



Police & Fire Retirees of Ohio, Inc.

7516 Slate Ridge Blvd.
Reynoldsburg, OH 43068
614-866-1352 Toll Free 1-888-309-7041
Fax 614-866-5508

Email: pfro@pfro.com

www.pfro.com

Organized April 1948
Benefiting over 20,000
Retirees

President's Message

Gary L. Monta

Volume 29, Issue 1 August 2011

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Dear Members,

We have had an eventful summer this year. First of all, I am excited to announce the new location of our State Office. On *May 1, 2011, we moved our offices to 7516 Slate Ridge Blvd, Reynoldsburg, Ohio.* Please note there may be envelopes or newsletters floating around with our old address on them. To cut down any delays, send any new correspondence to our new address.

I need to take a moment to clear up an issue that is confusing some of our members. For the past several years the *Police and Fire Retirees of Ohio* and the OAPFF have had dues notices and other correspondences that are sent out around the same time. Please remember, we *represent only* those people that have **RETIRED**, while the OAPFF represents the *active working* Firefighters. We are two separate organizations, and we are the only organization that can give you a voice at the pension fund.

OP&F News

A brief update on HB 69. Very little has taken place with this bill. We expect that there will be some movement after the November election. It seems as if all of the legislature is taking a wait and see attitude. If SB 5 is defeated in November, there may be little or no fight left to come after the five pension systems. I have been asked several times why the PFRO is not in the forefront in the fight to defeat SB 5. The answer is simply that our "PAC" funds are very limited and we do not have the funds to fight two major issues financially. All of us can and should offer any support to the actives in defeating SB 5. We all can do many things that will not cost us more money. We can write to our legislators or just place a yard sign in front of our homes.

We cannot afford to ignore this problem. Please allow us to help you fight this battle for HB 69 by giving as much as you can to our "PAC Fund." Our PAC Fund and the

coming elections are the only way we can stand up and fight for our rights and benefits.

Playball News

Our Playball outing was cancelled this year after the Clippers management could not get us the details and ticket information early enough for us to get them to our members. We are already working with the Clippers to make sure this does not happen next year. We apologize to those members who look forward to seeing the Clippers play. See you at the game in 2012.

Midwest Retirement Consultants – OSU Tour

Several of our members enjoyed tours of the Ohio Stadium (The Horseshoe) which was sponsored by Midwest Retirement Consultants on May 3rd and 4th, 2011. All Central Ohio retirees were invited. The rain cleared out just in time for our members to enjoy taking great photos on the field, sitting in the press box and walking through the locker rooms. A couple groups were able to observe "the best damn band in the land" practicing. Midwest Retirement Consultants will be sponsoring more complimentary events for us including additional stadium tours. So make sure you do not miss the next one, because it is an experience of a lifetime. Thank you to Randy and Lynn Graham and Mitch Bland.

PFRO Corp News

"Help Us Help You" On May 1, 2011 we had our drawing. Our winners for the \$5,000, \$3,000, \$2,000, \$2,000 and \$1,000 raffle are announced on **page 3**. As you are aware by now, we have sent out our scholarship raffle tickets for 2012. We decided to skip this year because we were very busy with selling our building and moving into our new office. We did not want to misplace anyone's raffle tickets. We are now settled down and back hard at work. So please support our children and grandchildren by purchasing your raffle tickets. Who knows who will be one of the lucky \$1,000.00 winners each month. See **page 3** for details.

Remember, if you know of anyone that has just retired, please make sure that you encourage him or her about our organization. Now we are asking for your help. We are able to accomplish all of our goals for our members only through your continued membership and support.

The Best Reason to Get Your Hearing Checked

If you watch your grandkids, it could save a life.

Finally! Your grandchildren's parents are going off on a weekend getaway and they're leaving the grandkids with you. Who better to babysit than Grandma and Grandpa?

Are you ready? Of course you are. Favorite snacks? *Check*. Bedtime stories? *Check*. Rubber ducky? *Check*. But you need more than just their favorite goodies to keep your grandkids comfortable and safe. For example, if they call out for you in the middle of the night, will you hear them?

