



# UNITY

THRU STRENGTH AND PURPOSE



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

*Volume 141, Spring, 2020*

## STAY HOME, STAY SAFE

**Until further notice, the Association Office will be closed.  
Phone calls will be accepted!**



### PRESIDENT

*Don Taylor*

The Coronavirus has struck at the Heart of the RDPFFA. As I prepared to submit my article for the Spring issue of Unity two of the Association Board Members had contracted the Virus, Ken (Woody) Woodruff, and John Barr.

Woody has remained bedridden at home being cared for by his wife, Margaret. Woody continues his fight and recently has shown some improvement. We all pray for a speedy full recovery of Woody and we are sure he is receiving excellent and compassionate care from Margaret. We all will continue to pray for Woody, God Bless.

We received the incredibly sad news that on Saturday April 4, 2020, John Barr passed away from the Coronavirus. I have been a friend and colleague of John Barr since the late 70s when I was first elected as a DPOA Union Representative. John has spent half a century working on behalf of Public Safety Officers, to improve and protect their benefits. At the time of his death he was still working as Union Representative with the Police Officers Association of Michigan

(POAM), the RDPFFA Board of Directors (since January 2004) and as Trustee on Police and Fire VEBA Healthcare Trust.

Many of you likely know John from your active days with the Detroit Police Department, and many others have met him and his wife Donna at the RDPFFA social functions. John and Donna have been and continue to be valuable and important members of this Association, John's input and guidance will be missed by many, especially the RDPFFA.

I send my heartfelt condolences to Donna, and all of John's family and friends. To John I say thank you for all that you have done for so many, Job Well Done, RIP.

As this deadly virus spreads across our country, we all pray for our RDPFFA family members and all fellow Americans, that are affected by this virus.

I personally want to express my concern and best wishes for all retirees, their family and friends, during these difficult times, especially to those that have contracted the coronavirus. We all pray for a speedy recovery for all those affected. Please stay safe!

In the interest of safeguarding our members and employees, the Association is taking steps to reduce personal contact and help eliminate the spread of the Coronavirus. Therefore effective immediately we ask that everyone refrain from coming into the Association office. Until further notice the Office will only be open on a limited basis. If you call the office and don't get an answer leave a message and we will get back with

*(continued on page 6)*



## VICE PRESIDENT

*Gregory Trozak*

Well, not sure where to begin. I guess we all try and prepare for the unknown but this is something none of us expected. I hope everyone is feeling good and taking every precaution possible to stay that way.

A few thing that you may or may not know. The office is open as of this writing but visitors will not be allowed entry at this time for the obvious reason and the phone calls are being answered concerning any questions you may have. The April General Meeting was cancelled as well as the May General Meeting. As of right now a decision has not been made concerning the Annual Picnic and June General Meeting in Frankenmuth. Hopefully in the next few weeks we will have more information available and we will get that information out as soon as we can. I spoke with the sales department at the Bavarian Inn and they plan on

opening for business as soon as the Governor gives the okay, so we may all find out at the same time. There are no plans on adding or cancelling any other General Meetings and we are planning on starting back up in September at the east side location. Watch for emails from the Association for any updates.

Getting into the next hot topic, the pension system. Unless you are really, really abiding by the “social distancing” thing, you know that the economy has taken a tremendous hit the last few weeks. We know that the pension system as well as our own nest eggs lost a large portion of its assets, at this point there is nothing we can do to change that other than just wait it out. The economy will turn around once this is over and remember this is the greatest county in the world. The pension system is prepared to assure our pension checks will arrive and be funded for the duration of this event. Those members that still receive a paper check each month should have received a letter from the pension system along with a direct deposit form in the mail. You are encouraged to fill out the form and return it to the pension system to assure you monthly checks get into your account in a timely manner. That was the reason for the early distribution of our April checks, they simply did not know how this ongoing COVID-19 crisis was going to affect the transfer of funds or the mailing of the checks. Thankfully, everything went well and there were no disruptions. The safest and most secure method is direct deposit, so fill out those forms and get them back to the pension system.

In closing I want everyone to keep our members, their families, the first responders and all the medical personnel in their thoughts and prayers. Please be safe out there, stay healthy and remember this is truly, truly a whole different world out there that we live in.

## 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)

# UPCOMING SPECIAL EVENTS

## 5th Precinct Oldtimers Breakfast

Second Monday of every month at 10:00 A.M.  
Big Boy's at Garfield and Hall Rd. (M-59)

## 11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.  
Buddy's Pizza - (586) 566-1233  
45841 Hayes Rd • Shelby Township, MI 48315

## Fire Fighters Breakfasts

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

Ken's Country Kitchen – (NEW LOCATION)  
40280 Hayes Rd. – Clinton Twp., MI 48038

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

Omega Coney Island  
22501 W. Eight Mile Rd., Detroit, MI  
*First Thursday of the month at 10:00 A.M.*

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

*Call the Association Office  
if you need additional information*

# ASSOCIATION CALENDAR OF EVENTS\*

**Updated!**

## General Membership Meeting Schedule

### AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM  
Meeting to be announced!

## East Side Silver Ladies\*

1st Tuesday of the month  
Time: 2:00 P.M.  
See Column for Location

## Snowbirds Of Michigan\*

Meet 2nd Sunday of the month  
May thru November  
at "Fred of Roscommon"  
430 N. 5th Street - Roscommon, MI  
Social Hour 11:00 AM – Meeting at 1:00 PM

