



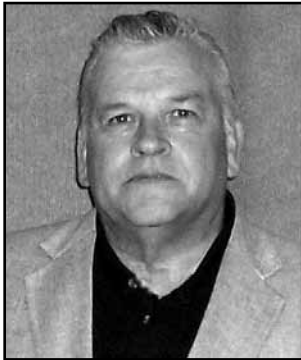
# UNITY

THRU STRENGTH AND PURPOSE



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

*Volume 125, Spring, 2016*



## PRESIDENT

*Don Taylor*

Having survived another Michigan winter, we hope everyone will enjoy their summer and take some time to participate in the Associations summer events.

Your Association continues the effort to protect what benefits we have left after the Bankruptcy and look into possibilities of reversing some of the negative effects of the Bankruptcy. We have issues at all levels of government.

### **Federal Level H.R. 711**

I will start with an issue that has been with us for over 30 years. The Windfall and Pension Offset. Every year there has been a Bill introduced to overturn the Windfall and Pension Offset, which was implemented around 1985. It now appears that House Resolution 711 has a chance of passing and being implemented January of 2017. I wouldn't get too excited; it may not be as good as it sounds. H.R. 711 would repeal and replace the Windfall issue only. It would replace it with a system for calculating your Social Security Benefits by combining all your wages together as if all had been subject to Social Security. You would then, using the current system, calculate your Social Security income and figure out the percentage of your monthly Social Security benefit. Then re-calculate using only the wages that you earned that were subject to Social Security Tax and apply that percentage.

At this point H.R. 711 is just at the early stages of hearings and it is not clear, how or which of our members will be affected by this legislation. I used this new formula on my own Social Security Benefit and it amounted to a change of approximately an additional \$32 per month on my benefit. We will monitor this Legislation and as it becomes clearer how and when this new formula will affect us, we will address it in more detail. You Can listen to and read the testimony regarding this legislation following website :

<http://waysandmeans.house.gov/event/chairman-johnson-announces-hearing-on-social-security-and-public-servants-ensuring-equal-treatment/>

Regarding our State Legislation there has been some movement regarding both of the Bills we have had introduced and I will give you a short update;

### **Senate Bill 368, Sponsors**

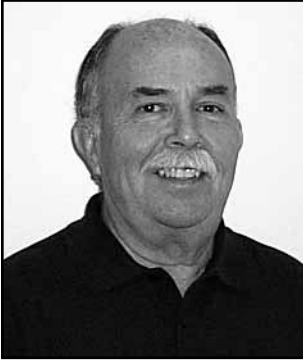
Ken Horn - (primary) Mike Nofs, Steven M. Bieda, Vincent Gregory, Goeff Hansen, David Knezek, Jim Marleau, Rick Jones, Dale Zorn

"The Bill would amend the Income Tax Act to extend to a person who was born after 1952 and retired as of January 1, 2013, an increased deduction for retirement or pension benefits from governmental employment that was not covered by Social Security".

It would treat those persons born after 1952 the same as those born between 1946 and 1952. They would be eligible for a deduction on State income Tax of \$35,000 single and \$55,000 for joint filing.

This Bill was passed out of Full Senate by a vote of 36 to 0. The Bill was then moved over to the House of Representatives and referred to the Committee on Appropriations on December 1, 2015. Over the past few months many of the pieces of legislation sent to

*(continued on page 4)*



## VICE PRESIDENT

*Gregory Trozak*

I would like to begin by saying that I made a mistake in my last article concerning the dates of the Annual Picnic and June General Meeting (I know it's hard to believe I could err but it seems to be happening a little more lately, there must be something in the air). So with that said the correct dates are as follows: the picnic will be on **TUESDAY** June 21, 2016 and the **GENERAL MEETING** will be on **WEDNESDAY** June 22, 2016.

The picnic will take place at Heritage Park, which is located directly behind the Bavarian Inn, the only change will be the location of the pavilion. This year we will be using the Satow Pavilion, which is just down the river from last year's location. The festivities begin around noon and will include lunch, beverages and a lot of good stories and reunions.

The General Meeting will again be held inside the Bavarian Inn and will include breakfast and a few more stories. The world famous Hospitality Room will be open on Monday evening, June 20, 2016 and again on Tuesday evening, June 21, 2016 on the second floor of the Bavarian Inn. Rooms are still available and can be booked by calling the Bavarian Inn directly at (855) 652-7200 and using our booking # 1286FG.

I apologize for the error in the last issue but rest assured I had this article checked by everyone here in the office and they all concur these are the correct dates. For all those that have attended in prior years know that a good time is had by all and for those that have not attended we ask that if you can make arrangements to make it you will have a great time, see some old friends and make some new ones. We hope to see you there.

The Association has other events planned for 2016, which include the Annual Golf Outing taking place on Friday August 19, 2016 at Hickory Hollow Golf Course (new location). This year the price is \$75.00 per person and includes a continental breakfast, hot dog on the turn, beverages on the course, a buffet dinner after golf and a **FABULOUS PRIZE**. More information is available by calling the office or get your foursome together and send in the payment and names on the form in this issue of the **UNITY**.

We are also in the planning stages of the Association's Annual Conference in Las Vegas. The Conference this year is set for September 26-30, 2016 and will take place again at the Monte Carlo Casino & Resort in beautiful Las Vegas, Nevada. Those interested in attending can contact The Association's official travel agent Debbie Ruemenapp from Just Cruises & Vacations @ (586) 739-4444, (888) 582-6100 or you can email her at [deborah@justcruises.com](mailto:deborah@justcruises.com). Debbie can meet all your travel needs for the Conference whether its air & hotel or just hotel so give her a call and join us.

*(continued on page 9)*

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

Ken Gidner - Administrator

### OFFICE E-MAIL

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

### WEB SITE

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



## SECRETARY/ TREASURER

*Al Grant*

Detroit filed for Chapter 9 Bankruptcy July 18, 2013. It was the largest municipal bankruptcy filing in U.S. history by debt, estimated at \$18-20 billion. On one hand, it feels like ancient history and on the other it feels like yesterday. Conceding that there would be bankruptcy aftereffects, specifically, the loss of earned healthcare benefits, most moved on making the necessary changes, while some have experienced administrative errors with file transfers that needed or need to be corrected. Although at times difficult, remember patience is a good quality, be composed but at the same time continue to be persistent to work out your problems.

In the last issue of the Unity #124, I called attention to the cost of \$659,803.38 the Association paid professionals to defend our earned benefits. I pointed out how generous the membership has been to offset this expense. I have been approached and asked the following question, how much does the Association owe in legal expenses? The answer is that the Association has no outstanding debts. Dating back to November 16, 2012 the RDPFFA was invoiced and paid in full \$718,976.79 for legal services. Donations from the membership totaled \$344,393.70 so the association portfolio was decreased \$374,583.09.

The RDPFFA has eight accounts, five checking, labeled as the Primary general checking, P.A.C., Legal,

Credit Union, PFF (Convention) and Golf and three savings, General, Credit Union and Golf. Donations by members are deposited as directed such as; "P.A.C.", "Appreciation", "Legal" or "Where needed". The P.A.C. donations are separated in a specific account and can only be used for Political Actions. The primary checking account pays all bills and as funds are depleted the account is supplemented by transferring monies from other account.

All monies are funds of the Retired Detroit Police and Fire Fighters Association. Some members have asked if consolidation of funds is possible, for example, one RDPFFA checking account, a savings account and one Political Action Committee checking account. Coincidentally, at a recent Board of Directors meeting this subject was thoroughly discussed, free services in the past now have fees, our savings account has charges on each transaction over 20 per month and our checking account has charges for each transaction over 150. Currently the Association receives hundreds of checks per month for deposit. Service fees for these transactions add up quickly. Therefore, to help contain costs, please consider signing up for dues' payroll deduction. Following a lengthy discussion by the Board it was decided to continue operating with the existing accounts having the Executive Board decide the transfer of monies as needed.

