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www.gfpf.org

From the Desk of the Executive Director

Seasons Greetings, everyone! And, welcome to another edition of the GFPF NEWS. By now you have received the Annual Report for FY 2010 and should be aware that we are reasonably healthy from a fiscal standpoint and continue to grow in membership and retirements while the assets recover from the economic disaster of recent years. You will note in this issue that in the four months since the end of the fiscal year reported in the Annual Report, we have had stellar performance from the portfolio, reflecting the recovery in the overall equity and fixed income markets. But, all in all, we continue to be well-diversified and our managers are doing a good job for us overall. That notwithstanding, we are still a good way away from being able to grant a COLA with any comfort and affordability.

The Trustees and staff are keeping a diligent eye on the portfolio to assure that performance does not slip for want of attention. Inside you will find an article describing the efforts of our Trustees to gain education and undertake site visits of active managers in the portfolios to examine their operations and interrogate the staff. They also visited with prospective managers while on the road trip to gain knowledge of pending opportunities for investment for the fund.

David Luther and I visited again with State Senator Bentley a few weeks ago and I met with a couple of our esteemed retirees, Chiefs R. B. Sprayberry and A. P. Black.

We are continuing, piece by piece, to gather information about the history of firefighter pensions in Georgia, and in particular, the formation of this Pension Fund. We still need your help if you know any thing we don't know yet, or have anything to share.

Speaking of sharing, I thought I would share some thoughts on the relationship of the pension fund with Standards and Training. We have been building a close relationship with that agency; it's true. Why? Because we have the same goals of promoting training and record-keeping, but for different reasons. We, the Pension Fund in the person of David Luther, are participating in GFSTC's Rules Committee meetings and contributing to the cussings and discussings. Embedded in our participation is the notion that the pension is to be earned by training and participation in fire suppression as prescribed in the Code. For the sake of efficiency and the benefit of departments, we would prefer to use GFSTC's data files to validate training and certification in lieu of having departments report such directly to us. Thus, we have a vested interest in getting it done right. I hope the article is enlightening and helps us work towards those common goals.

Sharon's team has some timely reminders for all of us this quarter, and Darlene has a great layout on one of our retired firefighters.

Enjoy, and I wish you all a very Merry Christmas and a Happy New Year.

 **Jim Meynard**

Sage Advisory Services, Ltd. Co.

Sage Advisory Services, Ltd. Co. is a SEC Registered Investment Advisory Firm specializing in Fixed Income, Balanced and ETF Equity investment management for Insurance Companies and Other Financial Institutions; Defined Benefit Plans, Public Funds, Taft-Hartley organizations, Endowments/Foundations, Corporations, Healthcare Institutions, Family Offices and High Net Worth individuals.

Founded in 1996, Sage currently manages in excess of \$8.8 billion on behalf of its clients. The firm is fully independent and unaffiliated, and wholly owned by the firm's key employees. The Firm's continuing business objective is to be a full service investment management and related services entity with specialization in institutional and high net worth fixed income, balanced and ETF equity account management. The firm's current focus is on five primary client areas-Taft-Hartley and Public Funds, Financial and Healthcare institutions, Endowments and Foundations, Corporate Cash Management and Family Office/High Net Worth Individuals. The Firm directs its efforts on institutional and high net worth management but also participates in sub-advisory relationships, selected wrap fee investment programs and Unified Management Account (UMA) platforms, using strategy investment models, available to smaller investors.

Sage combines fundamental economic analysis with quantitative security and yield curve valuation

techniques to produce a comprehensive core fixed income management style. They believe in value added through an active duration management process and seek to satisfy future operating or liability funding requirements in the most efficient present value terms possible within the client's investment risk constraints. Each client portfolio is managed separately and tailored to suit their respective safety, liquidity, income; tax sensitivity and total return expectations. It is the Firm's belief that only an individually designed, conscientiously monitored investment management program can satisfy the constantly changing needs of each client.

Sage manages a Core Taxable strategy for the Georgia Firefighters' Pension Fund. Their primary investment objective for this strategy is the preservation and long-term growth of capital. The top-down approach also incorporates liquidation considerations.

Five of the investment professionals working on the Georgia Firefighters' Pension Fund are Robert Smith, Principal, President & CIO, Mark MacQueen, Principal & Head Taxable Portfolio Manager, Thomas Urano, Principal & Taxable Portfolio Manager, Robert Williams, Principal & Director of Research and Greg Figaro, Principal and Head of Business Development.