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

**Articles for the Summer 2020  
Issue should be "submitted" by  
June 23, 2020**



**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

## 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

## Serving Those Serving Others



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



**Parkside DENTAL TEAM**  
36444 W. Warren Ave  
Westland, MI

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

**(734) 261-6060**

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

# Welcome New Members!

## January

Dew, Pamela - Police

Diaz, Mark - Police

Lee, Erika (Active - Associate) - Police

Stefan, Martin J. - Police

Eskau, Peter - Fire

## February

Avery, Robert - Police

Velasco, John - Police

Weinart, Tracy - Police

Fresh, Rodney - Police

Williams, Gregory - Fire

## March

Balinski, Kenneth - Police

Cardenas - Police

Dolunt, Steven - Police

Sise, Janet - Police

Thomas, Duane - Police

Dambach, Timothy - Fire

DeSmet, Mark - Fire

Fitzgerald, Kelly - Fire

Tederington, Scott - Fire

Tucker, Robert - Fire

Woods, Robert - Fire



## SECRETARY/ TREASURER

*Al Grant*

The Retired Police and Fire Fighters Association office often receives questions regarding deductions listed on pension checks. To assist our membership, I thought it would be beneficial to post information regarding:

- Deduction Code
- Carrier & Plan
- Retired Group
- Coverage Code
- Sup / Riders
- Deduction Amounts

Our Police and Fire members can check their pension stubs and identify the deductions taken by using the chart on the following page.

This data was provided with the assistance of our Police Pension Representative Greg Trozak in conjunction with David Cetlinski Executive Director, Police and Fire Retirement System of the City of Detroit.

## RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

29th ANNUAL GOLF OUTING FOR  
RDP&FFA MEMBERS & GUESTS

**August 14, 2020 (Friday)**

Time: 9:00 a.m. (Shot Gun Start)

Location: Oak Ridge Golf Club  
35035 26 Mile Rd.

New Haven, Michigan  
(586) 749-5151

**SAVE THE DATE!**



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*



# Pension Check Deduction Codes (as of 4/1/2020)

Ded Code	Carrier&Plan	Ret Group	Cov Code	Sup Riders	Ded Amt
00040710	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - SINGLE --AFTER 1977--	58.49
00040720	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - SINGLE --BEFORE 1978--	117.21
00040725	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - SINGLE- AFTER 1977	11.60
00040730	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - DEPENDENTS --AFTER 1977--	148.13
00040740	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - DEPENDENTS --BEFORE 1978--	148.13
00040741	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - SINGLE -BEFORE 78 OVER 65	4.28
00040742	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - DEPENDENTS BEFORE 78 OVER 65	45.82
00040743	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - SINGLE -BEFORE 1978-	93.77
00040744	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - DEPENDENTS -BEFORE 1978-	58.49
00040745	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - SINGLE -BEFORE 1978	124.69
00040746	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - DEPENDENTS -BEFORE 1978-	88.20
00040747	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - SINGLE BEFORE 1978 OVER 65	57.28
00040748	MISC INSURANCES	ALL APPROVED RETIREES	LT&S	LTS & SGTS - DEPENDENTS OVER 65	76.74
Ded Code	Carrier&Plan	Ret Group	Cov Code	Sup Riders	Ded Amt
00040610	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$25,000 SINGLE, UNDER 65 YEARS OF	62.45
00040611	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$50,000 SINGLE, UNDER 65 YEARS OF	125.53
00040620	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$25,000 WITH DEPENDENTS, UNDER 65	73.32
00040621	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$50,000 WITH DEPENDENTS, UNDER 65	147.28
00040625	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA WAIVER - WITH DEPENDENTS	0.88
00040630	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - WIDOW	11.18
00040640	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$12,500 SINGLE, OVER 65 YEARS OF A	30.94
00040641	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$25,000 SINGLE, OVER 65 YEARS OF A	62.45
00040650	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$12,500 WITH DEPENDENTS OVER 65 YE	38.96
00040651	MISC INSURANCES	ALL APPROVED RETIREES	DPOA	DPOA GROUP - \$25,000 WITH DEPENDENTS, OVER 65 Y	77.11
Ded Code	Carrier&Plan	Ret Group	Cov Code	Sup Riders	Ded Amt
00040330	MISC INSURANCES	ALL APPROVED RETIREES	DUES	FIREMANS FUND	45.10
00040340	MISC INSURANCES	ALL APPROVED RETIREES	DUES	FIREMANS FUND AFTER 1-1-86	0.00
00040350	MISC INSURANCES	ALL APPROVED RETIREES	DUES	FIREMANS FUND AFTER 9-1-2009	9.98
00040501	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	FIRE MUTUAL	14.84
00040510	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS 10,000/5,000 AD&D NO/DEPE	83.44
00040511	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS 5,000 AD&D NO/DEPEND/COVE	41.44
00040520	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS 10,000/5,000 AD&D 1,000	85.71
00040521	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 20, OVER 65	43.71
00040530	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 30	166.87
00040531	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 30, OVER 65	82.88
00040532	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS 15,000/0,00 AD&D (NO DEPE	124.32
00040533	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS VARIOUS COVERAGE TYPES	0.00
00040540	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 40	171.42
00040541	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 40, OVER 65	87.43
00040550	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 55	178.24
00040551	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 55, OVER 65	94.25
00040555	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 55	333.74
00040556	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 55	165.76
00040560	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 60	22.04
00040570	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 70	356.47
00040571	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 70	188.49
00040580	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 80, \$50,000	417.18
00040581	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 80	207.20
00040590	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 90, \$50,000 + DEPS	451.27
00040591	MISC INSURANCES	ALL APPROVED RETIREES	FIRE	DFFA (UNION) LIFE INS - PLAN 90 \$25,000 + \$15.0	241.30
Ded Code	Carrier&Plan	Ret Group	Cov Code	Sup Riders	Ded Amt
00040010	MISC INSURANCES	ALL APPROVED RETIREES	VISION	VSP VISION P&F 2015 AND AFTER	13.50
00040020	MISC INSURANCES	ALL APPROVED RETIREES	VISION	VSP VISION P&F 2014 AND BEFORE	13.50
00040310	MISC INSURANCES	ALL APPROVED RETIREES	DUES	POLICE BENEFIT & PROTECTION - PLAN 1	6.00
00040315	MISC INSURANCES	ALL APPROVED RETIREES	DUES	POLICE BENEFIT & PROTECTION - PLAN 3	18.55
00040320	MISC INSURANCES	ALL APPROVED RETIREES	DUES	POLICE BENEFIT & PROTECTION - PLAN 2	13.35

