



# 2019 GRFFRA YEAR IN REVIEW



First and foremost we hope all of you had a wonderful and fulfilling Christmas. With that said lets take a look at what has gone on this past year. All of these issues/events are important in one way or another and each impact us in different ways this past year.....



# TO



# FROM THIS.....

# .....THIS

## THE NUMBERS ARE IN .....

We have a total of 287 Pensioners as of December 31, 2019 according to the Pension Board.

Of those we have 29 Pre-1989 Retiree/Spouses who are not eligible for the negotiated MCSTF and are receiving assistance from the Grand Rapids Fire Fighters Bldg. Corp.

The remaining Pensioners we have 89 Retirees and 19 Surviving Spouses for a total of 108 Eligible MediCare Supplement Trust Fund Participants beginning 2020 (there will be an additional 8 eligible retirees through 2020).

Of the remaining 150 Pensioners ( at the start of 2020) they are below MediCare Eligible Age.

## MARK YOUR CALENDARS .....

**2020 RETIREES BREAKFAST MEETING -**

**MAY 12th @ 9:30 AM**

**OCTOBER 13th @ 9:30 AM**

**FIREFIGHTERS HALL - NO RESERVATIONS NEEDED**



**BREAKFAST BY CHEF HAYDEN**

**& ASST. CHEF JIMMY MAC**

**ALONG WITH THE CREW**

Unfortunately we lost a number of our good friends and family members - **13 Firefighter Retirees** have moved on to a higher calling (The "HFD" - Heavens Fire Department), **4 Retirees Spouses**.

**"Always be Remembered and Never Forgotten"**



Gaylord Gray - Jan. 27, 2019

Bob Blaauw - March 6, 2019

David Hertel - March 21, 2019

Tom Boss - May 6, 2019

Kenneth Ray - June 19, 2019

George Oberlin - September 24, 2019

Randy Walters - December 17, 2019

Frederick E Lawrence - Dec. 10, 2018

(notified February 2019 of his passing)

Art Koper - February 26, 2019

Paul Yeager - April 2, 2019

Lyle Playter - May 31, 2019

Sherman Gillespie - September 11, 2019

Leroy Rodema - November 2019

**SPOUSES .....**

Linda Nash - April 2019

Mary Ann O'Rourke - July 2019

Nila Doberstien - November 2018

Angelyn Vincent - November 2019

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On the other end of life's spectrum we have welcomed **8 New Firefighter Retirees** this past year and it is nice to see them reach this chapter in their life, **ENJOY**.

**\*\*Remember to send your Contact Information to [grffra@gmail.com](mailto:grffra@gmail.com) to be added to our communication database\*\***

**Those NEW RETIREES who have joined our organization .....**

Doug Haisma

John Kurkowski

Tim Kragt

Rick Veldkamp

Mark Klassen

Lyle Frederickson

Bruce Veldkamp

Donna Hillman

**NOW GET YOUR SCHEDULES STRAIGHT WHILE YOUR STILL YOUNG - CONGRATS**



gg58367871 www.gograph.com



## THE INAUGURAL (2019) GRFFRA GOLF SCRAMBLE -



It was held at Alpine Golf and the Coordinator was Amber Pazskowski , Job Well Done. There were 29 golfers and all enjoyed the day. We will be having another and it will be Monday - June 29, 2020 with a shotgun start. Details will be sent out as we get near the date.

## Presentation of the Grand Rapids FireFighters Retiree Association Retirement Certificates



The GRFFRA has begun the process of presenting future and past retirees with this framed certificate acknowledging their accomplishment in the GRFD. Each one is prepared with the individuals career milestones (if known), their Department Badge #, Start Date and Retirement Rank/Date are printed. Presently we have 51 completed with many presented to those by request. We currently have an additional 8 in the process, if you have ordered one or would like to order let us know with your information and it will be prepared and ready for pick-up at the May 2020 Breakfast Meeting.

### Other Information, Issues and Events .....

**2019 13th Check ...**There wasn't a disbursement given in Jan. 2019 and 2020 and it appears there will not be for a couple of years before another is issued.....  
Stay tuned and be patient we will keep you informed.

**2019 SS COLA .....** 2.8% Increase

**2020 13th Check .....**Below is an excerpt from the Pension Boards September 2020 Meeting.....

Ms. Korzen next addressed the 13th Check calculations by noting that the five-year average book value rate of return was 5.08% for the Police & Fire Retirement System. Per City Code, in order for a 13th Check to be issued, the five-year average market value rate of return must exceed 8.0%.

