



# CITY OF URBANA

400 SOUTH VINE STREET • P.O. BOX 219 • URBANA, ILLINOIS 61801-0219

TREE CITY, USA

A NICE PLACE TO LIVE

## URBANA FIRE DEPARTMENT PENSION BOARD OF TRUSTEES MEETING MINUTES JANUARY 22, 1988

MEMBERS PRESENT: President Charles Glenn  
Ruth S. Brookens, City Clerk  
John Troeger, Public Safety Director  
Ron Eldridge, Comptroller  
Theodore J. Fritchey, Secretary/Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
James M. Adams, Lieutenant, Fire Department

The Fire Department Pension Board of Trustees met Friday, January 22, 1988, in the Urbana City Building. President Glenn called the meeting to order at 10:15 a.m.

Ruth Brookens moved to approve the minutes dated November 6, 1988. The motion was seconded by Lt. Daniel Harmon and carried by a voice vote.

Upon submission and examination of monthly Treasurer Reports dated September, October and November, 1987, Chief Troeger moved to accept the reports. The motion was seconded by Ruth Brookens and carried by a voice vote.

### OLD BUSINESS

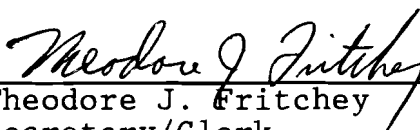
Lt. Harmon distributed copies of correspondence to and from Prudential reference options to sale and the conflict in no charges or fees to liquidate these accounts. After reviewing the options Lt. Harmon, Lt. Adams and F.F. Fritchey wrote to Mark Whittington, Dick Koebrich's immediate supervisor, and also talked to Mr. Whittington. Mr. Whittington then sent a letter to Barbara Gimbel, Phoenix Manager. There was another letter received by Ted Fritchey where Prudential stated they were reviewing the matter and no decision had been made. Ted Fritchey received another letter on January 7, 1988, stating that after reviewing the matter they would comply with the request to liquidate the accounts for their current value and waive all sales charges, but they imposed a deadline of January 22, 1988, to sale. Otherwise, they would charge the \$5,000 penalty. Lt.'s Harmon and Adams contacted Prudential by phone and asked why the deadline. Barbara Gimbel apologized and stated they would send another letter and

PAGE 2  
UFD PENSION BOARD MEETING  
JANUARY 22, 1988

make the deadline on the 2nd or 3rd of February. (F.F. Olson delivered a Certified Letter to the Pension Board Meeting from Prudential.) This letter Dated January 25, 1988, extended the deadline to February 9, 1988, and outlined the three (3) options on an attached form. Indicate option by signing underneath. Ted Fritchey read the three (3) options. Lt. Harmon stated that this is one (1) option shy of what they told us on the phone. The other option was that they would give us whatever the sale was valued at 11/87 when Fritchey first attempted to sell. Chief Troeger and Ron Eldridge expressed their option NOT to sell. Chief Troeger stated that history would indicate that over time the investment would probably be alright, and it's only 1.5% of our total total assets (\$50,000 in Equity Fund and \$50,000 in Research Fund). The other \$100,000 is in CD. Ron Eldridge suggested that someone make a motion to select an option and choose whichever one will give us the most money. Ron Eldridge moved that the board give Dan Harmon, Jim Adams and Ted Fritchey the authority to clarify more details and to sale at any option at their own discretion. The motion was seconded by Ted Fritchey and carried by a voice vote.

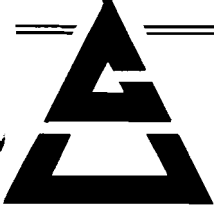
Ted Fritchey reported that the pension for widows and firefighters increased from \$300 to \$400, effective July 1, 1988, retroactive to July 1, 1987. Each recipient have received their retroactive pay from June, 1987, to January 1, 1988.

There being no further business to come before the Board, Ted Fritchey moved to adjourn. The motion was seconded by Dan Harmon and the meeting adjourned at 10:50 a.m.

  
\_\_\_\_\_  
Theodore J. Fritchey  
Secretary/Clerk

mja

2/3/88



# CITY OF URBANA

400 SOUTH VINE STREET • P.O. BOX 219 • URBANA, ILLINOIS 61801-0219

TREE CITY, USA

A NICE PLACE TO LIVE

JANUARY 27, 1988

The regularly scheduled meeting of the Urbana Fire Department Pension Board of Trustees for February 3, 1988, has been cancelled. The next regularly scheduled meeting will be March 2, 1988.

