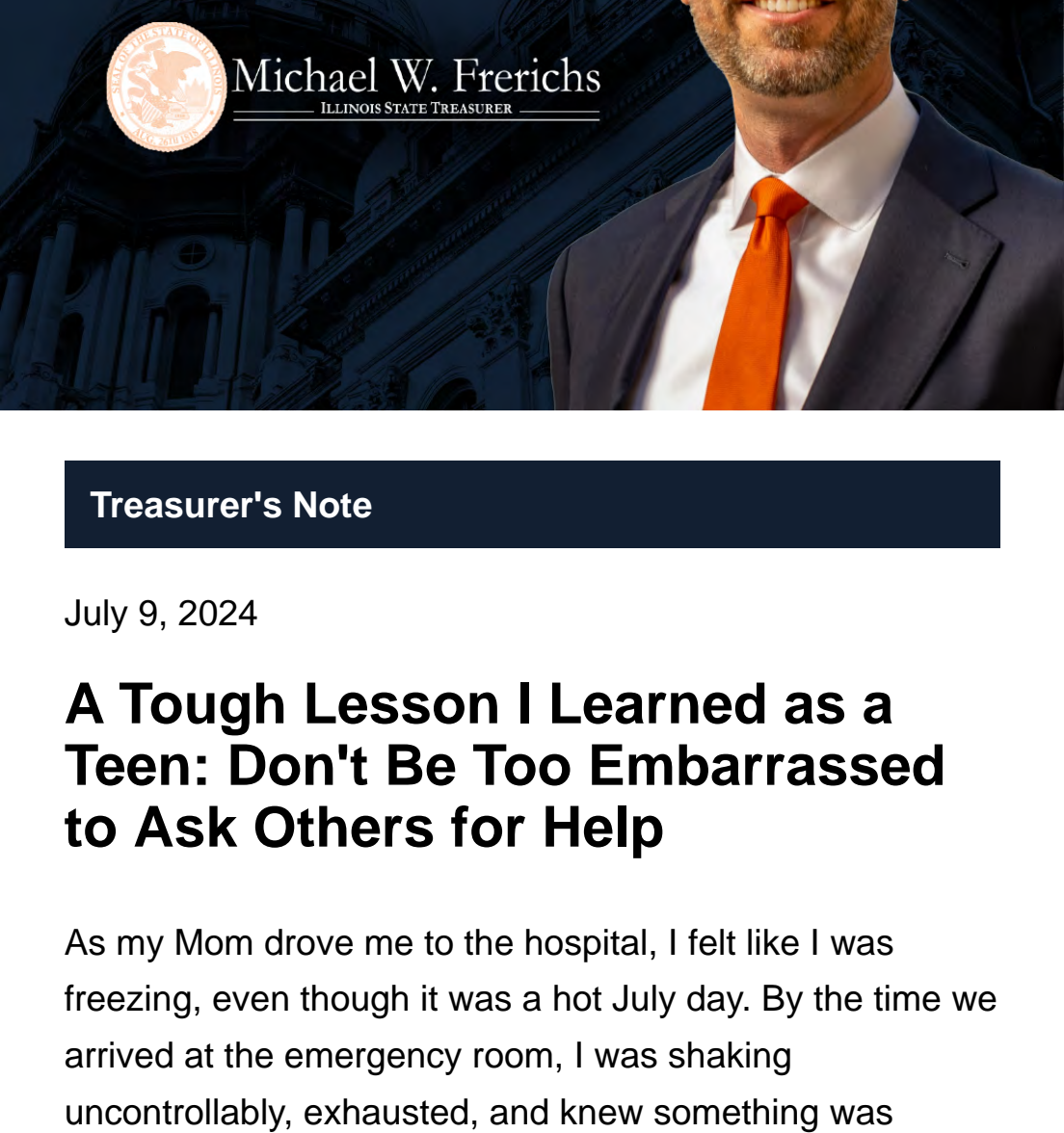
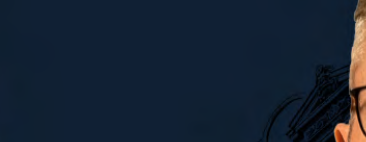


The Illinois Financial Wellness Hub is an online resource for people to get information on a range of financial topics..

