



Police & Fire Retirees of Ohio, Inc.  
7335 E. Livingston Ave.  
Reynoldsburg, OH 43068

Non-profit Organization  
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Organized April 1948  
Benefiting over 20,000  
Retirees

# Police & Fire Retirees of Ohio, Inc.

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## President's Message

Dear Members,

Hello everyone. I'd like to start by reminding all of our Firefighter retirees that Bill Deighton is running for re-election to the Board of Trustees of the Ohio Police and Fire Pension Fund. Please cast your vote for Bill. He has worked extremely hard on our behalf these last four years. At this time, it is important that we continue to have a strong voice on the Board.

### OP&F News

The Board of Trustees for the Police and Fire Pension System has worked long hours over the last several months trying to crunch the numbers so that we could meet the mandate of the legislature for the 30 year funding. In the first week of March, our board sent over to the legislature a proposal that finally brought our system into compliance with the 30 year funding only to have the Governor throw a monkey wrench into the whole process. For those of you who have not heard already, the Governor wants to add an additional 2% on to the actives contribution toward their pensions (the OP&F Pension Board already has asked that the legislature add 2.25% on the amount that actives contribute toward their pension in our proposal). We'll have to wait and see what the legislature is going to do with the new situation. Remember the adage "be careful what you wish for?" Last November there was a big push to get new faces into the legislature and the Governor's office. Once again we can see how old adages come about! Never before have we seen an attack on Ohio's safety forces of this magnitude. Everyone knows that the local and state governments are in financial trouble and in need of money. However reducing the city's contribution toward the actives' retirement will do little to solve the problem, which by the way was caused by the people in government at both the local and state level from both parties. The safety forces should not be the scapegoats to cover for the failure of these people. Senate Bill 5 and House Bill 69 will have a lasting effect on both the active officers as well as the retirees. Our struggles are far from over. We still have a large battle ahead of us just to maintain what benefits we have. We cannot afford to ignore this problem. Please allow us to help you fight this battle 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

We are looking forward to this year's Playball event being held on **July 16, 2011**, The Columbus Clippers will be playing the Indianapolis Indians. Look for information in our upcoming flyer in May.

### PFRO Corp News

"Help Us Help You", On May 1, 2011 we will be drawing our winners for our \$5,000, \$3,000, \$2,000, \$2,000 and \$1,000 raffle. If you need more tickets, please give the state office a call at 1-888-309-7041. We will notify all winners within the week of the drawing.

PFRO Corporation "Scholarship fund raiser" is starting up their annual fundraiser in June 2011. Please remember, this fundraiser has given (4) four \$500.00 scholarships to students attending college. The first drawing for 2011 will be held on **October 9, 2011**, 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. We will be sending out a flyer in a couple of months on how to purchase tickets. If you need a "scholarship form," contact us at **1-888-309-7041 or 614-866-1352**. Submit Scholarship forms by **December 1, 2011**.

### Membership News

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. If you have not already, **please remit your 2011 dues as soon as possible**. This will permit us to continue working for you. On behalf of those we serve, please accept my heartfelt thanks for your continued support for our cause.

In parting this will be the last newsletter that some of you will be receiving from the Police and Fire Retirees of Ohio. With the rising cost of producing this letter and the added expense of postage, we have to limit our mailing to only those people who are members of our organization.

*Gary L. Monto, President*

Dues paid thru "Year"

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

### Important Numbers:

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

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

Make checks payable to:  
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7335 E. Livingston Ave.  
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Dues paid thru "Year"

### Dues 2011

\$ \_\_\_\_\_ Dues - \$20.00 Retiree/Spouse/Widow/er  
\$ \_\_\_\_\_ Building Fund  
\$ \_\_\_\_\_ PAC Fund  
\$ \_\_\_\_\_ Decals \$1.00 (No Shipping fee)  
\$ \_\_\_\_\_ Angel pins Police \_\_\_ or Fire \_\_\_ \$4.50 each  
\$ \_\_\_\_\_ Shipping \$2.00 for Angel Pins  
\$ \_\_\_\_\_ Grand Total Check # \_\_\_\_\_

