



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 138, Summer, 2019



PRESIDENT

Don Taylor

As we move into the summer months the Association continues to sponsor events that allow our members to enjoy time with their family and friends. The June General meeting and Association Picnic in Frankenmuth was once again a great success and well attended. It looked as if the weather was not going to cooperate for the picnic, but just in time the rain moved on and everyone was able to enjoy the day. The plan is to continue the annual June meeting and Association picnic in Frankenmuth. The Board of Directors is also considering the possibility of holding the October General Meeting at a different location which might offer a different setting and activities that would allow for the members and a guest to attend the functions. We will keep you updated as we research this possibility.

As the Board of Directors reviews the current Association events and meeting schedule, they are taking into account changes in membership and the activities of our members. Not unexpected, the membership numbers are falling; it's just a fact of life. We are also seeing that there is a large number of members that go to warmer climates for the winter months, that; along with the uncertainty of the weather, road conditions, and attendance at the January and February meetings, the Board of Directors has decided to discontinue those meetings for 2020. As stated above we looking into other options to offer the membership.

On the Legislative front, as mentioned with State Government divided, there has not been much movement in Lansing. They were able to pass some Auto Insurance reform legislation. They say that the legislation will reduce the average cost to the Michigan driver, by around \$1000 annually. We will have to wait and see, the Law won't take effect until July of 2020.

We continue to monitor the CCW and Pension legislation that has been introduced, that hasn't been much movement on these pieces of legislation. The Pension Tax Bill, House Bill 4006, which would eliminate the Pension Tax was voted out of the Tax Policy Committee and sent to the Ways & Means Committee on February 28th and to date there has not been any movement in the Ways & Means Committee. With the annual cost of this Bill over 300 million, funding appears to be a problem. As you know the Association has passed three Bills that has reduced or eliminated the pension tax for most of our members. Our concerns on the current legislation would be where the funding comes from, the effect of any new tax to replace the pension tax, and we want to ensure that they don't take anyway any of the improvements we had put into our legislation.

(continued on page 4)

Golfer's Please Note!

The 28th Annual
RDP&FFA Golf Outing
is fast approaching!

See page 9 for details
and application!



VICE PRESIDENT

Gregory Trozak

Well it appears that summer has finally arrived here on the home front, too bad it didn't show up in Frankenmuth. Although it felt like early spring or late fall the rain ended prior to the start of the picnic and a good time was had by all. The turnout was a little lite but that was probably due to the weather, we still had 320-325 members and guests. The food and beverage was good and plentiful and it was great seeing everyone. As usual all the world's problems were discussed and solved in the Hospitality Room and this year all records were broken for the adult beverage usage. I thought as we grew a little older we indulged less but that is not the case with this group of retirees. The meeting and breakfast went well although the attendance this year was also down a little but that could have been because of the record breaking beverage consumption the prior two (2) nights. All in all it turned

into another successful event and everyone enjoyed themselves. We will keep this going and we have a tentative date of Monday, June 15, 2020 for next year so you can mark that on your calendar and there will be more information available in the months ahead.

Since the annual Las Vegas trip will no longer be held we are looking into some sort of fall event at one of the casino resorts in Michigan. There is nothing certain at this time but it is being considered, if anyone has a good contact that could give us some information it would be appreciated. Another of our events, the Annual Golf Outing is approaching on Friday, August 9, 2019 so get those foursomes together, for \$75.00 a golfer it is still one of the least expensive outings around. There is more information in the UNITY. Also be advised that the Board of Directors voted to eliminate the January and February General Meetings due to low attendance. With the weather and attendance being a factor the Board felt it best to do away with these two (2) meetings. Our membership is down and many more are turning into snowbirds, we rarely see 80 members in attendance at these two (2) meetings. We will continue to look into other events for our members.

Moving on to pension information, the Pension System has a new web site with more information for members, ability to get the forms you may need and it is continuing to add new links and member info. Check it out at rscd.org. I would like to remind everyone that if you do not have direct deposit of your pension check it is a great time to start the process. The new form does not require you to go to your bank, you just need to enter the account number and routing number and return it to the pension system. Think seriously about direct deposit because eventually paper checks are going to be a thing of the past. The majority of members should see a small increase on the August pension

(continued on page 11)

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(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

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Ken Gidner - Administrator

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

On a regular basis the Association publishes a newsletter and this publication was officially named “Unity” in May of 1993. It is presently distributed quarterly in conjunction with the Michigan seasons; winter, spring, summer and fall. The paper is titled “Unity” thru strength and purpose, a quarterly voice of the Retired Detroit Police and Fire Fighters. The purpose is to provide the Members with information concerning the status of Pension, Hospitalization and Insurances.

Articles presented are provided by the Officers of the Association to keep our members informed, along with retired groups who stay in touch by meeting socially keeping each other updated on matters important to retired members. Additionally, pertinent and valuable material is offered by Leon C. LaBrecque, JD, CPA, CPF, CFA Sequoia Financial Group. The Retired Detroit Police and Fire Fighters Association retains the professional services of Sequoia Group to manage the greater part of the Association’s assets. The quarterly magazine acknowledges members who have passed in our “In Memoriam” page. Plus, there is page(s) of “Remembrance and Thank You”, supporter’s names who have contributed to the Association’s Appreciation and P.A.C. Funds as well as “Members Letters” section. The Member Letters page gives members an opportunity to express a personal thought along with their donation to the Retired Detroit Police and Fire Fighters Association.

