



# UNITY

THRU STRENGTH AND PURPOSE



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

*Volume 143, Fall, 2020*

## CANCELLED!

The November and December General Membership Meetings have been cancelled.



### PRESIDENT

*Don Taylor*

Hope everyone is staying healthy and avoiding the virus that just seems to not want to go away. I think we all had expected by now that things would be returning to normal. It is very difficult to plan anything, when you are not sure what the rules are going to be. The Governor continues to leave many portions of the lockdown in place, so once again we were forced to cancel our General Meetings for November and December. As you know the Association cancelled the General Meetings for January and February because of lack of participation and over travel and weather concerns, so now it looks like our next scheduled General Meeting will be in March of 2021. If this virus isn't over or under control by then.

You should have all received your Healthcare open-enrollment information by now, and hopefully everyone opened the packages and read the information. As in the past, if you don't want to make any changes you will not need to take any action. If you have questions or need assistance give us a call, remember Chet the VEBA Chairperson works in the office on Mondays and Tuesdays and can be reached at 586-275-2404.

Not much has been happening in Lansing, that would have any major effects on our membership. I think much of what you see going on with legislation now is for show in an election year. There are numerous pieces of legislation introduced by legislators, that knew when they filed them, that nothing will happen with them. But they think it may help with their reelection, by showing their constituents how hard they are working, even if nothing gets done. Although, on a note of interest, the Michigan Supreme Court ruled that the 1945 law, that Governor Whitmer has been using to extend the Covid emergency, was unconstitutional.

One of the most important issues for retirees is Healthcare. As you know there is two different Health Care Trust VEBAs; one for those that retired on or before December 31, 2014 and the other for those that retired after December 31, 2014. The VEBA (RETIRED DETROIT POLICE & FIRE HEALTH CARE TRUST) for those retiring on or before December 31, 2014, has a Board of Trustees that consists of Trustee appointed by the RDPFFA and one by the City of Detroit. So on this VEBA retiree's control the Board and our membership is well represented and representatives of the VEBA work in the Association office, and attend all retiree functions. This results in retirees being well informed of their healthcare benefits, and they have easy access to the Board members.

The other VEBA (Coalition of Detroit Public Safety Unions Trust) for those retired after December 31, 2014, currently has no retiree representation. It is difficult to contact representatives of the fund, information regarding meeting times and locations are not easily

*(continued on page 4)*



## VICE PRESIDENT

*Gregory Trozak*

I hope everyone had a great summer considering everything that is going on in this great country of ours. To begin I would like to update our members concerning RDPFFA future events. Everyone should know that our September and October General Meetings were canceled. At the September Board of Directors Meeting the board unanimously canceled the November and December General Meetings mainly for the concern and safety of our members. With the State still on a partial lockdown the venues we use are limited as to the amount of participants allowed into these facilities. With the continuing Executive Orders made by the Governor there is no way we can plan any future meetings at this time and the Board just felt that the protection and wellbeing of our members was more important than some "pizza and refreshments". With the January and February meeting canceled last year the plan is to

start the meetings in March 2021, but stay tuned for any updates and we will make every attempt to keep all our members updated. The next update is the Annual Picnic and June General Meeting in Frankenmuth. The event will be scheduled in June 2021 again with the actual dates made available later this year or very early next year depending on the conditions as time moves forward. The Annual Golf Outing will also be planned for August 2021 with the date to be announced as soon as possible. All these decision have been made with the main concern for our members health, the last six (6) months have really taken a toll on our membership as you may have seen with the list of deceased members. May they all Rest in Peace.

The distributions of the pension checks should be back on the monthly schedule which is the first of the month unless that day falls on a weekend. During the height of Covid-19 the checks were sent out a few days early in case there were issues with the mail delivery. Also for those that have Delta Dental, that issue with the premiums is all worked out with the withdrawals and refunds. Eligible members should have received the annual escalator or cost of living increase on the August check, those with Delta Dental can look at the September check to see their annual increase. Police under the "old plan" received the escalator, Fire retirees under the "old plan" did not get the increase because the Fire Fighters Association has not agreed on a contract as of July 1st. All retirees under the legacy plan should have received their 1.024% annual increase. Also it is recommended that those that still receive their pension check through the U. S. Mail should sign up for direct deposit. Remember you are relying on the postal service to get your monthly checks to you in a timely manner, you will continue to receive your statement delivered to you but the money will be in your account on the correct day.

*(continued on page 9)*

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## SECRETARY/ TREASURER

*Al Grant*

In the previous issue of the Unity, I placed a page acknowledging those members who have served in the Retired Detroit Police and Fire Fighters Association. It has been 50 Years that the Detroit Police and Fire joined

together forming one combined Association (1970-2020). I wanted to recognize all retired members past and present who have gotten involved and contributed their time and talents to make our organization a unique Association.

