



4 Unit News

Central Ohio Retired Firefighters
Chapter Twelve



February/March 2012

www.centrohretfirefighters.com

4Unit@centrohretfirefighters.com

30th ANNUAL 4 UNIT PICNIC IN FLORIDA Friday, February 24, 2012 11:00 AM to 3:00 PM

The Picnic will be held at the Punta Gorda American Legion Post #103, 1021 Taylor Road, The cost will be \$15.00 per person . This year we offer a buffet style meal, choice of fish or roast beef and sides. Please specify a choice of meat with your reservation. Come and get acquainted with old friends. There will be a 50/50 drawing and door prizes. We will also have those great desserts from our ladies!

DIRECTIONS: Going south on I-75, get off at Exit 164 (Rt. 17) turn left, go approximately 1 mile to traffic light (Cooper Street) Turn left and go to Taylor Rd. turn left, the American Legion will be a short distance on the right.

Going north on I-75, get off at Exit 161, turn left or west to the first traffic light, Taylor Road. Turn right, go 2 miles and the American Legion Post will be on the left.

Reservations should be in by February 18, 2012.

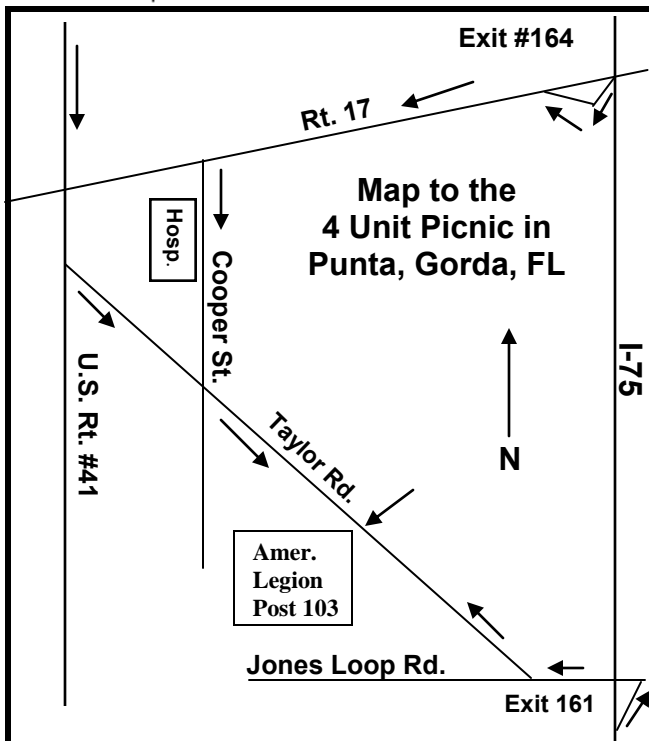
SEND RESERVATIONS TO:

Bob and Jean Clemons
47 Lime Tree Park Drive
Bonita Springs, FL 34135
Telephone: 1-239-992-0111



LOOK INSIDE!

Page 2 - Chaplain's Corner, President's Rpt, Benefits Rpt.
Page 3 - Hot Off the Range Dec.
Page 4 - Minutes from December Mtg.
Page 8 - January Meeting Minutes
Page 10 - Hot Off the Range Jan.
Page 11 - Birthdays-Apr/May & Donations
Page 16- Bill Hall Ret. Party, Wine Tasting, Calendars and Pictures
Page 19 - Membership and Dues payment form, Muesum Cruise Information



NOTICE: The 4 Unit dues are payable each year by January 1. Please fill out the Member Form on page 19 and send in with your check for your dues to Jerry Mason at the address listed on the form. Please include a self-addressed, envelope. This insures your dues card will be sent back to you.

MEETINGS every month, the 1st Wednesday at 12:00 noon at the VFW Hall, 1591 Lockbourne Rd., Col's, OH
Next 3 Meetings: Wed., March 7, Wed. April 4 and Wed. May 2. See You There!!

4 Unit Officers: President, Gary Siniff, Vice President, Charles Burkhart, Trustees, John Sherman, Carl Lawhorn, George Popovich, Sgt. At Arms Mike Peery, Secretary Terry Hetzer, Treasurer Jerry Mason, Chaplain Larry Baker, 4 Unit News Cecil Goodrich



CHAPLAIN'S CORNER

By Larry Baker



"Praise the Lord from the earth, you sea monsters and all deeps, fire and hail, snow and frost, stormy wind fulfilling his command! Mountains and all hills, fruit trees and all cedars! Wild animals and all cattle, creeping things and flying birds!" (Psalm 148:7-10, NRSV)

This is the season of snow. As we grow older we dislike the snow and ice. Yet snow, ice, strong winds and other weather phenomenon are a reality. We seldom think they are the tools God uses in the management of the planet. It is hard to imagine the usefulness of the snow and ice when we are bent over the snow shovel out on the driveway. Yet the psalmist says even the elements praise God. The wind sings a song of praise even as it breaks the limbs. The hills exalt the God that formed them. The fox thanks God when she finds a mouse for dinner.

Should we do any less? Shall we praise God EVEN as we shovel the snow? Can you not give thanks for what we take for granted? Coming in to a hot cup of coffee we forget we have electricity to heat the water and that even at the twist of a handle we have clean, potable water available 27/7. Thank you Lord God!

My dad often watched a chipmunk on his back patio. The chipmunk would stash sunflower seeds that dad put out using several trips to the woodpile. Only then would the chipmunk eat a few seeds. Dad always said he began by sitting on his hind legs, putting his paws together and only then eating the food provided; dad said he was thanking God for the provisions. Thank the Lord this winter for all that you have.

PRESIDENT'S REPORT—Gary Siniff

We have got off to good start for 2012, continuing to have great attendance at our meetings. As always Butch Blackburn and Mike Beckman serve up the best of firehouse cuisine. If you haven't been to 4 unit meeting come on down.

Continuing my comments in the "News" about moving forward, new members bring forth

new ideas to keep our organization fresh and because of some of those ideas we updated our constitution and by-laws at the January meeting to make our operations behind the scenes more efficient. We also continue to maintain the core values of our founding members.

We are continuing to collect 2012 dues, if you haven't renewed your membership please do so and remind your friends. Remember after two years names are dropped from the mailing list and roster also total web site access is denied.

Our Web Master Al Allen has succeeded in placing the 4 Unit News on the 4 Unit Web Site. Our goal by spring is to offer the "News" on the web to save on postage cost to those who choose to receive it electronically.

We receive information to the keep the web site timely from many sources, but the most important one is our members. Please email Al or myself with news about our members or items to share with our members. Send event notices to Barry Tresner and Barry will post them.

4 Unit News deadlines for 2012 are Jan. 15, March 15, May 15, July 15, Sept. 15, and Nov. 15. Send items to Cecil Goodrich at high-rane@sbcglobal.net. We operate on space available to place items in the news. For the time being the News will continue to be mailed presort bulk to keep cost down. We will monitor the upcoming political mailings like the ones that slowed delivery last November. We can do a first class mailing if a problem develops.

4 Unit Benefits Article Feb. March 2012.

Our number 1 priority for 2012 will be any changes to our retirement benefits. The actuarial reports the legislature ordered will start the ball rolling. SB 3 will most likely be the carrier not HB 69, that's the prediction. Regardless, changes will happen. Restructuring of the COLA's and the possibility of less money for health care are the areas current retirees should be aware of. We also don't know if some of the Issue 2 items defeated in November will pop up in these bills.