It also should be noted that some of our ads are supporters and Association members:

Retired DPD

- Kevin Greene (Greene’s Lawn and Garden Maintenance, Snow Plowing, Firewood)
- Lucian C Harbar, Sr. – Daniel M. Smith (Bunch Tax Service)
- Marvin Janes (Marvelous Promotions)
- Richard Olejnik (Olejnik Farms & Greenhouses)

- George Toy (Detroit Police Department Retired Badges)

Retired DFD

- Donald S. Carlson (Firefighter Painters Interior and Exterior Painting)
- Glenn Blank (GMB & Sons, LLC Heating & Cooling)

Please support our fellow members!

Also to be recognized are the Association’s recurring sponsors who provide services that our membership needs or might need at some time, such as:

- Diversified Members Credit Union
- Muccioli Studio Gallery Detroit (Badges)

Eye Care

- Metropolitan Eye Center Ophthalmologist – St. Clair Shores

Dental

- Parkside Dental Team - Westland
- Frank P. Ruffino, D.D.S. (Family Dentistry) - Shelby Twp.

Insurance needs plus

- James Cody, Jr. (Bankers Life) - Fort Gratiot
- Luke Nowacki (Pinnacle Wealth Strategies) - Southfield
- Paul Parsell (Clear Strategy) - Howell / Brighton

Legal Assistance

- Lippitt O’Keefe Gornbein, PLLC (Legal Counselors) - Birmingham
- Bryan A. Sunisloe (Attorney and Counselor) - Mt. Clemens / Dearborn

Please support our sponsors! Go to their AD in this issue for further information!

Returning to comment on our “Members Letters” page; all writings are noteworthy and seriously considered. Some ideas are not implemented because we believe they could have some technical or legal liabilities and should be avoided. All relative thoughts and/or suggestions are welcomed and appreciated.

Concluding, a list of Police and Fire retirees will be prepared for a future issue identifying non-members of the Association. The Association would like to verify that the information is current. We would like to make certain that our records are up to date for notification purposes.

PRESIDENT *(continued from page 1)*

Healthcare Trust Funds

Those that retired prior to January 1, 2015, are under the VEBA Trust that meets at the RDPFFA Association office, they also have a Business Agent Chet Opolski that works out of the RDPFFA Office, normally on Mondays and Tuesday from 9AM – 3PM, can be reached by calling the RDPFFA office 586-795-1934 or direct line of 586-275-2404. If you retired on or after January 1, 2015 you are covered by the VEBA Trust controlled by the active Unions. This VEBA, for these new retirees, has just completed moving all the VEBA funds out of the COPS Trust and into a new Trust they set up. If you are a retiree covered under this VEBA Trust and have problems you should contact the Union Office that represented you prior to retirement.

You're Invited

All First Responders, their families and friends are invited to join us in fellowship at the Fire, Police and EMT Appreciation Mass

Sunday, September 8, 2019

2 PM at:

St. Peter Catholic Church
95 Market St. • Mt. Clemens, Michigan
Celebrant: Father Michael Cooney
Members of all Faiths are welcome!

You are also invited to join us for dinner in the Parish Hall immediately following the Mass

*Please RSVP to (586) 468-4578
or via email to
stpfirstrespmass@gmail.com by
Friday, August 30, 2019*



Welcome New Members!

April

Champion, Marian - Police

June

Maeh, Azira - Police
Russell, Nedra - Police



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PLEASE NOTE:

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

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 - 13 Mile Rd. and Van Dyke

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

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*



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Unit Supervisor
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CLTC

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ASSOCIATION CALENDAR OF EVENTS*

Updated!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

Sept 5 • Nov 7

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Oct 3 • Dec 5

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

Time: 2:00 P.M.

See Column for Location

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru November

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 2019 Issue
should be "submitted" by
September 20, 2019**

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)

Borio, Ken & Karen *in memory of*
Al Bensmiller

Boucher, Richard & Judith, *in*
memory of those that Served

Brown, Janet M., *in memory of*
Capt. Gordon Brown

Chalou, Janice & James, *in memory of*
Danny Domingoni

Fithian, Barbara *in memory of*
Sgt. Louis Fithian

Marchioni, Judy *in memory of*
Mark Marchioni

Pettis, John M *in memory of*
Geraldine (Geri) Pettis

Regan, Mike *in memory of*
Lt. Norman Moffatt

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

Sedmak, Mike *in memory of*
Henry S. Sedmak & Leo Studzinski

Smolka, Ron *in memory of "Dick Nolan,*
Howard German & Richard Luckee"

Tanana Family, *in memory of*
P.O. Frank R. Tanana

Wagner, Loren *in memory of*
Shirley Wagner

Zinser, Andrea & Jim *in memory of*
P.W. Pat Flanigan Smedley

Zinser, Andrea *in memory of*
Lt. Rebecca Hollister,
Sgts. Diane Bargagna & Mary Sihler

Appreciation (Donation)

Aubrey, George

Bar, Tim

Barton, Den & Mag

Bernert, Gerald

Falkowski, Ken

Falkowski, Ken & Kimberly

Falkowski, Ken

Gatto, Charles

Gatto, Charles

Gatto, Charles

Henzi, Leonard

IOS Bowling League

Irons, Rick

Irons, Rick

Isken, Wayne & Kathy

Isken, Wayne & Kathy

Isken, Wayne

Malinowski, Philip & Jayne

Montgomery, Jim & Maureen

O'Brien, Lawrence

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Schumaker, Eileen Foley

Skotzke, Gene & Diana

St John, Joseph

Yuhn, Del

PAC (Donation)

Barr, John T. *in memory of*
"Harold 'Hap' Carlson"

