Illinois Official Reports

Appellate Court

Underwood v. City of Chicago, 2023 IL App (1st) 211317

Appellate Court Caption

MICHAEL W. UNDERWOOD, JOSEPH M. VUICH, RAYMOND SCACCHITTI, ROBERT McNULTY, JOHN E. DORN, WILLIAM J. SELKE, JANIECE R. ARCHER, DENNIS MUSHOL, RICHARD AGUINAGA, JAMES SANDOW, CATHERINE A. SANDOW, MARIE JOHONSTON, and 337 NAMED PLAINTIFFS LISTED IN EXHIBIT 23 TO THE SIXTH AMENDED COMPLAINT,* Plaintiffs-Appellants, v. THE CITY OF CHICAGO, a Municipal Corporation; TRUSTEES OF THE POLICEMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO; TRUSTEES OF THE FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO; TRUSTEES OF THE MUNICIPAL EMPLOYEES' ANNUITY AND BENEFIT FUND OF CHICAGO; and TRUSTEES OF THE LABORERS' AND RETIREMENT BOARD EMPLOYEES' ANNUITY AND BENEFIT FUND OF CHICAGO, Defendants (The City of Chicago, a Municipal Corporation, Defendant-Appellee).

District & No.

First District, Sixth Division

No. 1-21-1317

Filed

December 1, 2023

Decision Under Review Appeal from the Circuit Court of Cook County, No. 13-CH-17450; the

Hon. Neil H. Cohen, Judge, presiding.

^{*}See the appendix to this opinion for a list of the 337 named plaintiffs listed in exhibit 23 to the sixth amended complaint.

Judgment Affirmed.

Counsel on Appeal

 $\P 2$

 $\P 5$

 $\P 6$

Clinton A. Krislov and Kenneth T. Goldstein, of Krislov & Associates, Ltd., of Chicago, for appellants.

Mary B. Richardson-Lowry, Corporation Counsel, of Chicago (Myriam Zreczny Kasper, Suzanne M. Loose, and Sara K. Hornstra, Assistant Corporation Counsel, of counsel), for appellee.

Panel PRESIDING JUSTICE ODEN JOHNSON delivered the judgment of

the court, with opinion.

Justices C.A. Walker and Tailor concurred in the judgment and opinion.

OPINION

The City of Chicago (City), a defendant and the sole appellee in this appeal, filed a motion in the trial court seeking an order dismissing the case against it with prejudice. The trial court granted the City's motion on September 9, 2021. In its order, the trial court quoted Justice Mikva, who had written on behalf of a unanimous appellate court: "It is absolutely law of the case that the plaintiffs have no right to receive—and that neither the City nor the Funds have any obligation to provide—any additional monetary contributions or to guarantee affordable healthcare." *Underwood v. City of Chicago*, 2020 IL App (1st) 182180, ¶ 53 (*Underwood III*). Then-appellate court Justices Cunningham and Connors concurred.

On this appeal, the issue is whether the trial court erred in dismissing plaintiffs' claims against the City seeking additional money and guarantees of health care. For the reasons discussed below, we affirm.

¶ 3 BACKGROUND

¶ 4 I. The Parties

Plaintiffs' sixth amended complaint (complaint) is the most recent complaint filed in this action. It alleges that plaintiffs are 337 participants in one of the four pension funds named as defendants. In *Underwood III*, this court described plaintiffs as follows: "Plaintiffs in the present action are past or present City employees who alleged improper diminution of pension benefits under the Illinois Constitution, breach of contract, estoppel, impairment of contract, and denial of equal protection." *Underwood III*, 2020 IL App (1st) 182180, ¶ 14.

Underwood III observed that the City, the sole defendant in the present appeal, ¹ is an entity that had "provided its retirees with fixed-rate healthcare subsidies funded by city taxes."

¹Plaintiffs represent in their brief to this court that litigation continues in the circuit court concerning claims against the funds. As described below in paragraph 26, the trial court granted plaintiffs' motion for summary judgment, in part, finding that the funds had a statutory obligation under the 1983 and

Underwood III, 2020 IL App (1st) 182180, ¶ 7. However, in 1987, "the City announced that it would stop providing the subsidies," and this was the start of the legal troubles that eventually led to the present suit. *Underwood III*, 2020 IL App (1st) 182180, ¶ 9.

