



Organized April 1948

Police & Fire Retirees of Ohio, Inc.

Benefiting Over 20,000 Retirees

7335 E. Livingston Ave.
Reynoldsburg, Ohio 43068
614-866-1352 Toll Free 1-888-309-7041
Fax 614-866-5508
Email: pfro@pfro.com www.pfro.com

July 2006, Vol. 18, Issue 3

President's Message

President

Gary L. Monto
419-693-3682
Toledo

1st Vice President

Raymond L. Bagaglia
330-898-7042
Warren

2nd Vice President

Jack Cunningham
330-245-0377
Akron

Secretary

Dorothy Rechel
513-922-3632
Cincinnati

Financial Secretary

Andy Rakay
419-478-7727
Toledo

Sgt. At Arms

William Colville
740-323-4445
Newark

Trustees

Bob Allen
740-453-2229
Zanesville

Richard Anthony
330-832-9908
Canton

Eugene S. Fodor
419-726-1959
Toledo

Catherine A. Phillips
614-861-4122
Columbus

John Trippe
330-644-8799
Akron

District Vice Presidents

1st District
Earl Muster
330-882-6662
Akron

2nd District

Robert McDermott
330-533-9922
Youngstown

3rd District

Paul E. Steinmetz
419-447-8609
Tiffin

4th District

Harold Green
614-397-2015
Columbus

5th District

TBA

6th District

Chester Nowak
419-729-3632
Toledo

7th District

Hugh J. Phillips
216-731-6910
Cleveland

8th District

Ruby T. Miller
513-733-3538
Cincinnati

Legislative Agent

Richard Oxender



PFRO members enjoying a cookout on Monday, June 26, 2006.

Dear Members,

Once again this year's Playball was a roaring success. Thank you to all who attended and those that provided the opportunity for children to attend. Look for pictures in the next newsletter.

The upcoming elections will be held October 29, 2006 at our Annual General Membership Meeting. The following positions are open: President, 1st Vice President, 2nd Vice President, Secretary, Financial Secretary, Sgt. at Arms and two Trustee. Applications can be obtained by calling the State Office and must be received by August 15, 2006. This is a great way to become involved and participate in your retiree organization.

Last month on June 26th, a group of retirees attended the OP&F committee meetings. Thank you to all the members who made the trip to Columbus. The purpose of this trip was to show support for our two OP&F retiree board members, Bill Deighton and Billy Gallagher. To say that our attendance was a huge surprise is a *whopper* of an understatement. In fact, our presence was upsetting to some of the board members because the usual attendance is sparse. Please read the Health Care Committee report below and continued on page 3 for more details.

Some of the OP&F board members were very uncomfortable conducting board business in the public's eye. They certainly did not like the fact that we questioned their actions. Perhaps this situation needs to be addressed. Let's make these committee meetings and general meetings transparent for all to see and understand. I would like to see a large turnout at all future OP&F meetings. Maybe then we can be heard! This might be just what it takes to get the attention of the OP&F board. We need to demonstrate that we are not happy with the status quo.

Gary L. Monto

OP&F Pension Fund Meeting dates

Health Care Meetings

July 24, 2006
August 28, 2006
September 25, 2006
October 23, 2006
November 27, 2006
December 18, 2006

Public Meetings

July 26, 2006
August 30, 2006
September 27, 2006
October 25, 2006
November 29, 2006
December 20, 2006

Guests are not allowed to speak on the floor at Health Care Meetings.

Health Care Committee

*Gary Monto, President
Gary Siniff, Health Care Chairman*

*Ruby Miller, 8th Dist VP
Catherine Phillips, Trustee*

The following is an account of the June 26th OP&F Committee meetings.

Regarding the subsidy, Mr. Gallagher made a motion to delay the implementation of the 25% reduction for the post 86 spousal subsidy. Chairman Deck (active police), Mr. Petrick (active fire) and Mr. Williams (appointee) spoke strongly against this motion. They felt they could not go back to the Ohio Retirement Study Council (ORSC) and change the plan that was submitted in April 2006 that currently affects ONLY the retirees and their families. The revised premium rates which include the reduced post 86 spousal subsidy are only a part of the 2007 health care changes. Increased out-of-pocket costs and higher deductibles are some of the changes that will impact all retirees and survivors.

