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ANNUAL 4 UNIT BANQUET



Thursday, June 19, 2014
5:30 pm Social Hour
6:30 pm Banquet
Berwick Manor
3250 Refugee Road,
Columbus, Ohio

Widows & 1 Guest \$10.00 per person
75 and older & 1 Guest \$10.00 per person
Other Retirees & 1 Guest \$15.00 per person
All others will be \$25.00 per person

Contact: Bob Elfline, 740-862-3533 Email: bobelflein@insight.rr.com

You need to call or email to register and pay at the door. Make your plans now to attend this great event! Come and enjoy watching Tom Rubadue roast this years Honoree, George Popovich.

It's time again to share good fellowship and see old friends and remember the ones who can't be with us at this years Banquet. The program and buffet will be the same as in years past, as Berwick does a wonderful job at taking care of all our needs.

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tion/Dues Form,

Good and Welfare

4 Unit Officers: President, Gary Church; Vice President, Charles Burkhart; Trustees, John Sherman, Carl Lawhorn & Albert Allen; Sgt. At Arms, Mike Peery; Secretary, Tim Close; Treasurer, Jerry Mason; Chaplain, Larry Baker; 4 Unit News Editor, Cecil Goodrich and Benefits, Gary Siniff.

MEETINGS: Wed. June 4, Wed. July 2, and Wed. August 6 All meetings are at 12:00 Noon at the VFW, 1591 Lockbourne Road, Columbus, OH

4 UNIT WOMEN (Wives and Widows)

We invite all 4 Unit Women to our group luncheon/meetings held on the 1st Wednesday of each month.

Time: 11:00 am

Location: MCL Cafeteria, just north of the

intersection of Schrock Rd and Otterbein Ave. Westerville, OH

COME AND JOIN US FOR FRIENDSHIP, FOOD AND FUN!

Presidents Report June/July 2014

Greetings to everyone,

We had our May meeting at Station 67, with 117, 4 Unit members present and 5 guests. Thanks to the girls from CME for the cookies and gifts they brought to pass out to the members. We will be sponsoring a golf outing for CME Credit Union.. A chance to win tickets will be held at the next monthly meeting at the Firefighters VFW. Date for the golf outing is September 15, 2014. The proceeds from the golf outing will help Local 67s Columbus Firefighters Foundation. We are also hosting a Golf outing for the Ohio Fallen Firefighter. The drawings for both outings will be held at the next monthly meeting. I would like to thank Jack Reall and the men from Local 67 for all of the courtesy extended to our members. Thanks to Lt. Garey Borgan and the crew from Ladder 1, Paul Deskins, Mark Foster, Ray Wine, Brian Morsadt, Todd Carl. and Harlan Henderson for all of the kindness shown. The meal they prepared for us was great.

At our May meeting we also made nominations for the upcoming election. John Sherman who has served as trustee for many years of dedicated service to us, is asking to be replaced. Phil Christ has asked to be considered for the trustee position. We will vote on this at the June meeting. Next year we will have several other positions that will most likely be vacated. These members have worked many years and now would like a break. Brothers, if we want this organization to continue, we are going to have some of you that have been on the sidelines to suit up and get in the game. I have been looking for a secretary for a year now. I thought we had one, but things did not work out. Many of those that have come before us have left us a great benefit, but this benefit takes people to make it flourish. Please take the next few months and consider stepping up and helping out. Some of these positions would need you to learn the job before taking it on. I want to thank Bob Elfilne and Bill Balthaser for stepping up to fill some vacant positions. Bob has taken over as Chairman of the

Banquet. Bill has done just about anything I have asked of him. Butch Blackburn has also asked to be replaced. We are sure going to miss his presence in the kitchen. Tom Troup has agreed step in and provide our lunches. Thanks to the members who have stepped up to help this organization continue to grow.

Work continues on the rosters and we are hoping to have them finished by the middle of August. Dr. Hassel will attend the June meeting to discuss health problems and answer any questions our members may have. He is not here to answer questions concerning insurance problems, so please refrain from asking. Fraternally, Gary Church.

May 2014 Vice President Report -Charlie Burkhart

In my last V.P. report given at the February 14 meeting and published on page 6 in the April/May 4 Unit News, I explained how our 3% COLA was indeed a contract between each of the retirees and the pension fund. In other words, the pension fund made an offer of giving the retiree a 3% CO-LA if we would give up adding our sick leave and vacation bank to our base pay; we accepted. So we have the three elements of a contract. (1) an offer from the P&FO, (2) an <u>acceptance</u> from the retiree and (3) a consideration (the vacation and sick leave money we gave up on our base pay).

