



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

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President's Message

Dear Members,

As we enter into summer, the state Senate has introduced and PASSED a bill (SB 340). This bill goes along with the OP&F board of trustee's recommendation to bring our fund into compliance with the legislative mandated thirty year funding. Our organization was able to have a provision concerning the COLA and disabled officers removed. This issue would have penalized those officers and firefighters who were injured on duty and forced to leave the job. They would not have been able to receive a COLA until they reached the age of 55 no matter how young they were when they were injured.

This bill as passed by the Senate will give the OP&F trustees more authority to control costs for the pension fund and speed up the process to make adjustments to the fund income. The trustees will be able to change the contribution rate that the employee makes into the fund and also change the retirement age of these officer/firefighters. These changes can be made without the necessity of going to the legislature for a new bill making these changes. This bill does NOT allow the board of trustees to change the contribution rate that the employers are required to make into the fund. Any changes to this portion of the law will still require action by the legislature.

The House of Representatives leadership has stated that they will NOT be doing anything concerning this issue until after the election in November.

Playball News

As you can see by the included flyer, we are doing our annual Playball fundraiser again this year. The event this year will be held on **August 11th** at the Clippers home field in downtown Columbus. We have had great support in the past and I hope this year will be even better. Remember, if you cannot attend personally, you can buy these tickets and tell the office to use these tickets to send a needy child to the game in your place.

PFRO Scholarship News

We have had a very large response to our scholarship program this year with over thirty applications. The board of trustees of the PFRO Corporation is in the process of going through each application to select the best qualified students to receive this year's scholarship. The results will be announced at

the July board meeting.

The raffle winners for our **2012 drawings to date:**

January	Millie Agnew
February	Dolores Skovich
March	Rita Gross
April	Lois Snodgrass
May	Violet Peterfy

Membership News

By now some of you have received your new membership cards. As you can see we have made some changes to these cards. Please be patient with us in this new transition. We had some problems with our original cards and they had to be sent back to the manufacturer to be reprinted. Finally, we were able to start issuing our need cards at the end of May. If you have not received your new card in the next several months, please email or call the state office. Keep in mind we are still operating with one employee at the state office. This has helped us to continue to save money for the organization and keep the dues at the current level.

Finally, if you haven't paid your 2012 dues, you can either pay your chapter and state dues through your local chapter or pay your state dues directly to the State Office. To pay your dues to the State, see the dues slip located on page 6 with your year status. Due to printing/postage cost we will be mailing newsletters to current members and lifemembers only.

Miscellaneous News

Years ago an insurance company, called United Teachers Association, gave all of our members a free accidental death policy. This policy is void. Please discard this document.

PAC News

I would like to take a moment to say **"Thank You"** to everyone who responded to our PAC request. As you know this year is an election year (surprise!). With each election our organization has to establish new "friends" in the legislature. We do this by making donations to those legislators that sit on committees that have anything to do with our pension fund. We need to have these friends to get anything accomplished in the legislature to either keep our benefits or improve our benefits. Please keep your PAC donations coming.

Thank you to all members for your continued support.

Gary L. Monto, President

President

Gary L. Monto
Toledo

1st Vice President

Bill Biasella
Akron

2nd Vice President

Richard Reese
Akron

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Cincinnati

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Sgt. At Arms

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Columbus

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John Trippe, Chairman
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5th District

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6th District

Larry Winegardner
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Cleveland

8th District

Ruby T. Miller
Cincinnati

Legislative Agent

Richard Oxender

OP&F Trustees

Bill Deighton

Hearing Loss and Dementia

Gradual hearing loss is a common symptom of aging, but is it also an early sign of Alzheimer's disease or other types of dementia? The answer is yes, according to researchers at John's Hopkins University. The findings suggest that poor hearing is a "harbinger of impending dementia," says George Gates, M.D., a hearing expert at the University of Washington in Seattle.

According to the study, the risk of dementia appears to rise as hearing declines. Older people with even mild hearing impairment were nearly twice as likely as those with normal hearing to develop dementia, the study found. And when severe hearing loss is present, the risk nearly quintupled.

"We listen with our ears but hear with our brains," Gates says. "It is simply not possible to separate audition and cognition."

"What we've found is long before anyone gets a diagnosis of dementia, their ability to hear noise is severely affected, so a hearing test may reveal people at risk of dementia before any other test," said Dr. Gates.

