

BALTIMORE FIRE OFFICER

LOCAL 964

--STAFF--

STEPHAN G. FUGATE -- MIKE CAMPBELL

By and For the Professional Fire Officer

IN UNION

THERE IS STRENGTH

Volume VIII, Issue 6

December 2004/January 2005

From the Desk of the President

By Stephan G. Fugate

Please allow me to indulge

There are, to put it mildly, enough issues and problems within our Department for me to fill the eight pages of this newsletter, and likely not scratch the surface. If someone could have convinced me that we would come to the state we are in back in July of 1974, I likely would have stayed at the bank and never taken my father-in-law up on his bet that I "couldn't make it in the Fire Department". But this is, as I've often said, my favorite time of the year so I trust you'll permit me to set that all aside and tell (as best I can) a true story from a better time.

A Christmas Past

It's Christmas Eve 1982, and I've been assigned to Truck 11 at North and Mt. Royal Avenues for about two and a half years. My crew on this night of my driver, tiller man and step-man who is also the first acting man have just shy of 100 years of combined Fire Department service, and I've yet to qualify for a ten year longevity step but they have graciously allowed me to think I'm in charge nonetheless. It's our last night in at a time when we worked four nights straight followed by two days off, we've had a rather hectic shift and I really should be exhausted. I'm still young enough to be hyper and looking very much forward to Christmas morning at home, however, and I'm filling the last few hours of our fifty-six hour tour wrapping some Christmas gifts

I'd brought with me to work. Yes, I confess that I am the type who waits until the very last minute to do the wrapping and when not working on Christmas, I'm up at 3:00 am on Christmas morning to do it at home. No particular reason, just another of my many bad habits.

It's just after 0400 hours and the quiet of the station is shattered by the gong but it's only a silent for the Truck to the 700 block of Reservoir Street to investigate an electrical fixture. The shout of "Truck 11" sings up from the watch desk, my crew and I hit the poles while the guys from Engine 1 give us a hard time for making so much noise so we lay on the air horns a few times for good measure as we pull out onto North Avenue. It's a clear, cold December morning, the kind of morning when sound seems to travel forever and the streets are empty so we tone it down after we cross Mt. Royal Avenue.

We pull up in front of the Reservoir Street address, a three story brick dwelling completely dark but for a single string of multi-colored twinkle-lights in the first floor, front window. What was once a single private residence is now, with the addition of a few sheet-rock partitions and hollow-core doors on the stair landings, three separate apartments and, you guessed it, we're headed to the top floor. It is an absolute given in the fire service that early morning silents and medic calls are ALWAYS on the top floor and I often wonder if our communications personnel don't instruct callers to be sure they're in the highest point of the structure when the Fire Department arrives, but I digress.

We're met at the door of the third floor apartment by a young woman with an infant in her arms and a toddler wrapped around her leg both wide awake and strik-

ingly unfazed by the four strangers now in their home. The infant is bundled in a heavy pink blanket and the young woman and toddler were fully clothed and also wearing coats. I had assumed that they were merely prepared to leave if necessary, but I realize that it's nearly as cold inside as out just as the young woman is explaining that they have no heat. She went on to apologize for "bothering" us, but was concerned that the lone wall outlet in the rear bedroom had been "sparking" but it was the warmest room in the apartment with the minimal heat coming from an electric space heater plugged into the suspect outlet.

A quick check of the problem revealed that the outlet was indeed hot to the touch and was in such a deteriorated state that it was beginning to simply fall apart. It was found that the aged wiring with frayed insulation consisted of only a hot and neutral wire and that disconnecting the outlet would not only avert a potential tragedy, but would not interrupt electrical service elsewhere.

As my able crew took care of the problem, I obtained the necessary information from the young woman and took notice of several things. First, the sparsely furnished apartment was as neat as a pin. The floors were spotless, everything was neat and all of what little there was was in its place. The young woman was well-spoken, polite and very cordial and she and both of the children, whom I learned were girls, were well groomed with clean but very modest clothing. Okay, I know what you're thinking; how judgmental of me to make such observations, but it's a fact that the very presence and atmosphere of this cold, third floor apartment was dramatically different from the norm and you can call me what you will for saying so.

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From the President's Desk.....

