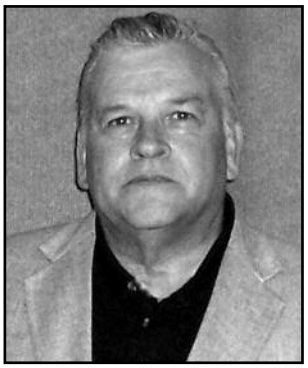
UNITY

THRU STRENGTH AND PURPOSE

Quarterly Voice of the Retired Detroit Police and Fire Fighters *Volume 131, Fall, 2017*



PRESIDENT

Don Taylor

I will keep the focus of my article on Legislation and let others address some of the other issues of concern to our members. But if you have questions or concerns not addressed in the Unity, give us a call.

RDPFFA Legislation to grant Pension Tax relief to some Detroit Police and Fire Retirees born after 1952 passes the legislature and is signed into Law by Governor Snyder.

On November 2, 2017 Governor Snyder signed into Law House Bill 4396, which is now Public Act 149 of 2017. We want to thank Representative Joe Bellino (R-Monroe) for sponsoring this legislation and working diligently on behalf of retirees. We would also like to thank Senator Ken Horn (R-Frankenmuth) who sponsored similar legislation and has been a champion for RDPFFA members in the State Senate.

This is an important piece of legislation for Police and Fire retirees who retired from municipalities that did not participate in the Federal Social Security program.

In summary, this legislation will give individuals born after 1952 and retired as of January 1st, 2013 the following tax deduction:

- Individuals filing as a single will receive a $35,000 deduction
- Individuals filing jointly will receive a $55,000 deduction
- If both filers retired from a department that did not participate in Social Security, they will receive a $70,000 deduction

This legislation ensures equal treatment with retirees born after 1952 (and retired as Jan 1, 2013) as those born between 1945 and 1952.The RDPFFA estimates that approximately 750 members of the RDPFFA and 800 non-members will benefit from this legislation.

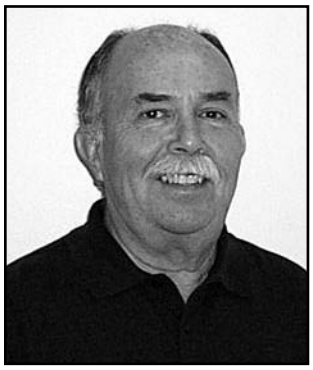
The RDPFFA has been very successful in its legislative efforts. But; these successes do not come without a cost, and as you see above our legislation endeavors benefit both members and non-members. Yet the total cost of the Association's Legislative efforts is on the backs of our members. The following recap of the Legislation that we pursued and were successful in getting passed over the past several years.

1. 2011, House Bill 4135, Public Act 25 of 2011 (Sponsor Rep Fred Durhal) amended State Law to require Pension Board to comply with City Charter and seat Retiree. The RDPFFA had pursued efforts to have a retiree seated on Pension Board for years through many different means including the courts without success.

2. 2012, House Bill 5192, Public Act 12 of 2012 (Sponsor Rep Fred Durhal) clarified and strengthened language in House Bill 4135 Public Act 25 of 2011, to force the Pension Board to comply with intent of Law, (Pension Board was refusing to comply with Public Act 25 of 2011)

3. 2012, Senate Bill 1189, Public Act 492 of 2012 (Sponsor Senator Mark Jansen) requires equal treatment of retiree on Pension Boards (if Active Trustees are compensated or carry them working, must compensate retiree)

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Greetings all, I hope everyone enjoyed this past summer and for those in the area, the great weather we had the past two months. Well we all know that the annual medical open enrolment is here again and the main thing to remember is, if you do not wish to make any changes in your present coverages you do not have to do anything, the plan or plans you have now will continue through 2018. Should you need to make any additions or changes to your plan or plans this is your time to do so, read the packet thoroughly and submit your changes by the deadline.

Another issue that many retirees should become aware of is the Pension System is going to implement a PAYCARD system for the distribution of monthly pension checks. The exact time frame is still being worked on but rest assured it will become a thing of the future. Many may ask what is a PAYCARD and how will it work? Keep in mind that this will only affect those that still received their pension checks by mail, what will happen is they will be issued a PAYCARD which is like a credit card or debit card and each month their pension payment will be loaded onto the PAYCARD and the retiree will have to use a ATM machine, go to a bank and draw from their PAYCARD or use as a credit or debit card to make purchases or pay your bills. According to the Pension System data approximately 2000 retirees and beneficiaries still receive a paper check. If this is something that may not interest you the easiest way around the PAYCARD system is to have your monthly pension check direct deposited into your bank or credit union. Direct deposit is a safe secure and reliable process once set up, should the first of the month be on a weekend or holiday the deposit is made the Friday or the day before. The direct deposit form can be found on the Pension Systems web site, www.rscd.org or stop by the office and pick one up. I try not to make recommendations to retirees concerning finance or medical decisions but I make an exception on the direct deposit issue, this is something you should think about very seriously. On the other hand you can always put the PAYCARD under the mattress, but really think about it because it is coming.

