



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 137, Spring, 2019



PRESIDENT

Don Taylor

The Healthcare Trust now has a new VEBA Board of Trustees and a new Third Party Administrator in place. They are working together, using the limited resources they have, to provide you with the best healthcare coverage and re-imbursement account possible. The new VEBA Board of Trustees consists mostly of independent Trustees with vast experience in investments and healthcare. Chet Opolski continues to work as the Business Agent for the VEBA Board of Trustees, and his schedule is; Mondays and Tuesdays in the RDPFFA Office 9AM-3PM, and his contact number is 586-275-2404.

For Retired Police Officers and Fire Fighters that retired after December 31, 2014, you are covered by a New VEBA that was formed and controlled by the Active Unions. This VEBA was administered by the COPS Trust Board of Trustees, but has now been moved out of the COPS Trust and the transfer of all monies into another VEBA is underway. The newly formed VEBA is known as "Coalition of Detroit public Safety Unions Trust" (CDPSU). They are currently alternating holding their meets at the Union Association Offices. The funds are still going to be administered by Automated Benefit Services (ABS), so for any claims that you should con-

tact ABS at 800-645-9978. If you have further questions you should contact the Active Union that represented you at the time of your retirement.

The RDPFFA continues to monitor legislation that may have an effect on our membership. Some of the current pending legislation is: Pension legislation introduced by Representative Bellino to fully eliminate the Pension Tax. The estimated fiscal impact for The State if this legislation is enacted is around \$330 million dollars annually. So a big question regarding this legislation is how will The State replace the loss revenue? Hearings took place in the Tax Policy Committee. The Tax Policy Committee then voted to move the legislation to the Ways and Means Committee. No other hearings have taken place as of the end of March. We will continue to monitor this legislation.

There are several pieces of legislation that would make changes to the CCW laws. These changes range from changes to the fees, no carry zone restrictions, expiration dates, and other issues. No hearings have been held on any of these pieces of legislation.

The Legislators are currently on spring vacation for couple of weeks. Once they return to Lansing, we will continue to monitor those pieces of legislation that may have an effect on us, and we will keep you updated.

Not much else happening right now, so I will keep this article short. Remember the Association June meeting and picnic is once again going to be held in Frankenmuth, the meeting is June 11th and the picnic is June 10th. Look forward to seeing you there, or at the other General meetings throughout the year.



VICE PRESIDENT

Gregory Trozak

I hope everyone survived the winter months and for those snow birds I hope you all had or will have safe travels to your destinations.

To touch on a few pension issues, there were some problems with the 1099s for those retirees on duty-disability retirements. The new company that was hired to handle the distribution of pension checks and tax forms obviously made some errors, the main problem being the taxable information shown on the 1099s of those duty-disabled retirees. The company was notified and those errors should have been corrected with new 1099s sent out although some needed additional corrections.

The system was not happy with the company and the system was told that the person or persons responsible for this error were terminated and the pension system will be reimbursed the additional cost. Needless to

say there may be a search for a new company to handle this work. Just to advise everyone who had the issue you can rest assured that the I.R.S. was given the correct tax information prior to the 1099s being sent out.

The January and February pension checks for retirees under the "old pension plan" should have seen an increase in their pension checks if retired under a D.P.O.A. contract. There are additional increases expected on the August checks for "old plan" members with the actives receiving raises in July and retirees under the "new plan" will see the annual COLA increase. So you can start making all those travel plans and thinking about all those new purchases you can make (LOL).

Speaking of travel plans just a reminder of the Annual Picnic and June General Meeting taking place in Frankenmuth again this year, the picnic will be on Monday, June 10, 2019 at Heritage Park located just behind the Bavarian Inn beginning around noon. The June General Meeting will be on Tuesday, June 11, 2019 at the Bavarian Inn with breakfast being served around 9:00 am with the meeting to follow. Anyone who has attended in the past knows that we get a big turnout and a great time is had by everyone. The Hospitality Room will be open on Sunday the 9th and Monday the 10th each evening beginning around 6:00 pm. Those looking to spend an evening or two at the Bavarian Inn can get our group rate of \$109.00 per night by calling the Bavarian Inn directly @ (855) 652-7200 and giving them the Group Number 12S25U. So we encourage everyone to try and make it and see some old friends and make some new ones and hear some good stories and have a great time. All members may bring one (1) guest and if you are close enough to join us for

(continued on page 4)

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(586) 795-1734 • Fax (586) 795-2183

Monday - Friday 9:00 a.m till 3:00 p.m.



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Allan Grant

PUBLICATION/EDITOR

Al Grant

VIDEO/PHOTO WEBSITE

rdpffa.phanfare.com

Ken Gidner - Administrator

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

The "Unity" is published and distributed at least four times a year; Volume 1 was issued in May of 1993, from that first publication to the present the Retired Detroit Police and Fire Fighters Association has made it a practice to recognize supporters, their names and names of their loved ones. The information is respectfully placed in a "Remembrance and Thank You" section of the magazine.

Furthermore, a number of our RDPFFA members will take the time to place reassuring words of appreciation as well as inspiring expressions of support to continue on our path. Generally, notes received are encouraging and uplifting; the following article is an example that I would like to share with you. It was sent to the RDPFFA office by Larry and Jan Holland.

When Cops Retire

Author Unknown

When a good man leaves the "job" and retires to a better life, many are jealous, some are pleased, and yet others, who have already retired, wonder.

We wonder if they know what they are leaving behind, because we already know. We know for example that after a lifetime of camaraderie that few experi-


ence, it will remain as a longing for those past times. We know in the law enforcement life there is a fellowship which lasts long after the uniforms are hung up in the back of the closet. We know even if he throws them away, they will be on him with every step and breath that remains in his frame. We also know how the very bearing of the man speaks of what he was, and in his heart, still is.