Regarding the four funds who are defendants but *not* appellees, this court has observed:

"The General Assembly created four pension funds for City employees in order to administer and carry out the provisions of the Illinois Pension Code: (1) the Policemen's Annuity and Benefit Fund (Police Fund), (2) the Firemen's Annuity and Benefit Fund (Fire Fund), (3) the Municipal Employees' Annuity and Benefit Fund (Municipal Fund), and (4) the Laborers' and Retirement Board Employees' Annuity and Benefit Fund (Laborers' Fund) (collectively, Funds)." *Underwood v. City of Chicago*, 2016 IL App (1st) 153613, ¶ 3 (*Underwood I*).

The taxpayers of the City finance the funds' obligations "through a tax levy." *Underwood I*, 2016 IL App (1st) 153613, \P 3. According to appellants, litigation continues in the trial court over claims against the four funds.

II. The 1983 and 1985 Subsidies

¶ 7

¶ 8 ¶ 9

¶ 10

¶ 11

¶ 12

¶ 13

¶ 14

In 1983, the City agreed to provide fixed-rate health care subsidies to retired Chicago police officers and firefighters. Subsequently, the Illinois Pension Code was amended to include these subsidies. *Underwood III*, 2020 IL App (1st) 182180, ¶ 7 (citing Pub. Act 82-1044, § 1 (eff. Jan. 12, 1983) (adding Ill. Rev. Stat. 1983, ch. 108½, ¶ 6-164.2)).

In 1985, the Pension Code was further amended to include subsidies to retired municipal employees, laborers, and retirement board employees. *Underwood III*, 2020 IL App (1st) 182180, ¶ 7.

The 1983 and 1985 "legislation contemplated that each of the funds established for these employees"—namely, the four funds named as defendants here—"would contract with an insurance carrier to provide a healthcare plan for its retirees." *Underwood III*, 2020 IL App (1st) 182180, ¶ 7. The funds would then "use the monthly subsidies provided by the City toward the premiums for such coverage." *Underwood III*, 2020 IL App (1st) 182180, ¶ 7. If the premiums cost more than the subsidies, "the excess was to be deducted from a retiree's monthly annuity," unless the retiree renounced the coverage. *Underwood III*, 2020 IL App (1st) 182180, ¶ 7.

III. The Korshak Litigation

When the City announced in 1987 that it was going to stop paying these subsidies on January 1, 1988, it also filed a lawsuit seeking a declaratory judgment that it did not have to pay them, which became known as the "Korshak Litigation." *Underwood III*, 2020 IL App (1st) 182180, ¶ 9.

Before the merits of the Korshak litigation were decided, however, the City and the funds reached a settlement. This settlement was not a permanent solution but merely an interim measure, designed to give the parties more time to reach a more lasting solution. However, if they failed to reach such a solution at the end of 10 years, the settlement returned the parties to

¹⁹⁸⁵ amendments to contract with one or more carriers to provide group health insurance for all eligible annuitants. This issue is not before us on this appeal.

the same legal status that they had had on October 19, 1987, when the litigation began. *Underwood III*, 2020 IL App (1st) 182180, ¶ 10.

¶ 15 Effective August 23, 1989, the Pension Code was amended, to include the terms of this first interim settlement, including a 10-year limit. In 1997, before the time limit in the first interim agreement expired, the parties reached a second interim agreement, which was set to expire on June 30, 2003. On April 4, 2003, the parties reached a final settlement. *Underwood III*, 2020 IL App (1st) 182180, ¶¶ 10-12.

¶ 16

¶ 17

¶ 18

¶ 19

¶ 20

¶ 21

¶ 22

¶ 23

IV. The Underwood Litigation

On July 23, 2013, plaintiffs filed a new action against the City and the four funds, which is the present Underwood litigation. *Underwood I*, 2016 IL App (1st) 153613, ¶ 12.