The first west side membership meeting took place at the old location, Monaghan K of C in October and it was good to get back to the old place, although the attendance was still down there were more members there that the last west side meeting. Just a reminder that the meetings will continue on the first Thursday of each month alternating east side and west side from now until May. Final arrangements have been made for the annual picnic and June meeting in Frankenmuth for 2018. The picnic will take place on Monday June 25, 2018 with the meeting the following morning, Tuesday June 26, 2018. I know it's still a few months away but

(continued on page 6)

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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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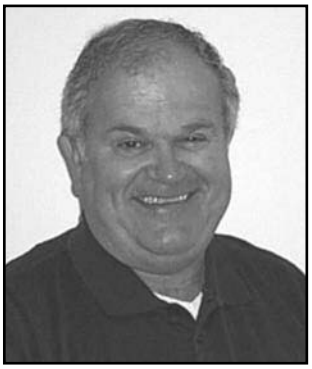

SECRETARY/ TREASURER

Al Grant

Last quarter in the "Unity" issue #130 it was decided to list all non-members names. The first page was titled "RETIREE ROSTER UPDATE". In it we published a list of Fire and Police retirees who currently are non-members of the Association. We would like to make certain that our records are up to date for notification purposes. If your name is on this list, please contact the Association office so that we can verify that your information is current. This was previously done in the July 2012, issue #110. The membership is dwindling and new membership remains just about non-existent, approximately twenty five annually. Consequently, the Board of Directors decided to list non-members.

On many occasions Officers of the Association and Board Members are asked what is our membership number and/or how many retired officers, fire and police are non-members. Notices and requests to join are sent to all non-members. The Association is trying to do everything possible to encourage non-members to join.

All police and fire retired members receive and enjoy benefits that the Retired Detroit Police and Fire Fighters Association have protected or received. A partial list of some of the Association accomplishments was posted in a previous issue, winter 2017, #128. The lengthy lists of benefits achieved (eighteen) date back to 1975 through 2016. The Association continuously has a watchful eye on any potential takeaways of earned benefits. In addition, the Retired Detroit Police Fire Fighters Association provides a number of regular services to members such as: a staffed office 5 days a week to assist retirees and their families, regular General Membership monthly meetings alternating east and west side locations where members are informed of events and their benefits, free use of medical equipment, free use of a Notary service, quarterly "Unity" magazine and Representatives to act on your behalf on Local, State and Federal issues.

After thoughtful discussions the Board decided to post non-members' names. Some (very few) did not like this approach, although we believe our intent is not to embarrass anyone but to make them aware of the benefits for such a small price.

Membership cost is $3.00 per month $36.00 annually. The Association's portfolio is managed professionally and the portfolio, assets and investments are doing well. To tell the truth, the addition of new members will increase the group numbers and the additional income will not hurt. The Association would like to appeal to the over 1,000 non-members to join. If any member has any constructive ideas to get new members to join, please call, write, e-mail or stop by the office.

Retired Detroit Police and Fire Fighters Association "Unity" thru Strength and Purpose.

DETROIT POLICE MUSEUM AND GIFT SHOP

Stop by and visit us located at:
Detroit Public Safety Headquarters
1301 Third Street • Detroit, MI 48226
(313) 596-5196

Sponsored by:
The Detroit Public Safety Foundation and
The Detroit Police Department

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

All donations are made through the Detroit Public Safety Foundation - 501C3

Also Visit our Online Gift Store at:
www.DetroitPublicSafetyFoundation.org
(Click on Gift Store Link near bottom left)
or through our Facebook Site:
Detroit Police Museum and Gift Shop

Curator: Jeff Lemaux
Phone: (248) 245-0720

PRESIDENT *(continued from page 1)*

4. 2012, Senate Bill 409, Public Act 597 of 2012, (Sponsor Senator Hansen) amends Pension Tax Law to allow for deductions of State Pension Tax for Police and Fire retirees that retired from municipalities that did not participate in the Federal Social Security System. (Note this allows for same deductions given under our most recent legislation House Bill 4396 Public Act 149 of 2017).

5. 2013, The RDPFFA used its relationship with the legislators to get the Federal Court to allow the RDPFFA to represent retirees in the Detroit Bankruptcy. A number of the Legislators including those in Leadership positions contacted the Court on behalf of the RDPFFA to be the representatives of Detroit Police and Fire Retirees.

6. 2016, House Bill 5421, Public Act 557 of 2016 (Sponsor Rep Laura Cox) VEBA Governance Policy, requires VEBA comply with Open Meetings Act, make annual Financial report available to beneficiaries, and clarifies the RDPFFAs right to remove Trustees they appoint with or without cause.

Every issue that the RDPFFA has engaged on has resulted in a bill being passed and signed into law. Those legislative successes are due in large part to our membership and engagement on issues. If you know any non-members I ask that you point out the importance of joining and assisting the Association. We don't expect everyone to agree totally with everything the Association does. But overall every Retired Detroit Police Officer and Fire Fighter is currently benefiting financially from the recent actions of the RDPFFA, and the benefits they are receiving far exceed the amount of the Association annual dues.

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The legislative efforts of the RDPFFA have resulted in millions of dollars in benefits to all of Detroit Police and Fire Retirees, members and non-members alike. But as pointed out, there is a significant cost associated with these legislative pursuits. The only means available to us to preserve and protect what benefits we still have is through legislation or the courts, and both will require additional financial assistance from our membership. Again I must ask for those that have the ability and resources to donate to the Association to continue to do so.

Under our current dues structure, our total annual income from dues is less than $200,000 per year. As you know we cannot use General Funds for Political purposes, so we must have a separate fund which maintains the necessary financial resources that allows us to continue our legislative efforts. We ask for your support!!

