



# UNITY

THRU STRENGTH AND PURPOSE



*Quarterly Voice of the Retired Detroit Police and Fire Fighters*

*Volume 139, Fall, 2019*



## PRESIDENT

*Don Taylor*

First, I want to thank the membership for giving me the opportunity to continue to serve as your President. I also want to ask that you take the time to cast your vote in the Association Trustee Election. The Board of Directors is the governing body of the Association, so it is very important that the Board is comprised of the best qualified members available and requesting the position. Of those that are currently seeking the position of Trustee, I have no doubt that the best qualified are the three current Trustees that are running for re-election. So I ask for your support and vote for, Chet Opolski, Ken Gidner and John Barr. Remember to vote for three (3)!!!

On to the business of the Association. In the near future, we will be sending out 2020 annual dues notices to members that have not yet signed up to have their dues deducted from their pension checks. I ask that if you have not as yet signed up to have your Association dues deducted from your pension check, please consider doing so. This saves the Association time and money. Many of our members have busy lives and they at times just forget to return their dues notice. The automatic deductions also assist members that just forget to mail the renewal back to us or their notice gets lost in the mail. The Association cannot properly function and carry out all the business of the Association without the support of our membership. If

you are not sure if you are having your dues deducted from your pension check, check your pension check stub for \$3 deduction under "Retired Detroit P&F Assoc", if you're still not sure give the Office a call (586-795-1734).

In Lansing, the legislators have just returned from the summer break and a number of Committee hearings have been scheduled. We will continue to monitor any legislation that may have an effect on our members. One of the Pension Tax Bills has been scheduled for a hearing in Tax Policy. House Bill 4171 would allow a spouse to continue to receive same tax deduction that was allowed under an older spouse that passed away. This Bill would benefit members that have a younger spouse that would fall under a different tax category if that spouse was using their own date of birth. This is the first hearing on HB 4171 so it is far from been passed into law. None of the other pieces of legislation that we have been monitoring on the State level have been scheduled for a committee hearing. As stated we will continue to monitor all State legislation and any progress made.

Federal legislation was recently introduced that would allow first responders to enroll in Medicare starting at age 50. If this was to become law it would be a great benefit for our younger retirees. As you know Federal Legislation does not move very fast if at all. There has been Federal legislation for the past 30 years or so to overturn the Social Security Windfall and pension offset, but as you know it has never moved. We will watch this new legislation, but don't count on anything happening in near future. Both State and Federal Legislation must be passed in the current legislation session in which it was introduced or the Bills just dies. That means that all the State and Federal legislation currently being considered will all die at the

*(continued on page 4)*



## VICE PRESIDENT

*Gregory Trozak*

I would like to begin by thanking everyone for allowing me to serve as the Association's Vice President for another term. It is truly a pleasure to represent and attempt to keep all the retired men and women of the Detroit Police and Fire Departments updated and informed on all issues, thanks again.

Just about all retirees should have received a small increase in the August pension checks whether on the old or new plan. Obviously the increases were minimal, but at least it was an increase. Just a reminder for those that still receive a pension check in the mail you should really consider direct deposit to the bank or credit union of your choice. We still get calls from retirees around the first of every month concerning their missing checks, remember you are relying on the government to get your check to you on time. The pension system will not put a tracer on your check for at least

seven (7) days after the appropriate date on the check. You will still receive a statement as long as that does not get lost in the mail but the money will be deposited into your account on the day it is supposed to. As soon as they come up with a way to get it deposited directly under your mattress I'll let you know. Also renewal notices for 2020 for those that have not signed up to have the dues taken monthly (\$3.00 per month) from the pension checks will be going out soon so this is the perfect time to sign up for your dues to be deducted on a monthly basis for those members or associates who receive a pension check. Consider it, this is a cost saving to the Association and to you. Plus monthly deductions can't get lost in the mail.

We can confirm the dates for the annual picnic and June general meeting in Frankenmuth. The picnic will take place on Monday, June 15, 2020 at the same location, Heritage Park, directly behind the Bavarian Inn and the June general meeting will be on Tuesday, June 16, 2020 inside the Bavarian Inn. The room rate at the Bavarian Inn remains the same, \$109.00 per night and reservations can be made by calling the Bavarian Inn directly @ (855) 652-7200 use our booking #12Y81D to reserve your room. The Hospitality Room will be open on Sunday evening (6:00pm) June 14, 2020 and Monday evening (6:00pm) June 15, 2020 so make your reservations accordingly. It is a great time to see some old friends, make some new ones, hear some stories and tell some stories and just have a great time. The monthly meetings will continue on the first Thursday of each month except January & February so we hope to see many of you at the meetings. The January & February meetings were cancelled due to low attendance and weather concerns for everyone's safety so keep that in mind. Also everyone should have received their annual Hospitalization Open Enrollment packet by the time

*(continued on page 11)*

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



#### OFFICERS

President

**Donald Taylor**

Vice President

**Gregory Trozak**

Secretary/Treasurer

**Allan Grant**

#### PUBLICATION/EDITOR

Al Grant

#### VIDEO/PHOTO WEBSITE

[rdpffa.phanfare.com](http://rdpffa.phanfare.com)

Ken Gidner - Administrator

#### OFFICE E-MAIL

[rdpffa@hotmail.com](mailto:rdpffa@hotmail.com)

#### WEB SITE

[www.rdpffa.com](http://www.rdpffa.com)



## SECRETARY/ TREASURER

*Al Grant*

An area for discussion that concerns our Association is the steady though slow decline in Retired Detroit Police and Fire Fighters Association membership. The organization peaked in 2013/2014 at approximately 6,700 active members. The Retired Detroit Police and Fire Fighters Association stands up to protect and defend all retiree earned benefits concerning the status of Pensions, Hospitalization, Insurances and relative matters.