## PRESIDENT *(continued from page 1)*

you. If you have questions or problems relating to Healthcare, please call Chet Opolski at 586-2755-2404. He is working from home; his calls are being forwarded to him.

We have cancelled our scheduled General Meeting for April and May, we hope that by the scheduled Frankenmuth picnic and meeting all of this will be behind us. You need to continue to monitor the Healthcare professionals' guidelines we all are under.

The other issues that we monitor now seem so insignificant that I will only say that we are continuing to work on all the concerns our members may have. Hopefully by the Summer issue of the Unity we will have all returned to our normal lives and will be making up for lost time with our family and friends.

If there is any bright side, it is that now we all have lots of spare time to take care of such things as spring cleaning. I am sure we also have plenty of little jobs to do around that house that we have been putting off. I don't think we can use the excuse that we don't have the time anymore. The only real important thing is for all of us to just stay safe, take care of each other, and we all will return to a normal life shortly.

As we continue our fight against this deadly virus, we must not lose faith, always look for the positives as our country comes together to fight as one, we will prevail, God Bless everyone.

Looking forward to seeing many of you at our Frankenmuth Picnic and General Meeting, the Association Golf Outing and at our regular General Membership Meetings in the fall.

Stay Safe,

Don Taylor

### *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.*

# 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

## 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)**

---

## 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)**

Barton, Den & Mag *in memory of*

*Ed Panackia*

Birch, Arlene *in memory of Fred Birch*

Clark, Lucille *in memory of*

*Ken Clark (DFD)*

Dziuba, Stanley & Donna *in memory*

*of P.O. Ted Spicher*

East Side Silver Ladies *in memory of*

*Irene Brooks*

Elliott, Walter & Dolores *in memory*

*of George & Pat Smedley*

Hewitt, David & Lori *in memory of*

*Eddie Panackia*

Kostera, Tom *in memory of*

*Tom Kostera Sr.*

Lash, Violet *in memory of Henry Lash*

Pattinson, Jane *in memory of*

*George Pattinson*

Pfahlert, Alice *in memory of*

*Philip Pfahlert*

Raska, Delphine *in memory of*

*Irene Brooks & Marilyn DeFour*

Seneski, Lawrence & Sharon *in*

*memory of Bernard Pieper*

Skotzke, Eugene & Diana *in memory*

*of Dave Krammer & Larry Nevers*

Stanbury-Stacey, Sandra *in memory of*

*George Stanbury*

Swistock, Gloria *in memory of*

*Kenneth J. Swistock*

Tsmpikou, John *in memory of*

*Lt. "Skip" Fitzpatrick*

Twardzik, Helene *in memory of*

*Lt. Joe Twardzik*

Veda, Leslie *in memory of James Veda*

Zinser, Andrea *in memory of*

*"Dick Dungy, Jesse Coulter, Dick Ridling  
& Dick Vauris"*

### **Appreciation (Donation)**

Alderman, Ed & Lindsay

Cleland, Mike & Denise

Crist, Grace

Dewolf, Mike & Markel

Eising, Dale & Betty

Falkowski, Ken & Kim

Falkowski, Ken & Kimberly

Fiddler, Ray & Charlotte

Gatto, Charles

Gatto, Charles

Gatto, Charles

Hartner, Ione

Heise, Ray & Judith

Hine, Steve & Judy

Hunsaker, Anne

Isken, Wayne

Isken, Wayne

Lamphier, Dan & Mary

Lang, John D.

Michalski, Ray & Judith

Miller, Harold B.

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Ricci, John P.

Santarossa, Richard

Sims, Luevenia

Skaggs, George

Smith, Micah

Stec, James F.

Walsh, Irene

Woelmer, Daniel

### **PAC (Donation)**

Maxinoski, Ed & Carol *in memory of*

*P.O. James Chalou*

### **PAC (Donation)**

Jackson, Keith

---

## DEATH OF MEMBER

### FAMILY ASSISTANCE PROCEDURE

Communications vary whether member was Police, Fire, or Sergeant and above. If you are Police make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9301. 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 Ext. 221 or 1 (800) 339-8344 and BeneSys (833) 725-5336 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

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

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

---

IF YOU ARE...

FACING MAJOR LIFE CHANGES?

