



# UNITY

THRU STRENGTH AND PURPOSE



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

*Volume 142, Summer, 2020*



## PRESIDENT

*Don Taylor*

We continue to live through these difficult and dangerous times, without any clear direction for the future. Many of the so called experts continue to change their opinions and directives on a regular basis. We know that a number of our members have been personally effected by the corona-virus. To those that have lost a loved one, we send our heartfelt sympathy. We continue to send our prayers and best wishes for a speedy recovery to those that are still fighting the virus. Stay Safe!!

Many of our members are considered to be within the high risk of having complications if they are exposed to the virus. With everyone's safety in mind, the Association has been forced to cancel many of our social events. As we look forward to returning to our General Membership meeting in September there remains a lot of uncertainty. You should continue to monitor the information and directions given out by local, state and federal authorities. At this time we are planning on having our September Membership meeting on the 3rd. The final decision has not been made and if we do hold the meeting, it may be necessary to make some changes to our procedure. These may include seating and the registration process. Stay in touch, and we will do our best to keep you informed.

These are also becoming some of the most dangerous and difficult times for active Police Officers. Many

Police Officers across the country are now being judged by the actions of a few. You see a prosecutor rushing to judgment and filing criminal charges against Law Enforcement Officers without waiting for the investigations to be completed, instead they appear to base the decisions on the demands of demonstrators.

Lawmakers at all levels of the government are rushing to push through legislation that may make a police officers job even more difficult. Police Officers around the country are already over-worked and under paid. Legislatures should be concerned with cities not being able to recruit and maintain the highest qualified officers under these current working conditions. Imagine the concern the family members of our officers must have, as they see what appears as if many across the country are turning against law enforcement. If an officer becomes reluctant or hesitates to take appropriate action to protect themselves or their partners the outcome may cost him/her their life. We need all fair minded people to support and pray for the safety of all of our law enforcement members.

On the issue of state legislation, you know that last year the Michigan Legislatures made changes to the State No-Fault Auto Insurance which goes into effect on July 1, 2020. The changes include allowing you to replace or eliminate the personal injury protection (PIP) from your auto insurance policy. Some of the other changes include prohibiting insurance companies from setting rates based on; sex, marital status, home ownership, educational level, occupation, ZIP code and Credit score. Legislatures said this would save us money on our car insurance, question now is will it? I guess we will see when we renew our policies. If you eliminate the PIP will it reduce your cost, or will the insurance companies use the other changes to off-set the reduction?



## VICE PRESIDENT

*Gregory Trozak*

I hope everyone is doing well and enjoying the summer months with family and friends, this has to be more enjoyable than sitting in the house watching the news and seeing what is happening in our great country. Needless to say 2020 has been a very interesting year and we still have a few more months to go. This brings me to the upcoming meetings that are scheduled to start in September, as of today the meetings are planned to take place but this all depends on the situation at that time and also to see if our venues will be available to accommodate our members. I think it is safe to say that the chips and pretzels will be on hold for a while but every effort will be made to have pizza and refreshments. Stay tuned we will update everyone on the status of our meeting schedule. As far as the June Frankenmuth event it is our intention to continue the annual picnic and general meeting in June of 2021 but

again, only time will tell. Every effort will be made to continue the Associations events and notifications will be made as early as possible.

I received a few questions concerning the early distribution of monthly pension checks the past few months. The reason being is the staff wanted to ensure that retirees would have no issues in getting their checks on time. The early distribution would allow staff to make any corrections should a problem have arisen. Thankfully there were no problems. The plan is to have regular distribution beginning in August. This is just another reason to consider direct deposit of your pension checks. I know we have all seen problems in receiving mail lately. The direct deposit forms can be found at the Pension Systems web site, [www.rscd.org](http://www.rscd.org). I ask that those that still receive the paper check monthly seriously consider switching to direct deposit for safety's sake.

There have been some recent news reports of the Pension System suing companies for recovery of losses sustained by the system. I want to clarify that the system is not using pension assets for these lawsuits, the suits are being brought as a class action suit by attorney firms which have been approved by the board to research and begin any action against companies which may have had an impact on systems across the country. These firms search for systems that have more holdings in these companies making them the lead plaintiffs in these class action suits. Many of us may have been included in class action suits from products or services we purchased or used that are being sued, some may have actually received compensation from these suits. In short, there is no cost to the system and in the end there may be some assets recovered and returned to the system.

