



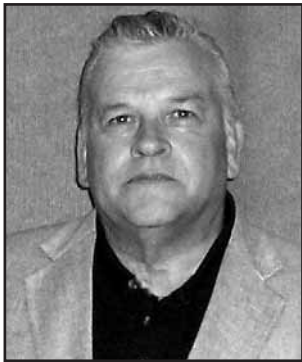
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 135, Fall, 2018



PRESIDENT

Don Taylor

The annual Healthcare open enrollment is now underway; everyone needs to take the time to read the information. If you have any questions regarding your current coverage, contact the Third Party Administrator, all the contact information was included in your open enrollment packages.

As you are aware, in the Detroit Bankruptcy the RDPFFA was recognized as the appointing authority for six of the seven Healthcare VEBA Trustees once the initial term of office expired. All of the current Trustees terms expire on December 31, 2018. The RDPFFA has also succeeded in getting legislation, sponsored by Representative Cox (House Bill 5421 Public Act 557 of 2016), passed which clarified the rights of the appointing authority (Trustees serve at the pleasure of the appointing authority). Among other things, Public Act 557 requires the VEBA trust to operate under the terms of the Open Meetings Act, and post an annual financial report.

Now the time has come for the RDPFFA to address the issue of VEBA Trustees whose terms are expiring. Notices were put out in e-mails, Unity papers and General membership meetings presentations, regarding the VEBA Trustee positions. The Board of Directors, with the assistance of Legal Counsel, draft-

ed several documents regarding the requirements and procedure for applicants wishing to apply for the VEBA trustee positions.

Ten Candidates submitted applications for consideration to serve as a Trustee on the Police and Fire Healthcare Trust. I want to thank everyone that took the time and effort to step forward and show an interest in serving as a Trustee on our Healthcare VEBA Board of Trustees. These are extremely important positions; the Trustees are entrusted with controlling all the Healthcare funds for Police and Fire Retirees that retired prior to January 1, 2015.

The RDPFFA met with all of the candidates and following those meetings and Board discussions, the Board of Directors have selected and appointed the following individuals to serve as Police and Fire Healthcare VEBA Trustees effective January 1, 2019;

Re-Appointed;

John Barr, Andy Dillon and Chet Opolski

Appointed;

Daniel Bojalad, Member Trustee, Retired Fire Fighter with extensive experience in economics and finance.

Brian Roehl, Independent Professional Trustee, with extensive experience in finance and Healthcare.

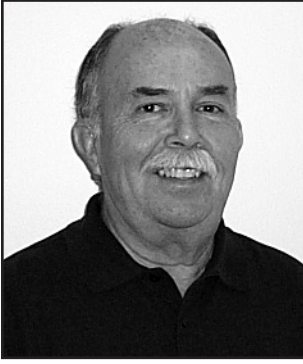
Tracy Shippy, Independent Professional Trustee, with extensive experience in Healthcare.

The seventh VEBA Trustee is appointed by the Mayor of Detroit; currently that member is Floyd Allen.

Once again I want to thank everyone that took the time to review and complete all the documents, required to be considered for the position and agreed to participate in the interview process.

Regarding the State Legislature there is not much new to report. The legislators did approve a minimum

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Greetings everyone, I hope you enjoyed the summer months and had great memorable times with family and friends. Fall is upon us and the monthly General Meetings have begun so write the first Thursday of each month on your calendars and make plans to attend. Remember the eastside meetings will be in November, January, March and May and the west side will be December, February and April. Again this year we will have the Annual Picnic and June General Meeting in Frankenmuth. Please be advised that both of the events have been moved earlier in the month, the Picnic will be on Monday June 10, 2019 and the Meeting will be the following day, Tuesday June 11, 2019. The venues will be the same and reservations can be made at the Bavarian Inn by calling, 1-855-652-7200 and be sure to use our group number, 12S25U. The room rate is \$109.00 which has been the same for the last few years,

so get ready for a great time with old and new friends, you will really have a great time and the best part is it is only about 8 months away.