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 Automated Benefit Services (ABS) 1 (800) 645-9978 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, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (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.

UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Luncheon
Second Monday of every month at 11:00 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.
Voyageur Restaurant – (810) 329-4101
525 Riverside Dr. – St. Clair, MI
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

Welcome New Members!

July
Puckett, Robert - Fire

August
Patel, Arimesh - Police
Tillerson, James - Police
LaPratt, Gregory - Fire

September
Allen, Joel - Police
Ellison, Syvia - Police

ASSOCIATION CALENDAR OF EVENTS* NEW!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB
33204 Maple Lane - Sterling Heights, MI - 7 PM
Jan 4, 2018 • March 1, 2018

GEORGE P. MONAGHAN K of C #-2690
19801 Farmington Road - Livonia, MI - 7 PM
Dec 7 • Feb 1, 2018 • April 5. 2018

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
Meeting at Filippa's – Time: 2:00 P.M.
Mound North of M-59, Utica, MI

Police & Fire Club of Florida*
Meet 1st Sunday of the month
"Oct thru April" at Hillsborough County Library
619 Vondenburg Dr. - Brandon, FL 33511
Doors open at 12:30 P.M. with coffee & donuts

Snowbirds Of Michigan*
Meet 2nd Sunday of the month
May thru December
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 Winter 2018 Issue should be "submitted" by December 18 , 2017

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)

Barton, Den & Mag *in memory of Lt. Gerald Willow*
Budz, Dan & Diane *in memory of Sgt. Max Bandy*
Chalou, Jim & Janice *in memory of Danny Domengoni*
Cislo, Frederick & Rose Marie *in memory of William Martin*
Fumerola, Hilda *in memory of William Martin*
Gould, Eunice *in memory of Sgt. Harley W. Gould*
Mijares, Tomas & Janet *in memory of Herbert Sundermeyer*
Purrington, Jim & Sandra *in memory of Dave Brozo & Max Bandy*
Raska, Delphine *in memory of Marge Phelps*
Raska, Delphine *in memory of Roland Raska*
Ryan, John T. *in memory of Josephine "Jo" & Tim Ryan*
Tillman, Richard & Patricia *in memory of Canton PD Sgt. Donald Tillman*
Vandenboom, Marilyn *in memory of John Vandenboom*
Wojtas, Carl & Diane *in memory of Sgt. Joseph Wojtas*

Appreciation (Donation)

Clinchoc, Stephen & Celia
Ellul, Ed
Evancho, Charles
Falkowski, Kenneth
Falkowski, Ken
Falkowski, Ken
Foley, Eileen
Foley, Eileen
Gordon, Hector
Greene, Kevin
Hewitt, David & Lori
Hynes, Melbourne Joseph
Isken, Wayne
Isken, Wayne
Isken, Wayne
Kozlowski, Norbert & Kathleen
Lang, John
Manning, Don
McGruther, Roy & Jean
Meeks , Robert
Meeks , Robert
Meeks , Robert
Nowak, Frances
Nowak, Frances
Nowak, Frances
O'Brien, Lawrence
Palka, Marilyn
Palm, James
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Robinson, Alson
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Salo, Norman & Raili
Skotzke, Eugene
Teipel, Bob & Bernie
Ulman, Theodore
Vasiloff, Cynthia
Winkler, Frank
Winkler, Frank
Yaden, Don
Yaden, Don

PAC (Donation)

Stanbury, George & Marie

VICE PRESIDENT *(continued from page 2)*

put it on your calendar; you won't be disappointed (think of that hospitality room and food). The reservation code is 12M0Y9 and phone number to the Bavarian Inn is 989-652-7200. The Conference in Las Vegas was again a great time we had over 80 of our members and guests attend and everyone enjoyed themselves, we hope to continue the tradition.

Just a reminder, those members and associate members who do not have their annual dues payroll deducted, the renewal forms will be mailed out soon and we ask that if you do receive a pension check and you are not enrolled in the program you do so at this time. This is a big savings for the Association and it saves you in the long run. The deduction form will be included in the notice so look it over.

It is that time of year where many of our members head south for the winter or plan those cruises and special trips, I ask that you all be careful and be aware. It is different times out there. As always if you have any problems or questions give us a call.

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.

Michigan Fallen Heroes Memorial

Honoring Those We've Lost

September 11, 2017 Service

A memorial Service was held Monday evening, September 11, 2017 to honor Michigan Fallen Firefighters and Officers. The event was held at 7:00 a.m. at the Michigan Fallen Heroes Memorial 1200 N. Telegraph Road, Pontiac, MI 48341. New Names of Michigan's Heroes from Police and Fire were added to the wall.

The following names were from Detroit:

DPD Sergeant Kenneth Steil, 9-17-16
DPD Officer Myron Jarret, 10-28-16
DFD Fire Fighter Kevin Ramsey, 7-29-17
Wayne State Officer Collin Rose, 11-23-16

For more information about the memorial or to see additional pictures of the memorial service, visit www.michiganfallenheroes.com!

Members Letters

Please accept this check for Legal, Appreciation & PAC Funds. Every time we needed you, you were always there for us. Thanks for all you do.

Stephen & Celia Clinchoc
Chesterfield, MI

Thank you for your dedication and hard work. Enclosed is a check in memory of Danny Domengoni.

Jim & Janice Chalou
Fraser, MI

Please use this check wherever it is needed the most. This is in memory of my best buddy Josephine "Jo" Ryan 11-16-12 and my oldest son Tim Ryan 5-10-16. Thank you for your efforts on our behalf.

