



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

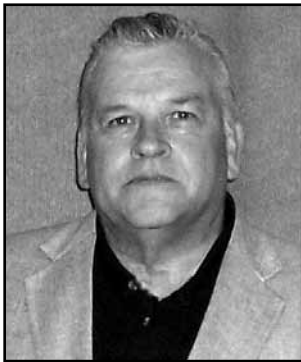
Volume 130, Summer, 2017

NEW LOCATION

Westside General Membership Meetings

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road, Livonia • (248) 242-2366



PRESIDENT

Don Taylor

I hope everyone is enjoying their summer break. As you spend time with your family and friends over the summer don't forget to save a little time to participate in some of the activities offered by the Association. Those of you that Golf or just want to attend for the camaraderie remember the RDPFFA Golf Outing is on August 11th at the Oak Ridge Golf Course and our annual Las Vegas Conference. The conference this year will take place beginning October 9th thru the 13th at the South Point Hotel Casino.

Our Association Picnic and June general membership meeting were held in Frankenmuth again this year, on June 26th and 27th, everyone appeared to have a good time. Videos and photos of these events are available to view at our new photo web-site (rdpffa.smug-mug.com) our old phanfare web-site provider, discontinued that service. All of our old photos and videos have been transferred to our new smugmug site.

Legislative Update

We continue to work on our legislation in Lansing that would amend the Tax Pension Tax for those Police and Fire Retirees born after 1952 and retired from a municipality that did not participate in Federal Social Security and were retired when the Pension Tax laws changes went into effect on January 1, 2013.

This legislation if signed into law, would grant these retirees the same deductions as those born between 1945 and 1952, if filing as a single \$35,000, if jointly \$55,000. We had two Bills introduced, Senate Bill 266 sponsored by Senator Horn and House Bill 4396 sponsored by Representative Bellino. Both Bills have passed in their respective chambers. Senate Bill 266 passed out of full Senate by a vote of 37 to 0 and House Bill 4396 passed out of the full House by a vote of 94 to 12.

The House Bill is the Bill which will be pushed for final passage and is now before the Senate Finance Committee Chaired by Senator Brandenburg. This is same Committee that held Hearing and took testimony on the Senate Bill 266. We have been informed that Senator Brandenburg expects to take up House Bill 4396 in September once the legislators return from summer break. We hope to have the Bill sent to the Governor by end of September.

A Committee, established by the Governor to look into public employee Pensions and Healthcare, is expected to release a report in the next couple of

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Mid-summer is here and I hope everyone is enjoying themselves. We have one very important announcement that you will probably see noted in this issue several times. The General Meetings will resume in September starting on the east side and there is going to be a change in location of the west side meetings beginning in October of this year (2017). The meetings will return to the Monahan Knights of Columbus Hall for all west side meetings. The K of C is located @ 19801 Farmington Road in the beautiful city of Livonia between 7 and 8 Mile Road.

The Association held all our west side meetings there several years ago and a change in management in the Council caused us to leave. A few of our members being members of the K of C talked to the new management and they asked if we would consider returning. We met with them and we both agreed that a new relation-

ship will begin. So, mark it down on those calendars that the NEW LOCATION FOR THE WEST SIDE MEETINGS has changed beginning in OCTOBER 2017.

It was another successful picnic and breakfast meeting in Frankenmuth. The weather, although a little chilly for some, cooperated and a great time was had by all. The food at both the picnic and meeting was great as usual and the hospitality room was packed. It was great to see a few new and old faces at the events for the first time. If you have never been you should attempt to get it on the bucket list, we will get the info and dates out as soon as possible.

Continuing with the Association events I just want to remind everyone that the annual golf outing is Friday, August 11, 2017 at Oakridge Golf Course (see application and info elsewhere in the UNITY).

There is still plenty time to put together a few pennies from under those mattresses or between the couch cushions and plan on attending the Annual Educational Conference in Las Vegas. The Conference begins on Monday, October 9 and runs through Friday, October 13, 2017. The venue this year is the South Point Hotel Casino and Spa. Rooms are available for \$75.00 per night + taxes; the resort fee has been reduced for our group to \$14.00 per night from \$21.00 which includes free wifi, fitness center, airport shuttle and all parking and valet (see information below). If you are looking for air and hotel reservations together give Debbie Ruemenapp a call @ (586) 739-4444. Hope to see you there.

RDPFFA Annual Educational Conference
October 9 through October 13, 2017
South Point Hotel Casino & Spa
Reservations can be made using our code
RET 1009 and calling 866-791-7626

Before closing out I would like to give an update on the pension system. All retirees, both old and new plan

(continued on page 17)

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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
President
Donald Taylor
Vice President
Gregory Trozak
Secretary/Treasurer
Allan Grant

PUBLICATION/EDITOR
Al Grant

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SECRETARY/ TREASURER

Al Grant

This edition of the Unity I will primarily focus on membership. As of this date the Association's membership totals 5,882 of which 4,704 are enrolled in an automatic payroll deduction of \$3.00 per month which amounts to \$36.00 and the remainder pay the yearly dues annually by check or cash.

The purpose of the Association shall be to provide the members with information concerning the status of pensions, hospitalization and insurances and to keep the members informed on all matters relative to the best interests of the Association and its members. In addition, the objective is to promote a spirit of good fellowship and a closer personal relationship among members and their families.

A frequent question by members of the Association is, "What can we do to recruit police and fire who have not become a member of the Retired Detroit Police and Fire Fighters Association?" This subject has been an item for discussion by the Board of Directors on recurring occasions.

There could be a number of reasons for qualified members not enrolling and it could be as simple as not knowing how to join or a familiar trait of procrastinating. Last of all, some are not willing to join any group or organization.

The recruitment of new members is the goal. The Association's previous publication was called the "Newsletter". In 1993, the Board of Directors decided to change the name to the "Unity" Thru Strength and Purpose". The following assertions, Unity, Strength and Purpose are excerpts taken when the change was made.

UNITY stands for oneness, we members are represented by one voice on our similarity of concerns.

STRENGTH, noticeable in our encounters making presentations and representing you is the realizations

that others are aware of the support we have from our membership. You have responded admirably to all directives proposed.

PURPOSE is the guiding principle of being of service to our members your encouragement and support is the driving force that motivates us. Some objectives are resolved in a reasonable period of time; others have a longer development period. Your approval lends determination to persevere in matters relating to the betterment of all our members.

Since all Retirees benefit from the Association's endeavors, we should encourage retirees, who currently are not members, to join our Association. Presently there are 1,139 retirees (845 Police and 294 Fire), who have not joined. Please review the list of names entered in this edition and assist us in this recruitment drive inviting non-members to join.



DETROIT POLICE MUSEUM AND GIFT SHOP

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The Detroit Police Department

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

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

Also Visit our Online Gift Store at:

www.DetroitPublicSafetyFoundation.org

(Click on Gift Store Link near bottom left)

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

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

PRESIDENT *(continued from page 1)*

weeks. We will keep you updated on any legislation pursued as a result of this report, and any effects any proposed legislation may have on our members. If any of our members are affected, it likely would be those that retired after December 31, 2014.

Speaking of the Legislature, the Lieutenant Governor, Brien Calley, is pursuing a ballot proposal to establish a part time Legislature for the State of Michigan. Under the proposal the Legislature would meet for 90 days a year Jan-Mar, and would receive daily pay based on School Teacher salary. The ballot petitions are expected to start to be circulated around July 10th and they will have 180 days to collect 315,654 signatures.

Health Care Open Enrollment

The VEBA Trustees have sent out requests for proposals to several Healthcare providers and expect to have everything in place and all decisions made in time to start the open enrollment process at the end of September. We will keep everyone updated as this process moves forward.

That's it for now. I hope everyone enjoys their summer and I look forward to seeing you at our General Membership Meetings and the other association events. (The West Side meeting location has been changed back to Monaghan K of C Hall 19801 Farmington Rd Livonia, starting with the meeting of October 5, 2017).



Bob Blickensdorf

*Retired Chief of Police
Madison Heights Police Dept.*

Wanted: Detroit Police Memorabilia

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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 or 1 (800) 339-8344 and Human Resources (313) 224-4809 or 1 (888) 288-2684 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, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (800) 339-8344.

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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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!

May

Quinn-Johnson, Rukeya - Police

Griffin, Christine - Police

Sunisloe, Kenneth - Fire

June

Sloan, Jason - Police

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

Sept 7 • Nov 2 • Jan 4, 2018

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

October 5 • Dec 7 • Feb 1, 2018

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 Fall 2017 Issue

should be “submitted” by

September 21 , 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)

Awe, Roy & Barbara *in memory of*
James Scrivo

Bostock, Bill & Sharon *in memory of*
James Grzelewski

Cook, Rosalie *in memory of Bill Cook*

Gale, Ed *in memory of Lt. Gerald Willow*

Grifka, Robert *in memory of*
"Ron McComas, Harvey Bell, Joe Savel & Walt Schutzler"

Irons, Rick *in memory of PMC & J.P.*

Mullins, Gene & Katherine *in*
memory of Carl Apfel

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

Tines, Arlene *in memory of*
Det. Lt. James F. Tines

Appreciation (Donation)

Abele, Gilbert

Bartlett, Mary

Burman, Barbara

Carey-Powers, Bonita

Chalou, James & Janice

Cleland, Michael & Denise

Dermidoff, Dennis

DPD I.O.S Bowling League

Ellul, Edward A.

Falkowski, Ken

Falkowski, Ken & Candy

Falkowski, Kenneth

Foyey-Schumaker, Eileen

Gallagher, Dennis & Justine

Gilbeau, David

Grekowicz, James & Marjory

Hynes, Melbourne

Hynes, Melbourne

Isken, Wayne

Isken, Wayne

Isken, Wayne

Lang, John

Laube, Paul

Meeks, Robert

Meeks, Robert

Meeks, Robert

Melady, Irene

Nowak, Frances

Nowak, Frances

Nowak, Frances

Patillo, Eddie

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Rehn, Paul & Edlynn

Russell, Ken & Jo

Russell, Ken & Jo

Russell, Ken & Jo

Skotzke, Eugene

Tillman, Katherine

Tutak, Patrick

Vadnais, Janell

Wendyker, Al & Linda

Winkler, Frank

Appreciation/Legal (Donation)

Foley-Schumaker, Eileen

Hewitt, David & Lori

Treier, Sandra & Anthony

PAC (Donation)

Ciesinski, Jerry & Barb

Stanbury, George & Marie

Firefighters Memorial Service - Monday, May 29, 2017

A memorial service was held Monday morning, May 29, 2017 to honor Detroit firefighters who gave their lives in the line duty.