Previously, the thinking was that you're retired with earned benefits and set for the rest of your life. With the City of Detroit bankruptcy, police and fire retirees realized or those who made this assumption were mistaken. Therefore, the RDPFFA regularly keeps an eye on the events in the City in addition to legislation that could affect our membership.

The Retired Detroit Police and Fire Fighters Associations present membership number is 5,386 which separated by departments, break down to 4,180 police and 1,206 fire. Time and time again the Association's office receives letters from our members asking us to post non-members names. Presently the Association has 1,186 non-members, 875 police and 311 fire.

Our members recognized that all retirees benefit from the Association's efforts and posting names of

non-members allows our membership to locate and encourage those retired members to join, thus in the next issue, a list of retirees will be prepared identifying police and fire non-members. The Association can welcome non-members to join the RDPFFA preferably by filling out a payroll deduction form for \$3.00 a month or making an annual payment for \$36.00.

The Retired Detroit Police and Fire Fighters Association with an eye on possible changes watches to protect and defend all retiree earned benefits. We need to keep our numbers as high as possible realizing there is strength in numbers, in addition to appreciating the monetary value of added contributors. We are in this together, present and future and the best recipe for success is "Unity".

Also, the Association has eight elected positions that terms end on December 31, 2019. Nominations for positions closed on October 3, 2019, at the General Membership meeting. Five candidates nominated were incumbents and unopposed leaving an election for three Trustee positions to be voted on. Members will receive a ballot with alphabetically listed candidates, vote for not more than 3 by placing an (x) in the adjacent box. Please fill-out and return as soon as possible. Thank you

## SPECIAL SNOW ALERT!

We wanted to make you aware that on snow days of 5" or greater, the office may be closed. If you have any business that requires a visit to the office, please call prior to leaving to verify someone is there.

**RDPFFA Staff**

## 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.



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*



## PRESIDENT *(continued from page 1)*

end of 2020 if not passed by both chambers and signed into law.

That's it for now, remember to take the time to Vote for the three Trustees and return your ballot. Don't forget about the General Membership meetings, hope to see you there.

**BANKERSLIFE**<sup>SM</sup>

**James Cody, Jr.**  
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### 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.

## Welcome New Members!

### July

Healy, Timothy - Fire  
Pomeroy, David - Police  
Wimbush, Marcia - Police

### August

Frazier, Marc - Police

### October

Jefferson, Michael - Fire  
Tucker, Anthony Sr. - Police

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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.*

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*

## VIETNAM VETERANS OF AMERICA

CHAPTER 154 • Macomb County, MI



"Veterans Helping Veterans"

### VETERAN'S SUPPORT CENTER

18025 E. 15 Mile Road  
Clinton Township, MI 48035

Chapter Office: (586) 776-9810

Fax: (586) 776-9683

# ASSOCIATION CALENDAR OF EVENTS\*

**Updated!**

## General Membership Meeting Schedule

### EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

Nov 7 • March 5, 2020

### GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Dec 5 • April 2, 2020

## West Side Silver Ladies\*

Sadly, due to lack of new members, the group has decided to end their association!

## 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 "Fred of Roscommon"

430 N. 5th Street - Roscommon, MI

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

\*Refer to columns for specifics or program changes

**Articles for the Winter 2020 Issue  
should be "submitted" by  
December 16, 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*

Baxendale, Daniel & Judith *in*

*memory of Clifford, Gerald*

*& Arnold Baxendale*

Buckley, A. Jeanette *in memory of*

*George C. Buckley*

Budz, Dan & Diane *in memory of*

*Sergeants Mike & Tim Dowd*

Ciesinski, Jerry & Barb *in memory of*

*Police Chaplain Dave Wandrie*

Fortin, Marie *in memory of*

*Richard Fortin*

Girardini, Celestino & Eleanor *in*

*memory of Sgt. Lewis Gizzi*

Grace, Maryann *in memory of*

*Thomas V. Grace*

Gulowski, Loretta *in memory of*

*Edward A. Gulowski*

Hedblom, Tom & Linda *in memory of*

*Rolland James Thornton*

Hewitt, David & Lori *in memory of*

*Larry Shoes Brogan*

Loch, Claudette *in memory of*

*Insp. John Loch*

McDonald, Don G. *in memory of*

*Jack Rice*

McGhee, Robert & Susan *in memory*

*of Insp. Alfred McGhee*

Morris, Elizabeth *in memory of*

*Donald O. Morris*

Palm, James *in memory of*

*John 'Bosko' Boskovich*

Ryan, John T. *in memory of*

*Josephine 'Jo' & John 'Tim' Ryan*

Saski, Michael *in memory of*

*Classmates appointed Oct 18, 1965*

Seneski, Larry *in memory of Sgt.*

*Maynard, Det. John & Lt Marvin Seneski*

Skotzke, Eugene & Diana *in memory*

*of B. Bradford & B. Dooley*

Szarafinski, Mary E. *in memory of*

*Leroy Szarafinski*

Wagner, Mary E. *in memory of*

*Elinor 'Ellie' Sheridan 'Old WD'*

### Appreciation (Donation)

Bar, Tim

Barton, Den & Margaret

Eising, Dale & Betty

Falkowski, Ken

Falkowski, Ken

Falkowski, Ken

Fiddler, Ray & Charlotte

Fryc, Robert & Sophia

Gajeski, Richard & Patricia

Gatto, Charles

Gatto, Charles

Gatto, Charles

Isken, Wayne

Isken, Wayne

Isken, Wayne

Jablonski, Daniel

Lang, John D

Mahoney, Charles & Dorothy

Neal, Bob & Patricia

Northern Mich., Snowbirds

O'Brien, William & Helen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Roberts, David & Jeanne