Everyone should have seen an increase in their August pension checks, some more than others. The "OLD PLAN" members received a long awaited increase and this is where the difference is happening. The LSA received a larger wage increase (bonus and raise) then the other unions (raise only) so those retirees who were Lieutenants and Sergeants or fire equivalent received the larger amounts. Those under the "NEW PLAN" received the post-bankruptcy COLA increase. The small increases should continue for old plan members because the unions have contracts for the next couple years and all actives have recouped the decrease they lost. Also on the most recent pension check statement you may have seen information in small print of a new web service being implemented for access to all your personal data at the pension system such as copies of your monthly pension statements, tax information, deductions along with the ability to make address changes, direct deposits changes and update on dependent and emergency contact information. The web address is <https://access.paylocity.com/> once in the site select "register user" and get started entering the information you would like to include. It is a very good site and will allow you to see your past pension check statements and tax information. Check it out.

Well it was a great summer, there were no major issues or problems and we all hope that it will continue. Just a few reminders, the annual medical open enrollment will begin soon, you should have received your packet in the mail, read it over and if you are going to make some changes get them in on time. Additionally you can't help but notice that there is an election coming up, so make sure you get out and vote or get those

(continued on page 17)

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



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Donald Taylor

Vice President

Gregory Trozak

Secretary/Treasurer

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

At all General Membership Meetings according to the Retired Detroit Police and Fire Fighters Association restated Bylaws; business shall be conducted in a specific order, Article III- Members – Section 5. Order of Business F. is Reports of Financial officers. On a regular basis at our General Membership Meetings, I highlight the previous month's income and expense numbers. My basic emphasis is placed on noteworthy monthly income, for the most part, income received from dues and appreciation. Subsequently, I move to Association expenses such as; payroll expenses along with taxes paid which include federal, state and FICA (Federal Insurance Contributions Act). I continue, citing Honorariums allocated, along with Lobbyist Fees (Professional) and Office expenses.

Closing, I comment that financial reports are available for members to review in the office during business hours and welcome any questions. In the end, the membership ought to be reassured that the entire income and expense numbers are reviewed by the whole Board at the monthly Directors meeting prior to General membership meeting. Sticking to this method for years I believe the membership approves of this practice. Those who think I should change this approach and give more details or have any recommendations should let me know and I will consider all suggestions.

Recently, I received a call requesting further information regarding the officers' payroll. Specifically, "How much does the Association pay the Officers?" While, all compensation is annually reviewed by the Board of Directors, the last major Officers compensation change for President, Vice President and Secretary-Treasurer was presented and approved by the membership at a meeting in September of 2010.

President

Monthly base pay is \$600.00 – must work a minimum of 4 days
Additional days will be paid at \$110.00 per day

Vice President and Secretary-Treasurer

Monthly base pay is \$550.00 – must work a minimum of 4 days
Additional days will be paid at \$110.00 per day

The President, Vice President and Secretary-Treasurer are required to maintain and submit a monthly report recording days and hours worked within the office. In addition, all Association activities or events attended outside of the office should be detailed.

The above positions are not eligible for sick time, vacation time or mileage/gas expense for travel to or from the office.



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PRESIDENT *(continued from page 1)*

wage issue and a Sick pay issue for employees. Had the legislators not acted and approved these issues, they would have been placed on the November Ballot for approval. There are rumors that the legislators only approved these issues to keep them off the Ballot, and may vote to reverse or rescind this action completely. On the issue of the State offering Retired Police and Fire Fighters the option to join a State Healthcare group, there has been no movement.

That's it for now; make sure you take the time to review the Healthcare open-enrollment package to ensure you have the coverage that best fits your needs.

Remember the Association meets the first Thursday of each month; hopefully we'll see you there.

