



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

Non-profit Organization
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Permit No. 145



Organized April 1948
Benefiting over 20,000
Retirees

Police & Fire Retirees of Ohio, Inc.

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Volume 30, Issue 1 November 2011

Dues paid thru "2009"

President's Message

Dear Members,

A lot has happened since my last letter to you. We have a Governor and some legislators who have chosen to attack the state unions and the viability of the five pension systems with SB5 and HB69. I have watched with sadness the TV commercials that have come out in support of SB5/**Issue 2**. These commercials are very misleading and some of the things that they talk about are completely wrong. Our active firefighters and police officers are already contributing to their retirement, while in some cases, for contract reasons, the cities and townships have agreed to pick up some or all of the 10% the firefighters and police officers pay towards their pensions. And we all know that we are paying much more than the 15% for health care.

Let's get out the vote! The Police and Fire Retirees' are recommending that you vote **NO** on SB5/**Issue 2** in November. We also encourage you to tell your friends and family to vote against this over-reaching bill. This bill wants to do away with the collective bargaining rights of our working police officers and firefighters. Stop and think. We have NOT had a strike in Ohio by its safety forces since the collective bargaining bill went into effect back in 1983! SB5/**Issue 2** cannot be accepted and must be repealed and rethought if a new bill is presented in the future. We realize that some changes must be made to protect our pension fund; however, you do not take an axe to the pension system to fix a few problem areas.

OP&F Pension News

OP&F's Board of Trustees' lost an important resource when Billy Gallagher passed away

recently. He was the longest sitting member on the board and represented the retirees in the board seat for a "retired police officer" trustee position. The OP&F Board of Trustees has formed a subcommittee to lead the search to fill the vacant position and has requested that any retired police officer that may be interested in serving on the board to file an application before the end of October. Paul Hillenbrand, a Columbus Division of Police retiree and PFRO trustee, has filed the necessary paperwork seeking an appointment to the OP&F Board of Trustees.

Playball News

On a happier note, we had several requests for information about our "night out at the ball park" program. I am happy to announce that after a one year absence we are going back to the ballgame. The Columbus Clippers missed us! They have already started their 2012 booking schedule and have contacted us to rejoin the "night out" program on *August 11, 2012*. We will be sending out more information soon.

PFRO Corp News

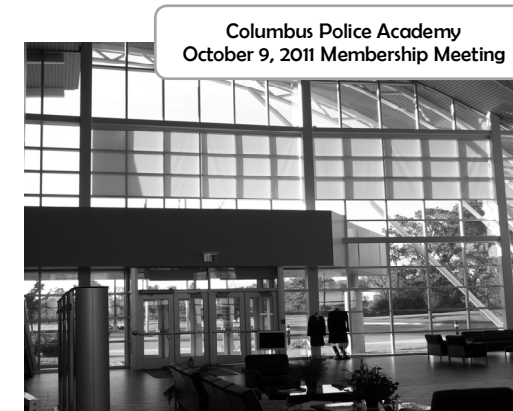
The PFRO 2012 Scholarship raffle is off to a good start. Thank you to all members who have supported our scholarship program. Our first drawing will be held in January 2012. Please see *page 2* for more details and ticket information.

Dues News

Finally, it's time for **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 the last page.

Remember; let's get out the vote in November! Have a safe and happy holiday season!

Gary L. Monto, President



We would like to thank all of our members for their continued support. Since our beginning 63 years ago (April 1948), we have fought hard for your benefits at the OP&F Pension Fund and at the legislative level. There are no other organizations in Ohio that have done so much for the retirees and widows. We single handedly with your support, lobbied the legislature for HB 194 (the widows increase) in 1999. This is one of many bills we have accomplished over the years. With your continued support we will strive to keep the benefits you worked hard for.

THANK YOU, Members!

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

Make checks payable to:
Police & Fire Retirees of Ohio, Inc.
Please mail in the enclosed envelope or mail to
7516 Slate Ridge Blvd. Reynoldsburg, OH 43068