A procession was held at 8:30 a.m. that ended at Elmwood Cemetery. The annual service was held at the cemetery following the procession.



Members Letters

Enclosed in my check for 2017 dues, in addition is a check to support the terrific job you do "Thanks"

Jerry & Barb Ciesinski
Warren, MI

Thanks, for all your efforts, it's good to know someone's watching out for you. Deposit this where it's needed.

Paul & Edlynn Rehn
Warren, MI

Please accept this monetary donation in appreciation for the work you do in our interest.

James & Janice Chalou
Fraser, MI

Thanks again for all the hard work being done.

Ken & Jo Russell
Livonia, MI

Thanks Guys, keep up the good work. Use this where needed.

Eugene Skotzke
Spruce, MI

Just a quick note to let our Officers know how much their devotion and perseverance is greatly appreciated.

Al Wendyker
Northville, MI

Please use this check as needed. Thanks for all you do. Donation in memory of James Grzelewski.

Bill & Sharon Bostock
Howell, MI

I wish to thank the Retired Detroit Police & Fire Fighters Association for recommending Tracy Shippy from John J. Boyd & Associates in Utica. She helped me find Health Insurance & helped us tremendously in

resolving a hospital billing issue when our Insurance Co. & hospital couldn't resolve it! So very grateful for her assistance.

Enclosed is check for the Association in memory of Carl Apfel. Thanks Much!

Gene & Katherine Mullins
Clinton Twp., MI

Please accept this small donation in memory of Edward Tummy & Jack Bowron. Thank you for all the good work you do.

Fred & Jackie Nazar
Sturgeon Bay, WI

This donation is in appreciation of all the work and time you spend doing what you can for the retirees. Use where needed.

Janell Vadnais
Fenton, MI

Check #@%# is from 50/50 drawing IOS Bowling League at our end of season banquet. To the best of our knowledge we are the last DPD bowling League around, 18 full teams.

Check #@%# is General Donation in Memory of PMC & J.P.

Rick Irons Sec.-Treasurer
Lenny Mistretta President


To be used where needed. In memory of Ron McComas, Harvey Bell, Joe Savel and Walt Schutzler.

Thanks for all your good work.

Robert Grifka
Warren, MI

In memory of my husband Lt. James Tines. Use check where needed most. Thanks for all your hard work.

Arlene Tines
New Baltimore, MI

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SELL

RETIREE ROSTER UPDATE

The following list of Fire and Police retirees are currently non-members of the Association. We would like to make certain that our records are up to date for notification purposes. If your name is on this list, please contact the Association office so that we can verify that your information is current.

POLICE

Abair, Edward R	Westland, MI	Banks, Lenardo	Detroit, MI	Brice, Pamela	Southfield, MI
Adams, Lawrence J	Detroit, MI	Barge, Anita K.....	Detroit, MI	Bridges, Patricia A	Detroit, MI
Adams, Frazer L.	Westland, MI	Barnes, Edith A	Detroit, MI	Bridges, Johnny R.	Detroit, MI
Agee, James M.	Harper Woods, MI	Barnes, Jacqueline C.....	Southfield, MI	Briggs, Irene	Patterson, GA
Akbal El Bey, Alexix Denitr..	Fort Worth, TX	Barnes, Donald K.....	Detroit, MI	Britt, Zebedee D.....	Detroit, MI
Akbal-El-Bey, Alexis D.....	Fort Worth, TX	Barrett, Gregory E.	Rochester Hills, MI	Brock, Michael A	Detroit, MI
Alessi, Robert	Port St Lucie, FL	Bates, Walter J.....	Detroit, MI	Brooks, Andre T	Detroit, MI
Alex, Joseph A.....	Dearborn, MI	Bayliss, John L.....	Detroit, MI	Brooks, Garth R.	West Bloomfield, MI
Alexander, Troy R.....	Harper Woods, MI	Beamon, John E	Camden, MS	Brown, Charles P	Detroit, MI
Alexander II, William B.....	Waddell, AZ	Beasley, Keith	Detroit, MI	Brown, Arthur T.....	Mobile, AL
Alexander-Baker, Joy W.....	Southfield, MI	Beaver, Anjanette	Chesterfield, MI	Brown, Kevin R.....	Cornersville, TN
Alfaro, Gabriel A.....	Sun City, AZ	Bell, Fred D.....	Detroit, MI	Brown, Alvin E	Detroit, MI
Alford Jr, Samuel J.....	Detroit, MI	Bell, Donella R.....	Detroit, MI	Brown, Marilyn M.....	Mobile, AL
Ali-Johnson, Joanna R.	Chesterfield, MI	Bell, Anthony E	Southfield, MI	Brown, Lynn.....	Detroit, MI
Allen, Willie D	Detroit, MI	Benness, Diane	Detroit, MI	Brown, Peggy.....	Warren, MI
Allen, Antoine D	Detroit, MI	Bennett, Clarence L.....	Detroit, MI	Brown, Lamarr.....	Eastpointe, MI
Allen, Dawn.....	Sterling Heights, MI	Bennett, Darryl.....	Canton, MI	Bruce, Miguel D	Belleville, MI
Allen, Steven.....	Brownstown, MI	Benson, Thomas R.....	Southfield, MI	Bryant, Edward L.....	Commerce Twp, MI
Allen, Ursula	Brownstown Twp, MI	Benton, Michael H.	Milford, OH	Bryant, Matthew	Canton, MI
Allen, Lonnie M.....	Detroit, MI	Berry, Melvin	Detroit, MI	Burkholder, George A	Livonia, MI
Allen, Carl A.....	Wayne, MI	Betts Jr., Ricky	Farmington Hills,	Burrows, Theodore M.....	Detroit, MI
Almon III, Lanny	Detroit, MI	Bezian, George	Las Vegas, NV	Burse, Albert M	Las Vegas, NV
Ames, Dolores.....	Allen Park, MI	Bias, Norman	Southfield, MI	Bush, Harold T	Detroit, MI
Amy, Debra J	Morrow, GA	Bica, Vito	East China, MI	Butchee, Rita L	Detroit, MI
Anderson, John M.....	Detroit, MI	Bickley, Gary B.....	Farmington Hills, MI	Butler, Randolph J.....	Detroit, MI
Anderson, Andrea G.....	Detroit, MI	Bills, Solomon.....	Detroit, MI	Butler, Clametta.....	Dearborn, MI
Anderson, Derrick....	Dearborn Heights, MI	Binford, Regina L.....	West Bloomfield, MI	Butler Jr, Samuel L	Detroit, MI
Anderson, Louis	Detroit, MI	Blackmon, Mark A.....	Jacksonville, FL	Butler-Vaughn, Alice D.....	Troy, MI
Anderson, David A.....	Livonia, MI	Blackmon, Rheuben M.....	Ann Arbor, MI	Byers, Charles E.....	Detroit, MI
Anderson, Terrance	Brownstown, MI	Blakely, Leo M.....	Oak Park, MI	Byrd Jr, Nathaniel	Las Vegas, NV
Anderson Jr., Felton	Macomb, MI	Blanks, James	Las Vegas, NV	Cagle, Patricia D.....	Westland, MI
Andrews, Brenda Goss.....	Detroit, MI	Blocker, David G.....	West Bloomfield, MI	Caldwell, Lawrence E.....	Lakeland, FL
Andrews, Albert	Detroit, MI	Blount, Harold.....	Detroit, MI	Campbell, John F	Detroit, MI
Anthony Jr, George N....	Bloomfield Hills, MI	Boatwright, Garnett.....	Livonia, MI	Cangemi, Paula M	Washington, MI
Archie, Franklin T.....	Detroit, MI	Bolden, Maliak R. ...	Saint Clair Shores, MI	Cannon, John L.....	Columbia, SC
Archie, Evelyn.....	Detroit, MI	Booker, Toni M.....	The Villages, FL	Cannon, Constance L	Detroit, MI
Armour, Denise	Detroit, MI	Booker Sr, James.....	Detroit, MI	Carey, Aaron E.....	Southfield, MI
Arnold, Gary J.....	Milford, MI	Bostic, Mark S.....	Redford, MI	Carlu, Kristen E	Pinckney, MI
Ausberry, Michael D	Detroit, MI	Bowman Jr, Arthur E.....	Cedar Hill, TX	Carpenay, Derick R	Detroit, MI
Bacon, Sean	Harper Woods, MI	Boyd, Clifford A	Saginaw, MI	Carpenter, Stephen F	Woodhaven, MI
Badaczewski, Ronald R....	New Baltimore, MI	Boykin, Brian P	Southfield, MI	Carter, Cecelia G.....	Southfield, MI
Baker, Fred D.....	Grosse Pointe Park, MI	Bradford, Marvin V.....	Detroit, MI	Carter, Derrick O.....	Maricopa, AZ
Balinski, Denise L.	Brooklyn, MI	Bradford, Darryl A.....	Jacksonville, FL	Cartwright-Booker, Katrina D...	Detroit, MI
Bandemer, Martin.....	Macomb Twp., MI	Bradley, Jeffery L.....	Detroit, MI	Cattron, Denise S	Detroit, MI
Banks, Alvin D.....	Detroit, MI	Branch, Jo W	Detroit, MI	Champion, William C.	Detroit, MI
		Brathwaite, Kevin	Warren, MI	Chatfield, Lawrence E.....	Grosse Pte Park, MI
		Bray Jr., Lewis	Detroit, MI	Cheatom, Cynthia.....	Detroit, MI
		Brewer, Lester J	Southfield, MI	Chenevert Sr, Michael C.....	Crosby, TX

