



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 147, Fall, 2021



PRESIDENT

Don Taylor

As summer came to an end, the Covid virus continued to hang around. I think most of us believe the virus and the accompanying restrictions would have been long gone by now. The Association is attempting to return to as normal an operation as possible, but each day we continue to wonder what new restrictions may be put in place or re-implemented that may restrict our operation. We also continue to look into new locations for our west side General meetings. All remaining General meetings for 2021 will be held at the east side location, American Polish Century Club on Maple Lane.

It is open enrollment time again and when you have received your package be sure to open it and read the enclosed material. If you do not want to make any changes and just continue the same benefits you currently have, you do not need to take any action. If you have questions give the office a call.

Healthcare open enrollment meetings will be held; Thursday October 28, from 10AM to 2PM American Polish Century Club 33204 Maple Lane Sterling Heights, MI and Thursday November 11 from 10AM to 2PM, Burton Manor 27777 Schoolcraft Livonia, MI

The first Healthcare open enrollment meeting on Oct 28th will be recorded and posted on the RDPFFA website within a couple of days following the meeting, so if you are not able to make one of the meetings you

may want to view it on the video and photo website (rdpffa.smugmug.com).

We continue to monitor legislation at both the State and Federal level, and we will weigh in to either be in support or against whenever necessary to protect or improve or benefits. There are numerous pieces of legislation in Lansing regarding public employee pensions, CCW and healthcare. Some would be an improvement and others would take away some of the benefits we currently have. With the current makeup of the legislature there has not been much movement on any of these pieces of legislation. Next year 2022 is the end of the current legislated session, and this is when a lot of controversial pieces of legislation are pushed through. We will be watching to make sure nothing sneaks through that could have an impact on our members.

The Association is considering holding additional events for the membership, one may include returning to the Las Vegas event, and another one in consideration would be holding an event at the FireKeepers Casino in Battle Creek. So let us know if you would be interested in attending one of these, or if you have additional ideas for events and locations.

That's it for now; hope to see you at our currently scheduled events.

UPCOMING GENERAL MEMBERSHIP MEETINGS

November 4, 2021 • December 2, 2021
March 3, 2022

(No January or February 2022 meeting!)

All meetings are currently held at:

American Polish Century Club
33204 Maple Lane • Sterling Heights, MI • 7 PM



VICE PRESIDENT

Gregory Trozak

Another summer is in the books and we hope everyone enjoyed it with family and friends. The monthly meetings have resumed and will continue to be held on the first Thursday of November, December 2021 and April and May in 2022. The November and December meetings will be held at the Polish Century Club and we are in the process of securing a west side location for the April meeting and any future west side meetings. The January and February meetings were canceled a few years ago due to attendance and weather concerns. So mark those busy calendars of yours with the dates and try to attend.

The Annual Picnic and June general meeting in Frankenmuth is still in the planning stages and the information will be posted hopefully by the first of the year so stay tuned.

I have been approached by several members asking

about getting the annual Las Vegas trip back on the schedule. The numbers dropped substantially the last couple trips probably because of the end of the charter flights and group bookings. Also many members receive rewards for hotel stays and airline discounts and many of these rewards vary by dates and time of year. We would absolutely look into bringing the trip back if we could meet the numbers needed. I think the days of the evening dinner for 200 members and guests is over, but some sort of get together could be arranged if the numbers can be achieved. Mid-September or mid-October seemed to work in the past so we will use that time frame. So think about it and let me or the office know if you are interested in attending and what you think is the best time frame and we will see what we can come up with for 2022.

In the last issue of the UNITY I wrote about the annual pension increases on the August pension checks. At that time I wrote that the "old plan" fire members would not be receiving an increase, well after that printing the DFFA settled their contract and the pension system was able to include the increase in the August checks so all retirees did receive the annual increases. I'm sure some of you are still counting it out and looking for another corner under the mattress to stash it away. Just remember where it is and maybe use it should we be able to get a Vegas trip planned.

Those members or associate members who send in their annual dues, those mailing will be going out soon so keep an eye out for the renewal notices. Also you should have received the annual medical open enrollment packets. Open them up, read them carefully and make your decision. Remember if you do not want to make any changes do nothing and everything will remain the same.

I will close this article by saying safe travels to all the snow birds heading to a warmer climate and please

(continued on page 4)

GREENE'S



LAWN AND GARDEN MAINTENANCE
SNOW PLOWING · FIREWOOD

KEVIN GREENE
(586) 790-7908

16414 WALCLIFF
CLINTON TOWNSHIP, MI 48035



Retired Detroit Police & Fire Fighters Association Inc.

2525 E. Fourteen Mile Road • Sterling Heights, MI 48310-5969

(586) 795-1734 • Fax (586) 795-2183

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

Ken Gidner - Administrator

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

The Retired Detroit Police and Fire Fighters Association prints a publication titled the “Unity” and sends a copy to the membership, approximately 5,200 are distributed. Today we represent everyone in matters concerning pension, hospitalization, and insurance. I frequently make a request to our members and readers to submit suggestions regarding our dwindling membership with ways to move forward with our challenge.

Contained within the quarterly magazine is a prepared “Remembrance and Thank You” list of supporters, who have contributed generously to our Association, many of them are repeat donors who want their loved ones recognized. In addition, a “Members Letters” section is provided for supporters to take the time to jot down their thoughts and send them to us for printing. All supporters’ letters and notes are respectfully read, the generous donations are appreciated and members who take the time with a note are taken seriously.

