

“RETIRED”



APRIL

“RETIRED”



GRFFRA MONTHLY

STAY INFORMED - STAY HEALTHY - STAY SAFE



ALWAYS CARING FOR OTHERS



ISSUE #4/21

NOT HAPPENING THIS MONTH - ANNUAL GRFF BLDG. CORP. MTG. - CANCELLED

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Our Brothers who were called up to a Higher Department

“2021 IN MEMORY FOREVER”



We would like to Thank the GRFD Honor Guard who have assisted all of the GRFFRA Family's time of need and support!

Art Sjoerdsma Memorial visitation will be at 1:00 PM, with a 2:00 PM Service on Saturday April 17 at Friendship CRC, 190 100th St. Byron Center.

Social Security Information -

This month we will briefly explain the **Windfall Elimination Provision (WEP became law 1983)** which affects most of us in our retirement years. This provision is the culprit that penalizes all of us who have worked a second job thus qualifying for earned Social Security benefits, by reducing our earned social security benefit anywhere from 25% to 80% of that earned amount.

An example of this penalty is a firefighter who retires and worked a second job to help assist in his retirement years. Upon reaching the age of 62 and deciding to receive SS early his **WEP penalty reduced his SS Check from \$584.00 per month down to \$278.00 per month. A reduction of some 52%** at the age of 62.

When we look forward to his **65th Birthday and Medicare** kicking in his **SS Check is reduced again** due to the Part B premium (\$135.00 at the time of his enrollment) being paid thus he receives a SS Check for **\$143.00 per month.....**

This example above is a snapshot of one SS/WEP case, each one is different and affects each of us differently. The Medicare Part B premium changes as years go by, the premium currently is \$148.40.

If you have not registered on-line for your Social Security Account it is imperative to do so as soon as possible. The reasons are numerous from seeing your case to securing your identity from theft. Register on-line at SSA.gov

We hope to prepare a form letter/email for all to request their Federal Legislators to support a repeal of this penalty under Social Security Reform. We will be in touch.

Next month - we can explain Medicare/Social Security Eligibility Requirements...

Health Updates

Retirees.... Don Milanowski is recovering from a knee injury, currently doing therapy

MediCare Supplement Trust Fund Premium Assistance Program the disbursements remain the same - \$115.00 for the Retiree and \$57.50 for the Surviving Spouse. Last year the cost breakdown of the program was approximately \$136,000.00 disbursed in premium assistance with \$7,500.00 in administrative fees for a total of \$143,500.00

We cannot emphasize enough on shopping for your best plan annually. There are a number of great plans at very affordable premium costs and great benefits. Depending on your health situation you can find a plan that suits your needs at nearly zero dollar cost to you.

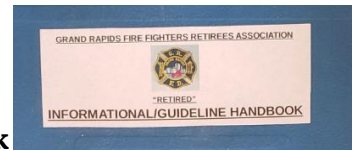
Any questions feel free to contact us. **Stay Healthy!**

GRFFRA Dues Update...

If you are concerned about paying your 2021 voluntary dues (\$10.00 per year) you may at any time, pay by check, money order, or if you would prefer to wait for the tentative scheduled May 11, 2021 Breakfast Meeting you may. You will be notified of your receipt of dues.

Make checks or money orders out to GRFFRA and mail to;

GRFFRA
9101 Whittall NE
Rockford, MI. 49341



A brief document from the GRFFRA Retiree Guideline/Information Notebook

The Notebook in its entirety can be found on the **GRFFRA Group FB Page** as a file
and on the **[Retirees Page](#)** of the **[grfirehall.com website](#)**

“RETIREE MEDICARE PREPARATION TIMELINE”

Now that you are nearing a new chapter in life we wish you well. This guide has been prepared to assist you in the beginning of this journey so you may see into the future and not be blindsided by the many nuances of Medi-Care Life.