The OP&F Trustees are scheduled to address the DROP interest rate on Jan. 24, their first meeting of the year. They will discuss basing the interest rate on a T-Bill rate. They did this a year ago then rescinded the motion. Currently the fund is not meeting the 8.25% return that is needed, so some type of adjustment to the rate should take place.

There will also be discussions by the pension board members about health care providers for the future. They want to look at plans earlier so they are not rushed to vote on changes. As I reported previously, United Healthcare plans on moving all prescriptions in house by 2013 so the board will have look into the benefit in that change for our members.

HOT OFF THE RANGE

By: John Sherman

Wednesday, December 1, 2011

Unable to ride my Hog in today because it was wet and cold, I mused, "a day without my Harley is a day not fully spent!"



During our executive meeting today, our Chaplain, Pastor Larry Baker, when asked, "How are you?" replied, "very simply, you will have to get a new Chaplain, as my heart is pretty bad and there is too much scar tissue in there, so next week, they are going to shore it up as best they can, giving me a little bit more time," as one member interrupted remarking, "Larry, you've got the best heart of anyone that I know," and regaining his composure, Pastor Baker continued on, "that our previous Chaplain Bill Brobst has been kind of picking up the slack and things are kind of day to day, and they have me on some new medication which really does help," interrupted again by the question "well, how do you feel? Do you feel as bad as the doctors say you are?" Larry replied, "I don't feel real bad, I have no pain, but my energy level is not where it should be, and they don't want me to drive and do want me to really take it easy."

Asked about getting a second opinion, he told of how thoroughly the doctors had already examined him, even considering by-pass surgery, and Chief Jerry Mason suggested possibly a heart transplant, Larry replying, "that they won't do that unless you

are under 60 years of age and I'm 65," and ever the humorist, Larry related that while he and his wife were filling out the necessary paper work, she commented "that he hadn't placed a checkmark in the organ donor box," to which he replied "that he hadn't because nobody wants these old parts" which broke the group up in laughter and cut through the air of somberness that permeated the small office area.

Someone blurted "I make a motion that Pastor Baker must get a second opinion," it was properly seconded and unanimously approved, as the light hearted laughter continued and the motioner declared, "you've heard the Committee, now go get a second opinion!," and Larry wrapped the subject up by saying, "I'll keep you posted!"

So let's all let Pastor Baker know that we'll keep him in our prayers, as we know that he's already in the prayers of many others.

Trustee Popovich brought us back to cherrier news, informing us that after five years of attempting to bring his wife to America, she will finally be here just before Christmas. Congratulations George, and

Continued on page 7.

Air Quest
HEATING & COOLING

Best Pricing On New
 Systems Installed

Carrier
 Turn to the Experts

Call (614) 866-COOL



**8 E. Columbus Street
Pickerington, OH 43147
614-866-COOL (2665)
614-866-8411 (FAX)
OH Lic. #30401
Request Michael Huffman when calling
for pricing.
A firefighter related company.**



**Central Ohio Retired Firefighters Four Unit, Inc.
Minutes of meeting on December 7, 2011
at 12:00 Noon**

**Place VFW Post #3426, 1591 Lockbourne Road
Columbus, Ohio**

Officers present roll call: Gary Siniff, Jerry Mason,
Terry Hetzer, Larry Baker, Mike Peery,

Absent: Charles Burkhart (excused)

Members present: 83 Guests: 2 Total: 85

Invocation by: Larry Baker

Pledge of Allegiance led by: Mike Peery

Welcome: Gary Siniff

New Members: Bruce Ashcraft from West Licking

Recording Sec. Report: Motion to waive reading of the
November minutes, motion passed.

Membership Sec. /Treas. Report: Paid 219 Life 206

Widows 190 Checking \$5,496.59 CDs \$11,000

President's Report: President Siniff reported that he
attended an honor flight reunion.

The 4 Unit website could have the FD news and roster
soon.

Gary Monto and Harold Green from the PFRO were in
attendance. Discussion on HB69.

VP Report: None

Committee reports:

FD News: At the printer.

Benefits:

4 Unit Benefits Report December 7, 2011

**The Ohio Police & Fire Pension Fund closed at \$11.61
Billion on November, 15 2011**

Ø **Legislative report:**

HB323 Retirement/disability benefits-forfeited
for extortion and perjury. Gets 1st hearing in
Criminal Justice Committee.

Aristotle Hutras, Director of ORSC retires
December 31st 2011; a new permanent director
has not been named yet. Pension Trustee Advi-
sors, Inc. and KMS have been selected to con-
duct actuarial studies of the five Ohio Public
Pension Funds. The Hays Group was the top
scorer and did not get the contract.

Ø **Disability Committee report:**

The committee heard 18 initial determina-
tions and approved 13, disapproved 3, submitted
1 for re-examination and postponed 1.

One reconsideration was approved and two
death benefit applications were approved. One of
which was David Sheets.

The committee is working on solutions to
the problem of missing or no pre-employment

physicals. Members need baselines to prove job
related illnesses and injuries.

Ø **Health Care Committee report:**

The 3rd Quarter Health Care Stabilization
Fund report showed a decrease in the fund bal-
ance. The fund had a -4.00% investment return
this period. Overall Retiree Health Care cost was
3.4 Million below budget.

United Healthcare presented a report about
the savings and benefits from their taking over
OP&F health care administration and the current
programs offered to OP&F membership and em-
ployees. UHC in this report suggested that OP&F
ask for RFI's (Request For Information) instead
of RFP's (Request For Proposals) to determine if
there is a better vendor for OP&F's Health Care
administration. OP&F Staff suggested this also.

Problems with the current method of hav-
ing to use the internet to complete the scorecard
requirements to qualify for the Diabetic Discount
Program were brought up in the retirees meeting.
Not all members use the internet.

Ø **Benefits Committee report:**

The committee/board voted on the Medicare
Reimbursement rate for 2012 and OP&F will
reimburse \$99.90. That will be the rate deducted
from SSI checks for 2012.

The committee asked staff for a list of DROP
participants who terminated employment but still
have money on deposit in their DROP account;
640 have had no distributions. 1,862 have had
distributions with 1,194 having a balance with the
fund.

Bill Deighton suggested that the Board dis-
cuss the DROP interest rate in the near future and
the pre-employment physical penalty structure.

Ø **Commentary by Gary Siniff**

The active members of the OP&F Board of
Trustees voted to appoint the FOP endorsed can-
didate to the retired police officer position due to
the vacancy created by the death of Billy Gal-
lagher. For the second time in my memory a can-
didate recommended by the PFRO was not
picked. (Bill Deighton was then elected in the
next election with the highest vote in the history
of the fund.) Instead of appointing someone who



could hit the ground running with knowledge of our pension fund, (Paul Hillenbrand) the board picked someone clearly unfamiliar with retiree issues. I wish Mr. Mitchell "God Speed" in learning about his new position to represent the retired police officers of OHIO on the OP&F Board of Trustees.

Host: Mike Graham and Roland Hosier families.

Museum: Dick Yoerger reported calendars are for sale, and they are getting estimates to paint the heart mobile.

Banquet: None

Picnic: None

Old Business: Jerry Mason discussed changes to the Constitution and By Laws.

To be voted on at the January meeting.