I would like to address a number of suggestions submitted, beginning with increasing the annual dues to our Association. Regularly when reporting finances, I recite an accounting of income and expenses; the Association’s outflows are always higher than revenue taken in. This short fall is resolved by regularly transferring invested assets to pay for the expenditures.

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.

Logically, the need to increase dues is a sound idea, though, the RDPFFA Officers and Board of Directors have reviewed this issue and determined with the amount of our assets, professionally invested, this is not the time for an increase in dues.

At the Thursday, September 2, 2021, General Membership Meeting, I recognized the substantial donation made by the Cowell Family Trust to our Association. I made a comment in jest for members to consider, although not completely out of the realm of possibility, that circumstances with your portfolio could have similar results placing the RDPFFA as a beneficiary. Earlier this year prior to the Cowell Trust donation, Loren Wagner “Daddy Wags”, was forward thinking and investigating a proposal making the Association a recipient of a planned investment. John M. Tsampikou made a number of suggestions: such as expanding membership eligibility, printing an eligibility list and allowing family members to join. Emery Esse sent a written communication to the Association stating that he feels only members should receive the updates. Also, he suggests sending non-members a letter recapping what the Association is doing for all Police and Fire retirees. I have singled out a few members who took the time to suggest proposals and recommendations, I give my sincere appreciation.

A common suggestion is to publish a non-member list. So, to keep our records up to date for notification purposes, the Association will do a Retiree Roster Update, a list of Fire and Police retirees who are currently non-members of the Association. A list was printed in Volume 130, Summer 2017, and Volume 140, Winter 2020. A list will again be published at some point in 2022.

Finally, there are many member ideas that could take pages to publicize but I have listed only a few. Be assured that all thoughts submitted will never be ignored. Your encouragement and support are the driving force that motivates us in the RDPFFA office to continue to represent survivors and beneficiaries as we do.

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

VICE PRESIDENT *(continued from page 2)*

think about all of us with a rake or shovel in our hands while you tan all those golden wrinkled bodies. Also all the Veterans out there look for the VFW and American Legion info in the UNITY and if you are not a member please consider joining, we need the members. And as always if you have any issues, concerns, problems or just want to say hi give the office a call and most of all remember it is a whole different world out there so be careful and stay safe.

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



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



GMB & SONS, LLC
Heating & Cooling



Gas Furnaces • Air Conditioning • Hot Water Tanks
Electronic Air Cleaners • Humidifiers • New Construction
"Complete Heating & Cooling Service"

We Offer the Latest in Green Technology

GLENN BLANK
Licensed Contractor
"Since 1975"

FREE ESTIMATES
Phone: (734) 427-4362
Insured

Welcome New Members!

July

Blackburn, Thomas - Police

Dehem, David - Police

Sherer, Travis - Police

August

Sebastian, Gerald - Police (Assoc.)



DETROIT POLICE MUSEUM AND GIFT SHOP

Stop by and visit us located at:

Detroit Public Safety Headquarters
1301 Third Street • Detroit, MI 48226
(313) 596-5196

Sponsored by:

The Detroit Public Safety Foundation and
The Detroit Police Department

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

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

Also Visit our Online Gift Store at:

www.DetroitPublicSafetyFoundation.org
(Click on Gift Store Link near bottom left)

or through our Facebook Site:
Detroit Police Museum and Gift Shop

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

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

AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

Nov 4 • Dec 2 • March 3, 2022

*Please Note: These dates are tentative
and are subject to revision.*

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 2022 Issue
should be "submitted" by
December 17, 2021**



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.

Serving Those Serving Others

Join over 450 active and retired Law Enforcement Officers and their family members in choosing Parkside Dental Team for all your dental needs.



Parkside DENTAL TEAM
36444 W. Warren Ave
Westland, MI

Conveniently located at the northwest corner of Warren & Central City Parkway; just blocks west of Westland Mall.

(734) 261-6060
www.parksidedentalteam.com

EXCELLENCE. ATTENTION. RESULTS.

Our legal counselors work collectively as a team, merging their knowledge through the open exchange of ideas and collaboration. This is how we identify every detail, every pertinent fact, and every potential strategy. We give you and your legal matters greater attention to successfully navigate the intricacies of our legal system and ultimately deliver superior results.

- Commercial Litigation
- Business Law
- Family & Probate Law
- Real Estate Law
- Employment Law
- Estate Planning & Tax
- Intellectual Property
- Appellate
- Arbitration

More than 100 years of collective experience.

LIPPITT O'KEEFE, PLLC

370 E. Maple Road • Birmingham, MI
248-646-8292 • www.lippittokeefe.com

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)

Braeutigam, Cyndy & Mel *in memory of*
Lynn R. Pokorski

Brooks, Roger & Lyn *in memory of*
Bob Dooley & Bob Bradford

Brown, Janet *in memory of*
Capt. Gordon L. Brown

Budz, Dan & Diane *in memory of*
P.O.'s Ted Jozefowicz & John Hangstefer

Caverly, Doraine & Troy *in memory of*
Lynn R. Pokorski

Cooney, Betty *in memory of*
Edward Cooney

Daniels, Dale & Freida *in memory of*
Lynn R. Pokorski

DeRoche, Peter & Melissa *in memory of*
Lynn R. Pokorski

Duke, Arlene *in memory of*
Lynn R. Pokorski

Eising, Dale *in memory of* Betty Eising

Fumerola, Terry *in memory of*
Hilda Fumerola

Fumerola-Goodsmith, Karen *in memory of* Hilda Fumerola

Gekiere, Georgette *in memory of*
Morris Gekiere

GMB & Sons, Heating/Cooling *in memory of* "Russ VanSickle,
John Bargowski, GMB & Thom Phythian

