



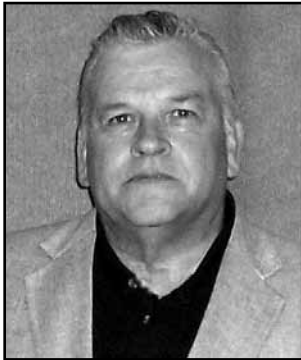
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 129, Spring, 2017



PRESIDENT

Don Taylor

As summer approaches the Association is looking forward to our summer events, including the Golf Outing, General Meeting and the Picnic in Frankenmuth. I hope to see many of you at these events.

The Association continues its' effort to protect and improve your benefits. As I pointed out in my last article we had some success and some setbacks. We were not able to move Senate Bill 368 through both legislative chambers. As pointed out many times Senate Bill 368 would have given equal treatment to our members that were born after 1952 and retired when the new pension tax policy was put into place. Senate Bill 368 passed through the Senate Finance Committee and the full Senate without any opposition, but when it was sent to House Appropriations Committee and we were not able to get the Chairman to hold a hearing on the Bill. Approximately one thousand of our members would have benefited from this legislation, so the Association Board of Directors has decided to take another shot at getting this legislation passed.

A lot of discussions were held with our Lobbyist and legislations regarding how we should approach this second effort. We have decided to take a somewhat different approach. Two Bills were introduced one in the House and one in the Senate. This will enable the Bills to move through the chambers at the same time.

Rules require that both Bills must contain identical language in the final versions passed by each chamber.

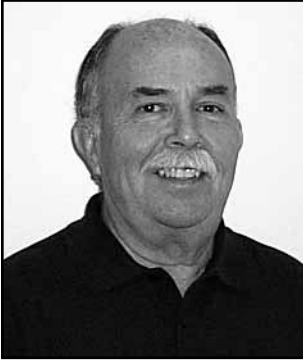
Newly introduced legislation

House Bill 4396, Sponsored by Representative Bellino (R), Co-Sponsors Representatives; Barrett (R), Hughes (R), Ellison (D), Glenn (R), Sheppard (R), Kesto (R), Howell (R), Chirkun (D), Byrd (D), Wittenberg (D), Lucido (R), Graves (R), and Leutheuser (R). Once again this legislation is supported by both political parties, the sponsorship consist of 10 Republicans (R), and 5 Democrats. The Bill was sent to the Committee on Tax Policy, Chaired by Representative Tedder (R) of Clarkston.

Senate Bill 266, Sponsored by Senator Horn (R), Co-Sponsors Senators; Jones (R), Rocca (R), Proos (R), Hertel (D), Zorn (R), Knezek (D), Hansen (R) and Colbeck (R). Senator Horn of Frankenmuth was also the sponsor last session of Senate Bill 368. Senate Bill 266 was referred to the Committee on Finance. The same Committee that held hearings and voted out Senate Bill 368. All of the current Senators have voted in support of the language contained in Senate Bill 266, which is identical to the language which was in Senate Bill 368, last session.

There are numerous Bills already introduced in Lansing to modify or eliminate the pension tax and the State income tax. The Governor has set up a committee to look into Public Employee pension and Healthcare benefits and funding of those benefits. Some of this legislation could have positive effects on our membership, and some could have a negative effect. We will be working closely with our Lobbyist to monitor all of this legislation, and express our opinions to the legislators whenever necessary, in our efforts to protect our current benefits.

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

I promise this will be a short article, the reason being I'm in Florida with a large portion of my family but the main reason is the Editor/Publisher (Al Grant) ordered me to get this article written and sent in.

So let me begin by giving everyone an update on the events approaching this summer. First the June 2017 Annual Picnic, the event will again take place in Frankenmuth at Heritage Park which is adjacent to the Bavarian Inn where the June General Meeting will take place. The picnic will be on Monday June 26 starting around noon and the general meeting will be a breakfast meeting at the Bavarian Inn around 9:00am also we can never forget the Hospitality Room, the room will be open on Sunday and Monday evening starting at 6:00pm. Rooms are still available and they can be reserved by calling the Bavarian Inn directly @ (855)

652-7200. Our Group Number is 12E9NU, the rooms are in the \$110.00 per night range so give them a call if you are interested in spending a night or two and if you are planning on being in Michigan from out of town this is a great event to see many old friends and make many new ones.

Next on the list is the RDPFFA Annual Golf Outing that will take place August 11 at a new venue, Oak Ridge Golf Course. The price remains the same @ \$75.00 per golfer and includes food, beverage, prizes and of course a little golf. Get those foursomes together and if you need any other information give the office a call and we will get you the registration form.

Next back by popular demand the Annual Las Vegas Conference, the conference this year will take place beginning October 9th thru the 13th. We will be returning the South Point Hotel Casino and Spa, the reason for the change of venue and date is all about the money. South Point gave a room rate of \$75.00 per room and reduced the dreaded resort fee to \$14.00 per room per night and have free transportation to and from the airport. By changing the date two weeks later cut the room rate of all properties by more than half and in some cases more that triple. For those that attended the conference several years ago will remember it is a great place to stay. As in past years those that want to have their travel plans handled by a professional can give Deborah Ruemenapp from Just Cruises & Vacations a call @ (586) 739-4444 or (888) 582-6100 and let her know that you are from the RDPFFA.

