

UNITY



THRU STRENGTH AND PURPOSE

Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 155, Fall, 2023



PRESIDENT Don Taylor

It's that time of the year; some of us are getting ready for the cold and snow, while others are looking forward to heading south to the warm weather. All are preparing for the holiday session.

As you look forward to the New Year, remember when it's tax time the Michigan Legislatures passed a new pension/retirement income tax bill which went into effect for tax year 2023. House Bill 4001, which is now Public Act 4 of 2023, eliminates all Pension/Retirement tax for police and fire retirees starting with your 2023 retirement income. For all other retirees, there is a four year phase-in and a cap on the amount. Currently the new law has not gone into effect because the legislation was not able to attain enough votes to be given immediate effect. Normally what happens with Bills that were not granted immediate effective, they go into effect 90 days after the current legislative session ends, which normally would have the session ending on December 31, so the Bills would go into effect around April 1, of 2024. There is talk in Lansing that the Democrats may end the current legislative session on Nov 9, 2023 which would give the Bills that were affected an effective date around the first part of February 2024. So it is important that you

wait to file your 2023 Michigan taxes until you are sure that the new pension tax Bill has gone into effect. We will keep you updated. We should know the dates that all the passed Bills will go into effect by our December 7th General meeting. If you are unable to attend, you can view the video of the meeting for all the information at our smugmug picture and video website https://rdpffa.smugmug.com

On the Federal level, once again there is legislation to overturn the Social Security Pension off-set and Windfall Act. The Bill H.R. 82 has once again reached the required number of co-sponsors, of 290 (current 296), which would require action by the full house of Representatives. The current House rules are: "US House rule any legislation which reaches and maintains 290 or more cosponsors for 25 Legislative days, and the committee of jurisdiction does not report the legislation, it will be placed on the House Consensus calendar and would require a vote by the full house".

House rules will require action if the Ways and Means Committee takes no action on the Bill. You may recall this was the same situation with similar Federal Legislation in 2022, and all the Ways and Means Committee did was voted on the Bill without a recommendation, which removed the requirement for the full House of Representatives to vote on the Bill. We will continue to monitor HR 82 and keep you updated.

That's it for now. Enjoy the upcoming holiday season, and attend the Association functions when you have time. Since our next Unity Magazine isn't due until January, I'm wishing all of you a Merry Christmas and a Happy New Year now.



VICE PRESIDENT

Gregory Trozak

Greetings everyone, I hope you all enjoyed the summer months and had great times with family and friends. It has been quiet here on the home front which is probably good news. The Pension System is doing fine although the City is still deciding how they are going to make their annual contribution which is due June 30, 2024. They are waiting on the Bankruptcy Court to make their decision on the amortization question. Once this is decided the City will know the amount they will be required to pay and how they plan on making the payment which could be quarterly, monthly or a lump sum prior to the due date. Once the court makes its decision we will let you know. You may have heard talk or seen coverage of possible changes that may have an impact on retirees, this information included restoring COLA, 13th checks and so on. Remember this is just talk and there is nothing on the table or any serious negotiations going on.

The VEBA for those who retired prior to January 1, 2015 is also doing fine. The annual open enrolment period is over for anyone desiring to make changes to their present health care so if you did make a change it will go into effect on January 1, 2024. If you chose to keep your present coverage no action was necessary and your present coverage will not change. Keep in mind that the last day to request your 2023 HRA is

March 31, 2024. Both the east side and west side open enrolment sessions were well attended and great information was given for the 2024 year. For those members who retired after January 1, 2015 you are also represented by a VEBA and unfortunately the Association can only advise those members to contact their represented Union for any information you may need. For some reason the Board who runs the new VEBA failed to include a retired member on that Board. So if you should have a question or reason to find out what you are entitled to give the Union who represented you a call and it may also be a good idea to ask them why they failed to give a retired member a seat on that VEBA Board. This Association would love to be able to answer any questions or issues but we just do not have the information, so if you are a member of this VEBA give them a call and ask.

The October West Side General Meeting just took place and was well attended, the food was great and the company was the best part. The next General Meeting will take place Thursday December 7, 2023 on the east side @ American Polish Century Club. Get it on those busy calendars and we hope to see you there. Along with the General Meetings the Association will continue the Annual Picnic and June General Meeting in Frankenmuth in 2024. I know it is a ways off but it will be after the winter months (which is fine with me) more information will come as it get closer so keep June 17th (picnic) and June 18th (meeting) in mind.