Continued on page 3

American Hearing Benefits Inc.



We take pride in going
that extra mile for you
Call today for exclusive savings



American Hearing Benefits, Inc. (AHB) and Ohio Police and Fire Retirees have partnered together to offer members and their immediate family an exceptional discount on hearing instruments, including the latest in digital technology. All of AHB's products are exclusively manufactured by the only major hearing aid manufacturer which is both American owned, as well as the *leading producer* of custom hearing instruments worldwide.

For more information please contact American Hearing Benefits at

1-866-925-1287

to take full advantage of these exciting discounts schedule a **FREE** screening with an AHB service provider in your area.

Introducing Destiny

The Hearing Aid
That Gets It Right

*"With the new Destiny, you wont miss a thing.
Hearing in multiple situations is now
effortless, clear and easy."*



All Styles Available - Call Today

Breakthrough technology in the new Destiny hearing aid lets you move from one situation to another in complete comfort, with no manual adjustments.

The Destiny line does it all > Virtually eliminates feedback > Manages noise > Adapts to changing environments
> Improves speech intelligibility in noise

The AHB Hearing Instrument program is **NOT** insurance. It is a reduced fee for service program that provides discounts at certain providers. In order to receive the special pricing, you must pay in full at the time of service.

The original plan submitted to the ORSC would include the actives and cities to contribute more money to the fund in order to meet the 30 year funding requirement. However, there is certainly no reason to believe that the legislators are going to be in a hurry to pass any legislation that would cost the cities more money. The motion to delay was defeated by a 7-2 vote with only the retiree board members voting in favor of it. At the request of the ORSC alternative plans for the 30 year funding were submitted on June 26th. The only additional plan that would accomplish 30 year funding is to increase the retirement age to 54 or 55. The board discussed this issue and capping overtime as used in pension calculations.

Aetna vision rates will stay the same for 2007 with plan improvements and Delta Dental coverage will remain the same for 2007 but with reduced premiums.

As you know, Mr. Deighton and Mr. Gallagher are our two retiree board members. There are also three appointed board members and the remaining four are elected ACTIVE police or fire. Currently only the four active board members can be elected as chairman of the board. A motion was made to allow the two elected retiree board members the opportunity to be chairman of the board just like the other ELECTED board members. The discussion around the table proved to be very enlightening. One reason given for the active board members to be the only members allowed to be the chairman was that "it's the actives money, so they should have the greatest say how it's spent!" This statement caused quite a stir among those in the audience! A few of our members attempted to make comments at this time. However, there is a board policy that does not allow "guests" to make any comments or statements during these committee meetings. The Chairman, Mr. Deck, became involved in a verbal dispute with some of our retirees when he cut them off. This motion was also defeated 7-2.

At this time a lunch break was called. Another board member became involved in an argument when several of our members took this opportunity to voice their concerns about the comment that "the pension fund monies belonged to the actives."

After lunch the meeting resumed with the next discussion centered on raising the poverty level. Mr. Gorsek (active police) requested information from the OP&F staff concerning the discount rate and policy for health care. The 30% discount available to the qualifying retirees is figured on a household income below 150% of the Federal Poverty Level. Mr. Gorsek asked if this figure could be adjusted to 200% or if the 30% could be raised. The board discussed this question and decided the OP&F staff would bring new figures to the August 2006 board meeting reflecting these changes. This could be one way to help our members offset the increases in their overall health care cost.

When submitting documents to claim the Retiree's Lump Sum Death Benefit, you no longer need to submit the entire document. The committee voted to accept only the first page and signature page of the trust document.

The Medicare cap legislation inserted into HB #272 is not moving forward at this time. The legislation to stagger the retired pension board terms has not been introduced yet.