**OR** CONFUSED ABOUT YOUR OPTIONS?

### ESTATE PLANNING

- Avoiding Probate
- Wills
- Trusts



### HEALTH CARE

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



### INVESTMENTS

- Market Volatility
- Safe Money?
- Portfolio Risk



### RETIREMENT

- Pension Options
- Social Security

**Don't leave it up to chance.**

*Let the Clear Strategy team provide you with*

*Solutions for Life*



**CLEAR STRATEGY®**

*Solutions for Life*

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

3471 E. Grand River Ave.  
Howell, MI 48843

1127 S. Old US Hwy 23  
Brighton, MI 48114

### Paul Parsell

(800) 960-4560 Ext 215

[Paul@myclearstrategy.com](mailto:Paul@myclearstrategy.com)

Son of Steve Parsell  
Retired Detroit Firefighter

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







# REMEMBRANCE AND THANK YOU

**John T. Barr**

1-27-44 / 4-4-2020

Police Officer - Detroit Police Department

Appointed 4-21-69 • Retired 1-3-04

RDPFFA Trustee - 2004 / 2020 • RDPFFA Director - 2004 / 2004

In remembrance of John T. Barr

*Thank you for your service!*

## **“Standing up for you”**

**Bryan A. Sunisloe**  
Attorney and Counselor

### ***Specializing In:***

Divorce/Family Law  
Disability and Worker's Comp  
Estate Planning

### **Main Office:**

66 Market Street  
Mt. Clemens, MI 48043

### **Satellite Office:**

6053 Chase  
Dearborn, MI 48126

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

[www.SunisloeLawOffice.com](http://www.SunisloeLawOffice.com)  
[Bryan@Sunisloelawoffice.com](mailto:Bryan@Sunisloelawoffice.com)

## **BUNCH TAX SERVICE**

**(586) 779-7990**

ASSOCIATES

**LUCIAN C. HARBAR II • LUCIAN C. HARBAR, SR.**

**DANIEL M. SMITH**

**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*

---

# Rebalancing: A Financial Risk Reducer That's Easy to Use; Or Buy Low/Sell High

*Matthew Teetor*

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

**Sequoia Financial Group**

One of the biggest problems facing retiree investors is the uncertainty of the market. With the recent chaos of the coronavirus, we understand why an investor would consider bailing out of the market at the bottom or trying to get back in at the top; and even the paralysis of just watching and worrying. However, there's a powerful tool in the investment toolkit that can save investors from themselves and help reduce risk and uncertainty. This powerful weapon? Rebalancing, or as we like to call it, "season to taste."

**Investing is like a recipe.** The first thing everyone should know is that the key to good investing is not a hot stock (there are some, but they almost always don't last), or perfect timing (buy at the bottom and sell at the top: good luck!). The key is a good recipe, or asset allocation. Many studies have shown that over 90% of an investment portfolio's return is attributable to the recipe used. What's more important than a good recipe is sticking to it. Think of how recipes look: 'Take a pound of nice steak, cut it into 1" cubes; brown it with some onions, chili powder, salt, pepper, cumin, garlic and little masa (that's Mexican corn flour, and yes, I'm giving you my chili recipe); Add one or two jalapeño peppers (seeds removed), chopped; Add two bottles of decent beer (like an IPA, drink half of one while you cook); turn down heat and cook slowly; season to taste. What's that last phrase? Season to taste? In other words, adjust the recipe to your preferences. [Note: I actually like the above chili recipe with venison or elk as well. I, like many self-respecting chili aficionados, add my beans later.]

**What is rebalancing?** Rebalancing is the systematic re-setting of your investment recipe. Suppose for example, you have rollover IRA and you want a conservative mix. You put 50% in a stock mutual fund, like an S&P 500 fund (this is a fund that generally buys 500 of the biggest stocks in the US market) and 50% in a short term bond fund (this is a fund that buys short-term bonds and is generally very low risk). Now suppose that the market tanks because some new virus causes the

global economy to shut down in the equivalent of a global natural disaster with no property damage (I know that sounds far-fetched, but just stay with the example). The market (Dow) drops from about 28,000 to 18,000. You watch your stock portion plummet. Your stomach hurts. Your spouse is mad. The TV is talking gloom. What do you do? You have some choices. You can:

1. Bail out of the market and go to cash ('cut your losses')
2. Sit on your hands and do nothing ('wait it out')
3. Rebalance ('buy low/sell high')

**Example:** Suppose the above example included an IRA worth \$200,000 as of mid-February 2020. You had \$100,000 in a short-term bonds fund and \$100,000 in a S&P 500 fund (NOTE: we make use of a more diverse array of fund types in our portfolios (generally somewhere between 12-19, this is a greatly simplified example). The market tanks, and by March of 2020, your \$200,000 portfolio is now worth \$165,000 (stocks are down to \$65,000, and the bonds are flat). Lets' look at your choices:

1. Bail out, take the \$165,000 and put it in a CD at 1%
2. Leave it as it is, with \$100,000 in bonds and \$65,000 in stocks (about a 40% equity/60% bonds mix)
3. Rebalance to your original 50%/50%. In other words, sell some bonds and buy more stocks to bring it back to 50-50. You will end up with \$82,500 each in the bond fund and the stock fund

Let's fast forward to the end of this mess. The end of the world did not happen on schedule, but instead, the market runs back up to where it was (goes back up 53%), and the bonds stay flat. Here's what your IRA portfolio looks like now:

1. Bail to cash: \$165,000
2. Leave it alone: \$200,000
3. Rebalance: \$227,000

*(continued on page 11)*

## Rebalancing *(Continued from Page 10)*

Notice the dramatic difference? Getting out at the bottom was obviously a bad move. You missed the big upswing recovery and made a loss of about \$35,000 permanent. If you left it alone, you did pretty well and got back to even. But math is math: if you suffer a 35% loss, you need a 53% gain to get back to square one. Rebalancing was obviously a good plan. It enabled you to buy low (the stocks) and sell high (the bonds).