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### Treasurer's Note

July 9, 2024

## A Tough Lesson I Learned as a Teen: Don't Be Too Embarrassed to Ask Others for Help

As my Mom drove me to the hospital, I felt like I was freezing, even though it was a hot July day. By the time we arrived at the emergency room, I was shaking uncontrollably, exhausted, and knew something was terribly wrong.

After much poking and prodding, the doctor told me I had ruptured my spleen and been bleeding internally for five hours. They would need to operate.

"Fine," I replied. "Just knock me out and let me sleep."

The doctors removed my spleen, and I spent a week in the hospital. All of this because I was embarrassed and didn't want to ask for help.

How did I end up in that tough spot? I was hit by a car while riding my bicycle. As I flew over the handlebars, the 10-speed gear shifter poked me in my abdomen and, though I didn't know it at the time, ruptured my spleen. But what happened after the accident is my fault and what really put my life in danger. I can't imagine what I put my mother through.

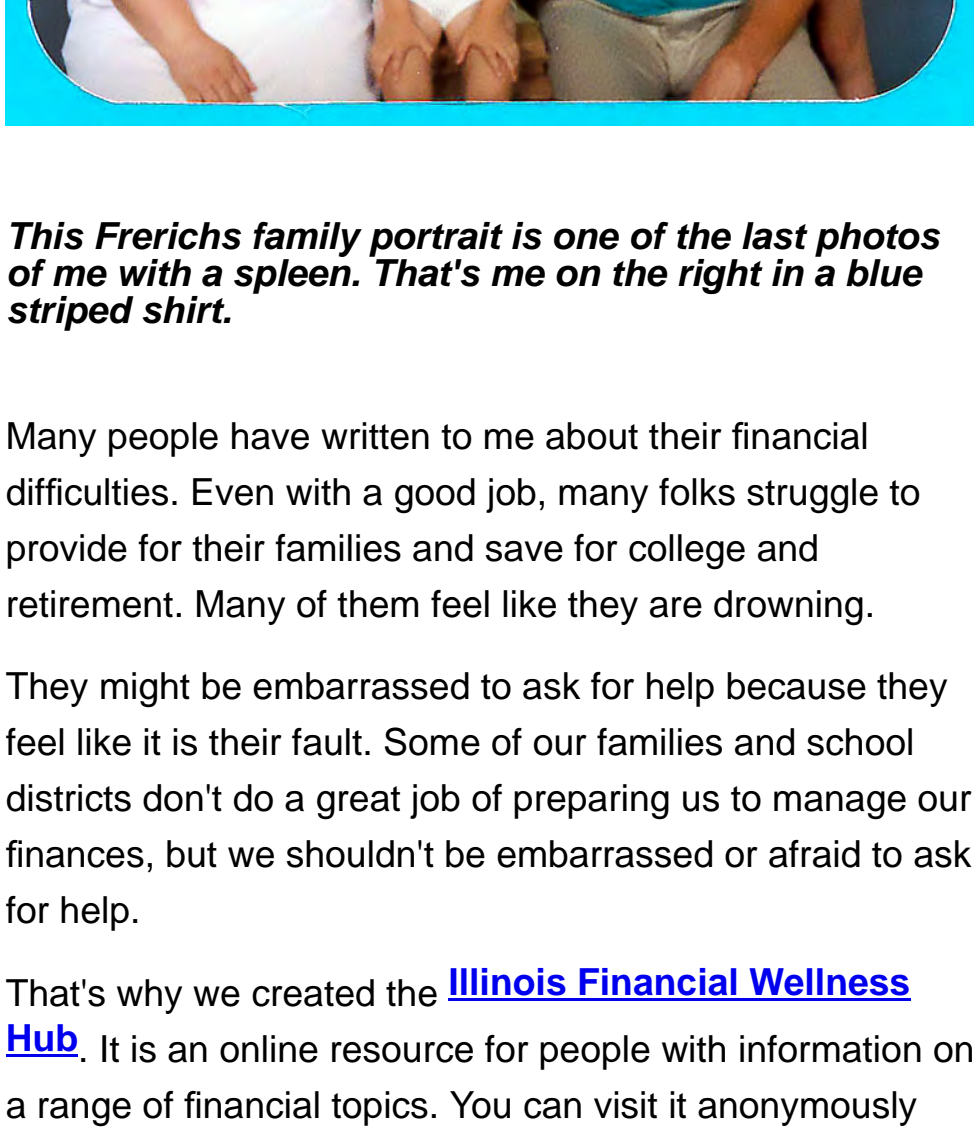
I still remember a lot about that day in mid-July 1987. I awoke early and went to work detasseling corn. It can be dangerous to spend too long in cornfields during the heat of the day, so we would start around 5 a.m. and work until 1 p.m. or so. I came home, cleaned up, and hopped on my bike to go see some friends.