Some news from the Pension System may cheer everyone up a little, the City is in the process of putting together a trust fund for future funding of the system come July 1, 2023. The City is well aware that they are responsible for funding when the "Grand Bargain"

(continued on page 11)

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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

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Vice President

Gregory Trozak

Secretary/Treasurer

Allan Grant

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OFFICE E-MAIL

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www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

The Retired Detroit Police Officer's Association was founded in 1946. Primarily a social group without negotiating rights they depended on the City of Detroit and representatives of the active Police and Fire members to negotiate agreements.

The Association's pension beneficiaries had two classes. The members of one group retired before July 1, 1941, and are covered by City Charter 1935, Title IV, Chapter XXI, Section 23. and members of the other group retired after July 1, 1941, and are governed by the amended charter provisions Title IX, Chapter VII, Article 2, Sections 14 et seq.. The pertinent Provision of Title IV provides: "Any member who so retires shall be paid at the rate of one-half of the pay of the rank in which such member was serving at the time of retirement, and in the event of change at any time thereafter in said rate of pay, then at the rate of one-half the pay for said rank so changed."

Past retirement programs began before there were such things as fringe benefits. As more and more fringe benefits were added, the value of benefits was constantly excluded in calculating benefits under the pension system. A lawsuit was filed in 1967 by Pete Zillick arguing the exclusion of the above fact. Soon thereafter, the association merged retired police and fire and renamed the organization "Retired Detroit Police and Fire Fighters Association". As the lawsuit proceeded it became known as the Yank/Gentile lawsuit resulting in a lengthy court case ending in a 1992 settlement.

Through the years changes have occurred such as a late sixties vote that approved a Charter change effective February 1969 eliminating the escalator clause for pensions, another pension plan was then put into place. A number of contracts followed affecting the active membership but the most devastating outcome occurred on July 18, 2013, when the City of Detroit declared bankruptcy under Chapter 9 of the Federal Bankruptcy Code.

We must not be complacent, approaching four years after bankruptcy the feeling of some members is that we have nothing else to lose! But we must stay united keep-

ing an eye on current events. This brings to mind a letter sent to the office and printed in the "Members Letters" page, it reads in part; "I am writing to express my appreciation for all of the work you have done and still do for the retired police and fire retirees. I am disappointed and cannot believe all of the retirees who are not members of the association. I do not know what can be done to bring them in. I would like to see a letter sent to each of them with the information detailed in the last Unity Magazine."

We currently have approximately 1,500 eligible police, fire and associates non-members. The following is our standard message sent to all non-members:

[As a retiree your only connection to the past, the present and the future is the Retired Detroit Police and Fire Fighters Association. We are the defense and the fortification you must have to avert any attempts to diminish pension benefits. The R.D.P.F.F.A. is your representative at Pension Board meetings and also makes budget requests before the Mayor's Committee and City Council. We are your spokesperson regarding pensions, hospitalization and insurances. We keep you apprised through our quarterly "UNITY" publication and at our monthly meetings, which are held on the first Thursday of each month, except during the months of July and August.

Join us at our next membership meeting, attend our Annual picnic, participate in our Golf Outing and attend the Educational Seminar. Renew old friendships and establish new relationships. Reminisce about the old and enjoy the fellowship of the new.

You may find it beneficial and pleasurable in becoming a member. We also have satellite organizations in upper Michigan, Arizona, Florida, Nevada and Hawaii to welcome and assist you.

Become a member of our Association and allow us to serve you and your beneficiaries. Members have two options to join, the first recommended by the Association is to sign-up for an automatic \$3.00 monthly deduction or you may fill out an application form and return it with your annual dues payment of \$36.00 to the Association office.]

Presently the Association's annual death list average is 205, not counting associates, compared to ten years ago when the number was 160 a year. Unfortunately, the Association new membership annually is less than 30. We need to promote the organization and recruit new membership. We must be vigilant and maintain unity through strength and purpose. In our circumstances, "UNITY" stands for oneness, we members and associate members are represented by one voice on our similarity of concerns.

PRESIDENT *(continued from page 1)*

On the Healthcare front, currently members on Medicare are offered a choice between AETNA and HAP, the VEBA Trustees will be reviewing these providers and the Plans they offer over the next few months, and decide what Plans and providers should be offered for 2018. We will do our best to keep you updated on all of these issues as they move through the process.

I look forward to seeing you at our General meetings and the other events sponsored by the Association.

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.