John T. Ryan
Mountain Home, AR

This enclosed check is for our Legal Fund. Please keep us updated. Thank You.

Eileen Foley
Clay, MI

Thank you for all that you do for the retirees. We really appreciate your time given to us to make things better. Enclosed is a check to be used in the Legal Fund or wherever you feel it should be used. Again our sincere thanks to all of you.

Bob & Bernie Feipel (DFD)
Algonac, MI

Hope everyone had a Great summer. Thanks for all you do for us.

Ken & Jo Russell
Livonia, MI

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Please accept this check for the Legal fund as a token of my appreciation for all the work you are doing and have done for the members of this Association.

Charles Evancho
Shelby Twp., MI

Hey Guys, sending you 2 checks one for any needs or PAC. The other is for Pretzels for Sept General Meeting. Keep up the excellent work that you're doing.

Kevin Greene
Clinton Twp., MI

Thanks for all you guys do to keep us informed of things happening and any progress that is being made. Use this contribution wherever needed most. "Blessings"

Don Manning
Murfreesboro, TN

Please use this check where needed. Thank you for your hard work. In memory of my husband John Vanden Boom.

Marilyn Vanden Boom
St Clair Shores, MI

My heartfelt thanks for all the efforts of the Officers and Board Members of the RDPFFA on behalf of the members. Shame on the retirees who let others carry the load for their benefits by refusing to join the RDPFFA. Please accept this check for the PAC in memory of Dave Brozo and Max Bandy.

Jim Purrington
Whitmore Lake, MI

Hello! I'd like to make a donation in memory of my late husband: Harvey W, Gould (SGT) Retired 5-76. We had many beautiful memories together! Bless you all and thank you for your service.

Eunice Gould
Farmington Hills, MI

Directors & Staff Enclosed a small donation in memory of Lt. Gerald Willow our shift Lt. @ Old #14. Thanks for your work.

Dennis & Mag Barton
Caseville, MI

Don, Greg, Al and Crew, A great picnic again this year, keep up the good work. Please accept the enclosed check in memory of my dear friend Sgt. Max Bandy.

Dan & Diane Budz
Dearborn Hgts., MI

(continued on page 9)

Members Letters *(continued)*

This donation is in memory of Canton Police Sergeant Donald Tillman. Use it where most needed.

Dick Tillman
Lake Orion, MI

Let's keep the momentum on Legal issues for Detroit's Finest; Police and Fire members retired. Enclosed check, apply to our Legal Fund.

Eileen Foley
Algonac, MI

Please accept this check in memory of Marge Phelps wife of Cecil Phelps, and (2nd) this check in memory of Roland Raska from Police Officers and friends. Please use the money where it is needed.

Mrs. Delphine Raska
Warren, MI

Needless to say, I was more than appalled at the number of retirees, both Police and Fire that did not belong to our RDPFFA. I'm assuming the list that you published in the last edition of UNITY was accurate and complete. I recognized many names that I worked with and many that I just knew from my career with DPD 1966-1991. All I can say is shame on them, one and all.

Do they seriously think that we have the benefits we enjoy today only from great largesse of the city administration. They should all thank their lucky stars that there are men and women such as yourselves that fight for us on a daily basis so that we may continue to enjoy the retirement benefits we all enjoy. I say again, SHAME ON TMEM!!

In addition to the dues that are taken from my pension monthly, which is not as much as we should be paying for the return we receive, please accept this additional donation from me to use as you see fit in whatever account it is needed. Keep up the good work and take care of your health.

Roy McGruther
Livonia, MI

You guys do good work; keep an eye on things for me. Thank you!

Eugene Skotzke
Spruce, MI

Once again I was appalled when I saw the extensive list of non-members, but I did notice a few names were removed. Keep trying guys; I did notice that some of the names on the list are the same guys who would never buy a round. Thanks for everything you do.

David Hewitt
Syracuse, IN

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!

2018
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

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone _____ _____

Address: _____ E-Mail _____ _____

City: _____ State: _____ Zip: _____

Amount Paid _____

Date Paid _____

Check No. _____

Dues Year **2018**

Make Checks Payable To: Retired Detroit Police & Fire Fighters Association
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

MEDICARE 101:
KNOW YOUR RIGHTS

You have many rights when it comes to Medicare options. Not all plans cover you in the same way. Some of the main differences are outlined below.

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

• **STEP ONE:** DECIDE HOW YOU WANT TO GET YOUR COVERAGE.

Medicare Advantage
(PART C), TYPICALLY PPO/HMO NETWORKS

Includes BOTH
Part A (Hospital Insurance) and
Part B (Medical Insurance)

• **STEP TWO:** DECIDE IF YOU WANT DRUG COVERAGE. (PART D).

In most cases, you MUST get this coverage thru your plan.

Options Include:
- Network restrictions
- Co-pays/Deductibles/Out of pocket maximums
- Prior authorizations/referrals may be required
- Benefits are subject to change.

OR

Original Medicare

Includes Part A (Hospital Insurance) and/or Part B (Medical Insurance)

• **STEP TWO:** DECIDE IF YOU WANT DRUG COVERAGE.

Part D:
Prescription Drug Coverage

• **STEP THREE:** DECIDE IF YOU WANT SUPPLEMENTAL COVERAGE.