Haynes, Bob & Patricia *in memory of*
Ken Tye & Mike DeBruyn

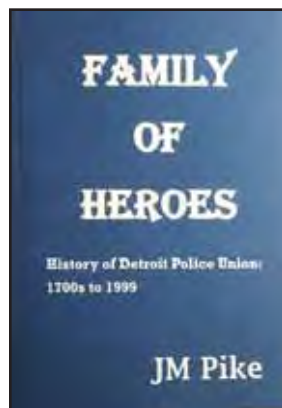
Pilate, Carolyn *in memory of*
"Patricia Johnson, Mary Cole
& Larry Nevers"

PAC (Donation)

Majcher, Judith & James

Wroblewski, Dan & Stephanie

Zagar, Mark & Alicia



Family of Heroes:

History of Detroit Police Union: 1700s to 1999

A New rendering of our Lives and Livelihood

"Family of Heroes: DPOA History 1700s to 1999" by J M Pike was originally copyrighted in 1999. Discussion in this book may be the single largest collective voice of Detroit Police Officers or any other law entity for this length of time. It truly will allow one to appreciate the evolution of what has become today's police officer. The book provides insight on the DPOA, DPD, City of Detroit and the citizenry from the

silent beginning in the 1770s. This unique text emphasizes the lives and careers of Detroit Police Officers and those who interacted with them through 1999. The book is being published 20 years later as promised by the author, no content has been changed since then.

Available on Amazon today!

Amazon books search "Detroit Police History"

VEBA

Chet Opolski

Chairman/Business Agent

Retired Detroit Police & Fire Fighter Health Care Trust

I would like to take a moment, on behalf of the VEBA Board of Trustees, to thank the RDPFFA for the opportunities given to the VEBA providers, and I, at their recent membership picnic and breakfast meeting, held in Frankenmuth, MI.

The providers, AETNA and BeneSys specifically, both mentioned how they enjoyed attending the function, but more importantly having the opportunity to meet with our VEBA members, address their concerns and answer any other questions they may have had.

The members were appreciative of them being there, and accepting their product give-always too.

If you were unable to attend, I encourage you to visit the website rdpffa.org and review the photos and videos available from these events.

2020 PLAN DESIGN

The Board of Trustees continue discussions and planning for the 2020 Plan year. To ensure that the best can be offered to every member, Request for Proposal (RFP) have been sent to the major providers (Aetna, BCBS of Michigan, BCN HMO, HAP, Humana, Priority Health, UHC). The Board will then review the RFP responses, and with the assistance of our advisors, determine the plan that will best fit the needs of the VEBA Members they represent.

The Board is currently scheduled to complete this process by August 30, 2019, so that preparation for the next Open Enrollment may begin.

The status will continue to be communicated through VEBA Newsletters, at RDPFFA General Membership meetings, mailings, Unity magazine, etc.

NEWS FROM AETNA

Aetna contracts with Henry Ford Health System for Medicare Advantage plans

Breaking news! The Aetna Medicare advantage provider network in Michigan is growing. Effective July 1, 2019, Henry Ford Health System is part of the Aetna Medicare advantage provider network.

Need help finding in-network provider?

For a complete list of all our in-network providers, visit AetnaMedicare.com/find-provider. Members can also call the number listed on their member ID card to verify providers



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2019

Dues

\$36.00

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Application for Renewal _____ New _____ Associate _____

Name: _____ Phone: _____

Address: _____ E-Mail: _____

City: _____ State: _____ Zip: _____

Make Checks Payable To: Retired Detroit Police & Fire Fighters Association

Mail To: 2525 E. 14 Mile Rd. Sterling Heights, MI 48310-5969 PLEASE

DISREGARD IF DUES ALREADY PAID

For Additional Assistance
Contact Association Office

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

Amount Paid _____

Date Paid _____

Check No. _____

Dues Year **2019**

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

Members Letters

In memory of my friend Al Bensmiller, please use where needed the most. Thanks for keeping us inmates in line.

Ken Borieo
Naples, FL

Thank you for all that you guys do for us. Keep up the good work. In memory of Dick Nolan, Howard German and Richard Luckee.

Ron Smolka
Livonia, MI

Please use the remainder of the check wherever needed in memory of my husband Capt Gordon Brown (FF). Thank you for all the work you do on behalf of retirees & their windows.

Janet Brown
Howell, MI

Please accept this donation in honor of my late husband, Sgt Mark Marchioni. So sad to see the names of so many of our old friends in your "In Memoriam" column.

God Bless and long life to all you brave men and women that gave so much to the City of Detroit.

Mark Marchioni 1948-2011.
Judy Marchioni
Shelby Twp., MI

Thank you all for your continuing efforts. Use this small donation wherever you decide is best. In memory of Larry Nevers, one great cop!

Joe & Gerlinde Schrader
Hillsboro, Oregon

A small donation to be used as needed. Thanks for all you guys do for all us paying members & unfortunately the non-payers who ride our coattails!

Rick Irons
Clinton Twp., MI

Again, the I.O.S. Bowling League held a 50/50 drawing at our banquet raising \$230.00 for the RDPF-FA. Please use where ever needed.

Lenny Mistretta-Pres.,
Dave Kopec -V.P.,
Rick Irons -Sec/Trea.

Enclosed is a check of support to be used as needed. Since reaching the age of 85 this year and thinking back to the last class of military vets (Korea) of different branches, class of November 1957, 40 members, how many are still enjoying earned pension? After completing training at Warren and Lawton, each was transferred to a company in the City on January 1958. And within a couple of weeks were laid-off, saving the City 250K. It now cost the city 300K to purchase a new Fire Engine. In 1957 the starting pay for a Fire Fighter was \$4,800.00. To the remaining "40" keep the wind at your back and your feet above ground; we have now reached the age of late 80's.