Jesuale, Lorann *in memory of*
Hilda Gean Fumerola

Kelly, Tim & Geri *in memory of*
P.O. Ted H. Banach
& P.O. William G. Migora

Knittel, Nina *in memory of*
Edmund Knittel

Knobelsdorf, Don *in memory of*
George & Hugo "The Knobby Brothers"

Larsen, Dolores *in memory of*
Sgt. William Larsen

Lucido, Sam & Paulette *in memory of*
Sgt. Bob Baumgart, P.O. Tom "Doc"
Holiday, P.O. Vito Vario

McCurdy, Robert & Marie *in memory of*
Lynn R. Pokorski

Milazzo, Dianne *in memory of*
Lynn R. Pokorski

Nazar, Fred & Jackie *in memory of*
Edward Tumey DFD & Jack Bowron DPD

Petersen, Lesley & William *in memory of* Hilda Fumerola

Purrington, Jim & Sandy *in memory of*
John Hangstefer

Rothfuss, Thelma *in memory of*
Charles H. Rothfuss

Ryan, John T. *in memory of*
Josephine (Jo) Ryan & John (Tim) Ryan

Sammons, H.T. & Bonnie *in memory of*
Lynn Pokorski

Sandlin, Liz *in memory of*
Wayne Sandlin

Shanks, Aly & Buddy *in memory of*
Lynn R. Pokorski

Siedlik, Bob *in memory of* Irene Siedlik

Sington, Gerald & Philomena *in memory of* John Stillwill Hangstefer

Tanderys, Judith & James *in memory of*
Lt. Andy Zazula & P.O. Gene Skotzke

Watt, Jim & Debbie *in memory of*
Lt. Justin Watt & Sgt. Vern Johnson

Woelmer, Debbie & Dan *in memory of*
Edward Cooney

P.A.C. (Donation)

Maier, Wayne *in memory of*
Lynn R. Pokorski

Oehmke, Don *in memory of*
Capt. Nick Zingo, DPD & LAPD

APPRECIATION (Donation)

Bar, Tim

Barton, Den & Mag

Clark, Lucille

Cleland, Michael

Coffman, Kenneth A

Collinash, Bob

Dombrowski, Bob

Falkowski, Ken

Flood, Ken & Lynn

Foley, Eileen

Foley, Eileen

Gatto, Charles

Gatto, Charles

Gatto, Charles

Isken, Wayne

Isken, Wayne

Isken, Wayne

Lambrecht, Terry & Barbara

Lang, John & James

Lang, John D

Mull, Bert

O'Brien, Larry

Phillips, Charlie & Kathleen

Phillips, Kathleen & Charlie

Phillips, Charlie & Kathleen

Rehn, Paul & Edlynn

Rozanski, Jerome & Della

Schroeder, Frederick

Sexton, Ron & Mary

Shell, William

Treier, Tony & Sandra

Trondle, Tom

VanLacken, Dan

Velthuysen, Tomas & Kathy

Yager, John

Yager, John & Lynda

P.A.C. (Donation)

Zagar, Mark

Elect Kim Fett

Past President

Firemen's Fund Trustee

Election Starts on November 22 and ends December 7, 2021

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



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan!

I'm sorry to say that we lost another Snowbird member – John Soncrant, Our thoughts and prayers go out to John's family.

At our August meeting we actually had 2 anniversary celebrations – Dave & Melanie Pauch and Al & Diane Bickford and Al also celebrated a birthday, we all sang and congratulated them.

50 / 50 winners were Mike Kniaz, Carolyn Wood and Joann Cherry. Joann is moving to Florida – Good Luck on your new home.

At our September meeting we had our election of Officers – John Wood was elected President, Bob Haderer Vice President, Cindy Rem Treasurer and Dan Zemaitis Secretary – Thank you all for continuing in office.

Guests that attended were Retired Police Officer Frank Horan from Evidence Tech Unit and Sue Burkhalter – Mike Kniaz friend. Don & Cindy Rem celebrated their Anniversary even though Cindy is convalescing from surgery. We wish you the best of health.

Thanks to Melanie Pauch who continues to keep us updated on changes affecting Veterans Benefits and Health issues.

50 / 50 winners: Sue Burkhalter, Robin Mueller, Don Rem and Al Bickford

October Birthdays: Donna Andrizzi and Bob Haderer

November Birthdays: Pat Somborski, Della Rozanski and John Wood

December Birthdays: Dennis Flanigan, Joann Cherry and Ted Ponik

Happy Birthday to all and any I missed

Note! Our last meeting of 2021 will be October 10th at 1:00 at Fred's of Roscommon – all are welcome – The members voted to cancel the November 14th meeting. The first meeting of 2022 will be May 15th @ 1:00 p.m.

In the meantime – stay healthy and God Bless

Dan (989) 735-3450

Florida – November (727) 397-6226

Muccioli Studio Gallery

511 Beaubien

(313) 962-4700



14 Kt. Gold

Detroit Police Badge, **\$250 + tax**

Lieut. & Sgts. **\$275 + tax**

Police Family Charm **\$425 + tax**

Free Engraving

All above badges in sterling silver **\$55 + tax**

Phone Orders Welcomed! • All major credit cards accepted.