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What suddenly became most obvious to me though was the fact that we'd been through the entire apartment by now and there was not the slightest sign of Christmas to be found anywhere. No tree, no decorations, no lights, no wrapped gifts, absolutely nothing suggestive of it being Christmas morning. I'd come to learn, of course, that not everyone observes Christmas and tried not to think any more about it though I couldn't take my eyes off of those little girls. They appeared to be very nearly the same ages as my own and the anticipation of what awaited my daughters in just a few hours nagged at me.

I found myself now *hoping* that there was indeed some religious or cultural chasm that barred the celebration of Christmas. It was bad enough that those two little girls should suffer the cold of an apartment without heat and what surely appeared to be a sparse existence, and the prospect of virtually no "Christmas" at all seemed insufferable.

With our work now done, we advised the young woman of what we'd done and to contact her landlord for permanent repairs then headed for the door. She'd been so cordial, I wanted to say something polite but struggled for the words and ended up with a rather formal "please do not hesitate to call us back if there are any further problems". She said "Thank you very much" and as I followed my crew through the door and down the steps, she called out to us all, "Merry Christmas".

No one said a word as we mounted the Truck and headed back to our station. Once back, we all soon ended up in the kitchen and the deafening silence was finally broken by someone else who, somewhat to my surprise, said exactly what I was thinking. It quickly became clear that all four of us were taken aback by the previous run to the cold apartment, the two little girls and the Christmas that was not to be for them. One at a time, our reliefs came in and as we left for home, we wished each other a Merry Christmas but with a knowing tone and look that harkened back to that Reservoir Street apartment.

As I drove home that morning, thoughts of my own daughters and how happy and excited they would be on this wonderful morning were intermingled with

thoughts of the two little girls on Reservoir Street. Christmas morning had always been that one magical morning of the year when, for a brief time, I was once again a child myself and had not a care in the world. I walked in the front door of our warm home, lit the lights of the beautifully decorated Christmas tree and stared at the mound of gifts spilling out several feet from beneath the tree.

How fair could it be that mine should have so much while others would have so little? I've never been able to adequately answer that question, but that Christmas morning of '82 changed forever my view of one of the day's more contemporary traditions. Even as a child, I've practically always found more joy in giving than receiving, but I was suddenly faced with some rather difficult and troubling questions.

My instinctive desire to scoop up some gifts from my home and take them back to Reservoir Street that morning challenged me to consider if I would have done that for those two little girls... or for me? Would I have been just as pleased if "Santa" had made the delivery and that I would not only remain anonymous, but unable to share in the joy I'd hoped to bring? The answers that I have since found for myself are not nearly as important as the questions.

From the Desk of the 1st Vice President

By Michael Waldner

Merry Christmas and Happy New Year to all! By the time this newsletter is delivered the Holidays will be virtually over, so here's hoping Santa granted all your wishes.

My condolences to the family and friends of Jack Zoppo as his passing came after the submission of last issue's article. Jack was loved and will be missed by all of us here at Local 964 as well as the Department he served. May he rest in peace.

The station of Engine 36 has been dedicated to Charles Thomas, past president of the Vulcan Blazers' organization. The new station on Fort Avenue for Truck # 6 and Engine # 26 is being dedicated to former Chief of the Department, Peter J. O'Connor. The station of Engine # 41 is being re-

habbed, finally. Work should begin early in January after E41 and BC1 are relocated to accommodate the repairs.

Health & Safety

1. E8 & E54 were inspected by City of Baltimore inspectors, and they assured us that there is no mold problem. Never the less, the leaking roofs still need to be addressed and soon. The money is available, but the bidding process is too slow at this point.
2. If you have any problems that need addressing, please email Lt. Wroten or Chief Heinbuch, as that is the preferred method of communication and you can print out a hard copy of your complaint. You can even request a receipt to verify that your message was received.
3. The City has purchased the land next to E53 for possible expansion there.
4. All Captains should canvass their stations as to chair and refrigerator replacement.
5. Plymovents are being ordered and installed for Red Alert units at the stations they are assigned.
6. We have requested air monitoring at Fire Communications.
7. 50 new recruits at Fire Academy, 50 more coming later this month of December.
8. Safety goggles being issued to all members for protection on medic calls.

Any problems with Big Ed lights/batteries, tag light or battery, send to repair shop for replacement. Next meeting on December 16, 2004.

Stay dry, warm and safe!
Best of everything in the coming year!