If you babysit your grandchild and you're one of the 24 million Americans who need hearing aids but don't have them yet, you might be putting your family at risk. Effective caregivers need to be environmentally vigilant to assure a child's safety; the ability to hear is a key component. The risks of not hearing a smoke or carbon monoxide detector, an intruder, or a child crying in the backyard could result in an injury, or far worse.

And it's not just the obvious dangers. Spending too much time speech reading while driving can cause a crash, as can failing to hear a siren. Older children also have been known to take advantage of an adult's hearing loss to get "permission" to do something the adult wouldn't agree to if they understood what the child said.

Get your hearing checked, so when your kids need a caregiver they'll know that they can put their trust in you. (article courtesy of the Better Hearing Institute: www.betterhearing.org)



HearUSA honors the service of the Police and Fire Retirees of Ohio. Likewise, we recognize the sacrifices made and support given by your families. Discounts apply to retirees and family members.

Police and Fire Retirees of Ohio Discount Hearing Program offers:

- Access to our accredited network of over 2,000 providers nationwide
- Complete Hearing Exam (\$135 value)
- Save hundreds of dollars on quality hearing products:
 - the latest digital hearing aids from a variety of manufacturers
 - all styles and models available
- Comprehensive 3-year warranty, including loss and damage
- Free 1-year supply of batteries (up to 48 cells)
- In-office service at no charge for the life of the hearing aids
- 30-day money back guarantee

To find a location near you: Call HearUSA toll-free at **1-800-442-8231**, Monday through Friday from 8:30 a.m. to 8:30 p.m., Eastern Time. Simply mention PFRO.

PFRO Corporation



Gary Monto, Managing Director
Richard Reese, Assistant Director

PFRO Corporation's "**Scholarship Fund Raiser**" is starting up their annual fundraiser in June 2011. Please remember, this fundraiser has given (8) eight \$500.00 scholarships to students attending college. The first drawing for 2011 will be held on **January 2012**, at our Police & Fire Retirees of Ohio Quarterly meeting in Columbus, Ohio. At this meeting **four winners** will be drawn in the amount of **\$1,000.00** per winner and the seller of each winning ticket will receive **\$100.00**. This scholarship program is open to all of our members, their families, children, grandchildren and the public. Remember 100% of the proceeds after the printing and mailing costs, go to support these scholarships. If you need a "scholarship form," contact us at **1-888-309-7041 or 614-866-1352**. Submit Scholarship forms by **April 1, 2012**.

2010 Scholarship Fundraiser ticket Winners

📄	January winner/seller	Thomas Jenkins	\$1,100.00
📄	February winner/seller	Sandy Shelley	\$1,100.00
📄	March winner/seller	David Kimbler	\$1,100.00
📄	April winner/seller	Adam Molchan	\$1,100.00
📄	May winner/seller	Kent Fusselman	\$1,100.00
📄	June winner/seller	Vicki Norton	\$1,100.00
📄	July winner/seller	Carol Greiner	\$1,100.00
📄	August winner/seller	Linda Tiberi	\$1,100.00
📄	September winner/seller	Janette Treece	\$1,100.00
📄	October winner/seller	Gladys Zink	\$1,100.00
📄	November winner/seller	Catherine Chesser	\$1,100.00
📄	December Lois Reed winner/Russell Reed seller		\$1,100.00



PFRO Scholarships

Angelique Cousino, Toledo OH
Michael Judy, Grandville, MI
Eric Judy, Grandville, MI
Joshua Pastor, Uniontown, OH
Emily Rodger, Grove City, OH
Andrea Salyer, Delaware, OH
Kristen Iglewski, Fairview Park, OH
Dalton Esselman, Middletown, OH

2011 Fundraiser held on May 1, 2011 Winners

\$5,000.00	Carol Greiner
\$3,000.00	Tom Borger
\$2,000.00	Dan Helsel
\$2,000.00	John Kernc
\$1,000.00	Sharisse Wolf

Congratulations to all Winners!!

