u></b>
<b>Total Revenue</b>	<b><u>(466,955.57)</u></b>	<b><u>(530,700.71)</u></b>

# River Forest Firefighters' Pension Fund

## Pension Benefits and Expenses



# River Forest Firefighters' Pension Fund

## Expense Report as of August 31, 2022

	<b>Expended this Month</b>	<b>Expended this Year</b>
<b><u>Pensions and Benefits</u></b>		
51-020-00 - Service Pensions	\$ 136,406.19	525,847.74
51-040-00 - Duty Disability Pensions	7,361.42	29,445.68
51-060-00 - Surviving Spouse Pensions	42,651.63	170,606.52
<b>Total Pensions and Benefits</b>	<b>186,419.24</b>	<b>725,899.94</b>
<b><u>Administrative</u></b>		
Professional Services		
52-170-03 - Accounting & Bookkeeping Services	0.00	3,075.00
52-170-05 - Legal Services	0.00	1,587.50
52-170-06 - PSA/Court Reporter	0.00	2,665.00
	0.00	7,327.50
Investment		
52-190-04 - Bank Fees	14.09	129.25
52-195-02 - Other Fees & Expenses	2,239.39	2,600.09
	2,253.48	2,729.34
<b>Total Administrative</b>	<b>2,253.48</b>	<b>10,056.84</b>
<b>Total Expenses</b>	<b>188,672.72</b>	<b>735,956.78</b>

**River Forest Firefighters' Pension Fund**  
**Member Contribution Report**  
**As of Month Ended August 31, 2022**

Name	Thru Prior Fiscal Year	Current Fiscal Year	Service Purchase	Refunds	Total Contributions
Basa, Matthew D.	\$ 32,338.77	4,001.61	0.00	0.00	36,340.38
Bencik, Jason E.	58,614.60	4,661.12	0.00	0.00	63,275.72
Bochenek, David M.	130,934.07	6,132.25	0.00	0.00	137,066.32
Boyd, Quentin A.	93,781.28	4,952.31	0.00	0.00	98,733.59
Buchholz, Jonathan P.	34,372.52	4,006.94	0.00	0.00	38,379.46
Carter, John E.	190,072.56	6,147.42	0.00	0.00	196,219.98
Doran, Christopher C.	119,408.08	5,248.55	0.00	0.00	124,656.63
Ercoli, Jarrett M.	10,413.76	3,078.34	0.00	0.00	13,492.10
Finfrock, Lucas J.	90,580.21	5,248.55	0.00	0.00	95,828.76
Fischer, Stephen G.	159,240.53	4,983.83	0.00	0.00	164,224.36
Howe, Adam J.	56,083.25	4,629.70	0.00	0.00	60,712.95
Howe, Edward F.	169,619.86	6,073.67	0.00	0.00	175,693.53
Krall, Matthew K.	58,540.09	4,645.99	0.00	0.00	63,186.08
McKenna, Brian T.	38,863.01	4,179.14	0.00	0.00	43,042.15
Rouse, Jonathan W.	17,412.13	3,481.29	0.00	0.00	20,893.42
Seablom, Adam R.	42,893.38	4,752.36	0.00	0.00	47,645.74
Smith, Michael P.	167,905.53	6,039.93	0.00	0.00	173,945.46
Viera, Adan	109,840.35	4,952.31	0.00	0.00	114,792.66
Zipperich, Paul B.	159,039.26	5,002.71	0.00	0.00	164,041.97
	<b>1,739,953.24</b>	<b>92,218.02</b>	<b>0.00</b>	<b>0.00</b>	<b>1,832,171.26</b>
<b>Inactive/Terminated Members</b>					
Bohlmann, Kurt B.	239,702.15	31.11	0.00	0.00	239,733.26
Rose, John M.	187,286.34	46.51	0.00	0.00	187,332.85
<b>Totals</b>	<b>2,166,941.73</b>	<b>92,295.64</b>	<b>0.00</b>	<b>0.00</b>	<b>2,259,237.37</b>

Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
<u>Duty Disability</u>										
***-**-2182	109397	Fahy, Patrick J.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$3,754.16	\$3,754.16	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**-2182 Subtotal:</b>			\$3,754.16	\$3,754.16	\$0.00	\$0.00	\$0.00	\$0.00
***-**-2110	109398	Schejbal, James F.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$3,522.84	\$3,607.26	\$0.00	\$65.98	\$18.44	\$0.00
		<b>***-**-2110 Subtotal:</b>			\$3,522.84	\$3,607.26	\$0.00	\$65.98	\$18.44	\$0.00
		<b>Duty Disability Subtotal:</b>			\$7,277.00	\$7,361.42	\$0.00	\$65.98	\$18.44	\$0.00
<u>Service</u>										
***-**-3560	120753	Bohlmann, Kurt B.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$8,203.81	\$10,420.26	\$1,122.61	\$114.63	\$0.00	\$979.21
		<b>***-**-3560 Subtotal:</b>			\$8,203.81	\$10,420.26	\$1,122.61	\$114.63	\$0.00	\$979.21
***-**-7938	110935	Daugherty, William J.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$5,030.28	\$7,881.42	\$397.37	\$0.00	\$0.00	\$1,253.77
	110935	Payment to Access Credit Union, Daugherty -	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$1,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**-7938 Subtotal:</b>			\$6,230.28	\$7,881.42	\$397.37	\$0.00	\$0.00	\$1,253.77

Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
***-**-2389	111043	Finnegan, Mark T.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$6,886.13	\$8,845.14	\$1,122.61	\$127.45	\$0.00	\$708.95
		<b>***-**-2389 Subtotal:</b>			\$6,886.13	\$8,845.14	\$1,122.61	\$127.45	\$0.00	\$708.95
***-**-8444	106833	Law, Dennis J.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$3,947.49	\$3,960.68	\$0.00	\$0.00	\$13.19	\$0.00
		<b>***-**-8444 Subtotal:</b>			\$3,947.49	\$3,960.68	\$0.00	\$0.00	\$13.19	\$0.00
***-**-8043	112495	Law, Michael D.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$4,965.72	\$5,455.77	\$0.00	\$0.00	\$0.00	\$490.05
		<b>***-**-8043 Subtotal:</b>			\$4,965.72	\$5,455.77	\$0.00	\$0.00	\$0.00	\$490.05
***-**-6763	106828	Lidinsky, Richard T.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$7,345.30	\$8,797.53	\$0.00	\$0.00	\$0.00	\$1,402.23
	106828	Payment to Access Credit Union, Lidinsky -	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**-6763 Subtotal:</b>			\$7,395.30	\$8,797.53	\$0.00	\$0.00	\$0.00	\$1,402.23
***-**-0172	106827	Marrocco, Timothy	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$108.17	\$108.17	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**-0172 Subtotal:</b>			\$108.17	\$108.17	\$0.00	\$0.00	\$0.00	\$0.00

See Accountants' Compilation Report

Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
***-**-4999	111666	Newberry, John J.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$5,006.87	\$6,199.56	\$610.85	\$38.47	\$0.56	\$542.81
		<b>***-**-4999 Subtotal:</b>			\$5,006.87	\$6,199.56	\$610.85	\$38.47	\$0.56	\$542.81
***-**-1107	110549	Nortier, Robert A.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$7,172.59	\$9,181.09	\$916.51	\$78.80	\$0.56	\$1,012.63
		<b>***-**-1107 Subtotal:</b>			\$7,172.59	\$9,181.09	\$916.51	\$78.80	\$0.56	\$1,012.63
***-**-1730	106819	Nummer, Russell W.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$6,630.11	\$10,140.34	\$0.00	\$0.00	\$0.00	\$1,310.23
	106819	Payment to Access Credit Union, Nummer -	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$2,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**-1730 Subtotal:</b>			\$8,830.11	\$10,140.34	\$0.00	\$0.00	\$0.00	\$1,310.23
***-**-1514	106829	Powell Sr, Richard H.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$5,616.97	\$8,414.52	\$0.00	\$0.00	\$13.19	\$1,057.36
	106829	Payment to Access Credit Union, Powell -	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$1,478.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	106829	Blue Cross Blue Shield of Illinois	<input type="checkbox"/>	<input type="checkbox"/> 177	\$249.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**-1514 Subtotal:</b>			\$7,343.97	\$8,414.52	\$0.00	\$0.00	\$13.19	\$1,057.36

See Accountants' Compilation Report

Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
***-**-0064	115980	Rose, John M.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$7,655.93	\$8,537.52	\$0.00	\$0.00	\$0.00	\$881.59
	115980	Rose, John M.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> 0	\$5,000.14	\$6,410.39	\$0.00	\$0.00	\$0.00	\$1,410.25
		<b>***-**-0064 Subtotal:</b>			\$12,656.07	\$14,947.91	\$0.00	\$0.00	\$0.00	\$2,291.84
***-**-5659	106821	Schoff, Robert H.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$7,835.18	\$9,238.21	\$0.00	\$25.65	\$0.00	\$1,377.38
		<b>***-**-5659 Subtotal:</b>			\$7,835.18	\$9,238.21	\$0.00	\$25.65	\$0.00	\$1,377.38
***-**-5896	106823	Stamm, Paul J.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$7,557.19	\$8,767.97	\$0.00	\$0.00	\$0.00	\$1,210.78
		<b>***-**-5896 Subtotal:</b>			\$7,557.19	\$8,767.97	\$0.00	\$0.00	\$0.00	\$1,210.78
***-**-7868	106824	Telkamp, Lester H.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$6,171.02	\$7,693.36	\$0.00	\$0.00	\$0.00	\$1,522.34
		<b>***-**-7868 Subtotal:</b>			\$6,171.02	\$7,693.36	\$0.00	\$0.00	\$0.00	\$1,522.34
***-**-4199	106830	Vondracek, Arthur W.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$5,875.29	\$7,654.58	\$506.66	\$25.65	\$7.97	\$1,239.01
		<b>***-**-4199 Subtotal:</b>			\$5,875.29	\$7,654.58	\$506.66	\$25.65	\$7.97	\$1,239.01



Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
***-**-6387	106825	Witken, David B.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$7,277.56	\$8,699.68	\$397.37	\$114.63	\$0.00	\$910.12
		<b>***-**6387 Subtotal:</b>			\$7,277.56	\$8,699.68	\$397.37	\$114.63	\$0.00	\$910.12
		<b>Service Subtotal:</b>			\$113,462.75	\$136,406.19	\$5,073.98	\$525.28	\$35.47	\$17,308.71
<u>Surviving Spouse</u>										
***-**-9623	108225	Barth, Charlotte B.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$1,996.19	\$2,494.96	\$0.00	\$0.00	\$0.00	\$248.77
	108225	Payment to Access Credit Union, Barth -	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**9623 Subtotal:</b>			\$2,246.19	\$2,494.96	\$0.00	\$0.00	\$0.00	\$248.77
***-**-8921	108223	Bentel, Loretta H.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$4,635.16	\$7,364.35	\$596.06	\$0.00	\$0.00	\$1,133.13
	108223	Payment to Fifth Third Bank, Bentel -	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**8921 Subtotal:</b>			\$5,635.16	\$7,364.35	\$596.06	\$0.00	\$0.00	\$1,133.13
***-**-6579	106832	Bentel, Ruth M.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$5,569.24	\$6,490.65	\$0.00	\$38.47	\$0.00	\$882.94
		<b>***-**6579 Subtotal:</b>			\$5,569.24	\$6,490.65	\$0.00	\$38.47	\$0.00	\$882.94

See Accountants' Compilation Report

Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
***-**-9173	109394	Daudelin, Evelyn M.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$1,697.85	\$1,732.23	\$0.00	\$0.00	\$34.38	\$0.00
		<b>***-**-9173 Subtotal:</b>			\$1,697.85	\$1,732.23	\$0.00	\$0.00	\$34.38	\$0.00
***-**-2973	106831	Diebold, Linda L.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$4,457.83	\$4,992.69	\$0.00	\$0.00	\$0.00	\$534.86
		<b>***-**-2973 Subtotal:</b>			\$4,457.83	\$4,992.69	\$0.00	\$0.00	\$0.00	\$534.86
***-**-3791	106826	Gerard, Pauline M.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$4,416.65	\$4,416.65	\$0.00	\$0.00	\$0.00	\$0.00
		<b>***-**-3791 Subtotal:</b>			\$4,416.65	\$4,416.65	\$0.00	\$0.00	\$0.00	\$0.00
***-**-0510	106822	Hlavaty, Evelyn	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$3,635.47	\$4,135.47	\$0.00	\$0.00	\$0.00	\$500.00
		<b>***-**-0510 Subtotal:</b>			\$3,635.47	\$4,135.47	\$0.00	\$0.00	\$0.00	\$500.00
***-**-5533	109396	Rausch, Patricia E.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$4,654.49	\$4,692.96	\$0.00	\$38.47	\$0.00	\$0.00
		<b>***-**-5533 Subtotal:</b>			\$4,654.49	\$4,692.96	\$0.00	\$38.47	\$0.00	\$0.00
***-**-1867	106834	Riley, Lorraine A.	<input checked="" type="checkbox"/>	<input type="checkbox"/> 0	\$6,331.67	\$6,331.67	\$0.00	\$0.00	\$0.00	\$0.00

See Accountants' Compilation Report

Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
				0						
				<b>***-**1867 Subtotal:</b>	\$6,331.67	\$6,331.67	\$0.00	\$0.00	\$0.00	\$0.00
				<b>Surviving Spouse Subtotal:</b>	\$38,644.55	\$42,651.63	\$596.06	\$76.94	\$34.38	\$3,299.70

Batches 55579

River Forest Firefighters' Pension Fund

Multiple Batch Report

Check Date 8/31/2022 1

SSN	Family ID	Employee Name Alt Payee Name	ACH	Retro Check #	Net Amount	Member Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
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Totals

ACH Flag	Payments	Net Payment Total	Gross	Medical Insurance	Dental Insurance	Life Insurance	Federal Tax
Yes	35	\$159,135.30	\$186,419.24	\$5,670.04	\$668.20	\$88.29	\$20,608.41
No	1	\$249.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Grand Total	36	\$159,384.30	\$186,419.24	\$5,670.04	\$668.20	\$88.29	\$20,608.41

# River Forest Firefighters' Pension Fund

## Quarterly Vendor Check Report

All Bank Accounts  
June 1, 2022 - August 31, 2022

Date	Check Number	Vendor Name	Invoice Amount	Check Amount
06/01/22	30479	<b>Karlson Garza McQueary, LLC</b> 52-170-05 #1227 2Q22 Retainer	750.00	<b>Check Amount</b> <u>750.00</u>
06/22/22	50282	<b>BMO Harris Bank</b> 52-190-04 Harris Banking Fees	36.69	<b>Check Amount</b> <u>36.69</u>
06/27/22	30482	<b>Lauterbach &amp; Amen, LLP</b> 52-170-03 #66256 04/22 Accounting & Benefits 52-170-06 #66256 04/22 PSA	1,015.00 880.00	<b>ACH Amount (Direct Deposit)</b> <u>1,895.00</u>
06/30/22	30480	<b>Village of River Forest - Insurance</b> 20-220-00 Medical Insurance - 06/22 20-220-00 Dental Insurance 20-220-00 Life Insurance	5,736.34 682.52 68.79	<b>ACH Amount (Direct Deposit)</b> <u>6,487.65</u>
06/30/22	30481	<b>Internal Revenue Service</b> 20-230-00 Internal Revenue Service	18,758.13	<b>ACH Amount (Direct Deposit)</b> <u>18,758.13</u>
06/30/22	50283	<b>IFPIF</b> 52-195-02 Other Fee & Expenses	8.55	<b>Check Amount</b> <u>8.55</u>
07/05/22	30483	<b>Lauterbach &amp; Amen, LLP</b> 52-170-03 #67192 05/22 Accounting & Benefits 52-170-06 #67192 05/22 PSA	1,045.00 905.00	<b>ACH Amount (Direct Deposit)</b> <u>1,950.00</u>
07/22/22	50283	<b>BMO Harris Bank</b> 52-190-04 Harris Banking Fees	38.12	<b>Check Amount</b> <u>38.12</u>
07/29/22	30484	<b>Village of River Forest - Insurance</b> 20-220-00 Medical Insurance - 07/22 20-220-00 Dental Insurance 20-220-00 Life Insurance	5,670.04 668.20 88.29	<b>ACH Amount (Direct Deposit)</b> <u>6,426.53</u>
07/29/22	30485	<b>Internal Revenue Service</b> 20-230-00 Internal Revenue Service	19,158.13	<b>ACH Amount (Direct Deposit)</b> <u>19,158.13</u>

# River Forest Firefighters' Pension Fund

## Quarterly Vendor Check Report

All Bank Accounts  
June 1, 2022 - August 31, 2022

Date	Check Number	Vendor Name	Invoice Amount	Check Amount
07/31/22	50284	<b>IFPIF</b> 52-195-02 Other Fee & Expenses	248.15	248.15
			<b>Check Amount</b>	<u>248.15</u>
08/22/22	50285	<b>BMO Harris Bank</b> 52-190-04 Harris Banking Fees	14.09	14.09
			<b>Check Amount</b>	<u>14.09</u>
08/31/22	30486	<b>Village of River Forest - Insurance</b> 20-220-00 Medical Insurance - 8/22 20-220-00 Dental Insurance - 8/22 20-220-00 Life Insurance - 8/22	5,670.04 668.20 88.29	
			<b>ACH Amount (Direct Deposit)</b>	<u>6,426.53</u>
08/31/22	30487	<b>Internal Revenue Service</b> 20-230-00 Internal Revenue Service	20,608.41	
			<b>ACH Amount (Direct Deposit)</b>	<u>20,608.41</u>
08/31/22	50286	<b>IFPIF</b> 52-195-02 Other Fee & Expenses	2,239.39	
			<b>Check Amount</b>	<u>2,239.39</u>
			<b>Total Payments</b>	<u><u>85,045.37</u></u>



**RIVER FOREST FIREFIGHTERS' PENSION FUND**

Rose, John M.

<b>Benefit Period Month-Year</b>	<b>Actual Benefit Paid</b>	<b>Correct Benefit Due</b>	<b>Monthly Balance (Underpaid) Overpaid</b>	<b>Cumulative Balance (Underpaid) Overpaid</b>
Jul-19 (2-31)	7,399.86	7,561.01	(161.15)	(161.15)
Aug-19	7,646.52	7,813.04	(166.52)	(327.67)
Sep-19	7,646.52	7,813.04	(166.52)	(494.19)
Oct-19	7,646.52	7,813.04	(166.52)	(660.71)
Nov-19	7,646.52	7,813.04	(166.52)	(827.23)
Dec-19	7,646.52	7,813.04	(166.52)	(993.75)
Jan-20	7,646.52	7,813.04	(166.52)	(1,160.27)
Feb-20	7,646.52	7,813.04	(166.52)	(1,326.79)
Mar-20	7,646.52	7,813.04	(166.52)	(1,493.31)
Apr-20	7,646.52	7,813.04	(166.52)	(1,659.83)
May-20	7,646.52	7,813.04	(166.52)	(1,826.35)
Jun-20	7,646.52	7,813.04	(166.52)	(1,992.87)
Jul-20	7,646.52	7,813.04	(166.52)	(2,159.39)
Aug-20	7,875.92	8,047.43	(171.51)	(2,330.90)
Sep-20	7,875.92	8,047.43	(171.51)	(2,502.41)
Oct-20	7,875.92	8,047.43	(171.51)	(2,673.92)
Nov-20	7,875.92	8,047.43	(171.51)	(2,845.43)
Dec-20	7,875.92	8,047.43	(171.51)	(3,016.94)
Jan-21	8,112.20	8,288.85	(176.65)	(3,193.59)
Feb-21	8,112.20	8,288.85	(176.65)	(3,370.24)
Mar-21	8,112.20	8,288.85	(176.65)	(3,546.89)
Apr-21	8,112.20	8,288.85	(176.65)	(3,723.54)
May-21	8,112.20	8,288.85	(176.65)	(3,900.19)
Jun-21	8,112.20	8,288.85	(176.65)	(4,076.84)
Jul-21	8,112.20	8,288.85	(176.65)	(4,253.49)
Aug-21	8,112.20	8,288.85	(176.65)	(4,430.14)
Sep-21	8,112.20	8,288.85	(176.65)	(4,606.79)
Oct-21	8,112.20	8,288.85	(176.65)	(4,783.44)
Nov-21	8,112.20	8,288.85	(176.65)	(4,960.09)
Dec-21	8,112.20	8,288.85	(176.65)	(5,136.74)
Jan-22	8,355.57	8,537.52	(181.95)	(5,318.69)
Feb-22	8,355.57	8,537.52	(181.95)	(5,500.64)
Mar-22	8,355.57	8,537.52	(181.95)	(5,682.59)
Apr-22	8,355.57	8,537.52	(181.95)	(5,864.54)
May-22	8,355.57	8,537.52	(181.95)	(6,046.49)
Jun-22	8,355.57	8,537.52	(181.95)	(6,228.44)
Jul-22	8,355.57	8,537.52	(181.95)	(6,410.39)
<b>Total</b>	<b>294,373.09</b>	<b>300,783.48</b>	<b>(6,410.39)</b>	



**RIVER FOREST FIREFIGHTERS' PENSION FUND**

Rose, John M.