Chester, George E.	Detroit, MI	Davis, William T.	Berkley, MI	Ellerbe, Donald R.	Detroit, MI
Chesternut, Rachelle R.	Detroit, MI	Davis, Pamela F.	Peoria, AZ	Ellis, Henry	Detroit, MI
Childress, Cheryl M.	Detroit, MI	Davis, Frazier Y.	Southfield, MI	Ellison, Steve K.	Eastpointe, MI
Childs, Monica J.	Detroit, MI	Davis-Campbell, Francine R.	Detroit, MI	Ellison, Sylvia E.	Detroit, MI
Chisolm, Keith M.	Canton, MI	Dawson, Keith	Southfield, MI	Elston, Linda J.	Southfield, MI
Christian, Elliott K.	Bristol, VA	Dawson, Timothy	Anchorage, AK	Emerson, Kenneth L.	Hollywood, FL
Clark Jr., Arthur R.	Detroit, MI	Day, Kenneth J.	Detroit, MI	Evans, James P.	Grosse Pointe Farms, MI
Clarke, David	Charlotte, NC	Day, Joan D.	Detroit, MI	Evans, Gilbert	Detroit, MI
Clayton, Clarence R.	Detroit, MI	Day, Mary K.	Detroit, MI	Everett, Gary T.	Detroit, MI
Clayton, Cynthia A.	Clinton Township, MI	Day, John P.	Grosse Pointe, MI	Everett, Robin J.	Southfield, MI
Clement, Walter	Las Cruces, NM	Dean, Adella	Kissimmee, FL	Everett, Gregory R.	Detroit, MI
Clemons, Roger.	Brownstown Township, MI	Decrease, Russel G.	Saint Clair, MI	Everett Jr, Robert E.	Gilbert, AZ
Climie, Michael	Livonia, MI	Decrease, Barbara Lee.	Saint Clair, MI	Ewing, Eric E.	Belleville, MI
Coakley, Harry J.	Lathrup Village, MI	Dehn, Christopher A.	New Baltimore, MI	Fair, Debra	Clarksville, TN
Cofell, Richard G.	Westland, MI	Deinek, Thomas W.	Detroit, MI	Fairley, Karen L.	Detroit, MI
Coklow, Deborah	Laudehill, FL	DelBosque, Raquel	Detroit, MI	Famber, Leonard M.	Detroit, MI
Colbert Jr, John H.	Detroit, MI	Delibera, Kerry A.	Novi, MI	Fauz, Juan C.	Dearborn, MI
Coleman, Willie	Warren, MI	Demers Jr., Robert C.	Dearborn Heights, MI	Fegins, Charlie D.	Detroit, MI
Coleman, Jevestine	Detroit, MI	Dennard, Deon L.	Clinton Twp, MI	Felder, Gwendolyn	Detroit, MI
Coles, Gwynevere	Berkley, MI	DeSantis, Michael A.	Dearborn, MI	Feliciano, Omar	Charlevoix, MI
Colley Jr, Robert V.	Bushkill, PA	Dethloff, Catherine J.	Livonia, MI	Felsner, Michael	Maricopa, AZ
Collier, Wilhelmina J.	Westland, MI	Dettore, Gary J.	Livonia, MI	Fetsco, Suzanne	Albuquerque, NM
Collins, David K.	League City, TX	Diamond, Kathryn Marie	Las Vegas, NV	Fields, Herlotha R.	Redford, MI
Collins, Carlos F.	Oak Park, MI	Diaz, Gary R.	Harrison Township, MI	Fields, Brian E.	Las Vegas, NV
Collins, Michael	Detroit, MI	Dickinson, Linda G.	Detroit, MI	Fisher, James	Brownstown, MI
Collins Jr, Lang	Detroit, MI	Dickson, Sandra G.	Gladwin, MI	Fitten, Murphery M.	Southfield, MI
Combs II, Otis	Augusta, FL	Divers, Arthur	Detroit, MI	Fleming, Ronald E.	Melbourne, FL
Conaway, Naomi B.	Las Vegas, NV	Dixon Jr, Oscar	Lathrup Village, MI	Fleming-Freeman, Shereece L.	Detroit, MI
Cook, Daryl E.	Detroit, MI	Dockery, James H.	Southfield, MI	Ford, William R.	Farmington Hills, MI
Cook, Kenneth O.	Detroit, MI	Dominguez, Rosaura.	Arlington Heights, IL	Forman, Edward	Detroit, MI
Cooper, Alvin	Henderson, NV	Donaldson, Junuis H.	Belleville, MI	Forrest Jr., James E.	Detroit, MI
Cooper, Alana J.	Henderson, NV	Donnelly, Thomas E.	Hurricane, UT	Foster, Philip J.	Shelby Twp, MI
Cooper, Eddie	Detroit, MI	Donnelly, John R.	Novi, MI	Fourment, Freda.	Westland, MI
Cooper, Venetia.	Novi, MI	Dorsette, David L.	Detroit, MI	Fox-McCallum, Cynthia R.	Grosse Pointe, MI
Coss, James.	Lincoln Park, MI	Dorsette, James L.	Detroit, MI	Freeman, William C.	Detroit, MI
Cotton, Michael A.	Detroit, MI	Dorsey, Maria	Detroit, MI	Freeman, David B.	Harper Wds, MI
Cottrell, Boyd G.	Eastpointe, MI	Douglas, Fernon	Redford, MI	Freigruber, Edward P.	Fraser, MI
Counts, Clifton E.	Belleville, MI	Douglas, Rhonda L.	West Bloomfield, MI	Frelick, Jon C.	Grand Blanc, MI
Counts, Ellen	Belleville, MI	Drake, Maggie W.	Orrville, AL	Friley, Victor L.	Detroit, MI
Courts, Larry L.	Detroit, MI	Drake, Eunice	Westland, MI	Frisby, Richard.	Clinton Township, MI
Covington, Lawrence E.	Detroit, MI	Duff, James.	Detroit, MI	Fullilove, Booker T.	Detroit, MI
Cowling, Michael M.	Detroit, MI	Duncan, Amber D.	Detroit, MI	Gaines, David C.	Detroit, MI
Cowling, Sharon.	Detroit, MI	Dungy Jr., Lyle W.	Macomb, MI	Gaines, Edward L.	Southfield, MI
Cox, Erik D.	Detroit, MI	Dunlap, Robert	Detroit, MI	Gaines, Anthony.	Chesterfield, MI
Coykendall, Steven M.	Dearborn, MI	Dzierzawski, Leah M.	Macomb, MI	Gallant-Givens, Monethia Y.	Thomasville, GA
Craig, Diane	Farmington Hills, MI	Eaton, David.	Northville, MI	Gambriel, Juan F.	Detroit, MI
Crawford, James E.	Ocoee, FL	Edgar Jr, Willie J.	Detroit, MI	Garcia, David R.	Leesburg, FL
Cross, Mandisa	Wayne, MI	Edmond Jr, Maurice A.	Detroit, MI	Gardner Jr, Pleze.	Eastpointe, MI
Dabish, Ata E.	Shelby Twp, MI	Edmonds, Eugene M.	Detroit, MI	Gates, Claude M.	Detroit, MI
Daniels, Noveless	Detroit, MI	Edwards, Roy C.	Detroit, MI	Gates, Lois J.	Southfield, MI
Davenport, Harold S.	Henrico, VA	Edwards, Gary	Locust Grove, GA	Gauchey, Nancy Jo	Alexandria, VA
Davis, Levi	Wayne, MI	Edwards, Denise.	Detroit, MI	Gause, Dorothy Cordelia.	Detroit, MI
Davis, Errol G.	Southfield, MI	Edwards, Clayton	Ravenel, SC	Gayden, Shawn D.	Detroit, MI
Davis, Charles V.	Commerce Township, MI	Edwards, Deloris	Detroit, MI	Gaymon, James A.	Detroit, MI
Davis, Augustus.	Covington, LA	Eldrington Jr, John B.	Dearborn, MI	Gaynett, Catherine R.	St Clair Shores, MI