The last few months has taken a toll on many of our members, whether it was Covid-19 or being locked

*(continued on page 4)*

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### OFFICERS

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Vice President

**Gregory Trozak**

Secretary/Treasurer

**Allan Grant**

### PUBLICATION/EDITOR

Al Grant

### VIDEO/PHOTO WEBSITE

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

Ken Gidner - Administrator

### OFFICE E-MAIL

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

### WEB SITE

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



## SECRETARY/ TREASURER

*Al Grant*

### DID YOU KNOW THAT ???

The Retired Detroit Police Officer's Association was founded in 1946?

The first President was (DPD) Edgar Lewis?

The original office was in the basement of (DPD) Officer DeRoss Mailloux's home?

All the records were kept in shoe boxes?

The Association purchased our present building 2525 E. 14 Mile Rd. in 1996?

It was paid entirely by Building Fund contributions?

We have had 37 Association presidents;  
20 RDPFFA Presidents

Peter Zillick (RDPFFA President 68/69 - DPD) began the Yank lawsuit in 1967?

It became the Yank/Gentile lawsuit in 1970?

### Procedure to Obtain Retired Detroit Police Photo ID Cards

#### To obtain an ID card in person:

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

For further information call (313) 596-2810

Resulting in a lengthy court case ending in a 1992 settlement? (DPD Anthony Yank – DFD Harold Gentile)

George Stone was the first legal counsel in the lawsuit?

We became the Retired Detroit Police and Fire Fighters Association because of the lawsuit in 1970?

We received the prescription rider in 1975?

We received optical coverage in 1978?

We were incorporated in 1986?

We received major medical in 1988?

We received dental coverage in 1990?

The Association previously published a "Newsletter"?

Previously, the Association was located at 3456 E. 12 mile Road?

The first officially named "Unity" was distributed in May of 1993?

In 1994, the Association moved and leased a new location located at 5701 Chicago Road Suite A?

The Association turned over portfolio management to a firm and professional advisor in 2008?

We won a seat on the Board of Trustees of the Detroit Police and Fire Retirement System in 2011?

We organized our 1st Annual Golf Outing in 1992 at the Woodlands Golf Course 4141 Bauer Rd., Brighton?

We organized our RDPFFA first picnic in 1987 at the German Park 5549 Pontiac Trail, Ann Arbor?

We organized a Las Vegas outing (1992) / Educational Seminar (2001)?

The RDPFFA has over 5,300 members and 1,200 Associates

Larry Winck (retired DPD) has been volunteering/working in the office for 25 years?

The City Detroit filed for Chapter 9 Bankruptcy July 18, 2013?

We have over 1,900 retired members (approximately - 1,500 Police & 400 Fire) who do not belong to the Association?

We are one of a kind???

Lastly, not bad for "Q tipped pizza eating social group"! recalling a quote from a non-supporting active Union official

*Note: See page 16 for a Tribute to past RDPFFA Elected Members, Trustees and Directors.*

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

down for weeks, I want to extend my deepest sympathies to the families and friends of all those that lost loved ones and assure them that the Association is here to assist in any way we can so if you have any questions or problems please let us know and we will get you an answer or get you in touch with someone who can. I always try and end my article by telling everyone to be careful out there it is a different world we live in, four (4) months ago first responders were praised and thanked but today first responders have a target on their backs, so I reiterate please be extra careful out there because it is truly a extremely different world we live in. Take care.

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*Robert Siedlik at (734) 953-8558 or [robs1278@gmail.com](mailto:robs1278@gmail.com)*

## Welcome New Members!

### **April**

Blanding, Jerold - Police  
Braxton, George III - Police  
Cannon, Tony - Police  
Davidson, Shawn - Police  
Haviland, Tom - Police (Associate)  
Wiley, Jack - Fire

### **May**

Flanagan, Charles - Police  
Attard, Paul - Fire  
Fijolek, Joseph - Fire

### **June**

Garrison, Kyva - Police  
Jones, Jeffrey - Police  
Williams, Donald - Police



### **PLEASE NOTE:**

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



# UPCOMING SPECIAL EVENTS

## 5th Precinct Oldtimers Breakfast

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

## 11th Precinct Retirees Luncheon

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

## Fire Fighters Breakfasts

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

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

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

Omega Coney Island  
22501 W. Eight Mile Rd., Detroit, MI

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

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

*Call the Association Office  
if you need additional information*

# ASSOCIATION CALENDAR OF EVENTS\*

**Updated!**

## General Membership Meeting Schedule

### AMERICAN POLISH CENTURY CLUB

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

## East Side Silver Ladies\*

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

## Snowbirds Of Michigan\*

Meet 2nd Sunday of the month  
May thru November  
at "Fred of Roscommon"