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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July

Baxendale, Daniel II - Police

August

Daniels, Noveless - Police

Molinaro, Joseph - Police

Sedmak, Michael J. - Police

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

Communications vary whether the 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 or 1 (800) 339-8344 and ABS at (800) 645-9978 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association at (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, leave message at (313) 237-3194, and the Police and Fire Retirement System (PFRS), (313) 224-3362 or 1 (800) 339-8344, extension 221.

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.



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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.

Country Inn – (NEW LOCATION)

51292 Romeo Plank Rd. – Macomb Township, 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*

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TO see if you are a candidate.

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ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

Nov 1 • Jan 3, 2019

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Dec 6 • Feb 7, 2019

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

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 Winter 2019 Issue
should be "submitted" by
December 21, 2018**

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)

Chalou, Jim & Janice *in memory of*
5th Precinct 11411 E. Jefferson

Cook, Rosalie *in memory of Bill Cook*

Degeeter, Ed & Alida *in memory of*
Charles Alan Smith

East Side Silver Ladies *in memory of*
Marie Johnson

Elliott, Walter & Dolores *in memory of*
Cal Goniwicha

Ellul, Ed *in memory of Steve Mirka &*
Jack Devoy

Gallaway, Mike *in memory of*
Gerry Sponick

Gekiere, Georgette *in memory of*
Sgt. Morris Gekiere

Girardini, Celestino & Eleanor
in memory of Lt. Chas A Smith

Holland, Larry & Jan *in memory of*
Bill Corbett & Bob Hayes

Panackia, Ed *in memory of*
Michael Czapski

Pathe, Anna *in memory of*
Sgt. Eugene Pathe

Piasentin, Julia *in memory of*
Charles Smith

Reece, Bill & Florence *in memory of*
Tom Nowak

Ryan, John *in memory of*
Josephine (Jo) Ryan

Spaulding, Barbara *in memory of*
PO Robert E. Spaulding

The Buckey Family *in memory of*
George C. Buckley

Wagner, Loren *in memory of*
Shirley 'The Elk' Wagner

Wagner, Loren *in memory of*
Shirley Wagner

Weidner, Ron & Penelope *in memory of*
Carl & Ann Marie Hall

Wendyker, Al & Linda *in memory of*
Sgt. Wayne Keeney

Wilkewitz, Ralph & Sunni *in memory of*
Michael Czapski

Appreciation (Donation)

Bernert, Gerald

Caver, Gisele

Dornan, Carol

Falkowski, Ken

Falkowski, Ken

Falkowski, Ken

Foley, Mike & Pat

Foley, Eileen

Gatto, Charles

Gatto, Charles

Gatto, Charles

Hedtler, Juan & Kathy

Hewitt, Dave & Lori

Holycross, Jim

Isken, Wayne

Lang, John D.

Meeks, Robert

Meeks, Robert

Meeks, Robert

Novak, Gerald

Nowak, Frances

Nowak, Frances

Nowak, Frances

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Rogers, Daniel J.

Seneski, Larry & Sharon

Solecki, Stanley & Gloria

Thom, Janet & Roger

Vadnais, Janell

Wilkewitz, Ralph & Sunni

Wistuff, Wayne

PAC (Donation)

Purrington, Jim & Sandra *in memory of*
Luther McIntosh

PAC (Donation)

Hughes, Ken

May, Stanley

Stanbury, George & Marie

REMEMBRANCE AND THANK YOU

Michael A. Simon
6-17-1942 / 5-3-2018



Battalion Chief – Detroit Fire Department
Appointed 1-4-1966
Retired 6-16-2002
Police and Fire Pension Trustee
Fire Trustee 2012 /2015

In remembrance of Michael A. Simon
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Bill Bollin @ 810-499-0438

Pat Henahan @ 248-892-8580

or visit

www.flagcityhonorflight.org

The next flight is scheduled for early June, 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 limitations 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.