**What Now?** If you had rebalanced, you and your spouse would be belly-bumping and high-fiving and talking about what shrewd investors you were. However, there is a recurring issue: If you rebalanced, your stock fund did great (they're high, relatively). The stock fund in your portfolio is now over 55% of the total! You are out of balance again. Rebalancing is impartial: it doesn't care what's up or down, or why it's up or down; it cares that the recipe is followed. You would want to rebalance again.

**Why it works: Removing Emotion.** Rebalancing is a great tool because it removes the greatest hindrance to investor success: emotion. Humans avoid failure and avoid pain. In fact, many studies show that humans will overwhelmingly choose to avoid failure or pain over the possibility of gains. According to a 1979 study by Kahneman & Tversky, it seems that the pain of losing is psychologically about twice as powerful as the pleasure of perceived gains. (Find more information visit: <https://www.behavioraleconomics.com/resources/mini-encyclopedia-of-be/loss-aversion/>)

Two of the most powerful human emotions come into play: fear, and greed. When the market is down, many investors get fearful and run away from the market (not everybody, some of us run in and pick up bargains). When the market is high, many investors get a false sense of superiority and attribute the gain to their skill. Rebalancing takes this emotion completely out of the equation. Market is down? Don't bail, rebalance. Market is up? Don't get cocky, rebalance. Buy low. Sell high. Don't think, Skywalker, do.

**How to Rebalance:** Rebalancing is relatively easy: Set your recipe and periodically rebalance your mix. Many studies have been conducted and show that excessive rebalancing doesn't help. You can get by with one or two 'resets' a year. Many custodians offer rebalancing services; and of course, a reputable advisor will work out both an allocation and a rebalancing strategy.

**Bottom Line:** Rebalancing your mixed investment portfolio is a good way to reduce risk and potentially increase return. It removes emotion and protects your portfolio from wild swings in value. It's a good tool to add to a retirement portfolio.

*Matthew Teetor and Leon C. LaBrecque JD, CPA, CFP® CFA are advisors at the independent advisory firm of Sequoia Financial Group. Matthew and Leon run the firm's practice for police and firefighters. Sequoia Financial Group helps reduce uncertainty in the lives of Michigan police officers and firefighters by applying creative wealth management solutions in tax, financial planning, retirement planning and estate planning. To contact us for a consultation or to discuss group programs for your unit, contact [mteetor@sequoia-financial.com](mailto:mteetor@sequoia-financial.com) or call at 248-641-7400. Also visit our website <http://sequoia-financial.com>.*

**Disclosure:** This material is for informational purposes only and is not intended to serve as a substitute for personalized investment advice or as a recommendation or solicitation of any particular security, strategy or investment product. The opinions expressed are those of the author and are subject to change without notice. Diversification cannot assure profit or guarantee against loss. There is no guarantee that any investment will achieve its objectives, generate positive returns, or avoid losses. Sequoia Financial Advisors, LLC makes no representations or warranties with respect to the accuracy, reliability, or utility of information obtained from third-parties. Certain assumptions may have been made by these sources in compiling such information, and changes to assumptions may have material impact on the information presented. Investment advisory services offered through Sequoia Financial Advisors, LLC, an SEC Registered Investment Advisor. Sequoia Financial Advisors, LLC does not provide tax or legal advice. Registration as an investment advisor does not imply a certain level of skill or training.

# 13th Precinct

## Quarterly Retirees' Luncheon

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

Roger's Roost

33626 Schoenherr Rd.

Sterling Heights, MI 48312

(586) 979-7550



# 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.

## *September 2019*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Gordon, Dennis	P.O.	Police	3-2-70	3-2-95	9-7-19	72

## *December 2019*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Landeros, Marlyss	Inv.	Police	4-29-72	12-14-90	12-22-19	71
Love-El, Rubert	P.O.	Police	9-10-49	9-28-74	12-23-19	92
Speshock, John	Sgt.	Police	10-7-46	1-18-74	12-15-19	100
Williams, Donald	Insp.	Police	11-14-74	11-1-02	12-30-19	66

## *January 2020*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Cox, Bruce	P.O.	Police	12-18-67	1-1-93	1-31-20	78
Janadia, Gary	P.O.	Police	3-10-69	6-13-81	1-26-20	77
Kaptur, Joseph	Sgt.	Police	10-18-71	1-4-02	1-1-20	77
Kirk, Harry	P.O.	Police	5-26-77	7-19-85	1-30-20	64
Kupinski, David	P.O.	Police	10-4-71	10-5-86	1-9-20	76
Larkin, Staffney	Inv.	Police	3-21-86	10-1-73	1-16-20	61
Macksoud, Joseph	Lt.	Police	9-24-73	7-7-99	1-9-20	67
Mazzie, Robert	Lt.	Police	4-11-49	1-1-75	1-30-20	92
Pierrie, Willie	Inv.	Police	5-18-70	1-23-12	1-20-20	72
Pruent, Frank	Sgt.	Police	1-8-62	8-1-89	1-11-20	80
Taylor, Thomas	P.O.	Police	12-16-68	8-16-96	1-2-20	76
Wisniewski, Frank	P.O.	Police	10-29-51	10-29-76	1-5-20	92
Carlisle, Larry	Lt.	Fire	10-30-72	3-1-99	1-7-20	76
Conti, Ralph	Bt. Chief	Fire	3-30-53	11-5-87	1-25-20	92
Ross, James	Capt.	Fire	9-12-77	3-23-07	1-2-20	68
Silvers, Chester	FEO	Fire	7-23-51	7-26-76	1-29-20	96