CENTRAL OHIO RETIRED FIRE FIGHTERS
(4) FOUR UNIT INC.
CONSTITUTION AND BY-LAWS
Preamble and Purpose

This organization was formed as a social group to have monthly meetings in which the retired members of the Columbus Fire Department could meet and renew friendships and keep alive the spirit of belongs to the Fire Department.

We have since broadened our activities to include the retirees of all Central Ohio Fire Departments, and we have joined with the Police and Fire Retirees of Ohio, Inc. We wish to reaffirm our affiliation with the Police and Fire Retirees of Ohio with whom we have been chartered since October 2, 1983 as the sole Police or Fire retirees' organization we are affiliated with. (This supersedes all previous constitutions and by-laws amendments.)

The purpose of this association shall be to unite all the retired fire fighters in central Ohio and their survivors, to protect and improve their pension benefits and to promote the mutual welfare of its members and their survivors.

Name

The organization will be known as Central Ohio Retired Fire Fighters (4) Four Unit Inc.

Membership

Membership shall be composed of retirees of fire departments of the Central Ohio area. The wives and widows of retirees shall also be welcome for membership, but they are encouraged to form their own social group. Associate groups in other areas may also be formed.

Meetings

Section 1. Regular monthly meetings shall be on the first Wednesday of each month unless that date is a holiday. The meetings shall start at 12:00 noon and shall consist of an invocation, Pledge of Allegiance, calling of the roll for elected officers, introduction of new members and guests, Secretary's report, Treasurer's report, report of committees, old business, new business, and good and welfare. The meetings shall not exceed one (1) hour, but may be extended on a member's request of the Chair with the approval of a simple majority of those attending and will be followed by a lunch and social time. The meeting place will be established by the officers according to available facilities.

Section 2. Roberts Rules of Order, Revised, shall govern at all meetings of this organization.

Officers

Officers of the organization shall consist of a President, Vice President, Secretary, Treasurer, Chaplain, Sergeant-at-Arms and (3) three Trustees. All officers shall serve a (2) two year term except trustees who shall serve (3) three year terms. Elections for all offices except the (3) three trustees will be held in the odd numbered years. The (3) three trustees will be elected in staggered terms, one to be elected each year. Trustee terms of office will be identified as trustee position (1) one, (2) two, and (3) three.

1. 2010	1. 2013	1. 2016	1. 2019
2. 2011	2. 2014	2. 2017	2. 2020
3. 2012	3. 2015	3. 2018	3. 2021

Nominations will be made at the regular meeting in May and the elections shall be held at the regular meeting in June.

The elected officers shall comprise the Executive Board, and will make decisions of an emergency nature between meetings and such actions will be discussed at the next regular meeting. Newly elected officers will assume the duties of their office upon the announcement of their election.

Annual Audit

Each year, prior to the regular May meeting, the Trustees shall perform an audit of the financial records to assure the solvency of the organization.

Dues

Dues for the organization will be established by the regular membership at the May meeting for the following dues year. The Board of Trustees in consultation with the Treasurer will propose the dues amount required and propose, in general, the manner in which the dues shall be spent. Prior to the May meeting, the Trustees will reassess the finances of the organization and be prepared to outline any changes they may deem necessary in the collection and disbursement of funds.

If a financial crisis arises and it is determined that the 4 Unit dues will need to be emergently increased, the President has the authority to call a meeting of the executive committee and trustees to evaluate and recommend the appropriate changes. These recommendations will be pro-



posed for approval at the next regular meeting. A 2/3 vote of those in attendance will be required to pass the recommended increase.

Duties of Officers

The President will act as Chairman at regular monthly meetings and any meeting of the Executive Board, supervise elections, select members to serve on committees, select members to attend meetings of the Police and Fire Retirees of Ohio, Inc. and enforce the Constitution and By-Laws of the organization.

The Vice President will, in the absence of the President, assume his duties.

The Secretary will keep a record of the minutes of the meetings, keep a record of communications, maintain a record and file of all active and inactive members for the purpose of maintaining an accurate and current mailing list, and assist in publicizing the organization in order to attract new members, handle correspondences and perform other related duties as requested by the President or Executive Board.

The Treasurer will keep a record of finances, collect and distribute funds as approved by the organization, keep a record of bills, maintain a record and file of all members for the purpose of tracking and soliciting dues, issue membership cards, assist the trustees in their audit at least annually and perform other related duties as requested by the President or Executive Board.

The Chaplain has the duty of giving the invocation at the start of each meeting and assisting in other spiritual and related activities of the organization.

The Trustees shall audit the finances of the organization annually, and report the financial condition to the membership at the May meeting, in order that the membership may be informed as to the financial condition of the organization. They will make such recommendations for change, as they feel necessary to benefit the organization.

It is the duty of the Sergeant-at-Arms to assist the President in maintaining order at the meetings, and assist the President in such activities as directed.

Any member of the Central Ohio Retired Fire Fighters (4) Four Unit Inc. may be a member of any other Police or Fire retiree's organization.

AN ELECTED OFFICIAL IN THE CENTRAL OHIO RETIRED FIRE FIGHTERS, (4) FOUR UNIT INC. MUST BE AN ACTIVE MEMBER OF BOTH THE CENTRAL OHIO RETIRED FIRE FIGHTERS (4) UNIT INC AND THE POLICE AND FIRE RETIREES OF OHIO.

If the member is an elected official in the Central Ohio Retired Fire Fighters, (4) Four Unit Inc., he or she may not hold an elected office in any other retiree organization that directly competes for members with the Central Ohio Retired Fire Fighters, (4) Four Unit Inc., or with the Police and Fire Retirees of Ohio, Inc.

If an elected official of the Central Ohio Retired Fire Fighters, (4) Four Unit Inc., wishes to run for an elected office in another retirees organization, other than the Police and Fire Retirees of Ohio, he or she must first resign their elected position. This does not eliminate the member's position as an active member within the Central Ohio Retired Fire Fighters, (4) Four Unit Inc.

If an elected official from another fire retirees organization wishes to run for elected office within the Central Ohio Retired Fire Fighters, (4) Four Unit Inc., he or she must first resign their position as an elected official within the competing fire retiree's organization to which they belong.

Vacancy in Office

In the event an officer resigns or misses three (3) consecutive (unexcused) meetings, the office may be declared vacant, or becomes vacant for any reason; the Executive Board shall appoint a successor (Elected officials that relocate to Florida for the winter months shall be noted as "excused" during the calling of the roll, as well as noted in the meeting minutes as such).

AMENDMENTS

Any changes or amendments to the Constitution of the organization will be proposed at one of the regular meetings and voted on at the following regular meeting. Approval of the change must be passed by a two thirds (2/3) majority of those attending the meeting.

Amendments to the By-Laws may be by a vote of the membership at the meeting at which they are proposed.

BY-LAWS

Beginning with dues year 2013, the annual dues of the CORFs organization will be \$10.00 per year. The treasurer will also collect the annual dues for the State Organization of the Police and Fire Retirees of Ohio (PFRO) and pass those funds along to them once an appreciable amount has accumulated.

The standing committees shall be appointed by the President with the approval of the Executive Board. Standing committees shall be:

- Benefits
- Annual Picnic
- Legislative
- Annual Retiree's Banquet Committee
- Parliamentarian
- Four Unit Newspaper

Approved and Amended:

Date: _____

New Business: CFD Christmas party will be December 19, at noon, at Donerick's Pub. 5919 Hoover Road, Grove City.

Bob Cloud reported the pizza drive for Charity Newsies raised \$18,100.00



4 Unit picnic in Florida will be February 24, 2012.

Information is on the web site.