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MEMBERS PLEASE NOTE

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

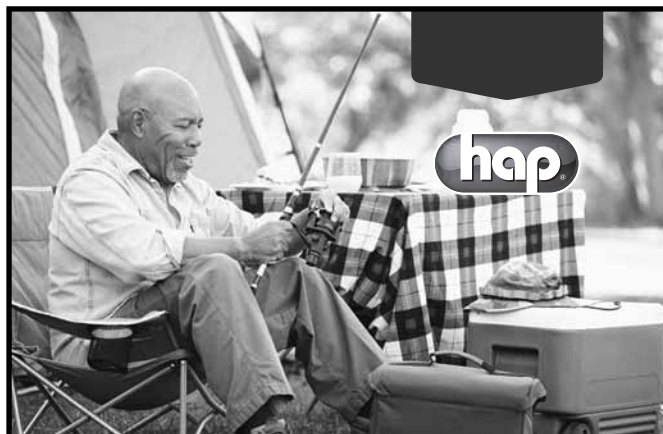


VETERANS OF FOREIGN WARS OF U.S.
POST 1519

Police and fire fighters looking for members. Must have overseas wartime service!

For information contact:

Robert Siedlik at (734) 953-8558 or robs1278@gmail.com



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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

Madison, Malinda - Police

February

Martin, Allen - Fire
Phythian, Thomas - Fire

March

Maisano, Wendy - Police
Quinn, Yvette - 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 4 • Sept 7 • Nov 2

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, MI - 7 PM

October 5 • Dec 7

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 2017
Issue should be “submitted” by
June 16 , 2017**

REMEMBRANCE AND THANK YOU

The following supporters, their names and in names of their loved ones, have contributed most generously to our Legal, Appreciation and P.A.C. Funds. Your continued support of our Association is the encouragement we need and reflects your recognition of the Association's efforts in your behalf.

Appreciation (Donation)

Bardel, Patricia *in memory of*
Jim Bardel

Boward, Eleanor *in memory of*
Sgt. Gerald S. Board

Breitschuh, Ernie & Paula *in memory*
of Tom Breitschuh, Don Thomas
& Bert Johansson

Laurencelle, Terry & Marsha *in*
memory of David Dyrval

Nowak, Frances *in memory of*
Felix Nowak

Nowak, Frances *in memory of*
Felix Nowak

Oehmke, Don *in memory of*
Eugene Sanders

Oehmke, Don *in memory of*
Lt. Fred Carpenter

Pike, Lois & Gary *in memory of*
John K. Pike

Pilate, Carolyn *in memory of Ed Ploe,*
Larry Nevers & Paul Fitzgerald

Raska, Delphine *in memory of*
Sgt. Roland Raska

Rossell, Linda & Jim *in memory of*
Richard J. Alkema

Siedlik, Robert & Irene *in memory of*
Milan Gjarich

Stricker, Thomas *in memory of*
Bob Hogue, Mike Habib & Skip Gage

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

Tsampikou, John M. *in memory of*
Theo Smith

Velthuysen, Tom & Kathy *in memory*
of Jake & Henry Velthuysen,
George "Bud" Klenk & Bob Lesperance

Weber, Paul *in memory of Dan Ziegeler*

Appreciation/Legal (Donation)

Henderson, John *in memory of*
Lt. Tom Henerson

PAC (Donation)

Bagnasco, William *in memory of*
Erick Rollinger

Raska, Delphine *in memory of*
Sgt. Roland Raska

Appreciation (Donation)

Ancheta, Doris & Adrian

Barton, Den & Mag

Brown, Michael EL

Brownell, Angeline

Cargill, Charlie & Martha

Carlesimo, Emilio & Brenda

Crist, Grace

Devolder, James & Joan

Ellul, Edward & Susanne

Falkowski, Ken & Candy

Falkowski, Ken & Candy

Ferguson, Edward

Fiddler, Raymond & Charlotte

Fortin, Marie

Gordon, Hector

Haas, Ralph

Hunsaker, Ralph & Anne

Hynes, Melbourne J.

Hynes, Melbourne J.

Isken, Wayne

Isken, Wayne

Isken, Wayne

Lash, Violet

Mahoney, Charles & Dorothy

Meeks, Robert

Meeks, Robert

Meeks, Robert

Nowak, Frances

Petersen, Bill & Dianna

Philbin, Carol

Phillips, Charlie & Kathleen

Phillips, Kathleen & Charlie

Phillips, Charlie & Kathleen

Postek, Josephine

Rogers, Daniel J

Schumaker, Eileen Foley

Smith, Micah

Thornton, Rolland

Watts, Rosalia

Weir, Charles

West Side Silver Ladies

Wilk, Tom & Barbara

Williams, Hertha

Willis, Gerald & Fay Anne

Appreciation/Legal (Donation)

Borowski, Richard & Bonnie

Fogarty, Patrick & Donna

Foley-Schumaker, Eileen

Hewitt, David & Lori

Russell, Ken & Jo

Russell, Ken & Jo

PAC (Donation)

Illsley, James & Mary Lou

Stanbury, George & Marie

Now Accepting Pay Pal!

We are pleased to announce that we now accept Pay Pal for Annual Dues, Political Action Committee and Appreciation Donation payments.