MJA

xc: Charles Glenn, President  
Ron Eldridge, Comptroller  
John L. Troeger, Public Safety Director  
Ruth Brookens, City Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
Ted Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department

3/2/88



# CITY OF URBANA

400 SOUTH VINE STREET • P.O. BOX 219 • URBANA, ILLINOIS 61801-0219

TREE CITY, USA

A NICE PLACE TO LIVE

February 22, 1988

The regularly scheduled meeting of the Urbana Fire Department Pension Board of Trustees for March 2, 1988, has been cancelled. The next regularly scheduled meeting will be April 6, 1988.

MJA

xc: Charles Glenn, President  
Ron Eldridge, Comptroller  
John L. Troeger, Public Safety Director  
Ruth Brookens, City Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
Ted Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department



# CITY OF URBANA

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TREE CITY, USA

A NICE PLACE TO LIVE

## URBANA FIRE DEPARTMENT PENSION BOARD OF TRUSTEES SPECIAL MEETING MINUTES MARCH 7, 1988

MEMBERS PRESENT: President Charles Glenn  
Ruth S. Brookens, City Clerk  
John Troeger, Public Safety Director  
Theodore J. Fritchey, Secretary/Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
James M. Adams, Lieutenant, Fire Department

MEMBERS ABSENT: Ron Eldridge. Comptroller

The Fire Department Pension Board of Trustees met Monday, March 7, 1988, in the Urbana City Building. This special meeting was called to discuss Eric R. Mitchell's physical examination and pension application. President Glenn called the meeting to order at 9:03 a.m.

The board members discussed Eric Mitchell's physical examination with Dr. Main by telephone. Dr. Main stated, "His diastolic lower number blood pressure is somewhere in the 90's. Where exactly it is is hard to say, but I think it's probably somewhere in the middle 90's, somewhere around 95. As far as the clinical importance of that, if we saw such an individual in our office I think most internal medicine doctors with this kind of blood pressure would not treat such a blood pressure. What we would normally tell an individual like this is to come into the office and in a relaxed fashion, probably not even see a doctor, and have a nurse take a blood pressure so as to not be made anxious by the encounter with the doctor. On multiple occasions see what the blood pressure is and just take an average reading. After a number of reading, let's say three or four in that kind of situation, then coming up with an average, and then making a decision to be treated with medication or things like cutting down salt in the diet."

After discussion with Dr. Main Chief Troeger moved that we recess until such time as we have the information from Eric's additional blood pressure tests. The motion was seconded by Lt. Adams and carried by a voice vote.

The meeting recessed at 10:22 a.m.

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UFD PENSION BOARD SPECIAL MEETING  
MARCH 7, 1988

The UFD Pension Board Meeting reconvened on March 10, 1988, at 10:07 a.m.

Ted Fritchey distributed the letter from Dr. Main dated March 8, 1988. Dr. Main's conclusion was that his real, accurate blood pressure is less than the threshold values of 140/90; he needs no medication for this and no further evaluation for this, and he feel that this would be blood pressure acceptable for duty as a fireman.


Ted Fritchey moved to accept Eric Mitchell's examination report. The motion was seconded by Chief Troeger and carried by a voice vote.

NEW BUSINESS

Ted Fritchey presented the board with a pension application from James A. Carr, effective March 25, 1988. James Carr served in the Urbana Fire Department for 24 years and 1 month. His salary is \$34,934.36, 58.167% of this amount = \$20,320.27 or \$1,693.36/month.

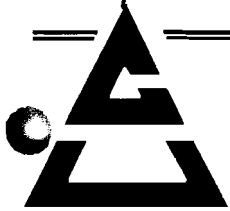
Ted Fritchey moved that we accept James Carr's pension application. The motion was seconded by Lt. Harmon and carried by a voice vote.

There being no further business to come before the board, Ted Fritchey moved to adjourn. The motion was seconded by Lt. Harmon and the special meeting adjourned at 10:18 a.m.

  
\_\_\_\_\_  
Theodore J. Fritchey  
Secretary/Clerk

mja

4/6/88



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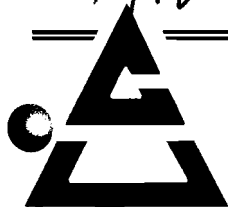
March 23, 1988

The regularly scheduled meeting of the Urbana Fire Department Pension Board of Trustees for April 6, 1988, has been cancelled. The next regularly scheduled meeting will be May 4, 1988.