If you would like to purchase a scholarship fundraiser ticket, please fill this form out or call the office and we will fill the tickets out for you. This will eliminate a double mailing cost and still allow you to donate/enter the fundraiser and help our children, grandchildren achieve higher education. Mail to: PFRO Corporation, PO Box 627, Reynoldsburg, OH 43068.

Name _____ Address _____ City _____ State _____ Zip _____ Telephone _____ Seller _____	Name _____ Address _____ City _____ State _____ Zip _____ Telephone _____ Seller _____	Name _____ Address _____ City _____ State _____ Zip _____ Telephone _____ Seller _____	Name _____ Address _____ City _____ State _____ Zip _____ Telephone _____ Seller _____
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United Health Care Annual Change Period presentations

October 11, 2011

Toledo, Ohio
Hilton Toledo
3100 Glendale Ave
Toledo, OH 43614

Morning Session: 10:00 am
Afternoon Session: 1:00 pm

October 12, 2011

Canton, Ohio
Courtyard Marriott
4375 Metro Circle NW
Canton, OH 44720

Morning Session: 10:00 am
Afternoon Session: 1:00 pm

October 13, 2011

Cleveland Area
Crowne Plaza Cleveland Airport
7230 Engle Road
Middleburg Heights, OH 44130

Morning Session: 10:00 am
Afternoon Session: 1:00 pm

October 18, 2011

Cincinnati, Ohio
Crowne Plaza Cincinnati North
11320 Chester Road
Cincinnati, OH 45246

Morning Session: 10:00 am
Afternoon Session: 1:00 pm

October 19, 2011

Dayton, Ohio
Crowne Plaza Dayton
33 East Fifth Street
Dayton, OH 45402

Morning Session: 10:00 am
Afternoon Session: 1:00 pm

October 20, 2011

Columbus, Ohio
Embassy Suites Columbus Airport
2886 Airport Drive
Columbus, OH 43219

Morning Session: 10:00 am
Afternoon Session: 1:00 pm

PFRO Executive Board

President

Gary L. Monto
3442 Pickle Road
Toledo, OH 43616
419-693-3682
judanjudo@aol.com

1st Vice President

Bill Biasella
1405 Castalia Drive
Barberton, OH 44203
330-644-4416
wgb491@att.net

2nd Vice President

Richard Reese
1081 Sterling Oaks Drive
Wadsworth, OH 44281
330-329-8754
wa8dbw@neo.rr.com

Secretary

Dorothy Rechel
5828 Juvene Way
Cincinnati, OH 45233
513-922-3632

Financial Secretary

Ralph Casto
1010 Rousseau Lane
Galloway, OH 43119
614-851-9331
Rec5039@columbus.rr.com

Sgt.At.Arms

William Colville
133 Leonard Ave.
Newark, OH 43055
740-323-4445

Legislative Agent

Richard Oxender
140 E. Town St. Ste. 142
Columbus, Ohio 43215
614-621-0525

Trustees

Richard Anthony
1604 Sweetbriar Cir NW
Massillon, OH 44646
330-832-9908
ranthony@sssnet.com

Bob Allen

2870 Maysville Pike Lot #52
Zanesville, OH 43701
740-453-2229
judvallen@columbus.rr.com

Paul Hillenbrand

7433 Harlem Rd
Westerville, OH 43081
614-855-7033
phillenb@insight.rr.com

Roger Klink

2940 Affirmed Drive
North Bend, OH 45052
513-941-8830
rogeronly@fuse.net

John Trippe, Chairman

3979 Melton Ave
Akron, OH 44319
330-644-8799
johntrippe@sbcglobal.net

OP&F Trustees

Bill Deighton
5204 Autumnwood Lane
Brunswick Hills, OH 44212
216-749-0114
billdeighton@adelphia.net

Bill Gallagher

2000 King James Pkwy
Hampton Square #125
Westlake, OH 44145
440-871-0391

District Vice Presidents

1st District

Earl Muster
3154 Kreighbaum Rd
Uniontown, OH 44685
330-699-3205

2nd District

Sharmon Simon
6971 Tuppecanoe Rd
Canfield, OH 44406
330-702-9233
magnumx3@zoominternet.net