Good and Welfare:

Sick list: Rich Jones, Harry Throckmorton, Randy Molter, Bob Shivley, Jack Anders, Charlie Lewis, Ray Harrow, Jim Seimer, & Larry Baker.

PT to #5 Unit: None

Cooks: Butch Blackburn and Brad Owens

50/50 drawing winners: Carl Lawhorn & Mike Talik

Amount: \$41.00 each. Both donated to the 4 Unit News.

Meeting adjourned by President Siniff at 1300 hours.

Hot Off The Range Continued

boy, you sure do get the greatest Christmas gifts!

Beginning the regular meeting, Pastor Baker reminded us that we are in the “Advent” season in which God comes to us in the person of Jesus, in the flesh and blood of humanity, experiencing all that you and I experience, God’s ultimate gift to us and if we are also thinking about gifts, the gift of ourselves, be it in the form of a phone call or a visit to our fellow retirees that are unable to be here with us, is also a very great gift to give, and at any season.

After the prayers, President Siniff called for the Pledge, followed by the roll call of officers and then asking if there were any first timers and Bruce Ashcraft from West Licking introduced himself and was loudly applauded, as we haven’t gotten many new members from that particular area, but we’re hoping for more.

Gazing around the room, I noticed a few that I either hadn’t seen here before, or that it had been too long an absence, i.e. Deputy Chief Warren Cox and another one of our fine Chefs, Dave Santuomo, and as usual for me, it’s always a pleasure for me to see a chef or a chief, and in that exact order!

Financial Secretary Jerry Mason related the various changes that we’ll soon be making, primarily concerning our constitution and changing the date of our auditing of our financial records annually.

Museum reporter Dick Yoerger reports that the Heartmobile will be completed by the month of May, he’s just not sure of which year!

John and Carol Rees just returned from Honolulu in time to be home for Christmas (doesn’t “home for Christmas” sound wonderful?)

Bob Cloud reported that the 19th Annual Fire-fighter Pizza Sale raised over \$18,000.00 for the Charity Newsies and thanked all the retired firefight-

ers who helped with the work that day, after which retired Captain Jerry Keller handed me a \$20.00 bill stating that “this will get you off to a good start this Saturday,” our Annual Charity Newsie Paper Drive Sale day, which indeed it truly did. Thanks so very much Jerry!

Two very special guests visiting with us today, Gary Montos, President of the Police and Fire Retirees of Ohio and Harold Green, who is the 4th District Vice President which includes our Chapter as our own President, Gary Siniff introduced them giving a little background of each and both were warmly received, speaking and answering questions, mentioning that H.B.69 will be our next big battle (reforming all five pension systems) and urging us to please support the PAC FUND as we’ll need to persuade a lot of new politicians of our needs.

Next, Bob (ever the helpful on) Berkemer announced that he had heard that Greenlawn Cemetery was giving free burial spaces to U.S. Veterans, and he said he couldn’t get out the door fast enough at this news. Going into the office there and inquiring about his “free” space and listening to the facts that accompany it, i.e. digging the hole, the tent, refilling the hole, etc., etc., he finally went out the door after giving them a check for \$2,300.00 for his “free” space, and Bob Cloud interjected that he was offered one for only \$450.00 covering the opening, closing, etc. but that it was near the road and the stadium where the cars will be “racing,” so it will be very noisy, and Berky retorted “what the he__ do I care, I’ll be dead and six foot under,” as the laughter erupted.

And now for today’s food fare, chef Butch Blackburn and “real blood” Brad Owens prepared both smoked and polish sausage, fried cabbage, and sautéed in olive oil, sweet red peppers with diced tomatoes added later, seasoned well, all melded together, then blended with the al dente curly egg noodles and placed in the oven for warming until served.

Butch, Brad and you all, I apologize for the sorry interpretation of the fine main dish that they prepared, but I didn’t write this letter until quite some time after the fact, and quite frankly, I couldn’t decipher some of my scribbling that well, and my memory of it was even worse, but I did get the extraneous parts of the meal pretty well, and are as follows, green beans and corn mixed with butter and condiments, an Italian salad, Auddino’s hard rolls with real butter and chocolate turtle brownies for



dessert, which were exceptional!

To borrow from OSU President Gee, "I hope he doesn't fire me!" only I'm speaking of Butch!

We had a great crowd here today and the "Power" tables were overloaded, as the "Dons" Barry and Mike were buttressed by heavyweight (I say that fondly) Dave Santuomo (a cook, you know!) and all the regulars, and ruling the "nice guys" table (am I joking?) were Gary Eubanks/Dan Brobst, and their ilk, plus Mike Kitchen and Capt. Rick Boham, so I'm glad that no one (Peery?) was carrying "jumper cables" trying to "start something" around here! Huh?

I enjoyed my meal today in the pleasant company of George Popovich, Bob Keefer, "Kaboom" Kamer and my son John R. when Popovich said among many other things, "had any of you heard or read the story in the Col's Dispatch about the very sick man who had gone to the doctor, who, after examining him, remarked that indeed, you are a very sick man, so sick that I'm able to give you only 3 months to live, so you better get your affairs in order, bills paid, etc., to which the patient replied, Doc, "I am so impoverished at this time that I don't know where my next meal is coming from and can't even pay you, but in the near future, I'm coming into a large sum of money," and hearing this, the doctor quickly replied, "well, in that case, I'll give you six months!"

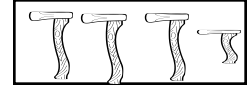
While we were enjoying our meal, Tresner, waiting in the food line, answered my query to him of "what happened to your bandaged thumb?" and he replied that "there was a fire in a Nelsonville Orphanage and he helped rescue some of the kids, and because he hadn't rescued this one kid's dog, he bit the end of his thumb off as he set him down." Sounds like a heroic tale, doesn't it? Well, one of Barry's friends (?) at our table informed us that of the true manner of how the injury occurred, as follows; Barry was deer hunting in that area with his bow and arrows and spotting a deer, he drew the bow taut, aimed, loosed the arrow and the contraption tore off the end of his thumb, and this tale is not quite so heroic! But, maybe more believable!

50/50 winners today were Mike Talik and Chief Carl Lawhorn and both gave their \$41.00 each to our 4 Unit News. Thank you both for your generosity!

Did you know- - - that gunpowder was invented in 1334 AD?

Thought for today -- "All the mistakes I ever made were when I really wanted to say no and instead said yes! Moss Hart

The hungry gourmand rates today's fare at 3 1/2 axes.



**Central Ohio Retired Fire Fighters Four Unit, Inc.
Minutes of meeting on January 4, 2012
at 12:00 Noon
Place VFW Post #3426, 1591 Lockbourne Road
Columbus, Ohio**

Officers present roll call: Gary Siniff, Terry Hetzer, John Sherman, Carl Lawhorn, George Popovich, & Larry Baker

Absent: Charles Burkhardt, Jerry Mason, & Mike Peery

Members present: 73 Guests 0 Total 73

Invocation by: Larry Baker

Pledge of Allegiance led by: Gary Siniff

Welcome: Gary Siniff

New Members: Phil Snyder, Rich Wallace, Julia Allwood

Recording Sec. Report: Motion to waive reading of the December minutes, motion passed.

Membership Sec./Treas. Report: Paid 216 Life 206

Widows 190 Checking \$10,157.46 CDs \$8,000.