Let's get started Expect the following within the 3-4 month prior to your 65th birthday

- You should receive your Medicare Card from the government 3-4 mths. prior to your 65th birthday. **(If you do not receive your card within 75 days prior Contact SSA.gov or call/stop by your local SSA office)**
- 90 days prior to your 65th birthday you should contact an advocate (an agent designated to work within the Medicare Program). These agents are there to assist you with the many different plan choices available. There is no cost to you for this meeting. Or you could go on-line to view and choose for yourself. You will need to decide on a plan in order for you to receive an invoice needed to stay within the instructional guidelines the City requires for implementation of the Medi-Care Supplement Trust Fund Program (MCSTF).
- If **you the retiree** is younger than your spouse you will need to keep (for your records) the **Letter of Medicare Credited Coverage** that the City provides your insurance carrier to assure no violation (a 1% government premium penalty per month) of your spouse's Medicare requirements have occurred due to having City Insurance Drug coverage until you turn 65.
- 45 - 60 days before your 65th you should receive a letter from the City Health Insurance Representative with instructions and choices for receiving continued health care insurance coverage. One of those choices will include how to sign up for the **Medi-Care Supplement Trust Fund Premium Assistance Program**. This program is coordinated by the MCSTF Committee which through negotiations your Union secured. (The Committee consist of 7 members - 4 Union Reps. and 3 City Reps.)

“REMEMBER AND TAKE NOTE” **YOU** need to present the required information* to the City Ins. Reps. before the month of your 65th birthday in order for your (MCSTF) premium assistance to take effect! ***see ADDENDUM - “B-1”**

Follow the Instructions from the City and you should be all set. If you have any questions do not hesitate to contact us.

ADDENDUM “B-1a”

RMPT/dwq
Published - 10/18 - rev. 2/21

From the GRFF BLDG. CORP.

The Board has decided due to Covid the **2021 Annual Meeting has been CANCELLED!!!!**

From the GRFD -



This is the challenge coin of the GRFD, the Fire Chief offered these back a couple of years ago to the Retirees interested. I have received some from the Deputy Chiefs Office for those Retirees who have not received one. The presentation of this coin is a challenge to any GRFD Member/Retiree and upon presentation that person is to present theirs, if they do not have possession of theirs they lose the challenge, thus paying the penalty for being unprepared for this event. We must remember that all GRFD Members are always prepared for any event that transpires.



GRFD BADGES WITH YOUR NUMBER - INTERESTED READ ON;

This is a sample of the GRFD Badge - your Rank would be shown on top with your number being at the bottom where MICH appears. The pricing for the Retirees to buy a badge would be \$83.50 plus tax. The badge is a rhodium (silver) finish with black hard lettering. Delivery time is taking about 5 weeks. If you need your GRFD Number contact Don Quick - 616-490-1040 or email grffra@gmail.com
For ordering Contact Lisa Dumez, Nye Uniform - email ldumez@nyeuniform.com or Call 459-5065 or 1-800-748-0007

From the GRFFU - LOCAL 366 - IAFF

The Union has expressed their appreciation of the newsletter, they have agreed to pick up all costs associated with the publishing, printing and distribution of it. With that said you will see a more polished product as this transition moves forward.



Also the Local has supplied us with Retiree Auto Decals - Thanks 366
Order yours at grffra@gmail.com or Call 616-490-1040

From the MPFFU -

Received the following post from Secretary/Treasurer Terry Chesney

Michigan State House Supports Expanding Firefighter Cancer Fund Briefly this expands and adds various types of cancer diagnosed in firefighting and opens it up to retired firefighters. The complete



post can be found on the MPFFU Alumni Facebook Page. We will be looking into this subject deeper as this legislation moves forward.



International Association of
Fire Fighters ✓

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Learn more: www.iaff.org/helps

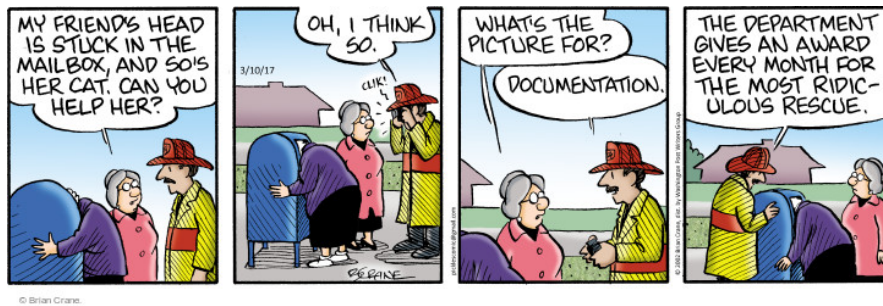
Attention Retirees

IAFF retirees can receive a tax-free distribution of up to \$3,000 from retirement plans to help pay for health insurance or long-term care insurance premiums.