In closing, members of Detroit Police Lieutenants and Sergeants received a letter regarding Group Term Life Insurance Policy 62359-8. Life insurance coverage is provided to you under a group policy issued to the Detroit Police Lieutenants and Sergeants Association (DPLSA) and underwritten by ReliaStar Life Insurance Company. Membership in the policy is 34% active and 66% retired, Reliastar Life Insurance through VOYA states the company has been losing money for the last six years. Recently members received a letter regarding termination due to age. DPLSA Leadership and Executive board, blindsided and unhappy with the information, immediately went to work on finding a carrier to underwrite a policy that includes ALL members, active and retired. You will be receiving information regarding this matter. If you have any questions, please contact the Detroit Police Lieutenants and Sergeants Association Office at (313) 961-5699.

### Detroit Police Department Retired Badges

Silver – \$35.00 EA. \*  Gold – \$45.00 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 Week for Delivery*

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

House Appropriations have been delayed because of the uncertainty regarding the effects of the Detroit School funding and Flint water situation, and the effect any resolutions to those issues would have on the State Budget. Under the analysis of H.B. 368 by the State the first year fiscal impact is estimated at 7.8 million dollars. The Chairman of the House Appropriations Committee has now indicated they will hold hearings on HB 368 and we will be meeting with members of the Committee shortly in an effort to move the Legislation. We will continue to keep you updated.

### **House Bill 5421**

#### **Sponsors**

Laura Cox - (primary) Jim Tedder, Bill LaVoy, Marilyn Lane, Michael McCready, Jon Bumstead, Dan Lauwers, Eric Leutheuser, Sam Singh, John Chirkun, Earl Poleski, Wendell Byrd, Tom Cochran, Fred Durhal III, Christine Greig, Tim Greimel, Gary Howell, Brandt Iden, Robert Kosowski, Lisa Lyons, Jeremy Moss, Phil Phelps, Julie Plawecki, Henry Yanez

“The Bill would amend the Public Employee Health Care Fund Investment Act to codify the process for removing bankruptcy trust trustees, establish trust meeting requirements, and cap compensation for trustees”.

This Bill, along with a number of other things, would set compensation for our VEBA Trustees (if they receive any compensation) at the same level as the Retirees serving as Trustees on the Police & Fire Pension Board. Retiree Pension Trustees are compensated only for time spent attending meetings, at the rate of approximately \$25 per hour.

House Bill 5421 was passed out of the Committee on Financial Liability Reform by a vote of 9 to 0, and out of full House of Representatives on April 14th by a vote of 103 to 5. The Bill was referred to the Senate Committee on Appropriations. I hope to meet with the Chairman of this Committee to discuss movement of the Bill.

I was recently appointed to serve on the Board of Trustees of our Health Care Trust (VEBA). As you know I believe the current compensation policy needs to be changed, the amount being received without qualifiers is excessive and inappropriate, especially under the current circumstances. For those reason and others, I notified the VEBA Board of Trustees, I will not accept any compensation from the VEBA Board under any circumstances regardless of their policies.

The VEBA Board continues to work to resolve the problems relating to the open enrollment, and the change of Third Party Administrators. I believe most of the individual problems have been resolved, and the others should be shortly. There continues to be a problem with the valuation of the B-Notes, currently they are listing at less than .50 on a dollar. This emphasizes the need to ensure that only necessary expenses are paid and wherever possible expenses are reduced or eliminated to ensure maximum benefit to the beneficiaries.

Many of you have expressed concerns and or complaints to us regarding the VEBA, which is appropriate and fine, but it would be more helpful to send a message

*(continued on page 10)*

## **LJPR Tax Services, LLC**

FEDERAL . STATE . CITY  
PERSONAL . BUSINESS  
CORPORATE . PARTNERSHIPS

Specializing in Income Tax Preparation for  
Law Enforcement Officers & Firefighters

### **Michael J. Norris**

Member of RDPFFA, Retired Police Officer  
[michael.norris@ljprtax.com](mailto:michael.norris@ljprtax.com)

### **E.J. Belmore**

Police Officer, Macomb Community College  
[ej.belmore@ljprtax.com](mailto:ej.belmore@ljprtax.com)

30500 Van Dyke, Suite 201  
Warren, MI 48093  
fax: 586.619.0298

**586.619.0199**

Inside Comerica Bank Building Across from the GM Tech Center



## **Firefighter Painters**

**Interior and Exterior Painting**

power washing • wall washing • wallpaper removal

**Free Estimates**

**Donald S. Carlson**

**(586) 381-3105**

# UPCOMING SPECIAL EVENTS

## **5th Precinct Oldtimers Luncheon**

Second Monday of every month at 11:00 A.M.  
Big Boy's at Garfield and Hall Rd. (M-59)

## **11th Precinct Retirees Luncheon**

Second Wednesday of the month at 1:00 P.M.  
Buddy's Pizza - 13 Mile Rd. and Van Dyke

## **Fire Fighters Breakfasts**

First Monday of the month at 9:00 A.M.  
Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

First Tuesday of the month at 9:30 A.M.

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

Third Tuesday of the month at 9:00 A.M.

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

First Thursday of the month at 10:00 A.M.

Little Chef Restaurant 101 Brookside Lane,  
(Enter off Grand River) Exit 145 off of I96

*Call the Association Office  
if you need additional information*

# Welcome New Members!

## **January 2016**

Cybulski, Bernard - Police

Feld, Robert Jr. - Police

Herold, Richard - Police

## **February 2016**

Roberson, Alvin - Police

Stallworth, Darren - Police

Washington, John D. - Police

## **March 2016**

Allen, Daniel - Police

Chuney, Melvin Jr. - Police

Franklin, Sherry - Police

## **April 2016**

Carpenter, Beverli - Police

# ASSOCIATION CALENDAR OF EVENTS\*

**NEW!**

## **General Membership Meeting Schedule**

### **EAST SIDE/AMERICAN POLISH CENTURY CLUB**

33204 Maple Lane - Sterling Heights, MI - 7 PM

May 5, 2016 • Sept. 1, 2016 • Nov. 3, 2016

### **WESTSIDE/JOY MANOR BANQUET CENTER**

28999 Joy Road - Westland, MI - 7 PM

Oct. 6, 2016 • Dec. 1, 2016

## **West Side Silver Ladies\***

2nd Tuesday of the month at 1:00 P.M.

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

## **East Side Silver Ladies\***

1st Tuesday of the month

Meeting at Filippa's – Time: 2:00 P.M.