Again, as I mentioned in the V.P. report in February if the PF&O would have made an offer that stated they may lower the 3% COLA to 21/2% or maybe stop it altogether. Would any of us accepted that offer? I think not. At that same time it was negotiated that those employees who were not vested (15 years of service) would automatically receive the 3% COLA in lieu of adding their vacation and sick leave to their base. We didn't have a problem with this offer as over 90% of retirees were electing the 3% COLA.

Another bit of history of why the police and firefighters were allowed to add their vacation and sick leave to their base salary. When the 1986 pension laws were being negotiated, Capt. John Higgins of CFD, past president of Local 67 and the

legislative agent for the Ohio Association of Professional Firefighters, lobbied the legislature to enable the police and firefighters to add their vacation and sick leave accumulation to their base salary. John stated the reason being the police and fire could only receive 72% max. of their highest 3 years average salary while all the other state pension funds could attain 100% of their salary after 40 years of service. As it was unrealistic that a police officer or firefighter could do the job for 40 years, John lobbied the legislature to allow us to add our accumulated sick leave and vacation to our base. So you can see this was not just something given to us by the P&FO. It was negotiated for and granted to us by the legislature. All you active people don't let this 3% COLA be taken from you.

Oh, by the way, John Higgins also negotiated the largest pay raise we ever received at that time...10% This was in the early 1960s.

Central Ohio Retired Fire Fighters Four Unit, Inc. Minutes of meeting on April 2, 2014 at 12:00 Noon Place VFW Post #3426, 1591 Lockbourne Road Officers present roll call: G. Church,

J. Sherman, A. Allen, C. Lawhorn, L Baker **Absent:** J. Mason, M. Peery, C. Burkhart, Members present: 70 Guests:2 Total: 72

Invocation by: L. Baker

Pledge of Allegiance led by: J McVay

Welcome: G. Church, **New Members:** One

Recording Sec. Report: Waived

Membership Sec / Treas. Report: Paid 363

Life 226 Checking \$18,148.79

CDs \$10,004.42 Share Acct. \$1,042.09

President's Report: May meeting will be held at Sta. 67. Hosted by Local 67. Gary Wells attended our meeting and invited all 4 unit members to attend. Al Allen is looking into possible ways to backup all of our computer information due to the problems we have been having regarding our 4 Unit Website. John Sherman's position as Trustee is up this year. After many years of working for our members John is not going to run again. His position will need to be

filled. We will be taking nominations at the May meeting. The elections will be at our June Meeting. Dr. David Hassel would like to attend one of our meetings and discuss men's health issues. The members voted and agreed to invite Dr. Hassel to one of our meetings,. Date to be determined. Tom Christ says the Credit Union is looking for pictures for the upcoming calendars. But a release would need to be given to the Credit Union to use any pictures you might provide.

VP Report: None **Committee reports:**

4 Unit News & Roster: Beginning work on

roster

Benefits: Gary Siniff

4 Unit Benefits Report, April 2014

The Fund closed at \$14.07 Billion on Mar 26, 2014.

The normal disability hearings and investments were the main focus this month for the board. This was new active firefighter trustee Dan Desmond's first regular meeting.

DISABILITY COMMITTEE

- Ø There were 9 Initial Determination Hearings (IDH) this month.
- Ø There was 1 reconsideration increased to D2 Max.
- Ø There were no appeals.
- Ø There were 2 Death Benefit Fund considerations. The recommendation was for 1 approval and 1 dis-approval.
- Ø Two members are being reviewed for potential disability fraud.

BENEFITS COMMITTEE

- Ø The committee reviewed the spiking rules passed in SB 340.
- Ø Staff will prepare a ten year DROP experience for the next board meeting.

HEALTH CARE COMMITTEE

- Ø The committee did not meet this month but board member Wm.
- Deighton brought up to the board another issue with AARP's mailings causing confusion with the members.

Continued on page 4.



Members should contact the fund if they are confused by AARP mailings. The active board members will receive copies of all mailings to OP&F members in the future.

Commentary

I met with the retiree board members and staff about current issues with United Healthcare and Optum.

The board will discuss again next month the rules regarding re-enrollment in OP&F Health Care. The next Board meeting will be April 28 and 29.

Gary Siniff 4 Unit Benefits Officer

Host: No Report **Museum:** No Report **Banquet:** Bob Elfline **Picnic:** No Report

Old business: Rosters. Board Members are calling the members that have not paid their dues this year and encourage them to do so and remain a member of 4 Unit.