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

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

Item	Description	Price	Circle One If Applicable	Number of Items Ordered	Total \$ Amount Included
T-Shirt	Detroit Police Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	Detroit Fire Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
Golf Shirt	Detroit Police Retired	\$28.00	M - L - XL - *XXL		
Golf Shirt	Detroit Fire Retired	\$28.00	M - L - XL - *XXL		
Sweat Shirt	Retired Police or Fire (Navy Blue)	\$30.00	M - L - XL - *XXL		
Wind Shirt	Retired Police or Fire (Navy Blue)	\$45.00	M - L - XL - *XXL		
Denim Shirt	Long sleeve Police or Fire	\$28.00	M - L - XL - *XXL		
Golf/Baseball Cap	Detroit Fire Retired	\$17.00	Fits "All"		
Golf/Baseball Cap	Detroit Police Retired	\$17.00	Fits "All"		
Money Clip	Fire Maltese Cross	\$20.00	(Gold or Silver)		
Money Clip	Old P.O. badge medallion	\$20.00			
Money Clip	New P.O. badge medallion	\$20.00			
Money Clip	Police Sergeant medallion	\$20.00			
Money Clip	Gold Police Lieutenant	\$20.00			
Coffee Mug	Choice of Badge (Police - Fire)	\$18.00	(Fire gold/silver)		
Travel Mug	Choice of Badge (Police - Fire)	\$18.00	(Fire gold/silver)		
*All XXL Items - add \$2.00 to listed price			Shipping		

Shipping & Handling \$2.00 for the first item - Add \$1.00 per additional item

TOTAL

** Name
** Address
** City
** State
** Zip
** Phone
email address

**RDPFFA
2525 E 14 Mile Rd
Sterling Heights, MI 48310**

2017

Dues

\$36.00

**Retired Detroit Police &
Fire Fighters Association**

Please Complete This Form & Return With Payment

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone: _____

Address: _____ E-Mail: _____

City: _____ State: _____ Zip: _____

For Additional Assistance
Contact Association Office

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

Amount Paid _____

Date Paid _____

Check No. _____

Dues Year **2017**

Make Checks Payable To: Retired Detroit Police & Fire Fighters Association
Mail To: 2525 E. 14 Mile Rd. Sterling Heights, MI 48310-5969 PLEASE
DISREGARD IF DUES ALREADY PAID

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

Members Letters

This donation for Legal Fund on behalf of all Retired Police and Fire Fighters. Let's keep fuel under the fire and get some progression and momentum in 2017.

Eileen Foley Schumaker
Clay, MI

Enclosed are two checks, one is for the General Fund the other is for the PAC Fund. In memory of my husband. "Sgt. Roland Raska".

Delphine Raska
Warren, MI

Please use this check wherever it is most needed and in memory of Theo Smith of the 14th Precinct and the Detroit Medical Center. Theo was a good cop, a loyal employee, and a good friend.

John Tsampikou
Chesterfield, MI

Thank you for all of your help over the years. Enclosed is a check in honor of Sgt. Gerald S. Boward. I wish that I could do more.

Mrs. Eleanor R. Boward
Grimes Land, NC

In memory of Dan Ziegeler and Ray Lanzi. Thank you for all the work you guys put in. Use the check wherever necessary.

Paul J Weber
Sun City West, AZ

Please accept this donation in memory of Mr. Richard J. Alkema (passed on Aug 5, 2016) from friends



of his daughter Susan Laninga, Linda Rossell, Candi Elchroth and Patty McClenathan.

Linda Rossell
Grandville, MI

I am writing to express my appreciation for all of the work you have done and still do for the retired police and fire retirees. I am disappointed and cannot believe all of the retirees who are not members of the association. I do not know what can be done to bring them in. I would like to see a letter sent to each of them with the information detailed in the last Unity Magazine. Please accept the enclosed check as a token of my appreciation and use it where it is most needed.

Charlie Cargill (Retired Inspector)
White Cloud, MI

Enclosed is my check for my 2017 dues. In addition, I have enclosed a second check to support the terrific work you do. "Thanks"

Bill Petersen
Livonia, MI

Use this check wherever you need it. Thanks for all you do. In memory of; Jake Velthuysen, George "Bud" Klenk, Henry Velthuysen and Bob Lesperance.

Tom Velthuysen
Caseville Twp., MI

Thank you for protecting our pensions, my donation is in memory of Inspector Edward Ploe, Police Officers Larry Nevers and Paul Fitzgerald.

Carolyn Pilate
Harrison Twp., MI

Please use this small donation as you see proper.

Thanks,
Den & Mag Barton
Caseville, MI

Thank you so much for all the continued hard work being done for us.

