	Kankakee Municipal and County IMRF								
		-	Top 200 Pension	ns 2019					
Name	Last Employer	Current Annual Pension	Employee Contributions to Pension Fund	Total Pension Paid to Date	Retirement Age	Estimated Lifetime Pension Payout*	Employee % of Lifetime Payout		
Kick Michael J	Kankakee County	\$112,305	\$81,845	\$1,262,250	55	\$2,917,835	2.8%		
Erickson Clark E	Kankakee County	\$102,787	\$73,993	\$1,423,261	55	\$2,429,849	3.0%		
Bukowski Timothy F	Kankakee County	\$101,654	\$147,495	\$279,206	67	\$1,733,422	8.5%		
Fairfield Raymond A	Kankakee County	\$92,236	\$98,004	\$658,158	54	\$2,438,257	4.0%		
Downey Michael D	Kankakee County	\$92,216	\$156,033	\$246,265	53	\$2,802,638	5.6%		
O'keefe Bradley J	Kankakee County	\$89,859	\$131,790	\$665,572	53	\$2,460,585	5.4%		
Mulcahy Jo L	Kankakee County	\$89,830	\$88,726	\$791,797	59	\$1,941,619	4.6%		
Raetz Brian A	Kankakee County	\$89,323	\$103,948	\$597,789	51	\$2,570,631	4.0%		
Schmidt William O	Kankakee County	\$88,857	\$34,555	\$732,763	60	\$1,888,087	1.8%		
Cullins Bobby J	Village of Bradley	\$85,846	\$69,599	\$780,684	58	\$1,950,460	3.6%		
Collins Robert M	Kankakee SD 111	\$85,605	\$104,200	\$318,184	61	\$1,914,072	5.4%		
Swinford Alan R	Kankakee County	\$85,133	\$130,434	\$152,881	52	\$2,741,732	4.8%		
Ruch John M	Kankakee County	\$84,846	\$90,910	\$688,430	56	\$2,072,851	4.4%		
Piekarczyk James W	Kankakee County	\$84,414	\$91,092	\$564,937	58	\$1,927,402	4.7%		
Schatz Patricia E	City of Kankakee	\$81,420	\$98,250	\$139,854	62	\$1,821,115	5.4%		
Long Craig P	Kankakee County	\$79,967	\$83,894	\$703,713	53	\$2,113,863	4.0%		
Carnahan William D	Kankakee County	\$79,246	\$99,614	\$308,790	54	\$2,280,902	4.4%		
Smith Donald L	Kankakee County	\$78,520	\$87,461	\$686,918	57	\$1,819,808	4.8%		
Frechette Mark J	Kankakee County	\$77,955	\$95,077	\$267,181	55	\$2,160,725	4.4%		
Kenison Kevin S	Kankakee County	\$77,919	\$137,666	\$156,516	50	\$2,690,927	5.1%		
Ryan Derek A	Kankakee County	\$77,862	\$121,167	\$151,900	50	\$2,660,444	4.6%		
Mitchell Gary T	Kankakee County	\$76,666	\$72,551	\$820,209	53	\$1,983,616	3.7%		
Jepson David D	Kankakee County	\$76,006	\$107,598	\$37,752	50	\$2,673,140	4.0%		
Thomas Barry G	Kankakee County	\$75,954	\$86,532	\$824,455	56	\$1,901,461	4.6%		
Bessler James W	Village of Bradley	\$73,534	\$85,964	\$143,457	55	\$2,153,614	4.0%		
Simms Richard G	City of Kankakee	\$73,202	\$147,301	\$1,036,555	57	\$1,717,226	8.6%		
Tyson David A	City of Kankakee	\$72,468	\$48,997	\$643,531	57	\$1,685,049	2.9%		
Leshen Kenneth A	City of Kankakee	\$72,021	\$25,397	\$41,642	68	\$1,213,890	2.1%		

Smith Edward D	Kankakee County	\$71,066	\$54,744	\$778,889	62	\$1,314,153	4.2%
Einfeldt Harold R							4.2%
	Kankakee County	\$70,124	\$67,929	\$613,990	58	\$1,569,531	
Hardesty Patrick S	Kankakee County	\$69,134	\$71,378	\$730,897	53	\$1,783,887	4.0%
