



#### Treasurer's Note

May 6, 2024

### Honoring Our Fallen Heroes

As a child, I wanted to be a firefighter. I grew up hearing stories about my grandfather, who helped start the Gifford Volunteer Fire Department and served as a firefighter and Fire Chief for years.

My grandpa owned a meat locker, and in the late 1940s he and some other men in town saw the threat that fire caused to their businesses and homes. My grandpa was not one to complain. He did something about it. They organized, raised money, and bought the town's [first fire truck](#).



*This photo shows my grandpa, Werner Roessler, with his fellow firefighters at the scene of a fire. Grandpa is standing at the far right.*

In addition to his firefighting duties, he was very active in his church, was a charter member of the Gifford Lions Club, and was one of the organizers of the Gifford German Fall Festival. A few years later, they named a park after him. To this day, you can visit [Werner Roessler Memorial Park](#) along Main Street on the south end of town.

I was born about four months after he passed, and my mom wanted to name me after him but thought Werner didn't sound "American" enough for a first name. Now you know what the "W" in Michael W. Frerichs stands for.

I never met Grandpa Roessler, but I always felt a connection through our shared name. I had pride when I went to the park named for him. I wanted to be a firefighter like him.



*Grandpa Roessler is the man on the left in this photo. He and a couple of other firefighters are standing behind what was called "the old fire truck." It was a chemical tank that could hold about 50 gallons of water and was mounted on a two-wheel hand cart.*

That sentiment was shared throughout our family. Three of Werner's sons and a son-in-law became volunteer firefighters. Three of his grandsons became volunteer firefighters, and one became a full-time employee of the Urbana Fire Department.

After I bought my first house in Gifford, I had the opportunity to serve. Many of our calls were medical dispatches, auto wrecks, and field fires. Gifford is not a large town, and there have been great improvements in appliances and building materials over the years, so there were fewer fires than in the old days.

Only twice did I feel my life was really in danger. Once, we drove into a cloud of anhydrous ammonia after a hose at the local fertilizer plant had burst. I was sweating as I hurriedly put on my air pack in the midst of the cloud.

The second time, I was climbing onto a pitched roof of a house that was engulfed in flames during winter. While directing a hose through a window, I imagined the very real possibility of slipping on the icy shingles. Happy to report that my boots held firm.



*Here's a photo of me with the Gifford Volunteer Fire Department around 2004. Can you find me in the group?*

Not everyone who serves their communities is so fortunate, and it's something I remember every May 4, International Firefighters' Day. I respect those who rush into burning buildings to save strangers, those who wear the badge to keep our towns safe, and those who put on the uniform overseas to protect us at home. That is why I started giving college scholarships to the children of our fallen heroes.

The [Fallen Heroes Scholarship Fund](#) honors Illinois firefighters, paramedics, police officers, and members of the Armed Forces who have died while serving their state and country at home or overseas. The families of these fallen heroes can apply to receive a \$2,500 [Bright Star](#) College Savings scholarship for each child. The scholarship can be used at community colleges, public and private four-year colleges, vocational programs, trade schools, and now, apprenticeships.

Not all families are familiar with these scholarships, so if you know a family that might be eligible, please let them or [us know](#). We would like to help the families of those who have fallen in service to our nation and our communities.

Sincerely,

Michael W. Frerichs  
Illinois State Treasurer

**P.S.** Don't forget that Mother's Day is this coming Sunday, May 12. Below are photos of the two most important mothers in my life: my mom with me as a newborn and my wife, Erica, with our twins, Max and Theo. Max is on the left, and Theo is on the right.



### Never Too Young or Too Old to Learn about Money

While we celebrated Financial Literacy Month in April, every month offers a chance to dust off the cobwebs and freshen up your finances. Managing money impacts every family member, which is why our office provides free personal finance resources for the whole family. Yes, the whole family.

Did you know? By age 3, kids can grasp basic money concepts. By age 7, many of their money habits are already set. Research shows when children acquire an early understanding about how to manage money, it pays back in dividends.

We know it's important to reach kids and families in their communities, so our office hosts Money Minded Story Time at local libraries for children ages 3-5. Story books are a wonderful way to introduce new topics to children and create opportunities for money conversations at home.

Treasurer Frerichs recently visited the Independence Branch of the Chicago Public Library for Money Minded Story Time — check out the video above.

Families, educators and librarians alike can find reading lists, discussion guides and activity packets for children of all ages [here](#).

Once the little ones are occupied, adults and teens can find age-centric resources at the [Illinois Financial Wellness Hub](#). The FinWell Hub has helpful tools, courses, articles and videos on a wide range of topics from budgeting basics to estate planning and more. If you're looking for some motivation to get started, check out this article with [6 Ways to Spring Clean Your Finances](#).

Whether you are just getting started on your personal finance journey or nearing the finish line, our office is here to help with free resources.

**P.S.** If you're a librarian and would like to host a Money Minded Story Time at your local branch, please contact staff at [moneyminded@illinoistreasurer.gov](mailto:moneyminded@illinoistreasurer.gov).

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