President's Report: Still working on the web site with Albert Allen.

VP Report: None

Committee reports:

4 Unit News: Articles must be in by January 15.

Benefits:

The Fund closed at \$11.38 Billion on December 13, 2011.

The new Board appointee John Wainscott, a Cincinnati police retiree, assumed the "police retiree" trustee position vacated upon the death of Billy Gallagher. Trustee Wainscott will serve for 6 months to complete the four year term. This position, along with an active police seat and an active firefighter seat, will be subject to an election this coming May.

The Board discussed voting options for the upcoming elections and agreed to add internet voting to the mail and phone balloting options that have been used previously.

Mr. Estabrook announced that the OP&F website has been re-designed and can be viewed at www.op-f.org. Members are encouraged to visit the website. OP&F Legislative Agent Darryl Dever brought the Board up-to-date on several pieces of legislation. HB69: The audit of all of the pension funds will probably be a several month process.



Bobby Layman



Cadillac
GMC



Tom Spires
3733 Claypool Street
Carroll, OH 43112
614-837-0999

We have the financial tools
to make your life great!

**From basic savings to
investment services and
everything in between,
CME can be your
full-service institution!**

- Home Equity Loans
- Savings Accounts
- Certificates & Money Markets
- Low Rate Auto Loans
- Fixed & Variable Rate Mortgages
- Business Services
- Checking Accounts
- Youth Accounts
- Safe Deposit Boxes
- Insurance & Investments

Clintonville - 4545 N. High St.

Downtown - 365 S. 4th St.

Hilliard - 4099 Trueman Blvd.

Westerville - 428 S. State St.

Pickerington - 1017 Refugee Rd.



614.224.8890 • www.cmefcu.org

HB323/SB20: Expands the felonies for pension forfeiture. He speculated that this will pass after January 1st.

HB388: This would prohibit a public pension system retiree from being re-employed in any public employment and still collect a pension. He does not believe that this will go anyplace in its current form. He also stated that OP&F has experienced an 83% reduction in Iran/Sudan investments.

DISABILITY COMMITTEE

- Ø There were 17 Initial Determination Hearings (IDH) this month
- Ø There were no reconsideration hearings this month.
- Ø There were 9 appeal hearings.
- Ø There was 1 Death Benefit Fund Hearing and it was recommended for approval.

BENEFITS COMMITTEE

- Ø Staff reviewed the following four Administrative Rules and recommended changes for two of those. The Board subsequently approved the recommended changes.
 - 742-3-07 Optional plan of payment.

Recommendation to remove historical language that no longer applies; update a cross reference to 742-7-08; and, remove a paragraph from the rule which permits the waiver of spousal consent for when a spouse's



- whereabouts are unknown, and other method or methods are followed.
- 742-3-08 Interim payments.
Recommendation to update the rule to make it gender neutral and to add a statement about statutory limitations.
- 742-3-27 Reselection of beneficiary upon remarriage.
Recommended no changes.
- 742-3-28 Plan of payment selection for DROP participants.
Recommended no changes.

Ø During open discussion the committee briefly discussed that they will review the current DROP interest rates in January 2012. The changes in funding from the state to cities & townships have caused an increase in delinquent employer payments to OP&F.

HEALTH CARE COMMITTEE

The Health Care Committee did not meet this month.

Host: None

Museum: Dick Yoerger reported that he is selling calendars and work continues on the heart mobile.

Banquet: None

Picnic: None

Old Business: Motion by Jim Smith, second by Sam Huff to make a Constitution change.

To eliminate the paragraph under Duties of Officers.

An elected official in the Central Ohio Retired Fire Fighters, (4) Four Unit Inc. must be an active member of both the Central Ohio Retired Fire Fighters (4) Unit Inc. and the Police and Fire Retirees of Ohio.

Discussion on motion.

Since this is a Constitution change, it will have to be voted on at the next meeting.

Motion by Gary Siniff, second by Larry Baker to table the constitution changes proposed last month till the February meeting.

New Business: Motion by Jim Smith, second by Tom Huston to make a By Law Change.

At the discretion of the executive board, the treasurer may also collect the annual dues for the State Organization of the Police and Fire Retirees of Ohio (PFRO) and pass those funds along to them once an appreciable amount has accumulated.

Discussion on motion.

Motion passed.

Good and Welfare: Call Lt. Roland Guay at 614-221

-2345 Ext. 5272 between 7-3 if you want a copy of your entrance physical exam with Columbus Fire.
Sick list: Jim Duffy, Jim Siemer, Rich Jones, & Herman Cuckler's wife.

PT to #5 Unit: Jack Koch, Jeff Aldridge, Charlie Lewis, Margaret Beckman and Ruth Moore

Cooks: Butch Blackburn & Mike Beckman
50/50 drawing winners: Bill Brobst & Wayne

McCloud donated to FD News

Amount: \$32.00 each

Meeting adjourned by President Siniff



HOT OFF THE RANGE

By: John Sherman

Wed. January 4, 2012

President Siniff must have smiled

Approvingly at all of us as we entered into the quarters used for the executive meeting in a "timely" fashion as all of us were in a jolly mood, (was it the "holiday cheer?" or maybe it was because we had our past president in the room as a quest, Jim Smith always brightens wherever he is,) as Pastor Baker pleased us immensely when he reported that he's feeling better, yea!, but still not nearly up to par.

Terry Hetzer, our recording secretary, advised us that he will have another "back" operation, his fourth in the near future and might not make the next meeting, so Pres. Siniff asked Carl Lawhorn if he would be the back up for Terry in that event, and Carl responded affirmatively.

Gary mentioned that every day he (we) get ads at our E-mail address for Viagra, etc. as they know that we are "retirees" and is trying to get our Webmaster Albert Allen to find a way to prohibit those ads from getting into our mail and again, as at a previous time, someone remarked, "Gary, it's your wife sending them to you, so you should talk to her first. "Oh, that's not nice!" However, all enjoyed that little humor at Gary's expense.

And speaking of humor at another's expense, George Popovich's wife finally made it to America, arriving just before Christmas and someone commented that Charley Burkhart (from Florida,) had asked him to query George as to whether the marriage had been (and here, because of my tin ear, I only understood the first 4 letters cons and it ended with a D, and it sounded a little like "constipated," but I'm certain that it wasn't that word, although it was four syllables) since his wife's arrival,



4 UNIT
BIRTHDDAYS



APRIL

- 1 Ed Lantz, Jr.
- 2 Lewis McCoy
- 3 Lee Caslin
James Sayre
Michael Segna
Norman Spafford
- 4 Don Riley
Faye Taylor
- 5 John Callahan
Mary Prince
Carl Townsley
- 6 Jim Shannon
- 7 Jerry Lupfer
Shelby Tudor
William Preece
- 8 Ray Harrow
- 9 Michael Kitchen
Don L. Miller
Jerry Ruby
- 10 Clarence Galleher
Donald Meade
- 11 Tom Fullen
Carvel Mullins, Jr.
- 13 Steve Basil
Daniel Callaghan
Hank Kauffman
Joe Lieb, Jr.
Richard Sellers
Kathryn White
- 14 Ralph Boso
Thomas Hill
- 16 Charles Allspaugh
Richard Behrens
Gertrude Johnson
- 17 David Smith
Randy Stickle
Mabel Varner
- 18 Keith Bruno
Thomas Luchka
- 20 Melvin Olney
- 21 Dave Fleisher
- 22 William Allison
Robert Dunkel
Evelyn Jones
Hewitt Mclver, Jr.
- 23 Luella Albert
Frances Dulin
Norris Ijams
Darrell Lambert
Aidan McCarron
- 24 Jim Duffey
- 25 Betty Fussnecker
Robert Harper, Jr.