These are the burdens of the job. You will still look at people suspiciously, still see what others do not see or choose to ignore and always will look at the rest of the law enforcement world with a respect for what they do; only grown in a lifetime of knowing. Never think for one moment you are escaping from the life. You are only escaping the "job" and we are merely allowing you to leave "active" duty.

So what I wish for you is that whenever you ease into retirement, in your heart you never forget for one moment that "blessed are the peacemakers for they shall be called children of God," and you are still a member of the greatest fraternity the world has ever known.

The above writing was on the back of a "Menu" that was provided at the OPP (Ontario Provincial Police) Winter Luncheon at Olive Garden in Panama City Beach. It is so appropriate for all of us who are retired.

Thank you retired RDPFFA member Larry Holland for submitting this to the office as I am delighted to pass along the information to our members.

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VICE PRESIDENT *(continued from page 2)*

the day and not stay at the Bavarian Inn we ask that you give us a call and tell us you will be joining us just so we can make sure we have enough food and drink.

The summer months are approaching and Memorial Day will be here before you know it so I'm asking everyone to remember all the Veterans and active Armed Forces out there who have allowed us to live the way we do, free and proud. Just a reminder for all our members who are veterans, there is a local Police & Fire VFW Post and a American Legion Post that would love to expand their membership, if you are presently a member of a VFW or American Legion that is or is not local you can always transfer your membership. There is contact information for both Posts in this edition of the UNITY, if you have any questions give me a call at the office.

In closing and as always if you have any problems or questions please give the office a call and please be careful and observant out there it is a different world we live in.

MEMBERS PLEASE NOTE

For your information and the Associations benefit it is important that, when your summer/winter address changes, we are notified in advance of the move and again when you are returning to your home address. That way we can keep you current. We don't want to lose you in the process.

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Welcome New Members!

January

Funchess, Angela - Police

Bradley, Michael - Fire

February

Abair, Gary - Police

Belcher, Bradley - Police

Courts, Larry - Police

Ramsey, Carlos - Police

March

Richardson, Everett - Police

Stefanski, Greg - Police (Associate)

Crachiola, Michael - Fire

Mims, Leon - Fire

Moody, John - Fire



PLEASE NOTE:

The RDPFFA would like to recognize and thank Olejnisk Farms for their generous contribution of flowers adding to the beauty of our building grounds.

UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Breakfast

Second Monday of every month at 10:00 A.M.
Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.
Buddy's Pizza - 13 Mile Rd. and Van Dyke

Fire Fighters Breakfasts

First Monday of the month at 9:00 A.M.

Ken's Country Kitchen – (NEW LOCATION)
40280 Hayes Rd. – Clinton Twp., MI 48038

First Tuesday of the month at 9:30 A.M.

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

Third Tuesday of the month at 9:00 A.M.

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

First Thursday of the month at 10:00 A.M.

Little Chef Restaurant 101 Brookside Lane,
(Enter off Grand River) Exit 145 off of I96

*Call the Association Office
if you need additional information*

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ASSOCIATION CALENDAR OF EVENTS*

Updated!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

May 2 • Sept 5 • Nov 7

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Oct 3 • Dec 5

West Side Silver Ladies*

2nd Tuesday of the month at 1:00 P.M.

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

Time: 2:00 P.M.

See Column for Location

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru November

at "BJ's" Restaurant in Gaylord, MI

Social Hour 11:00 AM – Meeting at 1:00 PM

***Refer to columns for specifics or program changes**

**Articles for the Summer 2019
Issue should be "submitted" by
June 21, 2019**

REMEMBRANCE AND THANK YOU

The following supporters, their names and in names of their loved ones, have contributed most generously to our Legal, Appreciation and P.A.C. Funds. Your continued support of our Association is the encouragement we need and reflects your recognition of the Association's efforts in your behalf.

Appreciation (Donation)

Ancheta, Doris *in memory of*
Peggy Stinson

Andre, William & Susan *in memory of*
James Lilley

Bagnasco, Bill *in memory of*
Erick Rollinger

Borteo, Ken & Karen *in memory of*
Al Bensmiller

Cofell, Barbara *in memory of*
Joe Jobar & Bob Cofell

Ellul, Ed Sr. *in memory of*
Jimmy Jenkins & Dave Radcliff

Ellul, Ed Sr. *in memory of*
Steve Pankake & Johnny Bryce

Fortin, Marie *in memory of*
Richard Fortin

Harper, Carl *in memory of James Lilley*

Hartner, Ione *in memory of*
Bernard Hartner

Holland, Larry & Jan *in memory of*
Gilbert Stocker & Frank Walls

Kelly, Tim & Geri *in memory of*
P.O. William 'Bill' McCue

Kostera, Tom *in memory of Joe O'Leary,*
Bob Moore & Jimmy Watts

McDonald, Don *in memory of*
Joseph Joabar

Oehmke, Donald *in memory of*
Lt. Fred Carpenter

Oehmke, Donald *in memory of*
P.O. Eugene Sanders

Pfahlert, Alice *in memory of*
Phil Pfahlert

Salo, Norman & Raili *in memory of*
Bob Baumgart & Lloyd Degarlais

Schultz, Richard & Antoinette *in*
memory of Lt. Frank Schultz

Swistock, Gloria *in memory of*
Kenneth Swistock

Wilkins, Nancy *in memory of*
William Wilkins

Womack, David *in memory of*
Lt. Paul D. Womack

Zinser, Andrea *in memory of*
Lt. Rebecca Hollister,
Sgts. Diane Bargagna & Mary Sihler

Appreciation (Donation)

Bar, Timothy

Barton, Den & Mag

Berger, Donna & Bruce

Bonine, Gary

Dewolf, Mike

Dewolf, Mike

Falkowski, Ken

Falkowski, Ken

Falkowski, Ken

Fiddler, Ray & Charlotte

Gatto, Charles

Gatto, Charles

Gatto, Charles

Green, Kevin

Hamilton, Jim & Sue

Hewitt, David & Lori

Hunsaker, Anne & Ralph

Isken, Wayne

Isken, Wayne

Isken, Wayne

Lang, John D.