Medicare Supplement Insurance
(Medigap) Policy

Options Include:
- Accepted nationally: no network
- Guaranteed renewable for life
- No co-pays/100% coverage (Plan F)
- Customized Part D prescription drug coverage

Now that you know your rights...
KNOW YOUR OPTIONS

You should call or email Paul if:

You are retiring in 2018
You or your spouse are turning age 65 in 2018
You are under age 65 and confused about ACA health insurance plans
or
You are looking for direction on your health insurance options

To schedule a free consultation, contact me at my office via the information below. We will also be offering free seminars. Please call for more information.

(800) 960-4560 Ext 215 | Paul@myclearstrategy.com
www.myclearstrategy.com

Westside Silver Ladies

Geri Henningsen

We wish all of you a beautiful Christmas / Holiday Season and a happy, healthy 2018. I write this while sitting at Glen Lake, MI on September 16, 2017 with the temperature a balmy 86 degrees!!!!

We have a few members on the sick list. Hopefully, they will all be well by the time they read this article. Get well Louise Progar, Martina Burke, Marie McCarthy, Irene Melady and Mary Wagner. Mary was unable to attend the luncheons for eight months but we welcomed her back in September. Good to see you again, Mary.

HAPPY BIRTHDAY to Dolores Tanana – 10/7, Theresa Kelley – 10-15, Bonnie Kliz – 12/13 and Louise Progar – 12/19.

Our lucky 50/50 winners were Dolores Linn for July, Marina Burke for August and Theresa Zalewski for September.

Meta Bateson and myself will attend the Retiree's Westside meeting October 5. Here's hoping we will have good news regarding healthcare.

Cleric Charles Spurgeon wrote, "By perseverance, the snail reached the ark."

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

This article is dedicated in memory of Theresa Kelley.

VIETNAM VETERANS OF AMERICA

CHAPTER 154 • Macomb County, MI

VETERAN'S SUPPORT CENTER
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A Lesson from Hurricane Harvey: Plan for the Worst, Hope for the Best

Leon C. LaBrecque

We've been touting the idea of a family emergency plan for quite a while in our Small Good Choices™ literacy series. But seeing the devastation and calamity in Houston brings forth an important small good choice from the Boy Scouts: be prepared. Here are some important ideas that you can do to protect your family in the event of a disaster, ranging from a power outage to floods to whatever.

- Have a family communication plan. Figure out how you will contact each other, both with electricity and without. Remember, in a disaster, the cell towers may be out, as well as the electricity. There is a good chance the phones will not work.
  - o Have a contact card. FEMA 'Family Emergency Communication Plan' has a great example. It's a card with contact info. Write it with waterproof ink and even consider laminating it. If your younger set balks at the idea of a card, inform them that cellphones don't work once the batteries are dead and the cell towers are out.
  - o Have a backup location. This is a spot where you can meet. So you might say to the family: 'If we can't communicate by cell, meet at the even numbered hours at the NE corner of Woodard and Square Lake Road.'
  - o Have emergency numbers ready, in the house, on your phone and somewhere written down (wallet, car, purse).
- Have a family disaster plan.
  - o Determine the escape route out of your house. Have multiple options.
  - o Fix a meeting place after evacuation.
  - o Check safety devices, like ladders, fire extinguishers, smoke detectors, etc. A good memorable check date is the da light saving time changes.
  - o Practice.
- Have a 'Go' bag or box. This is a container of the immediate emergency items you may need if you have to leave in a hurry.
  - o 3-day supply of food and water
  - o Utensils
  - o First aid kit
  - o Tools or multi-tool
  - o Flashlight and spare batteries
  - o Solar or hand crank phone charger
  - o Emergency radio
  - o Whistle
  - o Mirror (for signaling)
  - o Maps
  - o Contacts list and contact sheet
  - o Copies of crucial documents, like passport and/or driver's license
  - o Zip lock bags
  - o Pet supplies (3 days food, medications, leash)
  - o Mace or self-defense device
  - o 3 day supply of medications
  - o Contact lenses and spare eyeglasses
  - o Extra set of house and car keys
  - o Child supplies (diapers, formula, bottles)
  - o Some cash: ATMs don't work without electricity, and neither do credit cards
  - o Duct tape

Put all of your stuff in a waterproof bag or a large Tupperware container. Write your name and contact info on the container (waterproof ink).

Yes, this sounds a little frightening. Look at the images of the poor folks in Houston or any disaster. Would you rather run out of your house in your pajamas, wondering what was going on, and having your cell phone quit because the water rose above it, or have a plan? Take some time with your family and work out the 'what we will do' scenario. We hope you'll never need it. But plan for the worst and hope for the best.

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• Go to Central Photo for a digital picture
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• Bring old DPD ID Card and Driver's License
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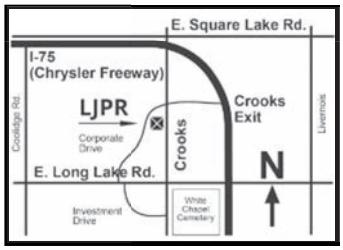

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IN MEMORIAM

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.

