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7335 E. Livingston Ave.
Reynoldsburg, OH 43068
614-866-1352 Toll Free 1-888-309-7041
Fax 614-866-5508

Email: pfro@pfro.com

www.pfro.com

Police & Fire Retirees of Ohio, Inc.

Volume 20, Issue 2 May 2007

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President's Message

Gary L. Monto

Dear Members,

Summer is just around the corner. Once again, our annual **PlayBall** evening at the ballpark is coming up! The date this year is **Saturday, July 14, 2007**. You will be receiving tickets in the mail soon, so mark your calendars.

The legislators are back to work and are finishing the budget bill. Once finished, the legislators will turn their attention to one of the most important bills this year. **SB 3 (HR 8)** focuses on the ethics of our elected officials in Ohio. If this bill is passed as written it would require that any elected official (OP&F Board members as well as Legislators) would face the loss of their pensions if they are convicted of or plead guilty to a felony that is related to their elected position.

Representative Mike Foley has agreed to sponsor a bill for PFRO that would change the make up of the OP&F Pension Board. This bill would request that two additional members be added to the board making it an eleven man board. The two new members would be a retired police officer and a retired firefighter, which would give the retirees equal representation on the pension board. We will notify you as soon as this bill is introduced, and we ask that you contact your local legislators to emphasize its importance and to set into motion its passage.

PFRO's legislative agent Ric Oxender has been busy contacting all of the newly elected legislators and informing them about our organization. He has attended many fundraisers with the intent of establishing good working relations with them. Later this year we will be requesting donations to our Political Action Committee (PAC) fund. When the time comes, please remember that these funds enable us to

serve you better. We use our PAC funds to support those legislators serving on committees that deal directly with retiree issues.

United Health Care has been in the news lately with as many as nine different states bringing legal action against the company. At our April Quarterly meeting there was a motion made and passed from the floor directing me as your President to raise the issue of United Health Care's legal problems with the OP&F Board of Directors and Attorney General Marc Dann. The decision made during the OP&F April committee meeting was to delay the vote on whether or not to accept the contract with United Health Care until further study of the legal issues and the wording of the contract are reviewed. This vote will be during the **June 27th** meeting. I will continue to work with the Attorney General's office to ensure that the OP&F selects the best company to provide our insurance.

I will keep you updated on all of the issues concerning our health care and important legislation. If you wish to receive your future information via e-mail, please contact the State Office by phone at **1-888-309-7041** or e-mail us at pfro@pfro.com.

Thank you for your continued support!

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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.

This article is the first in a quarterly series of financial literacy articles to be printed for the Police & Fire Retirees of Ohio members.

“Death and Taxes...” you know how it goes.

Are your assets protected from excessive taxation?



Death and taxes are the only certainties in life, right? You're on your own for the death part, but why not try to reduce your personal assets exposure to excessive federal taxation? Here are (3) quick estate planning strategies you can use now.

Transfer on Death Designation (TOD) – Do you have any non-retirement accounts? Add the TOD designation to them, avoid probate court, and save your beneficiaries' time and 4% of your non-retirement account!

ROTH Conversion(s) IRA – Do you make less than \$100k a year and have an old retirement account? Transfer all or part of it by paying the taxes on the account now and thereby creating a ROTH Conversion IRA. Your new account will grow tax-free, won't be subject to Required Minimum Distributions (RMD's) at age 70 ½, can be passed on tax-free to beneficiaries, and altogether avoiding the 40% federal estate tax or “death tax” on retirement assets!


Long Term Care Insurance – Do you really think that Medicare is going to pay for your stay at an assisted living facility or home health care for the first 100 days? The government allows an individual to retain \$1500 plus a few small personal items before you are eligible to receive Medicare coverage. In addition, with the current 5-year look-back period, the government can seize any gifts you gave away to qualify for Medicare paying for your long-term care. This insurance isn't cheap, but it protects you from spending down your retirement assets and being taxed as regular income. The average cost for long term care is \$189 day in Ohio. If you are under the age 84 and insurable, please consider adding this insurance to your retirement and estate planning.

Contact me, get a quote, and save up to **35% OFF** through the Police and Fire Retirees of Ohio **Group Long Term Care Insurance Program**.

Any questions on these (3) estate-planning tips? Do you want more strategies to help protect your assets you worked so hard to achieve? If so, you are also eligible to receive a **20% OFF** discount on **estate, financial, and investment planning** through the Police and Fire Retirees of Ohio. Again, contact me directly at the below information and I would be happy to help you and your family.

Drew W. Boyer, CMFC
Financial Advisor
Cell phone: (614) 226-8569
Fax: (866) 269-0241
drewboyer78@hotmail.com

PLEASE NOTE: Due to space limitations, please contact me directly if you wish to request more in-depth information on the topics or a personal consultation.