**Therefore, there are not sufficient reserves to issue a 13th Check on January 31, 2020.**

The report was received and filed by the Chairman.

**THE 2020 SS COLA .....** 1.6% Increase

**2019/2020 NOTE of INTEREST;** An increase in MediCare Part B Premium from \$135.50 to \$144.60 per month will be applied at the beginning of Jan. 2020.

# **GRAND RAPIDS FIREFIGHTERS BLDG. CORP**

## **NEWS & VIEWS**

**\*THE 2020 GR BLDG. CORP. MEETING IS APRIL 22nd @ 6:30 PM\***

It is with the utmost gratitude to all those who were instrumental in having the vision to move on instituting the GRFF Bldg. Corp. with purchasing the complex and foreseeing the future of the concept helping the retiree(s) become a reality. The following letter is an update from President Matt Keusch....

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As far as anything new and exiting going on, we are starting to convert all the interior lights over to LED (being done by our own members). We'll have all the exterior lights (wall packs, light poles etc.) replaced over to LED's also sometime in February by a local electrical company.

We'll have to replace another HVAC unit soon, at a cost of approx. \$11,000. We replaced one last year also, as both of these units are approx. 20 years old and the cost to repair them is half the cost of a new unit, so it only makes sense to replace them because of the cost to repair and possibility of future breakdowns on a 20 year old unit. After this is complete, we should be in good shape for a while with our current HVAC units.

All of our rental spaces are still currently occupied, as we just renewed another lease with Family Video. The other spaces that are leased out are, Family Pantry/Meals on Wheels, Industrial Times (machinery/equipment internet sales company) and the Wash King laundry mat. The land lease with the new owner of the Walgreen's building has been going well also.

We'll continue to be diligent shepherds and keep up on improvements to our Hall for all of our members to enjoy in years to come.

If any of you are out and about, please feel free to drop by and visit any of the Firehouses. We'd love to have you come by and visit. I'll be the Captain at E-10/Division Ave. Firehouse for the next 3 years and you're welcome to come by anytime for a cup of coffee/soda and visit.

Merry Christmas and Happy New Year to you and your families!

Matt Keusch

President Grand Rapids FF's Building Corp.

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**Since launching the GR FIREHALL WEBSITE - ([grfirehall.com](http://grfirehall.com)) There have been some 2800 visitors and views. To keep current on events and issues visit the Retirees Page.**

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## The following letter was sent to all pre-1989 Retirees/Surviving Spouses.....

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12/15/2019

Seasons Greetings,

This letter is being sent to all pre 1989 retirees, or their spouses. We are very happy to announce that we're in the position to provide financial assistance to those who do not receive a supplement towards insurance. As of today's date there are 29 retirees (or spouses) who left the Department prior to 1989. Our commitment this year is \$500.00 per retiree, totaling \$14,500.

My fellow Directors this year are Dave Noorman, Tony Rohloff, Jim McIntyre, Casey Spielmaker, Dan Weatherwax, Alex Atwood and Nick Fedewa.

The Hall Manager is John Frederick (616-485-1172). He will answer any questions regarding our "Hall" which includes your event reservation and rental.

As always, please let us know if you have any questions, concerns or suggestions. You can view the Website at [www.GRFIREHALL.com](http://www.GRFIREHALL.com)

**Reminder:** The date of the next Building Corp. Meeting/Party is **April 22<sup>nd</sup>** (Always the 4<sup>th</sup> Wednesday in April). B shift is on duty. The meeting is at 1900 hours and dinner immediately following. This is free and open to all members in good standing, active and retired.

On behalf of The Grand Rapids Fire Fighters Building Corporation, thank you for your service and for the opportunity that we have to give back.

Merry Christmas and have a Happy New Year!

Matt Keusch

Grand Rapids FF's Building Corp. President

Captain E-10/Division Ave. Firehouse

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### **OTHER 2020 DATES OF IMPORTANCE TO REMEMBER AND MARK YOUR CALENDARS .....**