## *February 2020*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Aul, Frank	Sgt.	Police	1-17-49	7-6-74	2-24-20	92
Cendrowski, Eugene	Sgt.	Police	7-18-55	2-18-89	2-20-20	89
Dudzinski, Eugene	P.O.	Police	5-5-52	7-26-78	2-4-20	92
Pietrangelo, John	P.O.	Police	3-8-54	7-6-79	2-18-20	90
Shanks, Lyndel	Lt.	Police	10-30-55	2-4-86	2-2-20	89
Swientoniowski, Dan.	P.O.	Police	5-25-70	8-5-88	2-16-20	72
Vanleen, Richard	Sgt.	Police	5-12-52	2-20-88	2-15-20	89
Williams, Paul	Sgt.	Police	1-8-62	1-8-87	2-29-20	79
Wolfington, William	Sgt.	Police	11-18-63	11-18-88	2-4-20	77
Yuhn, Delbert	Sgt.	Police	9-24-56	9-24-81	2-10-20	84
Zimmerman, Edward	Sgt.	Police	4-1-57	7-15-86	2-22-20	84
Hoover, Lemuel	Lt.	Fire	11-18-57	10-1-88	2-10-20	84
Hughes, Calvin	FF	Fire	6-18-84	12-10-87	2-16-20	58
Lyon, Donald	Bt. Chief	Fire	9-15-52	2-5-89	2-22-20	91
Monroe, Marvin	Capt.	Fire	2-27-61	2-27-86	2-3-20	81



# IN MEMORIAM *(continued from page 12)*

## February 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Trapani, Nicholas	Capt.	Fire	9-30-45	11-30-72	2-26-10	90
Watts, Eric	Lt.	Fire	2-12-90	1-23-20	2-29-20	57
Zaborski, Raymond	Capt.	Fire	5-1-61	1-3-92	2-7-20	84

## March 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Chisolm, Keith	Sgt.	Police	4-14-86	11-1-13	3-9-20	53
Doeh, Whawana	Corp.	Police	7-6-98	Died Active	3-16-20	41
Hampton, Henry	Lt.	Police	3-9-75	6-1-98	3-10-20	70
Heliste, Rodger	P.O.	Police	5-5-69	5-28-87	3-20-20	74
House, Cynthia,	Lt.	Police	12-12-74	7-6-00	3-27-20	65
McDonald, James	P.O.	Police	7-24-67	3-21-98	3-13-20	81
Mitchell, John	Sgt.	Police	3-2-70	1-1-90	1-1-20	74
Muehlbrandt, Larry	P.O.	Police	2-13-67	6-19-84	3-23-20	76
Parnell, Jonathan	Capt.	Police	6-22-91	Died Active	3-24-20	50
Raynor, Lawrence	Sgt.	Police	11-2-70	7-6-00	3-27-20	75
Smedley, George	Sgt.	Police	7-13-59	2-4-86	3-4-20	82
Stratton, Edmund	P.O.	Police	3-26-62	5-1-87	3-26-20	84
Bahaou, Doyle	Lt.	Fire	3-12-73	5-21-03	3-24-20	76
Delegato, Daniel	FEO	Fire	5-19-47	2-3-73	3-21-20	94
Freeman, Gregory	FEO	Fire	5-5-86	6-16-03	3-29-20	65
Prentice, Colm	LT.	Fire	12-14-70	1-16-96	3-31-20	73
Price, Leroy	FF	Fire	10-31-66	11-6-79	3-27-20	80



# 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

---

# Members Letters

The second check is in memory of my husband George Pattinson. Please use as needed. You were a wonderful security for me when he passed. Keep up the good work. Thank You.

Jane H Pattinson  
Madison, AL

Al, Good talking with you today. Please accept the enclosed check as a token of our appreciation for the annual STRESS Reunion notice you enter into "Unity". This amount is presented on behalf of all STESS Officers. Thanks once again.

John P Ricci, Coordinator STRESS  
Morrice, MI

I want to thank you guys for helping me out. I really appreciate it. Use where needed.

Ione Hartner  
Warren, MI

Thank you guys & girls for all the hard work, there is no way you can be thanked enough. Use this donation wherever it is needed. What a great country. Thanks again.

Steve & Judy Hine  
Venice, FL

Please use this donation where it is needed. Your hard work is very much appreciated.

Grace J. Crist  
South Lyon, MI

Use the enclosed check where it is needed. Thank you again for your time and hard work.

Ray Michalski  
Brooklyn, MI

Use this check in memory of my dad, Tom Kostera, Retired from Traffic Court in October 1970. Keep up the great work.

Tom Kostera  
Clinton Twp., MI

Once again, I thank you for all the work you put into helping Retired Detroit Police & Fire Fighters. Keeping us up-dated, you are always there to answer any con-

cerns I may have. Please use this check where ever needed--. In memory of my late husband Lt. Joe Twardzik. Thank You.

Helene Twardzik  
Macomb Twp., MI

Thank you for all you do for the retirees and their families. Best wishes for a wonderful 2020. Donation in memory of George Stanbury, made by friends of Sandra Stanbury- Stacey.

Sandra Stanbury  
Washington, MI

This is a gift in memory of my husband, Kenneth J. Swistock. Thanks again for all you do.

Gloria Swistock  
Harrison Twp., MI

I would like to make a donation in memory of Irene Brooks and Marilyn De Four. They were both members of the Silver Ladies.