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<b>Benefit Period Month-Year</b>	<b>Actual Benefit Paid</b>	<b>Correct Benefit Due</b>	<b>Monthly Balance (Underpaid) Overpaid</b>	<b>Cumulative Balance (Underpaid) Overpaid</b>
			6,410.39	

Amount due to pensioner 6,410.39

**The signature below authorizes Lauterbach & Amen, LLP to remit this balance:**

\_\_\_\_\_ on the next scheduled payday

  
Pension Board Member Signature

  
Pension Board Member Name

  
Date

# 2023

## JAN

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## FEB

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

## MAR

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## APR

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

## MAY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## JUN

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

## JUL

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

## AUG

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## SEP

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

## OCT

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## NOV

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## DEC

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



Justin P. Bove  
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September 27, 2022

Greg Kiesewetter  
Cook Castle Associates, LLC  
P.O. Box 806285  
Chicago, IL 60680

RE: River Forest Firefighters Pension Fund  
The Vanguard Fiduciary Liability Insurance Policy Quotation provided by Euclid Specialty Managers

Dear Greg:

Thank you for the opportunity to offer a coverage proposal to your client.

The Vanguard Fiduciary Liability Insurance Policy is issued on an admitted basis with limit capacity up to \$25 million and is written with Hudson Insurance Company – rated “A” (Excellent), financial size category XV (\$2 billion or greater) by A.M. Best. Hudson is a wholly owned subsidiary of Odyssey Re Holdings Corp., with assets of \$11.2 billion and \$3.8 billion in shareholders' equity.

Euclid Specialty Managers specializes in fiduciary and other management liability insurance for multiemployer, governmental and other non-profit employee benefit plans, with over 10,000 policies issued in this niche. We are known for our expertise and thought leadership in protecting Insureds from complex liability. In addition to Fiduciary Liability Insurance Coverage, we also offer Directors & Officers Liability, Employment Practices Liability, Cyber Liability and Crime Insurance Coverages to employee benefit plans and plan officials.

Please let us know if we can offer any of these other coverages to your client.

Very truly yours,

A handwritten signature in black ink, appearing to read "Justin P. Bove", with a long horizontal flourish extending to the right.

Justin P. Bove  
Euclid Specialty Managers  
[jbove@euclidspecialty.com](mailto:jbove@euclidspecialty.com)  
646.927.1190



# The Vanguard Fiduciary Liability Insurance Quotation

**Date Issued:** September 27, 2022

**Renewal of Policy Number:** SFD31210411-07

**Policy Form:** The Euclid Specialty Vanguard Fiduciary Liability Insurance Policy Form  
Admitted in all states\* (placed through the Free Trade Zone in New York)

**Insurance Carrier:** Hudson Insurance Company, a subsidiary of Odyssey Re Holdings Corp.  
Rated "A" Excellent Financial Size Category XV by A.M. Best

**Insurance Representative:** Cook Castle Associates, LLC  
**Address:** P.O. Box 806285  
Chicago, IL 60680

**Plan (or Plans):** River Forest Firefighters Pension Fund  
**Address:** 400 Park Avenue  
River Forest, IL 60305

**Policy Period:**  
**Effective Date:** 11/01/2022 (12:01 a.m. local time)  
**Expiration Date:** 11/01/2023 (12:01 a.m. local time)

**Pending or Prior Proceeding**  
**Date:** 10/08/2013

**Limits of Liability:**

(a) <b>Aggregate Limit of Liability:</b> the maximum aggregate limit of liability for all <b>Loss</b> under this policy, including <b>Claim Expenses</b>	\$1,000,000
(b) <b>Trustee Claim Expenses (Non-Fiduciary Defense) Sublimit:</b> the aggregate limit of liability for all <b>Claim Expenses</b> in connection with <b>Claims</b> solely alleging <b>Wrongful Acts</b> as defined in Section II. Definitions R.(3.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$250,000
(c) <b>Voluntary Compliance Program Expenditures Sublimit:</b> the aggregate limit of liability for all <b>Voluntary Compliance Program Expenditures</b> (included within and not in addition to the maximum aggregate limit of liability)	\$100,000
(d) <b>ERISA 502(c) Civil Penalties Sublimit:</b> the aggregate limit of liability for all <b>Loss</b> in the form of civil fines or any excise tax imposed pursuant to Section 502(c) of ERISA or the Pension Protection Act of 2006 (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(e) <b>HIPAA and HITECH Fines and Penalties Sublimit:</b> the aggregate limit of liability for all <b>Loss</b> in the form of civil fines and penalties imposed pursuant to HIPAA and HITECH (included within and not in addition to the maximum aggregate limit of liability)	\$1,000,000
(f) <b>PPACA Fines and Penalties Sublimit:</b> the aggregate limit of liability for all <b>Loss</b> in the form of civil fines and penalties imposed pursuant to PPACA (included within and not in addition to the maximum aggregate limit of liability)	\$1,000,000

(g) <b>Section 4975 Penalties Sublimit:</b> the aggregate limit of liability for all <b>Loss</b> in the form of excise taxes imposed pursuant to Section 4975 of the Internal Revenue Code (included within and not in addition to the maximum aggregate limit of liability)	\$100,000
(h) <b>ERISA Section 502(a)(3) Relief Sublimit:</b> the aggregate limit of liability for all <b>Loss</b> in the form of equitable relief imposed pursuant to Section 502(a)(3) of ERISA (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(i) <b>Benefit Overpayment Sublimit:</b> the aggregate limit of liability for all benefit overpayments as defined in Section II. Definitions H.(5.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(j) <b>Cyber Essentials Sublimit:</b> the aggregate limit of liability <b>Content Restoration Expenditures</b> and <b>Crisis Notification Expenditures</b> as defined in Section II. Definitions E. and G. of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$0

**Retention:** \$0 each **Claim**  
\$10,000 applicable only to the **Benefit Overpayment Sublimit**

**Premium:** **Option #1:** **\$1m Limit:**  
Basic Premium: \$3,935.00  
Waiver of Recourse Premium: \$0.00  
Tax/Surcharge: \$0.00  
**Total Premium:** **\$3,935.00**

**Commission:** 17.0%

**Extended Reporting Period:** Twelve (12) month extended reporting period is available for 100% of the total annual premium, subject to Section IV.(B.) Extended Reporting Period of the Policy

**Endorsement Schedule:**

The following endorsements, plus any applicable State Amendatory Endorsement(s), will attach to and form part of the Policy – [Policy Form No. ESF-31210001 \(09/2012\)](#):

1. [ESF-31230013](#) Illinois Amendatory Endorsement
2. [ESF-31220060B](#) Public Entity Fiduciary Liability Endorsement
3. [ESF-31220079](#) Failure to Fund Exclusion Endorsement

**Coverage is subject to receipt and satisfactory review of the following item(s) prior to binding:**

Nothing additional is required.

**Importance Notice - Please Read Carefully**

This quotation is valid for a period of sixty (60) days from the date issued unless amended or withdrawn by the Insurer, and is subject to the terms and conditions of the policy. If between the date of this quotation and the effective date of the policy or date of binding coverage, whichever is later, there is any material change in underwriting information, then the applicant must notify Euclid Specialty Managers as a condition prior to binding coverage. We reserve the right to amend the premium, revise coverage terms and conditions, or withdraw our quotation entirely. Please further note that the terms and conditions offered in this quotation may not match the expiring terms of any current policy.

# Certified Trustee Training

Organization: River Forest Fire Pension Fund

Year: 2022

## Stephen Fischer

	Hours Required	Type of Training	Hours Completed	Date Completed	Cert on File
1	8 + 4	IPFA Fall Seminar (Virtual) - Registered			
2		IPPFA SB1300 Training - Registered			
3					
4					
5					
6					

## John Carter

	Hours Required	Type of Training	Hours Completed	Date Completed	Cert on File
1	8	AFFI Conference	8	10/17/2022	Yes
2					
3					
4					
5		OMA - 2022		8/10/2022	Yes
6		FOIA - 2022		8/17/2022	Yes

## Lester Telkamp

	Hours Required	Type of Training	Hours Completed	Date Completed	Cert on File
1	8	2021 IPFA Fall Conference - Registered			
2					
3					
4					
5					
6					

## Sean Condon

	Hours Required	Type of Training	Hours Completed	Date Completed	Cert on File
1	8				
2					
3					
4					
5					
6					

## Rosemary McAdams

	Hours Required	Type of Training	Hours Completed	Date Completed	Cert on File
1	8				
2					
3					
4					
5					
6					

	Hours Required	Type of Training	Hours Completed	Date Completed	Cert on File
1					
2					
3					
4					
5					
6					

## **2022 IPPFA Trustee Training Opportunities**

### **IPPFA ONLINE SEMINAR COURSES**

- WHEN:** Ongoing
- Online 8 hr. seminar (Recorded Spring, 2021)
- WHERE:** IPPFA Website:  
[www.ippfa.org/education/online-classes/](http://www.ippfa.org/education/online-classes/)
- COST:** IPPFA MEMBER: \$275.00/seminar  
IPPFA NON-MEMBER: \$525.00/seminar

This online seminar agenda includes:

