

# Warwick Firefighters Retirees Association



## WINDOW DECALS NOW AVAILABLE

IAFF retirement window decals are now available to our members. These decals designed for retired fire fighters, can now be purchased either at our regular meetings or they can be mailed to you. If you purchase the decals at the meeting they cost \$1.00 per decal. To cover mailing cost a minimum of two decals must be purchase. Profits from decal sales will be deposited in our flower account.

**October Meeting**  
**Monday, October 5th**

**November Meeting**  
**Monday, November 9th**

**Christmas Party**  
**Monday, December 7th**  
Look for detail on our  
web site.

**Make reservations early!**

To purchase by mail, make out your check to **Warwick Firefighters Retirees Association** at 750 Warwick Ave., Warwick, RI 02886. There has been a large demand. Mailing may be a delay of a week or more..

## MAILING CHANGES DUE FOR NOV. NEWSLETTER

Beginning this November, newsletters will be posted on our web site. If your name and e-mail address appear on our membership web site, you will no longer be receiving a mailed copy of our newsletter, unless you request a copy.

The reason for this move is to keep mailing expenses to a minimum. We are hoping that members will continue to support our association since access to our newsletter will be free to all on our web site. As has been stated many times in the past, we are greatly appreciative of the financial support we have received from many of our members far beyond our annual dues. We will continue, as always, to provide the membership with a link to our past years on the Warwick Fire Dept., while also providing assistance to our brothers and sisters.

## Highlights of September Meeting

Our September meeting was held on opening night of the Patriots playing Buffalo. As usual we had a good turnout, but the meeting was abbreviated with adjournment around Patriot halftime. Items on the docket were as follows:

- Financial report
- Sunshine committee report
- Discussion on Christmas Party
- Up coming meeting with President of Local 2748 on issues concerning medical expensive being paid to retirees on disabilities.
- Window decals cost and distribution of
- Warwick Firefighters Memorial Sunday

## **Gratitude**

A thank you goes out to Jim Hewitt in providing a fine buffet at our September meeting. We cannot thank Jim enough for providing support to our Association over the past 3 years.

## **Pondering**

October is the month that Medicare opens enrollment to those 65 and older to review their prescription rider and try to make a rational decision on what plan best serves your needs for 2010. You may have double the fun if your wife is also over 65 and not taking the same prescriptions which may require two different insurance riders. With our membership located in over two dozen states it is nearly impossible to give sound advise as to what prescription rider is best for you.

However, help is readily available at most senior centers where trained specialist can assist you in navigating this confusing set of regulations. This coming year is also more economically demand than in past years. First, there will be an increase in Medicare payments that will be coming out in January, 2010. Secondly, the Social Security Administration has reported that there will be no increase for 2010 in social security payments to its recipients. That means that there will be a negative loss in income coming from the Fed's.

In addition to this bad news many Warwick retirees, those in Pension Plan One, will not be receiving any increase in their pensions until July, 2010. Those retirees in Pension Two will not be affected and receive you normal increase of 3% in January 2010.

One more piece of bad news. You are almost 100% assured that the cost of your supplemental medical care rider and your prescription ride will be higher than in 2009. That is why it is wise to shop around for your prescription ride and not be lulled into thinking that the plan you have this year will be best for you in 2010.

Keep this in mind when you choosing your prescription rider.

- Have your medications changed in 2009?
- Has your insurance carrier changed the terms and conditions of your policy. Unfortunately the insurance carrier will make changes to your policy with little or no notice.
- Have you moved to another state? There are dozens of insurance companies that sell prescription riders. Not all insurance companies sell policies in all 50 states. Therefore, if you have moved to another state you may be able to pickup coverage at a less expensive cost.
- Last but not least. If you are on a job connected disability and must have medications for that job related condition, Medicare will not cover prescription and suggest that your employer is responsible for that medication. Be sure to contact for City of Warwick for payment. Fred Slaiger

## **Reminder**

The most recent contract negotiated between the City of Warwick and Local 2748, IAFF calls for no pay raise during the first year of a 3 year contract. Therefore, retirees in Pension I will not be receiving an increase in their pension until July 1st, 2010 (1.5%) and then again another 1.5% on January 1st, 2011.

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### **Very First Meeting of Local 2748 IAFF**

January, 1981. Marty Pierce District One Vice President of the IAFF administers the oath of office to the newly elected members of the executive board of Local 2748, IAFF. Left to right are VP Skip Heroux, Pres. Fred Slaiger, VP Ray Peterson, VP President Al Torres, and VP John McManus. Missing in this picture is the Secretary Treasury Andy Baynes. To the far right is Cpt. Al Andrews.



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WARWICKFIREMENSASSOCIATION.COM

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## Retirements

2009 continues to be a banner year for retirements. B/Chief Steven Bonn a 33 year veteran of the Warwick Fire Department retired on July 19<sup>th</sup>, 2009. Steve ended his career serving as a district battalion chief on C Platoon, Battalion 2. We hope to be seeing Steve at our regular monthly meetings.

## CHRISTMAS PARTY SET FOR MONDAY, DECEMBER 7<sup>TH</sup>

At the September meeting of the Retiree's Association Roland Crevier, Ray Gervelis and Ted Johnston agreed to host the 2009 Christmas Party at the Warwick Fire Fighters Club.

The past two Christmas Parties have succeeded in bringing out our membership and becoming reacquainted after long departures. Details of this years Christmas Party will be posted on our web site and in the November issue of our newsletter. Remember we have limited seating.

## **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 RETIREES BOARD OF OFFICERS**

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