Joseph J. St John
Lexington, MI

Please use this donation where needed. In memory of my wife, Geraldine (Geri) Pettis, women's Division, who passed away 3-12-11. 42 Great Years!

John Pettis
Glendale, AZ

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

Mike Sedmak
Port Austin, MI

Please accept the enclosed donation as an expression of our sincere appreciation for all that you and your team do to help us retirees with pension and healthcare issues. We would like to extend a special "Thanks" to Chet for his recent resolution of our HRA situation. What would we do without you all?

Jim & Maureen Montgomery
Locust Grove, VA

Enclosed is a check to be used where needed, in memory of Danny Domingoni. Thank you for all you do.

Janice & James Chalou
Fraser, MI

This donation is given in memory of my brave and beloved husband, Sgt. Louis R. "Louie" Fithian and in appreciation for your help at this difficult time.

Barbara Fithian and Family
Rector, AR

RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

THE TWENTY EIGHTH ANNUAL

GOLF OUTING FOR RDP&FFA MEMBERS & GUESTS

Date: August 9, 2019 (Friday)

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

Location: Oak Ridge Golf Club

35035 26 Mile Rd. - New Haven, Michigan

1 (586) 749-5151

- (a) 18 holes of golf with golf cart.
- (b) Breakfast (continental style).
- (c) Lunch and beverages.
- (d) Dinner at 3:00 p.m. (choice of three entrees, deserts and beverages).
- (e) Beer and beverages served in the club house and designated areas on the golf course.
- (f) Prizes for the closest to the pin.
- (g) Other gifts and prizes.

Cost: \$75.00 per person, with a gift for every registered golfer.

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

SCRAMBLE format with Shotgun start will promptly begin at 9:00 a. m.

Please return score cards after 18 holes of golf.

No refunds for “no” shows.

Make checks payable to: RDPFFA (GOLF)

Send to: RDPFFA

2525 East Fourteen Mile - Sterling Heights, Michigan 48310

Phone: (586) 795-1734

REGISTRATION FORM (THIS FORM MUST BE COMPLETED PROPERLY FOR EACH GOLFER)

NAME

ADDRESS

PHONE

JACKET SIZE

1 _____

2 _____

3 _____

4 _____

RDPFFA 2019 Election Rules

Only Active Members are eligible to run for office, Associate Members are not eligible to run, or vote in elections. Candidates are not eligible to run for more than one elected position within the Association, Candidates may be nominated for any number of positions, but may, only accept and run for one position.

Nominations for offices will open on September 3, 2019 and will close on October 3, 2019, at the General Membership Meeting. Candidates for office may have their names entered into nomination during the nomination period at the RDPFFA office or at the September or October 2019 General Membership meetings.

The Chairman/Representative of the Election Committee will take Nominations from the floor at the September and October General Meetings. At the October General Meeting the Election Committee Chairman/Representative will close the nominations for all offices. For a Candidate to have his/her name appear on the election ballot, he/she must accept the nomination in writing within 14 days of being nominated.

Following the close of the acceptance period, the Election Committee will cause the election ballot to be prepared and insure that all Candidates listed have accepted the nomination, and that all Candidates are current Active Members of the Association. If only one Candidate has been nominated for an office and has accepted the nomination, then the Candidate will be considered elected, and no election shall take place for that position.

Ballots will be mailed to all currently listed active members on November 1, 2019; along with the ballot a

specially printed return envelope will be included. In order for a ballot to count it must be returned to the RDPFFA office by November 21, 2019 and must be returned in the specially designated return envelope. As election return envelopes are received at the RDPFFA office, the envelopes will be counted, remain sealed and placed in a lock box designed for such purpose by the Election Committee.

Voided ballots will be kept separately; the Election Committee will count and tally the ballots prior to the December General Membership Meeting. During the ballot count observers will be allowed as well as candidates or their designated representative. It shall be the duty of the Election Committee Chairman to provide instructions and appoint personnel to count ballots.

The Committee at their discretion may recount any or all ballots cast. Any candidates may request the Committee to conduct a recount in any disputed position for which they were candidates within 7 calendar days of the December General Meeting. The request to the Election Chairman must be in writing and signed by the candidate making the request. Recount requests shall not be honored by the Committee if their total count for any office being contested shall show an identical count total for two consecutive tallies. All election results will be announced prior to the end of the December General Membership meeting. All ballots will be maintained at the RDPFFA office for a minimum of 60 days following the election.

15th Old School Reunion 2019

Wednesday, September 18th

2 PM to 6 PM



IRELAND'S PUB

33401 Harper • Clinton Township

(Northwest corner of 14 mile and Harper)



\$15 per person • Assorted Pizza's and Soft Drinks • \$ Cash Bar \$

In Memory of our missing brothers in blue:

SGT Robert Baumgart • PO Joseph Kaltz • PO William McCue
PO Don Mcleod • PO Jack Rice • SGT Eugene Sun

VICE PRESIDENT *(continued from page 2)*

checks, for old plan members all the active unions are scheduled to get a raise on July 1st so depending on your status as far as the 15/22 formula you may see an increase, for retirees on the Legacy Plan (new plan) you will see your annual cost of living allowance on this check. So enjoy it and don't spend it all in one place.

So until the next time everyone enjoy the rest of the summer and if you have any problems or concerns feel free to give the office a call. Remember be careful out there it is a different world we live in. Stay safe.



*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

Notice to all Veterans!

