

COMMUNITY FIREFIGHTERS FUNERAL BENEFIT FUND, INC
1755 ASHLAND AVENUE
HOMEWOOD, IL 60430

GENERAL MEMBERSHIP MEETING MINUTES
MARCH 21, 2018

TOTAL DEPARTMENTS ATTENDING	8
MEMBER DEPARTMENTS ATTENDING	8
ATTENDING MEMBER DEPARTMENTS IN GOOD STANDING	8
(See last page for attendance detail)	

VENUE: Today's meeting was held at the Brian Carey Training Center in Homewood, IL. Our thanks go to Homewood Chief Bob Grabowski for the use of this facility.

Call To Order – at 0910 by VP Holdefer

First Roll Call - Secretary Johnson – a quorum of members is present

Reading of Minutes Not yet Approved

- Draft minutes were made available for all in attendance
- Secretary Johnson reviewed the draft of the minutes of the 03-09-2017 Annual Meeting, and no corrections or additions were voiced by the members in attendance
 - Moved by Riverdale to approve the minutes as written
 - VP Holdefer called for the question
 - Motion passed by unanimous voice vote

Treasurer's Report – Treasurer Knoll

- All member departments receive a monthly emailed statement from the Fund
- We had a great year and finished at over \$200,000
- We solicited bids and chose Sawyer Falduto to manage our portfolio – this firm manages over 120 police & fire pension funds
- We have no outstanding debt
- The financials packet that was distributed includes our outstanding receivables – later in the meeting we'll address some towns who've not paid & have not responded to attempts to contact them
- We have an IRS issue that we're working our way through – they are requesting further information & proof from us before approving our not for profit status – the Lauterbach & Amen accounting firm are helping us
 - One of the issues was having to re-instate the corporation in good standing with the state of Illinois, which has been done
 - We do not anticipate having to pay any penalties
- There were no questions regarding the treasurer's report

Secretary's Report – Secretary Johnson

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- Again we thank MABAS 24 for providing office space and utilities for the conducting of CFFBF business at their HQ building on Ashland Ave in Homewood.
- We also thank the Homewood FD for providing our annual meeting space here at the BCTC.
- Remember that CFFBF documents are available for download from the www.mabas24.org website home page, thanks to MABAS 24
- Within the six eligible MABAS divisions, 79 eligible departments and 2 individuals were notified of and invited to today's meeting
- During the 2017 calendar year, three-member department decided to withdraw from the Fund – Tinley Park FD, Palos FPD, and Calumet Park FD
- We currently have 28 listed member departments, and 2 individual members, for a total of 1,011 listed active members

Missing member information from some departments

- There are currently 8-member departments for which we do not have complete individual member information, as is required by Article VII, Section 1 of our by-laws. Information needed includes:
 - Their start date with the Fund
 - Their date of birth
 - Their complete name
- For over one year I have tried to obtain that information from each of these departments:
 - Burbank FD
 - Country Club Hills FD
 - Crestwood FD
 - East Hazel Crest FD
 - Oak Forest FD
 - Peotone (some) FPD
 - Phoenix FD
 - Steger Estates FPD
- The information is needed so that I can adequately research inquiries from family members looking for years of service, birth date and death benefit payment information. I cannot process these types of inquiries without the required member information.
- Until this information is provided and complete, the Fund will not honor requests for honorary membership or funeral benefit claims.
 - G Knoll – it's really hard for the secretary to do his job with incomplete information. Thank you to the departments who do provide the information. Clint gets calls from family members who are our age after their father dies, and we can't prove their age, or years of Fund membership. There are different ways for members' assessments to be paid during their years of Fund