► Learn more at www.iaff.org/helps



A LITTLE HUMOR - Can we relate???



BORED - HERE IS SOMETHING TO DO



One story that was passed on this month....

THE PEANUT BUTTER INVESTIGATION OF THE INSPECTORS CAR DOOR HANDLE BEING A MESSY PRANK. IT HAPPENED AT 11'S BACK IN THE DAY, THANKS FOR SHARING THE STORY BOB C. WE HOPE CHUCKY UNDERSTANDS THE LOVE THAT WAS SPREAD THAT DAY.

****SEND US ANY STORIES YOU WOULD LIKE TO PASS ON FOR GRINS - KEEP THEM BRIEF**

A Fireman's Life



The following article was in the Grand Rapids Press, November 27, 1941.

Little does the general public know of the hardships, the dangers, the narrow escapes from catastrophe suffered by the men certain writers are fond of referring to as "Our Brave Fire Laddies," although any fireman I ever met would hit you right in the teeth if you called him that. Little do they know and little did I know, either, until I talked with Fireman Franklin W. Sullivan, relief driver for Engine Company #3.

"Have you ever had any narrow escapes?" I inquired of Fireman Sullivan, who is 6 foot 2 and weighs 205 pounds and is strong as a grizzly and gave him the first two bites.

"Brother, I'll say I've had narrow escapes" replied Sullivan. "Like the time I was making caramel icing for a cake. The frosting kept curdling. I threw it out and made it all over. Same thing, curdled. Finally I called my wife. She says to put a pinch of baking soda in it. Worked like a charm."

"I mean have you ever had any hardships, and what is all this caramel business?"

"Hardships, Sullivan says. There was the time I had just put the dinner on the table with some of the swellest candied sweet potatoes you ever sank a fang into. Just as I am raising a forkful of this delightful nourishment to my mouth, blamb, the alarm goes off. I slide down the pole and never get back for four hours. Things like that are brutal."

"Listen", the interviewer said, "are you a fireman or a technicolor version of the Boston Cooking School Book?"

"Both," admitted Sullivan. "I cook for my shift. Every engine house has two cooks, one for each platoon. "I am a new man in this station so they make me the cook. At first I hate it as I am used to eating good cooking, but pretty soon I get the hang of it. We eat very pretty over here now if I do say so and I do say so. There is one little flaw in my cooking; my biscuits are so light they keep floating off the plates and the boys have to stand on the table and spear 'em off the ceiling with forks."

The interviewer was aghast and probably not even sure what aghast means. He challenged Sullivan to prove his claims and Sullivan invited him upstairs out in the kitchen, where he proceeded to whip up a lunch for the boys in #3 fire company.

"Just one little word of caution," Sullivan said as he finished his final preparations. "In a minute I am going to yell 'Come and get it.' Try and keep as close to the wall as possible. There is no use getting trampled by the thundering herd. Never get between a fireman and his hot groceries if you want to live to a ripe old age."

The Press interviewer said he got so close to the wall he was practically a mural, but he wasn't close enough. He said, "I must have been in the way of some pipeman with a hearty appetite. That's why this story wasn't in the paper yesterday; I couldn't get out of bed. These firemen burn me up."

The article is submitted for your enjoyment and a record of G.R.F.D. history, since not many remember that Engine House #3 had a kitchen upstairs. When I was a kid I used to visit my dad, Wallace Imhoff, Engineer of Engine Company #3 and remember the kitchen was on the ground floor in the 1950's).

Bob Imhoff, Retired, G.R.F.D.