A tribute to past RDPFFA Elected Members / Directors in the prior issue was presented, although there were some unintentional omissions. To repeat, I wanted to recognize all retired members past and present and guess who I left out, the members presently working. I apologize for the exclusions! The list below contains past members missed and the current elected and appointed representatives who work on behalf of the Association.

## Retired Detroit Police and Fire Fighters Association 50 Years (1970 - 2020)

Tribute to RDPFFA Elected Members, Trustees and Directors

### *Name*

### *Tenure*

#### **President**

Taylor, Don (P) Present/Elected 2007

#### **Vice President**

Trozak, Gregory (P) Present/Elected 2007

#### **Secretary-Treasurer (Position Established - 2009)**

Grant, Allen (P) Present/Elected 2009

#### **Recording / Secretary (Position Eliminated - 2009)**

Master, Charles (F) 1994/2008 †7/13/2009

Smith, Jay (F) 1991/1993 †2/17/2013

Brooks, George (P) 1984 †11/13/2005

Mailloux, Deross (P) Start ?/1983 †7/23/1992

#### **Treasurer (Position Eliminated - 2009)**

Gidner, Kenneth (P) 1994/2008

Arbanas, Francis (P) 1984 †6/5/1992

Doench, Howard (P) 1983 †7/27/1994

#### **Sgt. At Arms**

Jackson, Gordon (P) Present/Elected 2009

Kosmack, Richard (P) Present/Elected 2014

Stock, Glenn (F) 1984 †6/13/2011

Kowalsky, George (P) 1981 †12/1/1983

† denotes deceased and date of death

PLEASE NOTE: Many of the listed have worked other positions throughout the years!

### *Name*

### *Tenure*

#### **Trustee**

Gidner, Kenneth (P) Present/Elected 2009

Jackson, Nancy (P) Present/Elected 2020

Opolski, Chester (P) Present/Elected 2013

#### **Police & Fire Pension Trustee**

Sinagra, Louis (P) 2012/2015

#### **Director**

Bogan, Sidney (P) Present/Appointed 2011

Kirschner, Steven (F) Present/Appointed 2019

Woodruff, Kenneth (P) Present/Appointed 2010

Tucker, John (F) 2013/2016

#### **Benefit & Protective Association Trustee**

Grant, Allan (P) Present/Elected 2002

Murphy, Kenneth (P) 2011 †2/10/2012

Shannon, Luther Sr. (P) Present/Elected 2012

Trozak, Gregory (P) Present/Elected 2006 / 14

Woodruff, Kenneth (P) 2008/2009

Zinser, Andrea (P) Present/Elected 2010

Zuzga, Eugene (P) Present/Elected 2010

#### **Office**

Winck, Lawrence (P) Present/Hired 2005

## Special Note to all Retirees!

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



## **PRESIDENT** *(continued from page 1)*

accessible. When this VEBA was first formed following the Detroit Bankruptcy it was administered by the COPS Trust, and did have retiree representation. Approximately a year ago the active Unions which set-up and control the VEBA decided to move the Trust from the COPS Trust Board of Trustees, and set-up a new Board which consist of the active Union Officers only.

In an attempt to be able to keep retirees informed and knowledgeable of their benefits under this VEBA the RDPFFA requested that we be allowed to participate on the Board of Trustees and obtain information from the VEBA, such as the minutes of the meetings. We felt this was necessary so the Association which represents most of Detroit Police and Fire retirees would be able to assist them with questions and concerns regarding their healthcare benefits. To our surprise and disappointment the active Unions denied our request completely. Below is part of the response from their attorney:

*"RE: Coalition of Detroit Public Safety Unions Trust (CDPSU)"*

*"The BOT (Board of Trustees) reviewed and considered the RDPFFA's request of July 17, 2020. In response, the CDPSU BOT states as follows:*

*2: The CDPSU BOT will not provide the RDPFFA with CDPSU BOT minutes, participant numbers or a seat on the CDPSU BOT.*

*As we explained in my July 20 letter, if a retiree has a question or concern about the CDPSU, the CDPSU BOT asks that the RDPFFA direct them to the CDPSU Administrator, TIC International Corporation at (517) 321-7502. Or have them call ABS at (800) 645-9978.*

This position taken by the active Unions against Retiree Representation, reminds us of our struggle for Retiree representation on our Pension Board. As you recall all the active Unions took action to block retiree representation on the Pension Board, once again the active Unions appear to be saying retirees should be seen and not heard. We had hoped that the change in Union leadership would have also changed their views that retirees should not have a voice.