- 26 Denzil Collier
- 28 Paul Irwin
- 29 Carl Brandon
Wilda Davis

MAY

- 3 Kenneth Davis
Charles Ewing
David Fish
Patrick Miller
- 4 Lanny Long
Jane Welch
- 5 Denny McGrath
Frank Shirey
Wesley Yohey
- 6 Robert Beard
- 7 James Russell
Clarence Smith
Shawn Sowers
Wayne Thompson
- 8 Linda Clark
- 9 Louis Goodrich
Paul Greer, Jr.
John Lisska
Wray Wickline
- 10 Eddie Murrey
- 11 Robert N. Appell
Robert Berkemer
Marge Fadley
- 12 E. Dana Cox, Jr.
John Schirtzinger
Thomas Troup
Gene Wedemeyer
- 13 Jack Treinish
- 14 Robert Clemons
- 15 Gordon Coe
James Kessler
Frank Reeves
- 16 Ada Burke
Billy Hatfield
Jack Hulls
- 17 Jack Hughes
- 18 Harmon Dutko
Charles Ramsey
- 19 Henry Meyers
Patricia Spaeth
Mike Talik
- 20 Ronald Allen
William Carter
Pearl Conrad
Kathleen Ebersbach
- 21 Glenn Shafer
Linda Sowers
Robert Storts
- 22 Nancy Bell
Michael Fultz
Barry Tresner

- 23 John Ballard
Rose Holland
David Zwayer
- 24 William Hall
Glenn Marquard
Don Sherrod
Thomas Zinser
- 25 Richard Callahan
- 26 Daniel Cuckler
Ruth Fink

- Lois Horton
- 27 Gene Pierce
- 29 Richard Brown
Gary Rugh
- 30 Dora Malyk
John Woods
- 31 Thomas Kleinline

DONATIONS:

- | | |
|----------------------|----------------------|
| Ronald Allen | Eugene Carty |
| George Andrews | Rose Cave |
| Verta Bailey | Steve Clemons |
| Arthur Ballantyne | Marilyn Cline |
| Robert Barcus | Roert Coles |
| Jack Barr | Larry Cope |
| Patrick Barrett | Gary Cox |
| Steve Basil | Robert Crosby |
| Michael Beckman | Heman Cuckler |
| Bendure Steve | Mike Cummings |
| Frank Biancone | Richard Decot |
| Richard Bigham | Donald Deuschle |
| Rick Boham | Bob Dunning |
| Pat Bonaventura | Mary Durfee (Kirwin) |
| Jerry Brewster | Wayne Fisher |
| Phillip Brunney, Jr. | Herbert Foote |
| Daniel Callaghan | Michael Gibbons |
| Charles Campbell | Harley Greenwalt |

Continued on page14.

The Boling Group Insurance

Marco Miller Agent

AS AN INDEPENDENT INSURANCE AGENT

AND WITH OVER A DOZEN CARRIERS

I SHOP FOR THE BEST PRICE

THE BEST COVERAGE

I WORK FOR YOU NOT AN

INSURANCE COMPANY

CAR..HOME..BUSINESS

THE QUOTE IS FREE...

THE RESULTS JUST MAY SURPRISE YOU

CALL 614-783-6515



and the questioner repeated “Charley wants to know!”, and letting my modesty get the best of me, I hesitated to request a repeat of the misunderstood (to me) word and just acted like I “got” it. Ha! George, grinning from ear to ear joyfully responded, “you better believe it” as the merriment continued, George adding, “and I took her to her first job today,” (as he smiled widely) as she’s now employed.

As the various item of business were dispensed with, some with humorous anecdotes accompanying, Pastor Baker, noting me writing something, remarked, “if you write all this “stuff,” we’re all going to be in trouble!”, thus ending this session and we departed for the “big” room and the bathroom to take care of “other business,” while I stopped near the “range” to obtain the food details of the day.

Chef Blackburn (Butch) and his sous chef (Butch has now dubbed Mike Beckman with that illustrious sounding title and it reminded me of a time long ago when Lt. Huckleby remarked as he was promoted to Lieutenant, “although I can’t spell it, now I are one!”) but I know Mike (he’s blood!) and he can spell it!

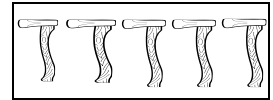
Butch starts this penne pasta dish, as he does many of his specialties, at his home the evening before by making the meat balls and cutting the Italian sausage into bite sized portions, cooking the meats in preparation for uniting them with all the other ingredients that will be prepared today by he and Mike in the galley at the Post.

Butch began today’s work by having sous chef Mike cutting up the onions, celery, red and green peppers and then sautéing them in the extra virgin olive oil, until the onions have reached translucency, at which point Butch adds the diced garlic clove, diced tomatoes and tomato sauce, puree and is now cooking in pots and kettles, gradually adding all the necessary seasonings, bringing it to the proper consistency, after which they meld all the “kettled” mixture by ladling these over the already “al dente” cooked pasta now lying in several oven roaster pans, completing the “cookery” for placement into the oven for its final action of heat.

They also prepared a great combination dish of green beans, corn, kidney beans and diced tomatoes, seasoned with chicken broth and light touches of butter, salt and pepper. An Italian salad was the pasta escort, with Auddino’s hard rolls with real butter for pushing, and for those desiring a sweet ending, delicious decadent chocolate brownies.

As is my bent, I love Italian both the food and the people (my wife), so this offering earns a full 5 axes.

Bon Appetit!



President Siniff gaveled (gaveling is necessary to rise above the din) the meeting to order at noon with our Chaplain Larry Baker receiving the “mike” and reminding us that although it’s January, it still remains the Christmas season as the Epiphany has not yet arrived (the gifts of the Magi, i.e. the Three wise Men) and here, he asked, “how many wise men were there?” and “three” rang throughout the hall as he then explained that three is the traditional number used, as there were three gifts, but we don’t truly know, there might have been even more, but the important news is that they were not Jews, but rather, they were Gentiles, illustrating that God comes to us, no matter who we are, or where we are or what we are doing, God will be there. Prayers and our Pledge of Allegiance followed.

Siniff then asked if there were any “first timers” and Phil Snyder, Rich Lawless and Julie Alwood (all from Columbus Fire) introduced themselves and at which point, Pres. Siniff noted as an historic occasion, as Julie is our first female firefighter to attend our meeting. Also noted was that Lawless was some relation to Wayne (man of renown as our Chef of “pig roasting” fame at some of our previous 4 Unit picnics) Bloomfield, but we won’t hold that against Phil forever! Good to see Jim Zeisler, up from Daytona Beach again.

Making his was through all the reports, Gary commended our “reluctant” Webmaster Albert Allen for doing a great job, and everyone applauded Albert for it.

Next, a vote was taken to change, in our “operational guidelines from “will” to “may” and was presented by our renowned past president Jim Smith concerning membership in our State P.F.R.O. Assn., and I, all my ?? persuasive?? hun? skills attempted to refute his proposal for that one word change, as I recalled that just over a decade, President Clinton was involved in just such a word meaning scramble, i.e. the Lewinski affair, as he boldly declared, “it all depends on what “it” means” and what a fiasco that was, but that concerned a matter of much greater importance!