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- membership – foreign fire tax board, municipality, fire department club – and it is difficult to track & research.
- Secretary Johnson received an email 2 days ago from a woman who said her deceased father was a member of two separate departments within our eligible divisions. So far, he's found no information about his membership, years of service, etc. He told her that unless he can find credible information, or she can provide credible information that can prove his eligibility, he cannot pay on a claim. This is the only way to be fair to all our members who pay and follow our by-laws.
 - Greg Knoll mentioned that there have been departments who have not submitted death benefit claims within the required 1-year of death, whose claims have been denied. He also said that, with accurate, current information, we can process and complete a death benefit claim in as little as 72 hours.
 - Thornton – commented that they have spent time and effort researching their records and bringing them up to date, and they appreciate that the rules are being followed.
 - Greg Knoll – thanks to Tom Battistella and Sparky Holdefer, we have very good data back to 1986.
 - Greg Knoll – asked that if anyone attending today could talk with anyone from these 8 departments who haven't provided their information, it would be appreciated.
- Regarding adding new members to a department's roster – the by-laws say they are to be added no more than 14 months from the date they join the department. This was designed to allow for departments who may have a probationary period for new members, who did not want to begin paying assessments for members who may not last.
 - As stated in the by-laws, a member's start date is to be the date on which their name and information is received by the Fund, so long as it is received no more than 14 months after joining the department. To be fair, to protect the Fund, and, wherever possible to err on the side of the member, if a department submits a name a period of time after that member actually joined their department, the member's Fund join date can be set to coincide with their department join date, if they pay back assessments, up to the allowed maximum of 14 months.
 - Greg Knoll – this is why you may see on financial statements, a billing to some departments for back assessments.
 - There were no questions on this issue.
 - Regarding the submission of honorary member applications for people who are not on an active roster at the time of application:
 - In an attempt to be fair to all – I can honor their application if either I can prove, or it can be proven to me, that they have paid for at least 20 years into the Fund, and they of course must be at least 60 years of age.
 - If someone had paid at least 20 years into the Fund, but the department dropped them from their active roster before they were 60 years of age, there would be a balance due for assessments billed between the time they were dropped from the active roster, and the date they turned 60 years of age. If the department had maintained the member on their roster according to the by-laws, and had paid for them until they turned 60, there

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would be no balance due. I need to be able to prove that an applicant has paid at least 20 years into the Fund, and has paid into the Fund until they reach 60 years of age, whichever of those two requirements is later. For a member to be eligible for honorary membership, payment must be made until both of these milestones are reached – 20 years in the Fund, and age 60.

- For Thornton FD – I have three applications for members, and have been able to verify age & years of service, but there are back assessments due before the applications can be honored.
- Members of departments who choose to no longer be members of the Fund, who have at least 10 years in the Fund, can continue their membership as an Individual Member until they reach the 20 years / 60 years milestones. Individual members are billed for assessments the same as departments are billed.
- Our goal is two-fold: we want to make sure we are protecting the Fund, and then, wherever possible, provide a benefit to a member or their survivors. The handling of and provisioning of these benefits must be fair and equitable to all members.
- In calculating back assessments, our data back to 1985 shows that we pay an average of 21 assessments per year.
- There were no further questions or discussion regarding this issue.

Communications and Bills

- Greg Knoll:
 - The Secretary and Treasurer both received their \$450 stipends for the 2017 calendar year
 - We paid \$475 to State Farm Insurance for a package of fire and theft insurance, liability for the Fund, and up to \$50,000 in coverage for all board officers
 - We paid \$300 to Lauterbach & Amen for accounting services
 - We paid an annual \$100 filing fee to the Illinois Secretary of State for our corporation status

Reports of Committees – none

Reports of Officers

- President – N/A
- Vice President – Sparky Holdefer
 - Reminisced that he and Tom Battistella began as board members for the Fund in the early 1980s
 - Sparky said that he will need to step down to take care of his wife
- Secretary – reported above – we will consider Sparky Holdefer as Vice President Emeritus!
- Treasurer – reported above

Applications & Memberships

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- Secretary Johnson:
 - All eligible departments were contacted about today's meeting.
 - Last week I received an inquiry from Bourbonnais Chief St Louis, asking about our Fund. I sent him information and offered to meet with him and his board at any time.
 - We currently have 4-member departments who are seriously in arrears with payments, and who have not responded to multiple attempts to contact them, for at least 11 months. They are:
 - Burbank FD
 - Oak Forest FD
 - Phoenix FD
 - Robbins FD
 - Chicago Ridge FD was also among them, but just recently they contacted us and withdrew their membership in the Fund.
 - Since they no longer appear interested in membership, the proposal is to drop them from membership in the Fund.
 - All member departments received notification of today's meeting via email along with their February statement, and all eligible non-member departments received a USPS mailing.
 - It was moved by Thornton and seconded by Crete to drop these four departments from membership in the CFFBF. There being no further discussion, the secretary called for the vote – by unanimous voice vote the motion was approved.
 - These departments will be notified regarding the eligibility of their members with at least 10 years in the Fund, to become Individual Members.

Election of Officers

- VP Holdefer – we need a president and a vice president, and we have two interested candidates:
 - DC Jon Sloop of the Crete FD
 - DC JP Muirhead of the Riverdale FD
- Greg Knoll – we reached out to these individuals, who are geographically at different ends of the region, both have been contact people for their departments, and both have expressed interest in serving on the board. Jon is in attendance today, but JP had an emergency come up right before the meeting, and is not here.
 - Moved by Greg Knoll to nominate Jon Sloop for President and JP Muirhead for Vice President of the CFFBF.
 - Seconded by Hazel Crest
 - By unanimous voice vote the motion carried
- President-Elect Jon Sloop thanked the membership, and said that he and JP were humbled & honored to be considered for the positions.
- Treasurer Knoll – if anyone else is interested in participating, please let us know.
- Secretary Johnson – thanks to the great work of Tom Battistella and Sparky Holdefer over the years, Greg Knoll and I were able to jump in and take off running when we assumed our offices three years ago.