VEBA

Chet Opolski

Chairman/Business Agent

Retired Detroit Police & Fire Fighter Health Care Trust

OPEN ENROLLMENT

The Board of Trustees has authorized BeneSys our Third Party Administrator after reviewing the 2019 Enrollment material to send those packets to all Plan participants. By the time you read this, those packets should have already arrived at your residence, or the last address that was on file.

The Board of Trustees also authorized two Open Enrollment informational meetings. The first was held on October 18, 2018 at the American Polish Century Club, and the next is scheduled for Friday, November 2, 2018, from 10am to 2pm, at the Monaghan Banquet Center, 19801 Farmington Road, Livonia, MI. All of your providers will be present making presentations, helping to ensure you're correctly enrolled, answering your questions, etc.

This year's Open Enrollment for the Police and Fire Retiree Health Care Trust (VEBA) will be a passive enrollment for most enrollee's. **If you are currently enrolled in benefits through the VEBA and wish to continue those same benefits, you do not need to do anything.** However, we ask that you login at www.ourbenefitoffice.com/DPFRHC/Benefits or contact BeneSys Troy office, at 833-725-5336, 700 Tower Drive, Suite 300, Troy, MI 48098, or TMR Detroit office at 313-963-1135, 601 Abbott St., Detroit, MI 48226 to confirm coverage and dependents are listed correctly.

The Open Enrollment period is from Monday, October 15, 2018 through Friday, November 16, 2018. Enrollment forms MUST be postmarked no later than November 16, 2018 and returned to BeneSys at: PO Box 1198, Troy, MI 48098-1198 or faxed to 248-636-4191.

Whether you choose to make, or not make, any change to your current coverage for 2019 you're encouraged to return the **VITAL INFORMATION FORM** that was included in your packet. By returning this form you'll ensure that the VEBA and BeneSys have the BEST and MOST CURRENT information regarding you, spouse and dependents. This is most beneficial for the Trustees, and BeneSys to provide the best service possible to you.

Members Letters

Hi Guys, Here's a couple bucks, put it where it will do the most good.

Janet & Roger Thom
Sebring, FL

Once again, thanks for all the great work you guys have done and are doing. Every time I get a new Unity, I am reminded of the legendary George Jones song "Who's going to fill their shoes".

Lori & Dave Hewitt
Syracuse, IN

Fellow Crime Fighters and Smoke Eaters, Here is a check for the Legal Fund, in memory of my Commanding Officer, Crime Fighter Shirley Wagner.

Loren Wagner
Las Cruces, NM

Thank you again for all you have done. Can't imagine what it would be like without the Association. Please accept this donation in memory of my best buddy, Josephine (Jo) Ryan 11-16-12 and my son Tim Ryan 5-10-16.

John Ryan
Mountain Home, AR

To the staff of RDPFFA, Thank you for all the work you put in for us. In particular, please accept this donation in appreciation for Chet Opolski's efforts regarding my VEBA.

Carol Dornan
Clermont, FL

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!

Michael Czapski was shot and killed on March 29, 1969 in front of Aretha Franklin's father's church. She died today, August 16, 2018. I have no R-E-S-P-E-C-T for her. Therefore I am making this donation in the name of Patrolman Michael Czapski.

Ralph W. Wilkewitz
Eaton Center, NH

Thanks for your hard work and vigilant efforts on behalf of all the retirees. Your efforts are appreciated every day. Use this donation wherever you see fit.

Juan & Kathy Hedtler
Brownsville, TX

President Don & Officers, Keep up the good work on behalf of all the members. Your efforts are appreciated. Accept this check to the PAC in memory of Luther McIntosh Jr.

Jim & Sandy Purrington
Whitmore Lake, MI

Enclosed is a check for the Legal Fund, in memory of Michael Czapski, Killed in the Line of Duty 1969.

Ed Panackia
Detroit, MI

Please accept the enclosed donation to the Legal Fund in memory of a good friend and fellow "OWL" Gerry Sponick. The only one I ever knew to have to make Lieutenant twice.