June 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Alsobrooks, Grady	P.O.	Police	5-1-52	3-14-75	6-21-17

July 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Bandy, Max	Sgt.	Police	3-27-72	2-18-99	7-26-17
Berry, Raymoxley	P.O.	Police	1-12-98	Died Active	7-18-17
Bryant, Kyle	Sgt.	Police	12-14-98	Died Active	7-30-17
Cassidy, William	Sgt.	Police	7-8-57	7-8-82	7-7-17
Davis, Kato	P.O.	Police	3-27-72	3-7-05	7-14-17
Fassett, Robert	Lt.	Police	7-17-48	1-12-74	7-27-17
Gariepy, Thomas	Lt.	Police	4-18-48	7-1-73	7-27-17
Kirchner, Michael	P.O.	Police	7-9-73	7-28-89	7-23-17
Kochan, Raymond	P.O.	Police	7-21-52	12-3-90	7-20-17
Lass, Walter	P.O.	Police	4-17-67	5-23-01	7-11-17
Mozal, Eugene	P.O.	Police	11-24-52	12-9-80	7-15-17
Nicholls, Garfield	Lt.	Police	9-24-56	9-24-81	7-7-17
Pennybacker, Thomas	P.O.	Police	4-15-68	7-26-78	7-21-17
Peters, Donald	P.O.	Police	2-25-57	7-2-82	7-23-17
Pocius, Gerald	P.O.	Police	11-2-70	7-9-96	7-29-17
Rossio, Gary	P.O.	Police	1-25-65	1-27-90	7-29-17
Shriner, Roy	P.O.	Police	10-20-47	12-23-72	7-4-17
Spooner, Robert	P.O.	Police	10-26-64	6-30-92	7-1-17
Sulisz, Bernard	P.O.	Police	2-16-48	7-8-75	7-5-17
Thieda, Lambert	P.O.	Police	1-17-49	1-17-74	7-27-17
Wojtas, Joseph	Sgt.	Police	2-25-57	3-7-88	7-15-17
Burrell, Joseph	Lt.	Fire	7-3-50	8-7-76	7-15-17
Mason, Richard	FF	Fire	9-15-52	4-13-68	7-2-17
Rail, Richard	Bt. Chief	Fire	7-7-64	1-3-03	7-10-17
Ramsey, Kevin	FF	Fire	7-19-99	Died Active	7-29-17
Steel, Charley	Chief	Fire	6-11-51	5-30-85	7-4-17
Thornburg, Iver	Capt.	Fire	2-27-61	6-30-89	7-8-17
Wojcik, Joseph	Lt.	Fire	3-30-53	11-11-78	7-2-17

August 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Dean, Robert	P.O.	Police	5-12-52	1-12-80	8-25-17
Hoscila, Edward	Sgt.	Police	9-25-61	1-11-99	8-19-17
Ivy, Richard	Inv.	Police	7-22-68	9-4-99	8-22-17
Pieper, Bernard	P.O.	Police	12-16-68	4-14-89	8-15-17
Radtke, Joseph	P.O.	Police	1-30-71	1-10-88	8-2-17
Rose, Donald	Insp.	Police	4-19-48	4-17-74	8-6-17
Ruffin, Nicholas	P.O.	Police	5-19-77	5-19-13	8-27-17
Stroski, John	Sgt.	Police	1-17-49	5-8-74	8-26-17
Wilson, Adolph	P.O.	Police	3-27-00	Died Active	8-18-17

(continued on page 15)

IN MEMORIAM *(Continued from Page 14)*

August 2017 (continued)

Name	Rank	Department	Appointed	Retired	Date of Death
Wolff, Daniel	P.O.	Police	6-24-96	1-19-17	8-24-17
Yuran, Edward	P.O.	Police	11-1-54	11-1-79	8-4-17
Cruse, Eugene	Bt. Chief	Fire	7-3-50	6-11-85	8-30-17
Offner, James	Lt.	Fire	12-4-50	10-15-78	8-2-17

September 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Brown, Karen Miller	P.O.	Police	4-28-86	8-1-15	9-17-17
Davis, John	P.O.	Police	8-19-66	12-1-72	9-5-17
Dragan, Paul	P.O.	Police	2-17-69	2-18-94	9-6-17
Haas, Ralph	Sgt.	Police	2-2-50	7-21-77	9-9-17
Harper, Capers	P.O.	Police	10-20-47	10-20-72	9-21-17
Hudson, William	Dep. Chief	Police	9-20-71	9-26-08	9-17-17
Kaltz, Joseph	P.O.	Police	9-13-71	1-9-88	9-25-17
Martin, Bernard	Sgt.	Police	9-12-49	9-12-74	9-1-17
McRae, Harold	Sgt.	Police	3-2-53	1-2-81	9-12-17
Nierzwick, Eugene	Sgt.	Police	1-11-54	12-10-81	9-29-17
Provencal, Roy	Lt.	Police	10-29-51	12-7-77	9-4-77
Smith, Amir	Invg.	Police	5-8-89	8-16-15	9-24-17
Wirsu, Russell	P.O.	Police	8-1-50	8-1-75	9-20-17
Collins, Tyrone	FF	Fire	8-10-92	8-10-95	9-6-17
Farrow, Albert	FFD	Fire	9-12-60	6-17-71	9-20-17
Hurst, Herman	FEO	Fire	11-16-92	10-22-08	9-10-17