Regarding the Underwood litigation, this court has observed that plaintiffs can be divided into "four subclasses: (1) those who retired before December 31, 1987 ***, (2) those who retired between January 1, 1988, and August 23, 1989 ***, (3) those who retired on or after August 23, 1989 ***, and (4) those who were hired after August 23, 1989." *Underwood III*, 2020 IL App (1st) 182180, ¶ 14. The claims of the first and second subclasses are "essentially moot as the parties have settled." *Underwood v. City of Chicago*, 2017 IL App (1st) 162356, ¶ 46 (*Underwood II*).

With respect to the third and fourth subclasses, the significance of the date of August 23, 1989, is that this was the date on which the Pension Code was effectively amended to include the terms of the first interim agreement. See *Underwood III*, 2020 IL App (1st) 182180, ¶ 10.

This court has previously found that plaintiffs cannot "state a claim for benefits based on the 1987, 1997, or 2003 amendments to the Pension Code because the settlements giving rise to those amendments were stopgap measures providing only time-limited benefits." See *Underwood III*, 2020 IL App (1st) 182180, ¶¶ 15-16 (describing a prior trial court ruling that was affirmed in *Underwood II*); see also *Underwood* III, 2020 IL App (1st) 182180, ¶ 46 ("In *Underwood II*, this court agreed with the circuit court that plaintiffs could not state a claim for coverage under the time-limited benefits provided for in the 1989, 1997, and 2003 settlements."). This court has found that the 1983 and 1985 amendments to the Pension Code contained no time limits and that they "protected the right to a fixed-rate subsidy" but "not a particular quantum of buying power or level of healthcare services." *Underwood III*, 2020 IL App (1st) 182180, ¶¶ 15-16. The right to subsidies extended to those in the third subclass, as well as to those in the fourth subclass "who began participating before the 2003 settlement." *Underwood III*, 2020 IL App (1st) 182180, ¶ 16.

V. *Underwood II* and *III*

In *Underwood II*, the appellate court affirmed the trial court's dismissal with prejudice of plaintiffs' claims for breach of contract, estoppel, impairment of contract, equal protection, and violation of the special legislation clause (Ill. Const. 1970, art. IV, § 13), leaving only issues under the pension clause (Ill. Const. 1970, art. XIII, § 5).

In *Underwood III*, which was the last time this suit was before the appellate court, we remanded the case back to the trial court so that the trial court could consider, in the first instance, "[w]hether the pension protection clause binds the [f]unds to create or approve a healthcare plan and administer it for the retirees' benefit." *Underwood III*, 2020 IL App (1st)

182180, ¶ 50. As we noted above, litigation with respect to the funds is continuing and is separate and apart from this appeal, which concerns the City only.

In *Underwood III*, we answered the two certified questions as follows:

"(1) plaintiffs' motion to compel each of the [f]unds to provide its annuitants with a healthcare plan was not barred by this court's [prior] decision *** and (2) the eligibility cutoff for City employees entitled to receive the fixed-rate subsidies is June 30, 2003, the last day before the terms of the court-approved 2003 settlement were incorporated by legislative amendment into the Pension Code." *Underwood III*, 2020 IL App (1st) 182180, ¶ 62.

¶ 25 VI. This Appeal

¶ 24

¶ 26

¶ 27

¶ 28

¶ 30

On remand, the trial court granted the plaintiffs' motion for summary judgment, in part, finding that the funds had a statutory obligation under the 1983 and 1985 amendments to contract with one or more carriers to provide group health insurance for all eligible annuitants.²

However, the trial court further found that this obligation did not require the funds to pay subsidies in excess of those provided for in the 1983 and 1985 amendments for any group health insurance or group health plan. As noted above, these issues are not before us on this appeal.

The City moved for an order dismissing the claims against it. In an order granting summary judgment in favor of the City, the trial court quoted the "law of the case" language from Justice Mikva's opinion that we quoted in our first paragraph above. $Supra \ 1$. The trial court then found:

"it is now the law of the case that the only obligation the City has to the annuitants is to levy a tax sufficient to cover the subsidies provided for in the 1983 and 1985 amendments and then transfer the collected monies to the [f]unds. Plaintiffs do not allege, and do not contend, that the City has failed to levy the required tax or transfer the collected monies to the [f]unds."