In closing I want to thank you your continuing support and patience as we continue to work through these stressful and difficult times in our State and Country, I hope you, your family and friends all stay healthy and safe, and we look forward to returning to some sense of normalcy in the near future.

## **Welcome New Members!**

### **July**

Quarello, Christopher - Police  
Rentz, Brian - Fire

### **August**

McCoy-O'Neil, Cheryl - Police

### **September**

Plieth, James - Fire (Associate)

## **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**



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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 - (586) 566-1233

45841 Hayes Rd • Shelby Township, MI 48315

## Fire Fighters Breakfasts

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

Dimitri's Opa Restaurant – (NEW LOCATION)

50875 Gratiot Ave, Chesterfield, MI 48051-3133

*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*

# ASSOCIATION CALENDAR OF EVENTS\*

**Updated!**

## General Membership Meeting Schedule

**NOVEMBER/DECEMBER  
MEETINGS CANCELLED**

2021 schedule to be announced!

## East Side Silver Ladies\*

1st Tuesday of the month

Time: 1:00 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 2021 Issue

should be "submitted" by

**December 15, 2020**



## 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.

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## Detroit Police Benefit and Protective Association Election Update

Due to COVID19 the nomination and election of two retired trustees whose term will expire on December 31, 2020, will not take place at this time.

Incumbents Robert Feld and Allan Grant will remain on the Board of Trustees as "interim trustees". They shall serve as interim trustees until a nomination and election can be safely held. Any Member of the DPB&PA may nominate himself as a candidate for trusteeship by submitting his/her name to the Secretary-Treasurer at least 30 days prior to the election. It will be entirely at Association's discretion when the nomination and election will occur, at which time the term for newly elected trustees will remain to expire 12-31-23.

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## 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)**

Brown, Janet *in memory of*

*Capt. Gordon L. Brown*

Hewitt, Lori & Dave *in memory of*

*Leary Doby Gainey*

Holody, Sylvia *in memory of*

*Tom 'Doc' Holody*

Holody, Sylvia *in memory of*

*Dan Swientoniowski, Sam Sabolovich*

Markowski, Mike *in memory of*

*John P. Ronan*

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*Herbert Sundermeyer*

Mitchell, Bevelyn *in memory of*

*John Mitchell*

Moffitt, Jim *in memory of*

*David Magdowski (S.T.R.E.S.S.)*

Parrott, Ron & Rita *in memory of*

*Thomas J. Parrott*

Raska, Delphine (Del) *in memory of*

*Rose Marie Roszkowski*

Ryan, John T. *in memory of*

*Josephine (Jo) Ryan*

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*Richard Santarossa*

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Smolka, Ron & Carol *in memory of*

*John Darnell, John Korona &*

*Dave Logsdon*

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*P.O. Dean Libby*

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Phillips, Charlie & Kathleen

Rogers, Daniel

Sumeracki, Gary

Thompson, Anthony & Charlene

Vasiloff, Ron & Cindy

### **PAC (Donation)**

Gidner, Ken & Anette *in memory of*

*Paul Priemer*

Oehmke, Don *in memory of*

*Nick Zingo (DPD & LAPD)*

## The end of the Detroit Police Tug of War losing streak!



Bevelyn Mitchell, spouse of Sergeant John Mitchell, shares the story of how John joined the DPD Tug of War Team. In 1987 in Toronto, Canada, John was on the rope in the anchor position during a competitive pull with the Metropolitan Toronto Police team. The two teams had matches annually in Detroit and Toronto. There was an article in the Toronto Star Newspaper in 1978 that stated Detroit had lost consecutively for 14 years. It wasn't until 1987 that the losing streak ended for Detroit.

While in Toronto, during the International Association of Chiefs of Police annual conference, the Detroit Tug of War Team, under the coaching leadership of P.O. Harvey Taylor, "took the strain" and defeated the Toronto team. There was a hush in the stadium because it was truly an awesome sight to behold. The trophy was presented to the DPD Chief of Police William Hart. The Tug of War Team members were humble but proud to have finally achieved what they always knew was possible.

They continued to have many more victories after that historic event!

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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





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

Those that retired prior to January 1st, 2015 should have received their health care letter and the open enrolment packet for 2021. This is your opportunity to make any changes you may want in your health care policies. As always if you do not want to make any changes you do not need to do anything. Members who retired on or after January 1st, 2015 will need to contact the union they were affiliated with when they retired for any information they may need. The RDPFFA requested from the Coalition of Detroit Public Safety Unions Trust (CDPSU) some type of affiliation or information. The CDPSU Board of Trustees consists of one (1) elected Officer from the DPOA, DPLSA, DFFA and the DPCOA. The Board of Trustees of the CDPSU through their attorney responded to the RDPFFA that the Board will not provide board meeting minutes, participant

numbers or a seat or any affiliation with the CDPSU. It is not that the RDPFFA did not try to get information so we could assist those retirees involved in this trust but we were denied any assistance. So remember those that retired on or after January 1st, 2015 will need to contact the appropriate union for any questions or concerns.