Rogers, Daniel

Tibaldi, Gerald

Wendyker, Al & Linda

Westside, Silver Ladies

### PAC (Donation)

Barr, John T. *in memory of Dave Robb*

Oehmke, Donald *in memory*

*of Lt. Fred Carpenter*

Oehmke, Donald *in memory of*

*P.O. Eugene Sanders*

**2020**

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 \_\_\_\_\_

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City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Amount Paid \_\_\_\_\_

Date Paid \_\_\_\_\_

Check No. \_\_\_\_\_

Dues Year **2020**

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

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# VEBA

*Chet Opolski*

Chairman/Business Agent

Retired Detroit Police & Fire Fighter Health Care Trust

By the time you receive this edition of the UNITY, you'll have probably already received your Retired Detroit Police & Fire Health Care Trust Open Enrollment packet. Even if you're not planning to make any changes to your existing plan benefits / coverage, you're encouraged to open the envelope and review the important documents contained within

There's significant information regarding the Medicare Advantage plan offered by Priority Health as it relates to coverage for the PPO and HMO programs. You'll also find information related to improvements made to several categories of the Health Reimbursement Accounts.

The Board of Trustees considered a lot of information, and in consultation with other professionals, to make the determination to change from Aetna PPO to Priority Health PPO while continuing with the Priority Health HMO. The decision to increase the HRA benefit level for some categories was also made after ensuring that it was financially possible while maintaining the integrity of the Plan funds.

## Open Enrollment Meetings

Two meeting dates have already been determined and arrangements made to secure the locations for those meetings to be held.

The first will be held on Thursday, November 7, 2019 at the American Polish Century Club, 33204 Maple Lane, Sterling Heights, MI 48312, and the next, held on Wednesday, November 13, 2019, at the Monaghan Banquet Center, 19801 Farmington Road, Livonia, MI 48152.

Both meetings will be open from 10:00am to 2:00 pm for you to attend, meet the vendors and discuss your enrollment and benefits. Presentations by Priority Health and BeneSys will be made on each day, first at 10:30 am, and again at 12:30 pm to allow for maximum distribution to those in attendance.

Representatives from Delta Dental and VSP Vision will be in attendance.

If you're unable to attend either session, the RDPF-FA will provide a video presentation of the event on their website at [rdpffa.org](http://rdpffa.org)

## PRIORITY HEALTH

Included in your Open Enrollment packet will be several fliers to help introduce Priority Health to you, and other matters regarding your coverage and benefits.

**Who is Priority Health** - an explanation of the company

**National Care, National Coverage** – a step-by-step explanation ensuring coverage whether you live, travel or snowbird outside the state of Michigan, anywhere in the U.S., you'll pay the same with a Priority Health Medicare network provider as you would with a doctor who participates with Original Medicare

**Silver Sneakers** – the key to feeling your best and getting Silver Sneakers at no additional cost when enrolled in Priority Health

In your booklet will be a comprehensive explanation of the Medical and Prescription drug plan offerings to Medicare -Eligible pre-2015 retirees.

Also, Priority Health has implemented, in addition to their general information telephone system, a dedicated call-in telephone number for retired Detroit Police and Fire members. That new telephone number is **833-261-4564**

## AETNA

You should be receiving a letter from AETNA advising you that effective January 1, 2020 you'll no longer be enrolled with their plan. We're trying to work with AETNA regarding the delivery and language used in the letter. To be clear, this is only a notification that they insist must be done according to CMS (Centers for Medicare & Medicaid Services) and you DO NOT have contact them regarding your 2020 benefits or Medicare Advantage coverage.

## NEWSLETTERS

I continue to send Newsletters by email to over 4,200 email addresses. Unfortunately, the 'open rate' continues to be at about 50% of those being sent these Newsletters.

If you're not getting them, and your confident that we have your email address, first check your SPAM or JUNK file to see if it's going into there. If not there, give me a call or send me an email and I'll confirm your email address or add you to the mailing list.



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# Members Letters

Dear Don: It is with a heavy heart I inform you that the Westside Silver Ladies are disbanding. Please accept the enclosed cashier's check in amount of \$763.21 to be placed in the Appreciation Fund. This amount represents the balance of monies when we closed our account. Our By-Laws state this money is to be donated to the RDPFFA when we disband. We have had a good run and as always, we appreciate all the long hours you and your members put in on behalf of all retired police and fire retirees and the widows of those who have passed on. With your permission, I would like to write one last article in the fall issue of the Unity.

Sincerely,  
Geri Henningsen, President

Please accept this check to be used in the Legal Fund. Thanks for all you do for the retirees.

Northern Michigan Snowbirds,  
John Wood-President,  
Bob Haderer- Vice President,  
Dan Zemaitis-Secretary,  
Cindy Rem - Treasurer

Please accept this donation to the Appreciation fund in memory of my 2 generations of members: My dad Sgt. Maynard Seneski, my uncle Lt. Marvin Seneski and my grandfather Det. John Seneski who was on the force in 1911. With the scrutiny and second-guessing current police officers everywhere are undergoing, I am so thankful my kids chose different careers. You guys are doing a great job.

Larry Seneski  
Port Austin, MI

Enclosed is a donation in memory of our childhood and life-long friend Rolland James Thornton. Please place this where it will best serve the Association. Thanks for tolerating all the flack and static the staff gets from us members during our trying and pressure situations. The knowledge and help the Association provides simplifies most of the bureaucratic chaos and confusion. Keep up the good work you guys do, making suggestions and incorporating changes that always benefit our members.

Tom D & Linda M Hedblom  
Sterling Hgts., MI

Thanks for having a great picnic and meeting again this year at Frankenmuth and a special thanks for the Board of Directors and Volunteers that worked so hard making this event a success. Please accept this donation to use as you see fit in the memory of two good men and excellent investigators, Sgt's Mike and Tim Dowd.

Dan Budz  
Dearborn Hgts. MI

Please accept this donation in memory of Donald O Morris. Funds to be used at your discretion, from his loving wife.