Mike Gallaway
Naples, FL

Enclosed is a check to be used where needed, in memory of Bill Cook (DPD) Thank you for all you do!

Roe Cook
Howell, MI

First I want to thank you for all the work you do. It is much appreciated. Enclosed is a check to be used where most needed in memory of my husband, Sgt. Morris Gekiere. Thank You.

Georgette Gekiere
Bushnell, FL

Please use the enclosed check where needed. Keep up the good work.

Mike & Pat Foley
Livonia, MI

(continued on page 9)

Members Letters (continued)

Please accept this check to be used wherever needed. In remembrance of my loving husband, P.O. Robert E. Spaulding.

Barbara Spaulding
Howell, MI

Association, August 4, 1974 was the day we were Wed. Here is a check for the legal fund in memory of Crime Fighter Shirley "The Elk" Wagner.

Crime Fighter Loren E Wagner
Las Cruces, NM

The enclosed donation is to be used where needed, in memory of 11411 East Jefferson (5th PCT)

Thank You,
Jim Chalou
Fraser, MI

A small donation to use as needed in memory of George C. Buckley.

The Buckley Family
St Clair Shores, MI

President Donald Taylor and Board: Please use this 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 Bill Corbett and Bob Hayes, great cops and scout car partners at 'Old' #2.

Larry and Jan Holland
Alanson, MI

Please use this donation where needed most. This is in memory of Sgt. Eugene Pathe. Thank you for all you do!

Ann Pathe
Plymouth, MI

RDPFFA, this donation is in appreciation and thanks for all you have done and are attempting to do for the retirees. Again thank you.

Janell Vadnais
Fenton, MI

Elect Robert Valgoi Firemen's Fund Trustee

Election Starts on November 16 and
ends December 3, 2018

*(Ad placed by candidate; does not constitute an
endorsement by the RDPFFA)*

Elect Kim Fett Firemen's Fund Trustee

Election Starts on November 16 and
ends December 3, 2018

*(Ad placed by candidate; does not constitute an
endorsement by the RDPFFA)*



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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

Again, we have lost a member and friend in the Westside Silver Ladies. On July 21, 2018, Elmira Affelt said goodbye to this world. We dedicate this article to her. Rest in Peace, Dear Friend.

We wish a speedy recovery to Irene Melady who fell and broke her arm. Also, to Hilma Clifford who has had health problems as well.

We have a member, Martina Burke who recently moved to Plymouth after many years in Livonia. We know how hard that was, Martina and we wish you many happy and healthy years in your new home.

Happy Birthday to:

Dolores Tanana – 10/07, Bonnie Klisz – 12/13 and Louise Progar – 12/19. We hope it is/was a truly “Happy Cake Day”.

50/50 Winners:

Martina Burke won for July, Jo Moranty won for August and Dolores Tanana won for September.

Welcome back Jo, it is good to see you at the luncheons, again.

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

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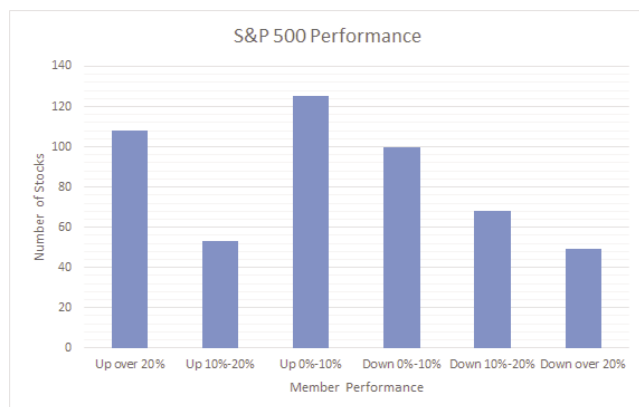
Another Form of Fake News: Why the Financial Media Headlines and Indices Only Tell Part of the Story

Leon C. LaBrecque

For a while, we've been seeing headlines touting the record highs that have been witnessing in the DOW, S&P, and NASDAQ. True, these indices were reaching new highs with every passing day. But headlines can be deceiving. For one, these market indicators only represent large U.S. companies and not the broader market as a whole. They also are market-weighted which means the largest companies make up the largest portion of the index.