Lundholm, Kenny

Marentette, Joe

Miller, Harold

Norris, Kelly

Novak, Gerald

Perrin, Craig

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Ponticelli, Joe & Rita

Purrington, Jim & Sandy

Ricci, John P.

Santarossa, Richard & Connie

Taylor, Thomas A.

Watts, Adrienne

Weir, Chuck

Yaden, Don

PAC (Donation)

Jackson, Gordie & Nancy *in memory*
of Lt. Widman Jackson

PAC (Donation)

Stanbury, George & Marie

2019

Dues

\$36.00

Retired Detroit Police & Fire Fighters Association

For Additional Assistance
Contact Association Office

Retired Detroit Police &
Fire Fighters Association
(586) 795-1734

Please Complete This Form & Return With Payment

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Date Paid _____

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Mail To: 2525 E. 14 Mile Rd. Sterling Heights, MI 48310-5969 PLEASE

DISREGARD IF DUES ALREADY PAID

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

VEBA

Chet Opolski

Chairman/Business Agent

Retired Detroit Police & Fire Fighter Health Care Trust

TRANSITION

The Board of Trustees takes your satisfaction with the transition from ABS, our previous Third-Party Administrator (TPA), to our current TPA (BeneSys) very seriously. When it comes to processing your Health Reimbursement Account payments, we understand that in your eyes there's nothing more important than yourself, and that any other issue that might exist is not quite as important. I've asked for your patience in the past while BeneSys processes the information provided to them, or lack thereof, and to give them a chance. You've done that and we sincerely appreciate that.

BeneSys, although still experiencing some issues with verifying account information, has made great progress to catching up, and processing claims.

The Board of Trustees, with the assistance of BeneSys continues to process retiree and spouse appeals for enrollment and benefits. These are normally claims when the retiree states that he/she was not aware, even after these several years since the bankruptcy, that they qualified for any benefit. Hence, research by BeneSys must be put into each retiree appeal and documentation presented to the Board for review and determination. At our last meeting, on March 25th, we processed another twelve (12) appeals.

2020 PLAN DESIGN

The Board of Trustees have already begun discussions and planning for the 2020 Plan year. To ensure that the best can be offered to every member, they've talked about documents and experts that will be necessary to begin formulating issues for health care providers, Request For Proposal (RFP) reports, HRA benefit levels, etc.

As we've done on the past and will do in the future, the status will continue to be communicated through Newsletters, RDPFFA General Membership meeting, mailings, Unity magazine, etc.

AETNA

"Introducing your new home delivery pharmacy"

We're excited to share with you the benefits of our combined company, CVS Health and Aetna. In the coming months, the home delivery pharmacy will transition from Aetna Rx Home Delivery to CVS Caremark Mail

Service Pharmacy.

Rest assured, you can expect the same great service you've always received.

What will stay the same

- The Member Service number on your benefit ID card will not change
- The prescription number, available refills and credit card(s) associated with your account will remain on file. If you wish to remove the credit card(s) on file at this time, simply call the number listed on your Member ID card.

Some changes you may notice

- The logo on the prescription bottle label will now be CVS Caremark
- Any notices or letters accompanying mail order(s) will change to CVS Caremark
- Billing statements will be sent from CVS Caremark

When it's time to refill

Simply refill as you normally would. **There is no change to the way you refill your medicine.**

We're here to help

If you have questions, visit the home delivery pharmacy section of your secure member website or call the number listed on your member ID card.

UPCOMING RDPFFA EVENTS

RDPFFA Annual Picnic

Monday, June 10, 2019
Frankenmuth at the Bavarian Inn

RDPFFA General Membership Meeting

Tuesday, June 11, 2019
Bavarian Inn

RDPFFA 28th Annual Golf Outing

Friday, August 9, 2019
Oak Ridge Golf Course
\$75.00 per Person

For Information Call the RDPFFA office
(586) 795-1734

Members Letters

This donation is a small amount to help protect our benefits! Small price (dues) considered the return. Please print a list of officers receiving a pension w/o paying dues, everyone likes to see their name in print LOL.

Mike Dewolf Class 67 F troop
Allenton, MI

Appreciation donation, I want to thank you all, for what you do for us. In memory of Bernard Hartner.

Ione Hartner
Warren, MI

To Retired DPD & DFD members (You, Me and Us). Some of the best people in the world to work with. Many thanks to you for what you do for all of us. Enclosed is a check for donation.

Gary Bonine
Dryden, MI

RDPFFA, Thanks for all you do! Please use this where needed. In memory of Joe O'Leary, Bob Moore and Jimmy Watts, Academy classmates.

Tom Kostera
Clinton Twp., MI

RDPFFA, Kindly use this where needed most. Thanks for your continued great work on our behalf. In memory of my wife Marietta and father Lt. Paul Womack.

David Womack
Novi, MI

Thank you very much for the advertisement in the Winter 2019 Volume of Unity #136. Please use the enclosed donation wherever you deem necessary. It is a

Now Accepting Pay Pal!

We are pleased to announce that we now accept Pay Pal for Annual Dues, Political Action Committee and Appreciation Donation payments.

Please check the right side of the RDPFFA home page for a link!

token of our appreciation for the notice of our upcoming Reunion 2019.

John P. Ricci (Coordinator STRESS)
Morrie, MI

Thank you for all that you do for us. Put this check anywhere that that will be best.

Joe Marentette
Georgetown, TX

Please accept this as a memorial for my husband William Wilkins who passed away October 28, 2018. Thank you for all you have done over the years that made our retirement comfortable and secure.