In closing out I will again ask the many Veterans out there to consider, if you have not already, joining the American Legion or the V.F.W. Both organizations have Detroit Police & Fire Posts and the appropriate contact information is in this issue of the "Unity". So until the next time as always please be very careful out there it is a truly different world.



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# Roth Conversions: Factors to Consider

*Matthew Teetor*

*Leon C. LaBrecque, JD, CPA, CFP®, CFA*

**Sequoia Financial Group**

## Overview

While traditional IRAs and pre-tax contributions to 401(k)s, 403(b)s, or other retirement savings vehicles can be very effective, distributions from these types of accounts will be taxable to you – and ultimately to your heirs. Tax rates are likely lower today than what we'll see in the future. If nothing changes, the Tax Cuts and Jobs Act sunsets after 2025 and rates will automatically revert to prior higher levels. There is a possibility that we will see rate increases sooner than that due to the additional budget deficits created by recent stimulus packages. Finally, the SECURE Act now requires most non-spousal beneficiaries to take distribution of inherited retirement assets within 10 years, meaning that taxable distributions of pre-tax dollars could push them into a higher tax bracket.

Considering the current and anticipated future tax landscape, Roth savings vehicles are often an attractive option. If you've already built up significant pre-tax savings, you may also consider Roth conversions. You don't necessarily have to convert your entire account and may instead benefit from bracket topping - converting just enough to take you to the top of your current tax bracket.

## Factors to Consider

While it can be very advantageous, the decision to convert funds from pre-tax retirement accounts to Roth can be complex. Below are several points to consider when evaluating if this strategy may be right for you.

### Questions

Will you pay the tax that results from converting funds with outside (non-IRA) funds?

Do you expect to be in the same or in a lower or higher income tax bracket when you eventually take IRA distributions?

Can you leave your funds in your Roth IRA for at least 5 years?

Can you leave your funds in your Roth IRA for at least 10 years?

### Factors to Consider

- Converting traditional IRA funds to a Roth IRA will result in federal income tax due on those funds (to the extent that those funds consist of investment earnings and tax-deductible contributions).
- Paying the tax due with IRA funds reduces the amount that grows tax free in the Roth IRA.
- IRA funds used to pay the tax may be subject to additional income tax and possibly a penalty.
- Paying the tax due with non-IRA funds allows more dollars to be funneled into the tax-free Roth IRA.
- If your tax bracket remains the same and you pay the tax that results from converting funds with IRA dollars, the conversion may have no tax consequence.
- If you'll be in a lower tax bracket when you take IRA distributions, paying tax now on converted funds at your present (higher) rate may not be very appealing.
- If you'll be in a higher tax bracket when you take distributions, you can convert funds to a Roth IRA now and pay tax at your present (lower) tax rate, and distributions will be tax free later (assuming you qualify for tax-free withdrawals--see below).
- If you withdraw funds after 5 years from the time you establish any Roth IRA, you may qualify for tax-free and penalty-free withdrawals if you meet one of several other conditions (a qualified withdrawal).
- If you convert a traditional IRA to a Roth IRA, and then make a nonqualified withdrawal within 5 years of the conversion, the earnings you withdraw will be subject to income tax, and your entire withdrawal may be subject to a 10% penalty unless an exception applies (age 59½, etc.).
- This time frame becomes more important when you're paying the tax that results from converting funds with IRA funds.
- Generally, converting funds to a Roth IRA makes sense if you plan to leave the funds in the Roth IRA for 10 years or more.
- If you plan to take distributions from the Roth IRA within the next 10 years, make sure converting funds is in your best interest.

*(continued on page 11)*

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## Roth Conversions *(Continued from Page 10)*

### Questions

### Factors to Consider

Can you live comfortably in retirement without taking IRA distributions?

- You can keep contributing to the Roth IRA after age 72, as long as you have sufficient earned income.
- Unlike a traditional IRA, you aren't required to take annual minimum distributions from a Roth IRA after age 72 or at any time during your life.
- Assuming 5 years have elapsed from the time you established any Roth IRA, your beneficiary receives Roth IRA funds free from federal income tax (but not necessarily from federal estate tax) when you die.

Does your traditional IRA consist of any nondeductible (after-tax) contributions?

- You've already paid federal income tax on any nondeductible contributions to your traditional IRA, so these dollars are not subject to federal income tax when you convert funds to a Roth IRA.
- After you convert funds, future investment earnings on your Roth IRA will accrue tax free.