George, Mary.....Lathrup Village, MI
Gholston, Eugene E.....Smyrna, GA
Giattino, Steven.....
Gibbs, Tiniki K.....Westland, MI
Gibson, Robert.....Farmington Hills, MI
Giddens, Sarah E.....Detroit, MI
Gilbert Jr, Kenneth R.....Southfield, MI
Giles, Eric D.....Eastpointe, MI
Gillard, Barbara A.....Pflugerville, TX
Gillespie Jr, William E.....Southfield, MI
Gipson, Robin.....Oak Park, MI
Glenn, Jeffrey G.....Livonia, MI
Glenn, Mark A.....Ferndale, MI
Glenn, Kevin.....Detroit, MI
Glover, Bryan L.....Trenton, MI
Godbee, Ralph.....Romulus, MI
Golfin III, Day A.....Southfield, MI
Gomez-Preston, Cheryl A.....Rancho Cucamonga, CA
Good, Jamal.....Garden City, MI
Goode, Janet.....Jackson, MS
Gooden, William R.....Southfield, MI
Goodlett, Kimberly.....Pontiac, MI
Goodman III, Noah.....Detroit, MI
Gorman, Jerry L.....W Toluca Lake, CA
Grady, Gerald.....Farmington Hills, MI
Graham, Scott D.....Warren, MI
Grames, Joyce A.....Jackson, MI
Granberry Jr, Luke.....Detroit, MI
Grandison, Ruby L.....Detroit, MI
Grandison, Rodney J.....Detroit, MI
Granger, Brenda J.....Melbourne, FL
Graves, Joanna.....Detroit, MI
Gray, Jerome.....Dearborn, MI
Gray, Hillard W.....Portage, MI
Grayer Jr, Joe.....Detroit, MI
Gray-Jackson, Charline...Commerce Twp, MI
Green, Carlos A.....Detroit, MI
Green, Heshimu L.....Redford, MI
Green Jr, Johnnie.....Livonia, MI
Greene, Terry A.....Romulus, MI
Greene, Michael D...Farmington Hills, MI
Gresham, Raleigh G.....Hudson, FL
Griffin, Ronald Hunter ..West Bloomfield, MI
Grimes, Roderick I.....Clinton Twp, MI
Gross, Mary M.....Sterling Heights, MI
Grundy II, Norbert J.....Troy, MI
Grzadzinski, John.....Warren, MI
Gualdoni, Michael H..Grosse Pointe Woods, MI
Gulley, Arthur.....Detroit, MI
Hale, Heather A.....Grayling, MI
Haley, Thomas J.....Surprise, AZ
Hall, Sammie J.....Rochester Hills, MI
Hamilton, Keith M.....Detroit, MI
Hampton, Randall M...West Bloomfield, MI
Hankins, Gerald G.....Westland, MI
Hannah, Stephen M.....Troy, MI
Hardy, Mamie F.....Ypsilanti, MI
Harmon, Michelle.....Jacksonville, NC
Harper, Ronald.....Dearborn Heights, MI
Harrell, Kenneth.....Detroit, MI
Harrington, Stephanie A...Clinton Twp, MI
Harris, Warren E.....Detroit, MI
Harris, David A.....Detroit, MI
Harris, Jesse L.....Detroit, MI
Harris, Krystal A.....Detroit, MI
Harris, Cedric.....Detroit, MI
Harris, Nicole D.....Macomb, MI
Harris, Joseph C.....Macomb, MI
Hart, William L.....Saint Clair Shores, MI
Harvel Jr, Reginald C.....Detroit, MI
Harvey, Hoover L.....Roseville, MI
Hasegawa, William W.....Livonia, MI
Hassan, Derek A.....New Hudson, MI
Hasty, Darrel W.....New Hudson, MI
Havel, Dennis B.....Phoenicia, NY
Hawk, Gladys G.....Detroit, MI
Hawthorne, James C.....Franklin, MI
Hay, Margaret.....St Clair Shores, MI
Hayes, Jerry D.....Detroit, MI
Hayes, Earl W.....Southfield, MI
Hayes, Derrick B.....New Baltimore, MI
Haynes Jr, Dan.....Detroit, MI
Heath, Willie.....Farmington Hills, MI
Heath, Beverly J.....Farmington Hills, MI
Henderson, Joe.....North Las Vegas, NV
Herbert, Terry L.....Detroit, MI
Herrada, Mary C.....Ann Arbor, MI
Hicks, Pamela.....Shelby Township, MI
Higdon, Julius C.....Surprise, AZ
Hill, Leonard.....Saint Clair Shores, MI
Hill, Joann.....Warren, MI
Hill III, Harry F.....Kalkaska, MI
Hills, Donald L.....Detroit, MI
Hogan, Traci L.....Detroit, MI
Hollins, Cherryl E.....Texas City, TX
Hood, Yolanda D.....Southfield, MI
Howard, Collette Y.....Ypsilanti, MI
Hudson, Rodney D.....Onekama, MI
Hund, Gary R.....Milford, MI
Hunley, Wendy E.....Farmington Hills, MI
Hurst, Jonathan S.....Wesley Chapel, FL
Ingram, Marcetia.....Phoenix, AZ
Isom, Laura L.....Detroit, MI
Ivy, Richard E.....Belleville, MI
Jackson, Kenneth D.....Detroit, MI
Jackson, James W.....Detroit, MI
Jackson, Devon A.....West Bloomfield, MI
Jackson, Patricia.....Novi, MI
Jackson, Keith B.....Ypsilanti, MI
Jackson, Michael L.....Detroit, MI
Jackson, Angela.....Detroit, MI
Jackson, Allison.....Redford, MI
Jackson III, Henry E.....Detroit, MI
Jefferson, Cynthia D.....Detroit, MI
Jenkins, Sharron A..."Dimona, Israel 86000"
Jenkins, Donald E.....Detroit, MI
Jennings, Michael A.....Sun City West, AZ
Jennings, Ralph L.....Canton, MI
Johnson, J L.....Saint Clair Shores, MI
Johnson, Eugenia P.....Detroit, MI
Johnson, Anthony K.....Redford, MI
Johnson, Melvin.....Warren, MI
Johnson, Paul H.....West Bloomfield, MI
Johnson, Kym.....Belleville, MI
Johnson Jr., Rodger.....Detroit, MI
Johnson Sr, Alfred E.....Southfield, MI
Jones, Morris K.....Detroit, MI
Jones, Ruth.....Orlando, FL
Jones, Herman L.....Detroit, MI
Jones, Antonio R.....West Bloomfield, MI
Jones, James J.....Belleville, MI
Jones, Kenneth A.....Detroit, MI
Jones, Jeffrey S.....Detroit, MI
Jones III, Paul D.....Detroit, MI
Jopes, Roy.....Oberlin, LA
Justice, Sonya F.....Clinton Twp, MI
Keller, Keith.....Fowlerville, MI
King, Willie J.....Southfield, MI
Kirkwood, Myrah L.....Yorba Linda, CA
Kitchen, Sylvester C.....
Kochan, Raymond F.....Pinckney, MI
Kopp, Steven C.....Chesterfield, MI
Kowalczyk, Linda D.....Shelby Twp., MI
Lamar, Donald L.....Detroit, MI
Lamar, Horace J.....Monroeville, AL
Lanfair, Jerome.....Douglasville, GA
Langley, Beryl A.....Detroit, MI
Laporte, Clair B.....Fort Walton Beach, FL
Law, Jeffrey K.....Southfield, MI
Lawrence, Adrian C..West Bloomfield, MI
Lawrence Jr, Roosevelt.....Detroit, MI
Lee, Michael.....Detroit, MI
Lee, Robert D.....Canton, MI
Lee Jr., Clifford.....Westland, MI
Lemon, Byron W.....Detroit, MI
Lemons, Michael.....Dearborn, `MI
Leonard, Charles A.....Detroit, MI
Lessnau, Robert M.....Livonia, MI
Lesure, Luther J.....Atlanta, GA
Lesure, Charles G.....Oak Park, MI
Lewis, Bennett.....Detroit, MI
Lewis, Frankie.....Colorado Springs, CO
Lipke, John J.....Warren, MI
Lis-Haddon, Darlene A.....Detroit, MI
Little Slaughter, Henrietta Stacia A.....Detroit, MI

Littlejohn, Kelly G.....	Detroit, MI	Miller, Stevan C.....	West Bloomfield, MI	Oliver, Shari.....	Detroit, MI
Lockett, Chestley.....	Detroit, MI	Miller, Robin D.....	Belleville, MI	O'Neal, Oliver W.....	Detroit, MI
Lofton Jr, Irvin B.....	Detroit, MI	Miller, Randall.....	Belleville, MI	Orr, Delois.....	Detroit, MI
Loman, Gary A.....	Land O Lakes, FL	Miller, Jo Ann.....	Henderson, NV	Orr, Eric C.....	Chesapeake, VA
Loneaker, Candy K.....	Westland, MI	Miller, Malkia A.....	West Bloomfield, MI	Outlaw, Jackie T.....	Inkster, MI
Long Jr, Walter L.....	Detroit, MI	Miller, Darin F.....	Eastpointe, MI	Pace, Lindsey K.....	Detroit, MI
Loop Jr, Morley V.....	Marenisco, MI	Mills, Marlow.....	San Antonio, TX	Pajor II, George H.....	Sterling Heights, MI
Lopez Jr, Anthony.....	Detroit, MI	Mingus, Teri L.....	Gilbert, AZ	Parks, Christine L.....	Clinton Township, MI
Loshaw, Jack D.....	Saint Clair Shores, MI	Mistele, Donna J.....	Farmington Hills, MI	Patel, Animesh.....	Clinton Township, MI
Lott, Dale E.....	Detroit, MI	Mitchell, Crear S.....	Las Vegas, NV	Patterson, Monique.....	Southfield, MI
Lumetto, Larry M.....	Knoxville, TN	Mitchell, Rohn N.....	Detroit, MI	Paul, Karl K.....	Frisco, TX
Luster, Milfordean.....	Detroit, MI	Mitchell, Barton A.....	Taylor, MI	Payne, Walter O.....	Detroit, MI
Lyons, George.....	Detroit, MI	Mitchell, Alphonso.....	Detroit, MI	Pearson, Alvin.....	Detroit, MI
Mack, Lavern E.....	Livonia, MI	Mitchell, Augusta J.....	Detroit, MI	Peck, Clayton L.....	Detroit, MI
Madison Jr, O D.....	Edison, NJ	Mobley, Walda M.....	Southfield, MI	Peebles, Willie J.....	Detroit, MI
Malik-Ikram, Jalal-Assamad M.....	Southfield, MI	Montgomery, Kenneth M.....	Detroit, MI	Peoples, Dion A.....	Warren, MI
Mandeville, Beryl.....	Detroit, MI	Montgomery, Deborah B.....	Arlington, VA	Percy, Eddie L.....	Newport, MI
Marah, Susan D.....	Clinton Twp, MI	Montgomery, Anita E.....	Canton, MI	Perez, Melissa A.....	Lincoln Park, MI
Marsalis, Michael A.....	Clearwater, FL	Moomaw, Jeffrey.....	Taylor, MI	Perry, Renee M.....	Oak Park, MI
Marshall, Robert T.....	Detroit, MI	Moore, Arthur F.....	Fraser, MI	Perry, Tracy L.....	Detroit, MI
Martinez, Oscar C.....	San Antonio, TX	Moore, Wilfred.....	Detroit, MI	Pettit II, John E.....	Westland, MI
Marzette, Jason S.....	Detroit, MI	Moore, Alfred L.....	Belleville, MI	Pettway, Rashelle.....	Detroit, MI
Mason Jr, Charles.....	Macomb, MI	Moore, Terry.....	Taylor, MI	Pierce, Rose M.....	Detroit, MI
Mathes III, Dan.....	Detroit, MI	Moore, Theresa A.....	Wixom, MI	Piku Jr, Stephen.....	Royal Oak, MI
Mathewson, Stanley J.....	Beaverton, MI	Moore, Damon L.....	Detroit, MI	Pizana, Guadalupe.....	Redford, MI
Mattison, Raymond.....	Detroit, MI	Moore, Leon.....	Detroit, MI	Plieth, Steven J.....	Grosse Pointe Woods, MI
Maulding, Marion.....	Detroit, MI	Moore, George C.....	Detroit, MI	Plocharczyk, Ronald.....	Wyandotte, MI
May, Robert G.....	Clay, MI	Morelli, Andrew A.....	Shelby Township, MI	Plummer, Gregory A.....	Detroit, MI
May, James A.....	Detroit, MI	Morgan, Johnnie L.....	Redford, MI	Pompa Jr., Manuel.....	Harrisville, MI
McCabe, Patricia E.....	St Clair, MI	Morgan, Donald R.....	Sterling Heights, MI	Ponder-Broadnax, Diana.....	Detroit, MI
McCallum, Diane E.....	Clinton Twp, MI	Morrison Jr, Glenn R.....	Belleville, MI	Pongracz, Steven L.....	Johannesburg, MI
McClanahan, Carl S.....	Van Buren Twp, MI	Moses, Julius E.....	Macomb, MI	Pope, Elaine L.....	Farmington Hills, MI
McClanahan, Brenda J.....	Van Buren Twp, MI	Motley, Joyce A.....	Detroit, MI	Porter, Lawrence V.....	Birmingham, MI
McClure, Maurice.....	Redford, MI	Mounsey, Leslie R.....	Palm Beach Gardens, FL	Powell, Albert.....	Detroit, MI
McCotter, Juanita.....	Detroit, MI	Mozelle Washington, Vanessa.....	Grosse Pointe, MI	Price, Phillippa Y.....	Detroit, MI
McCreary, Deborah J.....	Southfield, MI	Mumford, Nancy.....	Bloomfield Hills, MI	Proby, Doris J.....	Oak Park, MI
McCree, Kimberly.....	Southfield, MI	Mun, Percy.....	Detroit, MI	Prokes, James J.....	Detroit, MI
McDowell, Robert.....	Detroit, MI	Murphy, Ronald.....	Detroit, MI	Przybylski, Norbert.....	White Lake, MI
McGhee, Lance D.....	Detroit, MI	Murray, Donna Y.....	Redford, MI	Quaine, Emmett D.....	Waxhaw, NC
McGhee, Randy.....	Saint Louis, MO	Murray Jr, Fred.....	Detroit, MI	Quick, Michelle.....	Warren, MI
McGowan, Willie F.....	Detroit, MI	Myers, Sharon D.....	Detroit, MI	Quick II, Samuel.....	Clinton Township, MI
McIntosh Jr, Willie.....	Detroit, MI	Myree, Woodrow.....	Detroit, MI	Radden, Steven M.....	Detroit, MI
McKenzie, Gwendolyn M.....	Detroit, MI	Naar, Clayton W.....	Myrtle Beach, SC	Radtke, Joseph R.....	Las Vegas, NV
McKinney, Dale A.....	Macomb, MI	Nazar, Frank J.....	Clinton Twp, MI	Raiford, Harry L.....	Southfield, MI
McLain, Lamont.....	Farmington Hills, MI	Neely, Charlotte.....	Round Rock, TX	Rainer, Keith.....	Rockwood, MI
McMullen, Vincent.....	Ecorse, MI	Nelson, Demetrius.....	Inkster, MI	Ramsey, Carlos.....	Batesville, AR
McNeary, Donald.....	Detroit, MI	Nelson, Patrick H.....	Hialeah, FL	Randall, Cynthia L.....	Detroit, MI
Melson, Carvin L.....	Southfield, MI	Nelthrope, Harold C.....	Farmington Hills, MI	Raymond, Cynthia.....	Grand Island, FL
Melville, Wilma R.....	Las Vegas, NV	Newkirk, David K.....	Southfield, MI	Redd, James.....	West Bloomfield, MI
Mendoza, Danute.....	Detroit, MI	Newman, Gloria J.....	Kent, WA	Redden, Charles O.....	Detroit, MI
Meyers, Gail M.....	Detroit, MI	Newton, Billy J.....	Detroit, MI	Reed, Bernard A.....	Eastpointe, MI
Michalak, Edward A.....	Macomb, MI	Newton, Richard E.....	Oak Park, MI	Reese, Elroy.....	Shelby Twp., MI
Milhouse, Otis.....	Detroit, MI	Nobliski, Michael S.....	Las Vegas, NV	Remson, Shannon M.....	Detroit, MI
Miller, Robert L.....	Detroit, MI	Nowell Sr, Lamar N.....	Southfield, MI	Rhodes, James E.....	Detroit, MI
Miller, Kenneth.....	Commerce Twp, MI	Nunn, Maria C.....	Redford, MI	Richards, Edward A.....	Detroit, MI