C. Morgan Wurst

Meet Our Managers...

*Continuing with
our tradition
of introducing
our membership
to the Fund's
individual investment
management firms,
we are highlighting
our portfolio
managers.*

GFPF Continued Cost Savings

The GFPF NEWS and the Annual Report continue to be written, published and edited in-house.



Juanita Whetzel

Georgia Firefighters' Trustees Continuing Education

The Trustees of the Board of the Georgia Firefighters' Pension Fund have a fiduciary duty to the Fund. This duty implies a legal responsibility to provide the highest standard of care for the Fund. In order to perform their duties, they need to be continually educated and exposed to a wide range of educational opportunities that pertain to the operation, maintenance, and growth of the Fund.

The financial landscape of the world is evolving at a rapid pace. With the recent change in law, allowing GFPF to invest in alternative investments (private equity and distressed debt), we are dealing with brand new investment vehicles that no other Public Funds in the State have had exposure to. In other words, we are in uncharted territory. This has required a conscious effort on the part of the Board to get up to speed in understanding the private equity model of investing, the types of investments, the expected cash flows from investments, codes of conduct, as well as what to look for and expect in a manager. When sitting across the table from an investment manager pitching an investment product, it's extremely important to understand their methods and philosophy, not just their performance. An educated Trustee will not only be able to ask the managers the important and pertinent questions, but will also be able to digest, process, and evaluate the associated answers. In this vein, many of the GFPF trustees have recently attended seminars/conferences which have given the educational exposure to these types of investment vehicles (in addition to some more traditional vehicles such as stocks and fixed income).

On September 28 and 29, 2010, some were able to attend the Georgia Association of Public Pension Trustees inaugural conference in Macon. Over 75 trustees from 22 different state public pension funds attended this event. Some of the topics covered included: Trustees Fiduciary Responsibility, Interpreting Manager/Consultant Reports, Portfolio Construction and Rebalancing. Some of our trustees were able to attend an hour and fifteen minute Overview of Alternative Investing session presented by Sean Gill of NEPC consultants.

On October 19-20, 2010, we held our Annual Trustees' Retreat. The Trustees received presentations from Professor Roger Tutterow, prominent local economist and Senator Bill Heath, Chair of the Senate Retirement Committee. They also heard from expert practitioners in each of the significant asset classes employed by our pension fund: fixed income (bonds), equity (stocks, both domestic and international), real estate (REITS), and now private equity. In addition, we invited a pension officer from a local corporation to speak to the Board on how their company's pension fund began investing in private equity from scratch over a decade ago. She was helpful and advised the trustees on what to look for and what to expect during the first few years of our alternative investing program.

On October 25 and 26, 2010, two of the Board members made a due diligence trip to New York City to visit and review three of our existing managers.

...Continued on Page 5...

What do you know about GFPF history?

Do you have any old clippings, articles or photos, related to the Pension Fund?

We still have room in the display cases!

Please call Jim or David, at 770-388-5757.

The History of the Georgia Firefighters' Pension Fund



Jim Meynard and
Senator Bentley (Retired)



Chief R. B. Sprayberry,
Atlanta Fire Department (Retired)



Chief A. P. Black,
Atlanta Fire Department (Retired)

In our November 2009 edition, we presented an article noting that we were working on the history of the Georgia Firefighters' Pension Fund, or the *Firemen's Pension Fund*, as it was originally known. David Luther and I have continued that research, reaching back as far as 1924, where it would appear the State first seemed to get involved legislatively in firefighter pensions by prescribing pensions first for large municipalities, then for large counties. It is interesting to follow the legislation, which David and I have downloaded from the State's web site, which shows a developing and growing interest in pension security for peace officers and firefighters across the State in the ensuing years.

But, so far, our primary focus has been to determine the identity of those individuals who were really responsible for making this program happen from the beginning. While some may claim credit for "creating the pension fund," it did not happen over night; it was not created from whole cloth. It took a lot of work, and apparently from just a few dedicated and hard working people whose names should not be lost in the dust of time. The Fire Service owes a great and growing debt to these people. We should not forget them.

We again visited with **Senator Bentley (Retired)** in his offices in Marietta. Though he is well into his eighties now, he is still a practicing attorney. He recalled that the first attempt at passage of the Firemen's Relief Act failed outright when a legislator tried to attach a fireworks provision to it. (Fancy that in 1939!) Later versions were proposed and defeated for various reasons including funding provisions and an attempt to exclude volunteers.