Mound North of M-59, Utica, MI

## **Police & Fire Club of Florida\***

Meet 1st Sunday of the month

“Oct thru April” at Hillsborough County Library

619 Vondenburg Dr. - Brandon, FL 33511

Doors open at 12:30 P.M. with coffee & donuts

## **Snowbirds Of Michigan\***

Meet 2nd Sunday of the month

May thru December

at “BJ's” Restaurant in Gaylord, MI

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

**\*Refer to columns for specifics or program changes**

## **Articles for the Summer 2016**

**Issue should be “submitted” by**

**June 28, 2016**

## 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.

### Legal (Donation)

#### In memory of

Alvey, Bob & Jean *in memory of*  
*Sgt. Jerry Hughes*

Barton, Dennis & Margaret *in*  
*memory of Francis Arbanas*

Bell, Karen *in memory of Ron McComas*

Borg, Manuel & Anna *in memory*  
*of John Vella*

Brooks, Irene *in memory of*  
*George Brooks*

Carolan, J. Patrick & Joanne *in*  
*memory of Harry Rudeen*

Chakan, Sharron *in memory of*  
*John Chakan*

Chakan, Sharron *in memory of*  
*John Chakan*

Cook, Roe *in memory of*  
*William (Bill) R. Cook*

Cronk, Richard & Carolyn *in memory*  
*of Mary Cronk*

Cronk, Richard & Carolyn *in memory*  
*of Mary Cronk*

Cronk, Richard & Carolyn *in memory*  
*of Mary Cronk*

Davis, Leonore *in memory of*  
*Carl Davis*

Felisiak, Loraine *in memory of*  
*Edwin Felisiak*

Fitzpatrick, Frank & Barbara *in*  
*memory of Tom Peterson & John Pfannes*

Frank, Bill *in memory of Frank Tata*

Frank, Bill *in memory of Janet Frank*

Gallaway, Mike J. *in memory of*  
*Bill Bolgar & Charlie Melvin*

Glowacki, Dick & Terri *in memory of*  
*Sgt. Jerry Hughes*

Gomez-Terlep, Rosa *in memory of*  
*Cmdr. Alfred Gomez-Mesquita*

Grace, Mary Ann *in memory of*  
*Thomas Grace*

Harbar, Lucian *in memory of*  
*James Roberts (Mr. Roberts)*

Hughes, Elizabeth *in memory of*  
*Jerry Hughes*

Hughes, Elizabeth *in memory of*  
*Sgt. Jerry Hughes*

Kramer, Virginia *in memory of*  
*Ben Kramer*

Lash, Violet *in memory of Henry Lash*

Meyers, Ilene *in memory of*  
*Louis Meyers*

Moffitt, Jim *in memory of*  
*Donald Magdowski*

Panackia, Ed & Connie *in memory of*  
*Al Malesky, Joe Boyle and Jerry Raycraft*

Pathe, Anna *in memory of Eugene Pathe*

Purrington, Jim & Sandra *in memory*  
*of Ron Wolber & Joe Pruchnik*

Radulovich, Edith (Lucy) *in memory*  
*of Det. Sgt. Steve Radulovich*

Radulovich, Edith (Lucy) *in memory*  
*of Sgt. Steve Radulovich*

Rem, Don & Cynthia *in memory of*  
*Sgt. William Schmidt*

Ross, Jim *in memory of Ed Green*

Saski, Michael *in memory of Don Travis*  
& Al Gomez

Schrader, Joe & Gerlinde *in memory*  
*of Larry Nevers*

Sedmak, Michael & Mary *in memory*  
*of Henry Sedmak & Leo Studzinski*

Simon, Ron & Bev *in memory of*  
*Herbert Kaltz*

Sington, Gerald *in memory of*  
*Henry (Hank) Demetroff*

Stephens, Ron & Carol *in memory of*  
*Raymond Lademan*

Swistock, Gloria *in memory of*  
*Kenneth J. Swistock*

Viecelli, Richard *in memory of*  
*Eugene Purchiaroni & Roger Poikey*

Walsh, Sandy & Steve *in memory of*  
*Charles Newsome*

Wendyker, Al & Linda *in memory of*  
*Charles Newsome*

Wilkewitz, Sunni *in memory of*  
*Patr. Michael Czapski*

Wojtas, Carl & Diane *in memory of*  
*Sgt. Charles Newsome*

Yuhn, Delbert & Gloria *in memory of*  
*Don Yuhn*

Zemaitis, Dan & Rosemarie *in*  
*memory of Lt. Andy Zazula*

**Appreciation / Legal (Donation)**

Ancheta, Doris

Bar, Tim

Bar, Tim

Bar, Tim

Barnes, Michael & Margaret

Barnes, Michael & Margaret

Best, Gregory

Billings, Jerry

Braun, Harry

Cackowski, William & Laurine

Charette, Joseph

Cislo, Fred & Rose Marie

Collins, Walter

Cox, Paul & Laverine

Cybulski, Bernard & Marcella

Delor, Lisa

Dermidoff, Dennis

Devolder, James & Joan

Dinatale, L.G

Duhonich, Michael & Margaret

Dunn, Patrick & Sharon

Ellul, Edward

Ferrari, Gary & Mary

Fiddler, Ray & Charlotte

Fogarty, Patrick & Donna

Foley, Mike J.

Foley, Mike J.

Foley, Michael J.

Grekowicz, James & Marjory

Hewitt, Lori & Dave

Holland, Dennis & Magdalene

Hunsaker, Anne & Ralph

Hunt, William

Hynes, Melbourne

Jablonski, Daniel

Jablonski, Dan (Jabo)

Jensen, Jack

Kalvenas, Ron & Doreen

Kapagian, Vahan & Diana

Kiehl, William & Janet

Klinefelt, Ira

Koby, Jay & Geri

Koehler, Louis (DOC) & Stella

Mahoney, Charles & Dorothy

Marlow, Bob & Pat

McCann, Thomas & Constance

McKane, Dan & Barbara

(continued on page 7)

# REMEMBRANCE AND THANK YOU *(continued from page 6)*

## App / Legal (Donation) *(continued)*

McKane, Daniel  
Meeks, Robert  
Meeks, Robert  
Meeks, Robert  
Miller, Harold  
Monti, Deborah  
Moro, Martin & Karen  
Morse, John & Diane  
Nolan, Raymond  
Nowak, Frances  
Nowak, Frances  
Nowak, Frances  
O'Brien, Lawrence  
Parrish, Susann  
Phillips, Charlie & Kathleen  
Phillips, Charles & Kathleen  
Reece, Bill & Florence  
Riina, Len & Mary  
Russell, Ken & Jo

Russell, Ken & Jo  
Russell, Ken & Jo  
Schumaker, Eileen Foley  
Sehn, Ron & Susan  
Sevald, Paul  
Sherwood, Donna  
Skaggs, George (Skip)  
Skonieski, Darryl  
Skotzke, Eugene & Diana  
Smith, Micah  
Somero, Mike & Nancy  
Soncrant, John (Jack) & Dolores  
Soncrant, John (Jack) & Dolores  
Stachecki, Craig & Kathleen  
Stieber, Paul & Jacqueline  
Treier, Anthony & Sandra  
Veneri, Neil  
Wasser, Fred & Norma  
Watts, Adrienne  
Wicker, Arnold

Winkler, Frank  
Wojtas, Joseph  
Yaden, Don  
Zaremba, Mark

## PAC (Donation)

### In memory of

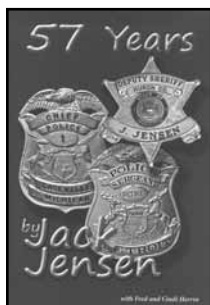
Banat, Rudy *in memory of*  
*Sgt. Ernie McMahon & Sgt. Jim Maggie*  
Chakan, Sharron *in memory*  
*of John Chakan*

## PAC (Donation)

Dick, Gregory & Mary  
Greene, Kevin  
Martin, Tom & Joan  
Pfahlert, Philip  
Sehn, Ron & Susan  
Soncrant, John (Jack) & Dolores  
Stanbury, George & Marie  
Sylvester, David & Susan

## 57 Years

by Jack Jensen



"This is a Biographical work cross sectioning the professional history of Jack Jensen as he labored in different aspects of law enforcement over a span of fifty-seven years. The stories recalled here all involved Jack and were verified through actual police records and news accounts."

*Retired Sergeant – Officer (VP) of the Lieutenants and Sergeants Association*

**For more information, contact by email:**  
**[karenjensen3349@comcast.net](mailto:karenjensen3349@comcast.net)**

## 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.



## Get more for your health care dollar with HAP.

HAP's affordable health plan options offer world class coverage and a network of doctors and hospitals that continues to expand. We also have award-winning customer service – including your very own personal service coordinator.

Learn more at **[chooseHAP.org](http://chooseHAP.org)**.

Health Plans for Everyone  
Individual • Group • Medicare • Medicaid

IN YOUR COMMUNITY FOR OVER **50** YEARS





Now that you know your rights..