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

<p>Dues 2012</p>		<p>\$ _____ Polo \$21.00 L XL / \$24.00 XXL</p>
<p>\$ _____ Dues - \$20.00 Retiree/Spouse/Widow/er</p>	<p>\$ _____ T-shirt \$18.00 L XL / \$22.00 XXL</p>	<p>\$ _____ Windshirt \$35.00 L XL / \$40.00 XXL</p>
<p>\$ _____ PFRO Donation</p>	<p>\$ _____ PAC Fund</p>	<p><input type="checkbox"/> Pullover <input type="checkbox"/> Zip-up</p>
<p>\$ _____ Decals \$1.00 (No Shipping fee)</p>	<p>\$ _____ Angel pins Police ___ or Fire ___ \$4.50 each</p>	<p>\$ _____ Sweatshirt \$25.00 L XL / \$30.00 XXL</p>
<p>\$ _____ Shipping \$2.50 for Angel Pins</p>	<p>\$ _____ Hat \$15.00</p>	<p><input type="checkbox"/> Crew <input type="checkbox"/> Hooded</p>
<p>\$ _____ Grand Total Check # _____</p>	<p>\$ _____ Insulated Mugs (14 oz) \$5.00 Red ___ Blue ___</p>	<p>\$ _____ Shipping \$7.50 for Merchandise (hats, mugs, wind shirts, sweatshirts, shirts)</p>
<p>Credit Card #: _____</p>	<p>Exp. Date: _____ V-code _____</p>	<p>\$ _____ Credit card fee \$1.00 ___ Visa ___ Mastercard ___ Discover ___ American Express</p>
<p>Name: _____ Date of Birth _____ Telephone: _____</p>	<p>Spouse: _____ Date of Birth _____ Email: _____</p>	
<p>Address: _____ City: _____ State: _____ Zip: _____</p>	<p>Retired From _____ Police ___ Fire ___ Date of retirement: _____</p>	

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PFRO Corporation

*Gary Monto, Managing Director
Richard Reese, Assistant Director*

PFRO Corporation's "Scholarship Fund Raiser" is off to a good start with their annual fundraiser. Please remember, this fundraiser has given (8) eight \$500.00 scholarships to students attending college. The first drawing for 2012 will be held in **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**. *The deadline for your raffle tickets to be in will be January 5, 2012.* 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**.



If you would like to purchase a scholarship fundraiser ticket, please fill out this form 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, and grandchildren achieve higher education.

\$10.00 per ticket

Mail to: PFRO Corporation, P.O. Box 627, Reynoldsburg, OH 43068.

Name _____	Name _____	Name _____	Name _____
Address _____	Address _____	Address _____	Address _____
City _____	City _____	City _____	City _____
State _____	State _____	State _____	State _____
Zip _____	Zip _____	Zip _____	Zip _____
Telephone _____	Telephone _____	Telephone _____	Telephone _____
Seller _____	Seller _____	Seller _____	Seller _____

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

You may have heard some remarks in the media from government officials claiming that the pension fund is going broke and that we expect that the taxpayers are going to have to step forward to bail us out. These remarks have more to do with the current legislative efforts regarding collective bargaining and pension reform than the true health of the Fund. The Fund's director, William Estabrook, countered these remarks stating that the Fund remains on solid ground and able to pay out benefits for decades into the future. To further refute these rash remarks, the Fund has retained Bob Tenenbaum, a media relations consultant, to submit editorials to the major news outlets in Ohio and state the true facts.

OP&F's pension fund value had been steadily making a comeback until a slight downturn at the end of this summer. The Fund had climbed its way back around \$12 billion and then drew back, closing at \$11.2 billion near the end of September. A portion of the Fund's balance includes monies that belong to DROP participants. Staff recently reported to the Board that \$1.12 billion is eligible to be withdrawn by DROP participants with more than 3 years in the program. Even though the Fund is paying 5% interest on these funds, the Fund is able to make some interest on their own. To date, those eligible have withdrawn \$112.4 million with another \$14.2 million pending withdrawal.

The 2012 "Annual Change Period" is drawing to a close. Everyone should have received an insurance packet and had a chance to attend one of the meetings throughout the state or listened in on a teleconference. If you missed one of these, you can still hear and see the presentation on the Fund's website at www.op-f.org. The cover letter in the packet lists the reasons for which you are required to return the forms to UHC no later than October 31st. Among these are dependent child coverage and the application for the health care discount program, both of which must be filed annually.

We reported earlier that those members subscribing to UHC and the prescription program will see some premium increases for 2012. The AARP Medicare supplement premiums still have not been released at the time of this article. Also, an announcement was made at the September board meeting that UHC will be transitioning to an in-house prescription plan due to the merger of Medco with Express Scripts. Any current prescriptions will still be valid with the changeover. When the transition takes place, members will receive new prescription cards and further information regarding mailing and phone numbers.