Senator Bentley remembered working closely with **Chief Howard Schaeffer** of Marietta and **Chief Max Wiggins** of East Point on the initial and subsequent drafts of the legislation.

I later visited with **R. B. Sprayberry** and **A. P. Black**, both former Chiefs of the Atlanta Fire Department, regarding the early days of the Firemen's Pension Fund and how it came to be. Both spoke passionately of the efforts of **Captain Joe Whitley** of the Atlanta Fire Department, in particular. Joe was a bachelor, it seems, and spent his off-duty time pursuing the interests of firefighters wherever he could, in particular, in pursuit of a pension fund for all, including the volunteers.

Chief Howard Schaeffer was again mentioned as an early proponent of a state-wide pension fund, as was **Chief Max Wiggins**. Aside from being fire chiefs and members of their respective associations, these men worked tirelessly to cajole, politic and lobby for the betterment of firefighters across the state. Other names that were mentioned in these discussions were **Johnny Howell** of Atlanta, **Buddy Brooks** and **Lloyd Rumsey**. Though their roles were perhaps less, R.B. and A.P. both remember those names as playing a role in the beginning of the fund.

In the late 1940's, it apparently became clear that resources were needed to support a lobbying effort to convince our legislators that this was the right thing to do for the firefighters throughout the State.


The Firemen's Association was approached to solicit its membership for contributions to a fund to support an effort to encourage legislation for a Statewide pension fund.

...Continued on Page 5...

...Continued From Page 4...The History of GFPF...

The fund was created and duly dubbed by the Atlanta Constitution as the “Firefighter Slush Fund,” which then led to the incorporation of the Firemen’s Association as a legal entity and registration as a lobbying group in 1952. These events, along with the “resources” that were garnered and available for encouraging legislators to act favorably, led to the eventual passage of the “Firemen’s Relief Act of 1954,” the legislation that created the Georgia Firefighters’ Pension Fund of today.

 *Jim Meynard*

 *David Luther*

...Continued From Page 3...GFPF Trustees Continuing Education...

The Board of Trustees were also able to attend two presentations by prospective private equity fund of fund managers. Their previous exposure to the private equity education proved valuable in the discussions those presentations created.

No one will ever learn everything there is to know about investing, but at the Fund, the Trustees are committed to continually develop their investment acumen and stay knowledgeable in today’s pension investing environment. Education is key.

 *C. Morgan Wurst*




Fire Plugs

*Thank
You
Carol.*

This photo depicts use of one of the original “fire plugs”. The concept of fire plugs dates back to the 1600s. In this era, firefighters responding to a structure had to dig down to the wooden water main for their water supply. It was necessary to bore into the line which in turn would flood the hole creating a temporary well. Firefighters could then transport water via the bucket brigade to the fire. Later the hand pumped fire engines and eventually steam pumped engines would stop over the hole and draft for a water supply. As the fire scene terminated, a wooden plug was driven into the hole in the water main, and the location recorded and usually marked for future use. And that’s where the term “fire plug” originated. Later inventions of portable and then permanent risers evolved into the modern day fire hydrant.

This photo and many others from the collection of Carol Ball, of DeKalb County, were donated to the Fund to enhance the décor of our building’s interior.

 *David Luther*

Board Of Trustees Election Of Officers

At the
October 19, 2010
meeting of the
Board of Trustees
of the Georgia
Firefighters'
Pension Fund,
the Board re-elected
Chief Michael H. Buice,
Gwinnett County Fire &
Emergency Services
(Retired), as Chair
and Captain
Rita D. Smith-Cain,
Rome Fire Department,
as Vice-Chair.

Officers serve for
four year terms or
until a replacement
is elected.



Juanita Whetzel

GFPF and GFSTC – Alphabet Soup, or ... Stew?

Over the last year or so, the Georgia Firefighter Standards and Training Council, (GFSTC), has undertaken to update its Rules and Regulations. In that this is has been a pressing need, and any changes will have an impact on the Fire Service of Georgia, there has been some political fallout emanating from the process. The Pension Fund finds itself right in the middle of all of it, being perceived as very close to and in support of the GFSTC. Well, mold doesn't grow where the sun shines, so please allow me to put a little light on our relationship.