An older friend drove by, and I wanted to ask if I could get a ride to cross-country practice that night. I took off after him as fast as I could down the middle of the road, and when I reached downtown Gifford, a car turned in front of me and I flew over the hood.

I don't remember the fall, but I do recall looking up and seeing a small crowd of people asking if I was OK. I couldn't speak. I'd had the wind knocked out of me. They told me to stay still until help could arrive, but teenage me was mortified. Embarrassed that someone would think I didn't know how to ride a bike, I got up as soon as I could, insisted I was all right, and limped home with my broken bicycle.

Not wanting to tell Mom what had happened, I hid the bike in the garage, went into the bathroom to bandage my wounds, and headed to my bedroom for a nap, thinking I just needed rest. Eventually Mom woke me up to eat something before practice. When I told her I wasn't hungry, just tired, she sensed something was wrong. When she noticed all of the Band-Aids on my knees and arms, I finally fessed up.

Dad thought Mom should take me to the hospital to check for a broken bone. Had my parents not sought medical help, I probably would have fallen back asleep, continued to bleed internally, and wouldn't be writing this note today.



***This Frerichs family portrait is one of the last photos of me with a spleen. That's me on the right in a blue striped shirt.***

Many people have written to me about their financial difficulties. Even with a good job, many folks struggle to provide for their families and save for college and retirement. Many of them feel like they are drowning.

They might be embarrassed to ask for help because they feel like it is their fault. Some of our families and school districts don't do a great job of preparing us to manage our finances, but we shouldn't be embarrassed or afraid to ask for help.

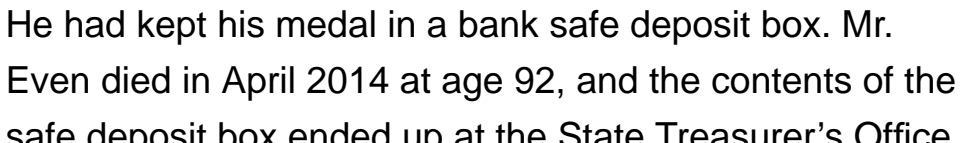
That's why we created the [Illinois Financial Wellness Hub](#). It is an online resource for people with information on a range of financial topics. You can visit it anonymously and see if we can help.

We all have setbacks, and we all need help from time to time. If you find yourself financially on your back, in the middle of the road, please take an offer of help when it is extended.

Sincerely,

**Michael W. Frerichs**

Illinois State Treasurer



## Treasurer Frerichs Returns Purple Heart Medal to Family of World War II Veteran

Just before the Independence Day holiday, Illinois State Treasurer Michael Frerichs returned a missing Purple Heart medal to the family of a late Army Air Corps veteran from Park Ridge.