Hours: Tues. - Fri. 11-5 • Sat. 11-3

Prices subject to change with gold/silver market fluctuations.

2022

Dues

\$36.00

Retired Detroit Police & Fire Fighters Association

Please Complete This Form & Return With Payment

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone: _____

Address: _____ E-Mail: _____

City: _____ State: _____ Zip: _____

For Additional Assistance Contact Association Office 586-795-1734

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

For Additional Assistance
Contact Association Office

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

Amount Paid _____

Date Paid _____

Check No. _____

Dues Year **2022**

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

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.

**Due to varied Covid restrictions please call
(313) 596-2810 for further information!**

Now Accepting PayPal!

We are pleased to announce that we
now accept PayPal for Annual Dues,
Political Action Committee (PAC) and
Appreciation Donation payments.

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



Firefighter Painters **Interior and Exterior Painting**

power washing • wall washing • wallpaper removal

Free Estimates

Donald S. Carlson

(586) 381-3105

BUNCH TAX SERVICE

(586) 779-7990

ASSOCIATES

LUCIAN C. HARBAR II • LUCIAN C. HARBAR, SR. • DANIEL M. SMITH

CITY • STATE • FEDERAL • PERSONAL • BUSINESS

NEW LOCATION!

22611 Greater Mack Ave.
(Between 8 and 9 Mile Rd.)

ST. CLAIR SHORES, MI 48080-2014

FAX: (586) 779-0249

www.bunchtaxservice.com

*Accounting, Bookkeeping, Audit Representation
Member of RDPFFA*

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

Communications vary whether member was Police, Fire, or Sergeant and above. If you are Police make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9304. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

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

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund call Firemen's Fund Association to leave a message, and the Detroit Pension Bureau, (313) 224-3362 or (800) 339-8344, ext 221.

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



586-961-6950

Michael Norris
RDPFFA member
RRTP

Tim Sobrero
AFSPP

Specializing in:

Police • Fire • EMS
Business • Personal

15760 19 Mile Rd., STE D
Clinton Twp., MI 48038

tim@tridenttax.com
FAX 586-961-6950

Detroit Police Department Retired Badges

Silver – \$45.00 EA. *  Gold – \$55.00 EA. *

Available to R.D.P.F.F.A. Members

Contact Retired Detroit Police Officer George Toy at:
(248) 572-4458

**Add \$5.00 for Shipping & Handling. Allow 6-8 Weeks for Delivery*

AMERICAN LEGION Post 161

Police & Fire Fighters Looking for Members

Must have military service!

Dues \$45

For information contact:

Frank Rossi: (586) 421-2155

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

IF YOU ARE...

FACING MAJOR LIFE CHANGES?

OR CONFUSED ABOUT YOUR OPTIONS?

ESTATE PLANNING

- Avoiding Probate
- Wills
- Trusts



HEALTH CARE

- Turning 65
- Medicare
- COBRA
- Obama Care
- City Plan



INVESTMENTS

- Market Volatility
- Safe Money?
- Portfolio Risk



RETIREMENT

- Pension Options
- Social Security

Don't leave it up to chance.

Let the Clear Strategy team provide you with

Solutions for Life



CLEAR STRATEGY®

Solutions for Life

www.myclearstrategy.com

3471 E. Grand River Ave.
Howell, MI 48843

1127 S. Old US Hwy 23
Brighton, MI 48114

Paul Parsell

(800) 960-4560 Ext 215

Paul@myclearstrategy.com

Son of Steve Parsell
Retired Detroit Firefighter

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



Members Letters

Please use remainder where it is needed in memory of my husband Capt. Gordon L Brown D.F.D.

Janet M. Brown
Howell, MI

Please use this donation wherever it is needed and thank you for all you do for us. In memory of my husband, Charles H. Rothfuss Retired P.O. (APB).

Thelma Rothfuss
Westland, MI

Please accept the enclosed donation in memory of Hilda Gean Fumerola per the request of Terry and Diane Fumerola.

Lorann Jesuale
Macomb, MI

Please accept this donation in memory of three terrific guys, Sgt. Bob Baumgart, P.O. Tom "Doc" Holiday and P.O. Vito Vario. Thanks for all you do for us retirees and use this donation as you deem fit.

Sam and Paulette Lucido
Farmington Hills, MI

Dear Association members, I just passed my 35th year anniversary of retirement in May. I congratulate the Board Members for all of your combined efforts. Please accept this small token in honor of Bob Dooley & Bob Bradford.

Roger & Lyn Brooks
Highland, MI

Dear Sir & Madam, Please use this donation as you see fit and thanks for all you do.

Bert Mull
St Clair Shores, MI

Dear Sir(s), I want to thank Chet RDPFF Association for intervening on my behalf with Priority Health. I had made half dozen calls and wrote an appeal (which they say they never received). Although the matter won't be settled until September 5, 2021, Priority will not make a decision until then. Had I waited until Jan 2, 2021, instead of December 30, 2021, I wouldn't have had this problem. This contribution is for any fund needing it most.

Jerome & Della Rozanski
Higgins Lake, MI

Thanks, please use this in honor of D.F.D original Russ's Heating. Russ Van Sickle, John Bargowski, G.M.B., and Thom Phythian.

G.M.B. Heating & Cooling

Just a little donation in memory of Lt. Justin Watt and Sgt. Vern Johnson. Thanks for all you do for us.