## KNOW YOUR OPTIONS.

**After learning about your different options, you may also want to ask yourself some important questions regarding your health and future.**

- **Do you travel?**
- **If you are diagnosed, do you want the best doctors? Or do you want your insurance to dictate your treatment?**
- **Would you rather know that you're covered 100%? Or pull out your calculator and checkbook?**

I want to thank all of you for letting me help you through this difficult time. Although I have helped as many of you as I can this year, it has been very difficult to reach out to as many of you as would have hoped given the strict time constraint placed upon your situation. I'm sure some of you feel that you haven't had enough time to gather the information necessary to make an educated decision in regards to your health insurance.

As some of you may know, having had my own family be affected by this situation, I have taken this responsibility very seriously. That being said, you may find yourself at some point throughout this next year needing some sound advice. Here are some examples that may lead you to reach out to me:

- You or your spouse are turning 65
- Annual Disenrollment Period (Jan. 1st-Feb. 14<sup>th</sup>)
- Know of anyone that is under 65 needing ACA (Obamacare)
- Retiring at any point in 2016

If I didn't get a chance to help you this Open Enrollment Period and if none of these apply to you, know that I will be able to aid in your decision during open enrollment of next year. Although your situation isn't ideal, it can very well be a blessing in disguise for most of you. It is not too often that you have an organization that is willing to offer a set amount of money to you to go shopping for your own insurance. I have advised hundreds of police officers, firefighters, and their families over the last couple of years and will continue to do so.

You can contact my office at **855-724-7500**, or e-mail me at [paulp@sbgra.com](mailto:paulp@sbgra.com) to schedule a free consultation. We will also be offering free seminars, please call for more information.



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

All packages and rooms booked through Debbie give the Association recognition and will be credited to our contract. She can also get you great deals on any travel plans you may have any time of the year. More detailed information will be available at a later date. If you have any questions please give the office a call.

On to the pension system, we all know that the markets the first few months of 2016 were less than desirable. Unless you have that retirement fortune stashed under the mattress we all took a pretty good hit to the bottom line. Well the pension system was not immune to the hit either. The good news is that the markets have rebounded the last several weeks and made up a lot of the earlier losses. Although not back to their highs a recovery was under way. The pension system is very diversified and the actions of the board the last few years are on track. The system is slowly closing out the corrupt investments involving the past administration and making every attempt to recoup some of the losses

the system sustained through legal action or diversification of those assets. I know this is not what we hoped for but rest assured the corruption is gone, some for longer than others, and the board is moving forward. The City is well aware that come 2023 when their contributions are scheduled to resume something will need to be done prior to that date to offset the projected shortfall that may be coming. The board was told that the City is looking into some sort of contribution being made prior to 2023 that will be beneficial to the systems assets. We all hear the City is "coming back" now let's see if it continues.

Wrapping up this issue and my article I hope I did not make any mistakes this time around and as always if there is anything I can do to answer any of your questions or concerns please feel free to give the office a call. So until the next time I hope to see many of you at one of our events or at the General Meetings. Until then enjoy the spring and upcoming summer months. And remember be careful out there.



**Bob Blickensdorf**  
*Retired Chief of Police*  
*Madison Heights Police Dept.*

### **Wanted: Detroit Police Memorabilia**

Seeking old badges, photographs, call boxes, equipment from the Detroit Police Department

**(248) 217-7856**

Email: blick068@hotmail.com

## **DO YOU HAVE CATARACTS?**

### **NOW YOU HAVE A CHOICE!**

You may be a candidate for the new AcrySof ReStor intraocular lens. This remarkable new lens makes it possible, for most patients, to have great vision, after Cataract surgery — **WITHOUT GLASSES!**

**CALL** the office of Dr. Robert A. Sklar **TODAY**  
**TO** see if you are a candidate.

**248-526-1010**



## **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](http://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

## **PRESIDENT** *(continued from page 4)*

directly to the VEBA Board Trustees. You can do so from the Detroit Police & Fire Retiree Health Care Trust web-site, <http://www.dethctveba.org> then at top of page click on Contact , or go directly to contact page at; <http://www.dethctveba.org/pf/Contact> or mail to 8220 Irving Road Sterling Heights, MI 48312 Phone 800-645-9978

### **.9 Cent Death Benefit**

For those opting to close out the .9 cent death benefit, we were notified that the Employees Benefit Board has indicated they intend to have the payouts mailed out around July 2016. Don't spend it until you get it!!

That's it for now, but once again I want to mention as it relates to the new formula that is being proposed is H.R.711 to calculate your Social Security benefit, give us some time and if it appears that the legislation is going to pass we will attempt to get a clarification on how it will work and what effect it will have and publish a more detailed explanation. As Legislation works its way through the system it is also subject to change.

## **DEATH OF MEMBER**

### **FAMILY ASSISTANCE PROCEDURE**

Communications vary whether the member was Police, Fire, or Sergeant and above. If you are Police, make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9301. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information, it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and ABS at (800) 645-9978 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association at (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund, leave message at (313) 237-3194, and the Police and Fire Retirement System (PFRS), (313) 224-3362 or 1 (800) 339-8344, extension 221.

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

## **You're the Reason We Sleep Better at Night**

- **CHIROPRACTIC** ● **REHABILITATION**
- **SPINAL DECOMPRESSION THERAPY**
- **LASER THERAPY** ● **SPORTS INJURIES**
- **FULL FAMILY CARE** ● **ACCIDENT VICTIMS**



### **Call Today for Your FREE Consultation**

As a member of our local police force, you and each and every member of your family are entitled to a comprehensive neurological, orthopedic, and chiropractic evaluation, ALL AT NO COST TO YOU! This exam is valued up to \$159, so don't wait!

**You have nothing to lose...but your pain!**



## **HealthQuest**

LOCATIONS THROUGHOUT MICHIGAN

**(800) LIONS-DN**

**(800) 546-6736**

**[www.HealthQuest.us](http://www.HealthQuest.us)**



OFFICIAL CHIROPRACTORS  
OF THE DETROIT LIONS!

\*Some restrictions may apply.



# 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.

## *January 2016*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Dyer, Kathleen	P.O.	Police	4-3-75	8-5-84	1-13-16
Grubb, Clifton	Insp.	Police	10-1-46	7-13-74	1-9-16
Michels, Dennis	P.O.	Police	6-23-73	6-23-98	1-25-16
Moroso, Peter	Sgt.	Police	8-3-53	7-5-79	1-25-16
Newsome, Charles	Sgt.	Police	9-4-73	1-31-91	1-31-16
Niekro, Martin	P.O.	Police	3-13-53	5-31-73	1-11-16
Ureel, Robert	P.O.	Police	9-1-54	10-31-75	1-17-16
Woron, Andrew	Sgt.	Police	7-18-55	7-18-80	1-26-16
Appel, Louis	FF	Fire	2-10-47	2-15-68	1-30-16
Kovach, Julius	Insp.	Fire	3-2-42	3-4-67	1-21-16
Roberts, James Jr.	FEO	Fire	9-24-62	3-4-76	1-24-16
Ureel, Marvin	FEO	Fire	6-11-51	8-24-83	1-10-16