- Welcome Address
- Keynote Speaker (General John F. Kelly)
- Legal Updates and Recent Court Cases
- Ask Your Attorney
- Retirement Healthcare Funding
- Who Wants to be a Pension Expert?
- Collective Bargaining and Pensions
- The Pandemic and Beyond: an Economic Assessment
- Benefits Overview
- Taxation of Benefits and Service Purchase Calculations
- Social Security Survivor's Benefits, GPO, WEP

*-this online seminar satisfies 8 hours of the required continuing pension trustee training*

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### **IPPFA ONLINE 4 – HOUR TRANSITION/CONSOLIDATION TRAINING**

*Per Public Act 101-0610*

- WHEN:** Ongoing
- Online 4 hr. seminar (Recorded Fall, 2020)
- WHERE:** IPPFA Website:  
[www.ippfa.org/education/online-classes/](http://www.ippfa.org/education/online-classes/)
- COST:** IPPFA MEMBER: \$125.00/seminar  
IPPFA NON-MEMBER: \$225.00/seminar

## 16-hour Certified Trustee Programs\* offered through IPPFA

### IPPFA **Online** Certified Trustee Programs

Registration is online at the IPPFA website [www.ippfa.org/education/trustee-program/](http://www.ippfa.org/education/trustee-program/)

**Cost:** IPPFA Member: \$ 550.00  
IPPFA Non-Member: \$1050.00

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\*On December 18, 2019, Governor J.B. Pritzker signed SB 1300, making it Public Act 101-0610. This act will consolidate all Article 3 and 4 pension fund's investment assets. Under Public Act 101-0610, **training requirements have now been reduced from 32-hours to 16-hours of new trustee training**, however all pension trustees will still need 4-hours of mandatory consolidation transition training.

All Article 3 & 4 Pension Trustees elected or appointed are required to complete the 16-hour trustee certification course within 18 months of election or appointment to the board.

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*Did you know, IAFPD has Pension Training for Trustees?*

*This program is one of the newest webinars available on demand.*

## Article 4 Pension Developments & State Fund Consolidation

**Carolyn Welch Clifford**

Partner - Ottosen DiNolfo Hasenbalg & Castaldo, Ltd.

The process of transferring the investments of local Article 4 pension funds to the state level continues. This program will provide an update regarding that process and how local funds can address the consolidation process at their level. This program was recorded at the 77th Annual Conference.



*Carolyn Welch Clifford has devoted her legal career to the representation of local governments in Illinois with a special emphasis on legal issues involving the fire service. In her practice, Ms. Clifford represents public pension funds, fire and police commissions, and fire protection districts. Ms. Clifford is actively involved in legal issues regarding the management of public pension funds and has extensive experience in handling disability pension matters from the initial hearing stage to appellate review.*

**To download this program or view topics available,  
visit IAFPD's Education page at [iafpd.org/online-programs.html](http://iafpd.org/online-programs.html)**



## June 24, 2020 Article 4 Trustee Training

The 1st Article 4 Trustee Training session conducted on June 24<sup>th</sup> was recorded and is available for trustees who were unable to attend. The 2-hour training covers the background of the FPIF, Public Act 101-610, Ethics and Fiduciary Responsibilities and the upcoming FPIF 2020 Trustee Election. The training counts towards the 4-hour training requirement prescribed by Section 1-109.3 (a-5) of the Illinois Pension Code.

Trustees may listen to the recording by registering at:

<https://fpif.webex.com/fpif/lsr.php?RCID=63d8172597c5473f9f6f5a70303fb22d>

Recording Password: Fpif2020

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## November 10, 2020 Article 4 Trustee Training

The 2nd Article 4 Trustee Training session conducted on November 10, 2020 was recorded and is available for trustees who were unable to attend. The 2-hour training covers an update on FPIF operations, the statutory transition process and investment portfolio construction. The training counts towards the 4-hour training requirement prescribed by Section 1-109.3 (a-5) of the Illinois Pension Code.

Trustees may listen to the recording by registering at:

<https://fpif.webex.com/fpif/lsr.php?RCID=466d64792d3a491abb3a89d6db550930>

Recording Password: Fire2020

## SB 1300 MANDATORY 4 HOUR TRAINING

offered by IPFA in cooperation with Moraine Valley Community College and the Homewood Firefighters' Pension Fund.

On December 17, 2019 Governor Pritzker signed Senate Bill 1300 into law. As part of this legislation "...all elected and appointed trustees who were elected or appointed on or before the effective date of this amendatory Act of the 101st General Assembly shall also participate in 4 hours of training on the changes made by this amendatory Act of the of the 101st General Assembly. For trustees of funds under Article 3, this training shall be conducted at a training facility that is accredited and affiliated with a State of Illinois certified college or university. For trustees of funds under Article 4, this training may be conducted by a fund, the Department of Insurance, or both a fund and the Department of Insurance. This training is required to be completed once by each trustee required to participate."

### Course Information

Tracks: Mandatory

Categories: Fire, Pension Fund Training, Police

### Course Instructor



**Larry Moran** Moderator

#### Register

**\$85.00**

1 YEAR OF ACCESS  
Non IPFA Members

#### IPFA Members

**\$75.00**

1 YEAR OF ACCESS  
Active, Retired, Disabled, or Associate



## ILLINOIS PROFESSIONAL FIREFIGHTERS ASSOCIATION

188 Industrial Drive, Suite 134 Elmhurst, IL 60126-1609

Phone: (630) 833-2405

Email: [staff@ipfaonline.org](mailto:staff@ipfaonline.org)



## *Need Pension Training? IAFPD Can Help!*

**IAFPD HAS CONVENIENT, AFFORDABLE & TIMELY TOPICS  
AVAILABLE ONLINE 24/7 - VISIT THE ONLINE LEARNING PAGE  
AT [IAFPD.ORG](http://IAFPD.ORG) FOR DETAILS**

<b><i>Fiduciary Responsibility: Duties, Responsibilities &amp; Worse Case Scenarios (2-hours)</i></b>	
<p><b><u>Part One - Fiduciary Duty 101</u></b>  <b>Presented by Ryan R. Morton</b>  <i>In addition to general best practices, the presentation also details specific requirements of the Illinois Pension Code for fiduciaries.</i></p>	<p><b><u>Part Two - When What Can Go Wrong, Goes Wrong: Fiduciary Dilemmas</u></b>  <b>Presented by: John E. Motylinski</b>  <i>This presentation highlights examples of fiduciary breaches in Illinois, focusing on what went wrong and what the consequences were. The presentation also provides advice to avoid similar situations in your pension fund.</i></p>
<b><i>The Fundamentals of Pension Fund Administration (2 Hours)</i></b>	
<p><b><u>Part One - An Overview of the Legal Aspects of Pension Fund Administration</u></b>  <b>Presented by Carolyn Welch Clifford</b>  <i>This webinar presents an overview of the legal authority and State oversight of firefighter pension funds, as well as an introduction to fund membership and legal aspects of the control and management of the fund.</i></p>	<p><b><u>Part Two - The Practical Aspects of Administering a Firefighters' Pension Fund</u></b>  <b>Presented by Lt. J.D. Bruchsaler</b>  <i>A veteran pension fund trustee provides a firsthand account of the responsibilities for administering a pension fund, from learning your role as trustee to what has worked (and not worked) in overseeing responsibilities as a fiduciary to the fund.</i></p>



# News Release



**For Immediate Release:**

February 15, 2022

**Contact:** Brad Cole, Executive Director

217.525.1220

[bcole@iml.org](mailto:bcole@iml.org)

## Illinois Municipal League Launches Free Pension Fund Trustee Training Program

**SPRINGFIELD** - Today, the Illinois Municipal League (IML) launched a free education platform for all local police (Article 3) and firefighter (Article 4) pension fund trustees. The platform, available online at [iml.org/pensiontrustees](https://iml.org/pensiontrustees), provides the statutorily-required training certification for all trustees.

The training program provides all required training for pension fund trustees. IML provides this training program at no charge to the trustee, the pension fund and the municipality. Upon completion of each training module, a certificate will be issued to the trustee to prove compliance with statutory training requirements.

“One of the core tenets of the Illinois Municipal League is to educate municipal officials in a cost effective manner,” said **Decatur Mayor Julie Moore Wolfe, IML President**. “Providing this training ensures all trustees are receiving the resources they need to successfully represent public safety personnel on local pension boards.”

“IML’s investment in this program will provide training at no cost to all pension trustees and will result in millions of dollars of savings that will stay in the pension funds—to pay pension benefits—instead of going to private entities that charge thousands of dollars per person for the same training,” said **Brad Cole, IML Executive Director**. “This makes it easier for the trustees, free for the boards, strengthens the funds and saves taxpayer dollars. It’s a win-win.”

The online curriculum includes educational seminars on the following topics:

- Articles 3 and 4 Pension Disability Pension Overview
- Duties and Ethical Obligations of a Pension Fund Fiduciary
- Board Oversight of Cyber Risk: Before a Breach
- Illinois Public Employee Disability Act and Public Safety Employee Benefits Act
- Developments and Potential Changes in Federal and Illinois Labor and Employment Laws
- Qualified Domestic Relations Order
- Pension Plan Funding 101
- Pension Plan Assumptions 101
- Freedom of Information Act and Open Meetings Act
- Cyber Security Best Practices
- Managing Generational Differences and Unconscious Bias in the Workplace
- How to Identify, Address and Prevent Sexual Harassment and Discrimination
- Let Me Ask You a Question

This training program is provided completely online at no cost to the user and is available 24 hours a day through a partnership with Eastern Illinois University's School of Extended Learning. The training program is available at [iml.org/pensiontrustees](http://iml.org/pensiontrustees). Questions about the program may be directed to IML by email at [pensiontrustees@iml.org](mailto:pensiontrustees@iml.org).

###

#### **ABOUT THE ILLINOIS MUNICIPAL LEAGUE**

IML is the statewide organization representing local communities throughout Illinois. Founded in 1913, IML has worked continuously for the benefit of all 1,296 municipalities in Illinois to provide a formal voice on matters involving common interests.



# ARTICLE 3 AND ARTICLE 4 PENSION TRUSTEE CERTIFICATION



All elected and appointed Article 3 (Police) and Article 4 (Firefighters) local pension board trustees are required to participate in state-mandated trustee certification training.