In the S&P 500, the top 10 holdings make up over 20% of the entire index as a whole. This means that movements in holdings such as Amazon, Apple, and Microsoft have a much larger impact than smaller weighted holdings. As of October 16th, Apple was up 32.77% year to date, Amazon was up 55.62% and Microsoft was up 31.44%. However, as of that same date, 178 companies out of the 500 in the S&P 500 were down between 10%-20% from their 52 week high, and 137 companies were in "bear market" territory, meaning that they are down more than 20% from their 52 week high. Over 2/3rd of the S&P was down at least 10%, if not more: 2018 is not a broad market rally after all.

Looking at it a different way, the market-weighted



S&P 500 is up 6.69% through October 16th, but if we were to equal weight the holdings the return would be only 3.10%. Another important thing to note is that the Russell 2000, which is an index of small-cap companies, is also down more than 7% over the last month which means that it's nearing correction territory as well.

The media doesn't report this, nor factors such as the impacts that the trade war (valid or not) is having on the international market. Emerging markets (such as

India and China) and small international markets are down 10% or more with other larger developed nations struggling as well.

What does this all mean to clients? Pay attention the headlines, but look for the real data. To be sure, we have the S&P 500 in our portfolios: we believe in it. And we are happy the big tech stocks are giving a good return. But good investing is more than buying just the biggest 20% of an index, or the best. Most always, there is more to the story than what is being reported. Just because certain areas of broader global market are having a rough time, doesn't mean it will always be that way. Similarly, just because the S&P 500 is at all-time highs, doesn't mean that the whole market is as well. The investment world can be a crazy place and certainly not all sectors will move in the same direction every year (in fact that almost never happens). We believe it's best to stay the course and don't let the headlines stray you from your goal. In a well-balanced portfolio, the notion of multiple assets classes always gives us the better performing asset classes as well as the lesser performing ones. But rebalancing and managing the mix is the key to reducing risk and making the portfolio work.

As always, know that we're watching and are always here.



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Item	Description	Price	Circle SIZE	# Items Ordered	Total Cost
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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		
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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.

July 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Cislo, Fred	P.O.	Police	8-26-68	6-29-04	7-6-18
Connell, Ronald	Sgt.	Police	11-14-66	9-8-99	7-9-18
DeVolder, James	Sgt.	Police	1-3-55	2-24-80	7-4-18
Else, Joh	Sgt.	Police	4-27-64	6-20-92	7-21-18
Gilbert, Roy III	Det.	Police	7-31-00	Died Active	7-6-18
Green, Jill	Sgt.	Police	8-16-71	1-14-96	7-2-18
Hearn, James	P.O.	Police	2-24-14	Died Active	7-26-18
Heath, Beverly	P.O.	Police	2-2-76	2-3-01	7-4-18
Kapolnek, George	Sgt.	Police	4-19-48	1-3-74	7-3-18
Lang, Johann	P.O.	Police	6-6-68	3-19-77	7-12-18
Nowak, Thomas	P.O.	Police	7-1-71	2-1-97	7-17-18
Paterson, Jack	Lt.	Police	7-6-54	7-7-79	7-1-18
Smith, Charles A.	Lt.	Police	10-26-53	11-25-78	7-1-18
Stafford, Leroy	Sgt.	Police	8-16-83	11-1-12	7-19-18
Beaton, Bernard	FF	Fire	4-23-73	3-21-87	7-17-18
Charette, Joseph	FEO	Fire	7-3-50	2-3-86	7-6-18
Hopcian, Leonard	Capt.	Fire	3-30-42	6-21-67	7-4-18
Legris, Roger	FEO	Fire	10-3-66	7-5-02	7-24-18
Parker, David	FEO	Fire	4-24-89	5-5-12	7-29-18