New business: None

Good and welfare: Dave Carn, Bob Barcus,

Martin Shields

Sick list: Jane Pritsel, Steve Heughebart, Jack

McCarty

PT to #5 Unit: Tom Guth, Lt. Bill Kirwin

Cooks: Tommy Troup

50/50 drawing winners: Bob Berkemer to Fire Museum, Tom Zinser to 4 Unit News, Amount \$30.00 each.

Meeting adjourned by President: G. Church,

NOTE OF THANKS:

We would like to thank our 4 Unit family for their warm condolences and prayers in the passing of our daughter, Anita E. Allen who left us on Mothers Day, May 11, 2014. We certainly appreciate everyone.

Albert and Graciela Allen

HUMOR: Only in America...do drugstores make the sick walk all the way to the back of the store to get their prescriptions while healthy people can buy cigarettes a the front.



CHAPLAIN'S CORNER Larry Baker

1 *Timothy 2:1-4 (NRSV)*

¹First of all, then, I urge that supplications, prayers, intercessions, and thanksgivings be made for everyone ² for kings and all who are in high positions, so that we may lead a quiet and peaceable life in all godliness and dignity. ³ This is right and is acceptable in the sight of God our Savior, ⁴ who desires everyone to be saved and to come to the knowledge of the truth.

O late I've been bothered by the very blunt (and to me, offensive) malicious statements of many about our various political leaders. No I'm not implying that we cannot disagree with elected officials, but there is a proper way to express our sentiments to them. In fact I encourage folks to communicate their feelings and ideas to those who govern us. But in the end, if we trust in God, we are directed to pray for them. Note in the text the fourth type - thanksgiving; when was the last time you said to God, "Thanks for giving me governor, president or senator NAME." Often in corporate worship we offer intercessions and supplications for our governing officials both in this country and around the globe. Luther stated that these folks were sent to us by God so that we might live in safety, security and order.

Try it! You might be surprised how it alters your outlook on the whole political spectrum when you pray for others, even those you disagree with.

Peace be with each of you this summer.

HUMOR: Only in America...do people order double cheeseburgers, large fries, and a Diet Coke.

Only in America...do banks leave vault doors open and then chain the pens to the counters.

Only in America...do we leave cars worth thousands of dollars in the driveway and put our useless junk in the garage.

Only in America... do we buy hot dogs in packages of ten and buns in packages of eight.

4 Unit News

Central Ohio Retired Fire Fighters Four Unit, Inc. Minutes of meeting on May, 7 2014 at 12:00 Noon Place Local 67. 379 W. Broad St. Columbus, Ohio.

Officers present roll call: G. Church,

J. Sherman, A. Allen, C. Lawhorn, J. Mason, C. Burkhart, M, Peery, J, Sherman.

Absent: none

Members present: 117 Guests: 5 Total: 122

Invocation by: L, Baker

Pledge of Allegiance led by: M. Peery,

Welcome: G. Church New Members: 3

Recording Sec. Report: Waived

Membership Sec / Treas. Report: Paid 461 Life 225 Widows 201 Checking \$17,332.03 CDs \$10,004.42 Share Acct. \$1,042.09

Presidents Report: John Sherman's position as trustee is up as of May, 2014, John is not seeking reelection. Nominations we ask for. Phil Christ asked that he be considered to fill the position.

The Central Ohio Antique Fire Appartus Association is having the annual Fire Muster at the State Fire Academy on the 28 of June. 4 Unit placed a half page ad in their program for \$50.00.

Greg Belcher has completed a roster that has every Columbus Firefighter from 1850 to present. A copy was presented to 4 Unit.

Doctor Hassel has asked to come to our June meeting and talk to our members about health concerns. This was approved last month by the members. No insurance questions to be discussed.

4 Unit will host two golf outings. The first is the CME outing that is a fund raiser for Local 67's Fire Foundation. Cost is \$370.00. This covers 2 golfers and sponsors a hole. The second is the Fallen Fire Fighter Golf outing. Cost is \$330.00. This covers 4 golfers and sponsors a hole.

This year George Popovich will be honored at our banquet. As was selected by the banquet committee.

VP Report: Charlie Burkhart gave a report to our members about the history of our COLA sys-

tem. Some very important information was shared.

Committee reports:

Benefits: Gary Siniff

4 Unit Benefits Report, May 7, 2014 The Fund closed at \$14.95 Billion on April 29, 2014.

Director John Gallagher reported that David Witner was unopposed in his bid to serve another four-year term on the Board of Trustees. His new term will expire on May 31, 2018. He has served as a Board member since 6/7/2010.