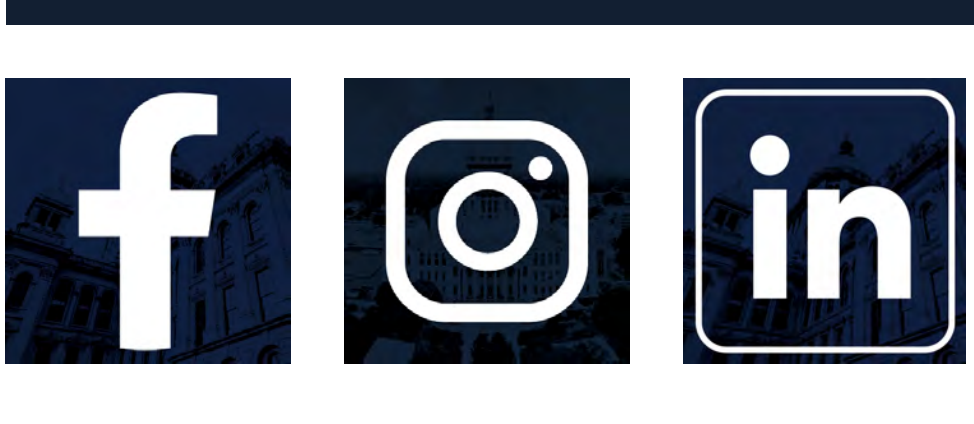
The medal, given to those wounded or killed in military combat, belonged to Jerome Even, who served in the U.S. Army Air Corps and rose to the rank of Master Sergeant. He had kept his medal in a bank safe deposit box. Mr. Even died in April 2014 at age 92, and the contents of the safe deposit box ended up at the State Treasurer's Office, which works to reunite people with unclaimed property.

"Jerome Even was a true hero, part of the Greatest Generation, who bravely served his country at such a crucial time in our nation's history," Treasurer Frerichs said. "We honor his sacrifice. I am grateful we returned his Purple Heart to his family, where it belongs."

The [medal was returned](#) as a result of Operation Purple Heart, an unprecedented mission to return Purple Heart medals to their rightful owners. In May, Treasurer Frerichs unveiled a [web page](#) listing Purple Heart medals the Treasurer's Office is seeking to return.

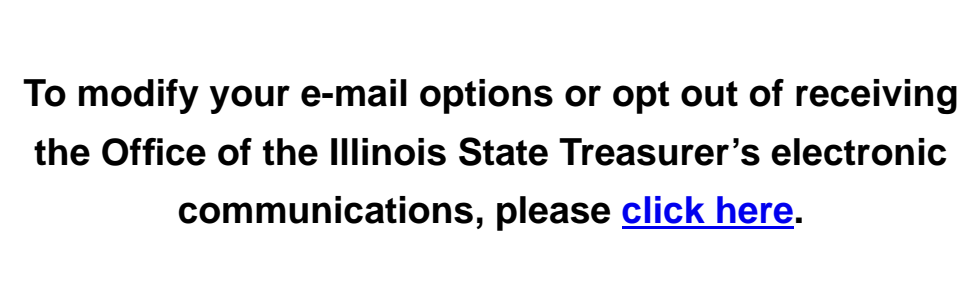
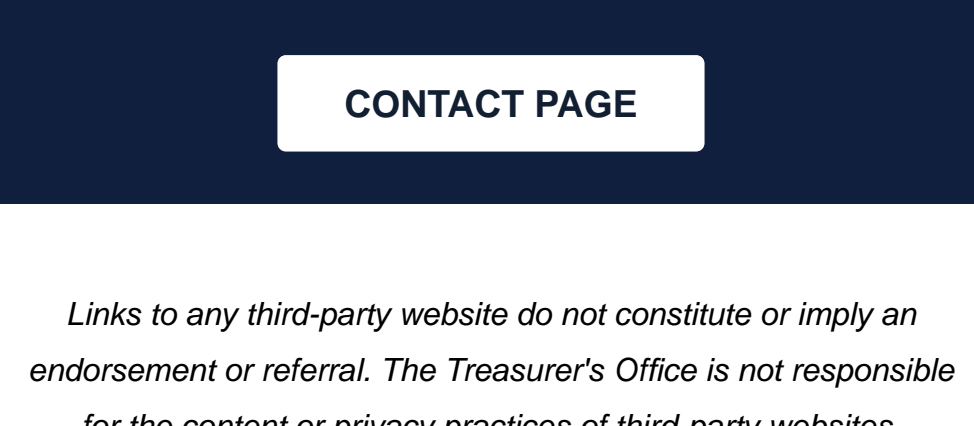
"Our ask is simple. If you recognize a name, then reach out to them or their family because maybe we have their Purple Heart," Treasurer Frerichs said. "You also can reach my office through [operationpurpleheart.org](#)."

Watch the video above to find out more.



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