Entertainment Books

Only \$26.00

Contact Ct. James E. Beebe, B5, E52

From the Desk of the 2nd Vice President

By Ben Alder

I would like to wish everyone a Merry Christmas and a very Happy New Year from my family to yours. May the New Year bring Peace on Earth! I hope we can all take a moment to remember our fighting men and woman who will be without their loved ones during this Holiday season.

Congratulations to our recently promoted members, we hope you will attend your Union meetings and become involved. Remember, our Union is only as strong as its members!... At our last count, there are (if our numbers are correct) 28 non test upgrades, when and where will it stop? We are still hearing that ALL of the problems of this Department are the fault of the Union. That the Union has tied the hands of the Department. It's the City Administration that has tied their hands, not the Union. It's the Department violating the MOU at every turn, not the Union. It's the Department that interprets the MOU differently everyday, not the Union. It is the Union that has to fight the same Grievances over and over. Maybe one day the practice of violating the MOU by the Department on a regular basis will stop, and we can start working together toward a common goal, a better Fire Department.... We attended the Leadership Conference in At-

lanta the first week of November. This was one of the better conferences I have been to. Our meetings and seminars were very hands on. The IAFF provided plenty of information, written and verbal on grievances, contract negotiations and budget management. The exchange of information between the instructors, the IAFF and the different Locals present was outstanding.

PSI: What can you say about PSI that hasn't been said? One thing that can be said is, there are members that have been off sick for months, are placed off for a month at a time and haven't seen a day of Light Duty. Then, of course, we have the members that should be off by order of their attending Physician and they are the ones placed on Light Duty ASAP. How is this practice fair and equal? Needless to say we are taking the PSI grievance to Arbitration.

Metro Burn Fund: We will be hosting World Burn Congress Conference in August 2005 at the Marriott Waterfront. This conference is for burn survivors and their families from around the country. We are expecting about 700/800 in attendance for the conference. The Burn Fund is requesting help from our ALS providers for this conference to man an EMS room. If you would be interested in volunteering a few hours one or two days during the conference, please contact me @410 908 0183 or Tom McLhinney @410 935 9075. Your help we be appreciated.

One thing you can give, but never be without, is your word.

From the Desk of the Recording Secretary

By Mike Campbell

MERRY CHRISTMAS

Now is the time of giving and no one can deny that our Chief of Fire Department is a giving man, what with 27 or so magic wand promotions and counting? This from an individual who once believed that these types of promotions were at the very core of low morale. This is only the tip of the iceberg as far as Labor/Management goes. What we as a Union are now dealing with is an Administration that refuses to acknowledge any of our issues, based upon (in my opinion) not getting their agenda during contract negotiations. The Chief actually referred to our Memorandum of Understanding as only a "piece of paper". Thank goodness we have this piece of paper because if not, we would be powerless against their actions. In another attempt at intimidation, the Chief has asked that the Battalion Chiefs justify their existence. I find this absolutely mind boggling. As an agency head, it is your duty Chief to fight for every position under your leadership. It is up to you to provide job descriptions not the other way around. You freely admit that all of the benefits that the current Battalion Chiefs have, you enjoyed as a Battalion Chief, but now things should be different and we should relinquish some of those same benefits. I don't remember you volunteering to do away with any benefit that the Local had achieved on your behalf. The Fire Department is the best damn agency this city has and you should be going to the wall to defend all of your people and attempting to bring us together not divide us. It is still my hope that in the coming New Year, effective Labor/Management relations can be brought to fruition. Somebody pass the rose colored glasses, so I can see the windmills!

I, along with others members attended the IAFF's Affiliate Leadership Conference in November. This conference touched on collective bargaining, political action, budgeting for the local and various other subjects. This was a great experience, and I think is a must for our Executive Board to gather important information to assist our

From the Desk of the Secretary-Treasurer

By Bob Jordan

Also, any members (active or retired) that want automobile Local 964 tags, please contact me so I can get the application to you. The one time cost of the tags is \$25 to MVA and a donation of \$5 to our PAC fund.

My Retirement

As most of you know, and for the one's that don't, I am now on vacation prior to my retirement. I started my vacation on October 10, with a retirement date of June 29, 2005. So do not call the firehouse to reach me, but call my cell phone at 410-908-2434, or you can e-mail me at the Union office at bfo964@aol.com or at home at K9118@aol.com with any problems or questions.