MJA

xc: Charles Glenn, President  
Ron Eldridge, Comptroller  
John L. Troeger, Public Safety Director  
Ruth Brookens, City Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
Ted Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department

5/4/88



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# CITY OF URBANA

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TREE CITY, USA

A NICE PLACE TO LIVE

April 20, 1988

The regularly scheduled meeting of the Urbana Fire Department Pension Board of Trustees for May 4, 1988, has been cancelled. The next scheduled meeting will be June 1, 1988.

MJA

xc: Charles Glenn, President  
Ron Eldridge, Comptroller  
John L. Troeger, Public Safety Director  
Ruth Brookens, City Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
Ted Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department





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A NICE PLACE TO LIVE

## URBANA FIRE DEPARTMENT PENSION BOARD OF TRUSTEES MEETING MINUTES JUNE 1, 1988

MEMBERS PRESENT: President Charles Glenn  
Ruth S. Brookens, City Clerk  
Ron Eldridge, Comptroller  
Theodore J. Fritchey, Secretary/Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
James M. Adams, Lieutenant, Fire Department

MEMBERS ABSENT: John L. Troeger, Public Safety Director

The Fire Department Pension Board of Trustees met Wednesday, June 1, 1988, in the Urbana City Building. President Glenn called the meeting to order at 10:17 a.m.

Ruth Brookens moved to approve the minutes dated January 22, 1988, as corrected. The motion was seconded by Lt. James Adams and carried by a voice vote.

Upon submission and examination of monthly Treasurer Reports dated December, 1987, January, February, March and April, 1988, Lt. Adams moved to accept the reports. The motion was seconded by Lt. Harmon and carried by a voice vote.

### NEW BUSINESS

Lt. Harmon reported the Prudential Research Fund was sold for \$51,704.51, and The Equity Fund was sold for \$52,256.65 and deposited on February 4, 1988.

### ILLINOIS DEPARTMENT OF INSURANCE AUDIT

The audit revealed two corrections in monthly pension overpayment for:

DALE STOUT: Board calculation - \$1,411.04  
Auditor's calculation - \$1,406.38  
Difference of \$4.66 x (9) months = \$41.94 overpayment

PAGE 2  
UFD PENSION BOARD MEETING  
JUNE 1, 1988

GEORGE RONEY: Board calculation - \$1,676.87  
Auditor's calculation - \$1,660.27  
Difference of \$16.60 x (6) months = \$99.60 overpayment

Pension applications for Dave Newcomb and Tom Harnsberger were not in their files. Ted Fritchey presented applications for Newcomb and Harnserger for board signature.

The auditor indicated to Ron Eldridge and Melba Atkinson that the written report forthcoming, will state that the pension funds are overvested and only 82% of pension funds are insured. Ron will wait for the auditor's written report to discuss the overvested figures. Ron did not come up with the same figures as the auditor. Ron stated that the auditor's used actual levy based on 1987; Ron used 1986 levy figures. Lt. Harmon stated that we must determine at what degree of risk we are at. Ted Fritchey will call Mr. Crawford for the written report.

Ted Fritchey moved to accept the Department of Insurance Audit Report. The motion was seconded by Lt. Adams and carried by a voice vote.

#### NEW BUSINESS

Ron Eldridge advised Ted Fritchey and the Police Pension personnel not to use his stamp on checks. If he is not available, someone else must sign.

Ron stated that the board can purchase city insurance at a premium of \$3,000 per year, i.e. if someone sued an individual board member, the city insurance does not cover law suit; if the board is sued as a whole the city insurance will cover the law suit. Ron will discuss the city insurance with the police board and advise. Lt. Harmon and Lt. Adams suggested to use pension funds to defend law suits instead of paying \$3,000 yearly premium.

Ted Fritchey reported that James M Adams was elected for another term.  
*Term expires 6/30/91.*


#### ELECTION OF OFFICERS

President Glenn opened the nominations for the 1988-1989 fiscal year. Charles Glenn nominated Lt. Daniel W. Harmon for office of President. Lt. Adams seconded the motion. Ted Fritchey moved that the nominations for the Office of President be closed. Ruth Brookens seconded the motion. Both motions passed by a voice vote.

Lt. Adams nominated Ted Fritchey for office of Secretary/Clerk. Lt. Harmon seconded the motion. Lt. Harmon moved that the nominations for the office of Secretary/Clerk be closed. Ruth Brookens seconded the motion. Both motions passed by a voice vote.