430 N. 5th Street - Roscommon, MI  
Social Hour 11:00 AM – Meeting at 1:00 PM

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

**Articles for the Fall 2020 Issue  
should be "submitted" by  
September 18, 2020**



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**Robert Faison | 734.502.0370**

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- DPD Marked Long Guns
- DPOA Walther
- Winchester 1897 shotgun



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**email:** DPDGuns@hotmail.com - **cell#** 313-410-3197

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## REMEMBRANCE AND THANK YOU

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

### Appreciation (Donation)

Barton, Den & Mag *in memory of*

*Rodger Heliste*

Bolia, Elmer (Russ) *in memory of*

*Michael Bossoyt*

Dawe, Wesley *in memory of*

*Arlene Wesley*

Donley, Mary A. *in memory of*

*DPD Officer James Lilley*

Lilley, Patrick *in memory of*

*James A. Lilley (DOD 11-14-18)*

Morris, John *in memory of Ron DiPaolo*

*& Larry Raynor*

Palm, James *in memory of Bill Bolgar*

Pritchard, Dannine *in memory of*

*Eren Stevens*

Rokosz, Susan *in memory of*

*Frank Winkler*

Ruhana, George & Mary *in memory*

*of Ed Panackia & John Barr*

Schrader, Joe & Gerlinde *in memory*

*of George Smedley*

Smolka, Ron & Carol *in memory of*

*Wally Wilson, John Barr, & Percy Hart*

Sroka, Ron & Sandy *in memory of*

*John Barr*

Szarafinski, Mary *in memory of*

*Leroy Szarafinski*

Veda, Leslie *in memory of John T. Barr*

Watt, Bruce & Marilyn *in memory of*

*Michael Yarema, Joseph Wonjtas &*

*Gary Janadia*

Wilkewitz, Ralph & Sunni *in memory*

*of John Barr, Larry Muehlbrandt &*

*George Smedley*

Wojtas, Carl *in memory of*

*Sgt. Joseph Wojtas*

### Appreciation (Donation)

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Falkowski, Ken

Flood, Ken

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Gatto, Charles

Gatto, Charles

Isken, Wayne

Isken, Wayne

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Malone, Tim

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### PAC (Donation)

Purrington, Jim & Sandy *in memory*

*of Cindy House, Jim McDonald, &*

*Larry Raynor*



## REMEMBRANCE AND THANK YOU

**Daniel  
'Danny' Delegato**

7-31-1925 / 3-21-2020

FEO – Detroit Fire Dept.

Appointed 5-19-47 • Retired 2-3-73

RDPFFA Director – 2004 - 2007

In remembrance of  
Daniel T. Delegato

*Thank you for your service!*

## REMEMBRANCE AND THANK YOU

**Albert  
Laverne Dinkins**

1-3-1927 / 4-29-2020

Sergeant – Detroit Police Dept.

Appointed 2-13-50 • Retired 9-13-75

DPB&PA Trustee – 1996 - 2010

In remembrance of  
Albert L. Dinkins

*Thank you for your service!*





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FACING MAJOR LIFE CHANGES?

**OR** CONFUSED ABOUT YOUR OPTIONS?

### ESTATE PLANNING

- Avoiding Probate
- Wills
- Trusts



### HEALTH CARE

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



### INVESTMENTS

- Market Volatility
- Safe Money?
- Portfolio Risk



### RETIREMENT

- Pension Options
- Social Security

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### Paul Parsell

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

Son of Steve Parsell  
Retired Detroit Firefighter

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





## **DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE**

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

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 Ext. 221 or 1 (800) 339-8344 and BeneSys (833) 725-5336 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

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

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



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# Down Market? It's Roth Time!

*Matthew Teetor*

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

**Sequoia Financial Group**

The recent chaos in the market, coupled with the most significant sell-off since 1987, has at least one silver lining: if you intend to invest you can invest in a Roth vehicle and recoup gains potentially tax-free. Roth IRAs, and their bigger sister, the Roth 401(k), provide the opportunity for savers to develop investment returns on a tax-free basis. Let's hypothetically say you owned the S&P 500 and suffered the indignity of about a 25% loss since February 19, 2020. Since, in our hypothetical example, you are confident that the market will recover, go tax-free. Recall investment math, if you suffer a 25% loss, you need a 33% gain to get back to even. A 33% gain would be pleasant, and a 33% tax-free gain would be even more pleasant. A key rule of Roths: the time to fund a Roth is when the market is low.