Motorcycle Tags

We still only have 22 names on the list for motorcycle tags and we need 25 as a minimum. So if any of our active members or any of our retired members would like Fire Officer's Local 964 tags for your motorcycle, please contact me so we can get this started.

members. Another part of the experience is meeting affiliates from locals around the country and Canada. While there, we assisted our brothers from Atlanta by marching on City Hall to protest the Mayor's short term memory loss in not providing a parity raise with the police that she had promised to garner the Locals support. Is it me, or is this like déjà vu all over again?

There has been movement on some Safety & Health issues that I am sure Mike Waldner will touch on. The Fire Department's Safety and Health office is playing an active role on these and future issues that are relevant to our members.

A subject that needs to be addressed is the Local's Website. This site is provided as a means to disseminate pertinent information to our members. Many of our members have the Forum saved as a favorite. While that is an individual choice, I am concerned that our members may be missing some information that is located either on the homepage or on other links. My advice is to have the homepage as a favorite and traverse the site from there.

Back to the Forum! The Forum can be a tremendous asset when used as it is intended. President Fugate and I are the moderators of the website, and with that have full control as to what will or will not remain on the Forum. We both believe in the concept of the Forum and will continue to track it to the best of our abilities. I cannot stress enough the importance of not posting while on duty. All members should make themselves aware of MOP-113, Electronic Communications Policy. The City computers should be used only for City business, not for *any* personal business. There can be disciplinary action resulting from any breach of this policy. Another issue is the reading of Fire Department e-mail while at home. This is your choice and cannot be forced upon you. I would like to caution you though, that if you do read the Fire Department's e-mail while at home and respond in kind, that you are, in my opinion, still under the auspices of MOP-113. The Internet and e-mail age is still new and changing rapidly. We don't have all of the answers for you. My suggestion is, if you think you may be violating this policy, then you probably are and you should refrain from this action.

Here is wishing everyone a very MERRY CHRISTMAS and a HAPPY NEW YEAR!

Health Care

Open enrollment has concluded and I haven't been inundated with phone calls regarding any major problems. If you have any questions don't hesitate to call. This will be the last year for Fidelity Insurance. United HealthCare hasn't decided, as of yet, who or if any provider, will replace Fidelity. I will keep you up-to-date on this issue. CareFirst has acquired The Dental Network. This will not change a thing to your coverage. In the future this could offer a larger pool of dentists to choose from.

President's Club

We will soon have a new City Council in place. Now more than ever we need to be active politically. Our Pac-Fund is a tremendous asset in this regard. At the present time we have 24 members who are participants of our President's Club. The President's Club is part of our Pac-Fund and takes the monies that are collected and utilizes them to support the politicians who support us. This is a very worthwhile endeavor and I would like to increase our membership this upcoming year. We are looking at adding a payroll deduction slot for Pac-Fund donations. Until we achieve this goal, I will be collecting for the President's Club beginning in January 2005. We need your help so our voice will be heard!

As always, keep your beneficiaries up to date, and don't hesitate to call or e-mail me at any time.

Cell - 443-629-0216

Work - 410-396-5161

E-mail: capttain16@hotmail.com

Words to twirl by...

God help the child who rings that bell

It may have one good ring left, you can't tell

One watch by night, one watch by day,

If you get confused just listen to the music play!

--Grateful Dead

Sick and Injured

Hugo Warns is home recovering from injuries from an auto accident in which, unfortunately, he lost his wife. 10/18

Bill Bogdan was feeling well enough to go to Aruba with his wife. 10/28

Barry Blackmon is doing good and thanks to Scoop Williams the city is finally acting on his needs for special shoes and handi-cap needs at his house. 11/10

Junior Canavan is doing good, but needs some more chemo. 11/27

August Corky was in St. Agnes Hospital with congestive heart failure. 11/12

Harry Stone is having problems with low blood sugar. 11/20

Les Helfrich had a horse fall on him and his leg is broken in seven places. 11/24

Phil Meagher is having problems with recurring pneumonia. 11/20

Ray Freeman had back surgery to repair a broken disc. 11/3

Frank Brown has his artificial leg and is doing alot better. 11/29

Don Gow is scheduled for angio plasti on 12/3 to clear a blockage in his leg. 11/29

Herlin Davenport has been having problems with his eyesight due to diabetes. 11/29

The following members have passed away. Gone but not forgotten.