August 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Ambrose, David	P.O.	Police	10-18-65	12-8-90	8-17-18
Arrington, Richard	Insp.	Police	3-10-52	3-28-78	8-8-18
Cotton, Willie	P.O.	Police	3-10-77	6-26-87	8-14-18
Dimock, Charles	Sgt.	Police	1-3-55	1-3-80	8-15-18
Finn, Robert	Sgt.	Police	4-11-49	9-17-77	8-28-18
Humphreys, George	Sgt.	Police	11-24-52	12-29-77	8-24-18
Sabins, Roger	P.O.	Police	1-17-66	4-2-96	8-21-18
Shukur, Fadi	P.O.	Police	2-17-17	Died Active	8-15-18
Slater, Robert	Sgt.	Police	5-3-54	9-23-89	8-25-18
Swindler, Gerald	P.O.	Police	12-29-47	1-2-73	8-26-18
Hoffman, Richard	Bt. Chief	Fire	3-5-51	2-3-87	8-10-18
Luddington, Richard	FEO	Fire	4-23-73	1-3-06	8-9-18
Napier, Billy	Capt.	Fire	11-18-57	2-10-92	8-25-18
Pfahlert, Philip	Capt.	Fire	6-2-69	7-7-01	8-3-18
Riopelle, Edward	Lt.	Fire	7-1-57	2-6-83	8-17-18
Wiley, Jack	FF	Fire	11-3-14	Died Active	8-21-18

(continued on page 15)

IN MEMORIAM (Continued from Page 14)

September 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Bartle, William	Sgt.	Police	1-17-66	4-5-02	9-9-18
Bartniczak, Arthur	Lt.	Police	10-21-57	10-21-82	9-13-18
Blinn, Ray	Sgt.	Police	1-17-49	4-23-74	9-17-18
Burrell, Hugh	P.O.	Police	2-17-69	7-3-98	9-17-18
Degarlais, Joseph	P.O.	Police	1-22-51	2-16-74	9-27-18
Hughes, Joseph Sr.	P.O.	Police	7-22-68	1-25-91	9-1-18
Jasinski, Thomas	P.O.	Police	2-17-69	2-17-94	9-11-18
MacDonald, William	Sgt.	Police	2-19-73	12-1-98	9-8-18
Newkirk, David	Sgt.	Police	10-7-85	12-1-14	9-18-18
O'Rourke, Peter	P.O.	Police	3-25-68	10-25-95	9-6-18
Paduch, Richard	P.O.	Police	8-2-65	2-2-99	9-15-18
Sellers, Dixon	P.O.	Police	7-6-54	5-28-76	9-14-18
Simon, Timothy	P.O.	Police	5-5-86	9-24-88	9-24-18
Sun, Eugene	Sgt.	Police	11-1-54	6-22-91	9-26-18
Brigham, Gary	FEO	Fire	8-8-77	1-8-04	9-14-18
Matthews, George	FEO	Fire	7-23-51	12-1-85	9-18-18
Sanders, Paul	Capt.	Fire	3-2-70	7-5-99	9-8-18
Smith, Joseph L.	Lt.	Fire	5-1-67	6-30-92	9-18-18

The 15th Precinct Reunion

The 15th Precinct reunion, held at O'Halloran's Public House and Hall on September 12th, was a great success. Bringing together many friends and memories was the highlight of the gathering. A special thanks to Tom Gould and Joe Kaptur (pictured on top left) for organizing this event!



Michigan Fallen Heroes Memorial

Honoring Those We've Lost

September 11, 2018 Service

A memorial Service was held Tuesday, September 11, 2018 to honor Michigan Fallen Firefighters and Officers. The event was held at 1:00 p.m. at the Michigan Fallen Heroes Memorial, 1200 N. Telegraph Road, Pontiac, MI. New Names of Michigan's Heroes from Police and Fire were added to the wall. Following a processional by the Metro Detroit Police and Fire Pipes and Drums, the service was opened by Master of Ceremonies, Simon Shaykhet from WXYZ Channel 7. Following the opening ceremonies, the Fallen Officer Remembrance and the Reading of Names 2018 was presented.