DISABILITY COMMITTEE

- Ø There were 13 Initial Determination Hearings (IDH) this month. The recommendations were 11 for approval, 1 denied, and 1 postponement.
- Ø There were no reconsideration hearings.
- Ø There were 6 appeal hearings. All were approved.
- Ø There were 5 Death Benefit Fund consideration hearings. The recommendation was for 3 approvals and 2 dis-approvals.
- Ø The committee reviewed the 2014 1st quarter disability report.

BENEFITS COMMITTEE

- Ø The committee reviewed the 1st quarter 2014 DROP Experience report.
- Ø There were 3,543 members in DROP as of March, 2014. The total includes 1,708 with less than 3 years, 571 with 3-4 years, 447 with 4-5 years, 265 with 5-6 years, 307 with 6-7 years, and 245 with 7-8 years.
- Ø Through March 2014, the average number of years in DROP at termination is 6.18 years.

HEALTH CARE COMMITTEE

Ø Geoff Rensi of UHC presented a memo to the Committee recounting pharmacy and medical appeals over a 12 month period. The breakdown was as follows:

Pharmacy

First Level Appeals: Overturned (8), Partially overturned (1), Upheld (39), Withdrawn (7) Second Level Appeals: Upheld (3)



Medical

First Level Appeals: Overturned (14), Partially overturned (2), Upheld (23), Withdrawn (31) Second Level Appeals: Overturned (1), Upheld (1), Withdrawn (2)

- Ø Buck Consultants presented the "Development of 2015 Health Care Costs and Contributions." Based upon medical and prescription cost projections for 2015 and following the Fund's subsidy guidelines, the recommendation to the Board was for a medical premium increase of 4% and a prescription plan premium increase of 1.9% beginning in January 2015. The medical premium increase applies to those healthcare plan participants who are non-Medicare/non-AARP. The increase to the prescription plan is for all plan participants. Following much discussion, the Board ultimately approved increases of 3.5% for the medical and 1.9% for the prescription plans. Premium increases, if any, to the AARP plan will be made later this year.
- Ø Geoff Rensi of UHC made a short presentation regarding the different types of "Healthcare Exchanges" along with some of their positive and negative benefits.
- Ø There was also some discussion about the Fund's health plan eligibility guidelines and enrollment opportunities. Trustee Deighton said that he would like to work with staff to investigate the possibility of looking into some enrollment exceptions applicable to unusual situations.

Commentary

The PFRO has long advocated that there should be some method to appeal some instances where members and/or dependents have lost their ability to participate in the Fund's healthcare plans and are outside of the enrollment opportunities. We are hopeful that some process can be developed to examine more closely the reasons for the loss of coverage, and if justified, enable the members to regain coverage.

The next Board meeting will be May 20 and 21.

Host: No Report **Museum:** No Report

Banquet: Bob Elfline gave a report concerning

the upcoming banquet.

Picnic: Bill Wells needs help with door prizes for the picnic.

Old business: Website info to be backed up in

case of future problems.

Follow up on calling unpaid members.

New Business: None Good and welfare:

Sick list: Steve Bendure, Tom Troup, Tom Zinser, John Temple, Steve Heugebart. PT to #5 Unit: Ed Reid, Lee Plamer

Cooks: Firefighters from Local 67.

50/50 drawing winners: No drawing held this

Meeting adjourned by President: G. Church

HUMOR; EVER WONDER...

Why the sun lightens our hair, but darkens our skin?

Why can't women put on mascara with their mouth closed?

Why don't you ever see the headline, "Psychic Wins Lottery?

Why is "abbreviated" such a long word? Why is it that doctors call what they do "practice"?

Why is lemon juice made with artificial flavor, and dishwashing liquid made with real lemons? Why is the man who invests all your money called a broker?

Why is the time of day with the slowest traffic called rush hour?

Why isn't there mouse-flavored cat food? Why do they sterilize the needle for lethal injections?

You know that indestructible black box that is used on airplanes? Why don't they make the whole plane out of that stuff!?