<p>Chapter Information</p>	<p>Mansfield P&F Widows District 3 – Chapter 30 Paul Steinmetz, Dist. 3 V.P. 115 Indian Lane Tiffin, OH 44883 419.447.8609</p>	<p>Dayton Police District 5 – Chapter 11 State Office 7335 E. Livingston Ave. Reynoldsburg, OH 43068 888.309.7041</p>	<p>Cincinnati Fire District 8 - Chapter 1 Mike Kappa, President 1755 Tuxworth Ave Cincinnati, OH 45238 513.921.2378</p>
<p>Akron Fire & Widows District 1 - Chapter 7 Carl Gilbow, President 492 Evergreen Dr. Tallmadge, OH 44278 330.928.2814</p>	<p>Sandusky River Valley P&F Ret. District 3 – Chapter 33 Paul Steinmetz, President 115 Indian Lane Tiffin, OH 44883 419.447.8609</p>	<p>Springfield Police District 5 – Chapter 13 Augustin Lippolis, President 1529 Sunset Ave. Springfield, OH 45505 937.323.0674</p>	<p>Cincinnati Police District 8 - Chapter 2 Ruby Miller, Dist. 8 V.P. 116 Calico Ct. Cincinnati, OH 45215-3721 513.733.3538</p>
<p>Warren Chap.No.9 Trumbull Co District 1 - Chapter 9 Raymond Bagaglia, President 3008 Red Fox Run, N.W. Warren, OH 44485-1576 330.898.7042</p>	<p>Portsmouth Police District 4 – Chapter 4 William Meixner, President PO Box 628 Portsmouth, OH 45662 740.354.5006</p>	<p>Dayton Fire & Wives & Widows District 5 – Chapter 27 John Schons, President 7543 Beldale Ave. Dayton, OH 45424-3202 937.233.2197</p>	<p>Hamilton Co. P&F Widows District 8 - Chapter 3 Dorothy Rechel, President 5828 Juvene Way Cincinnati, OH 45233 513.922.3632</p>
<p>Akron Area Police & Widows District 1 - Chapter 25 Earl Muster, President 3154 Kreighbaum Rd. Uniontown, OH 44685 330.882.6662</p>	<p>Ret. Police Officers of Central OH District 4 – Chapter 6 Ralph Casto, President 1010 Rousseau Lane Galloway, OH 43119 614.851.9331</p>	<p>Butler Co. P&F Retirees District 5 – Chapter 31 State Office 7335 E. Livingston Ave. Reynoldsburg, OH 43068 614.866.1352</p>	<p>If you would like to join a Chapter, contact one of the persons listed here in your area.</p>
<p>Portage Co P&F, Widows & Spouses District 1 - Chapter 32 Jim Studzinski 1048 E Garfield Rd Aurora, OH 44202 330.562.8617</p>	<p>Central Oh. Ret. Fire & Widows District 4 – Chapter 12 Gary Siniff, President 5945 Coventry Hurst Ln. Hilliard, OH 43026-7395 614.771.5785</p>	<p>Toledo Fire District 6 – Chapter 8 Andrew Rakay, President 4444 Commonwealth Ave. Toledo, OH 43612 419.478.7727</p>	<p>Florida Chapter</p>
<p>Youngstown P&F Widows District 2 – Chapter 10 Phil McGuire, President 584 Shadydale Drive Canfield, OH 44406 330.533.2606</p>	<p>Lancaster P&F, Widows, Spouses District 4 – Chapter 15 State Office 7335 E. Livingston Ave. Reynoldsburg, OH 43068 888.309.7041</p>	<p>West Central Ohio PFRO District 6 – Chapter 22 Larry Winegardner, Pres. 2119 Prairie Rose Elida, OH 45805-3857 419.339.1706</p>	<p>Sunshine Fire District 9 – Chapter 24 Frank J. Merz, President 4255 Island Circle, Apt. C Fort Myers, FL 33919 239.481.6046</p>
<p>Stuebenville P&F & Widows District 2 – Chapter 20 Robert J. McDermott, Dist.2 VP 121-1 Talsman Dr. Canfield, OH 44406 330.533.9922</p>	<p>Mound Builders (Newark) P&F District 4 – Chapter 16 Bill Colville, President 133 Leonard Ave. Newark, OH 43055 740.323.4445</p>	<p>Toledo Police District 6 – Chapter 26 Gale Karam, President 428 Branbury Dr Toledo, OH 43612 419.476.6420</p>	
<p>Canton Police & Fire District 2 – Chapter 21 Richard Anthony, President 1604 Sweetbriar Cr. NW Massillon, OH 44646 330.832.9908</p>	<p>Muskingum Co P&F District 4 – Chapter 17 C. Robert Allen, President 2870 Maysville Pike, Lot #52 Zanesville, OH 43701 740.453.2229</p>	<p>Tri-County P&F & Widows District 6 – Chapter 29 Jeff Hilty, President 7721 E. Watermark Drive. Findlay, OH 45840 419.422.4834</p>	
<p>Marion Police & Fire District 3 – Chapter 18 Paul Steinmetz, Dist 3VP 115 Indian Ln. Tiffin, OH 44883 419.447.8609</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</p>	<p>P&F Retirees of Defiance County District 6 – Chapter 34 John Simon, President 2240 Power Dam Road Defiance, OH 43512 419.784.4712</p>	
<p>Lorain Co. Police & Fire District 3 – Chapter 23 Nicholas Breno, President 34129 Topay Ct N. Ridgeville, OH 44039 440.960.0676</p>	<p>Springfield Fire District 5 – Chapter 5 Charles Dyer, President 2568 E Possum Rd. Springfield, OH 45502 937.325.7160</p>	<p>Cleveland P&F & Widows District 7 - Chapter 28 Clarence Watters, President 28325 Center Ridge Road. Apt. C20 Westlake OH 44145-3852 440.716.2427</p>	<p>PlayBall July 14, 2007 Mark your calendars! Look for your tickets in the mail today. 1-888-309-7041</p>