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UFD PENSION BOARD MEETING  
JUNE 1, 1988

There being no further business to come before the board, Ted Fritchey moved to adjourn. The motion was seconded by Lt. Adams and the meeting adjourned at 10:40 a.m.

  
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Theodore J. Fritchey  
Secretary/Clerk

mja

7/6/88



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TREE CITY, USA

A NICE PLACE TO LIVE

June 22, 1988

The regularly scheduled meeting of the Urbana Fire Department Pension Board of Trustees for July 6, 1988, has been cancelled. The next scheduled meeting will be August 3, 1988.

MJA

xc: Charles Glenn, President  
Ron Eldridge, Comptroller  
John L. Troeger, Public Safety Director  
Ruth Brookens, City Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
Ted Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department

8/3/88



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# CITY OF URBANA

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TREE CITY. USA

A NICE PLACE TO LIVE

July 21, 1988

The regularly scheduled meeting of the Urbana Fire Department Pension Board of Trustees for August 3, 1988, has been cancelled. The next scheduled meeting will be September 7, 1988.

MJA

xc: Charles Glenn, President  
Ron Eldridge, Comptroller  
John L. Troeger, Public Safety Director  
Ruth Brookens, City Clerk  
Daniel W. Harmon, Lieutenant, Fire Department  
Ted Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department



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A NICE PLACE TO LIVE

## URBANA FIRE DEPARTMENT PENSION BOARD OF TRUSTEES MEETING MINUTES SEPTEMBER 7, 1988

MEMBERS PRESENT: President Daniel W. Harmon  
Ruth S. Brookens, City Clerk  
Charles Glenn, Retired Firefighter  
Theodore J. Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department

MEMBERS ABSENT: John L. Troeger, Public Safety Director  
Ron Eldridge, Comptroller

The Fire Department Pension Board of Trustees met Wednesday, September 7, 1988, in the Urbana City Building. President Harmon called the meeting to order at 10:15 a.m.

Charles Glenn moved to approve the minutes dated March 7, 1988, and June 1, 1988. The motion was seconded by Lt. James Adams and carried by a voice vote.

Upon submission and examination of monthly Treasurer Reports dated May, June and July, 1988, Lt. Adams moved to accept the reports. The motion was seconded by Charles Glenn and carried by a voice vote.

President Harmon suggested that the minutes and treasury report be attached to the meeting notice.

### OLD BUSINESS

Ted Fritchey will contact George Crawford from the Illinois Department of Insurance for a written copy of the Urbana Fire Pension audit.

President Harmon will try to contact someone from the FDIC and FLIC to come to a pension board meeting and discuss the degree of insurance we have or may not have.

President Harmon would like the minutes to indicate that the City of Urbana projected Real Property Tax Levy for Fiscal Year 1988-89 Budget (\$358,203) is less than the amount determined by the State Department of Insurance (\$360,850).

PAGE 2  
UFD PENSION BOARD MEETING  
SEPTEMBER 7, 1988

NEW BUSINESS

Ted Fritchey read a note from Victor S. Wojnar, M.D., Bundy's doctor, stating that Bundy is definitely disabled for firefighting occupation, and will send a more detailed letter if requested. Lt. Adams moved to accept Dr. Wojnar's letter and request an official letter next year. The motion was seconded by Ted Fritchey and carried by a voice vote.

The board agreed to send all disability pension recipients who need to forward physical examination reports to the board by July 1st of each year a reminder in their April check.

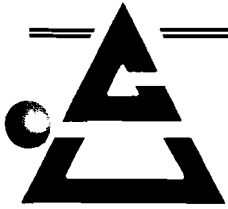
President Harmon would like board members to consider the board policy regarding the number of doctors needed to accept or reject disability pension applications for discussion at the next meeting.

There being no further business to come before the board, Ted Fritchey moved to adjourn. The motion was seconded by Charles Glenn and the meeting adjourned at 10:32 a.m.

  
\_\_\_\_\_  
Theodore J. Fritchey  
Secretary/Clerk

mja

NOTE: Ruth Brookens left the meeting at 10:30 to attend the City Staff Meeting.



# CITY OF URBANA

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TREE CITY, USA

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## URBANA FIRE DEPARTMENT PENSION BOARD OF TRUSTEES MEETING MINUTES OCTOBER 5, 1988

MEMBERS PRESENT: President Daniel W. Harmon  
Ruth S. Brookens, City Clerk  
Charles Glenn, Retired Firefighter  
Theodore J. Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department  
John L. Troeger, Public Safety Director  
Ron Eldridge, Comptroller

The Fire Department Pension Board of Trustees met Wednesday, October 5, 1988, in the Urbana City Building. President Harmon called the meeting to order at 3:03 p.m.