Roths have some very nice features:

- Growth is tax-free for qualified distributions (generally age 59 ½ or older and with more than five years of contributions, with an exception for contributory IRAs, see below)
- Roth IRAs are not subject to Required Minimum Distributions (RMDs), so you don't have to take distributions at age 72 (remember the changes brought on by the SECURE Act). You can accumulate without distribution until your death, and your spouse's death.
- The new SECURE law mandates distributions to non-spouse heirs of inherited IRAs over ten years, against the much more advantageous 'stretch' provisions. A Roth IRA allows children of inherited IRA owners to grow the inherited Roth tax-free for ten years past the date of the death of the last spouse.
- You can still contribute for 2019 until April 15, 2020. You could, if you had funds available, make a contribution for 2019 and 2020 for you and your spouse. This would max out at \$24,000 (\$28,000 if you're 50 or over).

**Two flavors.** There are two basic Roth options: contributory and conversions. In a Contributory scenario, you contribute to the Roth option on an after-tax basis. Conversions happen when you 'convert' another type of IRA or §401(k) into a Roth by paying the taxes. Remember, Roth conversions work best when the taxes are paid from outside sources.

**Contributory** options include the following:

- **Contributory Roth IRA.** These are a great vehicle if you make less than \$196,000 of Modified Adjusted Gross Income (Married filing joint) or \$124,000 (single). Contributory Roths are limited to your earned income (only one spouse needs earned income) and you can contribute \$6,000 each or \$7,000 if you are 50 or older. Contributory Roths have a lovely special feature called FIFO (First-in/First Out), which allows a withdrawal of contributions tax and penalty-free at any age, provided you have participated in the Roth for at least five years. The contributory Roth is an excellent vehicle for children with earned income, who are typically in a low tax bracket. If you start a Roth for the kids, don't forget that the Savers Credit is available in some circumstances, and applies to Roths. Low market + low tax bracket (plus a possible credit) = Contributory Roth IRA.
- **Back-door Roth.** This is for savers with more than the requisite income levels. In this scenario, you'd contribute to a nondeductible IRA and immediately convert the nondeductible IRA to a Roth. Exercise caution in doing this if you have other taxable IRA assets. You generally want exclusively nondeductible IRA assets to do a back-door Roth.
- **Roth 401(k).** The DRAC, or Deductible Roth Account Contribution, is a way to boost tax-free savings. This is an option in most §401(k), 403(b) and some 457(b) plans. Here you can contribute \$19,500, or \$26,000 if you are 50 or older, on an after-tax basis. You pay the tax on your contributions, but you generate all gain and income tax-free. Always roll a Roth DRAC into a Roth IRA. For some perplexing reason, Roth 401(k)s are subject to Required Minimum Distributions, and Roth IRAs are not.
- **Mega-Roth.** This is a special rule, enacted recently by the IRS, that allows a significant (something akin to \$37,000) additional contribution to a 401(k) or other qualified plan. This is predicated on multiple caveats, like the plan must allow it, the plan has to meet contribution rules, and you have to have the money.

*(continued on page 11)*

## Down Market? *(Continued from Page 10)*

Couple all the Roth rules together and you can generate tax-free savings in multiple accounts: IRAs, DRAC, and Mega. They add up to as much as  $\$57,000 + 6,000 = \$63,000$  (under 50) and  $\$63,500 + 7,000 = \$70,500$  (50 or older) per spouse. That's up to \$141,000 in tax-free savings, and that's big money.

**Roth conversions.** In this situation, you'd convert a conventional IRA to a Roth by paying the tax. Roth conversion make sense when the owner is in a lower tax bracket than the recipient. This can be a retiree, who has not yet taken RMDs, or an older parent in a lower bracket, with children who will inherit part or all of the IRA. In a down market when you expect that the market will recover, is an optimum time to convert an IRA to a Roth. To convert, you pay taxes on the fair market value of the taxable portion of the IRA. So, if you have an IRA invested in XYZ stock, which is down 30% and convert to a Roth, you pay taxes on the fair value. If it recovers, you will have made the gain tax-free.

Bracket-topping is a strategy consisting of converting enough of the IRA to a Roth to take you to the edge of a tax-bracket. This works particularly well if you can offset income with things like charitable contributions, which is called a Roth charity offset.

Remember you can convert a Roth in-kind, which is merely moving the existing assets from your conventional IRA to a Roth. Do you have a stock you love which has been battered in the melee? Move it to your Roth.