Eligibility for free interment in a Department of Veterans Affairs national cemetery now can be set prior to the time of a veteran's death. Through the Pre-Need Determination of Eligibility for Burial program (VA Form 40-10007), veterans and their family members can learn if they are eligible for free burial or memorialization in a national cemetery such as the one in Holly, Michigan. Forms are available through service officers such as the ones who work at the Veterans Support Center in Clinton Township.

Call 586-776-9810 for availability

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Daniel J. McCarthy
Partner



Harvey R. Weingarden
Partner

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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.

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Retired Detroit Firefighter

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



Westside Silver Ladies

Geri Henningsen

The Westside Silver Ladies have a number of members who are no longer able to attend our luncheons. However, we would like them to know we still think about them. We miss you Ginny Kaltenback, Doris Kaiser, Marie McCarthy, Jo Moranty, Fran Murphy, Elaine Wallace and Theresa Zalewski.

Our 50/50 drawings do not make anyone rich but it is still nice to win. Those receiving the monthly "Sweepstakes" were Martina Burke for April, Meta Bateson for May and Irene Melady for June.

Happy Birthday wishes go out to Donna Hope – 7/26, Meta Bateson – 8/5, Dolores Linn – 8/18 and Martins Burke – 9/23. Another year older and another year wiser, right?

Think about it, "Life isn't about how to survive the storm but how to dance in the rain"

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DID YOU KNOW?

Recently, Carol Karavidas wrote to us about her father, Nicholas Trapani (Retired Detroit Firefighter Captain), who will be 100 on July 29th. We thought we would look up our other members who are past or reaching this milestone as well. They are:

Mr. Alexander L. Harris, PO DOB 3/3/1917 102 yrs
Mr. Daniel J. Rogers, PO DOB 8/12/1918 100 yrs
Mr. Paul J. Gross, Fire DOB 1/21/1919 100 yrs
Mr. John W. Speshock, PO DOB 5/20/1919 100 yrs
Mr. Gilbert F. Abele, Fire DOB 10/28/1919 99 yrs
Mr. John C. Garrett, PO DOB 11/8/1919 99 yrs

Thank you Carol for highlighting these members!

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New Proposed Stretch IRA Rules Will Have A Big Effect On IRAs And It Could Cost Your Kids Thousands

On March 29, the House Ways and Means Committee unveiled HR 1994, or the SECURE (Setting Every Community Up for Retirement Enhancement) Act. This is a bipartisan bill, co-sponsored by Rep Ron Kind (D-Wi), ranking member Kevin Brady (R-Tx) and Mike Kelly, (R-Pa). On April 1, the Senate, in a similar move, introduced a companion bipartisan bill, RESA (the Retirement Enhancement and Savings Act). The proposed laws cover a lot of retirement issues, but the most far-reaching is a modification of the 'Stretch' IRA rules. Both proposals accelerate IRA distributions and accordingly, taxes on inherited IRAs for non-spouse beneficiaries.

The current rules allow a spouse to rollover their deceased spouse's IRA and declare it their own as a 'spousal IRA.' This rule remained unchanged in the proposed legislation. At age 70 ½, the owner of an IRA must begin Required Minimum Distributions (RMD).

One proposed change contained in the House bill is to increase the RMD age to age 72. If a person other than a spouse is named as a beneficiary (which is almost inevitable), that beneficiary can generally take their IRA distributions over their life expectancy under the IRS Table 1. This allows the beneficiary to 'stretch' the distributions and the taxes on the distributions over a long period of time. As an example, if a 25-year old inherited her grandmother's \$1M IRA, she would take her distributions using the Table 1 life expectancy of 57.2 years. Her distribution would be \$1,000,000/57.2 or about \$17,482. Depending on her other income, she may pay federal taxes anywhere from about \$548 (if her RMD was her only income) to about \$6,468 (if she were in the highest bracket). Her inherited IRA, if she made 7%, would grow as well to about \$1.75 million in ten years, and keep growing for most of her life.

The new rules greatly accelerate tax collection and can push the beneficiaries into a much higher tax bracket. Mark Wilson, president of MILE Wealth in Irvine, observed "Eliminating the stretch for larger accounts is not a tax simplifier, it's a tax accelerator. The government is eventually going to get their share." The House version, SECURE, changes the stretch period to 10 years. For the granddaughter in the example above, she would have to take her distributions sometime in the 10-year period. This could be at regular intervals, at the end of the period, or whenever she wishes. She will pay taxes on the entire distribution as she takes it. At the end of 10 years, the IRA would be depleted, and she would have paid tax on the entire IRA. The Senate version allows a stretch on the first \$400,000 of aggregated IRAs and the exceeding balance must be distributed within 5 years.

Both versions allow exceptions for distributions to minor children, disabled or chronically-ill beneficiaries, or beneficiaries not more than 10 years younger than the deceased IRA owner. Both versions would apply to inherited IRAs for deaths after 12/31/2019.

How costly is this? In short, very. Removing the stretch provision using life expectancy and substituting a 5 or 10-year payout will have a significant financial effect and very likely include a 'bracket creep'. As indicated in a previous example, a 25 -year old would

(continued on page 15)



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Phone: (248) 245-0720

IRA Rules *(Continued from Page 14)*

stretch her IRA using a 57.2-year denominator. The 10-year House version would force her to withdraw the proceeds over 10 years. In virtually any circumstance, the beneficiary pays a substantial amount more in taxes than using a life-expectancy stretch. The beneficiary also loses the tax-deferred or in the case of a Roth, tax-free compounding during the stretch period. Using our example of a 25-year-old beneficiary of a \$1M IRA, she could continue to grow the IRA during her lifetime. Under the alternate versions, she'd pay a lot more taxes up front. I calculated (I'm building a comparison calculator) that if she were single and had \$50K of other income, she'd pay about \$112K of federal taxes over ten years on her income and the stretch IRA distributions. Her traditional IRA would be worth, if she made 7%, about \$1.75M. If she used the House version and took equal distributions for each of ten years (which would likely be the tax minimization strategy), her total federal taxes would be about \$403K. Her post-IRA assets would be about \$1.01M. That's a significant difference. And don't forget state taxes, which is an entirely separate, and additional, issue.