Nancy Wilkins
Deckerville, MI

Please use this check as you see fit. I appreciate all the hard work you do. In memory of Richard Fortin 6/21/87.

Marie Fortin
Myrtle Beach, SC

Thank you for all the hard work in keeping my pension active. Use the money where it will do the most good, in memory of my father; Lt. Frank Schultz.

Richard Schultz
Boyne Falls, MI

Thank you for all your hard work. God Bless you! Use as you see fit.

Kenny Lundholm
Edenton, NC

Thanks for all you do. In memory of Insp. Joe Joabar and Lt. Bob Cofell.

Barbara Cofell
Westland, MI

This donation is in memory of my partner, friend and neighbor, Joseph Joabar. Thank you for all you do for us retirees.

Lt. Don G McDonald
Rockford, MI

Please excuse the delay in me paying my dues. It was an oversight. The donation should be used where needed, in memory of my best friend Peggy Stinson, wife of Sgt. Richard Stinson. She is missed so much.

Doris Ancheta
Crossville, TN

(continued on page 9)

Members Letters (continued)

In memory of my friend Al Bensmiller, please use where needed most. Thanks for keeping us inmates in line.

Ken Boriro
Naples, FL

Many thanks to the RDPFFA for your efforts on behalf of all retirees, we appreciate you. Please accept the enclosed check to be used wherever you have a need.

Jim & Sandy Purrington
Whitmore Lake, MI

Use the donation where needed. Keep up the good work. Thanks for everything you do.

Joe & Rita Ponticelli
Shelby Twp., MI

Please use the donation where it is needed most, and thank you for all that you do to help the retired Police and Fire Fighters. This donation is in memory of Gilbert Stocker and Frank Walls.

Also, enclosed is a "Menu" that was provided at the OPP Winter Luncheon at Olive Garden here in Panama City beach. The article on the back "When Cops Retire" is so appropriate for all of us who are retired – and thought it might be somehow used by the Association, possible at the summer breakfast meeting in Frankenmuth. Just for your consideration. *(Editor's note: See page 3 for the article)*

Larry & Jan Holland
Alanson, MI

Use this small donation wherever it will help you all do a terrific job for all of us. Thanks, too bad all retirees don't want to pay, but they love all the benefits we get so sad!

Jim & Sue Hamilton
Pinckney, MI

Enclosed please find a check to be used where needed. Given in memory of PO William "Bill" McCue. Thank You.

Tim & Geri Kelly
Chesterfield, MI

Please use this money where most needed in memory of James Lilley.

Carl Harper, Retired P.O.
Detroit, MI

Thank you is so inadequate; use this small contribution where you determine its best use. Suggestion, print/publish names of those officers not joining our cause.

Mike Dewolf Class of 67
Allenton, MI

Maybe this will help the poor former employees who can't afford \$3 a month. Maybe if they just took some of the change out of their car console, they would be able to afford to join.

David & Lori Hewitt
Syracuse, IN

Hi from sunny Florida, here is a little help for our legal fund. In memory of departed members, Lloyd Degarlais & Bob Baumgart. Thanks for a good job. I would like to see the death age of our members on the obituaries. Thank you.

Norman & Raili Salo
Lantana, FL



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RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

THE TWENTY EIGHTH ANNUAL

GOLF OUTING FOR RDP&FFA MEMBERS & GUESTS

Date: August 9, 2019 (Friday)

Time: 9:00 a.m. (Shot Gun Start)

Location: Oak Ridge Golf Club

35035 26 Mile Rd. - New Haven, Michigan

1 (586) 749-5151

- (a) 18 holes of golf with golf cart.
- (b) Breakfast (continental style).
- (c) Lunch and beverages.
- (d) Dinner at 3:00 p.m. (choice of three entrees, deserts and beverages).
- (e) Beer and beverages served in the club house and designated areas on the golf course.
- (f) Prizes for the closest to the pin.
- (g) Other gifts and prizes.

Cost: \$75.00 per person, with a gift for every registered golfer.

Golfers **must register** individually before 8:30 a.m. to receive tee and cart assignments.

SCRAMBLE format with Shotgun start will promptly begin at 9:00 a. m.

Please return score cards after 18 holes of golf.

No refunds for "no" shows.

Make checks payable to: RDPFFA (GOLF)

Send to: RDPFFA

2525 East Fourteen Mile - Sterling Heights, Michigan 48310

Phone: (586) 795-1734

REGISTRATION FORM (THIS FORM MUST BE COMPLETED PROPERLY FOR EACH GOLFER)

NAME

ADDRESS

PHONE

JACKET SIZE

1 _____

2 _____

3 _____

4 _____

Special Note to all Retirees!

From time to time the Association receives submissions from members for publication in the Unity. While we would love to publish all your submissions, due to space considerations, we will focus primarily on such submissions that pertain to our members themselves or to topics of importance to all members.



VETERANS OF FOREIGN WARS OF U.S.
POST 1519

Police and fire fighters looking for members: Must have overseas wartime service!

For information contact:

Robert Siedlik at (734) 953-8558 or robs1278@gmail.com

Notice to all Veterans!

Eligibility for free interment in a Department of Veterans Affairs national cemetery now can be set prior to the time of a veteran's death. Through the Pre-Need Determination of Eligibility for Burial program (VA Form 40-10007), veterans and their family members can learn if they are eligible for free burial or memorialization in a national cemetery such as the one in Holly, Michigan. Forms are available through service officers such as the ones who work at the Veterans Support Center in Clinton Township.

