



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

Toll Free 1-888-309-7041
(614) 866-1352 Local
Email: pfrostateoffice@gmail.com
website: pfro.com



Organized April 1948
Benefiting over 20,000 Retirees

POLICE & FIRE RETIREES OF OHIO, INC.

7516 Slate Ridge Blvd., Reynoldsburg, OH 43068

Toll Free 1-888-309-7041
(614) 866-1352 Local

Email: pfrostateoffice@gmail.com
website: pfro.com

President's Message

PFRO Corporation News

Congratulations to all of our scholarship winners, **Allyson Balaga, Emma Berzonsky, Abigail Desko, Nicholas Back and Hailey Burns**. These scholarships were made possible because of all of you and your generous donations. We would also like to send out a special "Thank you" to Cop, Kids & K-9's for their donation to our scholarship fund. This donation allowed us to give an additional scholarship this year. Our next scholarship mailing will be coming out **January 2021**.

Playball News

Unfortunately, we did not have our Playball outing this year due to Covid-19. Hopefully, next year we will be able to have our Playball event. We will keep you posted in January 2021.

Membership News

For those who are Paid members, we have attached a merchandise slip for your convenience. If you would like to pay your dues online in the future, go to our website at pfro.com and click on our "**Membership tab**." There you can click on "**Join Online**," then fill out "**Annual Membership**" or a "**Recurring Annual Membership**." You also have an option to renew or sign up for your spouse at the same time. If you need additional help, please give our state office a call. Please keep in mind if you do a recurring annual membership, the renewal date is the date you sign up. Since this is new to our organization, please be patient with us if you receive a newsletter that states you haven't paid your dues. We hopefully will have a system put in place to correct this.

By your continued membership, you can sign up for the AMBA (Associated Members Benefits Advisors) Dental and Vision plans. You can go to, <https://www.myambabenefits.info/association/pfro>, to check out the other benefits to joining. As a member, you will receive our PFRO Quarterly Newsletter, a membership card, be represented at the Statehouse by our chosen lobbying group to protect and improve your benefits, and support from our PFRO State Office.

Legislative News

Thank you to all of our members who donated to our Political Action Fund. Your support will help us to continue to protect your benefits and give us a voice at the state legislature.

Once again, 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

Chester Ashton
Cleveland

Secretary

Charlie Campbell
Columbus

Financial Secretary

Richard Anthony
Canton

Sgt. At Arms

Judy Allen
Zanesville

Trustees

Bob Allen
Zanesville

Ralph Casto
Columbus

Wayne Graff
Cincinnati

Paul Hillenbrand
Columbus

John Lassiter
Akron

District Vice Presidents

1st District
Earl Muster
Akron

2nd District
James Flynn
Youngstown

3rd District
Tiffin

4th District
G.A. Edwards
Columbus

5th District
Dayton

6th District
Larry Winegardner
Lima

7th District
Cleveland

8th District
Terry Baker
Cincinnati

Legislative Agent

Byers Minton & Associates



Legislative News

COVID-19 and State Response

Due to the impact of COVID-19 on the State of Ohio, the DeWine Administration and Ohio Legislature have been active throughout the Spring and Summer months identifying timely and comprehensive policy initiatives to address Ohio's public health, safety, and welfare.

These initiatives include the release of CARES Act Federal Funding to local governments, expanding civil immunity to all Ohio entities, including schools, nonprofit and for-profit entities, governmental entities, churches, colleges, and universities, and changes to the Ohio education system and student graduation for the 2019-2020 school year. The Governor and state agencies are continuing to monitor the health data in order to adequately and safely address the reopening of schools and businesses with the primary focus being the safety of all Ohioans.

House Speakership Change

In the midst of continued legislative sessions, former Ohio Speaker Larry Householder and four allies were indicted in July on charges of a federal racketeering conspiracy involving approximately \$60 million to pass and maintain a billion-dollar nuclear plant bailout.

The subsequent removal of Householder from the Speaker post by a unanimous Ohio House vote eventually led to current Speaker Bob Cupp being elected to lead the Chamber through the end of the year. Speaker Cupp has a long history of public service formerly serving as an Ohio Supreme Court Justice from 2007 to 2013 and four terms in the Ohio Senate from 1985 to 2000. Prior to his State service, Speaker Cupp served as Lima's City Prosecutor, Allen County Commissioner, and a Court-of-Appeals Judge. He is eligible for another two-year term beginning 2021.