Elizabeth Morris  
Sterling Hgts., MI

Just a small way of my thanking you for watching out for me the past 32 years. God watch over you and all first responders.

Marie Fortin  
Myrtle Beach, SC

Enclosed is a check where needed, in memory of my best friend, Peggy Stinson. She would have been 80 years old this month. Gone but not forgotten. Thank you for all you do!

Doris Ancheta  
Crossville, TN

Thanks again for all of your efforts in behalf of us retired police & fire Dept. personnel. Too bad the dead beats share with us. Use this donation where it is needed the most. This is in memory of my Best Buddy Josephine "Jo" Ryan 11-16-12 and my oldest son John "Tim" Ryan 5-10-16.

John Ryan (Eng. 31- Squad 4)  
Mountain Home, AR

Please accept this donation in honor of Police Chaplin Dave Wandrie. He was a friend to all cops, veterans and Blue Knights and was there when you needed him.

Jerry & Barb Ciesinski  
Warren, MI

Please accept this in memory of Edward A Gulowski who passed away March 16, 2019. He is missed so much.

Loretta Gulowski  
Pinckney, MI



# Members Letters (continued)

Once again, thanks for all the great work you guys do, even Woody. In memory of Larry Brogan.

Dave & Lori Hewitt  
N. Webster, IN

This donation in memory of George C. Buckley is to be used as needed. Thanks ever so much for the work you all are doing.

The Buckley Family  
St Clair Shores, MI

This donation is in memory of my dear friend and partner, Jack Rice who passed Away in April at age 91. He introduced me to my wife and was best man at our wedding. He will be greatly missed. Hello to all my friends!

Lt. Don G. McDonald  
(Communication DPD Ret 1981)  
Rockford, MI

To the Good People at the Retired Detroit Police and Fire Fighters Association, My husband, Inspector John Loch DPD, passed away on May 9, 2019. Though his passing was painful for me and my family, the help we received from the Association made a difficult time eas-

ier. Please accept this donation in memory of my late husband and as a thank you for all your help.

Claudette Loch  
Sterling Hgts., MI

To the hard working group at RDPFFA thank you for all you have done for the membership. Use where needed.

Charles & Dorothy Mahoney  
Las Vegas, NV

Thanks! From all of us, even those that don't belong. I hope it bothers their conscience.

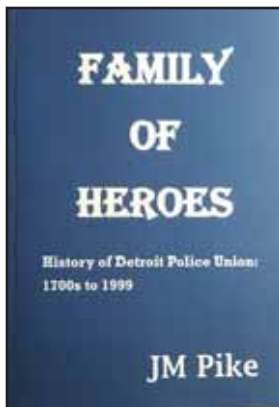
Den & Margaret Barton  
Caseville, MI

I would like to donate to the Legal Fund in memory of 3 brothers who served the PD, Clifford, Gerald & Arnold Baxendale.

Daniel Baxendale  
Livonia, MI

Please use this check where you feel fit, in memory of my father Insp. Alfred McGhee. Keep up your Great work for us Retirees.

Ret. P.O. Robert McGhee  
(Class 71-A)  
Commerce Twp., M



## Family of Heroes:

### History of Detroit Police Union: 1700s to 1999

A New rendering of our Lives and Livelihood

"Family of Heroes: DPOA History 1700s to 1999" by J M Pike was originally copyrighted in 1999. Discussion in this book may be the single largest collective voice of Detroit Police Officers or any other law entity for this length of time. It truly will allow one to appreciate the evolution of what has become today's police officer. The book provides insight on the DPOA, DPD, City of Detroit and the citizenry from the silent beginning in the 1770s. This unique text emphasizes the lives and careers of Detroit Police Officers and those who interacted with them through 1999. The book is being published 20 years later as promised by the author, no content has been changed since then.

**Available on Amazon today!**

*Amazon books search "Detroit Police History"*

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# Board of Trustees • Candidate Background Letters

## John T. Barr (I)

I have been an Association Trustee for the last 10+ years and on the Board of Directors for 16 years.

During that tenure I have served on several committees and as Chairman of the By Law Committee. During that time we have undergone many changes and hurdles, including the City of Detroit Bankruptcy. The Association is still solvent. This is in large part to the generosity of our donors who give above the \$36 yearly dues. I would like to thank each and everyone for their support.

I would appreciate your support in the election for Association Trustee for another 3 years including the incumbent Trustees Ken Gidner and Chet Opolski.

## Ken Gidner (I)

I am running for re-election for the Board of Trustees. I have been active with our association since 1993. I was the treasurer for 14 years and Trustee for the last 12 years. Presently, as a part of my duties, I video tape and photograph our association meetings and events, also the VEBA Medical presentations all of which I post on our <https://rdpffa.smugmug.com/>

### RDPFFA

Powered by SmugMug. General Meeting Videos and Photos; Picnic Videos and Photos

Website: [rdpffa.smugmug.com](https://rdpffa.smugmug.com)

I am requesting your support so I can continue to serve the Association as Trustee.

I also support John Barr and Chet Opolski for re-election. The association Officers, President Don Taylor, VP Greg Trozak, Secretary Treasure Al Grant have given me their endorsements.

## Chet Opolski (I)

I'm humbled and proud to have served as your RDPFFA Trustee for several years now. I have and continue to serve in a capacity that serves the needs of the membership first.

I've also been selected by the RDPFFA Board of Directors to serve as a Trustee on your Retirees Health Care Trust (VEBA), and that Board appointed me as the Business Agent for the Trust. That position likewise being important to assist members of the Plan to receive benefits, communicate through email Newsletters, and verbally at membership meetings regarding the status of the Plan.

I ask that you continue to support me, and when you receive your ballot that you select not only me as one of your three choices, but that you also vote for John Barr and Ken Gidner. We are your current three Trustees, and are all supported by the RDPFFA President Don Taylor.