It should be no surprise that both versions list the modification of the stretch provisions under 'revenue.'

Does this apply to Roth's? The inherited IRA RMD rules do apply to Roth's so the 5 or 10-year payout will apply to inherited Roth IRAs as well as traditional IRAs (and Qualified Plans). For a Roth IRA, it may now seem intuitive to delay distribution as long as possible to accrete the balance tax-free. By that logic, if Susan inherits a \$1M Roth, she would invest it, wait 10 years, then take the balance (if she made 7%, \$1.97M) out tax-free and re-deploy those funds to garner another \$970K tax-free. Wayne B. Titus III, a CPA/PFS, and principal at AMDG Financial in Plymouth, Michigan, believes the change in the stretch is going to make Roth conversions more relevant. "I'd see if the House version passes, we'd get an extra 2 years to bracket-top and make Roth conversions. Under a shorter payout period, Roth's are much more attractive and a pre-RMD IRA owner Roth conversion to go to the top of their bracket will make even more sense." Titus added that this change would be very significant to planning. "People should be planning for 10, 20 or 30 years. When a change like this takes place, it can change the whole financial plan."

Other planning considerations. The change in stretch rules will introduce a whole new array of planning ideas. It's likely that new financial plans will incorporate the IRA distributions to the total estate plan, with the IRA dovetailing into the Revocable living trust. Ashley Folkes of Moore Cabot in Scottsdale, Arizona, foresees that this may create new demand for life insurance that would provide tax-free benefits. "I also think Charitable Remainder Trusts become more attractive." Alan Katz of CWMG in Staten Island agrees and thinks that charitable giving will now be more prevalent. Titus suggested that QCDs will move to the forefront to decrease the amount passed through the IRA. Some planners we contacted suggested that IRA beneficiary trusts would now be modified to become 'toggle' trusts to modify cash flows in the distributions to inherited IRA beneficiaries. Scott Bishop from STA wealth in Houston had a similar view on charity and Roth conversion but thinks the IRA Trust is more trouble than it's worth. Overall, professional advisors are concerned about the broad impact of these proposals.

Public policy? A big question is whether this is a tax increase or a change in public policy. Clearly, both proposals raise revenue by accelerating the collections of taxes. It's arguable that 'bracket creep' does increase the taxes, and calculations clearly confirm that many times that is the case. Peter Palion of MPA believes there was an element of unfairness to the prospective change. "Many people have been planning for years to use the stretch and prolong and accumulate more in their qualified plans and subsequently their IRAs. These changes will really change how we look at planning for IRAs."

Bottom Line. We'll be keeping our finger on the pulse of these new rules and post as they change. For now, note that a bipartisan bill is afoot and as attorney and politician Gideon J. Tucker said, "No man's life, liberty or property are safe while the legislature is in session."

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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.

March 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Dowd, Timothy	Sgt.	Police	7-10-61	10-10-86	3-27-19	85

April 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Clinchoc, Stephen	P.O.	Police	3-31-75	7-22-94	4-2-19	65
Davis, Roy	Sgt.	Police	7-9-62	1-8-90	4-22-19	87
Fithian, Louis	Sgt.	Police	8-10-64	12-10-76	4-28-19	76
Fourment, Freda	P.O.	Police	6-28-87	6-1-97	4-6-19	65
Jones, Richard	P.O.	Police	5-26-77	8-17-02	4-20-19	67
Kennedy, Leland	Sgt.	Police	8-13-62	8-26-75	4-12-19	77
Miller, Valerie	P.O.	Police	3-1-77	10-13-89	4-2-19	69
Rice, Jack	P.O.	Police	1-22-51	1-12-77	4-20-19	91
Roland, Betty	Sgt.	Police	7-15-75	4-6-06	4-24-19	69
Schweiger, Heinz	Sgt.	Police	11-1-54	11-1-87	4-1-19	86
Stanbury, George	Lt.	Police	7-18-55	10-5-81	4-7-19	86
Stephens, Eren	Sgt.	Police	10-14-85	3-29-19	4-1-19	60
Wheeler, David	P.O.	Police	6-16-77	1-20-93	4-3-19	69
King, Richard Sr.	FFD	Fire	3-5-51	12-1-71	4-13-19	91
Kortas, Kevin	Bt. Chief	Fire	9-20-77	10-1-16	4-6-19	59

May 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Adams, John P.	Sgt.	Police	7-21-86	7-21-11	5-22-19	60
Boris, Gerald	P.O.	Police	1-22-68	5-1-93	5-25-19	73
Brogan, Lawrence	P.O.	Police	6-22-70	7-6-95	5-8-19	72
LaGore, William	P.O.	Police	4-21-69	2-20-90	5-11-19	71
Loch, John	Insp.	Police	11-1-54	1-16-82	5-9-19	87
Luster, Milfordean	Sgt.	Police	7-13-73	2-28-89	5-15-19	73
Quinn, John	P.O.	Police	9-1-70	4-24-81	5-20-19	74
Schleicher, James	Sgt.	Police	6-6-50	9-3-76	5-20-19	92
Barbarich, Frank	FFD	Fire	2-4-63	4-15-77	5-20-19	79
Kotula, Thaddeus	Capt.	Fire	1-2-68	8-31-96	5-7-19	75
Weber, Paul	Bt. Chief	Fire	12-30-46	11-27-82	5-31-19	96
Whitbeck, Donald	Lt.	Fire	2-15-46	9-16-73	5-21-19	99