Many of our members were able to return to the general board meeting on Wednesday, June 28th, where they were allowed to address the OP&F Board. Our members expressed their disappointment with the current board's mentality of *active vs. retirees*. One of the questions asked was why the Board Governance Rules does not allow a retiree to serve as board chairman. Chairman Deck refused to answer by ruling the question out of order. PFRO representatives objected to this method of refusing to answer a legitimate question. With no answer given, PFRO representatives will confront the board again next month. Mr. Petrick did offer an apology for his actions on Monday, but the Chairman, Mr. Deck, made no such offer. *Respectfully submitted by Gary Monto, President and Gary Siniff, Health Care Committee Chairman*

Commentary: Gary Siniff, Health Care Chairman

The OP&F board's vote demonstrated once again how actives and retirees have different agendas. It is fascinating that the unions supposedly representing retirees do not want a retiree to be chairman of the board. A police retiree observing the chairmanship vote commented, "I will never pay FOP dues again." Honorable people, both active and retired, are serving to protect those who they represent... as it should be. Those board members making comments such as "it's the active's money" dishonor retirees who have contributed their share to *our* pension fund.

The inability to address the OP&F committees, as our members discovered June 26th, seriously hindered our opportunity to explain our proposals during the formation of the health care changes. The limitation to speak only after the decisions are voted on is a useless endeavor and the active board members would never stand for it when dealing with their cities and townships.

Thankfully some active pension fund members are now realizing the sacrifices that everyone is going to have to make if our pensions and health care are to remain solvent. The actives are becoming more aware of what is happening with OP&F and are starting to ask questions. If a union contract called for \$638.00 per month health care premiums, the actives would react. We, as retirees, can only accept the increases or look elsewhere for coverage.

We have strength in numbers. Now is the time to pay dues to put forth a united voice to the OP&F and the legislature.



Trucking Companies Pushing Even Larger Trucks

Big trucking companies and shipper groups are laying the groundwork for a massive campaign to allow triple-trailer trucks and other bigger rigs to run across the country. The president of the American Trucking Association (ATA) is calling for a huge increase in the federal truck weight limit and would also like to test the usage of longer combination vehicles (LCVS) like long double- and triple-trailer trucks on major lanes in the East. In addition, there have been many attempts to increase truck size and weight in various states.

This year, the Ohio Legislature created a task force to study how goods and freight are moved around the state. As we have seen in other states, this is usually a precursor to recommendations to increase weight limits and allow these huge trucks on our State roads. This task force is primarily comprised of industry representatives interested in raising weights; only one member of the task force is from law enforcement. There are no doctors, nurses, emergency responders or other public safety professionals on the task force.

The Ohio Coalition for Safe Highways is a non-profit, grassroots organization supported by Police & Fire Retirees of Ohio that opposes any increases in truck size and weight at all levels of government because bigger trucks are dangerous. Bigger and heavier trucks are more likely to be involved in fatal accidents, more prone to rolling over, and more difficult for drivers to control.

The success of the Coalition for Safe Highways depends on groups like ours. We must make sure that our leaders know that bigger trucks make our roads more dangerous and that the vast majority of us are against them. Help us hold the line and keep ultra-heavy, ultra-long, and ultra-dangerous trucks off our highways. If you would like more information or to join the coalition, please contact Russ Brooks at rbrooks@cabt.org or 866-667-9728.



FINANCIAL NETWORK

4450 Belden Village St. NW
Belden Village Tower, Suite 703
Canton, Ohio 44718-2540

330.493.4636 **1.800.850.5110** FAX: 330.493.6565

You spent your whole life working and saving your money. Why not invest an hour and learn how to protect it!

B&G Financial Network is an independent company which specializes in providing comprehensive financial solutions.

WHY ARE WE DIFFERENT?

Because we LOOK AT YOUR TOTAL ESTATE AND FINANCIAL GOALS.

Accurate and sound financial planning can be complicated and involve a TEAM of knowledgeable and experienced professionals who understand you and your financial situation.

We don't intend to replace any of your existing advisors with whom you now have a satisfactory relationship. However, by evaluating your total financial situation, our team of professionals can coordinate strategies, which do not interfere with any of your stated goals & objectives. By focusing on the whole, rather than on a part, we can make recommendations, which are consistent with your long-term financial strategy.