Well, anyway, the vote was called for and it seemed that all raised their hands when the ayes were called for and I was the single arm raised for the nays,



at which I loudly asked, "am I the only one voting against Jim's proposal, as the count was about 76 to 1, when a strong familiar voice from across the hall at one of the "Power" tables boomed, "I'll vote your way too Dad, as his hand shot up (as it was the voice of my good son (of course, all 4 of my sons are good!) John,) and wow, that really broke up the house with gaiety, a loyal son supporting his "out on a limb father," so that made the count a lot closer as it was now 75 to 2, which cut the margin of victory by half! That's my "blood" and I thanked him for his courage and support!

But, I maintain that Jim Smith argued unfairly because he used logic and reason and has charm coupled with good looks on his side and I just don't think that's right! Wah! Such are the vagaries of competitiveness.

It was great seeing Myron Ingram here today, up from Texas when he is the Safety Coordinator for the North Houston Pole Line Company. Myron comes to Columbus as the needs of his wife, who has melanoma on one of her eyes is best understood and treated here.

Dining today, I enjoyed the company of John Chapin, Bert Straub, Jim Getreu, Charles Schultz and Myron Ingram, exchanging some of the "good old days tales," as well as some of more recent happenings.

Is it possible that you really thought/hoped that at last, one issue without him mentioning- - - -, but alas, "Every ride on a Harley is an adventure and many unforgettable experiences occur on them , forming a rewarding partnership which I do sorely miss during these cold winter months!" There, I said it as I couldn't resist the temptation!

Winners of the 50/50 drawing for \$40.00 each were past Chaplain Bill Brobst and Wayne McCloud, whom I enjoyed visiting with and both donated their winnings to our 4 Unit News. Hey, with fellas like this in our midst, we're all made better, Thanks.

Thought for today - - - "I know that I don't know what I don't know." Marguerite Youcenar

Did you know - - - that the Roman Inquisition is considered to have continued for more than 300 years, i.e. 1230 - 1542 AD?

Your hungry gourmand

Adversity is another way to measure the greatness of individuals. I never had a crisis that didn't make me stronger.

Lou Holtz

Don't try to be anything but what you are, and try to be that perfectly.

Francis de Sales

PSYCHIATRISTS vs. BARTENDERS- - - Ever since I was a child, I've always had a fear of someone under my bed at night. So I went to a shrink and told him: "I've got problems. Every time I go to bed I think there's somebody under it. I'm scared. I think I 'm going crazy."

"Just put yourself in my hands for one year," said the shrink. "Come talk to me three times a week and we should be able to get rid of those fears" "How much do you charge?" "Eighty dollars per visit," replied the doctor. "I'll sleep on it," I said. Six months later the doctor met me on the street. "Why didn't you come to see me about those fears you were having?" he asked.

"Well, Eighty bucks a visit three times a week for a year is an awful lot of money! A bartender cured me for \$10. I was so happy to have saved all that money that I went and bought me a new pickup!"

"Is that so! With a bit of an attitude he said, " and how, may I ask, did a bartender cure?"

"He told me to cut the legs off the bed! - Ain't nobody under there now!!"

FORGET THE SHRINKS...HAVE A DRINK AND TALK TO A BARTENDER!!!



A-1 PEST CONTROL

RESIDENTIAL - COMMERCIAL - INDUSTRIAL

(614) 279-3442

UNLICENSED VEHICLES - FREE PHONE ESTIMATES

1-800-966-0320



**AMERICA'S FIRST
100% TERMITE
SOLUTION**

**ONLY TERMIDOR®
PROVIDES 100%
PEACE OF MIND
AGAINST TERMITES,
PERIOD.**

NO EXCEPTIONS. NO EXCUSES.

**Main Office: 3378 Sullivant Avenue
Email: A-1Pest@A-1 Pest.com**



Paul Greer
 James Hastings
 Patricia Hausberger
 Gail Hayes
 Thomas Head
 Alan Hittepole
 Larry Holland
 Nola Hough (Green)
 Jack Hughes
 Diana Humphry
 Thomas Huston
 Dominic Julian
 John Kern
 James Kessler
 Anthony Khoury
 Charles Kramer
 David Laff
 Jacqueline Lamb
 Richard Landis
 William Lawhead
 Carl Lawhorn
 Rich Lawless
 James Mansperger
 James McConaha
 Kenton McCoy
 Jerry McFerlin
 Donald Meade
 Patricia Moore

Robert Moore, Jr.
 Wallace Nichols
 Rose Nirote
 Malcolm Pennell
 Paul Peterson
 JoAnn Pettit
 Theodore Porter
 William Preece
 Robert Richardson
 Paul Ritzenthaler
 Bernard Rothe
 James Russel
 Michael Rutkowski
 Timothy Sauer
 Donald Schlaechter
 Robert Schrader
 James Seagle
 Fred Seeger
 Glenn Shafer
 James Shannon
 Michael Sharpe
 Robert Shively
 David Smith
 Russell Solomon
 Sue Soriano (Green)
 Amalee Soteriades
 Mary Sprouse
 David Stiles

Robert Storts
 Dwight Stutler
 John Sullivan
 Arthur Susi, Jr.
 Mike Talik
 Donald Taylor
 Richard Thompson
 John Thornton
 Bradley Troy
 Raymond Trucco

Howard Tucker
 Martha Ward
 Paul Weber
 Gene Wedemeyer
 Donald Werner, Jr.
 Carol Westkamp
 Michael Widner
 Robert Willison
 Phillip Wright



President's Day
Monday,
February 20, 2012



Supporting Firefighters
For over 16 Years

Gwen Gloeckner
Financial Advisor*

INVESTMENT, RETIREMENT & INSURANCE PLANNING

GLOECKNER FINANCIAL GROUP

YOUR PARTNER IN SOUND FINANCIAL STRATEGIES

7100 NORTH HIGH ST. • SUITE 303 •
 WORTHINGTON, OHIO 43085
 PHONE: 614.310.2400
 FAX: 614.310.2402-
 gwen@gloecknerfinancial.com

* a Registered Investment Adviser
 *Securities and Advisory Services offered
 through

Commonwealth Financial Network,
 Member FINRA/SIPC

Are you concerned about today's economy and your financial future? Should you assess your financial profile, goals and investments choices? Have you considered the potential cost of long term care? Has your life insurance been reviewed lately? Does it still fit your needs or have your circumstances changed? Call 310-2400 for an appointment.

Investments - Retirement - Insurance - Estate Planning

Air Quest
HEATING & COOLING

Carrier
 Turn to the Experts
 Best Pricing On New
 Systems Installed
 Call (614) 866-COOL



190 S. Hamilton Road
 Whitehall, OH 43213
 614-866-COOL (2665)
 614-866-8411 (FAX)
 OH Lic. #30401

Request Michael Huffman when calling for pricing. A firefighter related company.



MIDWEST RETIREMENT CONSULTANTS

Providing personalized, objective, and comprehensive wealth management advice



Randy Graham



Mitch Bland

CALL TO MAKE A COMPLIMENTARY APPOINTMENT
TO DISCUSS YOUR RETIREMENT OPTIONS

We can help advise you on...