Jack Zoppo (Active)

James H. Smith

Gus Kracke

Mrs. Gene Manner

Mrs. Hugo Warns

Vince Kelly

Dep. Chief Francis Ticha

Mrs. Carroll Graleski

John Mixer

Bob Lemmon

Happy Holidays

The Time Has Come to Assess The Cost of DROP

By:

*Robert G. Bolton, FSA - Bolton Partners, Inc.
Stephan G. Fugate, Pension Board Chairman*

On April 12, 1995, Baltimore's three Public Safety Unions met for the first time to review and assess a relatively "new" pension benefit concept that had already been designated "DROP". While a seemingly minor point at the time, the very term DROP, which we all know as an acronym for "Deferred Retirement Option Plan", was rapidly expanding to include various hybrids of the original concept. Indeed, the different DROP programs throughout the Country that pre-existed or followed our own typically have but one common feature which is the name itself while the benefit structures vary dramatically. That's a significant starting point for what's to follow as the extremely unique nature of Baltimore's DROP necessitated a unique approach in both implementation and prudent actuarial review.

The Original DROP Program established a voluntary participation period for up to eight years with the first three years being designated as "Initial DROP", the subsequent five years as "Intermediate DROP", and those having completed the eight-year program and remaining active were considered to be "Full DROP" participants. The typical Full DROP participant would accumulate the base DROP benefit during Initial DROP while forgoing normal pension credits for three years amounting to 6.0% but "recover" an additional 1% per year for the next five years. Thus, at the end of the eight year period, a Full DROP participant would have established their DROP benefit while yielding 1% of credit that would have otherwise been earned absent DROP.

Among the unique features of Baltimore's DROP were the Intermediate phase wherein pension credits conceded in Initial DROP were nearly completely recovered, and the ability to remain active beyond the eight year period of Initial and Intermediate DROP. Such a DROP benefit structure did not exist at the time and those two features in particular presented significant imponderables. With the enabling legislation hanging in the balance, without which there would not have been a DROP

Program at all, it was agreed that those "imponderables" could best be evaluated based upon the "real-life" experience of a complete cycle. Inasmuch as Council Bill No. 132 (introduced on April 29, 1996) was expected to be approved prior to summer recess and it was agreed that an appropriate review was fiscally prudent. That review process, i.e., the DROP Test, was established for eight years out, based upon the Fiscal 2004 Annual Report.

The first DROP applicants were enrolled in the Program effective August 1, 1996 with 443 Fire personnel and 463 Police personnel having met the criteria and opting for participation. With the original version of DROP seeming to have a desired impact of retaining "seasoned" personnel, particularly in the Police Department, and a robust investment market environment, it was determined that a change could be made. Ordinance 97-164, among other things, reduced the five-year Intermediate DROP period to 18 months with an increase in the pension credit "recovery" so that a member could reach Full DROP in four and a half years rather than eight with a complete recovery of pension credits conceded during Initial DROP. That legislation did not, however, alter the review period already established as Fiscal Year 2005.

With all of that as background, we "fast-forward" to the just completed Fiscal Year 2004 and our view of what happens next. The 1996 enabling legislation called for a review of the "costs" of DROP based upon a multitude of variables and actuarial assumptions and also provided for the Test to be done in consultation with the Unions' "enrolled actuary", who was then (1996) and is now Robert G. Bolton a co-author of this article. That said, the role of both the City and the Unions' actuaries is to establish realistic models using both the experience of the last eight years and an analytical forecast of what might be prudently anticipated.

The result of the actuarial test applied in accordance with the standards codified in the 1996 legislation is that, simply stated, the DROP Test based upon Fiscal Year 2005

valuations has failed. That, obviously, is the bad news. The good news, odd as it might sound however, is that all of the parties of interest are in agreement. The reason we view that as "good news" is that we can focus our efforts entirely on correcting whatever concerns the City may have with our DROP rather than debating the "numbers" from opposing views. The very legislation that requires the DROP Test in FY'05 also requires legislative action to make any changes to the benefit itself and that process is about to begin.

The expectation of a cost-neutral DROP that we held in 1996 has not proven accurate, but much has happened in the intervening eight years not the least of which was the worst Market economy since the Great Depression that preceded and was exacerbated by September 11, 2001. The very economic environment that produced the excess earnings used, in part, to "buy" benefit enhancement(s) was turned on its head and it will take many years to recover. With the current form of the Fire & Police Employees' Retirement System mid-way through its forty-third year, we could not have picked a more difficult time-frame during which to judge ANY pension benefit but that's the hand we've been dealt.