Correction to the minutes - Ron Eldridge stated that the amount that was levied was \$360,850. Lt. Adams moved to approve the minutes as corrected. The motion was seconded by Charles Glenn and carried by a voice vote.

Upon submission and examination of the monthly Treasurer Report dated August, 1988, Lt. Adams moved to accept the report. The motion was seconded by Ruth Brookens and carried by a voice vote.

### OLD BUSINESS

Ted Fritchey read a letter from Bill Marshall's doctor dated June 7, 1988. The letter states that Bill Marshall is unable to return to work. The board members accepted the letter by general agreement. Ted stated that he received the letter on September 8, 1988.

Dan Harmon stated that in the last meeting we discussed a board policy regarding disability pension. There has been some discussion that if someone applies for duty disability pension, they always go to three doctors. In the past we have always allowed the individual to have his doctor to be one of the three. If two of the three doctors say the person has a disability and he can't perform the job any longer, and the disability came about because of the job, he gets a duty disability. There has been some talk that we review this and have all



PAGE 2  
UFD PENSION BOARD MEETING  
OCTOBER 5, 1988

three doctors to agree. Ron Eldridge asked if we have a policy now.

Lt. Adams stated that the state policy really isn't clear. The state policy says you will send them to three doctors, and when they were in Peoria and talked to Mr. Anderson, he wasn't very clear. Anderson just kept saying "Well, what's it say", and we took that as really not knowing what the state policy is.

Chief Troeger stated that the way the law is right now that you could go almost anyway you wanted to regardless of what the doctor says.

Lt. Adams stated that what we need to do is to be consistent.

Ron Eldridge stated that you're always going to have a tough decision to make when you have two doctors disagree. He personally doesn't want to automatically say if I have two doctors out of three say yes then we're voting yes, if two out of three say no we're vote no. We should want the option of looking at the doctors report and knowing the individual case and making a decision, and someone would have to prove that you are negligent or didn't fulfill your duty in making the decision, and that would be very hard to do. So, in reality he thinks that's what the responsibility is on the board is to look at the facts and make an individual decision.

Lt. Adams stated that maybe that's exactly why it is written in the state law the way it is to allow latitude with the board.

Chief Troeger stated that applicants could appeal to the Administrative Review.

#### NEW BUSINESS

Ted Fritchey distributed a letter from Mrs Frampton's son inquiring about his mother (Mrs. Frampton) ability to receive widow pension again. Mrs. Feampton's second husband is deceased.

Lt. Harmon stated the there was a similar case in Champaign and it might be a precedent for this case. We have three options:

1. Vote to deny,
2. vote to pay, or
3. get a legal opinion to state whether this judgement applies to Champaign or every fire department.

Mrs. Brookens stated there is one difference in the court case, the second marriage was dissolved by divorce and she wasn't the surviving widow of two different people. The board agreed to have Attorney Walsh give us an opinion. Ted Fritchey will contact Mrs. Frampton and tell her that her request is being reviewed. This item will be put on the agenda for the next meeting.

PAGE 3  
UFD PENSION BOARD MEETING  
OCTOBER 5, 1988

Jim Carr's pension will increase 3% after the first year, and will increase 3% every January thereafter (compounding).

Ron Eldridge stated that he has not received the city audit report, and he will have the state audit report next month.

Dan Harmon stated that he tried and has been unsuccessful in getting someone from FLIC AND FDIC to come to our board meeting and talk to us.

Ron Eldridge will get an address and list of savings & loan associations and banks that are insolvent. This item will be put on the agenda for the next meeting.

Ron Eldridge stated that he was asked these questions when the Department of Insurance came out to examine the two pension funds, and he noticed the exact same questions are on his report. The questions are:

12. Is the municipal treasurer serving as custodial of the pension fund, and is he or she a required signer for all assets of the fund as indicated in sections .....

Ron answered yes to these questions, but he's not sure what the answer is. He's not sure what it means. Ron stated that he doesn't have any problems and he is perfectly happy the way we operate now, both pension funds, and he is not looking to do anymore work, but he's not sure how to answer these questions. Ron has asked Attorney Dobrovolny for his opinion.