**GRFF BLDG. CORP. MEETING - APRIL 22, 2020 - (Fourth Wednesday of April)**

**MPFFU BI-ENNIAL CONVENTION - HOSTED BY LOCAL 366 - April 27 - 30th**

**ST FLORIANS BREAKFAST/MASS - MAY 3, 2020 - (First Sunday of May)**

**GRFF RETIREES SPRING BREAKFAST MEETING - MAY 12, 2020**

**GRFFRA GOLF OUTING - JUNE 29, 2020 - (Last Monday of June)**

**GRFD PRAY & SPRAY - TBA (During the month of August)**

**RETIREMENT DINNER/DANCE - TBA**

**GRFF RETIREES FALL BREAKFAST MEETING - OCTOBER 13, 2020**

**CHECK THE GRFIREHALL.COM RETIREES PAGE FOR EVENT UPDATES AND INFORMATION**

## **MediCare Supplement Trust Fund (MCSTF) History and Information .....**

**\*\*MAKE CERTAIN YOU QUALIFY FOR MEDICARE - CONTACT US WITH ANY QUESTIONS\*\***

The Local negotiated this lifelong benefit back in the late 80's with the fund affecting those retirements on or after July 1, 1989 being the Retirement Eligibility Date (**those who retired before that date have received some assistance through the GRFF BLDG CORP**) and the actual premium assistance disbursement did not take place until 1994 ( a five year funding buildup).

The original funding began with a contribution of .5% of Fire payroll. Through the ensuing years there were only 2 increases to the contribution rate, those were an increase to .7% of payroll in the late 90's and finally we are at .8% of payroll increased in 2016. The Local acknowledges the importance of funding and is committed to increasing the contribution rate in future negotiations.

This is the only direct funding for this program (other than interest by investment of funds) and although it has done well throughout the years we have had to decrease premium assistance several times in the past from a high of \$180.00 per month down to our current \$115.00 per month (effective October 2017). This was due to the sustainability of the fund with the Committee oversight looking out for all of us.

As we have move forward your officers are to meet with the Local's MCSTF Representatives January 13, 2020 to review the fund and its financial position. We will keep you informed as to the outcome of the review. Our hope is that we will meet annually with the MCSTF Committee to review the stability of the fund.

**The following is a brief numbers breakdown;**

**The numbers of participation in the program varies from year to year depending on those retirees becoming eligible (reaching Medicare Required Eligibility Age) and those participants of the program passing on.**

**This number runs approximately 90 - 110 total participants (Retiree/Surviving Spouses) per year.**

**The total annual cost can run approximately \$125,00.00 to \$170,000.00 for premium assistance (dependent on the stipend allowed).**

**The stipend is currently \$115.00 for the Retiree and \$57.50 for the Surviving Spouse.**

As you can see this program has done exactly what those who negotiated this benefit envisioned to assist us in our golden years.

**Any questions with this program do not hesitate to contact any officer for assistance**



## **GRFFRA Polo Shirts are available finally....**



**This shirt is available in the following sizes and colors starting at \$27.98 + Sales Tax;**

**S      M      L      XL / ADD \$2.50 per additional X all the way to 6XL**

**Add \$2.50 per X over XL.**

**So an XXXL which is a 3XL would be  $\$27.98 + 2.50 + 2.50 = \$32.98$**



**If you would like - order on-line at - [acorfixsen@gmail.com](mailto:acorfixsen@gmail.com)**

**Leave your contact and order information in care of Amy - Subject GRFFRA POLO SHIRT**

**Turn around order time is less than 2 week**



Since the hiring of Chief John Lehman, the Department has started to focus on changing the culture and motivation within. We are all aware of the direction it was going previous to this Chief being hired. It is amazing to hear the positives from the current active Brothers and Sisters knowing they again look forward to going to work.

With that said, the GRFD has moved very swiftly by getting the history going with the actual **BADGE NUMBER ASSIGNMENTS** from the first hire of the department until the current time. Each Badge assigned is aligned with the hire dates of each firefighter (Thank you Historian Rich Moore for your great work).

We have seen the continuation of the **HONOR GUARD** and with the addition of the **PIPES & DRUMS** it makes all of us feel proud. Nice Job to you all.

We now have a **GRFD CHALLENGE COIN**. It is quite impressive and the Department has seen fit to offer each Retiree one. The story behind this coin is if a Brother or Sister presents this to you, you are required to show yours, if you are not carrying, well you buy and if you are carrying then they buy. **CHALLENGE AWAY**

So it is great to see the new positive direction the GRFD is going.....