The stated legislative intent in the formation of the Pension Fund was to attract and train quality firefighters, to encourage the improvement of fire departments and to secure compliance with minimum standards for fire suppression. The Pension Fund awards pension creditable service and, eventually, a lifetime pension on the basis of evidence of proficiency and participation in fire suppression. In years past, we have tried several methods of gaining that evidence, from collecting and evaluating training records ourselves to seeking only affidavits of service. Several years ago, we joined with GFSTC to use their certification records as that evidence for paid firefighters. Today, we receive a data file from GFSTC each week that provides the certification status of all paid firefighters in the state. We use those records to test the active status of firefighters who are members of the Pension Fund. As two of the statewide entities in the Fire Service, it is appropriate that we work together in this manner to share data and relieve any double reporting from the local entities.

We continue to dialog about bringing volunteer data on board and up to date, and how to keep it up to date without an undue burden on those sparsely manned and funded

volunteer departments. To that end, we developed and distributed the Volunteer Record Keeping System, the infamous "Thumb Drives," to help departments collect training and attendance data and prepare pension data. This was at no cost to the departments that wanted it and little cost to the Pension Fund. We believe it to be a good benefit to the departments that are able to use it, and perhaps a pre-cursor to more efficient reporting in the future for volunteer departments. (It was not a mandatory requirement.)

Working from a common set of records means that we must try to work to common principles in the establishment of our respective records. For example, when does a firefighter who is off the job due to sickness or injury cease to earn pension creditable service? Well, how long can that firefighter retain certification status when off the job? Emotions and compassion aside, the departments generally take such persons off the payroll and onto workmen's comp or disability in 12 weeks or less, sometimes in as little as three weeks. Working with the GFSTC staff, we advocated a period of 12 months of medical leave, after which a firefighter's certification would "lapse." Once we detected the "lapsed" status on file, we would cease to grant credit or accept dues. The firefighter can then seek a pension leave of absence until he/she is ready to return to service. Working together like this, we were able to find a common "bright line" to guide department reporting and firefighter status. (This corrects a situation where a firefighter stayed on medical leave for over seven years, then attempted to claim a benefit even though he had moved out of state seven years prior!)

...Continued on Page 11...

Rules and Regulations

This is the third of a continuing series regarding the Rules and Regulations that were effective September 9, 2009. We have received some questions regarding the changes that were made, so we are going to explain each Rule in the newsletters going forward until we have covered all of them. We understand that things happen that seem complicated. We want to help the membership understand what they need to know about the Fund and how to address these issues. In this writing we will explain the fourth Rule.

Rule 513-7-1-.04 Qualification for Membership and Creditable Service

An individual must be a full-time or part-time employee of a fire department and also be state certified or a candidate for state certification by the Georgia Firefighter Standards and Training Council, or enrolled as a volunteer firefighter with a volunteer fire department or an employee of the Pension Fund to qualify for the Pension Fund.

In order to be eligible for initial or continued membership in the Georgia Firefighters' Pension Fund, you must principally perform the duties of a firefighter even though you might be employed by a fire department in some other capacity. Prior to July 1, 2006, an employee of a full-time fire department, who performed within that fire department a support function, i.e. administrative activities, maintenance and repair of firefighting equipment and apparatus, communication services, clerical services,

job-related training activities for fire suppression and fire prevention personnel, and fire prevention and fire inspections was eligible for membership in the Pension Fund. If you are a volunteer, you must be a firefighter with the principal duties and responsibilities of fire suppression.

If you qualify for membership in the Fund, but later transfer (voluntarily or involuntarily) to a position in which your primary duties no longer qualify you for pension credit, you will not receive credit for service in the new position, even if the new position is with the fire department.

Members who were in support positions and who were admitted to the Fund prior to July 1, 2006 may remain in the Fund and continue to earn creditable service so long as there is no break in continuous pension service.

For initial or continued membership in the Fund, the Board may require proof of qualification and the performance of creditable service certification by the applicant or member. Qualifications for full-time and part-time certified firefighters will be verified from the Georgia Firefighter Standards and Training Council. Department Chiefs will be required to submit annual affidavits for volunteer firefighters indicating training and attendance requirements were met. All other persons will be required to submit an initial job description and periodically, on request, reaffirm fire support duties.



Sharon Drake

Board Approved the June 30, 2010 Annual Report

At the
October 19, 2010
meeting of the
Board of Trustees
of the Georgia
Firefighters'
Pension Fund,
the Board
approved the
June 30, 2010
Annual Report
for release.