3rd District

Paul E. Steinmetz
115 Indian Lane
Tiffin, OH 44883
419-447-8609
steinmetzpe@yahoo.com

4th District

Harold Green
2696 Central Park Place
Columbus, OH 43231
614-397-2015
gman2696@gmail.com

5th District

TBA

6th District

Larry Winegardner
2119 Prairie Rose
Elida, OH 45805-3857
419-339-1706
lwinegardner2@woh.rr.com

7th District

Tom Decker
1038 Charleton Drive
Medina, OH 44256
330-725-6393
tdecker@zoominternet.net

8th District

Ruby T. Miller
116 Calico Court
Cincinnati, OH 45215-3721
513-315-3721
cca116@yahoo.com

Teleconferences for United Health Care Annual Change presentation

October 14, 2011

Dial-in Number: 1-800-260-0718
Access Code: 211177
Morning: 10:00 am

October 21, 2011

Dial-in Number: 1-800-260-0702
Access Code: 211178
Afternoon: 2:00 pm



Police and Fire Angel Pins on sale
They are only \$4.50 a piece with \$2.50 for shipping.



Police and Fire Retiree T-shirts and Hats and Mugs are on sale.

T-shirts are navy blue with the PFRO Logo on the left chest and "Police and Fire Retirees of Ohio, Inc." written on the back. **The Hats** are also navy blue with the PFRO logo.

Hats: \$15.00 T-shirts: \$18.00 (XXL \$22.00)

Polo Shirts \$21.00 (XXL \$24.00)

Plus \$7.50 shipping/handling



Red or Blue Police & Fire Logo Insulated Mugs (14oz.).

They are for hot or cold drinks. Mugs are \$5.00 plus \$7.50 shipping.

NEW Items

Police and Fire Retiree Wind Jackets and Sweatshirts for Fall/Winter

Wind jackets: Polyester microfiber windshirt with nylon lining/wind water resistant shell.

Available in Navy **Pullover or Zip-up** and "Police & Fire Retirees of Ohio" embroidered on left chest.
Price: Sizes L, XL \$35.00 : XXL \$40.00

Sweatshirts are available in Navy, **hoodie or crewneck.**

"Police & Fire Retirees of Ohio" embroidered on left chest.
Price: Sizes L, XL \$25.00 : XXL \$30.00

Shipping is \$7.50

OP&F Liaison Committee

Gary Siniff, Chairman Paul Hillenbrand, Trustee

Whenever something negative happens to us the first thing we ask is how could this happen. The first answer I continue to think of is apathy on our part. The recent election for the active police trustee position on the pension board is a prime example. While two outstanding individuals ran for the position the number of votes cast was dismal. Did the eligible voters meet the candidates, hear them speak to the issues we are facing or did they rely on one of our organizations to tell them who to vote for. I am not without sin having voted that way for most of my active career. I urge all Ohio police and fire retirees and actives to ask the questions before you vote. Three seats are up next year and at this crucial time we need to be aware of the issues and the candidate's position on them. They are overseeing a 12 Billion Dollar business that takes care of your everyday needs via your pension check.

At the recent PFRQ Quarterly meeting we asked for more members to attend the pension board meetings and watch firsthand how issues are discussed and voted on. Maybe you will be impressed with the way decisions are reached on issues that affect your pensions and benefits or just maybe you will have a different opinion. With most of the open meeting conducted all day Wednesday it's easier to make the trip.



PFRQ Legislative Liaison

Ric Oxender

The Chairman of the Ohio Retirement Study Council, Senator Keith Faber of Celina, announced that ORSC would be scheduling at least 4 regional meetings around the state to discuss pension reform. As of yet, we do not know the dates or cities where the meetings will be held. IT IS IMPERATIVE that PFRQ members be present IN FORCE at these meetings to express their views. We must show the ORSC that we are very aware of the various proposals for pension changes, and express our views on pension reform legislation. We will let you all know when the schedule is released. It is of vital importance to all of us to alert our fellow members and show up at the hearings with the largest number of members as possible.