**Down Markets and Roths.** In a down market, you have opportunity to pay less tax on the input to the Roth

options. In general, you'd like to invest Roth assets in the highest-performing assets. It makes sense to go Roth in areas where you foresee the best performance. Here's a helpful exercise to help you create your battle plan: 'If I had \$6,000- \$150,000 to invest in March of 2009, what would I buy?' and translate that to 2020.

**Warning: Wash Sale.** One thing you don't want to do is sell a stock in your taxable account (non-IRA) and then buy it immediately in your Roth. You might think you are being clever by taking a deductible loss and growing it back tax free, but there is the 'wash-sale' rule, which prohibits that kinds of transaction to deduct the loss. Want to harvest losses? Buy something not 'substantially equal'. So, if you want to deduct the loss on your S&P 500 fund, buy a total market index fund or ETF. Or, you can wait at least 30 days before or after to buy the security.

**Bottom line:** You either think the market will recover or you don't. If you do and you have the funds, set up Roth IRAs for yourself, your kids, or your parents, stash more in your 401(k) Roth options, think about Mega-Roth or convert Roth IRAs. You'll be happy when the market goes back up. You'll be happier when it goes up tax-free, and if you don't, invest in Clorox.

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

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

# 13th Precinct

## Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of

March • June • September • December

Roger's Roost

33626 Schoenherr Rd.

Sterling Heights, MI 48312

(586) 979-7550





# IN MEMORIAM

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

## February 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Bowen, Sidney	FF	Fire	9-9-57	1-18-73	2-24-20	87

## March 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Baldwin, Moses	P.O.	Police	11-24-52	1-2-78	3-30-20	90
Hutson, Herman Jr.	Sgt.	Police	12-15-72	7-18-98	3-28-20	76
Manke, Terrence	Sgt.	Police	7-10-61	3-29-90	3-4-20	86
Mitchell, John	Sgt.	Police	3-2-70	6-1-90	3-1-20	74
Pritchett, Leslie	P.O.	Police	9-26-87	11-1-12	3-4-20	54
Augustyn, Raymond	FEO	Fire	7-3-50	1-30-85	2-23-20	95
Garrett, Abner	Comm.Chief	Fire	2-5-73	7-12-06	3-27-20	70
Juzswik, Daniel	Fire Co-Ord.	Fire	12-1-63	1-13-89	3-31-20	77

## April 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Anonick, Hanry	P.O.	Police	8-5-63	9-17-88	4-6-20	77
Barr, John T.	P.O.	Police	4-21-69	1-3-04	4-4-20	76
Cal, Conrad	P.O.	Police	1-31-72	5-1-12	4-22-20	72
Caldwell, James	P.O.	Police	12-4-67	9-8-90	4-29-20	74
Cotton, Willie	P.O.	Police	3-10-77	6-26-87	4-24-20	71
Driscoll, Terrence	Lt.	Police	4-9-56	7-4-95	4-4-20	87
Dinkins, Albert	Sgt.	Police	2-13-50	9-13-75	4-29-20	93
Embry, Carl	Sgt.	Police	9-16-68	10-13-89	4-28-20	75
Gainey, Leary	P.O.	Police	10-21-68	7-3-99	4-21-20	72
Gajewski, Ralph	Sgt.	Police	5-7-55	3-7-80	4-15-20	86
Johnson, Melvin	P.O.	Police	1-4-94	1-7-14	4-6-20	66
McNeary, Donald	P.O.	Police	4-28-75	2-8-02	4-18-20	69
Pallarito, James	P.O.	Police	9-27-71	6-3-80	4-28-20	69
Salazar, David	P.O.	Police	6-12-95	7-21-04	4-14-20	66
Santarossa, Richard	P.O.	Police	4-21-69	4-25-94	4-1-20	77
Toms, Charles	P.O.	Police	7-24-75	5-25-90	4-1-20	64
Weaver, Richard	P.O.	Police	4-21-69	4-1-07	4-16-20	72
Williams, Arthur Jr.	Sgt.	Police	6-13-66	5-28-07	4-7-20	80
Wilson, Leamon	Cmdr.	Police	11-22-52	7-7-94	4-11-20	94
Vetor, Emmanuel	P.O.	Police	12-12-74	5-2-01	4-9-20	67
Phillips, Henry	P.O.	Police	5-16-66	6-27-92	4-4-20	84
Brown, Charlie	Lt.	Fire	3-12-73	7-16-01	4-22-20	79
Doyle, Thomas	Lt.	Fire	7-7-52	3-4-78	4-30-20	93
Horton, Amos	Bt. Chief	Fire	7-1-57	2-13-91	4-8-20	88
Jones, William	Sup.Training	Fire	1-22-73	1-22-03	4-5-20	74
Kalkbrenner, Marvin	Insp.	Fire	6-24-49	7-11-74	4-28-20	93
Kirk, Donald	Bt. Chief	Fire	9-5-61	12-21-97	4-10-20	82
Quincy, Kenneth	Capt.	Fire	5-1-61	6-30-92	4-5-20	80
Roche, Maurice	Comm. Chief	Fire	1-10-45	12-1-85	4-20-20	96