- Creating a lifetime retirement income plan for you and your spouse
- Deciding when is the right time for you to retire
- Transitioning easily from work to retirement
- Minimizing estate tax exposure through comprehensive estate planning
- Protecting your retirement investments

Midwest Retirement Consultants

Phone: (614) 431-4340

Fax: (614) 854-1996

Email: Mitch.Bland@lfg.com

Randy Graham and Mitch Bland are registered representatives of Lincoln Financial Advisors Corp.

Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer (member SIPC) and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. It is not our position to offer legal or tax advice.
7650 Rivers Edge Dr Suite 250 Columbus, OH 43235 614-888-6516 CRN201012-2049054



**HE'S NOT HORSIN' AROUND.....
AFTER 39 YEARS BILL HALL
IS RETIRING!
PLEASE JOIN US AND WISH
HIM FAREWELL!**

**THURSDAY, MARCH 15, 2012
STATION 67—IAFF UNION HALL
379 W. BROAD ST.—COLUMBUS, OHIO
6:00 –10:00 PM**

\$25.00 PER PERSON (THIS INCLUDES MEAL & GIFT)

PLEASE R.S.V.P. BY 2/25/12 OR CALL
SUSAN HUDAK (740) 225-1696 or DICK BYRD
(614) 464-4099 Please mail checks to COFM, 260 N. 4th
St, Col's, OH 43215

**WINE TASTING
FRIDAY, APRIL 20, 2012**



**RAMADA PLAZA
4900 Sinclair Rd.,
Columbus, OH
7:30 to 10:00 PM
\$17.00 Per Person**

**Wine Tasting and Silent Auction - Door
Prizes Refreshments. Come and Support this
activity which benefits The Central Ohio Fire
Museum and Learning Center. For information
Call Cheri Weiler (614)231-9779**

**2012 FIRE
DEPARTMENT POCKET
CALENDARS**

\$5.00 each

To Order: Call **CHERI WEILER** (614) 231-9779
"Learning from the past to save lives in the fu-
ture."



Here is a photograph from Pastor Larry Baker of the Upper Arlington Fire Squad from about 1971.

L to R: FF Jerry Weber, FF Dick Crompton (deceased), Lt. Ralph Dowler and FF Les Hunter (deceased)



Jerry Mason has submitted this photograph which he calls an old picture from way back. L.to R.: J. E. McCarty, C. Rowland, N.F. Taylor, R.O. Throckmorton, J.D. Combill, R. Starr, N.P. Benedetto, C.L. Stewart, C. R. Williams and L. B. Odom

Note from Chaplain Larry Baker Thank you for all the calls, cards and messages while I was ill and having heart worked on. Your care and compassion are appreciated. God has indeed blessed me.



**Investing in your future is good.
Partnering with a professional to guide you is great!**



Life is good. Make it great.

Serving the financial needs of Central Ohio firefighters and their families for over 75 years.

Founded by Columbus firefighters, CME has a proud history of service. Based upon that history, our CFS* Financial Advisor, Ryan Beal, has access to a broad range of financial products and services to help you reach your unique goals as a public servant.

- Retirement Income Planning
- Planning for Potential Benefit Changes
- Mutual funds
- Stocks/Bonds/Investments
- Life Insurance/Annuities
- Estate Planning
- Long-Term Care Insurance

Schedule a no-cost, no obligation consultation today by calling **Ryan Beal at 614-396-4610** or emailing **rbeal@cmefcu.org**.



Ryan is a registered investment advisor and holds a Series 7, Series 63 and Series 65, as well as an Ohio Life, Health and Variable Annuity Insurance license.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. CME Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

Are you a PFIA member yet?

Take advantage of our membership benefits...

Attractive Retirement Annuities

- 4% Interest rate on \$25,000 or more
- 3.5% Interest rate on \$24,999 or less
- Guaranteed Rate of 3%
- NO Management Fees!

Fraternal Protection Plans

- Term Life, Whole Life and One Pay Life Policies
- Accident and Disability

Free Fraternal Benefits

The PFIA College Scholarship

- For Children, Grandchildren and Great Grandchildren of members
- Over 2,300 scholarships awarded to date worth over 7.2 million dollars

Family Fraternal Benefit

- Guaranteed Insurability of Children



Contact Local Representative :

WAYNE REDMON

(614) 496-2211 (c)

(614) 833-1812 (h)

POLICE AND FIREMEN'S INSURANCE ASSOCIATION
101 EAST 116TH STREET, CUMMIS, IN 46032 • 800-221-7142 • www.pfia191.com



2012

CENTRAL OHIO RETIRED FIREFIGHTERS - 4-UNIT

2012

F/F or Widow

Name _____ DOB _____

Address _____ City _____ St _____ Zip _____

Tele (____) _____ Date Retired _____ Department Name _____

Spouse of Retiree _____ DOB _____

Make Check payable to 4-Unit C.O.R.F. for

4-Unit dues - C.O. R. F. 5.00 (_____)

State dues - P. F. R. O. 20.00 (_____)

Donation to 4-Unit News (_____)

Decals 4-Unit 1.00 (_____)

Decals State P.F.R.O. 1.00 (_____)

TOTAL _____

dues in the amount of \$25.00, plus any other options selected and

Mail to: Jerry Mason, 5896 Bretton Pl., Westerville, OH 43082

By using this application you do not have to pay any other dues.

PLEASE ENCLOSE A SELF ADDRESSED ENVELOPE

with your application or your

MEMBERSHIP CARD WILL NOT BE MAILED BACK TO YOU.

****Our dues are due each year by January 1st. Be sure to fill in all the information requested, as it is all important. Be sure to include a self addressed envelope. Mail them back to me at the address listed above and I will process it for you. The first year for DROP members and new retirees is free.****



First Annual
Central Ohio Fire Museum
Fundraising Cruise

5-day cruise aboard Norwegian Sky



CATEGORY	INSIDE	OCEAN VIEW	BALCONY
PRICING	\$589	\$654	\$794

April 23—27, 2012
Cruise Fare includes:

- Stateroom accommodations
- All ports related fees and government taxes
- All on board meals (including 24-hour room service)
- All on board entertainment, events and activities
- **Access to ship's facilities & daily activities**
- Cocktail Parties: Welcome and Farewell Receptions
- Travel Insurance: covers the entire trip
- Contribution to the Central Ohio Fire Museum
- A special event T-shirt
- Escorted by Cruise Holidays

For details, please contact:

Don Lowther

Cruise Holidays

614.579.2579

dlowther@cruiseholidays.com

www.emwcruises.com

Note: Cruise fares are per person, based on double occupancy in each stateroom. Prices are subject to change without notice. NCL reserves the right to charge a fuel supplement without prior notice.

4 Unit News
5935 N. High St., #109
Worthington, OH 43085-3974

Presorted Standard
U.S. Postage
PAID
Columbus, OH
Permit No. 5964



4 Unit News

February/March 2012



- Investments
- Insurance
- Financial Planning

Specializing in the unique
Financial Planning needs of
Firefighters and Police Officers

Pension Maximization Strategy

- "Independent Thinking"
- Retirement Planning
- Working in Columbus and Cincinnati area



RYAN P. BONAVENTURA, AAMS

Investment Representative
(513) 589-2400

ryan.bonaventura@natplan.com

Call or email for a complimentary meeting
Over the phone or in person.

Securities offered through NATIONAL PLANNING CORPORATION (NPC), Member FINRA/SIPAC. Advisory services offered Through Advantage Investment Management (AIM), a Registered Investment Advisor. Souders Financial Services, Inc., NPC and AIM are separate and unrelated companies