Richardson, Tangarenee S.....Southfield, MI	Searcy, Mariam N.....Detroit, MI	Snell, Michael J.....Detroit, MI
Roberts, Michael E.....Detroit, MI	Serda, ConstanceDearborn, MI	Snider, Patrick.....Dearborn Heights, MI
Robertson, Donald R.West Bloomfield, MI	Serra, RitaNovi, MI	Sokol, StephenDearborn Heights, MI
Robertson, James HNew Baltimore, MI	Shannon, Steven F.Ocala, FL	Solano, Francisco J.Detroit, MI
Robinson, Johnie F.Detroit, MI	Sharpe, Mary L.St. Clair Shores, MI	Solano, Daniel J.Detroit, MI
Robinson, Barbara A.Louisville, KY	Sharpe, James.....Romulus, MI	Spann, Toni.....Detroit, MI
Robinson, John H.....Detroit, MI	Sheehan, Michael D.Detroit, MI	Spencer, Scott.....Clinton Twp, MI
Rogers, Phillip L.Detroit, MI	Shelton, Lance.....Farmington Hills, MI	Spight, Virgil L.....Detroit, MI
Royster, SheillaDetroit, MI	Shepherd, Ramona.....Detroit, MI	Spight, Constance J.Detroit, MI
Rudnik, William V.Barton City, MI	Sherer, Travis L.Lansing, MI	Spight, HazelDetroit, MI
Rudolph, GlendaDetroit, MI	Shorts III, Aaron D.....Detroit, MI	Stallings, Sheila.....Detroit, MI
Rudolph, Angela Joyce.....Katy, TX	Shows, Felix Drew.....Plymouth, MI	Staples, Curtis E.....Detroit, MI
Rudolph, Ricardo.....Houston, TX	Sierra, Enrique.....New Haven, MI	Staples Jr., FrankDetroit, MI
Ruffin, Nicholas N.Detroit, MI	Sierra, Wendy M.....New Haven, MI	Stephenson, Joseph M.Lincoln Park, MI
Russ, Derrick G.Detroit, MI	Siggers, Carmella D.Detroit, MI	Sterrett, Marsha A.Detroit, MI
Russell, NedraSterling Heights, MI	Simmons, Stephen.....Canton, MI	Stewart, Charlotte A.Harper Wds, MI
Sabo, Charles S.....Lincoln Park, MI	Simmons, Herbert A.....Waddell, AZ	Stewart, Mack B.....Detroit, MI
Saint Edward, BeverlySouthfield, MI	Simmons, Ernest F.....Far, MI	Stewart, Steven.....Detroit, MI
Sanders, Michael H.Fenton, MI	Simon III, John M.Toledo, OH	Stewart, Lori.....Livonia, MI
Sanders, Darryl L.....Farmington, MI	Sims, Phillip A.....Fayetteville, GA	Stewart, Paul Nils.....Detroit, MI
Sanders Jr., Lester.....Eastpointe, MI	Sims Sr., Edwin G.....Westland, MI	Stone, Inez B.Detroit, MI
Sandusky, A.R.Detroit, MI	Singleton, Euan D.Detroit, MI	Suchoski, James W ...Shelby Township, MI
Sanford, James H.Detroit, MI	Singleton, MartinBrownstown, MI	Sumbry, Ralph J.....Belleville, MI
Sangmeister, Glenn A.....Clinton Twp., MI	Siwak, Annette L.....Saint Clair Shores, MI	Sydes Jr., Arnett M.....Las Vegas, NV
Saunders, Tony R.Detroit, MI	Skinner, Carol A.....Knightdale, NC	Sykes, Charles J.....Hauula, HI
Sawyer, Pamela.....Plymouth, MI	Slappey, John W.....Southfield, MI	Syroid, Jamie L.Royal Oak, MI
Sawyers, Rosie M.Detroit, MI	Slater, David L.....Cape Coral, FL	Szeliga, Gerald D.....Mesa, AZ
Sawyers Jr., Hubert R.....Detroit, MI	Smith, Lawrence D.Attica, MI	Szymanski, Peter C.....Fort Lauderdale, FL
Scheuer, Nelson J.Detroit, MI	Smith, James D.....Wilmington, NC	Tanner Jr., Leonard B. .West Bloomfield, MI
Schumacher, Sharon L.....Montrose, CO	Smith, Albert D.Detroit, MI	Tate, William J.Dearborn Heights, MI
Schutzler, PatriciaColumbus, MI	Smith, Dewayne L.....Detroit, MI	Tate, Julius.....Detroit, MI
Schwartz, Craig W.Livonia, MI	Smith, Gerald C.....Detroit, MI	Taylor, Benjamin G.Detroit, MI
Scott, John C.Detroit, MI	Smith, Tony L.....Sterling Hgts., MI	Taylor, Shirley F.....Kennesaw, GA
Scott, Harold C.Hilton Head Island, SC	Smith, Timothy F.....Detroit, MI	Taylor, CharmayneDetroit, MI
Scott, Fred R.Southfield, MI	Smith, Willie B.....Harper Woods, MI	Taylor, Avis C.....Harper Woods, MI
Scott, Earl L.Detroit, MI	Smith III, LandyDetroit, MI	Taylor, James L.....Belleville, MI
Scott, Marquis.....Clinton Township, MI	Smith Jr., Lewis.....Northville, MI	Taylor, Linda R.....Henderson, NV
Scott Jr., Clark B.Detroit, MI	Smith Sr, Novella C.....	Taylor Jr., ThomasWaterford, MI

2017

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(586) 795-1734

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Dues Year **2017**

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

Taylor-Bowen, Brenda TKingwood, TX
Terry, Alicia LWest Bloomfield, MI
Thomas, JamesHarrison Twp, MI
Thomas, Malia B.Waterford, MI
Thomas, Allen D.....Clinton Township, MI
Thrasher, William M....Rochester Hills, MI
Thurman, Paul M.....Rochester Hills, MI
Tomlin III, Abron P.Detroit, MI
Tooles III, BookerWest Bloomfield, MI
Topp, NathanielDetroit, MI
Tosqui, AntonioSouthgate, MI
Travis, Ernest V.Adrian, MI
Travis, Jefferson.....Locust Grove, GA
Travis, MyronLake Stevens, WA
Treadwell, Berry C.....Detroit, MI
Trotter, Clarence TWestland, MI
Tucker, JoannQueen Creek, AZ
Turner, Clyde F.....Detroit, MI
Turner, GailPlymouth, MI
Tyler, Gloria A.San Diego, CA
Uelmen, Lawrence G.Buckeye, AZ
Ulmer, Philip M.....Las Vegas, NV
Vardakis, Blanca.....Cape Coral, FL
Verdell, Sheila D.Detroit, MI
Vertin, LindaGarden City, MI
Villarruel, Ricardo J.....Rochester, MI
Vintevoghel, Christopher J..Grosse Pte Park, MI
Wade, Lemuel Lewis.....Detroit, MI
Walker, Larry D.....Detroit, MI
Walker, Jimetta A.Detroit, MI
Walker, Caroline R.....Brandon, MS
Walton Jr., Thomas H.....Detroit, MI
Warren, Betty J.Waterford, MI
Washington, Jerald.....Novi, MI
Washington, Freda.....Detroit, MI
Watkins Jr., Fred E.Detroit, MI
Watson, JerryDetroit, MI
Watson Jr., RudolphShelby Twp., MI
Weldon, Glenn A.Shelby Township, MI
Whitaker, Lavelle M.Warren, MI
White, Stephen W.....Detroit, MI
White, AndrewMaricopa, AZ
White, Stephen E.....Detroit, MI
Whitfield, Charles...Hot Springs Village, AR
Wilkinson Sr., Keith V.....Detroit, MI
Williams, SamualDetroit, MI
Williams, Michael H. ..Farmington Hills, MI
Williams, DerrickDetroit, MI
Williams, James O.....Detroit, MI
Williams, AaronSouthfield, MI
Williams, Mable L.....Detroit, MI
Williams, Frederick K.Detroit, MI
Williams, Kierron C.Detroit, MI
Williams, Gregory D.Detroit, MI
Williams, Darryl K.Dearborn, MI