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





Silver Ladies



Carol Curley

Can you believe autumn is in full cycle now? Leaves are falling, wasps are trying to destroy us if we disturb their nest building, wild beasts are coming closer to find easy food and domestic animals are eating more to build up for the cold winter! I've even seen monarch butterflies around this year! Besides the long hot summer, the humidity made it difficult to breathe, move and enjoy the sunshine we wanted all winter long.

We, Silver Ladies have had a busy summer: traveling, family get-togethers, fairs, festivals, health changes, staying cool and putting things where we can't find them. Some of us can't make every meeting but still pay the dues to be a part of this friendship group. Since I have put my meeting notes in a very safe location, I do not have all the current 50/50 winners but for September the winner is Carol Bender (again)!

Birthdays: September: Del Raska
November: Irene Brooks

We are overloaded with the mean weather, the government not following our constitution and computer technology putting us at the mercy of the lawless, immoral and ignorant. Everything changes unfortunately humans do not but instead give us the modern-day version of old sins, habits and failures!

Otherwise we are a hardworking, respectful, happy bunch!

Call (810) 392-2668 for info!



PLEASE NOTE:

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

VICE PRESIDENT *(continued from page 3)*

absentee ballots filled out and returned. Those that will be heading to warmer climates be careful on your drive and everyone please be cautious out there. It is a different world we live in. Until the next time remember if you have any problems or questions give us a call.

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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.



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

We had our last "Snowbird" picnic on August 12th in Glennie. Everyone had plenty to eat and won multiple prizes. Dan and Jey Zemaitis won the water balloon toss. John Wood was 1st in the beach ball game and Ted Ponik 2nd. Women's Bocce Ball: 1st, Cindy Rem 2nd Dee Olivari Men's Bocce Ball: 1st Dan Zemaitis 2nd John Wood Women's Putting: 3 way 1st place tie-Karen Haderer, Carolyn Wood and Jey Zemaitis Men's Putting: 1st Phil Olivari 2nd John Wood and 3rd Don Rem The 3 legged race had no takers – ha

At our September meeting we had the election of officers. John Wood was re-elected President, Bob Haderer Vice President, Cindy Rem Treasurer, Dan Zemaitis Secretary, Jey Zemaitis outside activities. Remember you need not be present to win.

Sorry to say that our long time member, friend, former Treasurer for many years Dave Ambrose passed away. Our deepest sympathies go to Dave's Mom and his niece.

Our get well thoughts and prayers go out to Gene Karvonen, Jerry Brehm, Larry Fortier and John Wood.

13th Precinct

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11:00 A.M. - 2nd Tuesday of
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November Birthdays: John Wood, Della Rozanski and Pat Samborski

December Birthdays: Joann Cherry, Dennis Flanigan and Dave Peters

Do you remember? Packard's, Studebakers, cork pop-guns, PF Flyers, home milk delivery in glass bottles with cardboard stoppers and candy cigarette.

Our last two (2) meetings for 2018 will be October 14th and November 11th, both at 1:00 p.m. at BJ's Restaurant in Gaylord – Police, Fire Widows, Widowers and friends are all welcome.

Take care and God Bless.

Dan and Jey: (989) 735-3450

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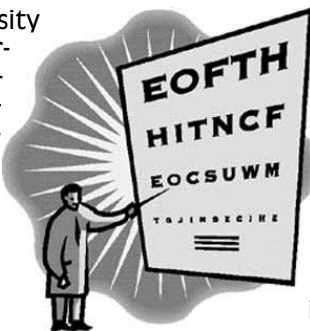
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With 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!

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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.



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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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