When you die, will federal estate tax be due?

- When you die, the value of your IRA (traditional or Roth) will be included in your taxable estate to determine if federal estate tax is due.
- When you convert funds from a traditional IRA to a Roth IRA, you pay federal income tax on your IRA funds now rather than later.
- The money you use to pay the tax now effectively removes those dollars from your taxable estate, potentially reducing your federal estate tax liability after your death.

Will you apply for financial aid in the next few years?

- When you convert funds from a traditional IRA to a Roth IRA, you pay federal income tax on your IRA funds now rather than later.
- The money you use to pay the tax now effectively removes those dollars from the assets to be considered in determining your child's eligibility for financial aid.

Are you currently receiving Social Security benefits?

- The portion of your Social Security benefits that is taxable in any year depends on your income and tax filing status for that year.
- Excluding any nondeductible contributions, funds that you convert to a Roth IRA are treated as taxable income to you for that year.
- If more of your Social Security benefits will be taxed as a result of converting funds to a Roth IRA, factor in the additional tax cost to you.
- Balance this cost against the fact that distributions from Roth IRAs, in addition to being tax free, are not currently counted in determining the taxable portion of your Social Security benefits.

Does your state follow the federal income tax treatment of Roth IRAs?

- If your state does not follow the federal income tax treatment of Roth IRAs, you must factor in the way that your state tax treatment will affect your situation.

Does your state provide Roth IRAs with protection from creditors equal to that provided to traditional IRAs?

- Up to \$1,362,800 (and in some cases more) of your total IRA assets, Roth and traditional, are protected under federal law in the event you declare bankruptcy. State law may provide additional creditor protection, but the protection given to funds in Roth IRAs may be less than that given to funds in traditional IRAs.
- If you have a significant percentage of your assets in IRAs and you are at risk of being sued by creditors, you should consider your state's degree of creditor protection for each type of IRA.

## Roth Savings Options

If you participate in a 401(k), 403(b), or 457(b) plan at work, you may be able to make Roth contributions to the plan. Check with your plan administrator, as plans aren't required to offer this option. Qualified distributions of Roth contributions and related earnings are income tax free (and penalty free) at the federal level. This may be a factor in your decision of whether to convert funds from a traditional IRA to a Roth IRA. However, be sure to discuss your situation with a tax professional before making any decisions.

Disclosure: This material is for informational purposes only and is not intended to serve as a substitute for personalized investment advice or as a recommendation or solicitation of any particular security, strategy or investment product. Diversification cannot assure profit or guarantee against loss. There is no guarantee that any investment will achieve its objectives, generate positive returns, or avoid losses. Sequoia Financial Advisors, LLC makes no representations or warranties with respect to the accuracy, reliability, or utility of information obtained from third-parties. Certain assumptions may have been made by these sources in compiling such information, and changes to assumptions may have material impact on the information presented in these materials. Sequoia Financial Advisors, LLC does not provide tax or legal advice.





# IN MEMORIAM

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

## June 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Brown, Joseph	Insp.	Police	10-24-66	6-30-92	6-26-20	84
Campbell, Robert	P.O.	Police	7-5-49	9-1-62	6-28-20	95
Cartolano, Gary	P.O.	Police	8-23-71	9-16-89	6-7-20	70
Klock, John	Sgt.	Police	11-18-63	2-7-76	6-19-20	78
Lindstrom, John	Sgt.	Police	11-26-62	2-2-88	6-21-20	81
Holmes, Danette	Lt.	Fire	3-11-91	4-3-13	6-23-20	53

