

Warwick Firefighters Retirees Association



CHRISTMAS DIN- NER MEETING DECEMBER 6TH

Monday 7 PM
April 4th

Monday 7 PM
May 2nd

Monday 7 PM
June 6th

**CHECK OUR WEB
SITE @ WARCIK-
FIREMENSASSOCI
ATION.COM for up
to date events.**

UNPRESIDENTED MEMBERSHIP SUPPORT

In the short time of our existence there has never been such an outpouring of financial support as has been shown in the past few months. At the December Christmas Party over \$700.00 was donated for our flower account, our largest ever. Then our dues and donations began to coming in January, along with additional donations. We thank everyone one that donated above and beyond their annual dues. From the smallest to the largest amounts they are accepted with humble thanks. Listed below are the names of brother fire fighters who have made donations as of 1/31/11. The list begins with the smallest donations to the largest donation given by Brother Bob Mackie

Eric Ekroth
Chris Gameche
Richard Hughes, Jr.
Robert Hutchinson
Jeffrey Noble
Kenneth Smith
Paul Brookes
Charles Donilon
Larry Farnham
David Impagliazzo
John Lopez
Harold Nonnenmacher
Raymond Bartlett
Charles Ross
Thomas Haslett
Raymond Peterson
William Ainsworth
Frederick Ashton
Lawrence Bartlett
Joseph Bonn
Robert Cassity
Elmer Cobb
Lawrence Cole
William Hazelwood
Donald Niles
Robert Burgess
Philip Lafontaine
Ralph Regine
Kevin Dorgan, Sr.
Donald Eliason
George Kaye
Robert Mackie

Pondering

When we recently lost our dear brother John (Jake) Ciesynski to cancer his good friend Jack Lopez called me to ask if I could help in explaining what benefits his wife and family were entitled to upon his death. Even though many of our retired brothers have benefit books we still receive request for clarification of benefit entitlements. Upon checking our benefits book I found Jack's name listed as been a member of the insurance fund. Reading Section 3 of the Warwick Firemen's Relief Association Constitution I noted that his death benefit was only \$1,250 since Jack was over age 65. If a member is under age 65 the death benefit \$2,500.00! That means that should you live to age 80 you are losing interest on your investment. Assuming at today's low interest rates of say 2% if you withdrew \$2,500.00 at age 65 and put this into a deferred annuity your estate would be worth **\$3,364.67**. Instead your money continues to grow in the Relief Association without any financial gain to you. Over the years members of our association have raised questions over the legality of the Relief Association running a questionable insurance program. From the very beginning attorney Thomas Hogan warned the Relief Association that any such insurance program that accepts money from it's membership must be approved by the Rhode Island Department of Business Regulation and conform to the Rules and Regulations of the RI Insurance Commission. This advice was ignored from the very beginning and puts in jeopardy those members of the Relief Association Executive Board.

As made mention in the history corner, the Relief Association was originally designed to provide monetary support for active fire fighters in meeting medical expenses before these benefits were paid for by the City. Now that the active members are once again being asked to contribute for their health benefits it might be time for a new paragon be developed that addresses the future role of the Relief Association. As it stands today numerous questions by our membership have gone unanswered. Some of these questions have profound implications.

How have the dues been calculated? Has there ever been an actuary accounting been done to insure that there is enough funding, or are the dues too high for the benefits dues paying members received?

How often are these funds audited, and by whom? With funds of over \$400,000 has this report been made available to the membership?

Have funds been used for any other purpose other than noted in the Warwick Firemen's Relief Association Constitution?

Has there ever been changes made to the By-Laws without the **full consent of the membership?**

What compensation is received by the executive board?

With retirees living throughout the United States are letters or other communication methods in use to notify dues paying members of meetings or other changes to their benefits.

If a call was placed to the RI Department of Business Regulations would this pay for insurance jeopardize members of the executive board?

When was the last time there a annual meeting in which there was a quorum?

Can a member withdraw a sum of money of \$2,500.00 before turning age 65 rather than leave the sum of money in the Relief Association and lose money?

What would be the cost of the Relief Association buying legal versus illegal insurance policies are its members?

Are the members of the Executive Board bonded?