Thank you for your continued support and I pledge to continue my work for you.

## John G. Tucker

**Family:** Widower, since my lovely wife Jeanne for 51 years, passed away. **Military:** Honorable Discharge from the United States Army with the rank of Spec 5. **Work History:** Joined the D.F.D. in January 1969 and after graduating from the Fire Academy. Worked at Engine 18/Ladder 10 (Mt.Elliott & Sylvester) as a Trial Fire Fighter. Worked as a Fire Fighter, Fire Fighter Driver and Acting FEO at numerous Fire Stations around the city until transferring to the Arson Section in 1977. While in the Arson Section I worked at the combined Police Fire Arson Unit both as an Investigator and a supervisor. **Education:** Assoc. Degree in Fire Science. **Experience:** Served two terms as the Union Director for the D.F.F.A., Local 344; Chair of their Finance Comm. and worked on the Political Action and Safety Committees. Previously served as an appointed Director for Pres. Donald Taylor on your RDPFFA Board. I faithfully served as your Fire Ret. Pension Board Trustee for three years. I also served as your Trustee on the VEBA HealthCare Trust Board. **Attributes:** I tend to be a workaholic, very dependable, knowledgeable and reliable. Asking for your consideration and vote to serve as your Trustee.

## VICE PRESIDENT *(continued from page 2)*

this issue reaches you, we ask that you read over the packet carefully and submit any changes you may wish to make by the deadline.

I know I bring this up quite often but you Veterans out there, and I know there are many, if you are not already please consider joining the Police and Fire VFW Post 1519 or American Legion Post 161. Both are great organizations and have many great members, we are a group that is losing members and it would be a shame for these posts to fold. Even if you are members of other posts consider transferring your memberships over to these worthwhile and hard working groups. The information for both can be found in this issue of the UNITY.

In closing I want to thank everyone again for allowing me to serve as your Association's Vice President I am truly grateful. As always if you have any questions or concerns please give the office a call and remember it is a different world out there now and with the holidays approaching please be extra careful so you can enjoy this time of year with family and friends.

## 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

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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*

Today, I write my last article for the Unity. Sadly, due to lack of new members and the years catching up to all of us, we are no longer able to continue as an association. In September, we would have celebrated 25 years of existence. I pray all the members know that it has been an honor to have been your president for 15 years of those years.

We did go out with a bang. We held a complimentary luncheon at Archie's on August 13. In attendance were Martina Burke, Hilma Clifford, Dolores Linn, Marilyn Noseworthy, Louise Progar, Dolores Tanana, Mary Wagner, Myself and two surprise members – Fran Murphy attending with daughter, Colleen and Elaine Wallace with friend, Linda Jansen. Many regulars who can no longer attend were solely missed... Meta Bateson, Doris Kaiser, Marie McCarthy, Irene Melady, Jo Moranty & Theresa Zalewski. I would also like to thank Meta Bateson for being the treasurer all these years and to Dolores Linn for being the secretary throughout the years. Without them, I couldn't have done my job.

The 50/50 winners since the last article were myself for July and at our last luncheon, Dolores Tanana won 50% of the money with Elaine Wallace and Marilyn Noseworthy winning 25% each.

Finally, to paraphrase Paul's writing in 2 Timothy, we have fought the good fight, we have finished the race, we have kept the faith. Thank you to the RDPF-FA for all their support through the years.

Sincerely,  
Geri Henningsen

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## Have An IRA Or 401(k)? The SECURE Act Would Change Your Estate Planning

The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019, which passed the House in a 417-3 vote and will now likely pass the Senate by unanimous consent, will probably change your estate planning. Under the previous rules, we could ‘stretch’ IRA distributions to non-spouse beneficiaries, which allowed for a potentially significant income tax savings to the children of IRA owners. For example, under the old rules, if Millicent is the owner of a \$1 million IRA and leaves it to her 25-year-old granddaughter Halsey, Halsey could have stretched the distributions over her life expectancy of 57.2 years. Coupled with the fact that inherited IRAs are subject to the claims of the beneficiary’s creditors, many IRA owners created ‘IRA Conduit Trusts’ or other mechanisms to make sure beneficiaries could take only the Required Minimum Distributions and assets in the IRA would be protected.

SECURE changes that paradigm. For most beneficiaries going forward, the ‘stretch’ rules are eliminated and the beneficiary must withdraw the entire IRA balance within 10 years of the death of the IRA’s owner. There are exceptions to the 10-year rule, including:

- A spouse may roll over the decedent’s IRA to their own and stretch distribution over their lifetime
- Children under the age of majority. Upon attaining majority, they must then take distributions under the 10-year rule
- A disabled beneficiary or chronically-ill beneficiary, or
- A beneficiary within 10 years of age of the decedent

The ‘normal’ estate planning IRA strategy before SECURE was to name individual IRA beneficiaries and create an inherited IRA for each. The beneficiary would then simply take distributions under the Required Minimum Distribution (RMD) rules based on their age. Naming a Revocable Living Trust (RLT) as the beneficiary resulted in the RMD being based on the age of the oldest living beneficiary, which was often less-than-ideal. An RLT needs to have a ‘look-through’ provision to allow the IRA to be distributed through the trust. Failure to name individual beneficiaries formerly resulted in the imposition of a ‘5-year’ rule which forced all IRA balances to be distributed within 5 years of the death of the IRA owner (which is now 10 years). If a qualified plan or IRA owner fails to name a beneficiary (or if the named beneficiary does not survive the owner), the IRA will go to the decedent’s estate, and be subject to probate and payout within 5-years.