October 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Brzenk, Wallace	P.O.	Police	8-2-65	2-25-86	10-25-17
Hill, Leonard	Sgt.	Police	12-30-81	12-1-11	10-18-17
Hollins, Norman	Sgt.	Police	3-7-55	7-8-83	10-6-17
Hunley, Wendy	Invg.	Police	5-12-91	8-29-14	10-9-17
Johnson, Richard	Sgt.	Police	7-5-49	1-28-76	10-26-17
Piazzon, Joseph	Invg.	Police	4-5-71	7-30-96	10-27-17
Robertson, Donald	P.O.	Police	5-26-77	7-14-94	10-5-17
Spicher, Theodore	P.O.	Police	9-28-59	1-7-89	10-10-17
Erdmann, Ray	Capt.	Fire	12-30-46	6-14-76	10-4-17
Schumann, Robert	Sgt.	Fire	7-23-51	10-10-75	10-11-17

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Wind Shirt	Retired Police or Fire (Navy Blue)	$45.00	M - L - XL - *XXL		
Denim Shirt	Long sleeve Police or Fire	$28.00	M - L - XL - *XXL		
Golf/Baseball Cap	Detroit Fire Retired	$17.00	Fits "All"		
Golf/Baseball Cap	Detroit Police Retired	$17.00	Fits "All"		
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Silver Ladies

Carol Curley

Autumn seems to be a fruitful more restful time than the rush of summer gatherings, picnic and trips. Spring because we are so happy to have it; we plant, prune and weed everything in sight so it goes by too fast. The cold winter challenge is pretty if we are not driving or waiting for lost electricity to come back on. Our seasons are a lesson in life that everything always changes!

The Silver Lady lunch meetings are still enjoyable and informative, since we share so many life experiences.

The only Happy Birthday celebrity for the rest of this year is Irene Brooks in November.

July 50/50 winner: Carol Bender
August: Irene Brooks
September: Marcy Rolf

We have to make decisions again about our Health Insurance before the end of the year.

A bright spot for your day: Bill Gates has a special gift card from McDonald's Restaurant to get all food for free forever!

Many of us wonder: How many times is it appropriate to sat "What?" before we just smile and nod because you still didn't hear or understand a word they said?

Come join us for lunch each month for discussions about what is important to you.

Call Marcy at (586) 465-9815 for more information.

Special Announcement

Mark your calendar for the upcoming event,
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For more information contact John Ricci
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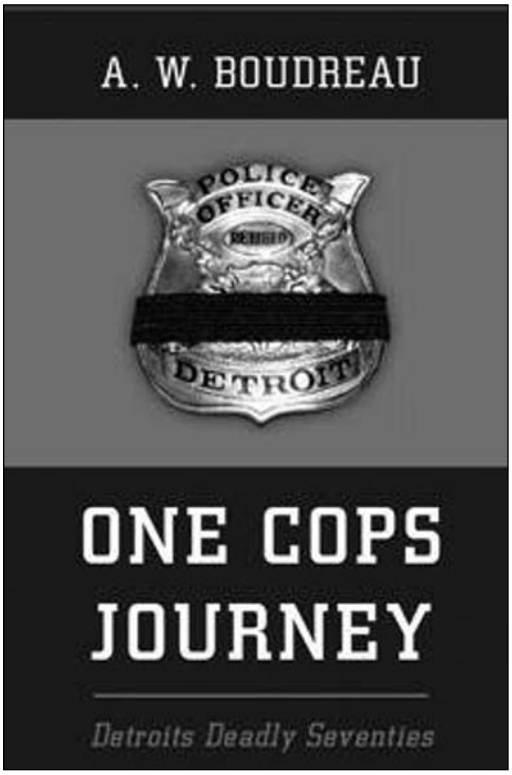

Brought up in a northern suburb of Detroit, and driven by an overwhelming desire to help others, Al Boudreau joined the Detroit police department in 1970. After only a year, he was requested to work undercover at Northern District Morality (Vice Unit). He was assigned to numerous inner city precincts during his time on the job, working Precinct Special Operations, including 80-Series and Bravo Felony Cars, four separate extended tours undercover, morality and organized crime conspiracies, Big Four Cruiser, and ultimately Big Four Cruiser Crew Chief, putting him under fire numerous times in shoot outs and barricaded gunmen situations. He received 14 Citations/Commendations plus 7 Letters of Commendation. After retirement, memories of a career working with the "Best of the Best", through unique times in the Detroit Police Department, led him to becoming an author and to writing this memoir, reliving many stories that have been buried for years.

ALL FIVE STAR REVIEWS ON AMAZON.COM

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Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

At our September meeting we welcomed Bob and Audrey Baumgart who were up to Gaylord from Clinton Township and we also sang Happy Anniversary to them.

The picnic / meeting on August 13th went well – tons of food, fun and games and conversations. Maryann Ponik won the 50-50. Greg Groth retired DPD stopped by and we were happy to see Mike and Lynn Kniaz again. Retired Firefighter Paul Sevald and wife Claudia showed up. Paul broke open our Piñata for us. In the games, I think everyone ended up winning something.

A big thank you to Don Taylor, Cindy Rem and my wife Jey who donated prizes, and to everyone who helped so much shucking corn, setting tables and games, bringing food and cleaning up – couldn't have done it without all of you. Karen Haderer donated a whole stack of greeting cards for the Snowbirds – Thanx.

We lost longtime friend and member Gar Nicholls. Our sincere sympathies to his wife Joanne and their family.

Get Well wishes go out to: Roy Mantay, Moe Gekiere, Nancy Schmidt, George Perry, Mary Stano, Lorraine Dennerly, Ernie Huffman and Larry Fortier

I received phone calls from Tom Himbaugh whom I worked with at the 16th Precinct long ago. Also, Bob Swanson, Shirley Tews, Joyce Knasiak and Bob and Audrey Baumgart.