The trial court further found that, since the City's sole obligation to the annuitants is to levy the required tax and transfer the monies to the funds, and since there was no allegation that the City was failing in this obligation, the trial court granted summary judgment for the City on September 9, 2021. The trial court also observed that it had previously denied plaintiffs' motion to file a seventh amended complaint. On October 8, 2021, a notice of appeal was filed in the circuit court, and after requests for extensions of time, this case became ready for our consideration.

¶ 29 ANALYSIS

On this appeal, plaintiffs challenge both the trial court's denial of their motion to file a seventh amended complaint and the trial court's grant of summary judgment in favor of the City. For the following reasons, we affirm.

²This was the question that we indicated in *Underwood II* that the trial court should address "in the first instance." *Underwood III*, 2020 IL App (1st) 182180, ¶ 53.

I. Motion to File Another Complaint

Plaintiffs' proposed seventh amended complaint would be their eighth complaint, if permitted, and plaintiffs argue that the trial court abused its discretion by not allowing them to file it. An abuse of discretion occurs when no reasonable person could take the view that the trial court took. *Meier v. Ryan*, 2023 IL App (1st) 211674, ¶ 8. In addition, a trial court's decision to deny leave to file an amended complaint will not be disturbed on review absent a clear abuse of that discretion. *Insurance Benefit Group, Inc. v. Guarantee Trust Life Insurance Co.*, 2017 IL App (1st) 162808, ¶ 50.

The most important consideration is whether amendment would further the interests of justice. *Insurance Benefit*, 2017 IL App (1st) 162808, ¶ 51. Factors to consider include the timeliness of the proposed amendment and whether plaintiffs had prior opportunities to amend. *Insurance Benefit*, 2017 IL App (1st) 162808, ¶ 51. In *Insurance Benefit*, for example, the appellate court stated that it could find no abuse where the "parties had already been litigating the matter for nearly five years" and where the facts underlying the causes of action had been known since the inception of the lawsuit. *Insurance Benefit*, 2017 IL App (1st) 162808, ¶ 53. In the case at bar, plaintiffs have been litigating for over 10 years, they have received permission six times before to file an amended complaint, and the basic facts underlying this suit have been known to them since their suit's inception over a decade ago. Under these facts, any reviewing court would be hard pressed to find abuse. Thus, we conclude that the trial court did not abuse its discretion in denying their motion to amend.

II. Summary Judgment

Plaintiffs appeal the trial court's grant of summary judgment in favor of the City. Summary judgment is appropriate when the record, viewed in a light most favorable to the nonmovant, fails to establish a genuine issue of material fact, thereby entitling the moving party to judgment as a matter of law. *Zurich American Insurance Co. v. Infrastructure Engineering, Inc.*, 2023 IL App (1st) 230147, ¶ 17; 735 ILCS 5/2-1005(c) (West 2022). Summary judgment may be an expeditious manner of disposing of a lawsuit, but it should be utilized only when the movant's right to judgment is clear and free from doubt. *Zurich*, 2023 IL App (1st) 230147, ¶ 17. On appeal, a reviewing court considers *de novo* a trial court's decision to grant summary judgment. *Zurich*, 2023 IL App (1st) 230147, ¶ 17.

On this appeal, plaintiffs limit their arguments to dismissal of their (1) contract and (2) estoppel claims. Thus, the dismissal of their statutory and constitutional claims, which they had made pursuant to the pension clause and the Pension Code, are not at issue.

With respect to contract, they argue that the funds had a contract with the City as the insurer which plaintiffs can sue to enforce. With respect to estoppel, they argue that representatives of the City repeatedly told plaintiffs at benefit seminars that they had lifetime health care guarantees. Based on these claims, plaintiffs seek lifetime health care from the City.

The bottom line here is that plaintiffs continue to seek money and health care guarantees from the City, when this court has already found that they have "no right to receive" them from either the City or the four funds. *Underwood III*, 2020 IL App (1st) 182180, ¶ 53. This court found: "It is absolutely law of the case that the plaintiffs have no right to receive—and that neither the City nor the Funds have any obligation to provide—any additional monetary contributions or to guarantee affordable healthcare." *Underwood III*, 2020 IL App (1st) 182180, ¶ 53. The words "absolutely" and "no right" are unusually strong, definitive, and

¶ 31

¶ 32

¶ 34 ¶ 35

¶ 36

¶ 37

¶ 38

unequivocal. See *Underwood III*, 2020 IL App (1st) 182180, \P 53.³ Based on this strong and unequivocal finding by a fellow panel in this same case, we can find no error in the trial court's grant of summary judgment here. In light of our affirmance of summary judgment, there is no need to consider whether a class action should have been certified against the City.