Collins Randy L	City of Kankakee	\$68,177	\$97,075	\$122,432	57	\$1,861,269	5.2%
Walling Randal L	Kankakee County	\$67,001	\$71,711	\$135,871	58	\$1,767,329	4.1%
Donahoe Sheila K	Kankakee County	\$64,655	\$53,064	\$700,247	62	\$1,242,868	4.3%
Curwick Charles G	Kankakee County	\$64,103	\$73,826	\$486,592	53	\$1,769,685	4.2%
Zinanni David C	Kankakee County	\$64,040	\$102,987	\$288,937	50	\$2,028,579	5.1%
Thomas Kathryn K	Kankakee County	\$63,978	\$44,850	\$506,253	59	\$1,398,883	3.2%
Thompson Bernie C	Kankakee County	\$63,894	\$62 <i>,</i> 000	\$675,499	55	\$1,551,365	4.0%
Brown Pink C	City of Kankakee	\$63,857	\$63,241	\$340,496	65	\$1,130,904	5.6%
Boyd John J	Kankakee County	\$63,814	\$87,918	\$87,981	55	\$1,861,852	4.7%
Tutt David W	City of Kankakee	\$63,609	\$77,791	\$109,261	58	\$1,672,931	4.6%
Krizik-Schmidt Janice L	Kankakee County	\$63,590	\$82,998	\$690,154	56	\$1,513,415	5.5%
Travis James E	Village of Bradley	\$63,439	\$64,238	\$433,605	57	\$1,672,853	3.8%
Schwark Mark W	Kankakee County	\$63,176	\$64,518	\$183,072	60	\$1,502,496	4.3%
Boyt Huey E	Kankakee County	\$62,729	\$71,016	\$447,607	53	\$1,710,866	4.2%
Bauer Monica J	Kankakee County	\$61,750	\$49,629	\$988,074	67	\$988,074	5.0%
Devine Mark A	City of Kankakee	\$61,603	\$68,879	\$105,814	59	\$1,559,581	4.4%
Dickens Kimberly A	Village of Bradley	\$61,222	\$64,353	\$220,042	63	\$1,247,246	5.2%
Smith Darrel L	Kankakee County	\$61,212	\$91,134	\$492,579	57	\$1,443,303	6.3%
McBroom Rebecca J	Kankakee SD 111	\$60,862	\$86,791	\$99,865	67	\$1,002,786	8.7%
Dillon Marcia D	Kankakee County	\$59,343	\$80,852	\$591,944	61	\$1,193,915	6.8%
Sikes Kevin J	Kankakee Township	\$58,389	\$47,039	\$491,209	53	\$1,589,016	3.0%
Love Michael H	Kankakee County	\$58,064	\$76,537	\$711,576	53	\$1,733,497	4.4%
Jaenicke Dennis L	Kankakee Township	\$57,652	\$55,803	\$533,324	55	\$1,455,751	3.8%
Jensen Earl R	Herscher SD 2	\$57,483	\$62,841	\$357,998	60	\$1,210,112	5.2%
Sargent Chiqutia D	Kankakee Township	\$56,486	\$60,212	\$193,599	58	\$1,407,338	4.3%
Ramsey Alan L	Kankakee County	\$56,349	\$80,776	\$398,221	51	\$1,630,068	5.0%
Clark J Bruce	Kankakee County	\$54,931	\$90,945	\$63,708	63	\$1,217,266	7.5%
Glazar Edward S	Kankakee County	\$54,153	\$61,739	\$177,433	61	\$1,193,888	5.2%
Spice James A	City of Kankakee	\$54,110	\$81,516	\$279,331	67	\$855,882	9.5%
Johnson Sherry L	Iroquois-Kankakee	\$53,801	\$54,957	\$237,604	63	\$1,076,850	5.1%
Johnson Sherry L		1,001	,,	J257,004	05	J J J J J J J J J J J J J J J J J J J	J.1/0

Syrstad Ann M	Kankakee County	\$53,217	\$55,952	\$142,338	62	\$1,106,552	5.1%
Fay John T	Village of Bradley	\$52,894	\$64,413	\$559,207	55	\$1,284,285	5.0%
Jones Timothy W	Kankakee County	\$52,870	\$55,927	\$749,608	50	\$1,406,358	4.0%