Finally, the fact that the "DROP Test" was originally slated to occur at the end of Fiscal Year 2005 did not deter the Retirement System Board of Trustees from conducting annual DROP tests for informational purposes and that has been occurring every year since FY'99. That series of annual tests shows that the DROP Test was PASSED every year until last fiscal year (FY'04) and we believe will help establish a framework for taking corrective action. We can all agree that there has been a cost to DROP with the last eight years as a barometer but we can also all agree that DROP has done what it was created to do. Among the questions to be answered are whether or not the Program is worth the costs to date; is it reasonably expected that those costs continue into the future; and, what might we do to reduce any cost without eliminating DROP.

Tired and Retired

By Bob Hatoff

For some strange reason my last column got the attention of Chief Goodwin. He sought me out on October 18th and very patiently listened as I ranted and raved about the Retreat and Memorial Service. I didn't stop there and went on to tell him everything else he was doing wrong and how badly he was running the Fire Department. I worked for the previous 5 Chiefs and I'm sure not one of them would have put up with my tirade. We met again on October 26th with Rod Devilbiss and Roman Clark for lunch. Working together we were able to put on a Retreat at Claggett on November 17th & 18th. As always it was a wonderful time. The bottom line is this, there was a breakdown in communications. In my anger and frustration I tore into the Chief and others in my column, at the Retiree's meetings and in person. Since then I have spoken at the Retiree's meeting, to the men involved and at the Retreat. I now apologize in writing. Having worked with Bill's father and watched his growth as a man, a fire fighter and a Christian, some how I allowed my personal feelings to block out the truth. I felt better after clearing the air. Then yesterday I read the memorial newsletter for Jack Zoppo. Nothing can humble you more quickly when you're absorbed in yourself then seeing what real problems are and how a real man dealt with them. So as I write this on Thanks-

giving morning I realize all I have to be thankful for. To Jack's friends and family, know that God's way is not our way. Somewhere down the road it will all become clear and the pieces will fit together. Romans 8-28

The hurricanes in Florida have apparently blown the cobwebs off our retirees down there. I got a call from Jimmy Evans who's starting a new career as a disc jockey. I was hoping he might become a chef. He cooked lasagna for us one night at Oldtown and it was pretty good. It was even better with vanilla ice cream on it. I don't know why, but Jim refused to cook for me anymore after I added the ice cream. Anyway, Jim, good luck with your new career.

Here's a bulletin in from our news office in Arizona. Lester (Tex) Helfrich was breaking a horse on his dude ranch. The horse wouldn't break. Not so for Les's leg. It broke in seven places. Now as he sits recuperating he realizes fire fighting might not be such a dangerous occupation. Get well soon Les.

In closing I want to wish you all a glorious Christmas and a very Happy New Year. There are great problems throughout the world, but God is still in control and has all the answers. As always you can reach me at 1805 Greencastle Drive, Baltimore, MD 21237 or 410-866-3235.

Upcoming Events

By Tom Nosek

•INSTALLATION OF OFFICERS – January 17, 2005 – 2nd union meeting of the month. Re-elected are Bob Jordan, Anita Hatoff and Bill Kern. Food will be served. Please make every effort to attend to honor the members who work for you.

•HOCKEY NIGHT – January 26, 2005, Hershey Bears vs. Johns Maple Bears. Cost is \$14.50 - ticket stub gets you into Hershey Park next summer free. 60 tickets available – 1st come, 1st serve basis. Contact Tom Nosek, T-3 or 410-638-2231.

•SOCIAL NIGHT – Wednesday, March 9, 2005 @ 7:00 p.m. - steamed shrimp, Italian sausage and other goodies.

•2ND ANNUAL RETIREES DINNER DANCE, will be held April 28, 2005 honoring our members who retired in calendar year 2004. Each member will receive two complimentary tickets. Additional tickets are \$30.00 which includes open bar, hot buffet and dancing. I will be sending out flyers to each company listing the retirees

•RAFFLE chances for this event is the only time the local asks each member to sell something. Changes this year - instead of ten tickets, each member will receive 2 tickets at \$5 each for special prizes which I am now working on. Chances will be coming out in January - proceeds benefit the VEBA Fund that benefits YOU!!!!

THE BALTIMORE FIRE OFFICERS

Local No. 964

Meetings -- 1st & 3rd Monday
 1030 S. Linwood Avenue
 Baltimore, MD. 21224
 PHONE: 410-276-6964

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