## July 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Batie, Arnold Jr.	P.O.	Police	4-21-86	7-8-08	7-22-20	64
Boren, Douglas	Sgt.	Police	8-10-64	9-23-89	7-13-20	86
Chmielewski, Chester	Sgt.	Police	1-11-54	12-5-86	7-14-20	91
Dhans, Willrad	P.O.	Police	9-24-56	1-5-82	7-5-20	90
Ellerbe, Donald	Sgt.	Police	6-19-77	12-21-04	7-19-20	64
Holody, Thomas	P.O.	Police	6-1-71	8-10-90	7-7-20	73
Howse, Jay	Sgt.	Police	8-26-68	7-19-91	7-12-20	78
Jasman, James	Sgt.	Police	11-13-67	12-5-92	7-29-20	77
Jepsen, Walter	Sgt.	Police	9-1-59	9-28-94	7-20-20	85
Kane, Raymond	Sgt.	Police	3-8-54	5-18-79	7-2-20	89
King, Adrienne	P.O.	Police	1-16-75	7-24-00	7-28-20	70
Lark, Mose	P.O.	Police	10-2-81	10-25-95	7-11-20	73
Lee, Gary	P.O.	Police	11-11-54	7-2-93	7-14-20	89
McBride, Bobbie	Sgt.	Police	3-6-72	7-7-95	7-31-20	72
McDonald, Don	Lt.	Police	5-3-54	12-1-81	7-29-20	88
Parker, James	Sgt.	Police	1-26-70	12-20-05	7-30-20	76
Parlow, Wayne	Lt.	Police	12-14-70	2-6-99	7-5-20	75
Priemer, Paul	P.O.	Police	11-10-69	7-5-95	7-21-20	76
Radtke, Edward	P.O.	Police	10-18-65	10-13-78	7-9-20	79
Rossler, Thomas	Sgt.	Police	7-18-55	9-20-86	7-7-20	87
Zalac, Lawrence	P.O.	Police	7-8-68	7-7-00	7-24-20	73
Dozek, Bernard	FEO	Fire	5-22-72	10-16-86	7-21-20	77
Moros, Edward	Bt. Chief	Fire	9-24-62	4-4-97	7-21-20	82
Mueller, John	Lt.	Fire	7-1-63	1-23-91	7-11-20	78
Tatum, Terry	Sgt.	Fire	12-5-77	10-22-01	7-19-20	69
Tophan, Jimmie	Bt. Chief	Fire	8-2-65	6-28-98	7-19-20	81

## August 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Banach, Ted	P.O.	Police	3-18-74	7-8-03	8-21-20	72
Brynaert, Ronald	P.O.	Police	4-21-69	5-1-94	8-20-20	73
DeGalen, Thomas	Sgt.	Police	12-21-70	6-27-98	8-25-20	74
Hawkins, Brenda	P.O.	Police	11-28-94	3-1-19	8-1-20	56

# IN MEMORIAM *(continued from page 12)*

## *August 2020 (continued)*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Hearn, James	P.O.	Police	5-4-74	8-26-04	8-2-20	65
Heise, Robert	Lt.	Police	10-26-53	7-9-91	8-18-20	91
Herndon, Dennis	P.O.	Police	7-10-72	12-1-12	8-30-20	81
Kelly, Lawrence	Insp.	Police	6-6-55	12-8-81	8-18-20	89
Kerwood, Ronald	Insp.	Police	4-25-60	12-15-95	8-22-20	82
Kiss, Gerald	P.O.	Police	5-10-65	5-11-90	8-17-20	81
Korona, John	Sgt.	Police	5-18-53	6-22-92	8-4-20	91
Kulman, James	P.O.	Police	1-31-55	7-21-81	8-19-20	92
Libby, Dean	P.O.	Police	5-18-70	5-28-93	8-8-20	71
McVay, Elbert	Sgt.	Police	7-10-61	7-12-86	8-19-20	86
Randolph, Eugene	Lt.	Police	10-29-51	7-28-78	8-4-20	93
Sopoliga, James	P.O.	Police	7-5-77	6-14-91	8-3-20	75
Swantick, Eugene	P.O.	Police	2-13-50	10-9-75	8-12-20	92
Brown, Jimmie	Sgt.	Fire	5-4-70	10-3-91	8-8-20	73
Ellyatt, Edward	Lt.	Fire	10-2-50	10-9-76	8-9-20	94
Johnson, Sivad	Sgt.	Fire	8-8-94	Died Active	8-22-20	49
Marshall, William	Lt.	Fire	2-15-88	3-1-16	8-10-20	59

## *September 2020*

Belk, Gene	P.O.	Police	7-15-75	11-24-01	9-7-20	79
Bemben, Leon	P.O.	Police	5-13-63	9-7-89	9-4-20	78
Brown, James M.	P.O.	Police	3-4-68	1-11-84	9-19-20	74
Corey, Richard	Sgt.	Police	2-13-50	4-29-75	9-4-20	92
Dziuk, Leonard	P.O.	Police	7-9-62	2-9-88	9-9-20	80
Fitzgerald, Robert	Lt.	Police	8-21-72	7-3-06	9-17-20	75
Fortier, Larry	P.O.	Police	11-3-86	1-4-89	9-10-20	67
Fullilove, Booker	P.O.	Police	7-11-71	2-3-97	9-19-20	72
Harkiewicz, Chester	Sgt.	Police	2-25-57	6-14-77	9-16-20	89
Ingram, Marcetta E.	P.O.	Police	5-22-89	12-7-10	9-22-20	67
Larsen, William	P.O.	Police	11-6-50	2-3-76	9-16-20	92
Migora, William	P.O.	Police	2-17-69	3-4-94	9-12-20	72
Mills, James	P.O.	Police	1-12-70	7-10-87	9-7-20	74
Reece, William	Sgt.	Police	1-11-54	2-6-88	9-28-20	90
Rogers, Daniel	P.O.	Police	11-18-41	4-1-67	9-13-20	102
Ronan, John	Sgt.	Police	11-18-63	7-4-01	9-15-20	80
Singer, Charles	Sgt.	Police	1-8-62	1-8-87	9-19-20	85
Watson, Armand	Inv.	Police	11-16-70	1-19-01	9-16-20	81
White, Roy	P.O.	Police	6-16-69	1-6-97	9-13-20	72
Brown, Richard J.	Lt.	Fire	7-7-52	9-26-78	9-21-20	88
Harris, James C.	Capt.	Fire	2-15-54	2-25-87	9-11-20	91
McCloskey, Charles	Sgt.	Fire	9-15-52	2-15-77	9-24-20	92
Sewell, Donald	FEO	Fire	9-24-62	2-8-94	9-20-20	81