### **REMEMBER ALL**



### **HAVE YOURS READY AT ALL TIMES**

If you have not gotten yours contact the Deputy Chiefs Office

**THANK YOU GRFD**  
**FOR EVERYTHING YOU HAVE DONE AND CONTINUE TO DO FOR US**



## **“GRAND RAPIDS FIRE DEPARTMENT PIPES & DRUMS”**



(Established 2018)

Left to Right;

Top Row - EO. Patrick Cooper, FF. Matt Hutter, B/C. Wes Kelley, FF. Casey Sullivan, FF. Ashley Hall  
Bottom Row - LT. Dennis Braate, EO. Aaron Draper, EO. Travis Millner, EO. Darcy Cooper

## **“GRAND RAPIDS FIRE DEPARTMENT HONOR GUARD”**



Left to Right - Back to Front;

Rich Clark, Gary Garza  
Brandon Mika, Dave Fountain  
Mark Noorman, Matt Keusch, Casey Spielmaker



OFFICIAL NEWS FROM THE ...  
**MICHIGAN PROFESSIONAL  
FIRE FIGHTERS UNION**

The following is a message from the .....



## **MICHIGAN PROFESSIONAL FIRE FIGHTERS UNION**

### **Alumni Representative Organizational Committee**

Dear Brother/Sister,

We would like to congratulate you on your retirement and wish you the best in the future. With that in mind, we hope you take this opportunity to continue your association as an **MPFFU ALUMNI MEMBER**.

This membership will keep you updated to the most recent information from the MPFFU and IAFF. The Alumni Association will strive to bring members vital information, including details on **Social Security, Medicare, and any issues that may affect you and your family**. You will also continue to have access to the MPFFU Members Website and Retirees Guide which may help you with issues you may need addressed as you move past your career in the fire service.

**Alumni Member** dues are **\$10.00 a year** (see below for payment). These fees will assist in our efforts for continuing education, information, PAC, and organizational benefits to help all MPFFU members.

The following information is needed in order for the MPFFU Alumni to keep you updated as changes occur in the future. **PLEASE PRINT THE INFORMATION BELOW**

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_

E-Mail \_\_\_\_\_

Phone # \_\_\_\_\_ Retirement date \_\_\_\_\_

FD & Local # \_\_\_\_\_

**Please Remit this Form and Dues to:**



% MPFFU ALUMNI

Terrence H. Chesney

Secretary-Treasurer

1651 Kingsway Ct. Ste E

Trenton, MI 48183

**[www.mpffu.org](http://www.mpffu.org)**

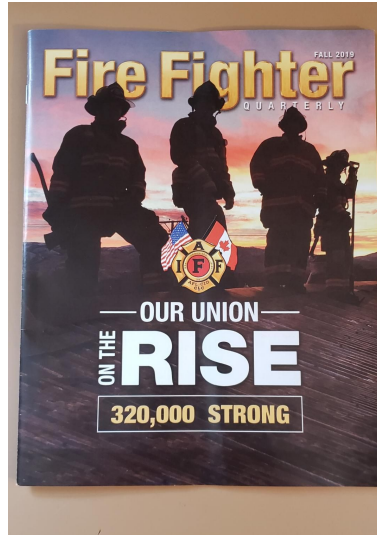
or email to

**\*ALUMNI DUES MAY ALSO BE PAID /SUBMITTED ON-LINE AT THE MPFFU ONLINE STORE\***

## FROM THE IAFF TO THE IAFF ALUMNI



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### Congress Introduces Legislation Allowing Retired Fire Fighters to Buy Into Medicare

Legislation providing early retirees with additional healthcare options was introduced in Congress at the request of the IAFF. The Expanding Health Care Options for Early Retirees Act would permit retired public safety workers to buy into Medicare at age 50.

“When our members are faced with early retirement, they are also faced with the uncertainty of finding quality and affordable health insurance,” says General President Harold Schaitberger. “The Expanding Health Care Options for Early Retirees Act provides yet another tool to help address this very real problem.”

The legislation provides an affordable health care option for fire fighters and other public

safety officers who retire before age 65 due to the physical and mental stresses of the job and who have few health insurance options once they leave the fire service. If enacted, the bill would provide a higher level of coverage and cost certainty for early retirees.

Some retirees, if given the option, rely on an ever-shrinking, inadequate employer-provided stipend or may try to purchase coverage on the public or private marketplaces, both of which present real challenges to obtaining quality and reliable healthcare.

Public safety retirees will also be able to use pre-tax defined contribution plans to help purchase coverage under this legislation. The proposal will help to ease the transition

between work and retirement for fire fighters and other first responders and will offer the security that comes with having access to quality coverage upon retirement.

Schaitberger says, “Fire fighters put their health and lives on the line to protect and serve their community every day. As a country, we owe it to them to acknowledge that sacrifice by providing them as many quality healthcare options possible.”