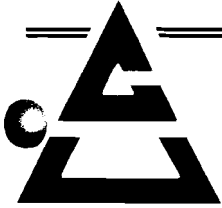
Dan Harmon asked if the \$36,000 from the Property Tax Replacement is over and above the levy, or is it made a part of the levy. Ron stated that it is considered part of the employer's contributions, so if the city wants to they can say that is part of the levy. Ron stated that he uses the fund to smooth out the fluctuations. Last year the levy went up \$40,000. He substituted the first couple of years and then for about three years he did not substitute it.

There being no further business to come before the board, Charles Glenn moved to adjourn. The motion was seconded by Ted Fritchey and the meeting adjourned at 3:57 p.m.

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Theodore J. Fritchey  
Secretary/Clerk

mja



# CITY OF URBANA

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TREE CITY, USA

A NICE PLACE TO LIVE

## URBANA FIRE DEPARTMENT PENSION BOARD OF TRUSTEES MEETING MINUTES NOVEMBER 2, 1988

MEMBERS PRESENT: President Daniel W. Harmon  
Ruth S. Brookens, City Clerk  
Charles Glenn, Retired Firefighter  
Theodore J. Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department  
John L. Troeger, Public Safety Director  
Ron Eldridge, Comptroller

NOTE: Ruth S. Brookens was absent from the meeting from  
10:35 am to 10:52 am.

John L. Troeger attended the meeting at 10:56 am.

The Fire Department Pension Board of Trustees met Wednesday, November 2, 1988, in the Urbana City Building. President Harmon called the meeting to order at 10:12 a.m.

Ruth S. Brookens moved to approve the minutes dated October 2, 1988. The motion was seconded by Lt. James Adams and carried by a voice vote.

Upon submission and examination of the monthly Treasurer Report dated September, 1988, Charles Glenn moved to accept the report. The motion was seconded by Ron Eldridge and carried by a voice vote.

### OLD BUSINESS

Daniel Harmon distributed a letter from Attorney Walsh reference 4-114 Surviving Spouse Pension. (See attached letter)

Ron asked, "What is the possibility of having the Illinois Firemen Association finance the court cost if we decide to deny Mrs. Flossie McVicker (Frampton) pension request and we are taken to court?"

Dan stated that we could look into the matter.

James Adams stated that there is a proposed change in the language in the statute to resolve this loophole.

PAGE 2  
UFD PENSION BOARD MEETING  
NOVEMBER 2, 1988

Lt. Harmon stated that the only two people that would effect us is Mrs. Flossie McVicker (Frampton) and Clyde Martin's mother.

Lt. Adams asked if we vote to pay Mrs. Flossie McVicker (Frampton) and the state statute is changed to where it doesn't apply in the future, is it worth it to pay it now?

Ron stated that he doesn't think we have a problem initially saying no, although the attorney suggest that we pay it he indicate also he feels we could say no to and support our decision. Then if she acquires an attorney and sues us, we could ask Attorney Walsh what he would suggest at this point. Ron stated that if a decision doesn't have to be made today he would like to talk to other people (like the police pension) about this and get their opinion of what they would do if they had a request like Mrs. Flossie McVicker (Frampton).

Lt. Adams stated that he feels that based on Attorney Walsh's letter and the court case in Champaign we probably owe it to Mrs. Flossie McVicker (Frampton). Adams also stated that he highly suspects that if we wanted to fight this in court we would have a very good chance of winning it.

Ron asked, "Why don't we fight it then?"

Lt. Adams stated, "Is it worth fighting it in court over a relatively small amount of money that we have to pay this lady anyway, and assuming her life span is not going to be great? Clyde's mother life span is probably the same, although I believe we should fight Clyde's mother on the retroactive pay.

Ron Eldridge asked, "What happens if the law doesn't get changed next year?"

Lt. Harmon asked, "What happens if we go to an Appellate Court and they back it up, do we go to the Supreme Court?"

Lt. Adams stated that everyone needs to vote what you think is right, but you end up having a soft spot for an old lady.

Charles Glenn stated that he feels like Ron to and he felt like we all did last month before we met, but after this and knowing the court system his feeling is to pay Mrs. Flossie McVicker (Frampton) and deal with Clyde's mother if she applies.

Ron Eldridge asked again, "What happens if the law doesn't get changed next year?"

PAGE 3  
UFD PENSION BOARD MEETING  
NOVEMBER 2, 1988

Ted Fritchey replied, "We deal with the problem when it comes up again."