¶ 39 CONCLUSION

As citizens, we are grateful for plaintiffs' service and empathize with plaintiffs' desire for affordable health care, on the one hand, and on the other hand, we understand the City's struggle to keep costs down in an era of declining population. However, the matter before us is a strictly legal one where the issues have already been decided by prior panels. To the extent that a different outcome is warranted, that is a matter for a higher court or the legislature. For the reasons already explained above, we affirm the trial court's grant of summary judgment in favor of the City.

¶ 41 Affirmed.

¶ 40

³Plaintiffs in their initial brief to this court criticized the trial court for treating Justice Simon's decision in *Underwood III* as law of the case while failing to address the much stronger language to that effect in *Underwood III*—that the trial court had quoted in its summary judgment order. Plaintiffs' initial brief cites *Underwood III* twice: once to note that the trial court was reversed in part and once to note that the *Underwood III* court was "wary of applying law of the case to bar matters not actually decided on their merits."

¶ 42 APPENDIX

1	Last Name	First Name	1
2	Abbey	Leon	Ϊ
3	Alongi	Rosemarie	t
4	Anderson	Donald G.	t
5	Anderson	Michelle	t
6	Andler	Robert	t
7	Andruzzi	Joseph J.	t
8	Angelo	Thomas	t
9	Antol	Robert P.	Ť
10	Augustine	Lawrence	Ť
11	Azara	John T.	t
12	Azzaro	Donald J.	Ť
13	Baker	Madelyn	Ť
14	Banahan	Dennis M.	Ť
15	Barreto	Nelson	Ť
16	Battistella	Irene C.	Ť
17	Battistella	John	Ť
18	Bellavia	Ronald J.	Ť
19	Berman	Barry	t
20	Blake	Marion	t
21	Blanc	Curtis E.	t
22	Blanc	Karen A.	Ť
23	Bobko	John R.	Ī
24	Bolda	Dennis J.	T
25	Bonk	James R.	Ť
26	Bonke	Fred	Ī
27	Borski	Anthony E.	T
28	Botwinski	JoAnne	Ī
29	Boyle	Leslie	T
30	Breska	Victor J.	Ī
31	Brockman	Ellwood W.	Ī
32	Brosnan	Patrick	Ť
33	Cagney	Edward C.	Ī
34	Caliendo	June G.	Ī
35	Camden	Patrick T.	ſ
36	Campion	William E.	I
37	Canchola	Donna J.	ſ
38	Canchola	Robert A.	I
39	Capesius	Michael C.	Ī
40	Carlo	Patricia	Ī
41	Carr	Elaine	Ī

42	Carroll	Paul B.
43	Cervenka	Richard G.
44	Chengary	Alan
45	Clancy	Patrick M.
46	Clark	Jeanne
47	Clarke	James R.
48	Clarke	Patricia S.
49	Clepp	Kathy
50	Clisham Sr.	John E.
51	Cole	Jon
52	Conlisk III	James B.
53	Conrad	Susan M.
54	Conrad	Walter A.
55	Considine	Joseph E.
56	Conway	Carol J.
57	Conwell	Hugh
58	Corcoran	John E.
59	Cowell	Raymond M.`
60	Coyne	Michael J.
61	Cronk	Virigina M.
62	Cunningham	James J.
63	Dalton	Tom
64	Danihel	William
65	Danzl	Joseph M.
66	Davis	William B.
67	DeCola	Salvatore L.
68	DeFrancisco	Peter J.
	DeFranza	Donald
70	DeGiulio	William
71	DeGryse	James J.
72	DeVivo	Rosalie
73	Dicks	Kenneth
74	Dickson	Robert M.
75	Dorich	Gerald
76	Dragon	Dennis
77	Drnek	Donald
78	Droba	Gerard
79	Drummond	Richard L.
80	Drust	Wayne W.
81	Dubielak	Ronald