Harpin David A	City of Kankakee	\$52,792	\$70,711	\$156,943	60	\$1,256,957	5.6%
Schaafsma Bonnie J	Kankakee County	\$52,384	\$69,100	\$135,888	60	\$1,240,095	5.6%
Savoie David W	Bradley SD 61	\$52,191	\$61,309	\$166,954	57	\$1,417,106	4.3%
Lagacy Robert J	Herscher SD 2	\$51,784	\$68,131	\$317,854	66	\$909,233	7.5%
Wilcox Beth A	Herscher SD 2	\$51,753	\$49,935	\$34,119	59	\$1,347,057	3.7%
Gross Dale E	Kankakee County	\$51,724	\$83,739	\$177,507	50	\$1,633,147	5.1%
Aydelott Mark D	Kankakee County	\$51,696	\$80,619	\$263,748	58	\$1,286,842	6.3%
Nolte Tracy B	City of Momence	\$51,572	\$53,790	\$193,383	55	\$1,434,832	3.7%
Caise Thomas F	City of Kankakee	\$51,138	\$58,087	\$354,463	60	\$1,142,905	5.1%
Goodell Donald D	Kankakee County	\$51,123	\$51,022	\$385,613	59	\$1,106,075	4.6%
Dandurand Michele B	Kankakee SD 111	\$51,059	\$66,259	\$62,699	59	\$1,354,848	4.9%
	Bourbonnais						
Hildebrand Michael P	Township	\$50 <i>,</i> 875	\$48,848	\$471,801	51	\$1,395,355	3.5%
Senesac Victoria S	Village of	\$50,644	\$63,947	\$61,700	57	\$1,375,246	4.6%
Bowsher Dennis J	City of Kankakee	\$49,969	\$58 <i>,</i> 828	\$191,050	59	\$1,206,570	4.9%
Fellers Roger K	Village of Bradley	\$49 <i>,</i> 835	\$51,952	\$365,761	62	\$989,203	5.3%
Lockwood Kenneth L	Kankakee County	\$49,499	\$43 <i>,</i> 468	\$839,717	54	\$1,157,871	3.8%
Lewis Richard T	City of Kankakee	\$48,637	\$53,513	\$347,053	62	\$959,221	5.6%
Stegle Frederick S	Kankakee County	\$48,610	\$45,836	\$388,007	55	\$1,234,235	3.7%
Reardanz Gary M	Kankakee Valley Park	\$48,479	\$56,251	\$132,655	64	\$1,029,808	5.5%
Jaenicke Darwin L	Kankakee Township	\$48,405	\$45,067	\$426,661	77	\$426,661	
Herzog William E	City of Kankakee	\$48,375	\$50,098	\$699,326	57	\$1,064,107	4.7%
Braun Jill A	Kankakee SD 111	\$48,324	\$45,715	\$440,796	58	\$1,157,542	3.9%
Sage Michael F	Kankakee County	\$48,323	\$49,391	\$364,488	56	\$1,165,651	4.2%
Huot Bruce T	Kankakee County	\$48,137	\$11,933	\$835,593	61	\$927,551	1.3%
	Bradley Bourbonnais						
Boone Corinne R	CSD 307	\$48,015	\$47,931	\$204,875	59	\$1,123,951	4.3%
Collins Becky S	Kankakee County	\$47,994	\$41,438	\$336,237	53	\$1,314,710	3.2%
Erickson Tom R	Village of Bradley	\$47,983	\$63,128	\$73,777	55	\$1,401,191	4.5%
Honzik Gary D	Kankakee County	\$47,593	\$53,854	\$318,516	52	\$1,329,261	4.1%

Kingsnorth Craig A	Kankakee County	\$47,564	\$54,413	\$358,766	56	\$1,147,354	4.7%
Schultz Richard A	City of Kankakee	\$47,477	\$64,383	\$536,730	55	\$1,139,138	5.7%
Mailloux Allen P	Kankakee SD 111	\$47,280	\$69,134	\$122,647	68	\$756,856	9.1%
Marek Joseph J	Kankakee County	\$47,276	\$41,725	\$791,620	55	\$1,096,913	3.8%
Hammond Larry R	City of Kankakee	\$47,201	\$71,325	\$151,067	65	\$861,449	8.3%
, Woudema Robert G	Kankakee County	\$46,897	\$37,204	\$795,858	50	\$1,250,852	3.0%
Coy Janet K	Kankakee County	\$46,808	\$72,950	\$351,093		\$351,093	