# IN MEMORIAM *(continued from page 12)*

## *April 2020 (continued)*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Schiepke, Raymond	Bt. Chief	Fire	9-15-52	1-1-89	4-7-20	91
Wilkerson, Willie Jr.	FEO	Fire	12-14-70	4-7-96	4-8-20	72
Williams, Franklin Jr.	Capt.	Fire	5-2-88	Died Active	4-8-20	57

## *May 2020*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Barnaby, Victor	P.O.	Police	10-20-47	11-7-72	5-2-20	96
Barton, John	P.O.	Police	2-21-71	2-22-96	5-20-20	74
Coleman, Loletha Porter	Lt.	Police	10-25-82	10-1-12	5-22-20	68
Crank, Frederick	Sgt.	Police	1-8-62	2-28-87	5-6-20	80
Dick, Gregory	P.O.	Police	9-8-70	7-6-05	5-10-20	70
Garrett, John	P.O.	Police	11-19-46	1-11-64	5-14-20	100
Green, Johnnie Jr.	P.O.	Police	8-28-89	6-28-91	5-24-20	70
Harris, Alexander	Sgt.	Police	4-19-48	6-27-73	5-11-20	103
Holman, Albert	P.O.	Police	2-7-66	5-31-79	5-17-20	75
Joseph, Martin	Lt.	Police	5-26-69	8-1-98	5-13-20	72
Lemke, Hugo	P.O.	Police	2-23-48	2-23-73	5-25-20	93
Martz, Robert	P.O.	Police	11-17-47	8-28-75	5-13-20	97
Nichols, Beverly	P.O.	Police	4-24-82	9-12-97	5-25-20	74
Sherwood, William	Sgt.	Police	1-8-62	6-1-87	5-15-20	79
Shoemaker, Jack	Insp.	Police	12-29-47	6-6-74	5-24-20	97
Smith, George Jr.	Insp.	Police	4-21-69	11-21-95	5-31-20	79
Wendyker, Alvin	P.O.	Police	10-26-64	1-26-04	5-11-20	76
White, Stephen	Invg.	Police	9-10-73	10-28-96	5-22-20	69
Wise, Kanar	P.O.	Police	7-22-85	6-1-15	5-4-20	64

## *June 2020*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>	<b>Age</b>
Sabolovich, Samuel	P.O.	Police	8-30-71	10-11-85	6-7-20	70
Tower, Phyllis	P.O.	Police	3-2-73	5-16-96	6-2-20	68
LaCoursier, George	Sgt.	Police	9-7-54	1-24-80	6-4-20	91
Siwak, David	P.O.	Police	5-4-70	5-6-92	6-18-20	72
Griese, Richard	Lt.	Fire	7-7-52	1-29-78	6-8-20	89



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1301 Third Street • Detroit, MI 48226 • (313) 596-5196

**Also Visit our Online Gift Store at:** [www.DetroitPublicSafetyFoundation.org](http://www.DetroitPublicSafetyFoundation.org)

*(Click on Gift Store Link near bottom left) or through our Facebook Site:*

Detroit Police Museum and Gift Shop

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# Members Letters

We appreciate the efforts of the officers of the RDPFFA on our behalf. Keep up the good work. Enclosed is a check for the P.A.C. in memory of Cindy House, Jim McDonald and Larry Raynor! All gone too soon.

Jim & Sandy Purrington  
Whitmore Lake, MI

Please use this check wherever you feel necessary. Thank you for all the good that you do.

Ron Kalvenas  
(Retired Captain DFD)  
Brighton, MI

Please accept this token in remembrance of Rodger Heliste, a brave man of few words. Thanks for your efforts.