## *February 2016*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Boskovich, John	P.O.	Police	5-8-72	7-9-97	2-16-16
Branch, Daniel	P.O.	Police	7-11-74	5-9-84	2-29-16
Giacobozzi, Lawrence	Sgt.	Police	7-13-59	5-16-86	2-25-16
Hill, Gilbert	Cmdr.	Police	7-13-59	1-1-90	2-29-16
Hoston, William	Comdr.	Police	8-27-51	10-27-79	2-29-16
Johnston, Dale	Sgt.	Police	10-29-73	1-29-99	2-21-16
Kotsopodis, Christ	P.O.	Police	10-20-47	10-20-72	2-8-16
Mieczkowski, Marvin	P.O.	Police	3-27-78	1-15-04	2-25-16
Nicolai, Robert	Sgt.	Police	4-16-51	11-4-76	2-10-16
Ploe, Edward	Insp.	Police	7-6-54	1-5-91	2-27-16
Powell, Ronald	Sgt.	Police	5-26-77	1-15-03	2-10-16
Quarles, James	P.O.	Police	6-23-73	10-3-80	2-25-16
Scott, Carl	P.O.	Police	8-23-71	8-8-91	2-24-16
Wiltse, Earl	P.O.	Police	10-20-47	10-20-72	2-27-16
Zehel, John	Inv.	Police	1-17-72	2-1-97	2-14-16
Fields, Frank	FF	Fire	7-9-73	5-6-92	2-18-16
Johansson, Bertil	Bt. Chief	Fire	10-2-50	12-31-86	2-28-16
Kuhnlein, Edmund	FF	Fire	8-3-50	3-7-70	2-3-16
McQueen, Timothy	FP Insp.	Fire	9-12-88	11-1-14	2-7-16
Robinson, Harold (Ed)	FF	Fire	9-12-55	9-21-76	2-16-16
Tata, Frank	FF	Fire	9-12-60	9-25-79	2-24-16
Wallington, Robert	Capt.	Fire	10-5-70	1-5-00	2-3-16

## *March 2016*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Burke, Reginald	Comdr.	Police	7-6-54	3-9-90	3-2-16
Chambo, Norman	P.O.	Police	3-7-55	9-11-80	3-20-16
Dabliz, Joseph	P.O.	Police	9-8-69	2-1-90	3-25-16
Domengoni, Daniel	P.O.	Police	5-18-72	8-2-94	3-3-16
Lloyd, Robert	P.O.	Police	2-13-67	4-17-87	3-28-16
Mahinske, John	P.O.	Police	10-15-45	1-29-71	3-31-16
Rossi, Rocco	P.O.	Police	7-21-48	7-21-73	3-15-16
Wrobel, John A.	Lt.	Police	11-24-52	5-7-81	3-23-16
Cox, Raymond	FF	Fire	3-12-73	11-23-87	3-17-16
Hunsaker, Robert	Lt.	Fire	4-1-46	4-4-71	3-10-16
Kantak, Robert	FF	Fire	1-17-49	8-25-70	3-2-16
Mulford, Herbert	Capt.	Fire	1-22-73	6-8-06	3-8-16
Narro, William	FEO	Fire	2-4-52	5-25-77	3-24-16
Pas, Edward	Bt. Chief	Fire	10-25-54	5-15-88	3-31-16

# Members Letters

Hello and thank you all, for all of your hard work on behalf of us retirees. Thanks for everything & Hello and warmest regards to all Classmates of 3/7/1950 who are still with us.

Joseph Charette (Age 89)  
Fort Gratiot, MI

Please accept my check for the Legal Fund in memory of my husband, George Brooks. Also a special "Thank You" to Greg Trozak for his help with my Health Insurance enrollment.

Irene Brooks  
Chesterfield, MI

The enclosed donation is to be used where needed, in memory of my husband William (Bill) R. Cook. Bill very much appreciated, as do I all that you do.

Thank You!!

Rosalie Cook  
Howell, MI

Thank you so much for the call informing me of a damaged check. I would have been blaming you for not cashing it. As always you guys do good work. Use this where needed. Thank You.

Gene Skotzke

Please accept the enclosed check for the Legal Fund in memory of Bill Bolgar and Charlie Melvin. Thank you to all the RDPFFA Staff for all you do for us.

Mike Gallaway  
Naples, FL



Thanks for the Great Job you're doing for us, God Bless. In Memory of my brother Don Yuhn DFD.

Delbert Yuhn  
Bakers Ville, NC

Please accept my donation for the Legal Fund in memory of Det. Sgt. Steve Radulovich. Thanks for all the hard work.

Edith (Lucy) Radulovich  
Grosse Pointe, MI

Happy New Year! Thanks again for your continued efforts in helping us all.

Ken & Jo Russell  
Livonia, MI

The enclosed check dated Feb 4, 2016 is a donation for the legal fund. We appreciate all that you do to help keep our pensions and benefits on target. We realize all the work and money it took during the bankruptcy proceedings and hope this donation will help you to continue the good work you are doing for the retirees.

Thank You.

Bob & Pat Marlow  
Farmington Hills, MI

Enclosed is a check to be used where it is most needed by the Association. Sue and I appreciate everything you have and are doing for the retirees. Keep up the good work.

David & Susan Sylvester  
Lake Placid, FL

Please accept this donation in memory of James Roberts (Mr. Roberts), and a member of RDPFFA, who passed away at his home in Lake Suzy, FL this January. Prior to being diagnosed with lung cancer, Jim achieved his one and only Hole-in-One at his home course, Kingsway CC. This was chronicled in the Unity which gave him and his family great joy. Thank you for your work and please use these funds to further the cause of our association.

Lucian Harbar Retired DPD  
Port Charlotte, FL

Enclosed check to be used for Legal fees incurred by the Association in performance of their duties. Thank You.

William Cackowski  
Sun City West, AZ

*(continued on page 13)*

# Members Letters *cont.*

Thanks for your continued professional efforts to minimize damage done to us. Please apply this small donation to the memory of Francis Arbanas, a brave, strict, fair leader of men.

Den & Mag Barton  
Caseville, MI

Please put this donation where it is needed the most. Thanks for being so vigilant in protecting our hard fought benefits.

Jay & Geri Koby  
(Retired Sgt. DPD)  
West Bloomfield, MI

Please accept enclosed donation for the legal fund. You folks continue to do an excellent job for all retirees. Thank you!

Len & Mary Riina  
St Clair, MI

Thanks for all your work for us. Accept this donation to the legal fund in memory of Raymond Lademan.

Ron Stephen  
White Lake, MI

Enclosed are three checks. One each for the General fund, the Legal fund and the PAC fund. It's a small thank you for what the Association has been doing for all retirees. Thank you.

John "Jack" Soncrant  
(Retired DPD 1986)  
Chesterfield, MI

Please find enclosed a check for Legal Fund in memory of my husband, Edwin Felisiak. Thank you for all you do for us, I appreciate from the bottom of my heart.

Loraine Felisiak  
Warren, MI

A "BIG" thank you for all the work you do for us, greatly appreciated. Accept this check and use where needed.

Vahan & Diana Kapagian  
Prudenville, MI

Thank you for your dedication and hard work. The enclosed checks are for the Legal Fund and the PAC Fund. May our heavenly Father continue to give you strength and perseverance in 2016?

Ron & Sue Sehn (Retired DPD)  
Central City, PA

I appreciate all of the work that you do for the benefit of the retirees. Please accept this donation to the legal fund in memory of Ron Wolber and Joe Pruchnik.

Jim Purrington  
Whitmore Lake, MI

Thank all of you for what you do for the retirees.

Charles & Dorothy Mahoney  
Las Vegas, NV

Just a small donation to help in the splendid job you're doing there. Use it for whatever you consider to be important. This is in memory of Larry Nevers a great cop! Keep up the Great work!

Joseph Schrader  
Hillsboro, OR

Please accept the enclosed check for the Legal Fund in memory of Louis Meyers. Thank you all for your help, especially Greg Trozak.

Ilene Meyers  
Boise, ID

This donation is in memory of Patr. Michael Czapski gunned down in front of "Rev" C.L. Franklin's "church" on March 29, 1969. Please join me in boycotting Aretha Franklin.

Ralph Wilkewitz  
Eaton Center, NH

*(continued on page 14)*

## Muccioli StudioGallery

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.*



# Members Letters *cont.*

Many thanks for your help in desperate times. Use this in remembrance of the Good Guys from old Homicide days.

Neil Veneri  
Chesterfield, MI

A continued sincere Thank You to the Officers and volunteers who continue to work for the best interest of us retirees. Here's a check for the Legal fund in memory of Lt. Andy Zazula, Sgt. Don Andrizzi, PO John Chaperon and PO Danny Ellis.