September Birthdays: Jey Zemaitis, Joan Buda, Carolyn Wood, Isabella Ninelist, Lorraine Perry, and Delphine Raska
October Birthdays: Bob Haderer, Lillian Edwards, Donna Andrizza and Raymond Meyer
November Birthdays: John Wood, Della Rozanski, Betty Saier and Pat Samborski
December Birthdays: Dennis Flanigan Joann Cherry, Ernie Huffman, Dave Peters and Ted Ponik

At Our October 8, 2017 meeting we will have a Halloween raffle. At our November 12th meeting we will have our turkey raffle.

Our $3.00 yearly dues are due again and can be sent to our Treasurer Cindy Rem at PO Box 335 Hale MI 48739

In the meantime, stay healthy and pray for all the people who were put in harms way from the Hurricanes.

You can contact Jey or myself at (989) 735-3450

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- Who would you want to raise your children if you could not care for them?
- How would you want your property divided after your death?

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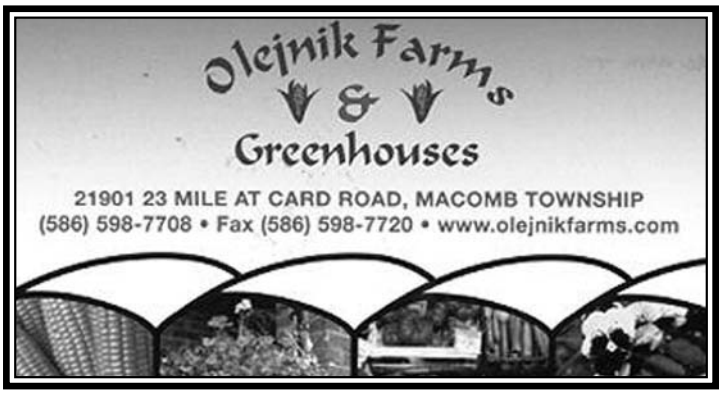

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DETROIT POLICE DEPARTMENT

Marvelous Marv Retired D.P.D.
Announces
A new website just for you

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Donald Rem

We drove back to Michigan last April which was another good trip, although it has been raining almost every day since. Our last meeting for the season, was missed due to illness, and Cindy is getting better. The last few weeks in sunny Florida was no dress rehearsal we want to repeat.

The future of the club continuing is in question. If you have attended our meetings in the past, no matter, call or write. Cindy and I were new members a little over 7 years ago. There has been few new members. I believe that our generation is not going to be replaced, with something better.

I apologize for not including birthdays or anniversary's. We left for Michigan as soon as the doctor's said, Cindy could travel back to Michigan. I am looking back at between 10 and 20 years ago. So many have said "we are true survivors".

Our association with the Snowbirds has been wonderful. Cindy and I drove to St. Ignace and crossed the Mackinac Bridge. For two wonderful nights which included was horse drawn carriage rides and lunch in the Grand Hotel, what a bargain. Thank you, Dan and Jey Zemantis. While we were with the "Snowbirds", and learned some of the DPD finest members will now be spending winter in Florida. Congratulation's and hope to see the four of you in Florida.

The following week was the picnic with the Retired Detroit Police and Fire Fighter Association. The next morning was breakfast after the meeting. Thanks to Association and all those that made this happen.

Need I say, we have been doing well and hope every Police and Fire Detroit Retiree are doing as well. We are looking forward to seeing those happy faces come winter, in sunny Florida next November; Cindy and Don should arrive.

We have received a letter from our own DPD retiree Robert Baumgart. Along with the letter was a donation. I thank you.

I have spoken to Ron Goosen. Maija and Ron had taken a trip of a life time. Visited was Hawaii, Australia and many eastern countries while returning by Alaska. Welcome back to Florida and I am sure you will share those experiences with us.

We have "Smart phone's" that work as well as some computers. * Something to think about. I can help those that may need help with those Smart phones. With all the folks concerned about "privacy". I'm sure I will be gone a long while before it will make difference.

The first meeting is on the first Sunday of the month at 12:30 PM. October thru April. Located inside the Brandon Public Library, 619 Vonderburg Drive, Brandon.

Please pray for those on the sick list, Lynn Shank, Nancy Schmidt, Bill and Doris Larson. As a PD retiree and concern for the welfare of all those that are putting themselves selfishly in harm's way so it will make a difference, I am grateful that you are working to make our world a safer place. Come join us.

We would like to thank Marv Kammer for keeping me informed. Please call, him 941-234-7567. You can reach me at (313) 737-1854 or e-mail me at diffrerentstrokes@yahoo.com Stay safe and healthy.

"IT IS SAD TO SAY, IF WE ARE UNABLE TO GET NEW MEMBERS TO JOIN OUR CLUB, WE WILL HAVE TO DISBAND THE CLUB."

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Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of

March • June • September • December

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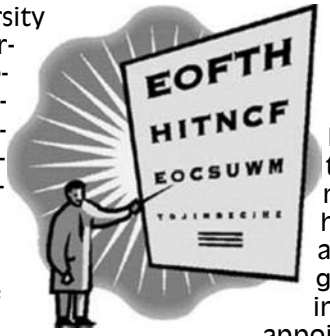
EYE CARE UPDATE 2017

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 Zyoptix™ 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 analzyes thousand of data points across the entire eye - to produce a personalized vision treatment plan.

By using the B&L Zyoptix 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

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