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# Members Letters

Please use remainder in memory of my husband Capt. Gordon L Brown, where it is needed. Thank you for working so hard for us widows & retirees.

Janet Brown  
Howell, MI

Please use this donation for RDPFFA legal fund. We appreciate all you do for retirees. You are always looking out for our interest.

The Snowbirds,  
John Wood, President,  
Bob Haderer, Vice President,  
Dan Zemaitis, Secretary, &  
Cindy Rem, Treasurer

In memory of Thomas J. Parrott, Use the money to best of your ability.

Ron & Rita Parrott  
Naples, FL

Crime Fighter Larry, thank you very much for your volunteer work at the RDPFFA offices. I remember your assistance more than once. Printed words cannot fully express my gratitude to you for your "to serve, to protect" service to me and fellow members.

Crime Fighter Al, thank you for the several facts you disclosed in the last Unity issue, especially Crime Fighter Larry Winck's service to my association. I thank you both.

Enclosed is a check to the Legal fund, in recognition to Crime Fighter Winck's years of service.

Loren Wagner,  
Crime Fighter Daddy Wags  
Las Cruces, NM

Thank you for your services in behalf of all retired Detroit Police and Fire Dept. retirees, (unfortunately including the Dead-Beats). Use this donation where needed the most. This is in memory of my best buddy Josephine (Jo) Ryan 11-16-12, and my oldest son Tim 5-10-16.

John Ryan  
Mountain Home, AR

Enclosed is a check for a donation to the RDPFFA in memory of my husband, John Mitchell. Also, thanks for talking to me about putting something in the next issue of Unity the captured the history of the DPD tug of war

team. John was a member of that team for many years. He was the anchorman during many of those years.

Bevelyn Mitchell  
Detroit, MI

Just a note to say thank you for all the work you do for us.

Tom Sowell 2008  
Bixby, OK

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

Jan & Roger Thom  
Sebring, FL

Please accept this check in memory of Rose Marie Roskowski. Rose Marie was the first President of the D.P.W.A from 1963-1966. She passed away on 4/29/2020.

Delphine (Del) Raska  
Warren, MI

Donation to the legal, appreciation, PAC fund. Thank you for all you do.

Dona Krok  
Farmington, MI

Thank you for all your hard & dedicated work for us retirees. In Memory of; John Darnell, John Korona & Dave Logsdon.

Ron Smolka  
Livonia, MI

Please accept this donation in memory of my late husband, Gary Severs. Thank you for all that you do.

Lisa Severs  
Venice, FL

Hope all is well! In June Tom wanted me to send a donation to you, The Check is for the following: Please use this donation where needed in memory of Dan Swientoniowski and Sam Sabolovich.

Tom "Doc" and Sylvia Holody

Please also accept the other check for the following: Please accept this donation in memory of my loving husband Tom "Doc" Holody who passed away on July 7th, 2020. Use where needed. Thanks again for all that you do.

Sylvia Holody  
Chesterfield Twp., MI



# Members Letters (continued)

In memory of Donald Magdowski and deceased members of S.T.R.E.S.S.

Jim Moffitt  
Roscommon, MI

I want to thank you guys for all that you do on behalf of retired members. Enclosed is a small token of appreciation, use where needed.

Clarence McNeary  
Forrest City, AR

Please place a remembrance in the next Unity, in memory of Paul Priemer. Make donation contribution to PAC.

Ken & Annette Gidner  
Brooklyn, MI

Enclosed is a check for memorial of my father Police Officer Herbert Sundermeyer. Thanks for the great job you are doing.

Tomas (Retired Sgt.) &  
Janet (Retired Lt.) Mijares  
Austin, TX

Use this as you see fit. Thanks for your efforts. We all owe you. The ones that don't pay really owe you!  
Thanks.

Den & Mag Barton  
Caseville, MI

Here's a small donation to use however you wish. This is given in memory of John P. Ronan, Terrific Policeman, Great Friend, Thank You.