There are many new and complicated changes to our tax laws, retirement savings, nursing home care, property ownership and the recently approved Ohio State "House Bill 66".

By listening to you and understanding your unique and specific goals and objectives we can present sound and realistic solutions. Answering your questions and helping you understand your options with new ideas and helping you manage your money is what we do best.

DID YOU KNOW

- (1) That IRA's, 401k, 403b, and any lump sum pensions could be subject to double or triple taxation, if you are a resident of Ohio?
- (2) That you could possibly withdraw money out of these accounts tax free?
- (3) While you are alive your estate would still go through probate?
- (4) That you could reduce or eliminate the taxation of your Social Security?
- (5) That you can guarantee your estate to your heirs' tax free?
- (6) That a lot of people are overpaying on income tax even though they have a CPA?
- (7) That under the new law if a spouse becomes disabled you may have to go to court?
- (8) If you are retired you can increase your fixed income without increasing your income tax?
- (9) That you can guarantee your investments while receiving stock market returns?
- (10) That under the new law your home may be taxed when you pass away?
- (11) That you can protect your assets from a nursing home tax free?
- (12) That under the new law, House Bill 66, if you or your parents become disabled all of your assets could have liens placed against them?

4450 Belden Village St. NW
Belden Village Tower, Suite 703
Canton, Ohio 44718-2540

330.493.4636 **1.800.850.5110** FAX: 330.493.6565

We can ANSWER your questions and provide you with solutions.

We can help you with every facet of your estate and financial concerns.

Our team of professionals have helped hundreds of people protect their investments and preserve their hard earned money.

We talk about the NEW Federal and Ohio State laws.

When working with a professional, its not so much that they don't have the answers to your questions, you might not know the right questions to ask!

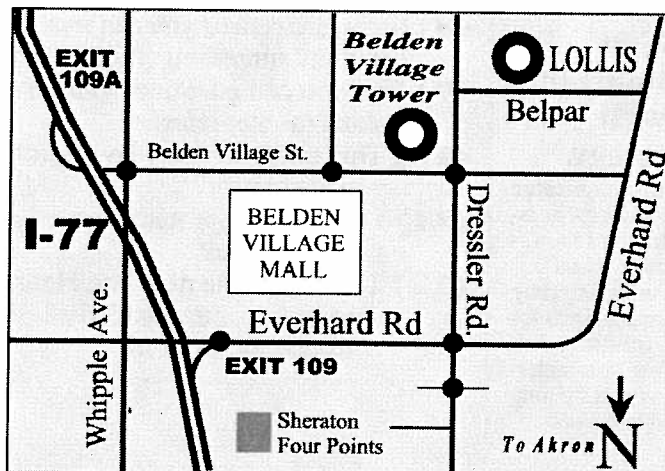
A SPECIAL PROGRAM FOR POLICE & FIRE RETIREES OF OHIO

SAVE \$35.00 per person if you are one of the first 25 people to call our TOLL FREE number and reserve your seats TODAY!

1.800.850.5110

Our 2006 CLASS SCHEDULE

DATE	TIME	LOCATION
Thursday, July 13	10:30 AM	Lolli's Restaurant 4801 Dressler Rd. NW, Canton, OH
Thursday, July 13	2:15 PM	Room 103/Glass Tower 4550 Dressler Rd. NW, Canton, OH
Thursday, July 27	9:30 AM	Lolli's Restaurant 4801 Dressler Rd. NW, Canton, OH
Thursday, July 27	2:15 PM	Room 103/Glass Tower 4450 Dressler Rd. NW, Canton, OH
Thursday, August 10	9:30 AM	Lolli's Restaurant 4801 Dressler Rd. NW, Canton, OH
Thursday, August 10	2:15 PM	Room 103/Glass Tower 4450 Dressler Rd. NW, Canton, OH
Thursday, August 24	10:30 AM	Lolli's Restaurant 4801 Dressler Rd. NW, Canton, OH
Thursday, August 24	4:30 PM	Room 103/Glass Tower 4450 Dressler Rd. NW, Canton, OH



Refreshments and breakfast are complimentary.

SAVE \$35.00
Be one of the first 25 people to attend our class!