Call 586-776-9810 for availability

LIPPITT O'KEEFE GORNBEIN, PLLC



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Partner



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Daniel J. McCarthy
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Harvey R. Weingarden
Partner

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Paul Parsell

(800) 960-4560 Ext 215

Paul@myclearstrategy.com

Son of Steve Parsell
Retired Detroit Firefighter

Grandson of Carl Parsell
Former President of the D.P.O.A.
and retired Detroit Police Officer



Westside Silver Ladies

Geri Henningsen

Oh happy day... it's almost the month of May!! At January's luncheon, there were only three members I attendance. The three brave souls were Meta Bateson, Hilma Clifford and Dolores Linn. Who said women weren't strong? I Cancelled February's meeting due to the ice. We finally got to meet in March with Dolores Tanana winning our 50/50 raffle.

Our annual membership fee is due. The cost remains at \$12 for the year. If you haven't been able to pay yet, you can send your dues to Meta Bateson, 1291 Shoemaker Drive, Westland, MI 48185-3593. Please make check or money order payable to Westside Silver Ladies.

We missed you, Jo Moranty and hopefully you can join us, again soon. Speedy recovery wishes go to Dolores Linn's son who took a bad fall...not that any of them are good!!

Recently, I received a phone call from Amea Scianna. Amea is a Fireman's widow (He passed in January, 2017). She hoping to get to a luncheon soon and we're hoping she will, too.

Happy Birthday wishes go to:

Irene Melady – 4/20 • Marilyn Noseworthy – 4/24
Ginny Kaltenback – 5/1 • Geri Henningsen – 5/4
Theresa Zalewski – 5/7 • Marie McCarthy – 5/15
Fran Murphy – 5/17 and Elaine Wallace – 5/18

Thought for the day – “Gentleness helps us make a point without making an enemy”.

Let's meet at Archie's,
Geri Henningsen
734 -335-6778

VIETNAM VETERANS OF AMERICA

CHAPTER 154 • Macomb County, MI



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What Is A Recession Anyway?

Everyone is interested in a glimpse into the future, wondering when the next recession will hit, but when it comes to recessions, you can learn a lot by looking at the past. Recessions have broad, sweeping effects on the economic/consumer climate. It's important to note that recessions are part of the economic cycle: They are necessary as part of a cycle of expansion and contraction. If you're prepared, a recession can present planning opportunities.

The rule of thumb definition of a recession is two consecutive quarters of negative Gross Domestic Product (GDP) growth. This definition was coined in a 1974 New York Times article from the head of the Bureau of Labor Statistics, who also suggested several other measurements. The National Bureau of Economic Statistics (NBER) defines an economic recession as: "a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in real GDP, real income, employment, industrial production, and wholesale-retail sales." NBER is the authority on recessions, especially when we look at when they started and when they ended.

Recession versus Depression

A Depression is an extended, severe recession that lasts longer (3-4 years) and includes a GDP decline of 10%

or more. Most of our minds go immediately to the Great Depression of the 1930s as the worst economic contraction. To be sure, the Great Depression (which warrants capitalization) saw the GDP decline between 1929-1933 by 33% and unemployment soar to 25%. What most people don't know is that the recession of 1920 was nearly as deep, and the descent much faster, which is why the Roaring 20s were roaring: they roared out of a big hole. We had a doozy of a depression in 1837 when the Bank of England raised interest rates, which set off a crisis in lending and the country sank into a prolonged depression that lasted until 1843. The California Gold Rush helped bring an end to the Great Depression of 1837 by boosting the US gold supply. The all-time award winner for depressions is the 'General Crisis' of 1640. During this stretch, wars, inflation, population declines, and revolts marked one of the most disruptive periods of history and included the temporary disappearance of the government of Poland and the fall of the Ming Dynasty.

Recession alphabets

Economists love letter metaphors, especially when it comes to recessions. They describe the contour of a recession and its recovery with a corresponding letter shape. We could have a 'V-shaped,' 'W-shaped,' 'U-shaped' or 'L-shaped' recession. I'll even suggest a 'J-shaped,' which is definitely on my wish list.

A 'V-shaped' recession obviously looks like a letter V and is recursive. GDP goes down and recovers at the same relative slope. The recession of 1990-91 was V-shaped. V-shaped recessions are like tossing a ball. If the ball bounces back up at a similar angle, there is symmetry. This is the type of recession we most commonly see.

A 'W' is a 'double-dip,' or a recession with a temporary but failed recovery in the middle. Think of two 'V's with a wee touch of hope in the middle. The recession of 1980-1982 was a double dip. Some of us can remember the inflation and interest rates of the 80s when the air traffic controllers were fired, and mortgage rates were above 10%.

(continued on page 15)

ATTENTION! **Former** **S.T.R.E.S.S. Officers**

Reunion June 7, 2019

Villa Penna Restaurant
43985 Hayes Road
Sterling Heights, MI 48313
(586) 566-9900

For further information please contact:

John P. Ricci at johnpriccidocex@gmail.com

Recession *(Continued from Page 14)*

A 'U' is when the economy goes down and stays down. The best example of this was the 1973-75 recession when inflation was running hot and oil prices spiked. I remember the gas lines. People with even number license plates able to buy gas on one day and odd numbered plates on another. I once ran out of gas in the gas line.

An 'L' is ugly: it goes down and stays down. This is exemplified by the asset bubble in Japan during the 1990s, where the Japanese GDP dropped and stayed down. I find it ironic that the essay 'The Japan that can say No: Why Japan Will Be First Among Equals' was published in 1989, just as Japan's GDP declined about 20% and real wages still remain below 1997 levels.

There could be other letters. I think if we can call Japan an 'L,' we could call Australia a 'J.' A 'J-shaped' recession would be a case of a downturn that doesn't just recover, it morphs into a period of growth. Australia has enjoyed a 27-year upswing. I'll take the 'J' style recession.