**More than IRAs.** The 10-year rule applies to all qualified plans with balances. This would include all defined contribution plans including §401(k), 403(b), 457(b), 401(a), Profit-sharing plans, ESOP, Cash Balance Plans and lump-sum distributions from defined benefit plans. IRAs are the typical rollover receptacle for all of the aforementioned plans. Upon their death, Spouses will typically roll over their deceased spouse’s plans, which build the IRA. This can generate a residual rollover IRA with a combination of all prior balances. So, if Jim has a \$500,000 401(k) and rolls it into an IRA, and subsequently dies, his wife Mary could add it to her IRA, which could also contain Mary’s 401(k) rollover. If Mary then leaves that combined IRA to children over the age of majority, the 10-year rule will apply.

**Trusts.** As indicated above, a Revocable Living Trust can be an IRA beneficiary if it meets the ‘look-through’ provisions. To qualify as a ‘look-through,’ the trust must meet the following requirements:

- The trust must be a valid trust under state law.
- The trust must become irrevocable upon the death of the account owner or contain language to that end. A revocable trust will not be able to utilize look-through provisions.
- Individual beneficiaries of the trust must be identifiable from the trust document.
- Required trust documentation must have been provided to the IRA custodian no later than October 31 of the year *following* the IRA owner’s death. The trustee is responsible for providing trust documentation to the IRA custodian.

In addition to the above requirements, only natural persons (i.e., those with a life expectancy) may be considered “designated beneficiaries” by the IRS for purposes of taking advantage of the look-through IRA provisions. A person who is not a natural person, such as an estate or a charity, may not be a designated beneficiary, and the option to manage payouts will be forfeited.

With the new rules, managing the distribution for the designated beneficiaries will become very important. Under SECURE, distributions must be taken within the 10-year period. Determining the exact timing of the distributions within the 10-year period will be based on a variety of factors for taxable IRAs including:

- Other income and expenses of the beneficiary

*(continued on page 15)*

## SECURE Act *(Continued from Page 14)*

- Business losses of a beneficiary in a pass-through entity. For example, one beneficiary has a start-up entity that is a Subchapter-S corporation. It generates a \$250,000 loss. The beneficiary (or the trustee) could distribute \$250,000 or more to offset the loss.
- Charitable contributions by the beneficiary, including those through Donor Advised Funds, or charitable trusts. For example, if a beneficiary desired to make recurring charitable donations of \$5,000 per year, they might make a \$50,000 Donor Advised Fund (DAF) donation and offset that with a distribution of \$50,000 from their inherited IRA.
- Qualified Plan contributions. If an inherited IRA beneficiary worked at a company or owned a business where they had the opportunity to participate in a qualified plan, they could offset plan contributions with IRA distributions. So, for example, an inherited IRA beneficiary that was a sole proprietor might use a qualified plan to reduce taxable income by as much as \$63,000 in a defined contribution plan and prospectively much more in a cash-balance or defined benefit plan. They might offset that contribution with an IRA distribution from the Inherited IRA.

On taxable inherited IRAs, it should be noted that the trust taking the distribution will result in possibly a much higher tax burden because of the higher trust income tax brackets.

**Inherited Roth IRAs.** Roth IRAs are subject to the 10-year rule. From an investment standpoint, the management of distributions is simpler, with the logical choice to defer distribution of a Roth IRA as long as possible. Larger Roth IRAs might then likely dovetail into an irrevocable trust for the beneficiary, so the heirs would have a controllable stream of income coupled with asset protection. In this scenario, the inherited Roth IRA might be in a trust that distributes the total Roth IRA balance in the 10th year to the trust and then proceeds to sprinkle distributions to the beneficiaries from the trust.

**Allocation of Taxable and Roth IRAs.** Another strategy in adjusting estate planning under the SECURE Act will be to allocate taxable and Roth IRAs to appropriate beneficiaries. The 10-year rule will exacerbate tax discrepancies on beneficiaries. Logically, charitable bequests should be from taxable IRAs so that high-bracket beneficiaries can benefit from Roth legacies. Measuring after-tax equalization may be of interest to some families to assure that heirs

are equalized on an after-tax basis. In one real-life example, we have a client with two adult children: one who is a teacher in a lower tax bracket and one who is an executive in the top tax bracket. In this specific case, we constructed an after-tax allocation to ensure that each beneficiary was treated equally on a net or after-tax basis.

Retaining power to manage distributions in a look-through trust will likely cause a major shift in estate planning for IRAs. The old rules to capture stretch provisions will need to be changed to manageable bracket provisions.

**IRA Trusts.** A formerly popular technique was the IRA trust, which was a special form of Revocable Living Trust designed to hold a beneficiary's inherited IRA. The typical form of an IRA trust was a 'Conduit Trust,' which mandated the RMD. With the RMD rules on inherited IRAs eliminated, the Conduit Trust become irrelevant. Ed Slott has some good commentary here. Estate plans that incorporate IRA Trusts will need to be reviewed, and those provisions possibly abandoned or amended. In special-needs cases, the use of an IRA Trust may still be the best option.

**Charitable Remainder Trusts as an IRA beneficiary.** For some IRA owners with a charitable inclination, it may still be wise to provide some form of a 'stretch' to a beneficiary. In this case, the grantor may want to utilize a Charitable Remainder Unitrust (CRUT) or Charitable Remainder Annuity Trust (CRAT). This might pay the beneficiary 5% of the IRA for 20 years and give the remainder to the donor's favorite university or some other charitable organization.

There are more issues, including the use of life insurance. Life insurance under the new rules is complex enough to warrant a separate discussion, so stay tuned. If an IRA or a rollover from qualified plans are part of your legacy, you will probably want to dust off your estate planning binder and talk to an expert. The SECURE Act--if it becomes law--would change things for all IRA owners in a significant way.



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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.

