# UNITY

THRU STRENGTH AND PURPOSE

*Quarterly Voice of the Retired Detroit Police and Fire Fighters* *Volume 146, Summer, 2021*

## PRESIDENT

*Don Taylor*

Summer has arrived, and finally the Covid restrictions are disappearing. Now it is time to start to return to some resemblance of a normal lifestyle. The Association has scheduled General Membership meetings starting in September, Golf Outing in August, and we just held the annual Picnic in Frankenmuth. Hopefully many of you are ready to get back out and once again start attending the Association events and socializing with fellow members.

This copy of the Unity includes an article and information (page 4) regarding an extraordinary gift the Association received from the Cowell Family Trust. This was given in honor of Division Commander Donald M. Cowell. To date the Association has received $385,000.00 (Three Hundred eighty five thousand) from the Cowell Family Trust. The Trust currently is holding $102,152.64 in reserve, once final administration expenses and other cost have been paid, the Association will receive a portion of the remaining balance.

It has always been the practice of the Association not to publicize the amount of the donations and gifts given by our members, but I think you will agree this was an exceptional gift which made it necessary to include the amount in order to properly give the recognition such an extraordinary gesture deserves.

The RDPFFA has the most faithful and generous members of any organization. We recognize that many of our members have very limited resources, yet hundreds of our members send in regular donations. Some make regular monthly donations, others send donations whenever they can, some of these donations are very substantial. Regardless of the size of the donations, all are very much appreciated and needed.

The Association annual expenses are approximately $250,000 a year. The dues bring in around $180,000 leaving a shortfall of approximately $70,000. This shortfall is covered by member donations and interest from investments. Over the past 10 years the generosity of our membership has resulted in over $468,233.00 in donations being made.

Again, I want to stress that we realize the limits that many of our members have when it comes to expendable income they have after paying for normal living expenses. I hope you understand why the Association treated the recognition of this gift differently. We also appreciate and need the support of our membership in order to provide the services and representation that our association provides.

The Association continues to monitor legislation on both State and Federal level. In Lansing there are a number of pieces of legislation we are monitoring. They includes Bills that would allow for the issuing and renewing your CCW in any Michigan County, remove the income limit for those on Duty Disabilities, add COLA to the allotted amount of deduction from income on your State Tax. These are just a few of the Bills in Lansing relating to CCW and Pension Tax. A few of these Bills have had committee hearings, and were approval at the committee level and sent to the

*(continued on page 6)*

# VICE PRESIDENT

*Gregory Trozak*

Summer is here and we hope everyone is enjoying it with family, friends or however you enjoy this time of year. The annual RDPFFA picnic in Frankenmuth went on as planned and it seemed to be a success. It looked like all the members and their guests who had the opportunity to attend had a great time with old friends and some very old stories. The food was as good as always and the Bavarian Inn did a fantastic job. The weather was okay, the rain held off but we could have used a few more degrees with the temperature. This was evident with the amount of half barrels we went thru but it also could be the addition of the top of line wine boxes that were added on the refreshment side that might have slowed down the half barrel consumption. It is the intention for the Association to continue this annual event. Next year we will make every attempt to include the breakfast and June meeting the day after the picnic and of course, the world famous Hospitality Room will be made available. The board will discuss a date for next year and it will be made available to give everyone time to adjust those busy schedules we all have.

With the covid restrictions being lifted the Association will get the monthly meetings back on the schedule beginning with the September 2, 2021 meeting which will be held at the Polish Century Club. The October 7, November 4 and December 2, 2021 meetings will also be held at the Police Century Club this year due to the fact that time restraints and certain venues were not available. We will continue to search for a west side location and should be able to get back to the alternating locations in 2022. Remember the January and February meetings were canceled in 2019 due to members heading south and weather conditions here in the Great White North.

That is enough talk about winter it will be here soon enough, now I would like to remind everyone about the Associations Annual Golf Outing which is scheduled for Friday, August 13, 2021. The cost is $75.00 per golfer so get those foursomes together and get signed up.

On the pension side of things the requests sent out to get all retirees signed up for direct deposit went well with the majority of retirees signing up or making arrangements to do so and the system wants to thank those involved for doing so. The offices at the pension system are now open but appointments will still be accepted if you chose to do so.