\$ \_\_\_\_\_ Polo \$21.00 L XL / \$24.00 XXL  
\$ \_\_\_\_\_ T-shirt \$17.00 L XL / \$20.00 XXL  
\$ \_\_\_\_\_ Windshirt \$35.00 L XL / \$40.00 XXL  
   Pullover  Zip-up  
\$ \_\_\_\_\_ Sweatshirt \$25.00 L XL / \$30.00 XXL  
   Crew  Hooded  
\$ \_\_\_\_\_ 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: \_\_\_\_\_

### Diabetics Are Twice as Likely to Have Hearing Loss

A study linking diabetes and hearing loss was published in the Annals of Internal Medicine. In its editorial, the publication said, "In many cases of mild to moderate hearing loss, patients are not aware of what they cannot hear; thus, screening for hearing loss in individuals at risk could lead to interventions that would affect their ability to communicate, their productivity and their safety." National Institutes of Health investigators recommended that all patients with diabetes be screened for hearing loss.

Researchers suggest diabetes damages the nerves and blood vessels of the inner ear resulting in hearing loss and vestibular disturbances, such as impaired balance and gait. The Better Hearing Institute notes that those who have difficulty hearing can experience such distorted and incomplete communication that it seriously impacts their professional and personal lives, at times leading to isolation and withdrawal.

"Hearing loss affects virtually every aspect of a person's life, making it all the harder for people with diabetes to cope with their disease," said Sergei Kochkin, executive director of the Better Hearing Institute. "A hearing check is invaluable in determining whether or not someone with diabetes does have a hearing loss and will help to ensure that they get the treatment they need."

*Get your hearing tested if you:*

- ✓ Ask others to speak louder or repeat what they said
- ✓ Do not hearing sounds clearly
- ✓ Do not understanding questions/comments correctly
- ✓ Tilt your head, lean forward, cup your hand behind ear to hear better
- ✓ Turn the TV/radio to high volume
- ✓ Experience ringing, buzzing, or roaring in ear



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 PFR0.

It's time to start hearing again!

#### OP&F Liaison Committee Gary Siniff, Chairman Paul Hillenbrand, Trustee

OP&F has continued to recover financially from the economic downturn with strong returns on its investments. However, it bears repeating that a recovery to the point of being fully 30-year funded is not going to be achieved through investments alone. Prior proposals from the Fund to the ORSC have generally not been acted upon and the Fund has drifted further from the 30-year funding mandated by state law. In fact, the only proposal adopted in recent years was an action taken by the Fund itself when it reduced the percentage being applied to the health care stabilization fund (HCSF). The most recent proposals, along with the Fund's anti-spiking formula, have been incorporated into *HB 69* along with the other pension funds' remedies. The Health & Aging Subcommittee on Retirement and Pensions has been hearing proponent/opponent testimony and inserting language in preparation of furthering the legislation. While the specific proposals relating to our current retirees are still unchanged, the remainder of the proposals still indirectly affects us by changing the basic funding structure. The bill still advocates delaying COLA's until age 55 (excluding beneficiaries), eliminating COLA's during DROP, changing the DROP interest rate, and further reducing the monies being applied to the HCSF. The PFR0 has offered testimony advocating the retention of COLA's for Permanent & Total disability retirees regardless of age. This process is still in its preliminary stages and none of these proposals have been enacted.

*HB 69* by itself is greatly changing our defined-

#### OP&F Retired Firefighter Trustee Bill Deighton

There seems to be a whole lot of miscommunication and misconception amongst our retirees. Most think that the legislation now taking place in COLUMBUS will not affect them. Think again.

There are a lot of take aways in the proposed collective bargaining law reform that will have an effect on all of us. When staffing and wages are reduced for Police and Firefighters there will be direct impact in contributions to the pension fund by both employers and employees. This will reduce the funds going to our pension fund. Less money coming in will mean that the fund will have less to pay benefits. Make no mistake – this will affect the pension fund.

The bill will also allow the cities to cut staffing, reduce benefits and do just what they want, resulting in less contributions to the fund. And that is just the collective bargaining bill. Those of us who worked so hard throughout our careers building retirement benefits, and I might add paying for them, will now see them torn apart by our Governor and the Legislature.