## *April 2019*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Cyphers, Fred	P.O.	Police	6-5-50	1-3-80	4-5-19	96
Hughes, Jack	Sgt.	Police	8-1-53	11-1-67	4-12-19	88

## *June 2019*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Hicks, Barbara	Police		6-12-71	6-12-96	6-28-19	76
Yarnell, Barbara	Lt.	Police	5-7-73	11-16-02	6-9-19	74

## *July 2019*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Bania, Kenneth	P.O.	Police	8-2-65	6-26-92	7-18-19	76
Bateson, James	P.O.	Police	9-12-49	9-12-74	7-29-19	94
Belk, Bennie Jr.	Sgt.	Police	5-27-68	3-16-94	7-8-19	72
Blouse, Stanley	P.O.	Police	4-1-68	9-15-81	7-7-19	75
Briggs, Irene	P.O.	Police	3-24-81	7-7-07	7-3-19	70
Budde, David	Sgt.	Police	1-10-62	10-1-91	7-23-19	80
Burns, Joseph	P.O.	Police	9-29-59	8-30-91	7-23-19	82
Cherry, Michael	P.O.	Police	1-25-65	2-1-90	7-29-19	76
Dainty, Calvin	Sgt.	Police	10-26-53	4-26-87	7-7-19	92
Hamilton, Ronald	P.O.	Police	7-28-86	8-2-11	7-19-19	64
Jeffries, Raymond	Inv.	Police	9-2-69	10-5-99	7-12-19	76
Kozianowski, Bill	P.O.	Police	5-13-63	7-22-89	7-20-19	77
Koziol, Allan	Lt.	Police	10-24-73	7-8-00	7-2-19	67
Lamprides, Randy	P.O.	Police	2-12-73	2-14-95	7-2-19	72
Little, Jacqueline	P.O.	Police	1-30-75	2-1-00	7-11-19	70
Mallender, Herbert	P.O.	Police	11-6-50	11-12-75	7-4-19	91
Pew, Lawrence	Sgt.	Police	4-9-56	7-2-81	7-18-19	88
Taylor, William	P.O.	Police	1-24-72	1-20-95	7-13-19	71
Tynan, Jack	Insp.	Police	6-16-69	1-9-99	7-19-19	74
Ulman, Theodore	Sgt.	Police	5-18-53	9-9-78	7-3-19	89
Urquhart, Gerald	P.O.	Police	5-3-54	3-20-98	7-1-19	88
VanHorn, Richard	P.O.	Police	6-6-55	7-23-85	7-4-19	91
Bernock, Frank	Lt.	Fire	7-3-50	8-25-75	7-16-19	92
Carter, Timothy	Capt.	Fire	9-12-77	2-20-07	7-24-19	72
Pantano, Joseph	Sr. Chief	Fire	12-4-50	6-30-89	7-28-19	89
Schnars, William	Lt.	Fire	2-15-54	3-7-81	7-22-19	91
Sewick, Herman	Insp.	Fire	7-7-52	2-3-78	7-12-19	93
Turner, Howard	FFDA	Fire	7-9-73	6-21-87	7-9-19	72
Turner, Michael	Bt. Chief	Fire	1-22-73	3-19-10	7-27-19	69
Velthuysen, Ronald	Lt.	Fire	10-30-72	1-10-02	7-22-19	68

(continued on page 17)



# IN MEMORIAM (Continued from Page 16)

## August 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Black, Donald	P.O.	Police	5-6-46	7-31-71	8-25-19	94
Cackowski, William	Sgt.	Police	7-13-59	3-4-86	8-15-19	82
Collins, David	P.O.	Police	6-18-73	8-6-81	8-13-19	67
Cushard, Norman	P.O.	Police	4-20-70	12-14-91	8-17-19	74
DeSmyter, Richard	P.O.	Police	6-5-50	4-13-89	8-8-19	90
Gizzi, Lewis	Sgt.	Police	1-2-56	12-18-84	8-8-19	90
Hoffman, Roy	Sgt.	Police	7-5-49	12-24-75	8-28-19	93
Hudson, Herman	Lt.	Police	11-18-73	3-31-03	8-6-19	77
Lombardo, Daniel	P.O.	Police	10-9-72	2-8-80	8-26-19	72
Miller, Danny	P.O.	Police	11-17-69	3-28-95	8-12-19	70
Reed, Bernard	Lt.	Police	3-24-75	2-16-02	8-21-19	69
Sokolnicki, Jerome	P.O.	Police	5-15-67	8-15-92	8-15-19	77
Urbanczyk, Charles	P.O.	Police	5-10-71	1-29-99	8-8-19	73
VanSteenkiste, Dennis	Sgt.	Police	9-8-70	3-7-94	8-16-19	70
Robinson, Alson	Disp.	Fire	2-14-62	7-5-87	8-5-19	89
Dey, Guenther	FEO	Fire	7-30-56	7-2-82	8-25-19	89
Grabowski, Leonard	FEO	Fire	6-24-49	6-12-79	8-28-19	95
VanSickle, Russell	Bt. Chief	Fire	7-1-57	10-20-94	8-16-19	84
Westgate, James	Bt. Chief	Fire	7-30-56	12-26-89	8-6-19	89

## September 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Baxendale, Gerald	P.O.	Police	1-31-55	2-2-80	9-9-19	87
Duley, Jeffrey	P.O.	Police	5-12-97	5-22-17	9-24-19	50
Grayer, Joe	Sgt.	Police	8-9-71	1-20-06	9-1-19	72
Hoth, William	P.O.	Police	5-13-63	5-15-88	9-6-19	78
Hrubiak, Frank	Sgt.	Police	3-10-51	6-21-79	9-28-19	91
Koch, Ralph	P.O.	Police	8-5-63	6-27-87	9-13-19	77
O'Hare, Joseph	Lt.	Police	11-6-50	6-30-78	9-16-19	92
Orange, Carlton	P.O.	Police	1-26-98	Died Active	9-16-19	49
Ringwald, Anthony	Sgt.	Police	7-21-52	8-11-77	9-6-19	92
Haas, Ronald	FEO	Fire	7-7-64	7-7-89	9-14-19	76
Wilcox, Robert	FF	Fire	7-30-56	11-27-73	9-3-19	84
Williams, Marcus	FEO	Fire	6-27-84	6-28-06	9-27-19	63



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## Silver Ladies



Carol Curley

Autumn already, I tell you everything sneaks up on me. Farm fields have been a mystery to me this year. Planted late or not at all. Yet, many fields have been harvested; Hay fields have been baled twice though they looked not ready to me. Small gardeners have complained a lot, not good picking or late. But there is always plenty at big and small markets! And deer! They must have plenty to eat; there are so many deer and raccoons, woodchucks, coyotes, skunks and frogs! The beasts don't seem to mind the climate!