## WHAT IS THE FIRST YEAR CERTIFICATION REQUIREMENT?

The trustee certification training requirement for a first year trustee is at least 16 hours.

## WHAT IS THE ANNUAL CERTIFICATION REQUIREMENT?

Annually, all trustees must complete a minimum of eight hours of continuing trustee education.

## WHERE CAN TRUSTEES RECEIVE THEIR TRAINING?

The Illinois Municipal League provides this certification training at **no charge** to all trustees.

More information is available at [iml.org/pensiontrustees](http://iml.org/pensiontrustees).

Trustee certification training is provided online and in accordance with all statutory requirements. If you have questions regarding pension trustee certification, please contact us by email at [pensiontrustees@iml.org](mailto:pensiontrustees@iml.org).

## HOW MUCH DOES THE TRAINING COST?

\$0. The Illinois Municipal League provides this certification training at no charge. Really — it's free = no charge.

## WHAT ARE SOME TRUSTEE EDUCATION TOPICS?

- Articles 3 and 4 Pension Disability Pension Overview
- Duties and Ethical Obligations of a Pension Fund Fiduciary
- Board Oversight of Cyber Risk: Before a Breach
- Illinois Public Employee Disability Act and Public Safety Employee Benefits Act
- Developments and Potential Changes in Federal and Illinois Labor and Employment Laws
- Qualified Domestic Relations Order
- Pension Plan Funding 101
- Pension Plan Assumptions 101
- Freedom of Information Act and Open Meetings Act
- Cyber Security Best Practices
- Managing Generational Differences and Unconscious Bias in the Workplace
- How to Identify, Address and Prevent Sexual Harassment and Discrimination
- Let Me Ask You a Question



EASTERN ILLINOIS UNIVERSITY in partnership with



## 2022 Pension Trustee Training Course Hours

<b>Course Titles</b>	<b>Credit Hours</b>
Articles 3&4 Disability Pension Overview Video	2.5 Hours
Duties and Ethical Obligations of a Pension Fund Fiduciary Video	1.5 Hours
Board Oversight of Cyber Risk: Before a Breach	2 Hours
IL Public Employee Disability Act and Public Safety Employee Benefits Act Video	1.5 Hours
Developments and Potential Changes in Federal IL Labor and Employment Laws Video	1.5 Hours
Qualified Domestic Relations Order "QILDRO" Video	1.5 Hours
Pension Plan Funding 101: The Basics of Public Pension Funding Mechanics Video	.75 Hours
Pension Plan Assumptions 101: Common Approaches to Setting Actuarial Assumptions Video	.75 Hours
The IL Freedom of Information Act and Open Meetings Act Video	1.5 Hours
Cyber Security Best Practices Video	1 Hour
Managing Generational Differences and Unconscious Bias in the Workplace	1.5 Hours
How to Identify, Address and Prevent Sexual Harassment and Discrimination Video	1 Hour
Let Me Ask You a Question Video	2 Hours





## ASSOCIATED FIRE FIGHTERS OF ILLINOIS

Registration is now open for the 2022 AFFI Pension Seminar. This year's conference will be a hybrid event. Presenters, sponsors, and AFFI staff along with attendees will assemble at the Crowne Plaza 3000 South Dirksen Parkway in Springfield, IL 62703. The webinar will be broadcast live beginning at 11:00 a.m. on October 17th and break at approximately 5:00 pm. It will resume at 9:00 a.m. on October 18th and conclude around 2:00 p.m. Firefighter Pension Trustees attending either in person or via the web are able to earn all 8 continuing education hours required and will receive a certificate.

**The cost for AFFI members is \$200**

**Non-Member fee is \$250**

Both active firefighters and pension trustees will learn about Social Security and disability claims.



Jack Myers with the Social Security Administration will explain, in depth, how social security benefits are accrued and two current government programs that affect firefighter benefits.

- The Windfall Elimination Provision
- Government Pension Offset

Worker Comp attorneys will provide Step by Step instructions firefighters should follow if they become injured and discuss current cases of interest.

Other topics that will be featured include:

- ◆ General Trustee Duties
- ◆ The Top Pension Questions
- ◆ How unfunded liability affects operations and personnel costs
- ◆ National Pension Trends
- ◆ Pension Obligation Bonds
- ◆ The Market Outlook

Please email [office@affi1935.org](mailto:office@affi1935.org) to register.  
Virtual attendees will be sent a link to participate in the seminar.



Illinois Firefighter Pension Investment Fund (IFPIF)  
Executive Director William Atwood  
and his staff will provide an up to date report on investments within the pension fund.



A block of sleeping rooms have been reserved at the Crowne Plaza at the rate of \$114 per night, plus tax. Please reserve your room [online](#) or call the hotel directly at 217 529-7777 and mention code A9F.



**2022 IPFA FALL PENSION SEMINAR**  
**Friday November 4, 2022 Black Shift**  
 Empress Banquets 200 East Lake Street Addison, IL 60101 630-279-5900



**IN-PERSON SEMINAR REGISTRATION FORM**

Municipality, District, or Firm: \_\_\_\_\_ Address: \_\_\_\_\_  
 City: \_\_\_\_\_, IL Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

*(please print or type)*

**SEMINAR FEES: IPFA Members: \$ 190.00 Non - Members: \$ 240.00 Walk-In Registration: \$ 260.00**

*Avoid the walk-in surcharge – register on or before Monday, October 31, 2022*

First Name:	Last Name:	e-mail Address:	Member	Non-Member
_____	_____	_____	\$ _____.	\$ _____.
_____	_____	_____	\$ _____.	\$ _____.
_____	_____	_____	\$ _____.	\$ _____.
_____	_____	_____	\$ _____.	\$ _____.
_____	_____	_____	\$ _____.	\$ _____.

**TOTAL CHECK ENCLOSED \$ \_\_\_\_\_.**

Payment must accompany this Registration Form and be received in our office **on or before** Monday, October 31, 2022 to qualify for lower rates. Reservations received after the above date will be charged walk-in registration fee. Requests for refunds also must be received on or before Monday, October 31 for full fee credit. **No credits** of seminar fees after this date. Please mail the completed form to IPFA, 188 Industrial Drive, Suite 134, Elmhurst, IL 60126-1608, fax it to 630-833-2412, or scan & e-mail to [ipfa@aol.com](mailto:ipfa@aol.com). Any questions, call 630-833-2405. For Tax Reporting Purposes our Federal I.D. Number is: 36-2650496.

***The Illinois Pension Statute requires continuing education for all pension board members. This seminar provides up to 8 hours of credits.***

For IPFA Office Use: Date: \_\_\_\_\_ Check #: \_\_\_\_\_ Amount: \_\_\_\_\_ Payer: \_\_\_\_\_

# RESPONSE TIME

QUARTERLY NEWS FOR FIRST RESPONDERS



- Cannot Appeal Denial of Qualified Immunity Based On Questions of Fact
- Criminal Investigation Provides Valid Basis for Denying FOIA
- Illinois Wage Law May Supersede Choice of Law in a Contract
- CTA Prevails Over “Double Dipping” Former Attorney
- City Not Liable for Off-Duty Cops in a Bar Fight
- Workers’ Rights Amendment Stays on the Ballot
- COVID-19 Vaccine Mandates Are Legal
- Officer Terminated for Hunting with Convicted Felon

October 2022 Vol. 5 Iss. 4

## Pension Board Overturned, Court Grants Line-of-Duty Benefit

### *Snarski v. Schiller Park Police Pension Board*

Jeffrey Snarski worked for the Schiller Park Police Department as a police officer. In October 2011, Snarski responded to a domestic call. As part of the call, Snarski participated in a series of physical acts including kicking in a door, dragging a 250-to-300-pound man around a house, and catching the man as he was falling down the stairs. Snarski noticed something wrong immediately but was told to take his pre-planned vacation. A few hours following the incident, Snarski had severe pain in his right hip, right knee, and right shoulder. He filed an injury report and was sent to a clinic. He was prescribed prednisone, corticosteroids, and ibuprofen. An MRI revealed a small tear in his right shoulder and tear in his right hip.

In November 2011, Snarski sought treatment from his primary care physician. Snarski underwent surgery in April 2012 for his hip and he eventually returned to work. Snarski was also promoted to detective during this time. In May 2013, Snarski’s doctor noted complaints of painful hip popping for which he was prescribed physical therapy and clearance to work. Snarski was back at the doctor again in July 2013 with notes of painful popping and was prescribed injections and was cleared to work. In September 2013, Snarski saw a doctor regarding low back pain. He had had back issues before (herniated disc). He was to continue with injections and exercise. Once again, he was released to work.

In February 2014, Snarski saw a new doctor, Mark Lorenz, who noted low back pain resulting from kicking in a door in October 2011. Though Snarski’s hip was doing fine, he reported issues with radiating lower back pain. An MRI indicated there were degenerative changes and an edema. Because Snarski was by this point a detective and mainly in an office, he was released to work without restrictions. Continue on page 2.

A CT scan showed major degenerative changes to Snarski's back. Dr. Lorenz opined Snarski had aggravated an underlying condition. Snarski was given light duty restrictions. He turned to Dr. Lorenz in May 2014 for a referral for rheumatology with continued work restrictions. The rheumatology tests came back negative.

In June 2015, Snarski applied for disability benefits. Snarski underwent three independent medical evaluations. The first one resulted in a finding he was disabled from police duty as a result of the October 2011 incident. The second found Snarski was not disabled from being a detective and any other complaints were related to the possibility of an autoimmune issue. The third found Snarski was injured and suffered subsequent aggravation of underlying arthropathy and degenerative disc issues as a result of the, October 2011, incident leaving him disabled from being a police officer.

Workers' Compensation also required an IME. The exam resulted in finding the back pain may have been an aggravation of a preexisting condition. The Board requested an additional IME after it could not determine whether the injury was duty related.

This fourth examiner opined Snarski's back pain, which began a year and a half following the event, was not related to the, October 2011, incident. Rather the issue existed before the event and, if it was related, it would have presented within 24 hours of the October 2011 event. As a result, the Board awarded Snarski a non-duty disability benefit. Snarski sought administrative review.

The circuit court initially remanded the matter back to the Board to determine causation.

Upon doing so, the Board again awarded a non-duty benefit. Snarski again sought review of the Board's decision.