Dan & Jey Zemaitis  
Glennie, MI

Please accept the enclosed check for the RDPFFA Legal Fund in memory of my father Henry S. Sedmak and my brother-in-law, Leo Studzinski. Your efforts to preserve and protect the well-deserved benefits of police and fire retirees are greatly appreciated.

Mike Sedmak  
Port Austin, MI

Enclosed is a contribution for legal expenses. Many thanks for all the time and effort spent in protecting our pension benefits.

Mike Somero  
Warren, MI

How many times can we say Thank You for all you're doing for us! All of you have been doing a great job. God Bless.

Lori & Dave Hewitt  
Syracuse, IN

Please accept the enclosed check in honor of Sgt. William Schmidt, a DPD officer from July 8, 1957 to 1984. Thank you for your work in representing the good of the retirees.

Donald & Cindy Rem  
Summerfield, FL

PAC Fund donation in memory of my former partners: Sgt. Ernie McMahon 12-25-97 and Jim Maggie 7-17-13.

Rudy & Karen Banat  
Oakland, MI

Enclosed is a donation in memory of Fred Birch, Joe Wooley, George Wooley and Mike Tralka. Please use where most needed. Thank you to the RDPFFA Staff for all you do.

Arlene Birch  
Clinton Twp., MI

We are pleased to support the RDPFFA so please accept this donation on behalf of the Retired Detroit Police and Fire Fighter Club of Florida. A donation to support the RDPFFA was discussed at a meeting. A motion was made to donate, the motion was seconded and the members agreed to give donation to the RDPFFA.


Respectfully,  
President Donald Rem  
Summerfield, FL

Use this donation for the legal fund in memory of my husband Sgt. Jerry Hughes. Thank you to Don Taylor for your help with my medical insurance.

Liz Hughes  
Spruce, MI

Sorry I missed you last year, but I didn't forget your dedication & commitment thanks a lot. "Today I thought of you a while and don't you know it made me smile! So here's a donation for the legal fund.

Ken Borio  
Naples, FL

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

**James Cody, Jr.**  
Unit Supervisor  
Insurance Agent  
CLTC

tel 810.385.3203  
ext. 1083  
cell 586.489.0960  
fax 810.385.4305  
james.cody@bankerslife.com  
3081 Commerce Dr, Suite 100  
Fort Gratiot, MI 48059  
BankersLife.com

**For the life of your retirement®**



**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*



# Westside Silver Ladies

*Geri Henningsen*

Once, again I must report the death of another member of our Association. We dedicate this article in memory of Nancy Hay, widow of A. Gordon Hay (DPD) and longtime member. Nancy died March 2.

50/50 winners – January's luncheon was canceled due to inclement weather. I won for February and Martina Burke won for March. A note of thanks goes to Dolores Linn for donating greeting cards.

REMINDER: membership dues are due starting March 1. If you have not submitted by now, please don't delay. Send your \$12. (Still a bargain) to our treasurer, Meta Bateson, 1291 Shoemaker, Westland, MI 48185. Thank you, all who are up to date.

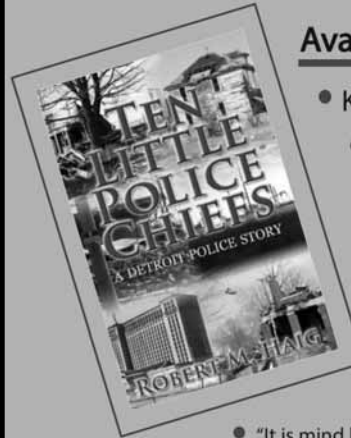
Our best wishes for a speedy recovery go out to Nancy Schmidt who underwent major surgery in March. Also, "thinking of you" and "missing you" thoughts are with Theresa Kelley, Marie McCarthy and Fran Murphy.

**HAPPY BIRTHDAY** to Ginny Kaltenback – (5/1), Geri Henningsen – (5/4), Theresa Zalewski – (5/7), Marie McCarthy – (5/12), Fran Murphy – (5/17), Elaine Wallace – (5/18) and Shirley Brandt – (7/27).

Thought for the day – "Don't pray when it rains if you don't pray when the sun shines." Satchel Paige.

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

## A DETROIT POLICE STORY



### Available on:

- Kindle
- Amazon
- Buy Books on the Web
- Nook Press

### Reviews from Amazon:

- "This book is truly amazing."
- "It is mind blowing that these are true events."
- "Kudos to Robert Haig, for at last sharing the story of Detroit street soldiers with the public."
- "This book was so good I literally could not put it down."
- "He is such a good story teller, I felt like I was riding right along side of him."
- "I kept having to remind myself that I was not reading crime drama fiction because there are so many holy @#!\$ moments."

Contact or purchase direct from the author: [roberthaig165@yahoo.com](mailto:roberthaig165@yahoo.com)

## You have Questions We have Answers

At Wujek-Calcaterra & Sons Funeral Home we ask the important question, such as "How do you want to be remembered?"

Preplanning your funeral can save up to 44% on funeral costs and reduce emotional overspending. Preplanning can spare your family the emotional and financial burden as well as ensure that your wishes will be carried out. Preplanning puts "you" in charge.



At Wujek-Calcaterra & Sons, we pride ourselves on making sure families are informed, prepared and cared for as they make their end-of-life plans.

Contact Michael Zuzga

Licensed Funeral Director

Son of retired member Eugene Zuzga - Trustee with Detroit Police Benefit and Protective Association



Sterling Heights  
586-826-8550

Shelby Township  
586-677-4000



Retired Detroit Police & Firefighters Association  
***The Twenty-Fifth Annual***  
Golf Outing for RDP&FFA Members & Guests

Friday, August 19, 2016

9:00 A.M. (Shotgun start)  
Hickory Hollow Golf Course  
49001 North Avenue • Macomb, MI  
1-586-949-9033

18 holes of golf with golf cart  
Breakfast (continental style) • Lunch and beverages  
Dinner at 3:00 P.M.

*(choice of three entrees, deserts and beverages)*

Draft beer and beverages  
served in the club house and designated areas on the golf course

Prizes for closest to the pin and other gifts and prizes.

\$75.00 per person with a gift for every registered golfer

Golfers ***must register*** individually before 8:30 A.M. to receive tee and cart assignments

***Scramble format*** with Shotgun start promptly at 9:00 A.M.

Please return score cards after 18 holes of golf.

No refunds for "no" shows.

Make checks payable to: RDPFFA (Golf)  
Send Check and This Registraton Form to:  
RDPFFA  
2525 East 14 Mile Rd.  
Sterling Heights, Michigan 48310  
Phone: 586-795-1734

***REGISTRATION FORM***

*(This form must be completed properly for each Golfer)*

NAME

ADDRESS

PHONE

1	_____	_____
2	_____	_____
3	_____	_____
4	_____	_____

## Procedure to Obtain Retired Detroit Police Photo ID Cards

### To obtain an ID card in person:

- Public Safety Headquarters • 1301 Third Street, Detroit, MI 48226-2503
  - Go to Central Photo for a digital picture  
(located on the 3rd floor of Public Safety Headquarters)
- You will be directed to the 6th floor to Detroit Police Personnel to complete process.
- Bring old DPD ID Card and Driver's License  
-They will keep your old ID card.