Many of us look forward to the August pension check because of the annual increase in those huge check's, it may be the escalator clause for the OLD PLAN members or the 1.0124% cost of living increase

*(continued on page 8)*

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rdpffa@hotmail.com

**WEB SITE**
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## SECRETARY/ TREASURER

*Al Grant*

It is hard to believe that we are nearly ten years from the city of Detroit filing for Chapter 9 bankruptcy on July 18, 2013. It was the largest municipal bankruptcy filing in U.S. history by debt, estimated at $18-20 billion.

Unfamiliar times continue with the COVID-19, an ongoing global pandemic of coronavirus disease 2019 (COVID 19), which is caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), one of the deadliest pandemics in history. (December 2019 – present)

Reflecting on the above issues that have concerned us, even if you might not like the circumstances, you need to accept it. Once you learn to accept what is, you can focus on what you can control. A positive and productive direction of our thoughts should center on family, friends, faith, country and our financial well-being.

We need to give our attention to what we can control. Negative thoughts are destructive and anger towards the bankruptcy or other events that you cannot control is a waste of time and ought to be discouraged. As a result, spend that energy on ways which you can make a difference therefore giving attention on what you can control. Life is too short to be unhappy with these obstacles. Move on and get over it!

Where did this come from? It's simply my thoughts responding to people I talk to who are bitter with the city over bankruptcy, angry as well as frustrated with events in general. Happiness and freedom begin with a clear understanding of one principle. Some things are within our control, and some things are not.

Moving from the above-mentioned occurrences and focusing on what we can control is the future of the Retired Detroit Police and Fire Fighters Association. Right now the organization is principally and financially secure even though the membership is steadily in decline and recruiting new members is at a standstill. The Officers and the Board of Directors welcome suggestions from our members for ways to create interest to have non-members join.

The RDPFFA conducts eight (8) General Membership meetings starting in March, continuing in April, May, June, September, October, November and December. The attending members are provided with information regarding the monthly activities of the Association as well as providing food and beverages before and during the event.

The thirty six dollar ($36.00), annual membership fee is a small payment to enjoy the security, knowing that the Association is continually keeping an eye on events that could affect members earned benefits. Information concerning the status of Pensions, Hospitalization and Insurances are communicated to the membership through our "Unity", a quarterly magazine; additionally members are informed with updates sent out through our Homepage at rdpffa.org as well as messages to our members through Constant Contact, an email marketing company.

Please call or e-mail the RDPFFA office (586) 795-1734 or rdpffa@hotmail.com with positive recommendations or ideas.

### *MEMBERS PLEASE NOTE*

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


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# REMEMBRANCE AND THANK YOU

On April 15, 1993 DPD Deputy Chief Donald Cowell and Jane Cowell established The Cowell Family Trust and named The Retired Detroit Police and Fire Fighter Association as a residual beneficiary of the Trust.

With the passing of Donald's spouse, Jane, on December 6, 2020, the Trust became irrevocable. Upon notification by the Trustees of the Trust, the funds were to be disbursed to the beneficiares.

As mentioned in President Don Taylor's article, the Association's policy is not to publicize the amount of donations. However, we felt it important to share and recognize this extraordinary gift and to publicly thank the Cowell Family for considering the Association in their estate planning.

The Retired Detroit Police and Fire Fighters Association is a beneficiary of the Trust. We received a partial distribution dated April 15, 2021 in the amount of One Hundred, Twenty-five thousand dollars ($125,000). A second distribution dated June 24, 2021 was received in the amount of Two Hundred, Sixty thousand dollars ($260,000).

I'm sure you will agree that by including the Association in their trust with this generous gift, Deputy Chief Cowell and his family had a heartfelt respect for his fellow retirees and this Association. Again, we thank the Cowell family for your consideration and generousity!

## REMEMBRANCE AND THANK YOU

Donald M. Cowell

1/17/1924 - 1/2/2015

Deputy Chief - Detroit Police Department

Appointed 9/22/1947

Retired 1/12/1974

In remembrance of Donald M. Cowell!

# 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.***

Dimitri's Opa Restaurant – **(NEW LOCATION)**

50875 Gratiot Ave, Chesterfield, MI 48051-3133

***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***

## *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.

# ASSOCIATION CALENDAR OF EVENTS*

Updated!