Patchett Kirk B	City of Kankakee	\$45,595	\$61,094	\$121,763	55	\$1,298,560	4.7%
Schulteis Janice M	Village of Manteno	\$44,970	\$66,472	\$3,748	66	\$883,820	7.5%
McCullough Mark A	City of Kankakee	\$44,176	\$58,515	\$305,164	55	\$1,180,928	5.0%
Kibbons David A	Momence CU SD 1	\$44,162	\$49,624	\$412,620	58	\$1,065,024	4.7%
Minerick Lois	Bradley SD 61	\$43,022	\$0	\$909,557	56	\$909,557	0.0%
Fahrow Gregory A	Village of	\$42,951	\$80,773	\$87,101	55	\$1,258,461	6.4%
Arseneau David A	Kankakee County	\$42,852	\$39,180	\$323,228	59	\$927,129	4.2%
Messier Allen R	Kankakee County	\$42,376	\$87,100	\$44,867	50	\$1,489,148	5.8%
Travis James D	Village of Bradley	\$42,334	\$33,550	\$734,045	60	\$842,545	4.0%
Stukenborg David A	Kankakee County	\$42,302	\$70,709	\$212,785	51	\$1,269,045	5.6%
Palmer Richard A	Kankakee Township	\$41,999	\$130,880	\$13,965	63	\$917,893	
Erickson Carl A	Village of Bradley	\$41,721	\$23,260	\$487,339	66	\$641,364	3.6%
Richardson Dannie	Grant Park SD 6	\$41,492	\$49,481	\$293,226	64	\$746,753	6.6%
Lafrance Mary B	Kankakee County	\$41,219	\$62,423	\$570,090	52	\$1,280,385	4.9%
Townsley Shirley J	Kankakee Township	\$40,862	\$32,233	\$563,547	57	\$908,296	3.5%
Elimon Denny G	Kankakee SD 111	\$40,514	\$19,760	\$585,685	57	\$891,188	2.2%
Jackson Edward G	Kankakee County	\$40,105	\$39,932	\$696,941	51	\$1,028,434	3.9%
Power Lawrence P	City of Kankakee	\$39,185	\$55,221	\$67,308	76	\$337,022	
Weerts Kim A	Herscher SD 2	\$39,182	\$48,350	\$468,868	55	\$928,445	5.2%
Cromwell Steve J	City of Momence	\$38,940	\$48,085	\$379,721	58	\$957,288	5.0%
Springer David B	Kankakee County	\$38,639	\$39,955	\$155,207	57	\$1,017,662	3.9%
Kuhlmann Paul D	Herscher SD 2	\$38,540	\$46,245	\$294,380	58	\$921,306	5.0%
Cantrell Wanda M	Kankakee Township	\$38,218	\$34,443	\$336,869	54	\$978,932	3.5%
Skoff Judith	Kankakee County	\$37,983	\$23,548	\$686,878	55	\$876,565	2.7%
Kerouac Richard P	Bourbonnais SD 53	\$37,980	\$0	\$809,123	55	\$851,992	0.0%
	Bradley Bourbonnais						
Yeates Nora J	CSD 307	\$37,340	\$40,947	\$370,818	65	\$634,040	6.5%

Orrison Peggy L	Kankakee County	\$37,191	\$52,283	\$231,360		\$231,360	
Winkel Betty M	Kankakee County	\$37,146	\$53,130	\$237,234		\$237,234	
Klonowski Michael L	Kankakee County	\$36,944	\$46,368	\$229,330	62	\$738,819	6.3%
Gordon James A	City of Kankakee	\$36,877	\$61,771	\$151,892	65	\$658,335	9.4%
Maass James E	Kankakee County	\$36,713	\$38,174	\$290,511	59	\$802,745	4.8%
Curwick Carol J	Kankakee County	\$36,501	\$45,606	\$153,052	62	\$753,259	6.1%
	Ganeer Township						
Provost Mark A	Kankakee Co	\$36,458	\$44,343	\$246,541	55	\$926,485	4.8%
Brown Bill L	Village of	\$36,235	\$51,749	\$73,787	64	\$744,344	7.0%
Sidener Suszanne	Momence CU SD 1	\$35,963	\$41,374	\$126,839	68	\$562,628	7.4%