For further information call (313) 596-2810

## AMERICAN LEGION Post 161

Police & Fire Fighters Looking for Members  
*Must have military service! • Dues \$35*

*For information contact:*

**Frank Rossi:** (586) 421-2155

## 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



MICHIGAN  
FINANCIAL COMPANIES

### KAREN WHELAN RIVEST ASSISTING DETROIT'S POLICE & FIRE

#### WITH THE ACCUMULATION & PROTECTION OF THEIR ASSETS

*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 retirement savings and accomplish your goals for the accumulation and protection of your assets.*

#### *Solutions available include:*

- |                                       |                           |
|---------------------------------------|---------------------------|
| *Fixed Annuities                      | *IRA's                    |
| *Asset Accumulation and Protection    | *Life Insurance           |
| *Deferred Compensation Plan Rollovers | *DROP Rollover            |
| *Tax Advantaged Investments*          | *Financial Needs Analysis |

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

### KAREN A. RIVEST

Registered Representative  
333 E. Jefferson, Suite 295  
Detroit, MI 48226  
313.963.4004 Office  
313.963.4139 Fax  
[www.KarenWhelanRivest.com](http://www.KarenWhelanRivest.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. Registered Representative/ Securities are offered through Signator Investors, Inc., Member FINRA, SIPC. Offering John Hancock Insurance Products. Michigan Financial Companies is an independent firm affiliated with John Hancock Financial Network. 28411 Northwestern Highway, Suite 1300, Southfield, MI 48034. (248) 663-4700  
225-20140121-172289

## Audiology & Hearing Aid Services for RDPFFA Members & Family

If you or a family member are experiencing signs of hearing loss such as frequent repetition, difficulty in noise, difficulty hearing the TV or responding inappropriately in conversations, contact Kim to schedule a no obligation hearing evaluation & consultation.

**Kim Payne Sinclair, Au.D.**  
Doctor of Audiology

- BCBS Provider
- Mobile Practice Services Provided in the Comfort & Privacy of Your Home
- SIGNIFICANT Discount Offered to RDPFFA Members & Their Family
- Licensed in Michigan, Florida & Texas

517-974-7797

[kim\\_payne@comcast.net](mailto:kim_payne@comcast.net)

6204 Bridgewater Circle  
East Lansing, MI 48823-9216

*Husband Retired LPD  
Father Retired MSP*



## FEEL BETTER IN 30 MINUTES



**Dr. Ray**

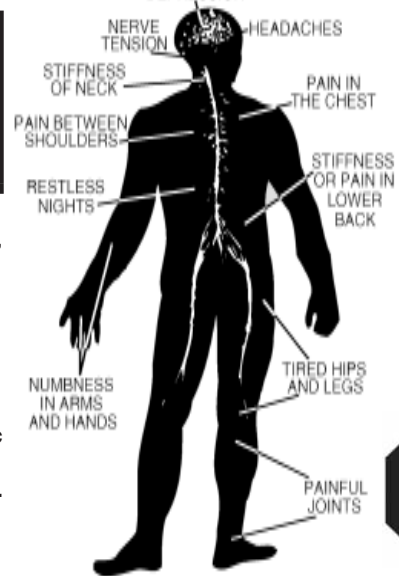
Hon. DPLSA,  
DPFA,  
Former Army  
Paratrooper



**Dr. Tom**

Diplomate of  
National Board  
of Chiropractic  
Examiners

Members  
have full  
chiropractic  
coverage  
with USH&L  
and BCBS



**STOP  
PAIN**

*Each chiropractic office independently owned & operated*

*Call now!*

**Clinton Twp.**  
**Dr. Ray Kaminski**  
43297 Garfield at 19 Mile Rd  
(586) 286-1100  
[www.drraychiro.com](http://www.drraychiro.com)

**Northwest Detroit**  
**Dr. Tom Moses**  
14243 W. Eight Mile  
313-342-5433

**Southwest Detroit**  
**Dr. Tom Moses**  
6807 W. Vernor  
313-843-5433

**Dearborn**  
**Dr. Tom Moses**  
6549 Schaefer  
313-582-5433

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



# DETROIT POLICE DEPARTMENT



**Marvelous Marv Retired D.P.D.,  
Announces**

**A new website just for you**

## **[detroitpolicegear.com](http://detroitpolicegear.com)**

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

See us at our new location: 33272 Groesbeck Highway



## Silver Ladies



Carol Curley

Spring has come. We can now accomplish the house projects and chores we promised ourselves we would do this past winter!

Our membership meetings were not missed in January and February. The weather allowed us to drive safely!

January 50/50 winner: Wilma Fulton

February: Carol Bender

We did not have a March meeting but a fun 24th anniversary dinner at one of our favorite restaurants. We had a terrific waitress, happy conversation, and good food! Thanks go to Carol Bender, C. Curley and Marcy Rolf for colorful decorating door prizes and our celebration cake!

### Our birthdays for

**June:** Marcy Rolf, June Gusler, Millie Stone, Delphine Marciniak.

**July:** Marilyn Golumbosky, Wilma Fulton

April will take Marcy Rolf on vacation to South Carolina. Wilma Fulton will be going to California in May for her granddaughters wedding!

July will be our summer picnic but no hurry – the year is going fast enough!

We miss you at the monthly meetings. Please come and join our east side fellowship. For more information call Judy Wagner (Protem) (586) 294-9314



### 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.

# LIPPITT O'KEEFE GORNBEIN, PLLC



Norman L. Lippitt  
Partner



Brian D. O'Keefe  
Partner



Henry S. Gornbein  
Partner



Daniel J. McCarthy  
Partner



Harvey R. Weingarden  
Partner



Ryan C. Plecha  
Partner

## 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 and Tax • Intellectual Property • Appellate • Mediation • Bankruptcy

**370 E. Maple Road • Third Floor • Birmingham, MI 48009 Phone (248) 646-8292**

**[www.lippittokeefe.com](http://www.lippittokeefe.com)**

## Keep your eye on the ball

Leon C. LaBrecque, JD, CPA, CFP®, CFA  
LJPR Financial Advisors

With baseball season upon us it's the perfect time to think about financial planning the way we'd think about baseball. Here are some investment and money management tips in the language of America's greatest pastime...

1. **Keep your eye on the ball.** Know your goal and what you want and focus and concentrate on that objective.
2. **Get on base.** You strike out more when you swing for the fence. The game is won by getting on base and getting home. Homers are dramatic, but rarer.
3. **Have a good team.** You can't win with just a slugger. You need offense and defense. Good pitching, good fielding and good hitting. Maybe your bond funds are your defense (outfielders to stop the opposition). You slugger might be emerging markets or small caps (in a slump right now). You pitcher might be your index fund, to get you through the innings.
4. **It's a long game: nine innings.** You can't walk out of the game in the third inning. You have to play them all. Have your players (investments) ready for the whole game. And you have a whole season as well. But...
5. **Pull your pitcher** if they get in a slump. Great pitchers can go south. Managers will pull a pitcher to win the game.
6. **Trade players** that are too expensive or underperforming. Ever see a really expensive player that doesn't perform? How about a really expensive stock that doesn't perform? What do you do with both? Swap them out for something else.
7. **Don't swing at every pitch.** This is a really good one. Don't fall for every investment idea that comes down the pike. Watch you pitches and choose carefully. You might miss some good ones, but you will miss some losers.
8. **Watch the fastballs**, but they can be moonshots. The fastball is hard to see and hard to hit. But when a good batter connects, now it can be out of there. Some good investment opportunities are like fastballs: hard to see and hard to hit. But catch them right and you can put it out of the park.
9. **Listen to your coach.** Player get emotional and want to outguess themselves. A good coach will try to keep the players level headed. Ever see the pitching mound conferences? Those are to get back on track. Let reason, not emotion, drive you game. And...
10. **Remember MoneyBall?** Analytics can help you find undervalued players (investments). Create a methodology to find the best players for the future at the best price, and hopefully some under looked candidates. You can put together a winning team.



Leon C. LaBrecque, JD, CPA, CFP®, CFA  
LJPR Financial Advisors  
5480 Corporate Drive, Suite 100 | Troy, Michigan 48098  
Phone: 248.641.7400 | Fax: 248.641.7405  
Email: [leon.labrecque@ljpr.com](mailto:leon.labrecque@ljpr.com)  
Twitter: @leonlabrecque  
[www.linkedin.com/in/leonlabrecque](https://www.linkedin.com/in/leonlabrecque)





## Snowbirds

Dan Zemaitis

Greetings from sunny Florida

While down here, Jey and I have enjoyed attending the Florida Club meetings of which we are members as well. They have always treated us very nice. Our "Snowbird" member, Adelaide Summers from National City, MI attended the February meeting.