Ken & Jo Russell
Livonia, MI

Healthcare VEBA Information for current Retirees

Following is information relating to:

Police & Fire VEBA, those that Retired prior to January 1, 2015, for additional information including Plan Documents, and to verify the following information, please refer to the Detroit Police & Fire Retiree Health Care Web-Site (link attached)

The VEBA Trustees currently hold their meeting at the Offices of the Third Party Administrator (ABS) At: 8220 Irving Sterling Heights, MI 48312

800-645-9978, meeting are subject to Michigan Open Meetings Act, and all meetings start at 9:30AM

Current Meeting Schedule: (Meetings Dates and Times are subject to change, with required notice)

2017 Currently Scheduled:

Admin Committee: April 10, May 8, June 12, July 10, Aug 14, Sept 11, Oct 9, Nov 13, and Dec 11

Full VEBA Board of Trustees Meeting: April 24, May 15, June 19, July 24, Aug 28, Sept 25, Oct 23, Nov 27 and Dec 18

2017 Current benefit levels:

If Medicare Eligible: Retiree and Spouse

Offered option of AETNA PPO at your cost of \$23.76 Single or \$47.52 2-person

Offered option HAP at your cost \$40.55 single or \$81.10 2-person

Opt out of offered coverage to purchase; own monthly HRA \$85.00 for Retiree and eligible spouse

Non-Medicare Eligible Opt-Out (Pre -65)

Retiree and Eligible spouse monthly HRA \$120.00

Over 65 Non Medicare Eligible

Retiree and eligible spouse monthly HRA \$295.00

Non Medicare eligible Duty Disabled Retiree

Retiree \$395 monthly HRA

Dental and Vision Plans

Delta Dental HP Plan your cost \$35.77 1-Person, \$70.82 2-Person \$119.07 Family

Delta Dental LP Plan your cost \$29.76 1-Person, \$56.04 2-Person, \$96.76 Family

VSP Vision your cost \$13.50 1-person, 2-Person or Family

Important Web-site and Phone Numbers:

Detroit Police & Fire Retiree Health Care Site

<http://www.dethctveba.org/pf/>

Delta Dental 800-524-0149

<https://www.deltadental.com/Public/index.jsp>

VSP Vision 800-877-7195

<https://www.vsp.com/>

AETNA 888-267-2637

<https://www.aetna.com/>

HAP 800-801-1770

<https://www.hap.org/>

Automated Benefit Services (ABS) Plan Administrator
800-645-9978 <http://abs-tpa.com/>

VEBA Information Retirees

Retired on and after January 1, 2015

(Retirees only Eligible)

Benefits are negotiated by the Active Unions and are available to retirees until they qualify for Medicare. Under this VEBA the Benefits do not expire each year, the Benefits roll over each year.

The Benefits are Administered by:

Automated Benefit Services (ABS) 800-225-9674

The Board of Trustees is the COPS Trust and meetings are held quarterly at 667 E Big Beaver, meetings are not subject to the Open Meetings Act. Next meeting April 10, 2017 at 10AM

Current Level of Benefits:

Retired DPOA Members Monthly HRA \$80.00

Retired LSA Members Monthly HRA \$80.00

Retired COA Members Monthly HRA \$65.00

Retired DFFA Members Monthly HRA \$175.00

Detroit Retired Fire Fighters Association Members that are on a Catastrophic Duty Disability, they are Totally and permanently Disabled (Refer to DFFA Master Labor Agreement for details) are eligible for additional \$900.00 per month



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. 14th)
- 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 to schedule a free consultation. We will also be offering free seminars, please call for more information.

VICE PRESIDENT *(continued from page 2)*

ends. Their plan is to deposit money into the trust fund annually to be used for the future funding. My first question when this was presented at a Board of Trustee's meeting was can the City tap into this trust for any other reason other than pensions system funding, I was told that money in this fund could only be used for pension funding, the trust was irrevocable. This is a very good step for the City to keep our pension system funded going forward. The rise of the markets have had a very nice impact on the pension system year to date, lets hope it continues.

I said it was going to be short so I want to say to everyone have a great start of spring and summer and I hope to see many of you at our events, As always if you need anything let us know and please be careful out there.

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Westside Silver Ladies

Geri Henningsen

As I write this, it is snowing. As you read this, I am hoping the sun is shining.

Attendance at our winter luncheons are always small. We have had a few members out sick as well. We have missed you Irene Melady, Jo Moranty, Marilyn Noseworthy and Mary Wagner. Our thoughts and prayers for good health at all of you.

March is "dues" month so if you haven't paid yet, please send \$12 to Meta Bateson, 1291 Shoemaker Drive, Westland, MI 48185-3593

THANK YOU, Retired Detroit Police & Fire for all the efforts you put forth to protect us widows.

HAPPY BIRTHDAY to our April ladies Irene Melady (20th), Marilyn Noseworthy (24th), our May ladies Ginny Kaltenback (1st), myself (4th), Theresa Zalewski (7th), Marie McCarthy (12th), Fran Murphy (17th) and Elaine Wallace (18th). All our best wishes for a beautiful day.

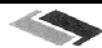
Our 50/50 winners were Theresa Zalewski for January and March and Doris Kaiser for February. **THANK YOU** to both Dolores Linn and Irene Melady for donating such beautiful greeting cards.

CHUCKLES: Paul Newman wrote, "It's always darkest just before it turns absolutely pitch black". If you would like a good feeling, try doing random acts of kindness.

Happy Spring!

Let's meet at Archie's...