Brumitt Rodney	City of Kankakee	\$35,890	\$33,247	\$538,898	56	\$833,164	4.0%
Nickles Robert E	City of Momence	\$35,857	\$49,602	\$237,453	71	\$451,113	
Knisely Pamela K	Kankakee County	\$35,778	\$48,636	\$603,410	54	\$981,370	5.0%
Latham Robert L	Village of	\$35,526	\$17,203	\$346,917	63	\$651,271	2.6%
Hall Dale P	Herscher SD 2	\$35,439	\$39,060	\$80,735	58	\$951,914	4.1%
Vazquez Paul T	Kankakee County	\$35,426	\$36,825	\$237,091	61	\$718,603	5.1%
Abrassart Stephen D	Village of St Anne	\$35,417	\$43,784	\$121,388	62	\$750,065	5.8%
Childs Eldon C	Bradley SD 61	\$34,890	\$44,475	\$171,777	61	\$773,369	5.8%
Rewerts Randall E	Village of	\$34,846	\$49,964	\$146,112	63	\$687,270	7.3%
Thornton Dolores M	Iroquois-Kankakee	\$34,786	\$32,087	\$57,020	59	\$879,891	3.6%
Fahrow Neil M	Kankakee County	\$34,518	\$37,654	\$564,575	50	\$927,497	4.1%
Kruse Ricky V	Herscher SD 2	\$34,328	\$51,572	\$179,678	60	\$757,565	6.8%
Kime Dale B	Kankakee County	\$34,231	\$44,171	\$312,410	57	\$893,975	4.9%
Loughry Roger L	Herscher SD 2	\$34,196	\$35,386	\$270,594	66	\$551,250	6.4%
Ganci Marlene A	Bradley SD 61	\$34,057	\$42,310	\$181,596	59	\$783,810	5.4%
Hildebrandt Linda J	Kankakee County	\$33,795	\$49,013	\$97,932	67	\$579,163	8.5%
Bertrand Nancy L	Village of	\$33,717	\$36,831	\$337,929	58	\$728,866	5.1%
Wilson Charles V	Kankakee County	\$33,682	\$49,417	\$270,328	59	\$744,987	6.6%
Bryant Cloyd	City of Kankakee	\$33,600	\$53,013	\$75,986	63	\$693,415	7.6%
Jordan Rosemary A	Bradley SD 61	\$33,457	\$36,009	\$207,684	66	\$553,734	6.5%
Learned Lavern D	Village of Bradley	\$33,435	\$49,143	\$160,494	70	\$460,609	
	Bradley Bourbonnais						
Barrone Deborah K	CSD 307	\$33,334	\$42,560	\$86,472	65	\$629,437	6.8%
Leggett Cynthia S	Kankakee County	\$33,287	\$36,325	\$415,221	57	\$857,625	4.2%

Cobbs Gloria A	Kankakee SD 111	\$33,250	\$44,833	\$36,222	63	\$748,291	6.0%
	Bradley Bourbonnais						
Worby Michael J	CSD 307	\$33,191	\$48 <i>,</i> 569	\$144,063	63	\$657,237	7.4%
Cantway Kevin R	Kankakee County	\$33,129	\$50,065	\$43,024	55	\$966,141	5.2%
Duguay William R	City of Momence	\$32,965	\$31,025	\$403,568	62	\$619,534	5.0%
Brady Laura C	City of Kankakee	\$32,815	\$50,322	\$155,166	55	\$893,135	5.6%
	Kankakee Area						
Paquette Jolene B	Career Center	\$32,409	\$53,120	\$172,632		\$172,632	
Lippold Rosemary P	Herscher SD 2	\$32,308	\$44,317	\$182,297	69	\$504,812	8.8%
Kibbons Terry L	City of Kankakee	\$31,921	\$50,345	\$122,491	58	\$814,668	6.2%
Tomblin Patricia J	Kankakee County	\$31,745	\$39,216	\$48,811	55	\$927,020	4.2%
David Richard L	City of Momence	\$31,489	\$37,798	\$281,689	65	\$532,620	7.1%
Johnson James E	Kankakee County	\$31,324	\$35,015	\$234,114	64	\$572,364	6.1%
Breeck Cathy S	Kankakee SD 111	\$30,935	\$60,605	\$109,107	64	\$599,315	
Kerness Robert L	Kankakee County	\$30,898	\$26,890	\$517,379	53	\$756,815	3.6%