Jim & Debbie Watt
Commence, MI

Greetings from my adopted state of Arkansas. Hard to believe that it will be 39 years next month that I retired from the Detroit Fire Department to live in Mtn. Home, Ar. I knew that it was time. I want to thank all in the Retired Assn. for all you have done for us retirees. This enclosed check is to be used for any purposes that come up. This is in memory of my best buddy Josephine (Jo) Ryan, 11-12-12 and my oldest son John (Tim) 5-10-16.

John T. Ryan
Mtn. Home, AR

Keep up the fantastic work that you do. Thanks for looking out for us. Use this check where it can do the most good.

Bob Collinash
Van Buren Twp., MI

Please accept the enclosed donation in memory of my wife Betty. She passed away June 16, 2021 from Parkinson's.

Dale M. Eising D.F.D.
Highland, MI

Thanks for all your hard work, especially when we call with insurance related questions. We appreciate knowing we can get the help we need. Please use the enclosed check wherever it may be needed.

Ron & Mary Sexton
Henderson, NV

Thank you to RDPFFA for all you do for us. Please accept this in appreciation and in remembrance of my husband Morris Gekiere. Use this check wherever it's needed.

Georgette Gekiere
Bushnell, FL

Please accept this donation in memory of my husband Edmund Knittel who passed away February 5, 2021.

Nina Knittel
Plymouth, MI

Members Letters (continued)

Please accept this donation in honor (and memory) of my friend, Hilda Fumerola, and thank you for all you do every day to keep us safe.

Lesley & William (DPD) Petersen
Livonia, MI

RDPFFA, We the members of the Assn would be done for, pension wise, without your efforts. Non-member "Dead Beats" think about that! Use this where needed.

Den & Mag Barton
Caseville, MI

Please accept this donation in memory of Edward Tumey DFD and Jack Bowron DPD. And a special thanks to Chet Opolski for being there for all of us.

Fred & Jackie Nazar
Sturgeon Bay, WI

Please accept this donation in memory of our mother, Hilda Fumerola (Bill, Ret. DPD) a charter member of Detroit Police Officer Wives Association. Thank you for watching and assisting her after our fathers passing. Use as needed.

Terry Fumerola
& Karen Fumerola-Goodsmith
Macomb, MI

Thanks for another fine retiree's picnic at Frankenmuth, great seeing old friends. Looking forward to a mask-less fall and winter and good hunting to all. Please use the donation as you wish in memory of two old #6er's Police Officers Ted Jozefowicz and John Hangstefer

Dan & Diane Budz
Dearborn Hts., MI

Dear Sir, I would like to thank all of the Officers and Board Members of the RDPFFA for your efforts on behalf of the members. It is greatly appreciated. Please accept this donation in memory of John Hangstefer, a great guy taken way to soon.

Jim & Sandy Purrington
Whitmore Lake, MI

Enclosed, please find a memorial contribution in memory of Lynn Robert Pokorski.

Dale & Freida Daniels
Caro, MI

Please use this check wherever needed, maybe buy Chet lunch for explaining the HRA to the 300 or so that didn't understand.

Paul & Edlynn Rehn
Warren, MI

Hello friends, Please accept this donation in loving memory of Lynn Pokorski. Please let his wife know we made a contribution to your Association. Thank you for all you do for "we the people". Keep safe out there.

Aly & Buddy Shanks

Please accept this donation in memory of Edward P. Cooney (FEO Engine 52/Ladder31). Thank you for all you do for the retired members & their families. You are greatly appreciated.

Betty Cooney and
Debbie & Dan Woelmer
Lake Orion, MI

Please accept this enclosed donation in memory of my husband Sgt. William Larsen who passed away Sept 16, 2020. He loved his job.

Dolores Larsen
Palm Harbor, FL

Enclosed is a donation in memory of Lynn R. Pokorski. To all of you, thank you so much for your service.

Dianne Milazzo
Saginaw, MI

Thank you for always being there to answer questions and make explanations.

Eileen Foley
Clay, MI

Dear RDPFFA, Enclosed please find a check to be used where most needed. Given in memory of 2 of "Detroit's" Finest", P.O. Ted H. Banach and P.O. William G. Migora. R.I.P.

Thank you for all you do for all of us retirees.

Tim & Geri Kelly
Chesterfield Twp., MI



In Remembrance of Norman Lippitt

Judge Norman Lippitt

Died on Monday, July 26, 2021

For 17 years, until 1984, Lippitt was the lead counsel for the Detroit Police Officers Association, defending cops in high-profile cases. Before that, he was a Wayne County assistant prosecutor. His private practice as a criminal lawyer thrived, but then-Governor James Blanchard appointed him to the Oakland County Circuit Court bench in 1985. In 1988 he gave up his gavel and returned to private practice, where he focused primarily on commercial cases. He eventually founded the Birmingham law firm Hyman Lippitt, and later Lippitt O'Keefe in Birmingham.

Lippitt O'Keefe Gornbein, PLLC, a supporter of the Retired Detroit Police and Fire Fighters Association with an Ad in our quarterly magazine "Unity", represented the RDPFFA retirees in the city of Detroit, Chapter 9 bankruptcy on July 18, 2013. Legal Counsel for the RDPFFA was Brian O'Keefe assisted by Ryan C. Plecha

In Remembrance and Thank You Judge Norman Lippitt

Our Heartfelt Thanks!