Delphine Raska  
Warren, MI

Please accept this for your efforts on our behalf, in memory of Ed Panackia, a man Blue to his core. That retired roster was disturbing! Retired but not members? Defies reason.

Den & Mag Barton  
Caseville, MI

Enclosed is a check for 2020 dues renewal. The second check is in memory of Ken Clark DFD, to be used wherever needed. Thank you for all you do.

Lucille Clark  
Cheboygan, MI

Please accept this donation on behalf of my late husband, PO Fred Birch, and all the Detroit Police and Firefighters, past and present. Thank you for all you do to assist the retirees and their families.

Arlene Birch  
Clinton Twp. MI



## Silver Ladies



Carol Curley

Well, spring has come again. The earth here in Michigan is totally defrosted. Though, it didn't seem to be frozen this past warm and ice-cold winter. Now, many birds are coming back home chirping, the early flower bulbs are two to twelve inches high and Canadian geese have been flying and yelling as they go north looking for clean golf courses. Ah Spring!

We Silver Ladies have been able to travel to our meetings every month because of good weather. Our March luncheon at Da Francesco's in Shelby Twp. was our twenty eighth anniversary! We had good food, good service, the prettiest decorations and treats for our table from Carol Bender and Del Raska, and a very enjoyable afternoon of talk, friendship and memories!

Our 50 / 50 winner was Marcy Rolf.

Happy June Birthday to Delphine Marciniak and Marcy Rolf.

We will have our meetings on the first Tuesday of April, May, etc... As usual, unless we are still prohibited by the china-virus lockdown closures and regulations. Call (810) 392-2668 for information.

As of this day I have need to travel: to mail this article and to get a polish brand of chocolate bar, a necessity! This is still the lent season and I saw the best church sign that read "eat chocolate and give up sin"

## WARNING!!

Due to the Covid-19 Pandemic, malicious hackers are using email phishing scams to fool unsuspecting people into following links in fake emails. **Please DO NOT follow any of these links. Delete these emails!** They will attempt to lure you into providing your private information or to compromise your computer.



**LUKE NOWACKI**  
ASSISTING DETROIT'S FINEST  
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 earnings and accomplish your goals for the accumulation and protection of your assets.*

### Strategies available include:

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

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



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



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

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

Item	Description	Price	Circle SIZE	# Items Ordered	Total Cost
Sport-Tec Shirt	RDPFFA (Blk w/grey,blue,royal blue or red trim)	\$20.00	M-L-XL-*XXL		
Golf Shirt	Detroit Police Retired	\$30.00	M-L-XL-*XXL		
Golf Shirt	Detroit Fire Retired	\$30.00	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 or Short sleeve Police or Fire	\$30.00	M-L-XL-*XXL		
Golf Hat	Detroit Fire Retired	\$17.00	Fits "All"		
Golf Hat	Detroit Police Retired	\$17.00	Fits "All"		
Money Clip	Fire Maltese Cross	\$20.00			
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			
Travel Mug	Choice of Badge (Police - Fire)	\$18.00			
<b>*All XXL Items - add \$2.00 to listed price</b>			<b>Shipping</b>		

**Shipping & Handling \$3.00 for the first item - Add \$1.00 per additional item**

<b>TOTAL</b>		
--------------	--	--

<b>** Name</b>			
<b>** Address</b>			
<b>** City</b>	<b>State</b>	<b>Zip</b>	
<b>** State</b>			
<b>** Zip</b>			
<b>** Phone</b>			
email address			

Information marked with double asterisks \*\* are necessary to process your order

Make check or Money Order payable to: **PFF Educational Fund** and mail it along with this form to:

***RDPFFA***

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



# Firefighter Painters

## Interior and Exterior Painting

power washing • wall washing • wallpaper removal

## Free Estimates

**Donald S. Carlson**      **(586) 381-3105**

# AMERICAN LEGION

## Post 161

## Police & Fire Fighters Looking for Members

*Must have military service!*

*Dues \$45*

*For information contact:*

Frank Rossi: (586) 421-2155





## Snowbirds

Dan Zemaitis

Greetings from Florida

We've had nice weather down here in Florida so far. The friends in Glennie tell us its been another mild winter – they tell us that every year.

We had an opportunity to meet with Don & Cindy Rem and Joann Cherry and had a nice visit and lunch together.

Hope everyone made a smooth transition over to "Priority Health", I guess we won't be getting anymore Aetna purple bags.

Received a letter from Retired Detroit Police Officer Lavern Mack of 15288 Oldama Circle, Port

Charlotte, FL 33981 – no phone – that he's selling his property.

\*We lost another long-time member and friend John Pietrangelo. John did our Snowbird badges. Our sincere condolences to his family.

Get well thoughts and prayers to Ted Ponik and Frank Samborski, left the birthday list in Michigan so I'll have to do some belated birthdays when we get back.

Looking forward to attending the RDPFFA picnic and meeting June 15 & 16th in Frankenmuth.

Just another reminder that the 1st Snowbird meeting in 2020 will be May 17th at 1 p.m., at Freds of Roscommon at 430 N. 5th Street (989) 275-6565.

Hope to see some of you at the meeting and the rest at the RDPFFA picnic

Take care & Stay Healthy

## 15th Old School Reunion 2020



Wednesday, September 16th  
2 PM to 6 PM

## IRELAND'S PUB



33401 Harper • Clinton Township  
(Northwest corner of 14 mile and Harper)

### For Information Call:

Bill Pridemore (586) 202-0894

or

Gail Osborne (586) 876-9919

## ATTENTION!

### Former S.T.R.E.S.S. Officers

Reunion June 12, 2020

Contact John Ricci (see below)  
to confirm!