In closing out and speaking of the winter months I just want to wish everyone the best of Holiday Seasons starting with Thanksgiving and continuing through the Christmas season. So enjoy, have great Holidays and remember keep your eyes open and be very careful, this is a whole different world we are living in.



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.

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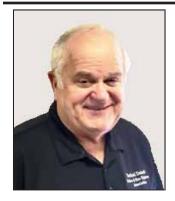
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SECRETARY/ TREASURER

Al Grant

In a past issue I devoted a full page as a "Remembrance and Thank You for a deceased Retired Detroit Police and Fire Fighter Association Member. The issue that I am referencing is Volume, #146, Summer, 2021.

The deceased member is: Donald M. Cowell 1-17-1924 – 1-2-2015

Deputy Chief – Detroit Police Department Appointed 9-22-1947 • Retired 1-12-1974

RDPFFA is a beneficiary of one-thirtienth (1/13th) of the residuary from The Cowell Family Trust estate:

1st benefit received \$125,000 4-15-2021 2nd benefit received \$260,000 6-24-2021 3rd benefit received \$6,500 9-2-2021

On July 10, 2023, the Association received the 4th and final benefit in the amount of \$5,400. The RDPFFA received a total of \$396,900 and the generosity of the Cowell family trust is properly appreciated.

Continuing, I am reminding our members not to overlook updating your beneficiaries. Take the time

and put the information together. It is important to list where documents and financial information can be found such as a Will, Trust, Birth Certificate, Marriage Certificate, Original Social Security Card, Insurance Policies, Deeds, Bank Accounts Pins to Accounts, Credit Card Accounts, Tax Returns and Stock Certificates. Coupled with the location of Monetary Assets, Banks, Investment Accounts and Personal Computer Accounts should be recorded.

It may seem overwhelming but you must take the time putting the information together for you and your family's benefit. In addition, Power of Attorney, Health Care and final wishes, concerning burial and funeral arrangements are of upmost importance for your beneficiaries.

Please do not put off this undertaking, contact your attorney or if you do not know where to go, contact one of the estate planners who support the RDPFFA with an ad in the Unity. Listed below are advertisers who place an ad in the Unity.

Azoury Financial (248) 535-4860 – Steven P. Azoury Bryan A. Sunisloe (586) 463-0300

Clear Strategy (800) 960-4560 Ext. 215 – Paul Parsell Estate Planning Legal Services (248) 435-0400

Pinnacle Wealth Strategies (313) 963-4004 – Luke Nowacki

In conclusion, Taxable Income HB No. 4001, Public Act No. 4 Public Acts of 2023 allows for one hundred percent reduction for retirement or pension benefits received for services as a public police or fire department employee for tax years beginning on and after January 1, 2023. (SEE - President Taylor's column for more detailed information).

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.

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13th Precinct

Quarterly Retirees' Luncheon

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Detroit Police Department Retired Badges

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Welcome New Members! **July 2023**

Johnson, Eric - Fire Martin, Keith - Fire Payne, James III - Fire Richardson, Raymond - Fire

August 2023

Miller, Raymond - Fire Watts, Anthony - Fire

September 2023

Villarruel, Richardo Jr. - Police Serda, John - Police Gasiorek, Paul - Fire



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PLEASE NOTE:

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

UPCOMING SPECIAL EVENTS

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 196

Call the Association Office if you need additional information

4

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ASSOCIATION CALENDAR OF EVENTS* Updated!

General Membership Meeting Schedule:

AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

December 7, 2023 • March 7, 2024

AMERICAN LEGION

23850 Military Rd - Dearborn Heights, MI - 7 PM

May 2, 2024

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 2024
Issue should be "submitted" by
December 20, 2023



Greetings from northern Michigan where its goodbye Summer and hello Fall.

First of all we lost another "Snowbird" member – Allan Bickford passed on June 14, 2023. Our thoughts and prayers go out to his wife Diane and their family.

Secondly our thoughts and get well prayers go out to Dave Pauch who had undergone surgery.

Our annual Snowbirds election of officers resulted in keeping the same people – John Wood, President, Bob Haderer, Vice President, Cindy Rem, Treasurer and Dan Zemaitis, Secretary – Thanks all.