\rightarrow	Dunn	Terrence L.
	Dunn Sr.	Lawrence J.
84	Durbak	Andres
85	Dyckman	Barbara
86	Dyckman	Louis
87	Dziedzic	Dennis
88	Egan	William G.
-	Eichler	Thomas
90	Eldridge	James
-	Engelsman	Richard
92	Eshoo	John C.
93	Evanish	Francis
94	Everett	Daniel
95	Faragoi	Thomas V.
96	Farrer	Gerald L.
97	Faust	Robert
98	Ferriter	John T.
99	Ficke	Thomas R.
100	Fields	Robert M.
101	Finlayson	Donna M.
102	Finlayson	James R.
103	Flanagan, Jr.	Thomas J.
104	Flynn	Michael C.
105	Foley	Janice
106	Foran	John K.
107	Frank	Albert M.
108	Frederick	Arthur G.
109	Frost	Barbara C.
110	Fruin	James E.
111	Glowacki	Christine
112	Glynn-Johnson	Mary
113	Gneda	Diane
114	Gogliotti	Antoinette
115	Golczak	Anthony
116	Golon	William J.
117	Golosinski	Casimer L.
118	Gorski	Steven H.
119	Gottfried	Alan J.
120	Gould	David R.
121	Gray	Curtis

123 Gunnell Donald L. 124 Gutierrez George 125 Gvozdenovich Anthony 126 Hagele Marvin 127 Hammermeister JoAnne Connelly 128 Hammermeister Raymond F. 129 Harper Juana J. 130 Harrington Patrick J. 131 Hartford Joseph B. 132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A. 161 Kliner Donald C.	122	Green	Mary
125 Gvozdenovich Anthony 126 Hagele Marvin 127 Hammermeister JoAnne Connelly 128 Hammermeister Raymond F. 129 Harper Juana J. 130 Harrington Patrick J. 131 Hartford Joseph B. 132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	123	Gunnell	Donald L.
126 Hagele Marvin 127 Hammermeister JoAnne Connelly 128 Hammermeister Raymond F. 129 Harper Juana J. 130 Harrington Patrick J. 131 Hartford Joseph B. 132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	124	Gutierrez	George
127 Hammermeister Raymond F. 128 Harper Juana J. 130 Harrington Patrick J. 131 Hartford Joseph B. 132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	125	Gvozdenovich	Anthony
128 Hammermeister Raymond F. 129 Harper Juana J. 130 Harrington Patrick J. 131 Hartford Joseph B. 132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	126	Hagele	Marvin
129 Harper 130 Harrington 131 Hartford 132 Hatzel 133 Healy 134 Healy 135 Heidemann 136 Heyden 137 Hopkins 138 Horkavy 139 Horne 140 Hourihane 141 Hujar 142 Ippolito 143 Ippolito 144 Ivanjack 145 Januszyk 146 Jazdyk 147 Jin 148 Johnson 149 Julien 140 Patricia Lou 150 Kann 151 Kerl 152 Keane 153 Keller, Jr. 155 Kelly 158 King 158 King 158 King 158 Klauba 150 Kann 150 Klauba 150 Klaub	127	Hammermeister	JoAnne Connelly
130 Harrington Patrick J. 131 Hartford Joseph B. 132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	128	Hammermeister	Raymond F.
131 Hartford Joseph B. 132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	129	Harper	Juana J.
132 Hatzel Joseph 133 Healy John 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	130	Harrington	Patrick J.
133 Healy Lawrence 134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	131	Hartford	Joseph B.
134 Healy Lawrence 135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	132	Hatzel	Joseph
135 Heidemann Fred G. 136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	133	Healy	John
136 Heyden Fran H. 137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	134	Healy	Lawrence
137 Hopkins James T. 138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	135	Heidemann	Fred G.
138 Horkavy Gregory L. 139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	136	Heyden	Fran H.
139 Horne Ross 140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	137	Hopkins	James T.
140 Hourihane Michael 141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	138	Horkavy	Gregory L.
141 Hujar Richard A. 142 Ippolito Joseph C. 143 Ippolito Patricia 144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	139	Horne	Ross
142 IppolitoJoseph C.143 IppolitoPatricia144 IvanjackAnthony J.145 JanuszykDonald146 JazdykRaymond147 JinTony H.148 JohnsonHarold F.149 JulienPatricia Lou150 KannVivian J.151 KarlJoyce L.152 KeaneCarole L.153 KehoeJames G.154 Keller, Jr.Frank J.155 KellyFrancis156 KernGeorge "Steve"157 KingRichard158 KingWalter159 KlaubaBennet160 Kleidon, Jr.Walter A.	140	Hourihane	Michael
142 IppolitoJoseph C.143 IppolitoPatricia144 IvanjackAnthony J.145 JanuszykDonald146 JazdykRaymond147 JinTony H.148 JohnsonHarold F.149 JulienPatricia Lou150 KannVivian J.151 KarlJoyce L.152 KeaneCarole L.153 KehoeJames G.154 Keller, Jr.Frank J.155 KellyFrancis156 KernGeorge "Steve"157 KingRichard158 KingWalter159 KlaubaBennet160 Kleidon, Jr.Walter A.	141	Hujar	Richard A.
144 Ivanjack Anthony J. 145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.			Joseph C.
145 Januszyk Donald 146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	143	Ippolito	Patricia
146 Jazdyk Raymond 147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	144	Ivanjack	Anthony J.
147 Jin Tony H. 148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	145	Januszyk	Donald
148 Johnson Harold F. 149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	146	Jazdyk	Raymond
149 Julien Patricia Lou 150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	147	Jin	Tony H.
150 Kann Vivian J. 151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.			Harold F.
151 Karl Joyce L. 152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	149	Julien	Patricia Lou
152 Keane Carole L. 153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	150	Kann	Vivian J.
153 Kehoe James G. 154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	151	Karl	Joyce L.
154 Keller, Jr. Frank J. 155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	152	Keane	Carole L.
155 Kelly Francis 156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	153	Kehoe	James G.
156 Kern George "Steve" 157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	154	Keller, Jr.	Frank J.
157 King Richard 158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	155	Kelly	Francis
158 King Walter 159 Klauba Bennet 160 Kleidon, Jr. Walter A.	156	Kern	George "Steve"
159 Klauba Bennet 160 Kleidon, Jr. Walter A.	157	King	Richard
160 Kleidon, Jr. Walter A.	158	King	Walter
	159	Klauba	Bennet
161 Kliner Donald C.	160	Kleidon, Jr.	Walter A.
	161	Kliner	Donald C.