Over the years, many of our members have gone on to start their own business and have been very generous in advertising their services in the Unity. We would like to express our appreciation to the following individuals:

Retired DPD

Kevin Greene (Greene's Lawn and Garden Maintenance, Snow Plowing, Firewood)

Lucian C Harbar, Sr. – Daniel M. Smith (Bunch Tax Service)

Marvin Janes (Marvelous Promotions/DetroitPoliceGear.com)

Michael Norris (Trident Tax Service)

Richard Olejnik (Olejnik Farms & Greenhouses)

George Toy (Detroit Police Department Retired Badges)

Retired DFD

Donald S. Carlson (Firefighter Painters Interior and Exterior Painting)

Glenn Blank (GMB & Sons, LLC Heating & Cooling)

A close-up, artistic photograph of the American flag, showing the red and white stripes and the blue field with white stars. The flag is draped and folded, creating deep shadows and bright highlights that emphasize its texture.

Special Pricing Available for First Responders

While you often perform acts of heroism for strangers every day, the simple act of putting your estate plan in place can be an act of heroism for you and your family should something happen to you.

To show our appreciation for your important work, we are offering estate plans to First Responders at a reduced fee.

EPLSPC.COM

248-435-0400

2565 West Maple Road, Troy, MI 48084



Estate Planning Legal Services



Charitable Gifts to the RDPFFA

by Leon LaBrecque, JD, CPA ,CFP®, CFA

Recently, the RDPFFA received a bequest from a deceased member who wanted to leave a legacy for his fellow brothers and sisters. The bequest helps preserve the Association and allows us to serve our members more fully. We asked Leon LaBrecque, JD, CPA, CFP®, CFA from our advisory firm Sequoia Financial Group, about the financial aspects of making donations to the Association.

Can I make a gift to RDPFFA? Yes, anyone can donate to the RDPFFA. RDPFFA is an IRS-approved §501(c)(4) organization, which means RDPFFA is a tax-free 'social welfare' group.

Are gifts to the RDPFFA tax-deductible? Gifts to a §501(c)(4) are not tax-deductible for income tax purposes. However, making a gift of an asset that has appreciated will remove the capital gains from taxes. For example, if you owned a stock that had gone up in value, you would not pay the income taxes on the capital gains on the stock. The RDPFFA can then sell the stock tax-free and apply the funds to their mission.

Can I leave a bequest to the RDPFFA in my Will or Trust? Yes. You can clearly bequeath assets to the RDPFFA in your Will or Trust. RDPFFA has an attorney who will provide the language for your document or modify your document for a very modest fee.

What kind of assets can I donate to the RDPFFA? Obviously, you can make a cash donation. Gifts and bequests can also include stocks, mutual funds, and ETFs. There are ways to make other assets work as well: crypto currency (for example, bitcoin), real estate (which would be sold) can also be donated. If you are considering a gift of an unconventional property, it's best to contact the RDPFFA staff first. You cannot donate from an IRA to the RDPFFA, but you have many options for leaving a legacy to the RDPFFA. Gifting an appreciated asset during your lifetime benefit you by saving capital gains taxes. Life insurance can also be used to make a donation, you would simply change the beneficiary designation.

If I want to donate, what do I do next? If you'd like to make a cash donation, simply make the check payable to the RDPFFA and send it to the Association directly. If you would like to donate stock or a trades security, let the Association know and they can arrange to transfer the security to a brokerage account. To make a bequest in your Will or Trust, there is simple language that can be added to your documents, but you will need the assistance of an attorney. You have myriad options available to you to create a lasting legacy for the RDPFFA, your gift can create a positive impact in the lives of your brothers and sisters, and the communities they serve.

Sequoia Financial Group
5480 Corporate Drive Suite 100
Troy, MI 48098
248.641.7400

This material does not constitute tax, legal, investment or any other type of professional advice. You should consult with a qualified tax, legal or financial advisor prior to making a decision. The financial instruments discussed in this brochure may not be suitable for all investors and investors must make their own investment decisions based upon their specific financial situations and investment objectives. Information has been obtained from sources believed to be reliable, but we do not guarantee their accuracy or completeness. While we have taken great care in the preparation of these materials, we cannot be responsible for clerical, computational, or other errors. Except where otherwise indicated herein, the information provided herein is based on matters as they exist as of the date of preparation and may not be updated or otherwise revised to reflect information that subsequently becomes available, or changes occurring after the date hereof.

9 . 2 9 . 2 0 2 1

Investment advisory services offered through Sequoia Financial Advisors, LLC, an SEC Registered Investment Advisor.
Registration as an investment advisor does not imply a certain level of skill or training.



HONORING THOSE WE'VE LOST

20th Anniversary Commemoration of 9/11 and Michigan Fallen Heroes Memorial Ceremony

Saturday, September 11, 2021

A Memorial Ceremony was held on Saturday, September 11, 2021 Commemorating the 20th Anniversary of 9/11 and to honor Michigan Fallen Firefighters and Officers. The event was held 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 Evrod Cassimy, a Local 4 News Anchor. Following the opening ceremonies, the Fallen Officer Remembrance and the Reading of Names was presented.



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





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.