Den & Mag Barton  
Caseville, MI

Please accept our families' thank you to your entire staff for providing use of a wheel chair during these past two months of my sisters two year long battle with cancer. Although, her need for some was most acute in her last month of life, we cannot thank you enough for being just a phone call away, even with as such, the limitations of public contact of covid-19. You made certain to have this appliance available at your door to service this need. Everyone should pay the smallest of dues to belong to such a fine group of people as you!

Bob McCarthy  
(Ret. Deputy Chief Detroit Fire)  
Washington, MI

Use where needed, in memory of John Barr, & Harry Riddle, Ron Ewald & Don Bedwell from 16 YB. Get well soon Kenny "Woody" Woodruff.

Ron & Sandy Sroka  
Detroit, MI

Please accept this check in memory of classmates Ed Panackia and John Barr. Thanks ever so much for the great work you have been doing for all of us.

George & Mary Ruhana  
Chicago, IL

Thanks for all your advice regarding my Retiree Healthcare Trust claim. I was able to receive my HRA funds without too much trouble. Enclosed a little donation to help with RDPFFA causes.

Tim Malone  
Sterling Heights, MI

May old friends; John Barr, Larry Muehlbrandt and George Smedley rest in peace. Use this donation wherever it is most needed.

Ralph & Sunni Wilkewitz  
Eaton Center, NH

Thank you very much for all your hard work. Enclosed find our donation to the legal fund.

Gary & Sophia Sumeracki  
Lake, MI

Thank you for your service! Hopefully see you in June at Frankenmuth.

Kenneth Lundholm  
Edenton, NC

Use this donation as you like, you know best! A small thank you. I guess you are overrun w/insurance questions & issues. Quid pro quo- if you can ask if I as a retiree in a 40/8 pension since 1987, can get retiree ID! I think coming from your office may have more impact.

Mike & Markel Dewolf  
Allenton, MI

In memory of Michael Bossuyt "A excellent Cop, a better man."

Elmer (Russ) Bolia  
Melbourne, AR

Here's a small donation to use however you see fit. Keep up the good work. This is given in memory of George Smedley, a terrific policeman, wonderful partner and all-around great guy. Thank you.

Joe & Gerlinde Schrader  
Hillsboro, OR 97124

Please use this check as you see fit. We appreciate the help of Chet and Jennifer from Benesys on our behalf of straightening out our VEBA. Thank You.

Ron & Cindy Vasiloff  
Roscommon, MI





## Silver Ladies



Carol Curley

Welcome summer! That arrived in June this year. We needed something to put some light in our eyes. We have not had a meeting for three months, though it feels more like a slow year. There is not much to report on except good people doing what they can and first responders doing more than what is expected from them.

I have only met respectful, polite people in my travels but have heard about those who have destroyed and ruined the lives of others!

We will have had a lunch meeting in July and look forward to more this year. It will be enjoyable to meet in person, talk and share a meal again. Also to check out what fashionable masks we are adorning ourselves with!

Come and join us, Call (810) 392- 2668 for time and place.

## WARNING!!

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



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# Retired Detroit Police and Fire Fighters Association

## 50 Years (1970 - 2020)

Tribute to Past RDPFFA Elected Members Trustees / Directors

### President

Name	Tenure	
Wertz, Edmund	04/06	
Devoy, John (F)	02/03	†2/12/2013
Storm, John (P)	00/01	
Withers, Charles (P)	98/99	†9/2/2007
Morris, Donald (P)	96/97	†3/10/2012
Porter, Joseph (P)	94/95	†4/13/2008
Master, Charles (F)	92/93	†7/13/2009
Moerschell, Roy (P)	90/91	†8/8/2014
Pare', Albert (P)	88/89	†4/18/2012
Smith, Jay (F)	86/87	†2/17/2013
Alkema, Richard (P)	84/85	†8/5/2016
Brooks, George (P)	1983	†11/13/2005
Behrendt, Robert (P)	81/82	†9/20/1994
Arbanas Francis (P)	79/80	†6/5/1992
Macinkowicz, Henry (P)	77/78	†10/25/2012
Heffernan, Carl (P)	75/76	†12/26/1989
Cowell, Francis (P)	73/74	†10/4/2011
Dodge, Glenn (P)	71/72	†10/10/1995
Reese, Harold (P)	1970	†12/25/1977
Zillick, Peter (P)	68/69	†11/10/1988

### Treasurer

Womack, Paul (P) †2/9/1995

### Sgt. At Arms

Suchora, Thomas (F) †3/26/2013  
 Moore, Walter (P) †3/24/2013  
 Bardel, James (P) †4/4/2011  
 Drewek, Clemens (P) †1/9/2005  
 Leskie, Robert (P) †9/23/2004  
 Dopke, Ralph (P)