162	Kliner	Helen	202	Milazzo-Triggs	Catherine
163	Klodnicki	John H.	203	Miller	James
164	Knight	Evelyn F.	204	Miller	John F.
165	Kobel	Richard	205	Minich	John
166	Kocur	Thomas M.	206	Mitkal	Victor
167	Kopbenhoefer	Charles	207	Montedore	Ronald P
168	Kosteris	Dimitrios	208	Morgan	Charles E.
169	Kotowicz	James F.	209	Morgan, Jr.	Walter J.
170	Kouchoukos	Andrew F.	210	Morley	Christine
171	Kozaritz	John A.	211	Morse	Robert C.
172	Krupowicz	Kenneth G.	212	Mostacchio	Santo V.
173	Kwiatkowski	Robert P.	213	Mueller	Joan
174	Lambros	Kathleen	214	Munoz	Luis
175	Lampard	Marilyn C.	215	Murphy	Marie Irene
176	Leracz	Edmond	216	Murray	Michael M.
177	Loftus	James R.	217	Nagle	Jeffery Jon
178	Logan	Patrick	218	Nakaguchi	Ann M.
	Lorenz	John G.	219	Nauer	Donald B.
180	Lotito	James M.	220	Nieckula	Cynthia
181	Lucchesi	James	221	Nork	Charles
182	Maderak	Terry	222	Nyhan	Thomas P.
183	Madigan	Raymond	223	O'Connor	Margaret
184	Madsen	Theodore J.	224	Ogarek	Joseph
185	Majeske	Albert R.	225	Olivieri	Edwin
186	Majeske	Carol	226	O'Malley	Francis
187	Makowski	Karen A.	227	Onesto	Philip
188	Maley	Muriel M.		O'Reilly	Bernard
189	Manning	Jennifer	229	O'Rourke	James A.
190	Maratto	Kathleen	230	Oskielunas	Adam B.
191	Mares	Achilles	231	Ott	Roy J.
192	Martin	Patrick	232	Padar	James R.
193	Massi	John S.	233	Palmer	Ronald A.
194	McCann	Kenneth J.	234	Paolello	James
195	McCarthy	George	235	Paoletti	Grayceanne
	McFadden	Robert J.	236	Paoletti	James M.
197	McGivney	John M.	237		
	McQuaid	Michael J.	238	Parizanski	Paul
$\overline{}$	Midona	Barbara A.	239	Patt	Corinne
-	Midona, Sr.	Joseph A.	240	Paulnitsky	Roland
	Milam	Mary J.	241	Pemberton	Patrick M.