Our members were lucky at the picnic in Frankenmuth. John Wood and Bob Rentz won big bucks at the picnic and Melanie Paunch won at the General Membership Meeting – Yeah!!

We had our picnic on August 13th in Prudenville. We had a swell time, it was well attended and we had good food.

Missed Birthday: Claudia Sevald, July 11th

September Birthdays: Carolyn Wood and Delphine

Raska

October Birthdays: Donna Andrizzi, Bob Haderer and

Lillian Ewards

November Birthdays: Pat Samborski, John Wood,

Della Rozanski, Betty Saier

and Zig Bogumil

Note!! The Snowbirds last meeting of 2023 will be on October 8th. The first meeting of 2024 will be on May 19th at 1:00 p.m. at Freds of Roscommon, all are welcome.

Did you know that Michigan's first police woman began walking the beat in Detroit in 1893!

Take care and God Bless • Dan (989) 735-3450



VETERANS OF FOREI GN WARS OF U.S. POST 1519

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For information contact:

Bernie Brennan at (734) 420-0250 or bbren 16752@aol.com

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> Son of Stephen Parsell Retired Detroit Firefighter

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



Members Letters

Enclosed is a check to be used as you chose in memory of Louis O. Schmit (DFD) whose anniversary of his death (55 yrs) will be November 14th. Thank you for help I have received.

Rosemary Schmit (Louis & Catherine) Dearborn, MI

Many thanks to all the officers for your efforts on behalf of the members. It is appreciated. Enclosed is a donation for the PAC.

> Jim & Sandy Purrington Whitmore Lake, MI

Thanks for all your dedication to the retirees. Use where you need it.

Harry Braun Atlanta, MI

Guys please use this as you see fit, in memory of Thomas Dunaj Partner & Best friend for 38 years. Will never be forgotten.

Ret. Sgt. Larry Meinke Macomb, MI

Dear Staff: Please use this check wherever you need it, but I would like to cite a remembrance for Joe Areeda and Foster (Skip) Fitzpatrick. Thanks for being there for all of us.

John Tsampikou Chesterfield, MI

In memory of my wife, Carolyn 0f 62 years of a life we shared together. Please accept this check and God Bless the great job you guys are doing for us.

Rip Jackson #2 Brighton, MI

Although I'm a member and get the monthly newsletter, I look through the death notices every month that you post with sincere gratefulness. Alas there's always a name or two that he/she and I crossed paths within days gone by. Many thanks for putting the list together every month. Glad to note that I'm 87 next month and haven't seen my name on the lists, Yet.

Ray Downing Henderson, NV Please use this donation wherever most needed in memory of my husband P.O. Thomas "Doc" Holody and good friend P.O. Thomas Coon. Thank you for all your hard work.

> Sylvia Holody Chesterfield Twp., MI

We commend you for the great services you have performed on behalf of all the retirees. Please accept our PAC Fund donation in memory of all deceased members.

Mary & Patrick Opipari Fort Myers, FL

Please use the enclosed donation wherever most needed in memory of P.O. Sam Sabolovich. Blessings to all of you. Thank You.

Marlene Sabolovich Rockford, MI

Thank you for all you do! Use as needed.

Charles & Dorothy Mahoney
Las Vegas, NV

Just a short note to say thanks for all you do to help us retirees. Please use the enclosed check to use however you wish. Thanks to Rick Kosmack and Greg Trozak for assisting me in moving my insurance to Priority Health. It was easy and I am glad I made the move.

> Bob Collinash Van Buren Twp., MI

Please accept this check for any Association needs. Many thanks for a job well done for members benefit. A little shame for nonmembers who reap benefits we deserve. Thanks again, Mike Zamieski formerly of old St Jean & Jefferson #5 and Central Narcotics Section.

Mike Zamieski Saint Clair Shores, MI

Thank you for all you do for us. It's greatly appreciated. Use this in memory of my husband Sgt. Morris Gekiere. Use this check wherever needed. Thank You.

Georgette Gekiere Bushnell, FL

Please accept our donation for all wonderful work done by the Association for Police and Fire.

Mr. & Mrs. Thomas Puszcyk Cadillac, MI

(continued on next page)

Members Letters (continued)

I have been a member of the association for $27\frac{1}{2}$ years now and then we have experienced some dark moments. But thank God during those times we have always had those willing to stand up and carry the torch. We can only hope and pray that this tradition will continue to be carried on. In memory of Comdr. James Humphrey.