The circuit court reversed the Board, holding Snarski was disabled due to an injury to his back from the 2011 incident. The Board appealed.

The Appellate Court reversed the Board. It held the Board's reliance on the fourth independent medical examination did not evaluate the full medical opinions of all evaluations and any reliance on it was incomplete and therefore against the manifest weight. It upheld the circuit court's grant of a line-of-duty benefit.

## Cannot Appeal Denial of Qualified Immunity Based On Questions of Fact

### *Stewardson v. Biggs*

The Seventh Circuit Court of Appeals dismissed an officer's request for review of a denial of qualified immunity. The Seventh Circuit reinforced they may only review district orders denying qualified immunity on interlocutory appeal when the appellant brings "a pure legal argument." This means it cannot review denials based on disputed facts.

In 2018, Blake Stewardson was arrested and brought to jail in Logansport, Indiana for operating a motor vehicle while intoxicated. Apparently while in the Cass County Jail, Stewardson resisted law enforcement, argued with officers, and yelled obscenities. Stewardson sued the County and deputies alleging five instances of excessive force.

Cass County Deputy Cameron Biggs was named in the suit for three of the five allegations. First, Stewardson alleges Deputy Biggs witnessed a subordinate officer slam plaintiff's head into a wall and failed to admonish or remove the offending officer. Stewardson alleged Deputy Biggs also witnessed, one minute after the head incident, the officer used a leg sweep causing the detainee to hit the ground. Stewardson alleged the subordinate officer, later that morning, used a hip toss to take plaintiff to the ground.

Stewardson brought a 42 U.S.C. §1983 claim against Logansport, the officer who used excessive force, other officers alleged to have violated his rights, and Deputy Biggs for a failure to intervene. Biggs moved for summary judgment based on qualified immunity. The circuit court granted as to the hip toss allegation, which Biggs did not witness, and denied regarding the leg sweep. Biggs appealed.

The Seventh Circuit denied the appeal. Though Biggs contends he did not have an opportunity to intervene on the leg sweep as it occurred moments after the head slam, the Seventh Circuit reasoned it did not have the jurisdiction to consider the appeal because it was not a "final" decision. The Seventh Circuit generally cannot review a denial of summary judgment. There is an exception for qualified immunity, but only as it relates to matters of law. Where there are questions of disputed facts, the Seventh Circuit may not consider the matter.

Here, whether Biggs failed to intervene or had the opportunity to intervene is purely a question of fact. Further, denying Biggs the opportunity to assert qualified immunity at

summary judgment does not prohibit Biggs from asserting the defense at trial.

#### FIRST RESPONDER MENTAL HEALTH RESOURCES

Suicide & Crisis Lifeline: 988

MAP: (630) 759-4925

IAFF: 202-824- 8626

PBPA:

<http://www.pbpa.org/Resources/Links.aspx>

FOP: (866) 535-1078

Text BLUE to 741741: Crisis Text Line free, 24/7, and confidential crisis text service.

The National Suicide Prevention Hotline  
1-800-273-TALK

Cop 2 Cop 1-866-COP-2COP

Safe Call Now 1-206-459-3020

Serve & Protect 1-615-373-8000

Share the Load 1-888-731-3473

Copline 1-800-267-5463

Frontline Helpline 1-800-676-7500 (First Responder Call-Takers)

CIST (Critical Incident Support Team):  
866-535-1078

## Criminal Investigation Provides Valid Basis for Denying FOIA

### *Ballew v. Chicago Police Department*

Jonathon Ballew is a journalist who submitted a FOIA request to the Chicago Police Department in March 2019. Ballew's

FOIA request sought documents and videos relating to a 2018 homicide. CPD produced limited, redacted documents and claimed exemptions for other records associated with the homicide. The only document produced was the original, redacted case incident report. As part of the denial, CPD told Ballew a release of the information would obstruct the ongoing investigation.

In June 2019, Ballew filed a complaint against CPD alleging a willful and intentional violation of FOIA for failing to produce records or perform an adequate search. In response, CPD filed an answer asserting exemptions under Sections 7(1)(d)(i) and 7(1)(d)(vii). Section 7(1)(d)(i) exempts records where disclosure would interfere with “pending or actually and reasonably contemplated law enforcement proceedings[.]” 5 ILCS 140. Section 7(1)(d)(vii) exempts records where disclosure would “obstruct an ongoing criminal investigation[.]” 5 ILCS 140

Ballew moved for summary judgment. Ballew argued CPD had not established by clear and convincing evidence the records were exempt. Ballew also requested CPD to create an index of the redacted documents. In response, CPD also moved for summary judgment. Alongside its motions, CPD provided an affidavit from the Lieutenant overseeing the investigation which asserted releasing records would materially impact the investigation.

The trial court granted CPD’s motion for summary judgment based on the affidavit. However, it also ordered CPD to produce the index. Ballew appealed.

The Appellate Court analyzed whether the investigating Lieutenant’s affidavit was sufficient to show exemption under Section

7(1)(d)(i) and (vii). The affidavit explained how disclosing the records would interfere with investigators ongoing attempts to identify witnesses and determine their veracity. It also alleged the murder subject to the FOIA request was high profile and may be linked with another murder. The affidavit detailed how releasing records could lead to false witnesses or deter potential witnesses for fear of danger.

The Appellate Court determined the affidavit adequately established why the records should be exempt. It felt because the reasoning in the affidavit could be “adversary tested” and explanations provided were not generally sweeping, CPD had met its burden.

Consolidated Funds Investment Returns			
IPOPIF			
Assumed Rate of Return	6.8%		
Actual Rate of Return as of June 30, 2022	1 Month	3 Month	Since Inception
	-5.7%	-9.7%	-9.2%
IFPIF			
Assumed Rate of Return	7.125%		
Actual Rate of Return as of July 31, 2022	1 Month	3 Month	Since Inception
	5.2%	-1.0%	-8.7%



## Frontline Workers and Mental Health

A 2021 research study by the Centers for Disease Control found public health workers had higher rates of mental conditions than the general population. PTSD was 10 to 20 percent higher than reported in the past. To deal with these issues, states have been called upon to enact measures regarding intervention and support, creating databases, ensuring adequate staffing, encouraging seeking help, combating the stigma, and opening dialogue about it in the workplace. As a result of this call to action, several states have been developing legislation to address the gaps in mental health services for healthcare workers, frontline first responders, and law enforcement. Many have focused on workers' compensation, PTSD screening, and expanding availability of resources.

## Illinois Wage Law May Supersede Choice of Law in a Contract

### *Johnson & Moore v. Diakon Logistics, Inc.*

The Seventh Circuit Court of Appeals recently permitted a class action to proceed. The class was made up of truck drivers classified as “independent contractors.” Though the drivers were identified as independent contractors, the contract included detailed expectations for drivers such as uniforms, business cards, decals their trucks must display, and how to perform deliveries. Their contracts also provided for a series of deductions for rental fees, insurance, workers' compensation, and customer refused deliveries. The two contracts in dispute had a choice-of-law provision selecting Virginia as

the law to govern. The truck drivers were, however, all from Illinois; delivered only to Illinois, Indiana, and Missouri; and drove deliveries for Diakon out of an Illinois facility.

The plaintiffs initially named Diakon, Inc., a delivery and installation company and the class at that level was approved as it met the requirements of amount in controversy, diversity, and class size. They sought reimbursement under Illinois wage law for deductions from their paychecks. Pursuant to Illinois law, the class alleged they were improperly identified as “independent contractors”. Drawing from the Illinois Wage Payment and Collection Act, the class identified themselves as employees. Under Virginia law, the choice-of-law in the contract, the class would be identified as contractors.

The Seventh Circuit also considered the issues of choice-of-law. The service contract between the truck drivers and Diakon listed Virginia as the choice-of-law, but the class brought the action under the Illinois Wage Payment and Collection Act. The District Court initially determined the case should be decided under Virginia law, pursuant to the contract.

The Seventh Circuit disagreed. It reasoned Illinois law would not consider the contract between workers and employers—rather Illinois' test for employee status does not depend on a contract and will often disregard one. Instead, Illinois law relies on definitions within the Act. The Seventh Circuit's decision found the class claims rose from work completed in Illinois which the act covered, not from the contracts. Specifically, the Court noted the Act covers payment for work in Illinois, despite which law governs other parts of the parties' agreement. The Seventh Circuit

reversed the finding of the district court, and the matter was remanded for continued proceedings.

## Overtime Arbitration

Partner Mark S. McQueary recently won an arbitration award for the Metropolitan Alliance of Police, Chapter #123 against the County of Will and Will County Sheriff. The issue centered around officers working overtime on designated holidays. Mr. McQueary received a finding the officers should have received the rate of two-and-one-half their rate.

## CTA Prevails Over “Double Dipping”

### Former Attorney

#### *Snow v. Chicago Transit Authority*

Edward Snow began his career at the Illinois Department of Public Aid (IDPA). While there, he made pension contributions to the State Employee Retirement System (SERS). He left after one year and received a refund of contributions. Snow then worked at the Cook County State’s Attorney for approximately 20 years and participated in the Cook County Annuity and Benefit Fund (Cook County Fund). Snow withdrew his employee contributions upon leaving.

Starting in December of 2000, Snow worked as an attorney for the CTA. At that time, CTA had a retirement program for all employees as well as the “CTA Supplemental Plan.” This Supplemental Plan provided additional benefits for certain professional CTA employees. These additional benefits included a pension annuity and healthcare to retirees. It also included the option to purchase healthcare for spouses and other benefits. The Supplemental Plan was

appointed its own Review Committee to administer the supplemental plan and process applications. The Supplemental Plan was amended in 2003 to require employees to serve 10 years with the CTA as a qualification for eligibility.

However, the amendment permitted employees to purchase additional service credits based on previous, continuous years of government service with certain entities. Among the entities were Cook County and the State of Illinois. These years of service could then be applied towards eligibility in the Supplemental Plan in a process called “bridging.” In an effort to avoid “double dipping”, the Supplement Plan would reduce a participant’s benefits when receiving a benefit from another government agency for the same years of service.