Researchers also suggest that improving hearing can stave off depression, which can lead to other mental and physical maladies. "No one would think of not treating their high blood pressure, but hearing loss is still perceived as not that bad for you," said lead researcher Frank Lin, M.D. He adds that hearing loss has an enormous impact on the lives of his patients and their family members. "Yet because it is such a slow and insidious process, it is often left ignored and untreated" Early treatment with hearing aids may help.



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 3,000 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 or Offer Code 908.**

PFRO Merchandise



Police and Fire Angel Pins **\$4.50** a piece.



Pewter Police Badge with wings **\$4.50** a piece.



Bronze Fire Hose **\$3.50** a piece.



Blue Crystal Police Angel **\$3.50** a piece.



Wind Jackets

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 Shipping is \$7.50



Sweatshirts

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



Limited quantities of crew sweatshirts with logo on left chest and "Police & Fire Retirees of Ohio" on the back of sweatshirt. Call to reserve.

Price: Sizes L, XL \$30.00 : XXL \$35.00

Shipping is \$7.50



Red or Blue Police & Fire Logo Insulated Mugs (14oz.). They are for hot or cold drinks. Mugs are **\$5.00** plus **\$7.50** shipping.



T-shirts

T-shirts are **NAVY BLUE/ RED** with the **PFRO Logo** on the left chest and "Police and Fire Retirees of Ohio, Inc." written on the back. T-shirts: **\$18.00** (XXL **\$22.00** Polo Shirts **\$21.00** (XXL **\$24.00**) Plus **\$7.50** shipping/handling

The Hats are also navy blue with the PFRO logo. Hats: **\$15.00** Plus **\$7.50** shipping/handling

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

Credit Card #: _____
\$ _____ Credit card fee **\$1.00**

Exp. Date: _____ V-code _____
Visa Mastercard Discover American Express

\$ _____ Angel pins Police__ or Fire__ **\$4.50 each**
\$ _____ Pewter Police Badge **\$4.50 each**
\$ _____ Bronze Fire Hose **\$3.50 each**
\$ _____ Blue Crystal Police Angels **\$3.50 each**
\$ _____ Shipping **\$2.50 for total Pin order**

\$ _____ Polo **\$21.00** L XL / **\$24.00** XXL
\$ _____ T-shirt **\$18.00** L XL / **\$22.00** XXL
_____ Red Shirt _____ Navy Shirt
\$ _____ Windshirt **\$35.00** L XL / **\$40.00** XXL
 Pullover Zip-up (Navy only)
\$ _____ Sweatshirt **\$25.00** L XL / **\$30.00** XXL
 Crew Hooded (Navy only)
\$ _____ Limited sweatshirt with logo - Crew only
\$30.00 L XL / **\$35.00** XXL (Navy only)

\$ _____ Hat **\$15.00**
\$ _____ Insulated Mugs (14 oz) **\$5.00** Red__ Blue__

\$ _____ Shipping **\$7.50 for Merchandise** (hats, mugs, wind shirts, sweatshirts, shirts)

\$ _____ **Grand Total** Check # _____

Name: _____

Telephone: _____

Address: _____ City: _____

State: _____ Zip: _____ Email: _____



Police & Fire Retirees of Ohio, Inc.
 7516 Slate Ridge Blvd.
 Reynoldsburg, OH 43068

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

Dues paid thru

Please allow 6-8 weeks for your dues card or merchandise. You can combine dues, merchandise and any other items in one check or credit card order. We separated the slips to make it easier for you.

Make checks payable to:
Police & Fire Retirees of Ohio, Inc.
 Please mail in the enclosed envelope or mail to
 PO Box 627, Reynoldsburg, OH 43068

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

Check # _____

Dues 2012

\$ _____ Dues - **\$20.00** Retiree/Spouse/Widow/er

\$ _____ PAC Fund

\$ _____ PFRD Donation

\$ _____ Decals \$1.00 (No Shipping fee)

\$ _____ Grand Total (For both sides)

Credit Card #: _____

\$ _____ Credit card fee **\$1.00**

Exp. Date: _____ V-code _____

___ Visa ___ Mastercard ___ Discover ___ American Express

Name: _____ Date of Birth _____ Member Id: _____

Spouse: _____ Date of Birth _____

Telephone: _____

Address: _____ City: _____

State: _____ Zip: _____

Retired From _____ Police ___ Fire ___ Date of retirement: _____