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Unfinished Business

- VP Holdefer – there remains an issue with processing the funeral benefit application for Tom Battistella
 - Secretary Johnson – at last year’s meeting, the membership voted to pay the benefit upon Tom’s death, regardless of the status of his home department, the Calumet Park FD. To date, the Fund has not received a completed Application for Benefit from the Calumet Park fire chief. Up for discussion today is entertainment of a motion to waive the requirement for the claim form and pay the benefit to Tom’s beneficiary.
 - Moved by Crete to waive the application form requirement and pay the benefit
 - Seconded Homewood
 - By unanimous voice vote, the motion passed
 - VP Holdefer expressed appreciation at the membership agreeing to do the right thing. He discussed an email exchange that was had between the Fund and the Calumet Park fire chief regarding the payment of the benefit to Tom’s widow, Debbie. The fire chief was invited to attend today’s meeting (but did not), and Tom’s widow had expressed interest in attending, but was unable to.
 - Secretary Johnson – we will process the claim and make the appropriate payment.

New Business, Good of the Order

- Treasurer Knoll – thank you to Sparky Holdefer for his decades of service to the Fund.
- Treasurer Knoll – asked if there were any particularly good or bad days of the week to hold our annual meetings. There were no responses.
- Treasurer Knoll and Secretary Johnson – thank you to those department who pay their assessments on time and avoid late charges, and who follow the by-laws.
- Secretary Johnson – our next annual meeting will be held in March 2019, the date, time and venue to be determined. We can hopefully meet here again, unless anyone else would like to host.

Appointment of Committees – none needed at this time.

Resolutions – none at this time.

Announcements – none

Second Roll Call – Secretary Johnson

Adjournment – There being no further business, VP Holdefer requested a motion to adjourn.

- Motion Riverdale
- Seconded Hazel Crest
- A unanimous voice vote approved the motion and the meeting adjourned at 0956 hours.

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MEETING ATTENDANCE
03-21-2018

DEPARTMENT	MEMBER?	GOOD STANDING?	REPRESENTATIVE ATTENDING
Alsip			
Aroma			
Bedford Park			
Beran, Don	Y	Y	
Blue Island	Y	Y	R Holdefer
Bourbonnais			
Bradley			
Burbank	Y	N	
Burnham	Y	Y	
Cabery			
Calumet City			
Calumet Park	Y	N	
Central Stickney			
Chebance Township			
Chicago Heights			
Chicago Ridge	Y	N	
Country Club Hills	Y	N	
Crestwood	Y	Y	
Crete	Y	Y	J Sloop
Dolton			
East Hazel Crest	Y	Y	
East Joliet			
Elwood			
Essex			
Evergreen Park	Y	Y	R Murphy III
Flossmoor	Y	Y	
Ford Heights			
Frankfort	N		
Garden Homes			
Glenwood	Y	Y	K Welsh Jr
Grant Park			
Harvey			
Hazel Crest	Y	Y	J Shields
Homer Township			
Hometown			
Homewood	Y	Y	C Johnson
Kankakee			
Kankakee Township			
Lansing	Y	Y	
Limestone Township			

DEPARTMENT	MEMBER?	GOOD STANDING?	REPRESENTATIVE ATTENDING
Lockport Township			
Lynwood	Y	Y	
Manhattan	Y	N	
Manteno			
Markham			
Matteson	Y	Y	
Merrionette Park			
Midlothian	Y	Y	
Momence			
Monee			
New Lenox			
North Palos			
Oak Forest	Y	N	
Oak Lawn	Y	Y	
Otto Township			
Palos FPD	Y	Y	
Papineau			
Park Forest			
Pembroke			
Peotone	Y	Y	
Phoenix	Y	N	
Pilot Township			
Posen	Y	Y	
Reddick Community			
Richton Park			
Riverdale	Y	Y	G Knoll
Robbins	Y	N	
Roberts Park			
Salina Township			
Sauk Village	Y	Y	
Schmitt, Joe	Y	Y	
South Chicago Hts	Y	Y	
South Holland	Y	N	
St Anne			
Steger Estates	Y	Y	
Summit			
Thornton	Y	Y	D Habecker, T Heim
Tinley Park	Y		
University Park			



Clint Johnson – Secretary
Community Firefighters Funeral Benefit Fund