Recessions are bad...and good

We all dread recessions, but they have a silver lining. Let's look at the negatives first. Recessions usually share certain characteristics:

- Business activity slows
- Unemployment goes up
- Capital expenditures go down
- Credit tightens
- Inflation goes down
- Short term interest rates go down

All these things sound bad, but think:

- If business is bad, our competition is weakened, hopefully, weaker than us
- If people are looking for work, employers can more easily find quality candidates
- If no one is buying, prices go down on our cap ex
- If credit gets tight, we can be glad we secured it before we needed it
- If inflation and rates go down, our money will go further, and we'll be glad we have cash on hand

Recessions are opportunities

They will be painful, but they can have a very pleasant aftermath. Instead of hiding from the reality of recession, we might employ a bit of foresight and planning.

We can work toward seizing the opportunities a recession presents. Just as surely as the economic cycle will present times of decline and contraction, growth will come again. Capitalizing on the opportunities presented during a recession will have us poised and ready when the upswing begins.

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Leon C. LaBrecque, JD, CPA, CFP®, CFA
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5480 Corporate Drive, Suite 100 | Troy,
Michigan 48098
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DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

Communications vary whether member was Police, Fire, or Sergeant and above. If you are Police make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9301. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 Ext. 221 or 1 (800) 339-8344 and BeneSys (833) 725-5336 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund call Firemen's Fund Association to leave a message, and the Detroit Pension Bureau, (313) 224-3362 or (800) 339-8344.

The above agencies will assist you with the notification process. It would be a good idea to put this information with your secured legal documents or some other obvious place where your survivors can locate it.



IN MEMORIAM

Once again, we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

December 2018

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Lamoreaux, Elmer	Sgt.	Police	1-8-62	1-8-98	12-28-18	78
Manners, R. T.	P.O.	Police	7-24-75	11-28-86	12-22-18	69
Riley, Edward	P.O.	Police	7-10-61	7-11-86	12-10-18	81
Williams, Derrick	P.O.	Police	9-12-74	4-14-83	12-23-18	70
Hart, Thomas	FF	Fire	10-18-65	7-12-76	12-7-18	75

January 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Angeluski, Raymond	P.O.	Police	6-5-50	9-29-76	1-10-19	90
Bucy, Eric	Sgt.	Police	6-24-96	Died Active	1-3-19	47
Chesney, Raymond	P.O.	Police	2-13-67	3-16-99	1-6-19	77
DeRoo, James	Sgt.	Police	9-24-56	2-27-86	1-23-19	90
Dickinson, Thomas	P.O.	Police	2-13-67	10-23-75	1-26-19	74
Goulette, George	P.O.	Police	2-25-57	3-19-82	1-14-19	92
Moffatt, Norman	Lt.	Police	11-5-50	4-27-78	1-25-19	91
Murphy, Arthur	Sgt.	Police	8-1-50	12-8-77	1-15-19	91
Nelson, Floyd	Inv.	Police	10-14-75	1-24-06	1-18-19	69
Pelotte, Robert	P.O.	Police	2-17-69	8-1-91	1-18-19	71
St. Peter, Gregory	P.O.	Police	7-9-62	7-9-87	1-25-19	78
Andre, Theodore	FF	Fire	7-2-62	8-4-65	1-6-19	77
Gennari, Armando	Sr. Chief	Fire	5-22-72	6-27-09	1-15-19	69
Grutza, Robert	Lt.	Fire	12-1-70	1-2-99	1-30-19	68
Hein, Richard	FF	Fire	1-3-61	11-9-73	1-20-19	82
Stirzinger, Richard	Dep. Chief	Fire	7-7-52	8-1-87	1-7-19	89
Woodlan, Robert	Bt. Chief	Fire	5-1-42	10-11-75	1-14-19	98

February 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
DeCaussin, Terrance	P.O.	Police	1-25-65	12-31-91	2-15-19	75
Fournier, Walter	Sgt.	Police	3-7-55	8-30-74	2-27-19	86
Hiatt, Donald Jr.	P.O.	Police	7-11-08	Died Active	2-6-19	33
Moultrie, Shirley	P.O.	Police	8-8-77	3-14-90	2-25-19	62
Andre, Thomas	Sr. Chief	Fire	7-2-62	1-16-02	2-6-19	77
Cavanaugh, Thomas	Bt. Chief	Fire	3-30-53	8-31-87	2-6-19	91
Collins, Johnny	Lt.	Fire	1-22-73	1-25-01	2-16-19	73
Stone, Derek	FF	Fire	7-27-98	Died Active	2-24-19	50

(continued on page 17)

IN MEMORIAM (Continued from Page 16)

March 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Baumgart, Robert	Sgt.	Police	1-17-49	6-1-76	3-18-19	93
Gulowski, Edward	Sgt.	Police	8-13-62	1-30-88	3-16-19	82
Hady, Kenneth	Comdr.	Police	6-6-55	4-27-84	3-7-19	89
Pakula, Anthony	Sgt.	Police	3-7-55	7-25-80	3-21-19	90
Prokes, James	Sgt.	Police	3-28-66	7-5-91	3-28-19	77
Severs, Gary	P.O.	Police	1-30-67	1-30-98	3-13-19	79
Tempest, Kenneth	Sgt.	Police	1-3-55	2-25-89	3-22-19	87
VanWie, Paul	P.O.	Police	9-17-62	11-21-81	3-1-19	78
Williams, Frederick K.	Sgt.	Police	2-20-78	2-21-03	3-21-19	69
Clark, Kenneth	Capt.	Fire	3-5-51	8-22-82	3-22-19	95
Hodges, Willie III	FEO	Fire	8-3-87	5-18-05	3-18-19	72
Robertson, Richard	FEO	Fire	7-31-56	2-16-83	3-27-19	86
VanFleteren, Donald	FF	Fire	9-12-55	7-1-66	3-10-19	90



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Silver Ladies



Carol Curley

OK, it's spring! It took such a long winter to get here; and now it's here, so fast! We didn't have to miss any meeting lunches this past winter even though many storms crossed the country. We are very fortunate!