HB69, the pension reform legislation, has not moved much. The ORSC is attempting to narrow the search for a company to conduct an independent audit of the five pension systems. Six companies had presented proposals to the ORSC. A sub-committee recently rated the proposals and recommendations are being made to the full committee. It is anticipated that the selection will be made shortly, but the final report which will review all five funds and make recommendations is not expected for some time. There is some speculation that legislative action may be taken in a piecemeal fashion as the review is conducted; however, we will just have to wait and see what action, if any, will be taken before the end of the 129th General Assembly.

The next OP&F Board Meeting is scheduled for **November 15 and 16**. Most of the meeting on Wednesday, the 16th, is open to the public and any member is encouraged to attend.



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

Don't get SPOOKED by hearing loss!

The Better Hearing Institute in Washington, DC, conducted a study on myths about hearing loss.

Below are the findings.

HEARING LOSS MYTHS DEBUNKED!

I'LL JUST HAVE MINOR SURGERY LIKE MY FRIEND DID, AND MY HEARING WILL BE OK.

Many people know someone whose hearing improved after medical or surgical treatment. It's true that some types of hearing loss can be successfully treated. With adults, unfortunately, this only applies to 5-10% of cases.

IF I HAD A HEARING LOSS, MY FAMILY DOCTOR WOULD HAVE TOLD ME.

Not true! Only 14% of physicians routinely screen for hearing loss during a physical. Since most people with hearing impairments hear well in a quiet environment like a doctor's office, it can be virtually impossible for your physician to recognize the extent of your problem. Without special training, and an understanding of the nature of hearing loss, it may be difficult for your doctor to even realize that you have a hearing problem.

MY HEARING LOSS IS NORMAL FOR MY AGE.

Isn't this a strange way to look at things? It is "normal" for overweight people to have high blood pressure. That doesn't mean they should not receive treatment for the problem.

HEARING LOSS CANNOT BE HELPED.

In the past, many people with hearing loss in one ear, with a high frequency hearing loss, or with nerve damage have all been told they cannot be helped. This might have been true many years ago, but with modern advances in technology, nearly 95% of people with a sensorineural hearing loss can be helped with hearing aids.

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.



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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.**

Legislative Report

Legislative Agent
Richard Oxender

Dear Fellow Retirees,

It's no secret that the economy is in the tank! And most of us on fixed income are feeling the pinch. For many of you, the check you receive from the Police and Fire Pension Fund each month is a major source of your monthly income. We are striving hard to protect that paycheck and the other benefits that come with it, such as health insurance and a COLA.

Those issues are currently being looked at very closely by the Ohio General Assembly. The Ohio Retirement Study Commission is in the process of selecting a firm to review the operations, policies, and laws governing our pension systems. Eventually, the Ohio General Assembly will make crucial decisions regarding how our pension system operates, both for current active members and current retirees. It is **CRITICAL** that we support those members of the House and Senate who share our beliefs and support our solutions to pension reform to insure the Police and Fire Pension Fund remains viable for years to come and that benefits remain adequate and fair. To do this we need the support of **EVERY CURRENT POLICE AND FIRE RETIREE!!!** Our voice is heard not only by being actively involved in the legislative process through our legislative agent and our current leadership, but by each of you through our Political Action Committee. We **MUST** have the necessary funds to help support the election and re-election of those members sharing our views.

The costs of campaigning also are on the rise, just as everything else. Most candidates in urban areas spend thousands of dollars on local television and radio stations. Some state senate campaigns have recently cost as much as \$700,000!! In years past, many fund raising events cost \$150-\$250. Now, most are in the \$350 to \$500 range. And some events for leadership are \$1000! We can't afford to sit by. We **MUST** participate in the legislative process to the fullest extent by showing our monetary support to those who support us. A few years ago our PAC raised over **TWICE** what we are currently raising. Yes, we know that all of us must watch every dollar we spend. But we also must protect what we have!

WE NEED YOUR HELP!! Please do what you can to either give for the first time, or increase your level of contribution. And please talk to your fellow PFRO members and explain the need to contribute and the reasons why we must increase our voice. Only **YOU** can do this. This is **YOUR** organization and it represents **YOUR** future! **PLEASE JOIN IN HELPING US ALL.**

PAC Donation

November 2011

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

Credit Card #: _____ Exp. Date: _____ V-code _____

__ Visa __ Mastercard __ Discover __ American Express

Name: _____

Address: _____ City: _____ State: _____ Zip: _____
(PAC donation requires a street address)

Telephone: _____ Email: _____

Mail to: PFRO 7516 Slate Ridge Blvd. Reynoldsburg, Ohio 43068