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AUGUST

- Wayne Bloomfield Virginia Dennis Robert Steele, Jr. Marie Weber
- 3 David Duerler William Keller William Mitchell Robert Moore, Jr. Ronald Rader William Russell II
- 5 Robert Guisinger Mark Watkins
- 6 Charles Machug
- 7 James Manring 8 Lauretta Bachmai
- 8 Lauretta Bachman Richard Glasspoole Morgan Jeffrey Roy Morello
- 9 Verta Bailey Janis Bernans, Jr. John Hill John Simkins
- 10 James McConaha John Phillips
- 11 Wayne Redman
- 12 Larry Hilbert Jacqueline Lamb

- 13 Roger Heller
- 14 James Evans
- 15 Frank DeCarlo David Lucas
- 16 Dale Miller Wanda Ross
- 17 Donald Dolby Michael Massie
- 18 Gene Shepherd
- 19 Frances Bobo Richard Jahn
- 20 John Higgins Jerry McFerin
- 21 Floyd Bostic
- 22 Anthony Khoury
- 23 Carlyn Smith
- 25 John Brining Jeffrey Walker
- 26 Steve Bendure Joseph Keefer Kenton McCoy Jr.
- 27 Larry Baker Daniel Green Glenn Johnston, Jr
- 30 Charles Clouse Jerry Myers Edward Price
- 31 Juanita Lowther Zita Neff

SEPTEMBER

- 2 Donald Boso
- 3 John Beard Garry Keiffer
- 4 Harry Jahn Danny Sells
- 5 Warren Cox Bill Hanf Larry Smith
- 6 Robert Coles Ruth Henderson
- 7 Betty Hamilton
- 8 Michael Fowler Robert Willison Paul Young
- 11 James Butts
 Kevin Michael
 Ruth Sims
 Robert Stormont
- 12 Frank Erb
- 13 Gary Church Leonard Figliola
- 14 Phil Snyder
- 15 Charles McGrath Charles Werner
- 16 Dave Morbitzer Bill Nickelwarth
- 17 Bonnie Helsel-Sevastos Shawn McCabe

- 18 Michael Melfi
- 19 Richard Luzader George Revadelo
- 20 Michael Ellison Michael Mitchell
- 21 John Good
- 23 James Mansperger, Jr. Howard Tucker
- 24 William Henestofel Libert Saylor
- 25 Wilbur Bills John McCarty James McVay
- 26 Tom Heinlen Ruth Kemmerling Robert Leighner
- 27 Tommy Hackett Michael Miller Ralph Perdew
- 28 Rick Leaver
- 29 Charles Liebhart Timothy Sauer
- 30 Terry Beerman
 Dale Ingram
 Thomas Pettit

Paul Sheperd

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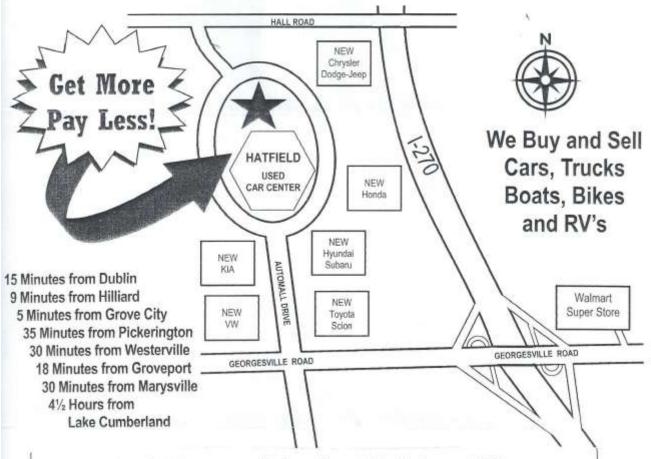
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TOTAL PAID	\$		pay any other dues.	

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GOOD AND WELFARE

SICK LIST Jim Duffy Ralph Perdew Mike Snodgrass Jerry O'Rourke

Steve Mills Bill Keller Henry Baldwin Bob Barcus Rich O. Jones

Steve Bendure THOSE IN ASSISTED LIVING

Robert Slupe, Laurals of Worthington, 1030 High St., Worthington, OH 43085 Art Rankin, The Woodlands at Eastland, 2469 Kimberly Parkway, East, Columbus, OH 43232

Capt. Harry Throckmorton, 5351 Grandon Dr., Hilliard, OH

John Callahan, Forum at Knightsbridge 4590 Knightsbridge Blvd.

Columbus, OH 43214

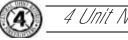
Jerry O'Rourke

Lincoln Lodge Asst. Living

PT'd to 5 UNIT

Wayne Fisher, Retired FF Cols FD 4/5/14 Howard Tucker, Retired FF Cols FD 4/6/14 Ed Reid, Retired Lt. Cols FD 4/17/14 Martin W. Shields, Retired FF Cols 4/18/14 Anthony Loshiavo, Retired FF Cols 4/24/14 Leroy Palmer, Retired FF Cols 4/26/14

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