Mike Markowski  
Retired Chief Arson  
Canton, MI



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## Silver Ladies



Carol Curley

We really had a nice lunch meeting in July. At this time we are eating at Filippas on Mound Rd. but we are open to choosing a different restaurant if we want to. Filippas has remodeled and the inside is really attractive. There is a different chef and he is good at his craft. We sit farther apart comfortably and masks are not required at the table. We enjoy eating there. We meet for lunch at 1 pm now instead of 2 pm., on the first Tuesday of each month, because of shorter daylight and heavy after work traffic.

We have continued our 50/50 fun. C. Curley won in July, August (?) and September Del Raska won.

If you'd like to get out for lunch and enjoy conversation and laughs, just come and check us out! (We are real). If you need a driver, that person is welcome to sit and have lunch too!

To find out change in location or any other information Call (810) 392-2668 Leave message and I'll call you back.

## Your 'Missing' Money Awaits You

At least \$33 billion sits in state treasuries and other agencies waiting to be returned to its rightful owners. And you may be among them.

This "unclaimed property" is from some 117 million accounts that are inactive or whose owners or their heirs cannot be located—including money from forgotten bank accounts and insurance policies as well as uncashed paychecks and dividends.

By law, financial institutions and other companies are supposed to try to reunite the owners with their lapsed loot. When they can't, the money is turned over to the government of the state in which the account owner last resided.

The best way to get any payoff you're entitled to is to check [www.missingmoney.com](http://www.missingmoney.com) or [www.unclaimed.org](http://www.unclaimed.org). If you don't have a computer, call the state treasurer's office.

Search every state where you've lived, and check maiden names and those of deceased family members. Avoid private services that want upfront fees to search or stake a claim on your behalf.

Make this a search you do every year. To help remember to do the search, do it on the same day each year i.e. birthday, anniversary or maybe a major holiday.

*Please Note:*

*Information taken article from Kim Komando – [komando.com](http://komando.com)*



# DETROIT POLICE DEPARTMENT



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See us at our new location: 33272 Groesbeck Highway



## Snowbirds

*Dan Zemaitis*

Hello from beautiful, cool Northern Michigan

Going outside is a plus these days as the staying at home is getting pretty old. But, with all the extra time we cleaned out some drawers and the treasures we found ere 12 pair of scissors, roller skate key, a book of Gold Bell gift stamps and a package of metal shoe cleats – the ones you nail on the bottom of your shoe heels to keep them from wearing down.

At our August meeting we welcomed our new member Al Bickford, retired DPD Sergeant to our association. Also the members voted to change the distribution of the 50-50 drawings so more goes to the winner – yeah!!

The September meeting had the election of Officers John Wood, President, Bob Haderer, Vice President, Cindy Rem, Secretary and Dan Zemaitis, Secretary – Thank you all.

It was nice to see Ray Heise again at the meeting. We haven't seen Ray in a while and expressed our condolences in the loss of his brother.

On September 10th, we lost member Larry Fortier. Our thoughts and prayers go out to Larry's wife Nadine.

# 13th Precinct

## Quarterly Retirees' Luncheon

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

March • June • September • December

Roger's Roost

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Sterling Heights, MI 48312

(586) 979-7550

Get well thoughts and prayers to Maryann Ponik, Della Rozanski and Frank Samborski

**Sept. Birthdays:** Jey Zemaitis, Carolyn Wood, Joann Buda, Delphine Raska, Lorraine Perry and Isabella Ninelist

**Oct. Birthdays:** Donna Andrizzi and Karen Haderer

**Nov. Birthdays:** John Wood, Betty Saier, Pat Samborski and Della Rozanski

**Dec. Birthdays:** Joann Cherry and Dennis Flanigan

Happy Birthday and good health to all.

Did you know that when the territory of Michigan was created on January 11, 1805, Detroit was chosen as its capital?

Hope to see you at our last 2 meetings. They are October 11th and November 8th, 2020 at Fred's of Roscommon • 430 N. 5th Street • (989) 275-6565 – open at 11 till 2 pm. for us with the meeting starting at 1 pm. All are welcome.

In the meantime, stay healthy and safe and God Bless. Any input or questions – call Dan or Jey at (989) 735-3450.

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## EYE CARE UPDATE 2020

**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

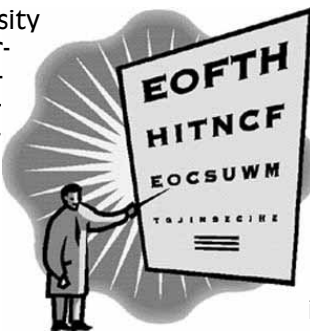
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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



---

### 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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