**General Membership Meeting Schedule**

**AMERICAN POLISH CENTURY CLUB**

33204 Maple Lane - Sterling Heights, MI - 7 PM

Sept 2 • Oct 7 • Nov 4 • Dec 2, 2021

*Please Note: These dates are tentative and are subject to revision.*

**East Side Silver Ladies***

1st Tuesday of the month

Time: 1:00 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 2021 Issue should be "submitted" by September 24, 2021**

## PRESIDENT *(continued from page 1)*

full Senate or full House. We will keep you updated and notify of any Bills that are affecting our membership that are signed into Law. On the Federal level we are monitoring legislation that would eliminate Social Security Windfall, (introduced every Session) also legislation to lower Medicare age, and legislation to add Hypertension as a presumption disability to those served Vietnam and exposed to Agent Orange.

That's it for now. We look forward to seeing many of you at upcoming Associations functions. Stay safe and healthy.


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# Welcome New Members!

## April

Castillo, Alfred Jr. - Police

McClendon, LaBree - Police

Muston, Douglas - Police

## February

McNulty, Patrick - Fire

Schmekel, Steven - Police (Assoc.)

## March

Foster, Ronald - Fire


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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)**

Belteky, Jean *in memory of James Belteky*
Budz, Dan & Diane *in memory of Sgt. Walt Sypniewski & P.O. Dillon Williams*
Caporale, Rachel *in memory of Donald Nash*
Dewolf, Mike & Markel *in memory of Odson Tetreault*
Golec, Dennis *in memory of Lenny Riina*
Joffrion, Danielle *in memory of Donald Nash*
Kaler, Edwin *in memory of Sgt's. John Korona & Richard Vanleen*
Kress, Carolyn *in memory of John Kress*
Mertz, Dan *in memory of Terry Novak*
Mertz, Dan *in memory of Tom Lovelace*
Nash, Angela *in memory of Donald R. Nash*
Parsell, Cheryl *in memory of Sgt. Edward 'Jubie' Jubenville*
Pawl, Lawrence *in memory of Walter Harris*
Quincy, Ruth *in memory of Kenneth Quincy*
Richter, Don & Carole *in memory of Gerald Riley & Robert Bradford*
Sabolovich, Marlene *in memory of Sam Sabolovich*
Santarossa, Connie *in memory of Richard Santarossa*
Stanbury, Marie *in memory of George Stanbury*
Tower, Patrick *in memory of P.O. Phyllis Tower*
Tsampikou, John *in memory of P.O. Joe McKinney*
Zinser, Andrea & Jim *in memory of Pat & George Smedley*

**APPRECIATION (Donation)**

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Gatto, Charles
Greene, Kevin
Hine, Steve & Judy
Irons, Rick & Diana
Isken, Wayne
Isken, Wayne
Lang, John D
Lang, John D
Laurentius, Marvin & Donna
Luckey, Bob
Mahoney, Charles & Dorothy
Meinke, Larry & Paula
Nowak, Frances
Oehmke, Don
Palka, Marilyn
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Sumeracki, Gary & Sophia
Szarafinski, Mary
Velthuysen, Tomas & Kathy

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

for the majority of us. Well you may have noticed I said "many of us", there are a few Old Plan members who will not see any increase and this is because the DFFA has not settled their contract as of yet, so the Old Plan Fire retirees will not see any increase on this check, sorry guys and gals. Retirees can still set up their personal account online, just find those two (2) letters that were sent out earlier this year explaining the process. Once signed up you can access all your personal information, change your tax withdrawal, change you direct deposit account, get copies of the monthly pay stub and 1099 form and search all your pension information going all the way back to when you began your illustrious career. Check it out it is pretty interesting what is on there. In addition, I would like to thank you for giving me the opportunity to continue to represent the great retired men and women of the Detroit Police Department. It is truly and honor. Again, thank you.

It is time to close out this article for this issue so as always if you have any questions or problems please let us know and give the office a call. Remember all the Veterans out there if you have not joined the Police and Fire VFWs or American Legions please consider it for we need the membership to continue. And most of all, be safe and aware of your surroundings out there. It really is a different world we are living in.

## Now Accepting PayPal!

We are pleased to announce that we now accept PayPal for Annual Dues, Political Action Committee (PAC) and Appreciation Donation payments.