It happens every winter we have occasion to run into retired D.P.D. Sergeant George Arreola at some church or mobile home park rummage sale and that gives us a chance to talk.

Sure glad we put our phone number in the police papers because I got a call from Leroy Lang whom I went through the academy with some 50 some years ago and lost touch with. Also received a couple calls from Joe Schmidt whom I worked with at old #16, which became #8, then became boarded up and maybe even torn down now. It was really good to talk to Joe, a really great guy.

Received correspondence from: Lorraine Perry, Betty Zazula, and Jerry and Evelyn Brehm – Thank You! Jerry and Evelyn are getting additional informa-

tion for Jey who is setting up a trip to the U.P. for the Pictured Rocks this summer.

**Just a reminder:** Our first Snowbird meeting of 2016 will be May 15th at 1 p.m. @ J's restaurant in Gaylord on Center St. (Old 27), because of Mother's Day on May 8th.

Get Well thoughts and prayers go out to Ted Farquhar, Ernie Huffman, Lorraine Perry, Della Rozanski, Nancy Schmidt and Ray and Dorothy Heise.

**March Birthdays:** Phyllis Wagner, Richard Vanleen, Violet Prater, Elizabeth Dewaelsche, George Perry, Cornelius Reyst, and Jerry Rozanski

**April Birthdays:** Georgette Gekiere, Maryann Ponik, Mike Kniaz, Mary Stano and Pat Shaheen

**May Birthdays:** Marsha Dreslinski, Moe Gekiere and Doris Shumaker

**May Anniversaries:** Ted and Maryann Ponik, Jerry and Evelyn Brehm and Bernie and Robin Mueller

In the meantime, support our RDPFFA as they are still working hard on our behalf.

Take care and God Bless

## BUNCH TAX SERVICE

(586) 779-7990

ASSOCIATES

LUCIAN C. HARBAR II

DANIEL M. SMITH

LUCIAN C. HARBAR, SR.

TIMOTHY M. SOBRERO

CITY • STATE • FEDERAL  
PERSONAL • BUSINESS

25915 Harper  
(Between 10 and 11 Mile Rd.)  
ST. CLAIR SHORES, MI 48081

**FAX: (586) 779-0249**

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

Accounting, Bookkeeping, Audit Representation  
Members RDPFFA & MARPE



**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



## SERVING THOSE SERVING OTHERS

Our team invites your team to join over 450 active and retired POs and PO family members and choose Parkside Dental Team for all your dental needs. Parkside Dental Team is proud to serve our community's police officers.



**BRAND NEW OFFICE!**  
36444 W. Warren Avenue  
in Westland

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

**734-261-6060**  
[www.park-sidedentalteam.com](http://www.park-sidedentalteam.com)



We accept  
Delta PPO

**Parkside DENTAL TEAM**  
restoration • orthodontics • general dentistry • excellence



## RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

*Donald Rem*

Hello from Florida.

The Annual Banquet Dinner was held at the Clear Water Country Club, last month. Most recently, everyone was pleased to inform me, they were very satisfied with arrangements, and delighted with their choices of food.

Those celebrating a birthday are Majia and Ron Goosen which returned from a Caribbean cruise. Ron explained about the memorable trip.

Members celebrating birthdays are Dan Zemaitis, Marvin Kammer, Thomas Burke, Morris (Mo) Gekiere, Bob Michalak, John Petrangelo, George Stansbury and, Ken McNicol. In attendance where Ken's two sons, Bruce and John McNichol. Both sons retired from the DPD.

Long time members in attendance where Ken Hadeen, George Stansbury, Al Bensmiller, and Frank DeMercy to name a few. Rev. Ron Goosen and Jim Bateson were recognized as the clubs past President's.

At the previous meeting our club hosted a Pizza Party, of which the 50/50 drawing was won by Bill Peplinski and Nancy Schmidt, the gift bag by Donald MacDonald and Majia Goosen won the Retirees Baseball hat.

Celebrating an anniversary were Dan and Jey Zemanitis.

We have lost members Earl Wiltze, (DPD) and Nancee Hay (widow to Gordon Hay a DFD retiree.

As a new retiree and President now for 12 months, I am grateful and look forward to meeting everyone next season. This will be the first year that Detroit will not contribute to our health insurance. Therefore, our meetings will be more important for the clubs retirees.

Before this edition is posted, the Florida Club will be on summer break and some snowbirds will be leaving for up north. The next regular club meeting, place is the Hillsborough County Library, located at 619 Vondenburg, Brandon FL. 33511, off Parsons Rd, south of 60.

On our get well list are William Larson and Nancy Schmidt and Morris (Mo) Gekiere.

Our members have lost a good friend Earl Wiltze.

Well, until next time you can reach me at (313) 737-1854 or e-mail me at [diffrentstrokes@yahoo.com](mailto:diffrentstrokes@yahoo.com).

Don't forget to donate if you can to the RDPFFA and your union, for they represent us.

Stay Safe and Well.

### THE DETROIT AREA AGENCY ON AGING

*needs volunteers for the Friends of Detroit  
Meals on Wheels Program!*

Volunteers will take an hour out of their day once per week and deliver a hot lunch to a homebound senior in Northwest Detroit. Deliver as an individual or as a group! Deliver with family, or friends!

Volunteers may choose to deliver once per week or more frequently if they choose; it's up to your schedule!

For more information contact:

Misha Stallworth

Volunteers and Advocacy Coordinator

at 313-446-4444 ext. 5818 or

[stallworthm@daaa1a.org](mailto:stallworthm@daaa1a.org)

**FRANK P. RUFFINO, D.D.S.**

COSMETIC AND FAMILY DENTISTRY

51333 Mound Rd.

Shelby Twp. 48316

(586) 799-4240 • [Fruffinodds.com](http://Fruffinodds.com)



## 13th Precinct

**Quarterly Retirees' Luncheon**

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

**Roger's Roost**

33626 Schoenher Rd.

Sterling Heights, MI 48312

(586) 979-7550



## EYE CARE UPDATE 2016

**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.

### CATARACTS AND CUSTOM CHOICE IMPLANTS

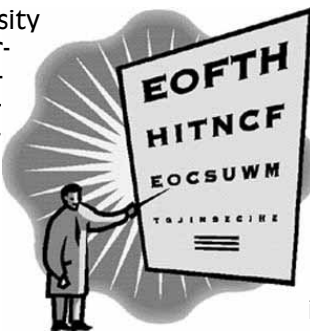
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

### AGE-RELATED MACULAR DEGENERATION TREATMENT

Age-related macular degeneration (AMD) is a disease associated with aging that gradually destroys sharp, central vision. Central vision is needed for seeing objects clearly and for common daily tasks such as reading and driving. AMD affects the macula, the part of the eye that allows you to see fine detail. AMD causes no pain.

In some cases, AMD advances so slowly that people notice little change in their vision. In others, the disease progresses faster and may lead to a loss of vision in both eyes. AMD is a leading cause of vision loss in Americans 60 years of age and older.

For a complete medical eye examination to determine if you have AMD and how we can help, call us today for an appointment.

---

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

 **METROPOLITAN EYE CENTER**

586-774-0393

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

**Toll Free: 800/774-7565**

---

**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



**HERITAGE PARK  
Frankenmuth, MI  
JUNE 21, 2016**

**DIVERSIFIED**  
MEMBERS CREDIT UNION

Get the car you want. For less.

Auto Loans as low as

**1.99% APR\***

Apply online at [www.dmcu.com](http://www.dmcu.com)

\*Advertised rate is the lowest rate available listed as APR (Annual Percentage Rate). Rates and terms may vary depending on credit qualifications. Call one of our friendly Loan Officers or visit us online for the details of this offer and for more rates and longer terms. Federally insured by the NCUA.