### Trustee

Barr, John (P) †4/4/2020  
 Russack, John (P) †12/20/1996

### Police & Fire Pension Trustee

Simon, Michael (F) †5/3/2018

### Director

Bar, Timothy (P)  
 Catanzaro, Dominick (P)  
 Lemaux, Max (P)  
 Delegato, Daniel (F) †3/21/2020  
 Hall, Richard (F) †1/20/20  
 Mitchell, Paul (P) †1/11/2014  
 Lustig, Richard (P) †11/17/2013  
 Raicevich, Daniel (P) †8/4/2012  
 Lancaster, Richard (F) †5/7/2012  
 Kearney, Emmett "Ray" (P) †4/20/2010  
 Lane, Patrick (P) †6/24/2000  
 Rose, George, (P) †5/18/2000  
 Courneya, William (F) †5/14/1998  
 Dauss, Marvin (P) †2/22/1998  
 Mailloux, DeRoss (P) †7/23/1992

### Benefit & Protective Association Trustee

Siedlik, Robert (P)  
 Dinkins, Albert (P) †4/29/2020  
 Gerds, Charles (P) †9/1/2016  
 Sacha, Henry (P) †11/10/2014  
 Hannenberg, Gerald (P) †5/8/2012  
 Riley, David (P) †1/2/2006  
 Rakecky, Walter (P) †12/28/2004  
 Wilt, Irwin (P) †5/31/1997  
 Jozel, Edmund (P) †2/10/1995  
 Clor, Edward (P) †11/12/1993

### Office

Rollinger, Eric (Retired) (P) †5/2/2016  
 Deruy, Augustine (Retired) (P) †9/29/2014  
 Lutfy, Joseph (Civilian) (F) †6/23/2006

† denotes deceased and date of death

## 15th Old School Reunion 2020



Wednesday, September 16th  
2 PM to 6 PM

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### For Information Call:

Bill Pridemore (586) 202-0894  
or  
Gail Osborne (586) 876-9919



Greetings from Northern Michigan

It was real nice to have a meeting again after 6 months and seeing everyone again.

First of all we're sorry to have lost 4 members. Long time members John Pietrangelo, Bruce Cox, Richard Vanleen and firefighter Ken Clark. Our sincere condolences to their families and loved ones.

Our get well thoughts and prayers go out to Frank Samborski and strength to his wife Pat.

The meeting went well and we had surprising good attendance. I think everyone was happy to get out and socialize and eat in a restaurant. We paid tribute to our veterans and our Police and Fire who have passed away.

Jey Zemaitis gave American flags to the attendees and Melanie Pauch passed out information sheets for veterans - Thank you both. Jey is also checking on possibly having a Soo Locks boat trip in September.

We also discussed out Priority Health Insurance and had input from Carl Watkins who also gave me 2 new police patches for my collection- Thank You.

**May Birthdays:** Marsha Dreslinski, Geraldine Henningsen, Karen Haderer and Doris Shumaker

**June Birthdays:** John Soncrant

**July Birthdays:** Gerald Brehm, Joann Nichols, Charles Rhodes, Melanie Pauch, Don Rem, Robin Mueller, Paul Sevald, Ralph Rehmer and Ray Heise

**August Birthdays:** Lorraine Dennerly and Lorraine Rudeen

Happy Birthday and good health to all.

So our meetings are on the 2nd Sunday of each month at 1:00 pm at Freds of Roscommon phone (989) 275-6565. July 12th, August 9th, September 13th etc... All are welcome, bring your mask.

In the meantime, stay healthy and safe and God Bless. Any input or questions – call Dan or Jey at (989) 735-3450.



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DEPARTMENT**



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## EYE CARE UPDATE 2020

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

### VITAMINS

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

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

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### CATARACTS AND CUSTOM CHOICE IMPLANTS

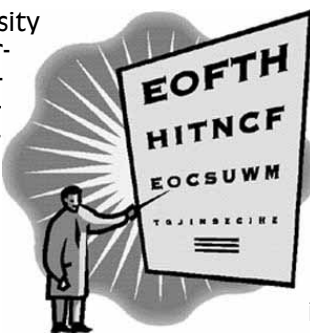
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

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

### GLAUCOMA TREATMENT

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

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



---

### LASER VISION CORRECTION

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

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

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

---

### AGE-RELATED MACULAR DEGENERATION TREATMENT

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

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

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

---

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