The bill was introduced by Senator Sherrod Brown (D-OH) in the Senate as S 2552 and by Representatives Tom Malinowski (D-NJ) and Harley Rouda (D-CA) in the House as HR 4527. ■



### New to Medicare?

The IAFF Financial Corporation (IAFF-FC) understands that access to affordable, quality health insurance in retirement is important. In order to make informed decisions, you need to know your plan options when you turn 65 or become eligible for Medicare because of certain health conditions.

The IAFF-FC is offering retired IAFF members, their spouses and widows/widowers the option to enroll in an Aetna Medicare Advantage plan with prescription drug coverage. This type of plan, also called Medicare Part C, combines everything covered



under Part A (hospital care), Part B (doctor services) and Part D (prescription drugs) into one plan. To be eligible for a Medicare

Advantage plan, you must enroll in Part A and Part B and pay your Part B monthly premiums. For more information, visit

[iaff-fc.aetnamedicare.com/turning-65](http://iaff-fc.aetnamedicare.com/turning-65).

These IAFF-FC Aetna plans are for those who purchase their own plans and don't have a bargained benefit through their former employer or union. These plans also include extra benefits not offered by original Medicare, such as vision and hearing aid reimbursements, the SilverSneakers® fitness program, the AbleTo

behavioral health coaching program and other care and wellness programs.

Throughout 2020 as you become eligible for Medicare, you can sign up for an IAFF-FC Aetna Medicare Advantage plan. The first step is to enroll in Medicare Part A and Part B. You must sign up for Medicare in the 90 days before your 65th birthday. The window to enroll in Medicare closes 90 days after your 65th birthday. You can apply online at [socialsecurity.gov](http://socialsecurity.gov) or enroll in person at your local Social Security office. Then visit [iaff-fc.aetnamedicare.com](http://iaff-fc.aetnamedicare.com) or call Aetna at 1-866-246-8039 (TTY: 711), Monday through Friday, 8:00 a.m. to 6:00 p.m. ■

### STAY IN TOUCH BY JOINING THE IAFF ALUMNI - NO COST

#### How to join ..... Who Qualifies?

The IAFF Alumni is a free program designed to help retirees and former members maintain their relationship and connection with the IAFF.

Inactive-retired status is for those who have separated from their local union in good standing. If your local offers [active-retired](#) membership, Alumni registration is automatic.

If your local offers [active-retired](#) membership and you choose to be inactive, Alumni membership is at the discretion of the local president.

Former members with a status of withdrawn must contact their respective local for approval.

#### What Do I Get?

- 50% discount on subscription to Fire Fighter Quarterly – \$9 per year (active-retired members receive the magazine at no cost)
- Membership packet to include card and decals
- Access to [IAFF website](#) and the [Online store](#)
- Insurance and financial services from the [IAFF Financial Corporation](#)
- Discounts through [Union Privilege](#)

# LASTLY .....

The **GRFFRA** is committed to maintain and enhance communications with all of our members to keep us all informed as time moves forward.

Coming in 2020 - GRFD Yearbook (Newest Addition) - 1937 Tiller Refurbishing Project is ongoing.

With that in mind you can always contact us at [grffra@gmail.com](mailto:grffra@gmail.com) or 616-490-1040. If for any reason a **Retiree or Surviving Spouse has any questions or concerns do not hesitate to contact us**, Remember we all care for one another...

Again we would like to take this time to say **"THANK YOU" to David Tiesma for his many years of service to the Brothers & Sisters, the GRFF Building Corporation, Local 366 and the GRFD** for all they have done in the past, present and future in assisting all retirees.

Also, we would like to Thank the Pension Board for their continued work to maintain the funding sound and stable and GR Insurance Services for their continued work with the MCSTF Program.

The endeavor and vision from our past mentors and peers have been so instrumental in our quality of life that they could never be thanked enough, you know who you are and we thank you for your vision in looking out for our futures.

Wishing the best and healthiest 2020 for all

**If you know of a retiree without email/internet service print this newsletter and please pass it on to them! Lets continue to look out for one another....**

**UNTIL WE MEET AGAIN (May 13, 2020) GOD BLESS**

**YOUR GRFFRA REPRESENTATIVES**

Donald W. Quick, President

David VanderWall, V. President

**David Teisma, Secretary/Treasurer (Ret. May 2019)**

Roger Rohloff, Officer at

Large

(Secretary Local 366, 2nd District Vice President MPFFU, Sec/Treas. GRFFRA)

Annette (Rohloff) Swathwood Secretary/Treasurer