In March, we had a fun gathering at DaFrancxesco's Restaurant for our 27th anniversary of the East Side Silver Ladies. Good food, great servers and our members' friendship made it very enjoyable. Table décor and treats by Carol Bender and others who wanted to share.

Irene Brooks brought in her 50/50 supplies for us gamblers.

50/50 winners:

2018 October - Marilyn DeFour

2018 November - Barb Talley

2018 December - Marcy Rolf

2019 January - Del Raska

2019 February - Barb Talley

2019 March - Marcy Rolf

Birthdays 2019:

February: Marilyn Defour, Annette Emke, Carol Curley

April: Judy Wagner

May: Barb Talley, Carol Bender

June: Marcy Rolf, June Gusler, Delphine Marciniak

THE DETROIT AREA AGENCY ON AGING

*needs volunteers for the Friends of Detroit
Meals on Wheels Program!*

Volunteers will take an hour out of their day once per week and deliver a hot lunch to a homebound senior in Northwest Detroit. Deliver as an individual or as a group!
Deliver with family, or friends!

Volunteers may choose to deliver once per week or more frequently if they choose; it's up to your schedule!

For more information contact:

Misha Stallworth

Volunteers and Advocacy Coordinator
at 313-446-4444 ext. 5818 or
stallworthm@daaa1a.org

Our April meeting was at the Firehouse Tavern on 22 mile at 2:00 p.m., first Tuesday of the month. For more information to join us ["new" Delphine?] for next month's location call (810) 392-2668.

Hope your Christmas was filled with loving family and friends, New Year's Day a pleasant surprise and the rest of the year brings you good news each day.

Carol Curley (810) 392-2668



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We are always looking for donations of memorabilia and we gladly accept financial donations as well.

*All donations are made through the
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Also Visit our Online Gift Store at:

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Flag City Honor Flight is actively looking for veterans of WWII, Korean and Vietnam wars to participate as guest veterans on an amazing trip to Washington D.C., completely free of charge. They will visit the **war memorials, Arlington National Cemetery and the Tomb of the Unknown Soldier. This trip is sponsored by Flag City Honor Flight** and its purpose is to honor the veterans who have served our country. If you are a veteran or know a veteran that may be interested in participating in this extraordinary program, the Michigan contacts are:

**Bill Bollin @ 810-499-0438 • Pat Henahan @ 248-892-8580
or visit www.flagcityhonorflight.org**

The next flight is scheduled for September 24, 2019 leaving out of Toledo, Ohio. Transportation will be provided from the Veteran's residence to the airport, to the memorials, back to the airport and back to their residence. There are no limita-



tions regarding age, sight, hearing or speech. Minimum physical limitation for mobility is wheel chairs which will be provided. No stretchers. There is a 3 liter limitation for oxygen equipment. A ten person medical team accompanies the veterans at all times. All meals are provided and veterans will travel with an assigned Honor Flight Guardian to assist them with any needs they may have.



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All New and updated R.D.P.F.F.A catalog!

Time for spring cleaning. Out with the old and in with the new!
All new items are now available.

Retired Detroit Police & Fire Fighters Association Catalog Order Form

Item	Description	Price	Circle SIZE	# Items Ordered	Total Cost
Sport-Tec Shirt	RDPFFA (Blk w/grey,blue,royal blue or red trim)	\$20.00	M-L-XL-*XXL		
Golf Shirt	Detroit Police Retired	\$28.00	M-L-XL-*XXL		
Golf Shirt	Detroit Fire Retired	\$28.00	M-L-XL-*XXL		
Sweat Shirt	Retired Police or Fire (Navy Blue)	\$30.00	M-L-XL-*XXL		
Wind Shirt	Retired Police or Fire (Navy Blue)	\$45.00	M-L-XL-*XXL		
Denim Shirt	Long or Short sleeve Police or Fire	\$30.00	M-L-XL-*XXL		
Golf Hat	Detroit Fire Retired	\$17.00	Fits "All"		
Golf Hat	Detroit Police Retired	\$17.00	Fits "All"		
Money Clip	Fire Maltese Cross	\$20.00			
Money Clip	Old P.O. badge medallion	\$20.00			
Money Clip	New P.O. badge medallion	\$20.00			
Money Clip	Police Sergeant medallion	\$20.00			
Money Clip	Gold Police Lieutenant	\$20.00			
Coffee Mug	Choice of Badge (Police - Fire)	\$18.00			
Travel Mug	Choice of Badge (Police - Fire)	\$18.00			
<i>*All XXL Items - add \$2.00 to listed price</i>			Shipping		

Shipping & Handling \$3.00 for the first item - Add \$1.00 per additional item

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RDPFFA
2525 E 14 Mile Rd
Sterling Heights, MI 48310



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

Don't have much to except that we're lucky to be down here in the sunshine instead of the ice, snow and cold in Michigan.

The Snowbirds first meeting in 2019 will be May 19th at 1:00 p.m. at BJ's Restaurant in Gaylord on Center Street (Old 27). All are welcome.

Jey has another Mackinaw Island trip set up for June 21, 22 and 23rd. Included are two nights at the Best Western Harbor Pointe Lakefront in St. Ignace. The price will be around \$215.00 a person. Included are: 2 nights stay, Friday night dinner at the Mackinaw Grill, 2 breakfast buffets, shuttle to and from the ferry, ferry to and from the island, carriage ride and tour of the island, lunch buffet At the Grand Hotel and carriage

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of
March • June • September • December

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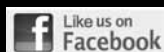
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ride back to the dock. Also may have free casino play and food coupons; We welcome others to join us on this fun and relaxing trip – You can contact “Shannon” at 1-800 642-3318 probably not until the middle or end of April since they're closed for the winter months, but say you're with the “Snowbirds for the package deal. Any questions call Jey at 989 735-3450 after May 1st. or 727 397-6226 in Florida thru April.