At this writing
you should have
already received
a copy, in a
special mailing,
of the
Annual Report.

The Annual Report
is also available
on our website at
www.gfpf.org.

Any questions
regarding the
contents of the
Annual Report
should be
directed to the
Executive Director.



Juanita Whetzel

THE GEORGIA FREEDOM *FIREFIGHTERS!!!*

The Georgia Firefighters' Pension Fund introduces the "white knights upon a fiery steed" of our firefighter brotherhood and dedicates honor and appreciation to our own "Hercules fighting the rising odds for freedom."



GFPF introduces Master Sergeant Bill Brockman, 169th Fighter Wing South Carolina Air National Guard, actively serving from July 1980 to the present; consecutively serving and retiring after 28 years as a City of Atlanta Firefighter; and who recently deployed to Joint Base Balad, Iraq for 50 days returning home August 2010.

We are continuing our segment with military firefighters. Numerous Georgia Firefighters are "strong, fast, larger than life, and fresh from the fight," serving on military leave in the battle against tyranny and terrorism.

The 169th FW SCANG supported the USAF protecting the air space for the base of 25,000 troops and civilian contractors, and air support for US troops in surrounding Iraqi territory as Operation Iraqi Freedom continued to draw down troops to 50,000, by August 2010.

The 169th FW SCANG operated and maintained their assigned F16C Block 52 aircraft armed Station 1 (wingtip)

AIM-120 Radar Guided Air to Air Missile; Station 2 (next in) AIM-9 infrared guided air to air missile; Station 3 (next in) GBU-38 JDAM 500 pound bomb guided by GPS signals, or the newer GBU-54 JDAM 500 pound bomb guided by GPS signals or by a laser designator, each wing was a mirror image, and finally 510 rounds of 20 mm cannon ammo in the aircraft gun.



This was the standard load flown in Iraq, and Sergeant Brockman and crew installed these weapons removing safety devices immediately prior to flight, and upon return of the aircraft to the shelter, the crew disarmed and removed the weapons for secure storage. The 169th FW SCANG used additional aircraft F-16C Block 30 temporarily assigned to the unit from South Dakota ANG for this mission. The F-16 is the primary fast jet used to support ground troops in Iraq since 2003; and during this tour of duty, 169th FW SCANG pilots used flares on several maneuvers as a deterrent show of force against threats to US soldiers warning the enemy as a non-damaging signal that more lethal weapons are readily available.

USAF and ANG F16 aircraft are used to protect Iraqi air space since they have no current capability. Iraq is currently building an Air Force by purchasing C130 cargo aircraft, helicopters, and lightly armed prop planes. Iraq plans to purchase F-16's from Lockheed, the owner of General Dynamics, Ft. Worth, Texas, the original F-16 developer. The Iraqi F-16's will be in service in five years,

so additional US Air Force commitments may be negotiated after the August 2011, exit deadline until the Iraqi Air Force is equipped and trained to protect their homeland and air space from terrorism.

Sergeant Brockman has received extensive awards and commendations during his long term military career: Air Force Commendation Medal (3); AF Outstanding Unit Award (8); Air Reserve Forces Meritorious Service Medal (10); National Defense Service Medal; Global War on Terrorism Service Medal; AF Longevity Service (5); Armed Forces Reserve Medal (3); Small Arms Marksmanship Ribbon; AF Training Ribbon. Sergeant Brockman is especially proud of his participation with the 169th FW SCANG representing the USAF, which competed and won the "2009 Falcon Air Meet" an annual Mid-East competition hosted by Jordan to countries flying F-16 jets from Jordan, Belgium, Turkey, etc.

Bill is an avid GA Tech Baseball enthusiast, as evidenced in the picture of the SDANG F-16 with missiles and bombs attached; he is an Atlanta resident with his wife, Sharon, and they have a son, Jody.



GFPF appreciates and recognizes Georgia Retired Firefighter, Bill Brockman, who is not sitting in the front porch rocking chair enjoying an earned rest, but continues to sacrifice and serve as a "Freedom Firefighter" to protect lives and property from Global Terrorism.

Please contact

Darlene McMillan,

at

accounting@gfpf.org

or

770-388-5757,

with your

department's

nominees.