June 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Bender, Dale	P.O.	Police	12-13-71	7-31-06	6-4-19	69
DiRita, Vittorio	Sgt.	Police	3-7-55	11-23-78	6-2-19	86
Edwards, William Jr.	Sgt.	Police	8-1-66	1-7-92	6-5-19	78
Grace, James	P.O.	Police	8-1-66	10-23-75	6-18-19	74
Grode, Donald	Sgt.	Police	8-10-64	1-12-98	6-3-19	76

(continued on page 17)

IN MEMORIAM (Continued from Page 16)

June 2019 *(continued)*

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Kline, Jack	P.O.	Police	6-12-72	7-14-98	6-5-19	69
Less, William	P.O.	Police	8-3-53	8-26-78	6-16-19	90
Martin, Randy	Sgt.	Police	11-21-74	1-8-00	6-11-19	67
Means, Rosalind	Sgt.	Police	10-21-85	11-6-10	6-22-19	59
Miller, Jerome	Sgt.	Police	9-28-59	9-16-94	6-6-19	86
Pyzik, Chester	Lt.	Police	1-17-49	1-31-75	6-28-19	95
Schaft, Rodney	P.O.	Police	6-1-73	1-8-87	6-26-19	67
Selke, Ronald	Lt.	Police	7-8-57	6-21-83	6-24-19	85
Veda, James	P.O.	Police	10-26-70	11-4-80	6-26-19	69
Williams, Elaine	Sgt.	Police	2-18-05	Died Active	6-3-19	34
Zecchin, Arthur	Sgt.	Police	7-10-61	9-27-86	6-26-19	79
Abrams, William	FEO	Fire	4-1-47	10-30-72	6-9-19	93
Angelucci, Andrew	Sr. Chief	Fire	9-24-62	12-2-00	6-11-19	78
Gerber, Richard	FEO	Fire	2-4-63	9-17-74	6-27-19	78
Peters, Donald	Sgt.	Fire	6-11-51	7-19-76	6-1-19	90
Rosey, Wilbert	FF	Fire	2-15-54	4-7-73	6-18-19	90



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Silver Ladies



Carol Curley

Summer, after the wet up and down, cold and warm, dark spring we have had, had arrived on June 21 and has stayed warm just like it should! There has been a lot of rain this year in Michigan. People living on or near rivers and lakes have experienced high waters and home flooding. Not as ruinous as other states but certainly destructive!

Our July summer picnic will be at Fairhaven's Bayside Bobby Mac Restaurant on Lake St. Clair.

Thank you to Barb Talley for preparing new info and address sheets for each member.

Welcome back Annette Emke. And welcome to Mary Stanbury our newest member!

Ladies who are traveling or recuperating, we are waiting for your return.

To join us for lunch, call (810) 392-2668 and leave a message, I may be outside enjoying the sunshine.

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Firefighters Memorial Service - Monday, May 27, 2019

A memorial service was held Monday morning, May 27, 2019 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.





Flag City Honor Flight is actively looking for veterans of WWII, Korean and Vietnam wars to participate as guest veterans on an amazing trip to Washington D.C., completely free of charge. They will visit the **war memorials, Arlington National Cemetery and the Tomb of the Unknown Soldier. This trip is sponsored by Flag City Honor Flight** and its purpose is to honor the veterans who have served our country. If you are a veteran or know a veteran that may be interested in participating in this extraordinary program, the Michigan contacts are:

**Bill Bollin @ 810-499-0438 • Pat Henahan @ 248-892-8580
or visit www.flagcityhonorflight.org**

The next flight is scheduled for September 24, 2019 leaving out of Toledo, Ohio. Transportation will be provided from the Veteran's residence to the airport, to the memorials, back to the airport and back to their residence. There are no limita-



tions regarding age, sight, hearing or speech. Minimum physical limitation for mobility is wheel chairs which will be provided. No stretchers. There is a 3 liter limitation for oxygen equipment. A ten person medical team accompanies the veterans at all times. All meals are provided and veterans will travel with an assigned Honor Flight Guardian to assist them with any needs they may have.



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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"		
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Money Clip	New P.O. badge medallion	\$20.00			
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Snowbirds

Dan Zemaitis

Greetings from rain soaked Northern Michigan

In spite of the rain – the RDPFFA managed to put on another swell picnic and breakfast meeting. The officers and their wives and helpers did a lot of work and a great job. **Thank You!!**

We had good attendance from our Snowbird members. We were able to visit with retirees we hardly ever see and some we haven't seen in years.

Our Snowbird dues of \$3.00 a year is due. You can send a check to Cindy Rem at:

P.O. Box 335 Hale, MI 48739

Note: We would like to update our "Snowbird" roster which hasn't been done for several years so it you could help us out we would really appreciate it. We have many members and surviving wife members who

we have no way of knowing if you're still at the same address, phone # or e-mail. Please call Dan or Jey at (989) 735-3450 or leave a message or send an e-mail to Cindy Rem rio_2_reno@yahoo.com

Our members who need our good thoughts and prayers are: Jerry Brehm, Frank Samborski, Roy Mantay, Larry Fortier and Joyce Knasiak as well as a get well to Ted Ponik

July Birthdays: Jerry Brehm, Don Rem, Melanie Pauch, Robin Mueller, Paul Sevald and Ray Heise

August Birthdays: Roy Mantay, and Lorraine Rudeen

September Birthdays: Jey Zemaitis, Carolyn Wood, Lorraine Perry, Isabella Ninelist and Delphine Raska

Happy Birthday to all and any I missed!