The legislature has not fully divulged their wrath

benefit plan by increasing contributions and raising the retirement age, but it is not the only legislation currently being discussed by the General Assembly that will affect our active and retired members. **SB 5**, the collective-bargaining bill, also contains language that affects those members who have chosen to retire and remain on the job in DROP. That language would possibly prohibit longevity payments while in DROP, limit vacation accrual, and both limit and change current terminal pay provisions. Additionally, the Governor has recently proposed a list of budget fixes that includes a proposal to reduce the employers' contribution to the Fund by 2% and make up this loss by increasing the employee's contribution by 2%. Notwithstanding the net loss in income by our active members, this would appear not to have an economic impact on the Fund. However, sources have indicated that the adoption of this budget fix would move the Fund back into non-compliance with the 30-year funding (to 31 years) requiring further benefit reductions.

Again, as of this writing, both of these bills along with the new state budget are still being discussed and nothing has been enacted into law. All of them deserve our attention. None of them stand-alone and each has an effect on our Fund. Regardless of your political affiliation, we strongly encourage you to let your representatives know how you feel about the issues. This is a rapidly and continually evolving process. Do your best to stay abreast of the issues.



on the pension systems at the time of this writing, but rest assured, they will also reduce benefits and possibly change our pension fund as we know it.

You ask what can retirees do to put a stop to this devastating movement. First of all, we need to get off of our wallets and support our retirees organization by generous donations to the political action funds. This is a real threat to the collective bargaining system and our pensions.

It would be my guess that at least the collective bargaining issue will go to the voters to decide its fate. The pension reform will need enormous lobbying to keep the fund from being grossly changed, and even more devastating, the possible change from a defined benefit, to a defined contribution system. Get involved, call your legislators and make sizeable contributions to the **PFR0 PAC FUND. THESE ARE DESPARATE TIMES, PLEASE GET INVOLVED.**

# Legislative Report

Legislative Agent  
Richard Oxender

Dear Fellow Retirees,

The Pension Reform Bill is being heard by the *House Health and Aging Committee* and the *Senate Government Oversight and Reform Committees*. **Please write, call or email these members.** Tell them that the Ohio Police and Fire Pension Fund *has* submitted a plan to the legislature to meet the 30 year requirement and that plan should be accepted. More change *is not needed*. They need to protect the benefits of all current retirees, and afford future retirees viable options and a secure retirement system. Some legislators want to go even further than the Pension Fund in changing the system, even though the Pension Fund has submitted a plan that meets the legal 30-year amortization. **This is not needed!**

There are many members on these two committees. We need to show our support to those members and keep in mind that all 132 legislators will eventually have to vote on a Pension Reform Bill. Over 30 of these members are freshmen. We have tried to reach out to most of them. We need to keep reaching out.

*Please do everything you can to support our PAC.* Over the last 5 years, our PAC has declined by 50%. At the same time, the costs of campaigning have been rising. The pressures on our PAC are great. Now more than ever we need a strong PAC.

***Please do all you can! You DO make a difference. We must continue the good fight!***

## House Health and Aging Committee

77 S. High St., 13th Floor  
Columbus, OH 43215-6111  
Phone: (614) 466-3760

<http://www.legislature.state.oh.us/house.cfm>

Click on Standing Committee Listing  
Click on Health and Aging Committee - access Committee members home pages to contact them by email.

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Senate Building  
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Kris Jordan (R) [SD19@senate.state.oh.us](mailto:SD19@senate.state.oh.us)  
Cliff Hite (R) [SD01@senate.state.oh.us](mailto:SD01@senate.state.oh.us)  
Gayle Manning (R) [SD13@senate.state.oh.us](mailto:SD13@senate.state.oh.us)  
Charleta B. Tavares (D) [SD15@maild.sen.state.oh.us](mailto:SD15@maild.sen.state.oh.us)

### PAC Donation

March 2011

Check # \_\_\_\_\_ \$10.00 \_\_\_\_\_ \$20.00 \_\_\_\_\_ \$50.00 \_\_\_\_\_ Other \$ \_\_\_\_\_

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<h1>Chapter Information</h1>	<p>Lorain Co. Police &amp; Fire District 3 – Chapter 23 Nicholas Breno, President PO Box 2215 Pineland, FL 33945 440.371.3154</p>	<p>Vern Riffe Jr. Chap. Ports. OH District 4 – Chapter 19 Harold Green, Dist 4 VP 2696 Central Park Pl. Columbus, OH 43231 614.397.2015 gman2696@gmail.com</p>	<p>Tri-County P&amp;F &amp; Widows District 6 – Chapter 29 Tony Wolf 2101 W. Sandusky Findlay, OH 45840 wolfman_tobe@yahoo.com</p>
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