Villa Penna Restaurant  
43985 Hayes Road  
Sterling Heights, MI 48313  
(586) 566-9900

For further information please contact:  
John P. Ricci at [johnpriccidoce@gmail.com](mailto:johnpriccidoce@gmail.com)

## 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 Weeks for Delivery

2020 DIRECTORY		Police Personnel		Detroit Fire Fighters Association		Priority Health PPO / HMO	
<b>RETIRED DETROIT POLICE AND FIRE FIGHTERS ASSOCIATION, INC.</b>  2525 East 14 Mile Road Sterling Heights, MI 48310-5969  1 (586) 795-1734 Fax 1 (586) 795-2183  Web site rdpffa.org e-mail rdpffa@hotmail.com	<b>Association Office Hours</b> 9:00 a.m. - 3:00 p.m. Monday thru Friday	1301 Third Street (6th Floor) 1 (313) 596-2540 ID Cards 1 (313) 596-1910		1 (313) 962-7546 333 W. Fort Street, Suite 1420 Detroit, MI 48226-3149		(888) 389-6648 (Option 3) 8:00 A.M. - 8:00 P.M. / 7 DAYS	
		<b>Police</b> (Central Photo - 3rd Floor) 1 (313) 596-2810				<b>COPS Trust</b> Dental / Vision / Benesys 1 (248) 641-4991	
		<b>Lieutenants and Sergeants Association</b> 1 (313) 961-5699 28 W. Adams, Suite 700 Detroit, MI 48226-1602		<b>Detroit Firemen's Fund Association</b> 1 (313) 628-0099 1301 Third Street #329 Detroit, MI 48226-4495		<b>VSP Vision</b> (800) 877-7195	
		<b>LSA Life Insurance</b> Call LSA Office				<b>U.S. Health / COPS Trust</b> 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431	
<b>Detroit Police &amp; Fire Retirement System Pension</b> 1 (313) 224-3362 1 (800) 339-8344 500 Woodward Avenue Suite 3000 Detroit, MI 48226-5493  <b>Retirement System</b> Death Benefit Ext. 221 Direct Deposit Ext. 239 Withholding Tax Ext. 238 Missing Check Ext. 244		<b>Detroit Police Officers Association</b> 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155		<b>BeneSys (VEBA - PFRHCT)</b> <u>Retiree prior to 2015 Troy Office</u> (833) 725-5336 700 Tower Drive Suite 300 Troy 48098-2808		Delta Dental (800) 524-0149	
		<b>DPOA Life Insurance</b> Call DPOA Office		<u>Retiree prior to 2015 Detroit Office</u> (313) 963-1135 TMR & Associates 601 Abbott Street Detroit 48226-2513		<b>Workman's Comp</b> Comp One Administrator (866) 590-3664	
						<b>Social Security</b> 1 (800) 772-1213	
		<b>Detroit Police Benefit and Protective Association</b> 1 (313) 870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 Detroit, MI 48202-3023		<b>VEBA - RDPFFA Office</b> (586) 275-2404 <a href="http://www.ourbenefitoffice.com/DPFRHC/Benefits">www.ourbenefitoffice.com/DPFRHC/Benefits</a>		<b>Medicare</b> 1 (800) 633-4227 Co-ordination of Benefits 1 (800) 999-1118	
						<b>Veterans Administration (VA)</b> 1 (877) 222-8387	

---

## EYE CARE UPDATE 2020

**M**etropolitan Eye Center, also home of Lakeshore Eye Surgery Center, will always provide the latest and safest treatments available for our patients. As a full-service Eye Center, and State licensed Surgery Center, with an on-site Optical Studio, you can be assured we will do whatever we can to make your vision the best it can possibly be. Here are just *some* services we provide.

### VITAMINS

According to the Seddon Harvard University study, Lutein and Zeaxanthin have been correlated to a 43% lower prevalence of Age-related Macular Degeneration (AMD). Lutein protects the retina by functioning as an antioxidant and by blocking harmful ultraviolet radiation that can damage the delicate macular tissue.

Antioxidants from Vitamin C, Vitamin E, Zinc, and Selenium have been shown to stabilize and prevent further progression of AMD. Patients who have already developed the disease are encouraged to take a vitamin with high doses of Lutein and antioxidants to minimize further loss of vision. Vitamin supplements designed specifically for the eye (MaxiVision) are available in our Optical Studio. Specific dietary components, particularly the carotenoids found in dark green leafy vegetables have shown great promise in reducing the incidence of AMD. Vitamin supplements are readily absorbed from the gastrointestinal tract resulting in increased blood serum levels and macular pigment density. Omega3 supplements available in purified fish oil enhance the beneficial effects of these vitamins. High concentration pharmaceutical-grade supplements are recommended for optimum effect. These supplements are also available in our optical studio.

---

### CATARACTS AND CUSTOM CHOICE IMPLANTS

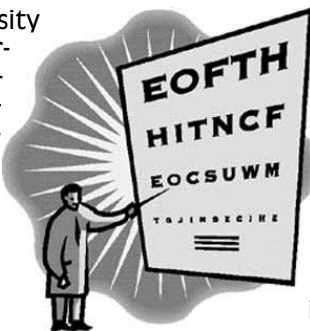
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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



## **BIG DREAMS START AT HOME.**

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



**To get started:**

**Call us at 313.568.5000**

**Visit [dmcu.com](https://dmcu.com) today!**



**Diversified**  
MEMBERS CREDIT UNION  
[dmcu.com](https://dmcu.com)