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Some Takeaways From MIT AgeLab

Leon C. LaBrecque, JD, CPA, CFP®, CFA
LJPR, LLC

I had the great pleasure to go out and visit again with the MIT AgeLab. The AgeLab was started in 1999 to invent new ideas and creatively translate technologies into practical solutions that improve people's health and enable them to "do things" throughout their lifespan. With over 45 PhDs and post docs working on everything from fonts on car displays to a robot seal that responds to your touch, it was quite an experience. I thought it would be interesting to share some of things I heard and saw.

One of the big takeaways is the idea of disruptive demographics. There are more walkers and wheelchairs than baby carriages in parts of Europe. There are more people over age 60 in China than there are people in Russia. Japan's (which my host called 'a nursing home on an island') population by mid-century may reduce by half, and nearly a third of those left will be over 65. The baby boomers in the US (born between 1946 and 1964: that's a lot of us) now number 77 million, and a boomer turns 65 every seven seconds. Many Americans today have more people older than them to take care of than younger.

It's a new world of aging. Our kids are having fewer kids (heck my kids are having no kids yet), and people don't stay in the same place.

We have the benefit of better health care (although expensive, better health care), and a wide range of things we can do. Getting old today is not the same as it was with mom and dad. We have smartphones, internet, senior living centers with gyms and lectures and cars that look behind us. We also have kids who get married later, have a cat instead of a kid, and move 900 miles away (OK, that's just one of mine).

So what is starting to happen is changes in a lot of areas. New cars will improve our mobility. Someday (maybe soon), we'll have driverless cars that will take you to the store, to the doctor or the golf course. Right now you can get a little thingy for your wrist (I have one: a Fit-Bit) that measures your sleep and your pulse, but it could also remind you to take your meds and tell your daughter if you didn't. I heard from some folks that built and owned adult care facilities that the latest question they are getting is on how good the wireless network is and how much connectivity the residents can have. Automation won't just be to cars either. You may have a 'smart fridge' that lets your kids know if you haven't opened it or thrown out the old cold cuts. In Japan, they already have a robot hotel with no people working there, which sounds creepy to me. We even saw a smart toilet that measures your blood sugar in your urine.

The biggest thing I saw was a re-look at the four phases of retirement. It made me rethink how I do retirement planning. Figure we have our lives broken into 8,000 day periods. 8,000 days is 22 years. So your first 8,000 days goes from being born to getting out of college, or the military. Your next 8,000 days gets you to mid-life crisis. The third 8,000 days gets you to retirement, and the last 8,000 days is retirement. For the first three segments, we have a lot of guidance. When you're a kid, you get lots of folks telling you what to do, learn, wear and act

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(teachers and parents). For the next two, you still have lots of guidance (spouse, boss). The last 8,000 days don't have an instruction manual. But, the AgeLab tells me there are four phases of retirement.

Phase One: Managing Ambiguity. This is when you are 'sorta' retired. Your retirement is like a big vacation. Lot of leisure, maybe a part-time job, still hanging out with your old cronies. Think about how most men approach a conversation: Guy one: "How's it going?" Guy Two: "Good". Guy one: "So what do you do?" Men in particular, define themselves by their work, so phase one for a lot of guys is being a halfway house between working and not working. Here we look at money and taxes, and spending.

Phase Two: 'Should I Stay or Should I go?' (If you don't know this is a rock song, you're at

least 5 years older than me). Here you decide whether you are really retired or not. Now you might decide to move up to Gaylord (not bothering to think about how far you are from health care and what winter will be like). This is where you need to think about things like how many floors you want on your house, and how to get rid of all the junk you accumulated over 60 years.

Phase Three: The Big Lie. Now you think you are retired and going to have fun, but the ugly truth is your body, mind and money haven't kept up to your intentions. You spend a lot of time going to various medical professionals, maybe helping family members in phase four and also feeling the effects of inflation on your retirement income.

Phase Four: Somebody is Alone. Chapter four is not pleasant, and this is where one of the two of you passes and the other forges on with all of the maladies of phase three plus less money usually.

What does this morbid observation mean? To me, it means we need 'longevity planning'. What will you do at those different points? What legal documents do you need? What other folks are you going to need? (doctors, dentist, home help, financial planner...)? Where should you be? Who will you be with? How much money will you need? For me, the AgeLab was an eye-opener. The world has changed and will keep changing. My life, God-willing, will be long and hopefully fruitful. But I learned that I, as a retirement advisor, have to think more about all phases of my people's lives.



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IN MEMORIAM

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

November 2016

Name	Rank	Department	Appointed	Retired	Date of Death
Cunningham, Edward	P.O.	Police	10-26-64	10-31-89	11-20-16

December 2016

Name	Rank	Department	Appointed	Retired	Date of Death
Gjarich, Milan	Sgt.	Police	6-5-60	5-29-76	12-21-16
Smith, Edward P.	Lt.	Police	3-10-47	1-4-75	12-31-16
Williams, Garnell	FF	Fire	12-5-77	6-21-86	12-14-16