We all have a lot in stake in the operations of the Relief Association to insure that it adheres to sound business principals and is in adherence to the laws of the state of Rhode Island. Secondly, I am sure that by simply posting notice in the fire stations when many vested retired members live out-of-state would not meet a test of the law. Thirdly, today's economy is not the same as when the Relief Association went into the insurance business back in the 1970's. A new paragon is called for that uses wisely the resources that so many fire fighters worked so hard to raise over the years to accumulate for the benefit of all fire fighters.

Fred Slaiger

Correction

The picture in the January newsletter incorrectly misidentified Leo LaLiberte as Jack Ciesynski.

The History Corner

With all the talk about pensions and health benefits for state and municipal employees capturing daily headlines it may be a good time to remember that it was, at times, a rough and bumpy road to achieve the benefits we now enjoy. To many it might come as some surprise to learn that the City did not always provide or pay for medical coverage. The original purpose of the Relief Committee and the Annual Firemen's Ball are intertwined with the processes going to help defray the cost of medical expenses for fire fighters. Firemen's Balls were common throughout Rhode Island for raising funds for health benefits not covered by the community.

At the inception of the Warwick Fire Department in 1956 the City paid for medical coverage for the individual fire fighter only. Married fire fighters had to make up the difference for family protection. The Relief Committee helped pay some of the cost and paid the entire cost for maternity cost. There were many checks paid to KCMH for \$750.00 which was the Hospital cost for child delivery. Additionally, the Relief Committee and not the City actually paid the monthly premiums to Blue Cross. The City would send a check each month to the Relief Committee for payment for medical coverage for fire fighters. Another check would be received from the City for married fire fighters having family coverage. The Relief Committee would share a portion of the family cost and a check would be cut to Blue Cross for the total cost for all fire fighters and their families. The Relief Committee was design to provide "Living Benefits" to its membership due to the lack of coverage provided by the City. Hardship loans were also made to fire fighters when needed at no interest. There was never a case where any of these loans were never paid back.

In **1967** family medical coverage was negotiated into the Collective Bargain Agreement. The Relief Committee was in limbo as to a purpose but funding from the Firemen's Ball along with higher than normal interest returns allowed the relief fund to grow. At the inception of Local 2748, the Relief Association asked the union to check with our attorney, Thomas Hogan, if it was legal go insure fire fighters and to collect dues for that purpose. Our attorney reported back that the Relief Association **could not** get into selling living insurance without first filing with the Rhode Island Division of Insurance Regulations and compiling with a multitude of regulations. This advise was disregarded and members began paying dues for life insurance policies. A search of the records would be in order to see if this policy was adopted by the membership or was unauthorized action taken by the executive board of the Relief Committee.

History Committee Organized

A new committee was formed at the February meeting that will look into ways of preserving our history. Biff Gallagher will chair a committee of three members including George Ashley, and Don Hansen in a way ranging effort to collect and make public pictures and documents of the Warwick Fire Department. Members living outside Rhode Island who want to help may contact Biff by e-mail.

Interesting Article From IAFF

If you are interested in learning more about the pension battles taking place across the country you might be interested in what the General President of the IAFF, Harold Schaitberger has to say. In a number of articles Harold Schaitberger takes issue with many of the faults hoods about pensions for fire fighters being reported in the national press. You can read these articles on the IAFF website and get a more balanced picture of what is at stake.



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Saint Patrick's Day Dinner Raises Money

A good turnout was had for the March 7th Saint Pat's Day Dinner which raised over one hundred dollars in donations for the support of the Greenwood Volunteer Fire Department in their efforts to keep alive the history of the Warwick Fire Department. It is hoped that a joint effort will be made in near future to work in unison in gathering physical and written records of our history.

Review of Medical Coverage

A lot of members have been asking questions concerning supplemental health care insurance once you reach age 65. Since any yearly changes must be made during the November to December enrollment period for the up-coming year it is not possible at this late date to change your medical coverage. However, we will once again put together a medical coverage meeting at the Home later this year to held educate our membership on this complex issue.

Important Phone Numbers

Warwick City Hall	(401)738-2000
Mayor's Office	ext. 6200
Tax Assessor	ext. 6271
Tax Collector	ext. 6255
Human Services	468-4101
Warwick Fire Dept.	468-4000
Warwick Firemen's Assoc.	467-7888

WARWICK FIREFIGHTERS RETIRESS BOARD OF OFFICERS

Fred Slaiger, President
Joe Evangelista, V. President
Ed Duckworth, Secretary
Fred Taute, Treasurer