Election and Lame Duck Session

Legislative session schedules have slowed as members prepare for the November 3rd General Election. All 99 Ohio House seats and 16 Ohio Senate seats are up for election this year. The Ohio House will have open seat elections in 19 races while the Ohio Senate will have open seat elections in 5 races.

The Ohio Legislature initially lost several months of session-time to pass priority legislation due to concerns over the safety and welfare of members and staff amid the pandemic. While legislative priorities may include energy policy reform, identifying a new school funding formula, sports wagering, and criminal sentencing reform, the path forward contains numerous post-election variables that could alter these efforts. Following the November 3rd election, the Legislature will have nearly two months to finalize legislative initiatives before the new General Assembly begins in January 2021.

A Note from Byers Minton

Byers, Minton & Associates would like to extend our sincere thanks and appreciation to all active and retired first responders and their families, especially during such a critical time for our state. We hope everyone remains safe and well as we head into the new year.



BENEFITS STILL FIT?

TIME TO EXPAND YOUR COVERAGE.

As your life changes, consider some of these benefits and discounts from **PFRO & AMBA**:

- Dental & Vision Insurance
- Long-Term Care
- Home Health Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: 1-877-556-4582

myambabenefits.info/pfro

POLICE & FIRE RETIREES OF OHIO, INC.



Legislative Agents:

Byers Minton & Associates
107 South High St, Suite 450
Columbus, OH 43215
(614) 824-4508
info@byersminton.com

CAPTAIN LEE CURRY



**RESCUE AND
FIREHOUSE MEMORIES**
THE COLUMBUS FIRE DEPARTMENT

The book talks about how the fire department was ran; different fires and rescues; training; history of fires, past and present; and the danger of the job, along with a lot of funny stories in and around the fire department.

• • •

CAPTAIN LEE CURRY had more than thirty-five years in the fire service. He has made numerous rescues and saved a lot of lives. He served on one of the busiest rescues and was on the bomb squad for twenty-five years. He has done about every job in the fire department.

Captain Curry started as crash rescue crew member in the USAF. After discharge, he was a firefighter on the Newark and Columbus (Ohio) Fire Departments. When he started in the old fire department, the equipment was a lot different than it is today and has now moved on to a more modern department.

Links for book on line
www.authorhouse.com
www.Amazon.com
www.barnesandnoble.com

Please allow **6-8 weeks** for your merchandise. You can combine merchandise and any other items in one check or credit card order.
Please mail and make checks payable to: **Police & Fire Retirees of Ohio, Inc., PO Box 627, Reynoldsburg, OH 43068**

TOTAL _____	Check # _____
2021 Merchandise Slip	
\$ _____ Dues - \$25.00 Member	
\$ _____ Dues - \$25.00 Spouse	
\$ _____ PFRO Donation	
\$ _____ PAC Fund	
\$ _____ Decals \$1.00 (No	

\$ _____ Angel pins Police _____ or Fire _____	\$5.95 each
\$ _____ Blue Crystal Police Angels	\$5.95 each
\$ _____ Blue Crystal Fire Angels	\$5.95 each
\$ _____ Charm bracelets Police _____ or Fire _____	\$14.95 each
\$ _____ Shipping \$4.00 for total Pin order	

\$ _____ License plate frames # _____	\$18.00 each
\$ _____ Hat	\$15.00
\$ _____ NEW Black Stainless Steel Mugs (20 oz) \$15.00 each	

Credit Card #: _____ **Exp. Date:** _____ **V-code** _____ **\$** _____ **\$1.00 fee** _____ Visa _____ Mastercard _____ Discover _____ American Express _____

Name: _____ Date of Birth _____ Member Id: _____

Spouse: _____ Date of Birth: _____ Telephone: _____

Address: _____ City: _____ State: _____ Zip: _____

Email: _____ Retired From _____ Police _____ Fire _____

Date of retirement: _____

PFRO Corporation

2020 Scholarship winners

*Gary Monto, Managing Director
Bill Biasella, Assistant Director*



Allyson Balaga
Jeffrey Balaga Sr. (Father)
Sagamore Hills, Ohio



Emma Berzonsky
Theresa Froelich
(Grandmother)
Painesville, Ohio



Abigail Desko
Richard Schweinberg
(Grandfather)
Stow, Ohio



Nicholas Back
Mike Back (Father)
Franklin, Ohio



Richard Forgach
Mary Ann Forgach
(Grandmother) Parma, Ohio

The Scholarship raffle winners/sellers for 2020

January winner/seller: Lorena Schrader
February winner/seller: Sheila Wittmer
March winner/seller: Linda Hall
April winner/seller: Francis/Barb Smallwood
May winner/seller: Phyllis Stoll
June winner/seller: Leo Allen