January 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Antonelli, Pat	P.O.	Police	11-24-52	11-25-77	1-27-17
Barnauskas, Vincent	P.O.	Police	8-3-53	7-14-89	1-24-17
Bross, Harold	P.O.	Police	12-13-50	2-13-75	1-12-17
Condo, Robert	P.O.	Police	8-1-67	10-5-82	1-22-17
Douglas, Eugene	Sgt.	Police	1-17-49	11-19-76	1-3-17
Downer, Willie	P.O.	Police	9-16-68	1-29-94	1-30-17
Fordham, James	P.O.	Police	1-20-73	1-20-98	1-26-17
Hale, Jerry	P.O.	Police	6-16-77	5-27-88	1-24-17
Krol, Arthur	Lt.	Police	9-22-52	11-19-77	1-26-17
Machleit, James	P.O.	Police	7-6-54	10-19-71	1-28-17
Osterman, Mark	P.O.	Police	12-23-68	4-3-79	1-30-17
Skelton, Moses Jr.	Inv.	Police	4-17-67	4-21-92	1-16-17
Stachecki, Leroy	P.O.	Police	1-3-55	5-22-86	1-29-17
Thompson, Stanley	P.O.	Police	4-23-68	9-28-02	1-3-17
Trott, Edward	P.O.	Police	8-6-45	8-8-70	1-30-17
Wilhelm, Joseph	P.O.	Police	4-16-51	4-16-76	1-24-17
Zanke, Gregory	P.O.	Police	4-8-68	4-10-93	1-6-17
Baldwin, Van	FFD	Fire	9-12-60	5-20-77	1-28-17
Bargowski, John	Bt. Chief	Fire	7-1-65	2-26-98	1-23-17
Hall, Richard	FEO	Fire	9-9-57	1-4-92	1-20-17
Janosky, Jerry	Capt.	Fire	9-9-57	2-11-91	1-30-17
Powers, Edward	Capt.	Fire	9-2-69	1-11-01	1-17-17
Scianna, Salvatore	Insp.	Fire	7-7-52	4-19-77	1-26-17
Tate, Lorenzo	FF	Fire	2-11-85	7-15-99	1-23-17
Wieczorkowski, Robert	FEO	Fire	12-11-72	9-16-94	1-21-17

February 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Crisp, William III	P.O.	Police	12-11-72	4-17-90	2-27-17
Deramus, Micahel	P.O.	Police	10-14-85	8-9-88	2-23-17
Goodwin, Lynn	P.O.	Police	1-8-62	2-2-87	2-5-17
Johnson, Marvin	Sgt.	Police	10-21-57	4-11-92	2-21-17
Lozon, Richard	Sgt.	Police	5-4-54	8-25-79	2-5-17
Misiak, Peter	P.O.	Police	1-2-46	1-2-71	2-28-17
Pobanz, Floyd	P.O.	Police	7-5-49	7-5-74	2-23-17
Radtke, Thomas	P.O.	Police	8-2-65	8-4-90	2-4-17

(continued on page 15)

IN MEMORIAM (Continued from Page 14)

February 2017 (continued)

Name	Rank	Department	Appointed	Retired	Date of Death
Brackney, Donald	Sgt.	Fire	11-12-51	11-12-76	2-18-17
Murphree, Clifford	Bt. Chief	Fire	5-19-47	2-5-84	2-1-17
Rapach, Michael	Capt.	Fire	11-12-51	2-20-85	2-5-17
Sipperley, Ronald	FEO	Fire	3-30-53	2-14-79	2-4-17

March 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Berry, Wilfred	Sgt.	Police	11-6-50	7-8-76	3-1-17
Gregory, Frank II	P.O.	Police	10-13-97	Died Active	3-21-17
Hasten, Carl	P.O.	Police	3-26-62	3-27-95	3-27-17
Kerwin, James	P.O.	Police	12-18-72	10-31-86	3-8-17
LeClaire, Theodore	P.O.	Police	3-10-69	9-4-86	3-30-17
Quinn, Troy	Cmdr.	Police	3-8-74	8-6-08	3-15-17
Ramel, Robert	P.O.	Police	12-16-68	7-8-95	3-6-17
Shaw, Victoria	Inv.	Police	6-23-86	11-22-08	3-16-17
Willow, Gerald	Lt.	Police	9-29-48	10-12-76	3-25-17
Edwards, Curtis	Chief	Fire	1-3-61	1-4-94	3-28-17
Foster, William	Chief	Fire	7-1-57	2-1-88	3-1-17
Hoze, James	Capt.	Fire	12-5-77	3-21-09	3-18-17
Sibole, Paul	Sgt.	Fire	6-11-51	3-24-76	3-11-17



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Silver Ladies



Carol Curley

Spring is here! It lightens the heart with color and warmth.

This March 2017, the Silver Ladies celebrated their twenty-fifth anniversary with good food and friends at Difraletti's Restaurant. Our table was cheerful and bright thanks to Carol Bender, Delphine Marciniak, and Carol Curley with Marcy Rolf bringing delicious carrot cake dessert. Our regular waitress, Gena gave excellent service again. It was an enjoyable day.

Two Troy Police Officers, also eating there, came over to our table and stopped to have a conversation. They reminisced with us about the past, our husbands and all that the police and fire fighters have to do in the duty of their jobs. It is a brotherhood!