	Bradley Bourbonnais						
Outsen Keith R	CSD 307	\$30,630	\$41,947	\$238,392	56	\$778,132	5.4%
Williams Nancy	Pembroke SD 259	\$30,583	\$29,093	\$292,707	62	\$580,168	5.0%
Ponton Kenneth V	Kankakee County	\$30,388	\$33,623	\$532,704	57	\$667,323	5.0%
Null Larry W	Kankakee SD 111	\$30,317	\$53,572	\$66,188	62	\$653,985	8.2%
Cyrier Rebecca A	Kankakee County	\$30,180	\$30,832	\$201,978	50	\$894,187	3.4%
Hildebrand Linda L	Village of	\$30,131	\$45,995	\$22,296	75	\$296,807	
Gregg Joan W	Kankakee County	\$29,796	\$40,730	\$260,663	65	\$499,493	8.2%
	Bradley Bourbonnais						
Crawford Marlene F	CSD 307	\$29,767	\$30,160	\$309,006	62	\$559,755	5.4%
Gorski Brenda L	Kankakee County	\$29,607	\$49,014	\$185,854	55	\$771,567	6.4%
Henrisey Vincent P	Village of Manteno	\$29,407	\$36,029	\$528,410	56	\$747,239	4.8%
	Bradley Bourbonnais						
Glogowski Steven L	CSD 307	\$29,398	\$50 <i>,</i> 386	\$50,496	60	\$715,347	7.0%
Netzel Sandra J	Kankakee County	\$29,383	\$24,233	\$204,811	53	\$798,963	3.0%
Johnson Dale L	Village of Bradley	\$29,266	\$51,705	\$52,556	58	\$770,283	6.7%
Halbach Laura L	Kankakee County	\$29,119	\$42,363	\$137,257	65	\$536,271	7.9%
Hubert William J	Bourbonnais SD 53	\$29,101	\$43,102	\$113,395	59	\$703,489	6.1%

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Wenzelman Jolene A	Herscher SD 2	\$29,006	\$16,053	\$550,267	56	\$656,496	2.4%
Webber Thelma	Herscher SD 2	\$28,727	\$18,786	\$474,408	60	\$567,750	3.3%
Lammey Michael B	Kankakee County	\$28,726	\$49,961	\$91,938	65	\$524,269	9.5%
Cullens W C	Kankakee SD 111	\$28,653	\$34,889	\$192,478	71	\$365,354	9.5%
Blanchette Jeannine M	City of Momence	\$28,594	\$33,832	\$102,984	68	\$448,698	7.5%
Burns James T	Kankakee County	\$28 <i>,</i> 509	\$46,356	\$43,338	61	\$708,744	6.5%
Clow Mary R	Kankakee SD 111	\$28,500	\$50 <i>,</i> 699	\$73,931	61	\$647,374	7.8%
Heppe Janice M	Manteno Public	\$28 <i>,</i> 499	\$15,609	\$278,297	61	\$566,847	2.8%
	Bradley Bourbonnais						
Meredith Carol S	CSD 307	\$28,241	\$31,350	\$150,587	64	\$525,123	6.0%
Schwark Dennis C	Herscher SD 2	\$28,180	\$34,712	\$248,386	60	\$586,539	5.9%
Jones Joyce L	Kankakee SD 111	\$28,165	\$44,761	\$89,238	60	\$685,710	6.5%
Woolard Donna K	Kankakee County	\$28,074	\$35,823	\$334,217	55	\$851,431	4.2%
Bauer Lloyd C	Kankakee SD 111	\$27,860	\$39,800	\$98,259	77	\$202,133	
Schriner Jean Lorene	City of Kankakee	\$27,856	\$0	\$352,172		\$352,172	0.0%
Engelking Steven M	City of Momence	\$27,741	\$42,615	\$270,898	62	\$530,169	8.0%
		*Assumes	life expectancy o	f 85 (IRS form 59	0)		
111	,809 Illinois Governm					ded payments.	
C	Over 22,000 of those	pensioners	collect more that	n \$100,000 in tax	payer funde	d payments.	
			Social Security Pen				
All R	etired Government e	-				Social Security.	
	by Taxpayer Education			•	-		tional licen