The future of our benefits may hang on the results on the vote in November to repeal SB5 (960,000 valid signatures were collected), that will surely affect the final draft of HB69 the pension reform bill. The Ohio Retirement Study Council will spend our money for another audit of the five Ohio pension funds; the council members (legislators) question the investment return rates of the funds presented by the funds independent auditors. This is also the time when our state representatives are home and available to hear your concerns about the threat to our benefits. Attend meetings where they are in attendance.

The Annual Change Period seminar locations have been selected and members will receive the location addresses. They have chosen 6 locations again. The attendance last year varied. We would encourage new retirees to attend and anyone who needs a face to face meeting with UHC and AARP staff should attend. Prescription rates will increase 2.4%, medical will increase 5%. Rates for members using AARP will get the new rates in October. There will be no increase in vision and dental.

A reminder for non AARP covered members to always ask providers if they are in-network of United Health Care providers. This will save you a lot of trouble if you know ahead of time if they are "in-network." To see the changes visit www.pfro.com on our healthcare news page.

PFRQ Quarterly Meeting

October 9, 2011

Columbus Police Academy

1000 North Hague Ave.

Columbus, Ohio

Important Numbers:

United Health Care	1-888-832-0964
United Health Care Prescription	1-866-873-3903
United Health Care Dental	1-877-816-3596
Spectera Vision	1-800-638-3120
AARP	1-800-392-7537



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7516 Slate Ridge Blvd.
Reynoldsburg, OH 43068

Non-profit Organization
U.S. Postage
PAID
Reynoldsburg, Ohio
Permit No. 145

Name _____
Address _____
City, State, Zip _____

Dues for "Year" _____

ATTENTION CHAPTER MEMBERS: *If you pay your dues through your local chapter, please continue to pay through them.*

If you would like to pay your **2012** dues early, you can submit the form below. Or if you would like to wait, we will be sending out a **2012 dues notice** in November. Please accept my heartfelt thanks for your continued support for our cause.
You have paid your dues for the year " year"

Please allow 6-8 weeks for your dues card or sticker or merchandise.

Make checks payable to: **NEW ADDRESS**
Police & Fire Retirees of Ohio, Inc.
7516 Slate Ridge Blvd.
Reynoldsburg, Oh 43068

Dues 2012	
\$ _____ Dues - \$20.00 Retiree/Spouse/Widow/er	\$ _____ Polo \$21.00 L XL / \$24.00 XXL
\$ _____ PPRO Donation	\$ _____ T-shirt \$17.00 L XL / \$20.00 XXL
\$ _____ PAC Fund	\$ _____ Windshirt \$35.00 L XL / \$40.00 XXL
\$ _____ Decals \$1.00 (No Shipping fee)	<input type="checkbox"/> Pullover <input type="checkbox"/> Zip-up
\$ _____ Angel pins Police ___ or Fire ___ \$4.50 each	\$ _____ Sweatshirt \$25.00 L XL / \$30.00 XXL
\$ _____ Shipping \$2.50 for Angel Pins	<input type="checkbox"/> Crew <input type="checkbox"/> Hooded
\$ _____ Grand Total Check # _____	\$ _____ Hat \$15.00
	\$ _____ Insulated Mugs (14 oz) \$5.00 Red ___ Blue ___
	\$ _____ Shipping \$7.50 for Merchandise (hats, mugs, wind shirts, sweatshirts, shirts)
Credit Card #: _____	\$ _____ Credit card fee \$1.00
Exp. Date: _____ V-code _____	___ Visa ___ Mastercard ___ Discover ___ American Express
Name: _____ Date of Birth _____ Telephone: _____	
Spouse: _____ Date of Birth _____ Email: _____	
Address: _____ City: _____ State: _____ Zip: _____	
Retired From _____ Police ___ Fire ___ Date of retirement: _____	