Sorry to say we lost another longtime member- Ted Farquha, he's been a member and a friend. Our condolences to his family members.

March Birthdays: Evelyn Brehm, George Perry, Gordon Kivela, Jerry Rozanski and Richard Vanleen

April Birthdays: Leon Buda, Diana Kapagian, Mike Kniaz, May Ann Ponik, Pat Shaheen and Mary Stano

May Birthdays: Marsha Dreslinski and Doris Shumaker

Happy Birthday to all – belated and early.

Hope to see you in the spring – Take care and God Bless

Procedure to Obtain Retired Detroit Police Photo ID Cards

To obtain an ID card in person:

- Public Safety Headquarters
1301 Third Street, Detroit, MI 48226-2503
- Go to Central Photo for a digital picture
(located on the 3rd floor of Public Safety Headquarters)
You will be directed to the 6th floor to
Detroit Police Personnel
to complete process.
- Bring old DPD ID Card and Driver's License
-They will keep your old ID card.

For further information call (313) 596-2810

AMERICAN LEGION Post 161

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For information contact:

Frank Rossi: (586) 421-2155

EYE CARE UPDATE 2019

Metropolitan Eye Center, also home of Lakeshore Eye Surgery Center, will always provide the latest and safest treatments available for our patients. As a full-service Eye Center, and State licensed Surgery Center, with an on-site Optical Studio, you can be assured we will do whatever we can to make your vision the best it can possibly be. Here are just *some* services we provide.

VITAMINS

According to the Seddon Harvard University study, Lutein and Zeaxanthin have been correlated to a 43% lower prevalence of Age-related Macular Degeneration (AMD). Lutein protects the retina by functioning as an antioxidant and by blocking harmful ultraviolet radiation that can damage the delicate macular tissue.

Antioxidants from Vitamin C, Vitamin E, Zinc, and Selenium have been shown to stabilize and prevent further progression of AMD. Patients who have already developed the disease are encouraged to take a vitamin with high doses of Lutein and antioxidants to minimize further loss of vision. Vitamin supplements designed specifically for the eye (MaxiVision) are available in our Optical Studio. Specific dietary components, particularly the carotenoids found in dark green leafy vegetables have shown great promise in reducing the incidence of AMD. Vitamin supplements are readily absorbed from the gastrointestinal tract resulting in increased blood serum levels and macular pigment density. Omega3 supplements available in purified fish oil enhance the beneficial effects of these vitamins. High concentration pharmaceutical-grade supplements are recommended for optimum effect. These supplements are also available in our optical studio.

CATARACTS AND CUSTOM CHOICE IMPLANTS

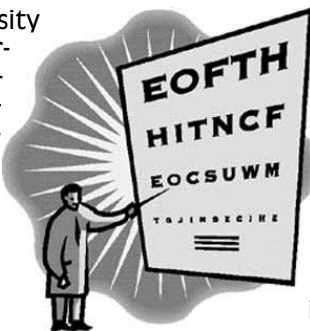
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in laser-assisted surgery, multifocal and astigmatism correcting lens implant technology, we are able to offer even more dramatic vision changes to improve not only your distance vision, but also your intermediate and near vision, as well. It is quick and painless and almost always results in a dramatic improvement in vision for the patient. That's good news since cataracts are a normal part of the aging process!

The first step is to have a complete eye examination to determine what type of implant is right for you!

GLAUCOMA TREATMENT

It is estimated that almost 50% of people who have glaucoma don't even know they have it because they have not had a comprehensive eye exam. The pressure in the eye is unusually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

Fortunately, glaucoma can be detected by your doctor during your comprehensive eye exam. Early treatment can prevent visual loss. Advances in treatment include new eye drops called prostaglandins and a revolutionary laser treatment called SLT. Using SLT to treat glaucoma, doctors can eliminate the need for eye drops in some cases! You have a higher than normal risk for glaucoma if you are African American, have a family history of glaucoma, or had an eye trauma. For more information, go to our website, or call for an appointment.



LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb ZyoOptix™ Personalized Laser Vision Correction System for the treatment of nearsightedness and astigmatism. This revolutionary technology is enhanced by the use of an additional space-age laser, INTRALASE® that creates the LASIK flap without the use of a blade. We call this 'High Definition Vision'! The advanced diagnostic system used analyzes thousand of data points across the entire eye - to produce a personalized vision treatment plan.

By using the B&L ZyoOptix System for traditional LASIK or PRK, our doctors are able to treat most patients who desire to eliminate or reduce their need for glasses.

The good news is that the LASIK procedure *may be* covered by U.S. Health and Life for current and retired Detroit Police and Fire Fighters.

AGE-RELATED MACULAR DEGENERATION TREATMENT

Age-related macular degeneration (AMD) is a disease associated with aging that gradually destroys sharp, central vision. Central vision is needed for seeing objects clearly and for common daily tasks such as reading and driving. AMD affects the macula, the part of the eye that allows you to see fine detail. AMD causes no pain.

In some cases, AMD advances so slowly that people notice little change in their vision. In others, the disease progresses faster and may lead to a loss of vision in both eyes. AMD is a leading cause of vision loss in Americans 60 years of age and older.

For a complete medical eye examination to determine if you have AMD and how we can help, call us today for an appointment.

Shorepointe Optical Studio - 586/774-9320

 **METROPOLITAN EYE CENTER**

586-774-0393

www.metropolitaneyecenter.com

Toll Free: 800/774-7565

**RETIRED DETROIT POLICE & FIRE
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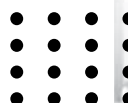
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