Board Votes To Forego COLA For January

At the
November 17, 2010
meeting of the
Board of Trustees
of the Georgia
Firefighters'
Pension Fund,
the Board
voted to forego
authorizing
a COLA for
January 2011.

This was
based on
current market
projections
and the
recommendation
of the
Fund's Actuary.



Juanita Whetzel

Retirees Returning to Work

We keep having the issue come up regarding retirees returning to work as a "paid" employee with a fire department. It does not matter if the position doesn't qualify you for membership in the Fund; you would still be paid by a fire department. There is a bright line in the Code, O.C.G.A. 47-7-101(b), which states in part:

....."Any person who again becomes a paid employee of a fire department or of a volunteer fire department after having been placed on retirement shall immediately notify the executive director of such reemployment. Retirement benefits being paid to such person shall be suspended as of the date of such reemployment and shall remain suspended until such reemployment terminates"...

The key words to pay attention to here are "paid employee" and "fire department." That is, the Code is clear

that (a) compensation is a determining factor and (b) employment by a fire department in any capacity is a determining factor. This is the law; it is not pension policy. However, within the law, we have established the following policy:

"Full-time, part-time and volunteer firefighters, after retiring from service with their respective fire departments and commencing to receive benefits from the Pension Fund, may then volunteer to donate their time, service and resources to assist their local fire department in any capacity deemed appropriate to their expertise. So long as the retired firefighter is not compensated by the hour, by the call, per diem, or in any manner related to his/her service, the retired firefighter may continue to receive retirement benefits."



Sharon Drake

Required Notary And Member Signatures

Please Note: Whenever any of our forms have a place for a Notary to witness your signature, it is a requirement of that form. If your signature is not witnessed by a Notary, that form will be returned for completion which may affect the effective date of the form.



Paula Manning

Attention Retirees

This is a reminder that benefit checks are mailed a few days prior to the last day of the month. Due to the postal service's delivery schedule, no guarantee can be made as to the date you will receive your check. We would also like to remind you that we provide the service of direct deposit into a checking or savings account, therefore assuring your benefits to be deposited in your account by the last day of the month. If you wish to sign up for direct deposit, you may visit our website, www.gfpf.org, **Fund Forms, Members Forms**, and print the **Retiree Direct Deposit** form, or contact our office to have a form faxed or mailed to you.



Cindy Cannon

Georgia Firefighter's Pension Fund

Vital Statistics as of October 31, 2010

(FINANCIALS ARE PRELIMINARY)

Assets \$524,784,046
Active Members 12,818
Retirees 3,837

FUND PERFORMANCE

Current Quarter 2.9%
Calendar Year 2010 (January 1 - October 31, 2010) 11.4%
Fiscal Year to Date (July 1, 2010 - October 31, 2010) 12.0%

RETIREMENT BENEFITS

Full Retirement (25 years service/age 55) \$882 per month
Early Retirement (15 years service/age 50) \$370 per month
Average Benefit Payment \$699 per month

EXPECTED AVERAGE BENEFIT

PAYOUT OVER 25 YEARS

\$209,700

...Continued from Page 6...GFPF and GFSTC – Alphabet Soup, or ... Stew?...

The GFPF does not have a *direct* interest in the setting of firefighter standards or training requirements. On the other hand, given our implied charge to award credit for service, including training and suppression, either we would have to set an independent “pension standard,” then collect and edit training and attendance records ourselves, or we must depend on another agency for standards and records. GFSTC is charged with setting standards for the Fire Service and for issuing certificates. It makes sense for us to rely on those records, and therefore we have an interest in promoting the *integrity* of that operation. Similarly, by meshing their file with ours on the basis of name, location and status, we have been able to detect and, therefore, encourage the resolution and updating of training and certification records for full-time and part-time firefighters. For name and location, our records were far more accurate, as one would expect. It has been a significant task on the part of GFSTC to resolve the discrepancies and help us get to reasonably clean data. That in itself has been a real benefit to the Fire Service.

 *Jim Meynard*

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Visit us on our

website at

www.gfpf.org

The GFPF NEWS is the official publication of the Georgia Firefighters' Pension Fund, published quarterly for GFPF participants and retirees. Contributions to the GFPF NEWS are welcome, but the staff reserves the right to select material to be published. Publication of any article or statement is not to be deemed an endorsement of the views expressed therein. This publication shall accept no advertisement for commercial services or products.

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November 30, 2010

Fall Issue



Georgia Firefighters' Pension Fund
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