Lt. Harmon stated that if we are looking for the law to change in six (6) to eight (8) weeks that's one thing, it may not get changed before then and in good faith he wouldn't want to stall anybody that long. Harmon also stated that we are a board and we need to take responsibilities and that's what we are here for. We have the request and he thought everybody thought she wasn't entitled to it, then we tried to do what was right and contacted the state. The state informed us that there was court action in Champaign and they lost their case. We called Champaign and obtained a copy of the court findings, we had our attorney look at it. How far do we have to go with this? We can say no, we can say sue us, and if it goes to the Appellate level and we loose there we might as well go the rest of the way the Supreme Court.

Lt. Adams stated that it will probably be at least a year.

Ron stated that this question is in every decision that the city makes; where they think they are in the right, but they have to decide if it will cost more to prove it or just pay it. Ron also stated that it seems like if the law doesn't get changed this question will get answered somewhere. You will have another one, and another one, and another one and somewhere you will have to answer it.

Charles Glenn stated that the best way to get it changed will be for us to take it the Appellate Court, but do we want to do that.

Ron asked, "How much it would cost to take it to the Appellate Court?" Ron stated if we take it to the Appellate Court and lost then we wouldn't go any further because you have more than one judge's ruling and it is out of this local's hand.

Lt. Harmon stated that if we went to the Appellate level and lost and they reaffirmed this circuit level, then we would end up paying whatever we might have to pay now plus her cost to.

Ron stated that the Police Pension Board spent about \$40,000 to defend the Sharp case, and it went all the way to the Supreme court and they won.

Ron Eldridge moved to have the board think about Mrs. Flossie McVicker (Frampton) pension request some more.

President Harmon called for a second to the motion. There being no second to the motion the motion died for lack of a second.

Ted Fritchey stated that he goes along with the information he has in front of him and his understanding is that the Attorney agrees with the Champaign court decision and he feels she is entitled to it.

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Lt. Adams stated that he thinks Ron makes some good arguments, but he thinks also that we have some points that are more in Mrs. Flossie McVicker (Frampton) favor of receiving it, and if we had a motion to vote he would vote for it.

President Harmon called for a vote on Mrs. Flossie McVicker (Frampton) Pension request. Harmon, Glenn, Adams and Fritchey voted "Yes" and Eldridge voted "No" only because he hadn't make up his mind. Ruth Brookens and Chief Troeger were not present to vote.

Ted Fritchey stated that Mrs. Flossie McVicker (Frampton) pension will be effective September 16, 1988, the day her husband (Mr. McVicker) died.

Copies of the City of Urbana Firemen's Pension Fund Audit Report for the Years Ending June 30, 1988 and 1987, were distributed to board members. The report showed no weakness or deficiencies in the Urbana Firemen's Pension Fund's accounting, financial and administrative policies. Ron asked if there were any question.

Copies of the Annual Statement of the Firefighters' Pension Fund of City of Urbana, Illinois, was distributed to board members. There was no discussion as the report has been signed and mailed to the State of Illinois.

Ron stated that he had not followed up on the list of Savings & Loan Associations and Banks that are insolvent, but there is a book (A Rating Guide for Banks) that you could buy, or you could subscribe to the service and it is updated quarterly. Ron doesn't recall the cost, but he doesn't think it's real expensive. Ron suggested that the board should have an investment policy to help the secretary figure out how to invest monies, i.e., how many bids should we get, should it be some out of state, in state, etc. Ron said he would be willing to work with the board as a whole or if it's just a couple of people to formulate these policies.

Dan Harmon asked Ron Eldridge if he had received anymore information on the errors and admissions insurance. Ron stated that the Police Pension had the Insurance Risk Manager people come to their meeting and Dobrovolny gave his opinion. They did not make a decision. He thinks Dobrovolny's opinion was that under the current laws for any of the board members to be sued gross negligence had to be proved. The cost for a policy is about \$900 a year, and there is more information coming.

Ted Fritchey asked what is basically covered on the bond we have now.

Ron stated that Ted's bond covers him for theft of money up to \$1,000,000.

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NEW BUSINESS

Ted Fritchey distributed Max Dilley's retirement letter addressed to the City of Urbana, and his pension request form. Max served 20 years, 1 month and 16 days, which is 50.167% of his present salary.

Ted Fritchey moved to approve Edward Dilley's pension request effective November 16, 1988. The motion was seconded by Lt. Adams and carried by a voice vote.

Lt. Harmon asked if Roger Swaney has to pay his pension contributions after November 16th.