Williams, AnnetteMorrow, GA
Williams, Pamela H.Cumming, GA
Williams, Raymond K.Southfield, MI
Williams, Burnerl M.Detroit, MI
Williams, Brenda C.Detroit, MI
Williams, Victor D.Canton, MI
Williams, Kenneth B.Detroit, MI
Williams, Gerald M.Detroit, MI
Williams Jr., Carwell.....Detroit, MI
Willis, Jacquelyn D.....Spanish Fort, AL
Wilson, Alford C.....Eastpointe, MI
Wilson, Vernon E.Detroit, MI
Wilson, Charles E.....Detroit, MI
Wilson, LemuelSouthfield, MI
Wilson, TondalayaKansas City, MO
Wilson Jr., CharlesLas Vegas, NV
Wilson Jr., Robert.....Detroit, MI
Wilson-Turner, Gail S.Plymouth, MI
Winkler Jr., Marvin H.Clarkston, MI
Winn, Anthony S.Detroit, MI
Witherspoon, David.....Columbia, TN
Wolfe, Derek L.....Detroit, MI
Wood, KeithDetroit, MI
Woodford, Anthony W.Belleville, MI
Woodland, Lisa R.....Lathrup Village, MI
Woodruff, Walter B.Detroit, MI
Woods, Carla M.....Colorado Springs, CO
Woolfolk, Ralph M.....East Point, GA
Wright, Adrian C.Taylor, MI
Wright, James A.West Blomfield, MI
Wright, Michael C.....Detroit, MI
Wright, Kenneth L.Southfield, MI
Wright Jr, JoeDetroit, MI
Wright Jr., Lorenzo C.Mesa, AZ
Yaklin, Michael J.Grosse Pointe, MI
Yelder, Larry J.Detroit, MI
Zaffuto, Larry P.....Chesterfield, MI
Zarras, Robert C.....Livonia, MI
Zeno, Lynnette D.....Detroit, MI
Zuellig, ChristopherCasco, MI

Baker, George M. ..Grosse Pointe Park, MI
Bantom, David C.....Detroit, MI
Barber, CalvinDetroit, MI
Bartley, Glenn.....Orchard Lake, MI
Bean, Tracy.....Lathrup Village, MI
Bell, Ronald.....Detroit, MI
Berrelez, DavidAllen Park, MI
Bey, LetaDetroit, MI
Bills Sr, MelvinJackson, TN
Blackburn, LeslieDetroit, MI
Blankenship, Joseph.....Canton, MI
Bolden, DavidSurprise, AZ
Bowers, France.....Detroit, MI
Branch, Andre K.Canton, MI
Brewer Jr, William.....Sheffield, AL
Brigham, GaryDearborn Heights, MI
Britt, David.....Allen, TX
Brown, JimmieDetroit, MI
Brown, JamesDetroit, MI
Brown, DavidDetroit, MI
Brown, Stacey FDetroit, MI
Brown, Thomas J.Detroit, MI
Brown Jr, LawrenceTroy, MI
Brown Jr, Norman.....Southfield, MI
Bryant, JeffreyWayne, MI
Burden, Louis C.....Lincoln Park, MI
Butler, RonaldWest Bloomfield, MI
Bynum, DonaldApopka, FL
Bynum III, JohnDetroit, MI
Calhoun, George SRoseville, MI
Carr, Gary.....Canton, MI
Casterlow, Kenneth L.....Detroit, MI
Castone III, Anthony C.....Southfield, MI
Catalano, Timothy P.....Livonia, MI
Catlin, Donald.....Mobile, AL
Charron, Thomas.....Belleville, MI
Childress, Willis T.....Detroit, MI
Childress, PierreHarper Woods, MI
Childress, Terrence D.Southfield, MI
Clark, Anthony.....Warren, MI
Cleland, Brian W.....St Clair, MI
Clyburn, Carlton D.....Lathrop Village, MI
Collins, Frank.....Detroit, MI
Collins, Johnny Carl.....Detroit, MI
Cook Jr, JerryDetroit, MI
Cooper, LarryDetroit, MI
Cooper, Ralph EDetroit, MI
Cooper, Stacey D.....Holt, MI
Crawford, MarticeDetroit, MI
Croteau, Joseph FrancisLivonia, MI
Crouch, LarrySouthfield, MI
Cuyler, Brodrick.....Farmington Hills, MI
Darden Jr, AlbertSterling Heights, MI
Davis, Albert RClawson, MI
Davis, Wilma Jean.....Leavenworth, KS

FIRE

Abdullah, AleemDetroit, MI
Abrams, Darren.....Canton Twp, MI
Allen, Gilbert L.....Westland, MI
Allison, Allen.....Fraser, MI
Alverson, RaymondNorthville, MI
Amos, Reginald D.....Detroit, MI
Anderson, CarlShelby Twp, MI
Anderson, JasonLivonia, MI
Anderson, Michael K.Detroit, MI
Armstrong, Anthony.....Detroit, MI
Ashe Jr, Ellison.....Auburn Hills, MI
Atara, KwakuDetroit, MI

Davis, Robert.....	Detroit, MI	Harrien, Hubert G.....	Rock Hill, SC	Massenberg, Mark.....	Detroit, MI
Davis, Eric G.....	Phoenix, AZ	Harris, James Robert.....	Detroit, MI	Massey, Darryl Keith.....	Detroit, MI
Dewey, Maurice.....	Bloomfield Hills, MI	Harris, Gregory M.....	Macomb Twp, MI	Massey, Marvin T.....	Detroit, MI
Diaz, Jorge R.....	Bonita Springs, FL	Henry, Douglas.....	Detroit, MI	Matlock, Calef James.....	Detroit, MI
Doell, Danny.....	Oxford, MI	Hilchuck, Alexander.....	Ithaca, NY	Mc Call, Jeffrey.....	Farmington Hills, MI
Dohring, George.....	Gaylord, MI	Hockenberry II, Michael J....	Grand Blanc, MI	McAllister, Roy S.....	Canton, MI
Dombrowski, Michael.....	Livonia, MI	Hollier, Carl W.....	Detroit, MI	McClure, Michael A.....	Pine Island, MN
Donaghy, James.....	Melbourne, FL	Holmes, Derrick W.....	Detroit, MI	McKulpain, David Alan.....	Roseville, MI
Dooley, Edward F.....	Warren, MI	Holmes, Dennis W.....	Southfield, MI	McLean, Marvin John.....	Macomb Twp, MI
Dowgiallo, Ronald R.....	Dearborn, MI	Howell, Jamal.....	Detroit, MI	Michael, Edwin Donald....	Albuquerque, NM
Doyle III, Seth R.....	Farmington Hills, MI	Hudson, Brian K.....	Detroit, MI	Michael Jr, Dolphin.....	Detroit, MI
Droncheff, Timothy.....	Palm Harbor, FL	Hughes, Toney Lizzera.....	Detroit, MI	Michaux, Marion L.....	Detroit, MI
Eaker, Jeffrey.....	Jackson, MI	Hughes, Anthony Royzell.....	Detroit, MI	Mickens, Darryl A.....	Youngstown, OH
Eaton, Valerie D.....	Detroit, MI	Hughes, Tonia.....	Detroit, MI	Milling, Keith William.....	Detroit, MI
Ellem, Lee G.....	Detroit, MI	Hughes, Gina M.....	Brownstown, MI	Mitchell, Omari Devon.....	Detroit, MI
Ellison, Michael E.....	Southfield, MI	Hurst, Steven P.....	Bloomfield Hills, MI	Moody, Christopher Darnell..	Gainsville, VA
Ellison, Averil.....	Detroit, MI	Jackson, Johathan M.....	Warren, MI	Moody, John S.....	Warren, MI
English, James P.....	Indian River, MI	James, Lorenzo E.....	Grosse Pointe Woods, MI	Morris, Anthony Allen....	Roanoke Rapids, NC
Faison Jr, Andrew.....	Eastpointe, MI	Johnson, William Raymond ..	Southfield, MI	Murawski, Kenneth James ..	Fowlerville, MI
Farris, Reginald Lopez.....	Detroit, MI	Johnson, Philip Walker.....	Romulus, MI	Murray, Harold Wesley.....	Belleville, MI
Farrow, Albert Charles.....	Romeo, MI	Johnson, David B.....	Saint Clair Shores, MI	Murray Jr, Hillary.....	Detroit, MI
Feijoo, Daniel.....	Arcadia, FL	Johnson, Jamal K.....	Detroit, MI	Myers, Marion.....	Detroit, MI
Felder, Dennis.....	Detroit, MI	Johnson Jr, Willie Floyd.....	Detroit, MI	Myles, William David.....	Long Beach, CA
Ferguson, Shannon.....	Detroit, MI	Johnson Jr., Clive M.....	Detroit, MI	Neal, Fred.....	Lathrup Village, MI
Ford Jr, Cliff.....	Detroit, MI	Jones, Henry.....	Adelanto, CA	Nettles, Damarius.....	Warren, MI
Foreman, Gary Robert.....	Detroit, MI	Jones, Todd K.....	Detroit, MI	Nierzwick, Brian Robert	Waterford, MI
Foshey, Lawrence M.....	Spring Hill, FL	Jordan, David.....	Pittsburg, CA	O'Dowd, Patrick.....	Brighton, MI
Foster, Don R.....	Detroit, MI	Keith, Joseph Franklin ..	Highland Park, MI	Ortega, David.....	Northville, MI
Foster-Hartsfield, Joyce.....	Southfield, MI	Kenyatte, Jawara.....	Mansfield, TX	Owens, Leonard D.....	Tampa, FL
France Jr, William.....	Romulus, MI	King, John T.....	Southfield, MI	Owens, Aylwin Dion.....	Detroit, MI
Freeman, Gregory.....	Detroit, MI	King, John T.....	Southfield, MI	Paciorka, Wesley Paul.....	Pinckney, MI
Friday, Paul D.....	Detroit, MI	Lapratt, Gregory.....	St Clair Shores, MI	Parker Jr, David.....	Canton, MI
Friday Jr, Sims.....	Bellevue, MI	Lauer, Gary A.....	Palm Harbor, FL	Parnell, Bryant Alexander.....	Detroit, MI
Frost, Alex.....	Detroit, MI	Lavant, Quinton T.....	Southfield, MI	Patterson, Paul R.....	Port Huron, MI
Fullilove, Cory L.....	Coconut Creek, FL	Lenard, Derwin.....	Southfield, MI	Peake, Daryl A.....	Farmington Hills, MI
Funchess, Michael R.....	Detroit, MI	Lewis, Darrell Steven.....	New Orleans, LA	Peck, William Leroy.....	Williamsburg, MI
Furnari, Paul.....	Bloomfield Hills, MI	Lewis, James Corbin.....	Detroit, MI	Peoples, Oliver James....	Daytona Beach, FL
Gaereminck, Gerald.....	Lexington, MI	Lewis, Blair William.....	Warren, MI	Perry, Junius A.....	Detroit, MI
Garland, Dewain.....	Pahrump, NV	Lewis, Patrick Lamonte.....	Ypsilanti, MI	Phipps, Charles Cleveland.....	Detroit, MI
Gartin, Gibran.....	Detroit, MI	Lewis, Sean Christopher.....	Virginia Beach, VA	Pope, Gregory Leonard.....	Southfield, MI
Gerometta, David.....	Wixom, MI	Lewis Sr., Wilbert O.....	Detroit, MI	Porter, Todd A.....	Southfield, MI
Gibson, Vincent A.....	Detroit, MI	Linck, Eric M.....	Fenton, MI	Potts, Orlando Lewis....	Brownstown Twp, MI
Gilbert, Brent.....	Clarkston, MI	Loundman, Scott C.....	Ferndale, MI	Prowell, Darren Tyrone.....	Detroit, MI
Gilmore, Josh.....	Detroit, MI	Love, J Gregory.....	Detroit, MI	Ray, Byron.....	Lathrup Village, MI
Gilmore Jr, James.....	Tuskegee, AL	Lucero, Michael.....	Detroit, MI	Reaves, Shawn.....	Lewisville, TX
Golson, Curtis.....	Buford, GA	Macklin, Delrickey.....	Ypsilanti, MI	Rehmer, Ralph Charles.....	Cheboygan, MI
Gravitt, John Joseph.....	Dayton, OH	Macklin, Roderick Arnaz.....	Belleville, MI	Reynolds, George.....	Detroit, MI
Gray, Robert L.....	Warren, MI	Madlinger, Robert D.....	Waterford, MI	Richardson, Ricky.....	Winter Haven, FL
Green, Robert Lee.....	Detroit, MI	Magee II, Robert J.....	Detroit, MI	Robinson, Astrid H....	West Bloomfield, MI
Grimes, Charles Edward.....	Livonia, MI	Mahaffy, Joseph M.....	Brownstown, MI	Rosen, David.....	New Boston, MI
Haddad, David F.....	St Clair Shores, MI	Maki, Amy Lynn.....	St Clair Shores, MI	Rubin, Stephen.....	Detroit, MI
Hale, Wells Garrant.....	Detroit, MI	Martin, Alma Lois.....	Detroit, MI	Sabbath, Michael.....	Belleville, MI
Halpin, Mark.....	Ferndale, MI	Martin, Marlon D.....	Lawrenceville, GA	Sample, Jerry.....	Gilbert, AZ
Hardaway, Terrill I.....	Detroit, MI	Martin, Paul Lee.....	Troy, MI	Scott, Jeffery Eugene.....	Southfield, MI
Hargrove, Rosetta Denise.....	Detroit, MI	Martinez, Gerardo.....	Detroit, MI	Scivo, Jason C.....	Leslie, AR