Health Committee

Gary Siniff, Chairman

Not too many years ago when you didn't like what you had written you would throw the paper in the trash and start over. In today's world, however, I've hit the delete key three times and the basic issue keeps coming back regardless of how I write it. We continue to go from one health care issue to another. The many unanswered questions and some plan provisions we think may be unsatisfactory with the United Health Care's proposal for 2008 are of great concern. We addressed our concerns to the Ohio Police & Fire Pension Fund Health Care Committee at the March meeting.

We now understand that the prescription coverage will be through UHC and we do not know if UHC will use Medco. We asked if this would be more costly to the fund and have not received an answer. The first committee meeting over the proposed contract brought forth many additional questions from the pension board. Three more meetings have been

scheduled, and we will support our retiree board members in their quest to protect our interest.

All health care plans will have areas with coverage problems. Not all hospitals and physicians will be "in network," and we have to accept that. Having members in 49 states and 2 foreign countries is certainly one reason that only three providers submitted bids. We have 27,000 covered lives in our health care plan.

The recent newspaper articles and the Ohio Attorney General's comments at the March pension meeting about 2 law suits against UHC should also make our pension trustees take a second look at UHC. Forcing members on Medicare to join the AARP or any political organization to gain health care coverage is morally wrong even if UHC will pay the \$12.00 Membership fee. This would give AARP a 15,000 plus membership increase.

Some other health care issues discussed by the pension board members recently concern encouraging members to

use the mail-in prescription program. PFRO has always recommended to our membership that this will save money for our members and the fund. This was covered in detail in the last PFRO newsletter's benefits column, the OP&F recent newsletter and direct mail to the membership. Call Medco (800-633-2662) if you have any questions or concerns about using the mail in. Also if you have issues with Medco call the pension fund so that they can work with Medco to prevent future problems.

Another reoccurring topic is Dispense as Written prescriptions (DAW). If you or your physician requests a brand name over a generic or cheaper brand name you will pay more. Certain drugs are only filled with a 30 or 60 day supply and the co-pays are adjusted accordingly. *If you have any questions, comments, or concerns about these changes, please feel free to contact me at 614-771-5785.*

Benefits Officer

Nora Nowak, Chairman

We have many new things on the horizon that we need to be watchful of. There are changes coming for next year health care that will be made known to us in the next few months. When that information is available I will make sure you hear about it right away so you will be prepared by January when the changes take effect.

*We also need to watch HB 82 at the Federal level. Please contact your Senator and Representative at 1-866-327-8670. This is the bill that would eliminate the two thirds cut that post 86 retirees receive on their Social Security. Please call in support of this bill even if it does not affect you. The bill is called the **Social Security Fairness Act (H.R. 82)***

Next on the horizon is the upcoming fall *TWO* day *October Annual meeting*. Our plans are to have several guest speakers present on Saturday with rotating 20 minute presentation. This format will allow you to attend as many as you want and still have time to socialize with all of your friends. I look forward to seeing as many of you as possible at the July and the October meetings. *As always if I can be of assistance, let me know.*

Hi: This is Bob Morrissey author of the "Humorous Beat Actual Funny Police Stories". If you think you got laughs out of the first Humorous Beat, wait until you read my new book "2nd Humorous Beat Actual Funny Police Stories". This book has 58 short humorous police stories. It is much larger than the first book. If you are interested in laughing again, I will be glad to send you a signed copy.
For shipping and handling - Complete cost \$17.50 - Please send check and who the book is for to:

Robert Morrissey
8286 Spicebush Terr.
Port St. Lucie, FL 34952

Email: mamuell7@aol.com Phone: 772-879-3958
Also Amazon.com — Barnes & Noble

In Memoriam:

Long time member
Pete Wenderfer from
Cincinnati passed away *May 3, 2007*. Pete was a long time
Trustee of PFRO.
He will be greatly missed.

Dues 2007

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*If you have not paid your 2007 dues please use the above form. Please allow 6 -8 weeks for your new membership card or renewal sticker.
If you are 80 years and older your dues are "FREE".*



Panitch & Gordon Law Office
454 E. Main St. Suite 275
Columbus, OH 43215

Thomas S. Gordon cell (614) 561-2193
Harry Panitch cell (614) 537-9843
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Meeting Dates

Days Inn

Reynoldsburg, Ohio

Quarterly Meetings July 15, 2007

Annual Meeting October 13 & 14, 2007



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