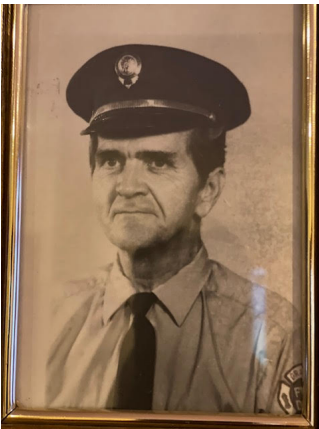
IN REMEMBRANCE...

The following we received this from the son of Wallace L. Smith GRFD #1820 - FireFighter-Fire Alarm Operator

Mark wrote - It's been 35 years since he passed away, however I miss him everyday.

As a child I remember going down to station 12 to see my dad. He always bought us an orange soda and showed us the pole the firemen used to slide down from the bunk room upstairs to the fire trucks. I didn't see my dad much when I was young because like a lot of dads back then they would work their 24 hour shifts at the fire department, then work another job. I realize now as a 65 year old grandpa of 11 grandchildren myself, he did it all for his family.

You listed him as a Fire Alarm Operator. That was after many years of active firefighting, and physically he could not continue so he moved to dispatch. He retired in 1985 after getting cancer. He died June 1986, 6 months before my first child. Even though my kids never had the chance to meet him, I often tell them stories and sayings I remember about him.



R.I.P. BROTHER



CURRENT ANNOUNCEMENTS

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Hello strangers, we now have about 2 dozen of you that are interested in our little league. It would be great if we had some more. I would like to start in May and am looking for Wed. mornings. We will play 18 holes on different courses. There will be times that we will not be able to play every week. Some of us are going to Garland (some of us twice!) and vacations, work,etc. If and when I'm not able to attend, It would be nice if someone would step up. I'll try to have prior tee-times set up a week or two before. Please get the word out, we'll take it from there. Keep your head down and swing hard! Contact - lplayter@yahoo.com



Thanks!

Steve (a.k.a. Zonky)

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2021 TENTATIVE REMINDER SCHEDULE - MARK YOUR CALENDARS!

These times and dates may change or may be canceled due to the current health issues and protocols...

GRFF BLDG. CORP MEETING ----- **CANCELLED!!!!!!!!!!**

ST. FLORIAN'S BREAKFAST MASS ----- UNKNOWN AT THIS TIME

GRFFRA BREAKFAST MEETING ----- MAY 11, 2021 @ 9:30 AM - FIREFIGHTERS HALL

GRFFRA GOLF OUTING ----- JUNE 28, 2021 @ - COURSE/TIME TBD

RETIREES DINNER/DANCE ----- FIREFIGHTERS HALL - DATE/TIME TBD

GRFFRA BREAKFAST MEETING ----- OCTOBER 12, 2021 @ 9:30 AM - FIREFIGHTERS HALL

Stand-by for any updates as they come about, we will keep all informed if possible...

INFORMATION RESOURCE LIST... Emails and Phone #'s

GRFFRA Officers - Don Quick ----- grffra@gmail.com ----- 616-490-1040
Dave vanderWall ----- Dandmwall@aol.com ----- 616-648-1185
Roger Rohloff ----- rrohloff1@att.net ----- 616-453-3180

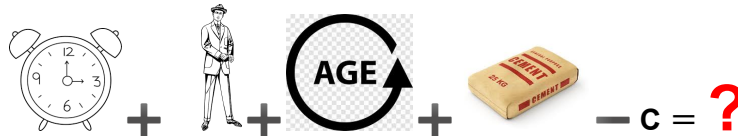
GRFF BLDG. CORP. Matt Keusch ----- mattkeusch@yahoo.com -- 616-443-6246
John Fredricks Hall Mgr. ----- jfred62@gmail.com ----- 616-485-1172

GRFD Chaplain - Bill Vander Vennen ----- bvandervennen@grcity.us - 616-453-4802 -Home
616-446-4353 - Cell

GR City Ins. Services - Lisa Rule ----- lrule@grcity.us ----- 616-456-3300

GR Pol/Fire Pension Bd. - Peggy Korzen -- pkorzen@grpensions.org --- 616-365-5015

ANSWER TO LAST MONTHS BRAIN TEASER



CLOCK MANAGEMENT