Sewell, Robert Vincent	Southfield, MI	Sumrall, Christopher J.....	Redford, MI	White, Cedric R.	Westland, MI
Shannon, Brian Keith	Las Vegas, NV	Taylor, Gina Renee	Warren, MI	Whitfield, Thomas Alexander..	Oak Park, MI
Shearer, Bradley	Detroit, MI	Taylor, Allen D	Bloomfield Hills, MI	Wielczopolski, Jeffrey Leo.....	Taylor, MI
Shelly, Connie	Southfield, MI	Thomas, Anthony	Southfield, MI	Wilburn Jr, Andy	Fenton, MI
Simmons, Gerald C	Detroit, MI	Thompson, Michael	Southfield, MI	Williams, Ronald Lee....	Highland Park, MI
Simpson, Vernel Douglas	Detroit, MI	Tindle, Berry Tyrone	Detroit, MI	Williams, Adria R	Southfield, MI
Slaughter, India.....		Tinsley, Cedric.....	Detroit, MI	Williams, William Leonard..	Southfield, MI
Small, Lamarr Roderick.....	Detroit, MI	Toliver, Danny	Detroit, MI	Williams, Marcus Luther....	Brownstown, MI
Smith, Simon	Louisville, KY	Toran, Lemarr S.....	Redford, MI	Williams, Anthony	Oak Park, MI
Smith, Thomas J	Southfield, MI	Traylor, Louise	Detroit, MI	Williams Jr, Joe Nathan	Detroit, MI
Smith, Excell	Detroit, MI	Tucker, David A	Detroit, MI	Wilson, Osric	Windermere, FL
Smith, Lasker Alvin	Allen Park, MI	Turner, Angela.....	Farmington Hills, MI	Wilson, Eric W.	Detroit, MI
Smith, Glenn D.	Detroit, MI	Turnipseed, Rock Lamont	Fraser, MI	Winborn, Stephen D.....	Litchfield Park, AZ
Sneed, William Herman.....	West Bloomfield, MI	Vann, David Leo.....	New Port Richey, FL	Wolfe, Patrice	West Bloomfield, MI
Snowden, Lawrence Emanuel...	Dearborn, MI	Velthuysen, Ronald.....	Homosassa, FL	Woodrow, Walter William ...	Ann Arbor, MI
Spears Jr., Preston	Northville, MI	Wakefield, Reginald	Detroit, MI	Woodson, George	
Stanley, Steven Artis	Detroit, MI	Watkins Jr, Harold D.....	Detroit, MI	Woodward, Anthony Mark...	Harrison Twp, MI
Starke, Willie C.	Detroit, MI	Watson II, James F.....	Novi, MI	Zavala, Manuel M.	Berkley, MI
Stephens, Ira David	Detroit, MI	Wells, Stanton E.	Detroit, MI	Zitzmann Jr, Russell John...	Rochester Hills, MI
Stone, Raymond Jonathan.....	Detroit, MI	Wheeler, Heaster Lee	Detroit, MI	Zygmuntowicz, Robert J.	Almont, MI
Storr, Donnie R	Los Lunas, NM	Wheeler, Fred D	Tallahassee, FL		

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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.

Westside Silver Ladies

Geri Henningsen

The summer is speeding by as the years seem to do as well. Our once thriving group has dwindled in such a short time. Many of our dear members have died and many more can no longer get to our luncheons. New widows have not come to see what we are all about so our ranks are becoming smaller.

I would like to encourage any widow of a Detroit Police Officer or Fire Fighter, regardless of rank to attend a luncheon once with no obligation to join. We are all in the same boat – widowed and dependent on Detroit. We would love to meet you. At our last meeting, we were joined by Adelaide Summers and her daughter, Jane. It was great meeting both of you.

HAPPY “CAKE DAY” to Donna Hope – 7/26, Meta Bateson – 8/5, Dolores Linn – 8/18, Martina Burke – 9/23 and Elmira Affelt – 9/26. We are hoping your day is/was a good one.

Chuckle of the day – “He who laughs last.....just didn’t get the joke!!!

Let’s meet at Archie’s...

Geri Henningsen (734) 335-6778

VICE PRESIDENT *(continued from page 2)*

members, will see an increase in the August pension checks. The active members have all received their 10% cuts back and received a raise on July 1, 2017. So all old plan members should see their pension checks rise on the August check both police and fire, remember it is not enormous but it is an increase.

New plan members will see the annual COLA increase of 1.04% in their August checks, again not a lot but it will be there. The City realizes that after 2023 they will have to begin funding the pensions systems again, so to their credit they have set up an Irrevocable Trust (money can only be used for pension payments) to offset their contribution beginning in 2024. Their plan is to deposit money into the trust on an annual basis should the budget allow. Approximately \$60 million from this year’s budget has been placed in the trust. Keep in mind this is for both General and Police & Fire. The City has had a balanced budget the last 2 years and they expect one for a 3rd consecutive year in 2017. Let’s wish them well and keep our fingers crossed.

In closing, enjoy the rest of the summer and think about using some of that raise and partake in one of our scheduled events. As always if you have any questions give us a call and remember be careful and stay safe.

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2017 Mid-Year Outlook: Uncertainty Continues...

Leon C. LaBrecque

The year began with a fair amount of uncertainty, coupled with a broad range of opinions as to the direction the country would take - from optimism to an equal amount of pessimism, regarding the new U.S. administration. Since President Trump's inauguration we have teetered on policy reform around health care, deregulation and immigration. While we had hoped we would have reached a clearer path on what can get accomplished from a policy perspective, we seem to be in a continuous struggle to achieve a clear direction. This uncertainty adds to the level of complexity when managing investment portfolios and financial planning over the next market cycle.

From a monetary perspective, the Fed seems to be moving forward by raising interest rates. This has been expected for several years and expectations are that the Fed will continue to raise rates later this year and likely into 2018. Rising economic and market optimism has been giving the Fed the confidence to continue on the path toward a "normal" interest rate environment. We view this as a positive for the near-term economic outlook. Added to that is the small business optimism index which has moved higher since last November's election.¹ Economic growth expectations continue to point towards 2.25% GDP this year with inflation

around the same or even a bit lower. Other positives include an unemployment level that is the lowest it has been in 17 years, broad global economic growth and a stable U.S. dollar.² In general, the economy looks good.

For the first half of the year the U.S. equity markets seem to have been driven in part by earnings and the expectation of favorable prospects from tax reform, deregulation and fiscal expansion. Risks continue to center around potential protectionist trade policies, unfavorable action on immigration, foreign policy missteps and whether the expectations of economic stimulus can come to fruition. Though equity markets continue to climb higher, the bond market has been moving sideways, as would be expected given the actions by the Fed. Interestingly, when looking at the individual stocks that make up the bulk of the U.S. equity market, we find that approximately 50 stocks have driven more than 60% of the return since the November election.³

Going forward, critical issues that will dominate the headlines are potential changes to the Affordable Care Act, or Obamacare, and tax reform. The number of potential outcomes rival the number of Presidential tweets, so it's not productive to speculate where the moving target will land. Add to this geopolitical risks, like

the potential outcomes stemming from fallout over Syria, North Korea, China, Iran, Russia, etc.

What is important is not only how these risk factors are viewed, and the seemingly vast potential outcomes, but how those risk factors can be managed as it pertains to overall wealth planning – in other words, what you hire us to do.

What we like, heading into the remainder of the year, are the attractive valuations of the developed international equity markets as well as emerging markets. Europe continues to promote low interest rates and has been showing improving growth signals.⁴ We have advocated for positions in these areas of the market and so far this year, those positions have been rewarded with positive returns.

Looking toward the remainder of the year and into the next market cycle, we will be focused on proposed tax reform, and being ready to implement changes stemming from signed legislation. From

an investment perspective, we will focus on areas of the market we see as under-valued, while maintaining and enhancing the diversification properties of portfolios to handle the host of risk factors facing our clients.

The year started with a bang, and the fireworks continue. We're watching and planning.