May 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Covington, Lawrence	P.O.	Police	2-7-94	9-2-04	5-29-21	51

June 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Roberts, Kelly	FEO	Fire	7-30-56	7-30-81	6-25-21	86

July 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Camper, Arleatha	P.O.	Police			7-31-21	
Cross, Darryl	Corp.	Police	4-27-98	Died Active	7-8-21	47
Gleason, Edward	Sgt.	Police	10-3-55	1-21-83	7-26-21	89
Moore, Curtis	Sgt.	Police	3-3-61	1-27-87	7-5-21	83
Newton, John	P.O.	Police	3-23-70	2-4-92	7-15-21	73
Passage, Michael	Lt.	Police	1-3-72	5-19-06	7-25-21	72
Patuano, Larry	P.O.	Police	12-28-70	7-8-00	7-19-21	75
Reichlin, Louis	P.O.	Police	1-24-72	2-15-79	7-24-21	73
Skotzke, Eugene	P.O.	Police	9-8-69	6-13-87	7-24-21	82
Tate, William	P.O.	Police	12-17-81	2-12-07	7-1-21	74
Wood, James	P.O.	Police	7-14-69	7-19-85	7-13-21	78
Burt, Patrick	Sgt.	Fire	11-15-99	5-28-21	7-21-21	47
Dombrowski, Francis	Lt.	Fire	3-3-92	Died Active	7-5-21	55

August 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Biddle, Kahlil	CPL.	Police	5-12-97	Died Active	8-17-21	44
Craig, Diane	Lt.	Police	6-18-73	1-11-91	8-23-21	73
DiMaso, Anthony	P.O.	Police	12-23-74	9-8-93	8-14-21	71
Dorrell, Edgertt	Sgt.	Police	11-6-50	11-6-75	8-4-21	93
Landis, Raymond	P.O.	Police	8-10-64	6-19-83	8-14-21	82
Lemoncelli, Valentino	P.O.	Police	4-21-69	4-25-76	8-11-21	74
Lichonczak, Taras	Sgt.	Police	11-21-77	8-8-08	8-25-21	71
Lindberg, Ralph	P.O.	Police	3-11-61	4-1-86	8-2-21	85
McCarty, Daniel	Sgt.	Police	2-15-60	5-16-87	8-17-21	84
Nold, Daniel	Sgt.	Police	7-21-52	7-21-77	8-26-21	92
Porkorski, Lynn	P.O.	Police	9-18-72	1-6-98	8-17-21	72
Roberts, David	Sgt.	Police	4-28-76	10-24-91	8-31-21	79
Sanders, Albert	Lt.	Police	10-13-69	3-5-95	8-22-21	76
Scheuer, Nelson	P.O.	Police	9-11-72	7-15-00	8-6-21	77
Smith, Ralph L. Jr.	Sgt.	Police	5-12-97	Died Active	8-31-21	50
Ware, Garey	P.O.	Police	6-22-70	3-13-82	8-5-21	72
Wilson, Thomas	Lt.	Police	1-4-71	5-3-85	8-20-21	73
Hischke, Lon	FEO	Fire	10-31-66	8-24-01	8-30-21	79
Jaissle, Dennis	Sgt.	Fire	10-30-72	5-1-91	8-6-21	76
Lucero, Michael	Lt.	Fire	3-25-74	3-21-11	8-26-21	70
Price, Michael	FEO	Fire	9-12-77	12-26-11	8-29-21	69

IN MEMORIAM *(continued from page 14)*

September 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Bohn, Jimmy	P.O.	Police	10-16-72	8-29-86	9-13-21	72
Brown, Jack	P.O.	Police	8-1-50	7-23-81	9-11-21	94
Buckings, Bobby	P.O.	Police	10-21-68	1-22-90	9-15-21	74
Bullock, Robert	Dep Chief	Police	7-5-49	3-15-75	9-16-21	99
Burley, Edward	P.O.	Police	6-7-71	2-28-98	9-24-21	71
Day, Kenneth	Sgt.	Police	12-16-68	12-17-93	9-18-21	74
Hollins, Donald	Lt.	Police	10-7-85	6-1-15	9-24-21	61
Leary, Robert	Sgt.	Police	1-3-56	1-3-81	9-13-21	86
Lehotsky, Marilyn	Sgt.	Police	8-3-53	8-4-78		97
Mun, Percy	P.O.	Police	1-3-67	5-30-92	9-3-21	78
Wagner, Herman	Sgt.	Police	1-17-49	10-1-74	9-24-21	93
Wegehaupt, Dorothy	P.O.	Police	6-21-71	9-9-81	9-15-21	73
Willey, David	Sgt.	Police	11-18-63	11-24-88	9-16-21	81
Williams, James	P.O.	Police	2-19-73	2-19-99	9-15-21	79
Burt, Paul	FF	Fire	2-15-88	2-28-96	9-7-21	65
Cook, Jerry Jr.	Sgt.	Fire	1-22-73	6-6-98	9-15-21	78
DeSmet, Emiel	Lt.	Fire	9-12-55	4-13-81	9-8-21	93
Goldsmith, David	Lt.	Fire	10-18-65	4-18-91		82
Lecuyer, Dennis	Capt.	Fire	5-22-72	4-8-02	9-8-21	74
Orzech, Christopher	Capt.	Fire	6-17-91	Died Active	9-8-21	53
Raxter, Shayne	FF	Fire	4-9-01	Died Active	9-23-21	48
Wilson, Gerald	Bt. Chief	Fire	9-24-62	1-3-98	9-1-21	83



***The Detroit Firemen's Fund's
commitment to be a guiding light
during the darkest days in a
firefighter and their family's lives
has been our priority since 1866.***

The Officers of the Association are:

Kim L. Fett - President • Bob Valgoi - Vice President
Jon R. Bozich - Secretary • James Montgomery - Treasurer

The Trustees are:

Christopher Dixon, Shannon Moran, Arn Nowicki, Joseph Palm and Patrick Schwartz

We are located at:

1301 Third St., #329 • Detroit MI 48226
Monday-Friday • Office: 8 - 3 pm and the store: 9 - 4 pm

Call: 313-628-0099 or visit us at:

www.detroitfiremensfund.com

13th Precinct

Quarterly Retirees' Luncheon

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

Roger's Roost

33626 Schoenherr Rd.

Sterling Heights, MI 48312

(586) 979-7550

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.