The older I get the more I love the courage of the police, firefighters and first responders! Thank you too, to our RDPFFA officers and retirees for the Unity. Their dedication, help, information and knowledge to

serve us, even after their own retirement is as if they are still in service.

Happy Birthday in September to Del Raska and in November to Irene Brooks.

We Silver Ladies meet the first Tuesday of each month to have lunch, to talk and to have fun and friendship.

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# ***Michigan Fallen Heroes Memorial***

## ***Honoring Those We've Lost***

### ***September 11, 2019 Service***

A memorial Service was held Tuesday, September 11, 2019 to honor Michigan Fallen Firefighters and Officers. The event was held at 6:00 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. The service was opened by Master of Ceremonies, Roop Raj from Fox 2 News. Following the opening ceremonies, the Fallen Officer Remembrance and the Reading of Names 2019 was presented.



*For more information about the memorial  
or to see additional pictures of the  
memorial service, visit  
[www.michiganfallenheroes.com](http://www.michiganfallenheroes.com)!*





## Retired Detroit Police & Fire Fighters Association Catalog Order Form

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Golf Shirt	Detroit Fire Retired	\$30.00	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			
<b>*All XXL Items - add \$2.00 to listed price</b>			<b>Shipping</b>		

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

<b>TOTAL</b>		
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<b>** City</b>	<b>State</b>	<b>Zip</b>	
<b>** State</b>			
<b>** Zip</b>			
<b>** Phone</b>			
email address			

Information marked with double asterisks \*\* are necessary to process your order

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***RDPFFA***

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## Snowbirds

*Dan Zemaitis*

### Greetings from Up-North Michigan

We've had a lot going on lately with the "Snowbirds". First of all sorry to say we've lost four long time members, Art Zecchin, Joyce Knasiak, our good friend and former President of the Snowbirds, Mike Cherry and good friend Barb Whiting, our sincere condolences to their families.

We also lost our meeting place that we had for many years. This was a short notice dilemma for us but we are grateful for having a meeting place that we weren't charged for. Bob and Karen Haderer came to the rescue and secured a new meeting place for the Snowbirds. Our new meeting place for October and November and hopefully next year is "Fred of Roscommon" 430 N. 5th Street in Roscommon, Phone

(989) 275-6565. We will have our meetings at 1:00 p.m. same as before but will have the room from 11:00 a.m. to 2:00 p.m... Thanks to Bob and Karen and Ed the co-owner.

We are happy to welcome our new members John Soncrant retired Police who lives in Chesterfield, Michigan, Hope to see you soon John.

Some of us Snowbirds did the 28th annual Lovells Bridge Walk on August 17th, which is a fun event and free. The Mackinaw Bridge is 5 miles long and the Lovells Bridge is a whopping 58 feet long, but we made it.

More good news, At our September meeting we had the election of officers, John Wood was re-elected President because he wasn't there, Bob Haderer was elected Vice President, Cindy Rem was elected Treasure and Dan Zemaitis was elected Secretary. Thank you all.

Our get well thoughts and prayers go out to Bernie Mueller, Carolyn Wood, John Pietrangelo, Frank Samborski and Roy Mantay

**October Birthdays:** Donna Andrizza, Lillian Edwards and Raymond Meyer

**November Birthdays:** John Wood

**December Birthdays:** Dennis Flanigan, Joann Cherry and Ted Ponik

Happy Birthday to all and any we missed.

Hope to see you at our new meeting place Freds of Roscommon at 1:00 p.m. or earlier. Any questions or information Call Dan or Jey at (989)735-3450 In the meantime take care and God Bless

# 13th Precinct

## Quarterly Retirees' Luncheon

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

March • June • September • December

Roger's Roost

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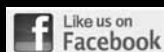
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## Procedure to Obtain Retired Detroit Police Photo ID Cards

### 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

# ***First Responders Celebrate Appreciation Mass***

First Responders, their families and friends joined Father Michael Cooney in celebrating a Fire, Police and EMT Appreciation Mass on Sunday, September 8, 2019 at St. Peter's Church in Mt. Clemens, Michigan. Participants joined in fellowship and dinner following the mass in the Parish Hall.



*Chairperson, Marion Lancaster, pictured with display of fallen First Responders.*



**DETROIT  
POLICE  
DEPARTMENT**



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## EYE CARE UPDATE 2019

**M**etropolitan 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.

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### CATARACTS AND CUSTOM CHOICE IMPLANTS

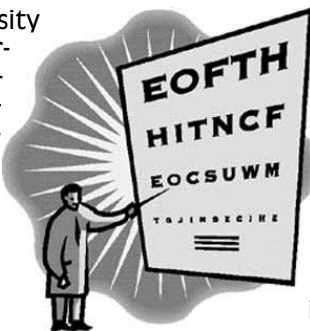
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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



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### 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.

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### 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.

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**Shorepointe Optical Studio - 586/774-9320**

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[www.metropolitaneyecenter.com](http://www.metropolitaneyecenter.com)

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