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

- 1 PIMCO Market Update, 2017.
- 2 J.P. Morgan 3rd Quarter 2017 Guide to the Markets.
- 3 Source: Standard & Poor's, Bloomberg.
- 4 PIMCO Market Update 2017; J.P. Morgan 3rd Quarter 2017 Guide

Procedure to Obtain Retired Detroit Police Photo ID Cards

To obtain an ID card in person:

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

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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.

February 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Krowk, John	P.O.	Police	11-6-50	1-15-76	2-23-17
Traskal, Michael	P.O.	Police	7-5-77	2-2-90	2-26-17

March 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Kelley, Richard	P.O.	Police	3-25-74	8-11-95	3-24-17
Kuehl, Michael	P.O.	Police	10-24-66	5-30-92	3-16-17
Michnal, Harold	Sgt.	Police	6-18-51	10-19-76	3-26-17
Towns, Doris	Lt.	Police	7-15-85	2-28-08	3-26-17

April 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Fultz, Kenneth	P.O.	Police	4-27-70	4-28-95	4-23-17
Hamon, James	Sgt.	Police	9-24-56	6-11-83	4-6-17
Johnston, Robert	P.O.	Police	11-12-83	11-13-03	4-24-17
Kapagian, Vahan	Sgt.	Police	3-7-54	3-2-74	4-12-17
Karas, Joseph	P.O.	Police	3-7-55	10-6-82	4-25-17
Murphy, Bernard	Sgt.	Police	9-29-59	2-17-90	4-15-17
Nelson, Alf	Insp.	Police	7-15-58	9-26-79	4-18-17
Price, Daniel	P.O.	Police	12-18-68	10-16-91	4-3-17
Simons, Elmore	Lt.	Police	7-30-70	9-7-96	4-28-17
Suski, John	Sgt.	Police	6-1-71	7-12-99	4-3-17
Washington, Robert	P.O.	Police	9-22-52	9-22-77	4-24-17
Beauchamp, William	Lt.	Fire	11-21-45	8-20-71	4-11-17
Fischer, Clement	Capt.	Fire	1-25-43	7-19-70	4-21-17
Langlois, Paul	Bt. Chief	Fire	1-17-49	1-31-86	4-8-17

May 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Brace, Joseph	P.O.	Police	10-20-47	11-17-72	5-5-17
Diamond, Patrick	P.O.	Police	6-14-71	7-2-96	5-6-17
Finnerty, James	P.O.	Police	10-6-73	8-10-87	5-17-17
Harris, Arthur	P.O.	Police	9-11-67	1-3-06	5-9-17
Harvey, Forrest	P.O.	Police	1-25-65	6-15-83	7-31-17
Jones, Darriel	P.O.	Police	1-20-86	7-22-94	5-2-17
Macik, William	P.O.	Police	12-16-68	2-10-87	5-30-17
MacNichol, Kenneth	P.O.	Police	7-4-49	7-5-74	5-16-17
McGlaun, Edgar	P.O.	Police	9-27-48	1-2-74	5-27-17
Ritzman, Robert	Det. Sgt.	Police	1-17-49	4-5-74	5-31-17
Schulte, Albert	P.O.	Police	1-8-62	1-16-87	5-1-17
Thomas, Donald	P.O.	Police	9-22-47	9-30-72	5-15-17
Trosell, John	P.O.	Police	9-12-49	5-8-76	5-25-17
Huff, George	Capt.	Fire	5-1-61	5-10-92	5-19-17
Kline, Chester	Lt.	Fire	3-5-51	7-24-76	5-14-17
Lorenger, Alan	Lt.	Fire	2-6-67	6-29-92	5-6-17
Mason, James	FEO	Fire	12-4-50	4-6-72	5-22-17

(continued on page 21)

IN MEMORIAM *(Continued from Page 14)*

May 2017 (continued)

Name	Rank	Department	Appointed	Retired	Date of Death
Morris, Richard	Bt. Chief	Fire	9-12-55	5-17-89	5-13-17
Rushford, Andrew	Bt. Chief	Fire	4-5-45	7-15-83	5-2-17
Skrypec, Michael	FF	Fire	10-2-50	5-27-64	5-7-17

June 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Brooks, Alfred	Lt.	Police	2-17-69	2-17-94	6-9-17
Brozo, David	Sgt.	Police	8-13-62	1-5-99	6-13-17
Houseworth, Claude	Lt.	Police	12-22-69	1-24-98	6-24-17
Lampkins, Herbert	Sgt.	Police	7-8-57	5-16-87	6-15-17
McCarthy, Gerald	P.O.	Police	12-6-71	7-2-97	6-4-17
Sanderson, Donald	P.O.	Police	3-29-71	1-24-86	6-1-17
Ustick, Raymond	Lt.	Police	7-5-49	7-26-86	6-23-17
Wilson, William	P.O.	Police	2-17-69	7-24-04	6-6-17
Hausch, William	Lt.	Fire	3-2-70	3-3-95	6-16-17
Johnson, Stephen	Chief	Fire	2-12-90	3-2-16	6-7-17
Nicholson, Kent	FEO	Fire	10-3-66	1-3-01	6-30-17
Nunnery, Billie	Bt. Chief	Fire	7-5-66	5-3-02	6-5-17
Riopelle, Robert	Bt. Chief	Fire	9-12-60	7-24-95	6-18-17
Stimac, John	FEO	Fire	10-10-77	4-10-96	6-25-17

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ALL FIVE STAR REVIEWS ON AMAZON.COM

www.amazon.com/One-Cops-Journey-Detroits-Deadly-Seventies/dp/0692760946



Silver Ladies



Carol Curley

We have waited six months for summer! I hope it treats us as well as we have dreamed!

At this time, there is no information to report on our medical insurance.

Membership dues were due in June. Please help Judy Wagner keep good records.

Our summer "Picnic" at Bayside restaurant was cool, dry, not windy; and we enjoyed a meal, a laugh and life stories that we shared!

Birthdays: July: Marilyn Golubosky and Wilma Fulton
August: Marie Johnson

50/50 winners: January: Irene Brooks – February: Judy Wagner – April: Delphine Raska – May: Carol Curley – June: Marcy Rolf

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Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

We had a great time on our Mackinac Island trip. It was totally fun, good food and camaraderie. My wife Jey got an extra perks for everyone – a casino package with \$10.00 food coupons and \$10.00 each day free play. Our friends Ken and Marilyn Devita passed out giant chocolate carmel pretzels to everyone.

The June meeting was well attended after the outings. We had four guests: Betty Magulski, Mary Keyawa, Ken and Marilyn Devita who were welcomed.

A special thanks to Melanie Pauch who helps our Veterans with their problems and provides valuable information for them.

Our get well thoughts and prayers go out to Roy Mantay, Moe Gekiere, Gar Nicholls, Della Rozanski, Nancy Schmidt and Lynn Kniaz

Our deepest sympathies go out to the family of Vahan Kapagian who has been a member many many years.

50-50 winners were: Tom Collins, Robin Mueller, Carolyn Wood, Jerry Brehm and Doris Schumaker.

June Birthdays: Nick Zazula, Mike Cherry and Ted Farquhar.

July Birthdays: Melanie Pauch, Jerry Brehm, Ray Heise, Paul Sevald, Muriel Corsiglia, Joanne Nicholls and Dusty Rhodes

August Birthdays: Dave Ambrose, Betty Henahan, Roy Mantay and Lorraine Rudeen

Please Note: All Retire Police and firefighters and their widows are welcome to attend our “Snowbirds” meeting. They are held the 2nd Sunday of each month at BJ’s restaurant in Gaylord at 1:00 p.m. except on August 13th – Our meeting / picnic will be held at 12 noon in Glennie at the school pavilion. You will be welcomed by this friendly group.

In the meantime take care and God Bless. If you have any questions or comments, please call Dan or Jey at 989 735-3450



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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Marv Kammer

We drove back to Michigan last April which was another good trip, although it has been raining almost every day since. Our last meeting for the season, was missed due to illness, and Cindy is getting better. The last few weeks in sunny Florida was no dress rehearsal we want to repeat.

The future of the club continuing is in question. If you have attended our meetings in the past, no matter, call or write. Cindy and I, were new members, a little over 7 years ago. There has been few new members. I believe that our generation is not going to be replaced, with something better.

I apologize for not including birthdays or anniversary's. We left for Michigan as soon as the doctor's said, Cindy could travel, back to Michigan. I am looking back at between 10 and 20 years ago. So many have said "we are true survivors".

Our association with the Snowbirds has been wonderful. Cindy and I, drove to St. Ignace, and crossed the Mackinaw Bridge. For two wonderful nights which included was horse drawn carriage rides and lunch in the Grand Hotel, what a bargain. Thank you, Dan and Jey Zemantis. While we were with the "Snowbirds", and learned some of the DPD finest members will now be spending winter in Florida. Congratulation's and hope to see the four of you in Florida.

The following week was the picnic with the Retired Detroit Police and Fire Fighter Association. The next morning was breakfast after the meeting. Thanks to Association and all those that made this happen.

Need I say, we have been doing well and hope every Police and Fire Detroit Retiree are doing as well. We are looking forward to seeing those happy faces

come winter, in sunny Florida next November; Cindy and Don should arrive.

We have received a letter from our own DPD retiree Robert Baumgart. Along with the letter was a donation. I thank you.

I have spoken to Ron Goosen. Maija and Ron had taken a trip of a life time. Visited was Hawaii, Australia and many eastern countries while returning by Alaska. Welcome back to Florida and I am sure you will share those experiences with us.

We have "Smart phone's" that work as well as some computers. * Something to think about. I can help those that may need help with those Smart phones. With all the folks concerned about "privacy". I'm sure I will be gone a long while before it will make difference.

The first meeting is on the first Sunday of the month at 12:30 PM. October thru April. Located inside the Brandon Public Library, 619 Vonderburg Drive, Brandon.

Please pray for those on the sick list, Lynn Shank, Nancy Schmidt, Bill and Doris Larson. As a PD retiree and concern for the welfare of all those that are putting themselves selfishly in harm's way so it will make a difference, I am grateful that you are working to make our world a safer place. Come join us.

We would like to thank Marv Kammer for keeping me informed. Please call, him 941-234-7567. You can reach me at (313) 737-1854 or e-mail me at diffrentstrokes@yahoo.com Stay safe and healthy.

"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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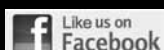
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VITAMINS

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.

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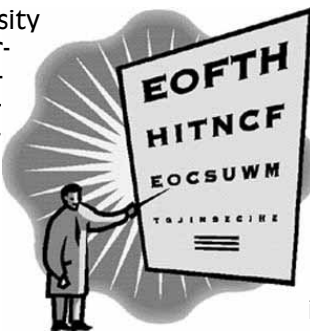
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

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