

#1. WHY ARE YOU RUNNING FOR TRUSTEE?

TO CONTINUE THE WORK THAT I HAVE DEDICATED MYSELF TO FOR THE PAST 16 YRS.

Protecting and enriching the benefits our police and firefighters have worked for during their careers

#2. DESCRIBE YOUR FIRE DEPARTMENT CAREER AND ANY EXPERIENCE YOU HAVE AS A UNION OFFICER OR TRUSTEE. HOW HAVE THESE EXPERIENCES PREPARED YOU TO BE A PENSION TRUSTEE?

35 yr career with the Cleveland Fire Department, retiring as Captain.

Most of those 35 yrs serving Local 93 on many committees.

Executive Board Member serving as union steward, trustee and secretary.

Local 93 pension and work comp rep.

OAPFF Health Care Committees

IAFF Health Care Committees

Several John Redmond Seminars

Northern Ohio Firefighters work comp and pension rep.- processing hundreds of work comp claims and hundreds of pension disabilities over 10 plus years

representing numerous members in the pension appeal process

I have served over 40 yrs .as a director of the Firefighters Community Credit Union

Currently Board Chair for the last 8 yrs.

2019 Ohio Credit Union League Volunteer of the Year Award

#3. WITH THE HEALTH CARE BEING A MAJOR CONCERN FOR BOTH ACTIVE AND RETIRED MEMBERS OF THE FUND, WHAT IS YOUR VIEW OF THE HEALTH CARE SITUATION? WHAT SOLUTIONS DO YOU RECOMMEND?

In a very trying time of change, it is not easy to accept these changes. It is not the Funds doing that has caused so many difficulties. Funding for health care has been coming on for over a decade. In 2004 we saw an increase of 400% in premiums.

With the ability of using 6.25% of the employers contribution alone and with prudent oversight, the Fund was able to extend the HCSF to 44 yrs. As we all know, the Fund has a mandate to have a less than 30yrs unfunded liability as it pertains to pension benefits. In order to come to those mandates, the employers amount to fund health care was reduced to .05%. With this reduction and with the increases to the actives, the Fund was able to meet that mandate. The HCSF was then rapidly reduced from 44 yrs. to around 7 to 9 yrs. The need for health care funding is at an emergency level. The employers should be made to increase their contribution rate to 26% for both police and fire. They have not had an increase in their contribution in over 35 yrs. The legislature needs to be pressured into this increase.

#4. WHAT DO YOU RECOMMEND FOR SHORT TERM AND LONG-TERM SOLVENCY OF BOTH THE PENSION FUND AND THE HEALTHCARE STABILIZATION FUND?

Employers increase to 26% for each, police and fire.

Lobby U.S. For Medicare at age 55 for safety forces.

Most of all, protect the pension benefits, such as spousal, surviving spousal benefits, protect COLA and maintain Medicare Part B reimbursement.

Most, if not all, other state pensions have reduced or eliminated these benefits.

#5 WHAT IS YOUR POSITION ON DEFINED BENEFIT SYSTEMS VERSUS DEFINED CONTRIBUTION SYSTEMS?

Many defined contribution funds have not been able to perform as to keep benefits.

OP-F, in its defined benefits, has been able, since its inception, to have an average of 9% return, exceeding its 8% mandate.

**#6 WHAT IS YOUR POSITION ON THE DISABILITY EVALUATION PROCESS?
WHAT CHANGES, IF ANY, WOULD YOU RECOMMEND?**

In my more than 25 yrs as a union agent and board member, the disability process has evolved into a state of art disability process. Many of the healthcare seminars and educational session have proven that we have an exceptional process which includes:

members doctors

doctor reports

hospital and lab reports

our own disability doctors

our own vocational professionals

specialists

The Fund doctors, vocational members and board advisers have proven our process is state of art.

#7.WHAT IS YOUR POSITION ON FUND TRANSPARENCY OVERALL AND SPECIFICALLY WITH THE AON CONTRACT AND THE UNITED HEALTH CARE CLAIMS EXPERIENCE? WOULD YOU ADOVCATE FOR THE RELEASE OF THIS INFORMATION?

With a clear conscience, I can say that whatever we could release was released. On the advise of counsel, all priority, confidential information was redacted.. One must understand that providers have a right to have confidential information withheld do to competition. AON failed us in the implementation of the process, not in a monetary loss to the Fund.

The Board and AON have and will continue to define and redefine this transition to the best of our abilities, and until an acceptable solution is found.

#8. DESCRIBE YOUR VIEW OF FIDUCIARY RESPONSIBILITY.

Making sure that the funds are maintained with a prudent, safe and minimal risk process. Investments are the blood line of the Pension Fund. It is your responsibility to ask questions and justify your reasoning for the trust you have been given in your oath of office.

#9. WHY SHOULD OAPFF MEMBERS VOTE FOR YOU?

EXPERIENCE EXPERIENCE EXPERIENCE EXPERIENCE

I am the longest serving board member in the existence of the Ohio Police & Fire Pension Fund. Institutional experience is invaluable when making judgments and voting for members.

#10. HAVE YOU EVER BEEN TO A PENSION FUND MEETING? HAVE YOU EVER BEEN TO AN OHIO RETIREMENT STUDY COUNCIL MEETING?

I have served the Pension Fund in many ways:

Work comp and pension agent 10 yrs

Board Member 16 yrs

Faithfully attended pension and workers comp seminars

Union Conventions

Redmond Symposiums

Well over 200 pension board meetings

Host member over 10 years

Attended numerous ORSC meetings

Given testimony before the state legislators

Health Care Chair 15 yrs

Attended all 24 statewide healthcare seminars in 2018, rolling out the present healthcare program.