Birthday's for June 4: Marcy Rolf June 5: June Gusler June 16: Millie Stone June 21: Delphine Marciniak

Our get-well prayers go to the ladies who are healing and recuperating.

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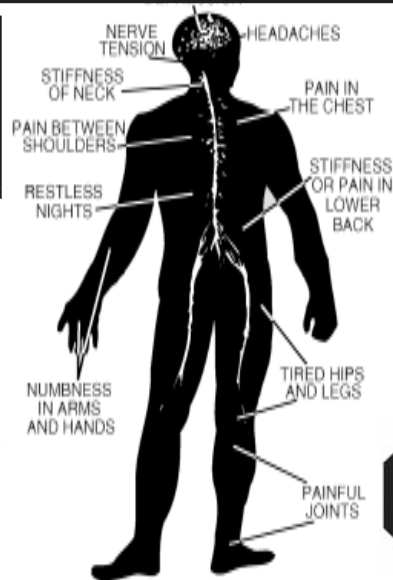
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Snowbirds

Dan Zemaitis

I hate to start out with the bad news, but we lost two long time loyal members Vincent Barnauskus and Roland Raska. We will sincerely miss them. Our heartfelt sympathies go out to their families.

We also have members who need our get well thoughts and prayers, they are; Gar Nicholls, Nancy Schmidt, Moe Gekiere, Roy Mantay and Lynn Kniaz.

It's a small world at times, while shopping at Publix Market in Seminole, FL I ran into George Lapum whom I worked with some 40 years ago at #16. Also ran into old friend George Arreola at another garage sale. Also received a call from retired D.P.D. officer Darlene Culp (Beaume) who was interested in joining the "Snowbirds". Thanks for the call!

Note: Our first meeting of 2017 will be May 21st at 1:00 p.m. because of Mother's Day and then back to the

2nd Sunday of each month starting on June 11th.

Our Mackinac Island trip is set for June 9 & 10th If interested call Jey or myself at (727) 397-6226.

March Birthdays: Richard Vanleen, Jerry Rozanski, Violet Prater, Evelyn Brehm, Elizabeth Dewaelsche, George Perry and Gordon Kivela.

April Birthdays: Leon Buda, Georgette Gekiere, Mary Stano, Pat Shaheen, Karen Haderer, Mike Kniaz and Maryann Ponik.

May Birthdays: Marsha Dreslinski, Bernice Suchara and Geraldine Henningsen.

Jey and I are looking forward to the Florida Clubs annual dinner on March 5th. It's always a good time with good food etc...

We are also looking forward to the RDPFFA's Annual picnic and meeting in Frankenmuth on June 26th and 27th. It's great to get to see people you worked with and haven't seen in years and the foods great.

And lest we forget, the "Snowbirds" annual picnic on August 13th 2017, all are welcomed.

In the meantime stay healthy and may God Bless.

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Marv Kammer

Greetings from warm and sunny Florida!

Sad news concerning the Florida police and fire club. The club has been in existence for approximately 55 years, because of age and illness; many of our members are now unable to attend our functions and meetings. Our ages range from the sixties to the nineties. There seems to be a lack of interest from the newer retirees.

The club will have to disband if we are unable to recruit new members. Our long time Sergeant at Arms, Jim Bateson is 93 and I cannot ever remember him missing a meeting, although as of late he wishes someone would step-up and take over his position. "Jim had no one inform him that it was a lifetime job".

"The sad news is the attendance at our meetings and functions has dwindled way down. The pizza party meeting in February was way down from last year and our annual dinner at the Clearwater golf and Country Club had only 19 in attendance, where we usually have at least twice as many. Our April 2017 only had 5 of us in attendance.

Our meetings are for socializing and keeping informed about important matters pertaining to us retirees. Important information is obtained from RDPF-FA and relayed to our members including retirement benefits, insurance and other matters.

"IT IS SAD TO SAY, IF WE ARE UNABLE TO GET NEW MEMBERS TO JOIN OUR CLUB, WE WILL HAVE TO DISBAND THE CLUB."

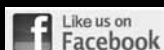
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It was agreed to keep the club going for the October and November 2017 meetings to give us time to obtain new members. If you are retired police and fire come and join our club, it does not matter when you retired, all are welcome and you may meet officers and fire-fighters who you haven't had contact with in sometime.

We meet October thru April the first Sunday of the month at the Hillsborough County Library, 619 Vondenburg Drive, Brandon, Florida. Doors open at 12:30 for coffee and donuts.

If you would like any further information, please contact Don Rem at 313-737-1854 or Marv. Kammer at (941) 234-7567.



Bob Blickensdorf

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EYE CARE UPDATE 2017

Metropolitan 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

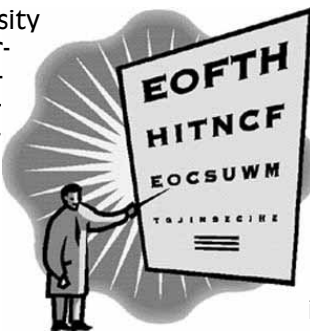
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

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