"Standing up for you"

Bryan A. Sunisloe

Attorney and Counselor

Specializing In:

Divorce/Family Law

Disability and Worker's Comp

Estate Planning

Main Office:

66 Market Street

Mt. Clemens, MI 48043

Satellite Office:

6053 Chase

Dearborn, MI 48126

Office: (586) 463-0300 / Fax: (586) 463-5373

www.SunisloeLawOffice.com

Bryan@Sunisloelawoffice.com



DetroitPoliceGear.com

MARVELOUS MARV, RETIRED D.P.D, ANNOUNCES AN UPDATED WEBSITE JUST FOR YOU



Shop online today for the latest in Detroit Police off-duty gear,
pins, patches, and much more or call us at **586-285-5500**

Shop Location: 33272 Groesbeck Hwy, Fraser, MI 48026



Silver Ladies



Carol Curley

Fall is the end of summer green, the start of harvest color, festivals, parades, Halloween, Thanksgiving, Christmas, and "let's get out of here – go south"!

The seasons change but never act the same as the previous years. So we just hustle around and hope our favorite time comes back soon.

It has been a busy year for us Silver Ladies too. There are family celebrations; those that we missed last year, vacations, short trips, and long cruises. Eating out is now more prevalent and enjoyable than it has been for over a year. Small towns have been having parades and festivals that more people are going out to see. Smiling at people is easier.

A lot of storms and trouble have been traveling around the U.S.A... I lost electric power at least three times this year. But fortunately, I have a generator that keeps my household alive during power outages. Seems like home repairs have swamped me this year more than normal too.

Our September birthday girl is Del Raska!

We have been having most of our lunches at the Eastside Filippas Restaurant. The weather has been good for driving too.

Would like to have you join us for lunch. For more information call (810) 393-2668

LUKE NOWACKI
ASSISTING DETROIT'S FINEST
WITH THE ACCUMULATION & PROTECTION OF THEIR ASSETS*

MICHIGAN FINANCIAL COMPANIES
Pinnacle Wealth Strategies

We at Michigan Financial Companies feel that gaining knowledge about your retirement is an important step in overall planning your financial future. At Michigan Financial Companies, we focus on helping to address the financial needs of individuals and families. We understand and have the experience and resources to help you make the most of your earnings and accomplish your goals for the accumulation and protection of your assets.

Strategies available include:

- ◆ Annuities
- ◆ College Savings Plans
- ◆ Financial Needs Analysis
- ◆ Life Insurance
- ◆ Tax Advantaged Investments*
- ◆ Asset Accumulation and Protection
- ◆ DROP Rollovers
- ◆ Individual Retirement Accounts (IRA's)
- ◆ Separate Managed Accounts

Find the strategies that are right for you. For more information, please contact:



LUKE NOWACKI
28411 Northwestern Hwy., Suite 1300
Southfield, MI 48034
Office: (313) 963-4004
Fax: (248) 827-7378
www.pinnaclewealthstrategies.com



*The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals. Securities and investment advisory services offered through Royal Alliance Associates, Inc. member FINRA/SIPC. Royal Alliance Associates, Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Royal Alliance Associates, Inc. Branch Phone: (248) 663-4700. 18228583-20200210



Worth Seeing.

Metropolitan Eye Center is a center of excellence, serving patients in our community for over three decades. We promise each individual patient the highest quality eye care.

Comprehensive Eye Care

Complete Medical & Routine Eye Exams
Contact Lenses - Large Selection
Full-Service Quality Optical Studio

Advanced Technology

Custom All-Laser LASIK
Precision Laser-Assisted Cataract Surgery
Medical Retina and Glaucoma Treatment

Advanced Technology Enhanced By Experience!



METROPOLITAN EYE CENTER

21711 Greater Mack Ave. St. Clair Shores 48080
586/774-0393 ♦ 800/774-7565
www.metropolitaneyecenter.com

**RETIRED DETROIT POLICE & FIRE
FIGHTERS ASSOCIATION, INC.**

2525 E. Fourteen Mile Road
Sterling Heights, Michigan 48310-5969
(586) 795-1734

NONPROFIT ORG.

U.S. POSTAGE

PAID

Detroit, Michigan
Permit No. 2060

Best Wishes

*for a bountiful Thanksgiving
and a very Merry Christmas
and Happy New Year
from all of us at the
RDPFFA Office
and Board of Directors!*

**BIG DREAMS START
AT HOME.**

It's your safe haven. It's where life's biggest moments are planned and realized. So when you need cash for home improvements, debt consolidation, or to finance your next big adventure, try asking your home for a loan with DMCU's Home Equity Loan or Line of Credit.



To get started:

Call us at 313.568.5000

Visit dmcu.com today!



Diversified
MEMBERS CREDIT UNION
dmcu.com