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- Long ago the DPOA had their picnics at Walled Lake and then at Edgewater Park.

Take care, stay healthy and support our RDPFFA, they help us so much!

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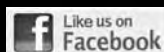
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- Bring old DPD ID Card and Driver's License
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	<p>Police (Central Photo - 3rd Floor) 1 (313) 596-2810</p>		<p>Detroit Firemen's Fund Association 1 (313) 628-0099 1301 Third Street #329 Detroit, MI 48226-4495</p>	<p>Priority Health HMO (888) 389-6648 (Option 3) 8:00 A.M. - 8:00 P.M. / 7 DAYS</p>
	<p>Lieutenants and Sergeants Association 1 (313) 961-5699 28 W. Adams, Suite 700 Detroit, MI 48226-1602</p>		<p>BeneSys (VEBA - PFRHCT) <u>Retiree prior to 2015 Troy Office</u> (833) 725-5336 700 Tower Drive Suite 300 Troy 48098-2808</p>	<p>U.S. Health / COPS Trust 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431 Delta Dental (800) 524-0149</p>
	<p>(Standard) LSA Life Insurance Call LSA Office</p>		<p><u>Retiree prior to 2015 Detroit Office</u> (313) 963-1135 TMR & Associates 601 Abbott Street Detroit 48226-2513</p>	<p>COPS Trust Dental / Vision / Benesys 1 (248) 641-4991 VSP Vision (800) 877-7195</p>
	<p>Detroit Police Officers Association 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155</p>		<p>VEBA - RDPFFA Office (586) 275-2404 www.ourbenefitoffice.com/DPFRHC/Benefits</p>	<p>Workman's Comp CMI (Claims) 1 (800) 533-9366 Fax Claims 1 (800) 688-9892</p>
	<p>(Standard) DPOA Life Insurance Call DPOA Office</p>		<p>ABS - VEBA - PFRHCT Retired 2015 or later (800) 645-9978</p>	
			<p>AETNA Health Ins. Members Services (888) 267-2637 Send Claims to AETNA Medicare PO Box 981106 El Paso, TX 79998-1106 AETNA Mail Order RX PO Box 417019 Kansas City, MO 64179-7019</p>	<p>Social Security 1 (800) 772-1213 Medicare 1 (800) 633-4227 Co-ordination of Benefits 1 (800) 999-1118</p>
	<p>Detroit Police Benefit and Protective Association 1 (313) 870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 Detroit, MI 48202-3023</p>			<p>Veterans Administration (VA) 1 (877) 222-8387</p>
	<p>Detroit Police & Fire Retirement System Pension 1 (313) 224-3362 1 (800) 339-8344 500 Woodward Avenue Suite 3000 Detroit, MI 48226-5493</p>			
	<p>Retirement System Death Benefit Ext. 221 Direct Deposit Ext. 239 Withholding Tax Ext. 238 Missing Check Ext. 244</p>			

EYE CARE UPDATE 2019

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

VITAMINS

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

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

CATARACTS AND CUSTOM CHOICE IMPLANTS

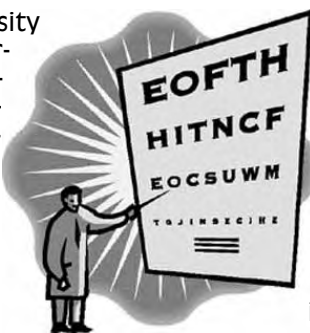
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in laser-assisted surgery, multifocal and astigmatism correcting lens implant technology, we are able to offer even more dramatic vision changes to improve not only your distance vision, but also your intermediate and near vision, as well. It is quick and painless and almost always results in a dramatic improvement in vision for the patient. That's good news since cataracts are a normal part of the aging process!

The first step is to have a complete eye examination to determine what type of implant is right for you!

GLAUCOMA TREATMENT

It is estimated that almost 50% of people who have glaucoma don't even know they have it because they have not had a comprehensive eye exam. The pressure in the eye is unusually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

Fortunately, glaucoma can be detected by your doctor during your comprehensive eye exam. Early treatment can prevent visual loss. Advances in treatment include new eye drops called prostaglandins and a revolutionary laser treatment called SLT. Using SLT to treat glaucoma, doctors can eliminate the need for eye drops in some cases! You have a higher than normal risk for glaucoma if you are African American, have a family history of glaucoma, or had an eye trauma. For more information, go to our website, or call for an appointment.



LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb ZyoOptix™ Personalized Laser Vision Correction System for the treatment of nearsightedness and astigmatism. This revolutionary technology is enhanced by the use of an additional space-age laser, INTRALASE® that creates the LASIK flap without the use of a blade. We call this 'High Definition Vision'! The advanced diagnostic system used analyzes thousand of data points across the entire eye - to produce a personalized vision treatment plan.

By using the B&L ZyoOptix System for traditional LASIK or PRK, our doctors are able to treat most patients who desire to eliminate or reduce their need for glasses.

The good news is that the LASIK procedure *may be* covered by U.S. Health and Life for current and retired Detroit Police and Fire Fighters.

AGE-RELATED MACULAR DEGENERATION TREATMENT

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

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

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

Shorepointe Optical Studio - 586/774-9320

 **METROPOLITAN EYE CENTER**

586-774-0393

www.metropolitaneyecenter.com

Toll Free: 800/774-7565

**RETIRED DETROIT POLICE & FIRE
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