> Lori & Dave Hewitt Syracuse, IN

Please use this donation where needed, and thank you for all that you do.

> Terry & Cathie O'Dea New Hudson, MI

Enclosed is a donation in memory of my husband, Lynn Pokorski, DPD. Please use this donation where you deem appropriate. Thank you for everything you have done for me and all that you do for the retirees.

> Kathleen Pokorski Fairgrove, MI

MEMBERS PLEASE NOTE

information For vour Association's benefit, it is important summer/winter that when vour address changes, we are notified in advance of the move and again when you are returning to your home address. That way we can keep you current. We don't want to lose you in the process.



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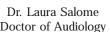
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Notice to all Veterans!

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



Carol Curley

Yea! Autumn! A lot of rain and humidity fell on this past summer, and then the minuscule mosquitos made war on us. They're still at it too!

I swear the trees grew larger this year with thick leaves that are now turning colors and flickering to the ground. The fruit trees branches were bending to the ground. The fruit trees were bending to the ground with heavy crops! It's even difficult to keep the grass cut and trimmed cause it grows so fast and happy. If the rain and humidity continues our snow should be about three feet deep this winter!

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We Silver ladies have fun getting together and sharing our summer stories and adventures. Some members have been traveling the states and even abroad! We enjoy the food and prices at Nick's Restaurant. It is reasonably priced and seems we always get to take an extra serving home with us.

Come join us for 1:00 p.m. lunch! Call (810) 392-2668 for more information.

VIETNAM VETERANS OF AMERICA

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MICHIGAN TAX UPDATE!

Retirees born between 1946 and 1952 are entitled to an increased deduction on their Michigan Tax Return. This could result in additional \$650.00 per year.

Also, Retirees born after 1952 and retired before January 1, 2013 are entitled to a deduction on their State of Michigan return which may result in up to \$2,000.00 per year.

Michigan allows you to amend tax returns for 4 years.

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

PHONE: 586-961-6950 • FAX 586-961-6944

Michael Norris, RTRP RDPFFA member

Tim Sobrero, AFSPP tim@tridentax.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.

is easy to re	emember the g	ood times we	shared and reali	ze that now th	ney rest in peace.	
April 2023						
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Banks, Alvin	P.O.	Police	9-17-72	1-3-01	6-27-23	80
Wilson, Jerome	P.O.	Police	2-2-93	11-12-14	6-16-23	65
Black, James	Capt.	Fire	9-12-77	3-6-09	6-29-23	74
Dixon, Samuel Jr.	Chief	Fire	11-12-51	6-8-84	6-14-23	96
July 2023						
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Abair, Edward	P.O.	Police	6-17-90	10-1-16	7-9-23	60
Aliotta, Jack	Sgt.	Police	6-1-70	1-6-82	7-14-23	76
Braxton, Dwight	P.O.	Police	2-15-71	2-28-91	7-22-23	74
Coon, Thomas	P.O.	Police	3-26-62	6-6-92	7-16-23	83
Dickey, Jerry	P.O.	Police	5-5-69	4-13-85	7-7-23	77
Doheny, Dennis	Sgt.	Police	4-1-68	8-16-94	7-23-23	78
Forman, Edward	Sgt.	Police	12-6-85	10-27-11	7-6-23	67
Hornbuckle, Jack	P.O.	Police	5-26-69	7-3-76	7-4-23	76
Lewey, Edgar	Sgt.	Police	7-5-55	12-4-80	7-11-23	92
Payne, Walter	P.O.	Police	4-27-70	8-30-87	7-18-23	74
Pierce, James Jr.	Sgt.	Police	8-6-73	10-4-03	7-26-23	73
Robbins, Jonathon	P.O.	Police	10-12-70	10-16-88	7-12-23	74
Shearrer, Joseph	Sgt.	Police	3-10-52	8-10-77	7-28-23	96
Troost, Howard	Lt.	Police	4-27-70	4-27-94	7-21-23	80
Dukes, James F.	FF	Fire	10-10-77	9-2-84	7-7-23	69
Holley, Julius III	FEO	Fire	9-12-77	7-2-03	7-15-23	80
Porter, Bruce	FEO	Fire	3-2-70	2-27-92	7-11-23	83
August 2023						
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Chrisholm, Elie	Sgt.	Police	1-25-65	9-13-79	8-26-23	79
Davis, Lavera	Sgt.	Police	11-3-73	10-10-94	8-11-23	79
Dunaj, Thomas	P.O.	Police	5-11-87	1-19-98	8-18-23	65
Gaines, Conrad	P.O.	Police	8-26-78	3-1-14	8-3-23	66
Garrison, Luella	Invg.	Police	1-27-75	4-20-04	8-18-23	76
Kelly, Phillip	P.O.	Police	12-13-71	9-26-98	8-20-23	76
Mance, Dennis	P.O.	Police	3-16-70	9-21-95	8-2-23	76
McIntyre, Frederick	P.O.	Police	6-26-00	7-10-20	8-8-23	56
Minor, James	P.O.	Police	7-24-82	7-2-07	8-16-23	78
Monti, Timothy	Sgt.	Police	4-21-75	1-9-08	8-11-23	77
Phillips, Willie	P.O.	Police	7-15-75	10-21-01	8-2-23	79
Rachas, Robert	P.O.	Police	4-25-60	10-5-85	8-29-23	85
Sanders, Ronald	Sgt.	Police	10-13-69	10-16-93	8-26-23	74