July winner/seller: Linda Rezabek
August winner/seller: Michelle Gaffney
September winner/seller: Wilson Warner
October winner/seller: John Slaughter
November winner/seller: David Williamson
December winner/seller: Mary Ries

OP&F Liaison Committee

Paul Hillenbrand, Trustee
Garv Monto, President

It is that time of the year that we need to look at our current health care coverage and decide if we need to make any adjustments for 2021. Medicare open enrollment is October 15-December 7, and, pre-Medicare enrollment is November 1-December 15. You should receive a notification from your current plan choice regarding any anticipated premium changes or plan amendments. It is a good time to log onto your Aon website, <https://retiree.aon.com/op-f>, and update your information regarding your providers, prescriptions and coverage needs to determine your top choices for 2021. If you are satisfied with your current medical and prescription plans, you need to do nothing. Your current plans will continue into the new year. Remember, if you choose to change your coverage to a new plan next year, your choice needs to be made through Aon in order to continue to qualify for the stipend from OP&F. In the event that you do make a change in coverage, you may have to visit the website to amend the amount you receive each month from your HRA. Stipend amounts for 2021 are expected to remain the same for the coming year and will be attributed to your account for use beginning on January 1st.

Normally, you have until March 31st to submit receipts from the previous year to draw from your stipend amount. The date has been extended this year to submit bills for 2019 until December 31st. If you still had a balance in your account for 2019, you still have time to draw on that balance. I have not heard any announcement for that date change to apply to health care expenses for 2020. That date is still March 31st.

Aon is also hosting webinars for retirees who will become eligible for Medicare during the next six months. The webinars are scheduled on a monthly basis. The instructions for participating in a webinar and the scheduled dates are listed on the Fund's website, www.op-f.org, under the "Retired Members" tab and the link to "Health Care."

PFRO Merchandise

Prices listed in Item descriptions **DO NOT** include shipping/handling.

Shipping Fees: \$4.00 for TOTAL pin order;
\$8.00 TOTAL for all other Merchandise.

See our website at www.pfro.com for colored photos.



Police Charm Bracelet:
Silver plated bangle with Angel in Dress Blues and handcuffs charm.
\$14.95



Firefighter Charm Bracelet:
Silver plated bangle with Angel in Dress Blues and Fire Symbol charm.
\$14.95



Hats are navy blue with the PFRO logo.
\$15.00 each



The 1st Quarter 2020 Health Care Stabilization Fund report is the most recent available at the time of this article. Similar to the Fund's portfolio value early this year, the HCSF fund balance was similarly affected. As of the end of March 2020, the balance was \$738 Million which was substantially lower than the projected first quarter balance of \$874 Million. The 2nd Quarter report is due to be presented at the board meeting later this month. The actuarial report for January 1, 2020 showed that the HCSF was projected to remain solvent until 2038, an additional 6 years from the January 1, 2019 report. The Fund's portfolio balance stood at \$15.5 Billion as of September 29th.

The re-scheduled trustee election is approaching soon. Three trustee positions are on tap this year. Respective groups should be receiving ballots later this month and need to be returned by December 1st in order to be counted. There are two candidates for the "Retired Police Officer" trustee, Michael Tenore and Mark Drum. Please see their personally written articles elsewhere in this newsletter listing their credentials. Please take the time to vote for the candidate of your choice and return your ballot in a timely manner.

I have recommended before and will urge you again to read everything that you receive from the Fund to keep yourself informed. The Fund's quarterly "Member's Report" is very well written and offers a wealth of information. The current newsletter and previous newsletters can always be accessed on the Fund's website under the "Retired Members" tab, and then to the "Publications" link.



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 short sleeve: M, L, XL \$18.00, XXL \$22.00
T-shirts long sleeve (Navy Only): M, L, XL \$22.00, XXL \$26.00



License Plate Frames are chrome frames with Police in blue ink, Fire in red ink, and Retirees of Ohio in black ink.
\$18.00 per frame



"New" 20 oz Black Stainless Steel
Travel Mugs with white Police & Fire Logo
\$15.00 each

Not pictured: Angel Pins
Check out our color photos on our website at pfro.com