242	Peron	Robert J.
243	Perovich	Vladimir
244	Pizzo	Angeline
245	Poedtke	Ronald
246	Poholik	Peter F.
247	Polerecky	Robert E.
248	Pontrelli	Darlene
249	Ptak	Theodore
250	Quinn	Robert F.
251	Quinn	Sylvia A.
252	Ratledge	Robert D.
253	Reiter	Mark
254	Retzke	Gery
255	Reynolds	Thomas A.
	Rhoden	Dawn
257	Rhoden	Ralph
258	Rieck	Judith
259	Rimkus	Stanley
260	Rini	Victor
261	Riordan	Ann
262	Rodgers	Audrey
263	Rohloff	Richard P.
264	Rooney Sr.	Patrick F.
265	Roscich	Anthony M.
266	Ross	Kenneth C.
267	Rowan	Karen
268	Rowan	Michael
269	Rowan	Richard
270	Ruback	Charles R.
271	Rumsfeld	Alma
272	Ryan	David
	Sappanos	Thomas
	Sarnowski	Ret. Sgt. Robert W.
275	Sasso	Kathryn
276	Scalise	Anthony J.
277	Schrager	Daniel V.
278	Schreiner	Angela M.
279	Schultz	Marshall A.
280	Schwab	John
281	Schwartz	Gerald

202	Colored to	B . B
	Sebastian, Jr.	Roy D.
	Seils	Richard C.
	Selke	Jerome C.
	Seyfert	Eugene H.
	Seyfert	Judith A.
	Shuman	Bernard
	Signoretti	J. Robert
	Sloma	Raymond T.
	Smith	Charles J.
	Smith	Deborah K.
292	Sobczyk	Jane
293	Sowinski	Ronald
294	Specht	Robert
295	Spedale	Dominic
296	Spratt	Doris
297	Stampnick	Raymond L.
298	Staszak	Norbert
299	Steinmeier	Arthur M.
300	Strazzante	Charles M.
301	Suess	Robert
302	Sullivan	Michael T.
303	Sutor	Yvonne
304	Swiatkowski	Daniel
305	Szparkowski	Debra
306	Szparkowski	Gary
307	Tapkowski	Roman
308	Terrance	Timothy J.
309	Thulis	John
310	Tobuch	Lawrence J.
311	Tolley	John F.
	Tomaska	Joseph A.
313	Tracey	Robert J.
	Troken	Eugene B.
315		Charles A.
	Utz	James J.
	Vitaioli	Kathleen
	Vitaioli	Paul
	Vogt	Vince
	Vucko	Ralph E.
	Wagner	Patricia M.

	Webb	James E.
323	Webb	Laura M.
324	Weber	Matthew E.
325	Weiner	Ben
326	Welninski	Anthony
327	Whalen	Thomas Michael
328	White	Glenn L.
329	White	Ralph
330	Wiberg	Wayne A.
331	Winter	Joyce A.
332	Wolanski	John
333	Wolfe	Joseph
334	Woody	Lorraine
335	Yablong	Phil H.
336	Young	Phillip P.
337	Zolna	Clifford A.
338	Zurawik	James E.
339	Zurawski	James J.
		1