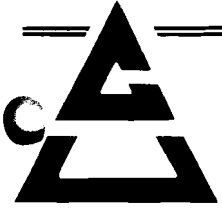
Chief Troeger stated that he did not have an answer, but he would talk to Ken Beth. Troeger also stated that the law mentions that it is creditable service even though you are off on injury leave, but it doesn't mention anything about paying money.

There being no further business to come before the board, Charles Glenn moved to adjourn. The motion was seconded by Ted Fritchey and adjourned at 11:14 a.m.

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Theodore J. Fritchey  
Secretary/Clerk

mja



# CITY OF URBANA

400 SOUTH VINE STREET • P.O. BOX 219 • URBANA, ILLINOIS 61801-0219

TREE CITY, USA

A NICE PLACE TO LIVE

URBANA FIRE DEPARTMENT PENSION BOARD OF TRUSTEES  
MEETING MINUTES  
DECEMBER 7, 198~~9~~<sup>8</sup>

MEMBERS PRESENT: President Daniel W. Harmon  
Ruth S. Brookens, City Clerk  
Charles Glenn, Retired Firefighter  
Theodore J. Fritchey, Secretary/Clerk  
James M. Adams, Lieutenant, Fire Department  
John L. Troeger, Public Safety Director  
Ron Eldridge, Comptroller

NON-MEMBERS: Fire Fighter Roger L. Swaney

GUEST SPEAKER: Jon Willhite, Underwood, Neuhaus & Co.

<sup>1988</sup>  
The Fire Department Pension Board of Trustees met Wednesday, December 7, 1989, in the Urbana City Building. President Harmon called the meeting to order at 10:03 a.m.

Ruth S. Brookens moved to approve the minutes dated November 2, 1988. The motion was seconded by John L. Troeger and carried by a voice vote.

Upon submission and examination of the monthly Treasurer Report dated October, 1988, John L. Troeger moved to accept the report. The motion was seconded by Charles Glenn and carried by a voice vote.

## OLD BUSINESS

Ted Fritchey introduced Jon Willhite, Vice President, Underwood, Neuhaus & Company. Jon spoke to the board about investments and distributed a booklet that contained:

- 1) A list of references
- 2) Zero Treasury Accretion Schedule (Provides year end fiscal book value and interest earned.)
- 3) GNMA Portfolio Manager (Provides monthly and year end fiscal information.)
- 4) Retirement Analysis (Shows current and future cash requirements and match the investment portfolio to these requirements.)



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UFD PENSION BOARD MEETING  
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Chief Troeger moved to suspend the rules to handle Roger's pension request. The motion was seconded by Ruth S. Brookens and carried by a voice vote.

NEW BUSINESS

Theodore J. Fritchey distributed letters from Doctors Idler, Ross and Rumer concerning Roger L. Swaney's duty disability pension request. The board reviewed the letters. President Harmon stated that Dr. Ross' letter has more than one signature because his associate signed it for him, but Dr. Ross signed it later. Lt. Adams moved to accept Roger Swaney's application for duty disability pension. The motion was seconded by Chief Troeger and carried by a voice vote. Roger's 65% tax free disability will be effective December 7, 1988, in the amount of \$1,500.31 a month.

Theodore J. Fritchey stated that President Harmon received Bernice Evelyn Martin-Willis husband's death certificate, and she is applying for reinstatement to widow's pension. Charles Glenn moved accept Bernice Evelyn Martin-Willis widow's pension request. The motion was seconded by Ted Fritchey and carried by a voice vote. Bernice Evelyn Martin-Willis pension will be effective November 4, 1988, in the amount of \$400 a month.

Theodore Fritchey distributed copies of Keith A. Schafroth's physical examination report from Dr. Main, Carle Clinic Association. Charles Glenn moved to accept Keith A. Schafroth's application for entrance in the pension fund. The motion was seconded by Chief Troeger and carried by a voice vote.

The board returned to the regular order of business. Guest speaker Jon Willhite continued his presentation.

The board agreed to forward the following information to Jon Willhite and he will provide the information outlined in his booklet for the Urbana Fire Department Pension Board of Trustees: Last treasurer's report, seniority list, pension monthly outflow, current salaries, and an up-to-date portfolio.

There being no further business to come before the board, Charles Glenn moved to adjourn. The motion was seconded by John Troeger and the meeting adjourned at 11:45 pm.

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Theodore J. Fritchey  
Secretary/Clerk