In 2002, Snow applied for the supplemental plan twice: once for his year at IDPA and once for his 20 years at Cook County. Snow was approved and paid additional contributions of \$82,581.41 for the bridged years. Snow had then become vested in the plan, with a start date of April 16, 1980. In 2005, Snow applied for and was granted retirement from CTA. Snow received a monthly benefit of \$3,849.56 for both his 20.5 years of bridged service and 4.67 years with CTA.

On September 16, 2005, approximately 16 days after retiring, Snow began working at the Illinois Attorney General’s Office. Employees of the AG’s office are covered by SERS. Under the Retirement Systems Reciprocal Act, Snow could reestablish his retirement after two years for his time at IDPA and Cook County. Snow made \$4,717.18 in contributions and interest to SERS and \$122,580.64 in payments to the Cook County Fund. 11 years later, in



2016, Snow retired from the Illinois AG. He received a monthly benefit, based on the same 20.5 years of service as the Supplemental Plan as well as the additional eleven years from the Illinois AG, of \$1,539.64 from SERS and \$3,404.10 from Cook County. This was in addition to the \$3,849.56 from CTA.

In January 2012, Snow and other participants received a letter from the CTA Supplemental Plan's attorney notifying members they could not receive credit for years of service in the Plan for which the members were receiving or were eligible to receive a benefit from another government pension plan. The letter requested participants to fill out an affidavit regarding any benefits they may have been receiving from other government entities and requested permission to contact other government employers. A warning indicated failure to do so would result in termination of benefits.

Snow did not complete the affidavit or authorizations. Rather, Snow and the CTA attorneys exchanged letters wherein Snow asserted CTA did not have the authority to modify or rescind benefits. CTA offered to meet with Snow and a Retirement Committee representative in January 2013 to discuss the matter. Snow declined the meeting and rejected the Retirement Committee's jurisdiction.

In December 2016, Snow notified CTA of his intent to retire from the Illinois AG and receive a retirement benefit from SERS and Cook County. In response, CTA notified Snow he could not double dip and requested confirmation of which years he would be collecting benefits from to determine how much his CTA Supplemental Plan would be

reduced. Snow did not respond. CTA learned through a FOIA request Snow had retired and began collecting a benefit on January 1, 2017, for years of service dating back to 1981 to 2000—years for which he was also collecting from the CTA Supplemental Plan. CTA terminated his Supplemental benefit in March of 2017 alongside his family's healthcare benefit.

Snow disputed CTA's decision and the Retirement Committee's authority again. He also requested a hearing to present evidence and argument in support of his decision. CTA responded informing Snow he had violated the provisions of the CTA Supplemental Plan prohibiting double dipping and a finding he must repay for the months he had done so. In a second letter, CTA denied Snow's request for hearing but permitted him to submit written arguments by May 15, 2017. In response, Snow and his attorney submitted a six-page letter detailing his employment history, challenging CTA's legal authority under the Reciprocal Retirement Act, and incorporated previous arguments made by Snow. Snow's attorney submitted legal support for the argument in a second letter. Ultimately, the Retirement Committee denied Snow's request for reinstatement on June 26, 2017. Snow filed a complaint in October 2017 against CTA seeking reinstatement of his benefits. It alleged the CTA did not have authority to revoke benefits because the approval from 2005 had been a final administrative decision not appealed or modified as required by law under the Administrative Review Act. It also alleged a due process violation for lack of "formal notice" before termination of benefits.

Before ruling on the merits of the case, the trial court ordered the CTA to hold an

evidentiary hearing to determine Snow's eligibility for benefits. The Retirement Committee formed a new review board that considered whether Snow's benefit should be terminated. This review board affirmed the previous committee and terminated Snow's benefits. Snow filed an amended complaint in the trial court seeking reinstatement of benefits. The amended complaint realleged due process violations for lack of "formal notice" but also added allegations the Board did not have authority to rescind or terminate benefits because it had no adopted rules, regulations, policies, or procedures allowing it to investigate or monitor ongoing eligibility.

In March 2020, the trial court ruled partially in favor of both parties. The trial court concluded Snow had violated the CTA Supplemental Plan provisions. Therefore, termination of his benefits was appropriate. However, the trial court also believed Snow's due process rights were violated because he was entitled to notice and a hearing before termination. It granted Snow benefits for 19 months, or from the date of termination through the date the review board terminated the benefits. The court also awarded Snow attorneys' fees for the due process violation. CTA appealed the due process violation and award of attorneys' fees. Snow appealed the trial court's determination he had violated the terms of the CTA Supplemental Plan.

The Appellate Court was not swayed by Snow's arguments. It held the Retirement Committee did have authority to alter his retirement benefit because the Plan explicitly gave authority to the Committee by declaring benefits would be reduced to avoid double dipping. The Appellate Court also noted the Plan gave the Review Committee to administer the plan, thereby granting

authority to address any questions arising under the plan.

Snow also attempted to argue the Committee lacked authority to change a benefit once the member retired and was approved provided there was no double dipping at the time of retirement. However, the Appellate Court interpreted the language of the CTA Supplemental Plan to include an ongoing obligation to avoid double dipping. The Appellate Court determined Snow acknowledged as much when he told CTA he was retiring from the Illinois AG and requested how much his benefit would be reduced.

Snow argued, in the alternative, regardless of whether the Review Committee had authority, the decision to grant his benefit was a final, administrative decision not appealed or modified within 25 days, pursuant to the Administrative Review Law. The Appellate Court rejected this argument. It reasoned the Review Committee was not modifying its original award. Rather, it was applying a section that prohibited double dipping which resulted in termination of benefits.

Regarding Snow's due process claims, the Appellate Court felt CTA could have provided more notice. It reasoned, CTA learned Snow was double dipping through the FOIA request and terminated the benefits. It did so without providing Snow with notice of the decision or opportunity to either refute the allegation or permit him to cure it. However, he was not due damages because, by his own conduct, his benefits would have terminated on January 1, 2017, when he began taking benefits from SERS and Cook County. Snow's award of attorneys' fees was also dismissed because though he won on his due process claim, his award was nominal, or meaning

technical or de minimis. A prevailing party who wins a nominal award does not justify the award of attorneys' fees.

## City Not Liable for Off-Duty Cops in a Bar Fight

### *Bohanon v. Indianapolis*

In August 2014, off-duty Indianapolis police officers Michael Reiger and John Serban were drinking at Mikie's Pub in Indianapolis. The officers were in plain clothes and had been drinking several beers when Bradford Bohanon arrived at Mikie's Pub. Bohanon kindly ordered a round for all the patrons. Bohanon then received his tab and things became unpleasant. He began arguing with the bartender that he had been overcharged. The bartender told Bohanon to leave the premises but Bohanon refused and continued to argue. Reiger and Serban approached Bohanon. Serban identified himself as a police officer and showed his badge to Bohanon. Reiger stood behind Serban in a tactical position. Bohanon snatched Serban's badge and threw it on the ground. Reiger grabbed Bohanon. Serban threw two punches, one of which hit Bohanon. Serban then put Bohanon in a choke hold. Reiger continued to punch Bohanon.

Eventually, Bohanon lost consciousness from the choke hold. While in and out of consciousness, he continued to receive a series of blows and kicks. At one point his head was pushed into the pavement. The men told Bohanon if he tried to report them, they would find him. He was kicked or hit a final time in the head and lost consciousness. When he woke up, he was covered in blood and his money was gone from his wallet.

Bohanon filed a complaint with the police department. The Department investigation resulted in a finding the officers had violated a series of policies and were charged with felony battery (both officers were acquitted of this charge). Ultimately, the officers were terminated.

Of the policy violations, notably the men violated General Order 3.24 which prohibits both on and off-duty officers under the influence from acting in any law enforcement capacity. This policy has a narrow exception for extreme emergency situations where intervention is permitted only when danger to the officer or another person is likely. General Order 3.12 defines an "emergency situation" as one where action is required only to prevent injury to the officer or another or prevent a felony or serious offense. Under General Order 3.12, officers are required to report their actions. Neither Serban nor Reiger reported the incident. The men were also charged with violating General Order 1.30 which sets guidelines for use of reasonable force. General Order 1.3 also requires officers to document their force and get medical attention to anyone harmed.

In August 2016, Bohanon filed a \$1983 claim against Reiger, Serban, and Indianapolis. The claims against the officers settled out of court. Bohanon's alleged the City held liability for the excessive force by the officers, failure to intervene, illegal seizure of money, and deliberate indifference to Bohanon's medical needs.

At trial, the parties stipulated the officers use of excessive force and the City policy permits officers to use reasonable force. The judge instructed the jury to consider whether the

City, through its policy, was deliberately indifferent to the likelihood of an off-duty officer using unreasonable force while under the influence and whether Reiger and Serban's use of unreasonable force was caused by the policy. The jury ultimately awarded Bohanon \$1.24 million in damages. However, the City moved for judgment as a matter of law and the judge vacated the jury award. Bohanon appealed.

On review, the Seventh Circuit upheld the district court's finding. It reasoned the actions of the officers were expressly prohibited by City policies regarding off-duty law enforcement action and use of force. Though Bohanon contended the "emergency situation" exception created a gap in the policy which created a highly predictable outcome of assault, the Seventh Circuit was not persuaded. Rather, the Seventh Circuit indicated the gap in the policy would amount to municipal action provided they were on notice the gap would cause a constitutional violation. Here, there were no prior occurrences to put the City on notice and the exception did not create obvious risk of a constitutional violation so as to seem deliberately indifferent.

## Workers' Rights Amendment Stays on the Ballot

### *Molina v. Illinois State Board of Elections*

Sarah Sachen, Ifeoma Nkemdi, Joseph Ocol, and Alberto Molina are Illinois taxpayers and petitioners in this action.

The Illinois Constitution can be amended in three ways: (1) during a constitutional convention, (2) after being initiated by the Illinois General Assembly, and (3) constitutional initiative petitioned by a

percentage of voters. Amendments proposed by the General Assembly require approval from three-fifths of members elected to each house and are then submitted to voters at the next general election, occurring six months after the legislative approval. Constitutional initiatives must be limited to structural or procedural changes that pertain to the legislative branch and must be submitted for voter approval at a general election.

In May 2021, the General Assembly proposed amending the Illinois Constitution to include a constitutional right to collectively bargain, known as the Workers' Rights Amendment. This amendment would likely prohibit any "right-to-work" laws in the future. It is scheduled to be on the general election ballot in November 2022.