(continued on next page)

IN MEMORIAM (continued from page 12)

August 2023 (continued)						
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Sturr, Warren	Sgt.	Police	10-26-64	11-17-87	8-24-23	85
Vasser, Daniel	P.O.	Police	10-15-73	12-2-98	8-16-23	71
Wawrzyniak, Richard	P.O.	Police	8-21-72	7-15-00	8-12-23	74
Willis, James	P.O.	Police	9-17-72	3-3-89	8-16-23	72
Wright, Shannon	Sgt.	Police	10-9-00	Died Active	8-27-23	46
Keleman, Joseph	Bt. Chief	Fire	9-15-52	3-13-90	8-17-23	93
Martin, Michael F.	Lt.	Fire	9-24-62	5-10-88	8-12-23	81
Seipke, Victor	Lt.	Fire	7-7-52	9-14-79	8-20-23	91
September 2023						
Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Clark, Richard F.	Sgt.	Police	9-18-72	10-19-97	9-6-23	80
Gurley, Richard	Sgt.	Police	2-13-67	8-25-97	9-3-23	78
Kirschner, Frank	Sgt.	Police	3-2-54	3-9-89	9-4-23	92
Marvin, Ronald	Sgt.	Police	10-11-69	8-26-96	9-22-23	79
Nemerski, Elie	Sgt.	Police	1-3-55	3-7-80	9-14-23	92
Quaine, Emmett	P.O.	Police	7-30-01	3-21-11	9-2-23	47
Thomas, Gregory	Sgt.	Police	10-28-74	10-29-99	9-27-23	72
Tomlin, Abron III	P.O.	Police	7-14-69	8-6-94	9-21-23	76
Smith, Timothy	P.O.	Police	1-27-86	7-11-08	9-17-23	59
Brooks, Scott	Capt.	Fire	10-10-77	5-1-11	9-18-23	71
Foreman, Gary	FEO	Fire	12-14-70	4-2-01	9-27-23	82
Makowski, Dennis	Sgt.	Fire	10-18-65	8-19-86	9-10-23	78
Small, Lamarr	FF	Fire	12-5-77	6-26-92	9-15-23	69



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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.

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HONORING THOSE WE'VE LOST

Michigan Fallen Heroes Memorial Ceremony

Monday, September 11, 2023

A Memorial Ceremony was held on Monday, September 11, 2023 Commemorating the Anniversary of 9/11 and to honor Michigan Fallen Firefighters and Officers. The event was held at the Michigan Fallen Heroes Memorial, Pontiac, MI. The service was opened by Master of Ceremonies Sheriff Michael Bouchard of Oakland County. Al Grant represented the RDPFFA and Officers Lewis Jackson and Cpl. Jeremy Rozycki (center picture) from Detroit participated in the Honor Guard.







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The Association continues to work on behalf of Retired Police Officers, Fire Fighters and their families. This includes monitoring, and whenever necessary, weighing in and participating on Legislation at all levels of the Government. In order to do this, we need your continued support.

You can assist us by sending in your dues as soon as possible. Just complete and clip the following dues form or if you prefer, complete the payroll deduction form below to have your dues deducted from your pension check. Please send either form to the Association Office. Please call the office if you have any guestions.

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