In April 2022, petitioners backed by anti-worker rights groups filed an action against the Illinois State Board of Elections (Board), Jesse White in his capacity as Secretary of State, and Susana Mendoza as Illinois State Comptroller. Petitioners sought to stop the use of Illinois funds to put the Workers' Rights Amendment on the November 2022 ballot. Petitioners argued the Amendment was preempted by federal law, namely the National Labor Relations Act. In addition, petitioners complained they, as Illinois taxpayers, would suffer harm if the State used revenue for an unconstitutional purpose. Petitioners claimed the NLRA preempted the Amendment and begged the court to enjoin the Board from using funds to put the amendment on the ballot.

The trial court denied petitioners leave to file their complaint as it determined there were not reasonable grounds to file a complaint. The trial court determined the amendment had been properly proposed by the General Assembly and was required to be submitted to voters in the next general election. It also reasoned it could not restrain a referendum based on whether it was allegedly

unconstitutional in its enforcement. Though the trial court found the NLRA preempted the Amendment with regards to private sector employees, it did not for public sector employees and therefore was not in conflict but rather dormant. The trial court permitted the Amendment to proceed to voters. Petitioners appealed.

The Appellate Court affirmed the trial court's order. It held the courts may not enjoin constitutionally authorized elections, subject to very narrow exceptions not applicable to this case. Whether the law itself was unconstitutional is immaterial to whether it may be permitted to be put on the ballot—that would only be a question once the law was in effect and may produce the requisite harm for standing.

### Discipline Arbitration

Karlson Garza McQueary, LLC recently won a grievance arbitration award for Palos IAFF 4480. There, the union president had been demoted, a manner of discipline outside the language of the collective bargaining agreement, for engaging in conversations regarding COVID-19 policies and vaccinations in his capacity as union president. The arbitrator determined most of his conduct was protected and because demotion is not listed in the collective bargaining agreement, it was not a remedy for any unprotected conduct. The demotion was brought down to a written reprimand.

### COVID-19 Vaccine Mandates Are Legal

*Lukaszcyk v. Cook County; Hलगren v. City of Naperville; and Troogstad v. City of Chicago and J.B. Pritzker*

Three cases were consolidated into one. In each of the cases, the plaintiffs requested preliminary injunctions against state and local COVID-19 vaccine mandates and were denied by the district court. The plaintiffs in this case

allege the mandate causes constitutional violations to substantive due process, procedural due process, and free exercise of religion as well as a violation of the Illinois Health Care Right of Conscience Act. One of the cases also alleged a violation of the equal protection clause.

The policies at issue required employees to vaccinate or test regularly for COVID-19. Failure to comply with these requirements resulted in discipline with the possibility of termination. The policies each provided medical and religious exemptions.

The Seventh Circuit determined the Plaintiffs' substantive due process rights were not violated. It reasoned the mandate did not encroach on a fundamental right and was therefore only subject to rational basis review. Under this rationale, the governmental action is constitutional provided it is rationally related to a legitimate government interest. Meaning, it cannot be arbitrary or irrational. Because the COVID-19 vaccine was effective against the rate of transmission of the virus, the government had a legitimate interest in decreasing its spread using vaccinations or regular testing.

The Seventh Circuit also determined the Plaintiff's procedural due process rights were not violated. It concluded the Plaintiffs failed to make a persuasive argument for what procedural protections to which they are entitled.

The Seventh Circuit also found the Plaintiffs did not show any violation of the Free Exercise Clause. Plaintiffs had attempted to apply for religious exemptions for vaccinations and been denied. In the case of Lukaszcyk, Cook County had initially informed its employees it

would deny any religious exemption requests for those who had not previously requested a religious exemption for the flu vaccine. However, Cook County never enforced this policy and the Plaintiffs in that case did not develop any facts showing any religious exemption denials. Largely, the Free Exercise claims were facial challenges without merit.

With regards to the Illinois Health Care Right of Conscience Act, the Seventh Circuit found there was no violation. It found so because the policies at issue provided religious exemptions which the Act protects. And, once again, the Plaintiffs developed no evidence to show a violation of the Act.

## Officer Terminated for Hunting with Convicted Felon

### *Scatchell v. Village of Melrose Park BFPC*

John Scatchell worked for the Melrose Police Department as a police officer. In 2015, he suffered an injury. He was eventually healed enough to return to full duty, but the pain returned in 2017. His physician ordered him home to rest and he went on departmental sick leave to recover in October. Melrose Park has a policy prohibiting those on sick leave to participate in activities that may impede recovery.

November 14, 2017, shortly after the leave began, a note was slipped under Deputy Chief Michael Castellan's door accusing Scatchell of hunting while on leave and receiving better treatment for family connections to the department. The Department then began investigating Scatchell.

In late November 2017, a sergeant at Melrose Park contacted a sergeant at the Department

of Natural Resources Conservation Police Department to inform them he believed Scatchell was hunting with former Melrose Park police chief, and convicted felon, Vito Scavo. This DNR sergeant notified an officer to be on the lookout for the pair.

On November 20, 2017, the officer observed Scatchell and Scavo shooting waterfowl in a duck blind on a boat for anywhere between 90 and 120 minutes. The officer confronted them when they came ashore. The officer asked Scatchell twice if he saw Scavo shooting. Initially, Scatchell would not say one way or the other. When the officer told Scatchell he had been watching them, Scatchell said something about them all being law enforcement, but again would not answer directly. Scavo admitted to the officer he had fired a gun.

The Department then interviewed Scatchell regarding the Scavo hunting trip. He was given notice of immunity from any criminal prosecution for being involved in an incident where a felon had a firearm. In this interview, Scatchell stated he believed he was permitted to continue in his everyday life though he was on sick leave. He admitted he never told his doctor about going hunting because it had not come up. He stated he frequently went hunting. So much so, he had secondary employment as a guide for a company owned by Scavo. However, he did not consider it employment because he did not make any revenue from it. He admitted to having a boat with a duck blind and he took the boat out on the day in question with Scavo. However, he repeatedly said he had no knowledge of whether Scavo shot or possessed a firearm.

In March 2018, Police Director Samuel Pitassi along with DC Castellan filed disciplinary



charges against Scatchell. A multi-day hearing was held in October 2018. The hearing revealed Scatchell had requested his doctor to give him a doctor's note for work. He was also called to testify and given new Garrity warnings. However, when he was ordered to the stand, he asserted his Fifth Amendment right against self-incrimination. In the end, the Board of Fire and Police Commissioners sustained seven of the twelve original charges against Scatchell in December 2018. An additional charge was brought at the hearing for insubordination for failing to testify. The Board found cause for termination. Scatchell sought review in the circuit court, which affirmed the Board's decision. Scatchell then appealed.

The Appellate Court upheld every charge by the Board except for one related to making false statements during an investigation for questions related to weight gain. Regarding Scatchell's failure to testify, the Appellate Court reinforced that Garrity rights attach at administrative hearings and he was reminded as much at the hearing. The Appellate Court also found the Board had sufficient basis for terminating Scatchell. Violating sick leave, engaging in an undisclosed secondary business with a known felon, hunting with a known felon, lying, and his refusal to testify were all sufficient to establish his termination.

Scatchell attempted to argue his investigation was in violation of the CBA because it began with an anonymous tip instead of a sworn affidavit as required by the Uniform Peace Officers' Disciplinary Act. However, the Appellate Court pointed out the requirement was only applicable to interrogation, not investigations.

Scatchell also attempted to argue the decision should be void for an Open Meetings Act. But this held no merit as notice was posted by the Board announcing it would be considering his matter. The notice also indicated they would be discussing the matter in executive session, as permitted by the OMA.

Scatchell also made arguments there were procedural issues with his matter. Namely, the Board did not rule on a motion for directed finding following the Department resting its case. Rather, the Board took the motion under advisement. The Appellate Court noted administrative hearings are required to follow fundamental principles of due process but were not required to strictly adhere to the same principles of judicial proceedings. Therefore, it was within the ken of the Board to make that decision. Scatchell also challenged the additional charge brought at the hearing. However, the Appellate Court did not find this unreasonable, especially considering he was given two weeks to prepare his case after the charge had been added.

Scatchell also challenged the circuit court's decision to deny his request to amend the administrative record and amend his complaint. However, Scatchell never filed the transcript for that day in court and the court denied his motion to amend the record "for reasons stated on the record in Court." With regards to the amended complaint, the Appellate Court affirmed the denial to amend because he added new claims and parties in lieu of curing defective ones and he requested almost two years after filing the complaint.

## KGM Welcomes New Associate in November

Since June of 2018, our firm has had three consistent members of the team: Keith, Ray, and MaryKate. We are pleased to announce, upon her swearing in on November 17, 2022, MaryKate Hresil will be joining our firm as an associate.

She started with us as our first administrative assistant. She then went to law school and has worked as our top-notch law clerk. On September 30, 2022, MK received notice she passed the Illinois bar examination. MaryKate graduated from the Chicago-Kent College of Law in May 2022 with a certificate in Labor and Employment Law. She graduated on the Deans' List. MaryKate will concentrate her work in labor, pension, and litigation related matters. We are so proud of her and we cannot wait for her to begin her career as an attorney. Welcome to the club, MK!!!

## KGM LLC News

- Partners Keith A. Karlson, Raymond G. Garza, and Mark S. McQueary will be presenting at the MAP Union Steward Training Conference October 4, 2022.
- Partner Keith A. Karlson will be presenting at the IPPFA MidAmerican Pension Conference October 5-7, 2022.
- Partner Mark S. McQueary taught at the Suburban Law Enforcement Academy September 14-15, 2022.
- Partner Keith A. Karlson was again selected as an Illinois Super Lawyer© for 2023.
- Partner Mark S. McQueary was again named a 2023 Rising Star by Super Lawyer©.
- Please check out our recently updated website: [www.KGMLawyers.com](http://www.KGMLawyers.com)

## January-March (1st Quarter) Agenda Items

- Semi-Annual Review of Closed Session Meeting Minutes
- Statements of Economic Interest
- Approve Annual Cost of Living Adjustments (COLAs) for Pensioners
- Review Trustee Term Expirations and Election Procedures
- Discussion and possible action related to consolidation of assets

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