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

## 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.

**Due to varied Covid restrictions please call (313) 596-2810 for further information!**

**2021**
Dues
**$36.00**

## Retired Detroit Police & Fire Fighters Association

Please Complete This Form & Return With Payment

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone _____ _____

Address: _____ ____ E-Mail _____ _____

City: _____ State: _____ _____Zip: _____

**For Additional Assistance Contact Association Office 586-795-1734**

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 2021

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

## Snowbirds

*Dan Zemaitis*

**Greetings from Northern Michigan!**

First of all, I would like to **Thank** Tom Beski for doing the article on Danny Ellis who was fatally wounded on February 3, 1971. Danny was my classmate and I also will never forget him.

I also want to **Thank** Don Rem for doing the last article for me.

We had a good attendance at our May meeting. The membership presented me with a beautiful engraved "Woodstock Windchime" in memory of my wife Jey. What a great bunch of warm hearted caring people. **Thank You all from my heart**.

Bernie and Robin Mueller celebrated their Wedding Anniversary. We sang to them.

**July Birthdays:** Jerry Brehm, Ray Heise, Joanne Nichols, Robin Mueller, Dusty Rhodes, Paul Sevald and Don Rem.

**August Birthdays:** Al Bickford, Debbie Karvonen, Lorraine Rudeen and Lorraine Dennerly.

**September Birthdays:** Joann Buda, Delphine Raska, Lorraine Perry, Carolyn Wood and Isabella Ninelist.

Happy Birthday to all and any I missed.

**50 / 50 winners of big bucks were:** Jerry Rozanski, Melanie Pauch, Dan Zemaitis and Joann Cherry.

Take care and God Bless.
Dan (989) 735-3450

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# DEATH OF MEMBER

## FAMILY ASSISTANCE PROCEDURE

Communications vary whether the member was Police, Fire, or Sergeant and above. If you are Police, make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9304. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

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

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association and Detroit Fire Mutual Fund, (313) 628-0099, and the Police and Fire Retirement System (PFRS), (313) 224-3362 or 1 (800) 339-8344, extension 221.

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


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# 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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Son of Steve Parsell
*Retired Detroit Firefighter*

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

# Members Letters

RDPFFA, Thanks for your hard work, use this as you see fit.

Den & Mag Barton
Caseville, MI

Thanks and hope all are doing well and healthy, a special thanks to Chet for all his help with the HRA questions. We can finally see the light at the end of this tunnel and looking forward to a fun spring and summer.

Please use the enclosed check as you wish in memory of DPD Sergeant Walt Sypniewski and Police Officer Dillon Williams.

Dan & Diane Budz
Dearborn Hgts., MI

In memory of Lenny Riina. My good friend and scout car partner on 13-11A.

Dennis Golec
Traverse City, MI

Please keep up your tireless and wonderful work!

The Belteky Family
Allen Park, MI

Donation in memory of John Kress. Many thanks for your efforts for us all. Please use where needed most.

Carolyn Kress
Fenton, MI

Please accept this in appreciation for all you do for all of us. Thank you.

Frances Nowak
Fenton, MI

Troz, Sorry I was in the hospital when dues came around, then it slipped away. Please use additional as you guys see needed.

Larry Meinke
Macomb, MI

Please accept the enclosed donation in memory of my husband, Donald R. Nash, who passed away April 22, 2021.

Angela Nash
Macomb, MI

Greetings to the staff of our RDPFFA. I have been a member for well over 30 years and have enjoyed the benefits of our association. The value of this organization has grown beyond expectations over the years. Preserving our retirement and healthcare benefits have been crowning achievements.

In view of the declining membership, I'm sure you have considered raising the membership dues or expanding membership eligibility. Raising our dues to 5 of 6 dollars a month should not create a hardship for anyone. Also, the Department had many loyal civilian employees who retired and might enjoy the continued association with our members. Perhaps an eligibility list should be published in a future edition of Unity. Are family members of deceased members eligible? In any case, please accept this donation in memory of Police Officer Joe McKinney of the 14th Precinct.

John M Tsampikou
Chesterfield, MI

Please use this small donation as you see fit. Keep up the outstanding work you do for all of us.

Kevin Greene
Clinton Twp., MI

Thanks to RDPFFA for all you do for us. This check is in memory of Walter Harris. Thank You.

Lawrence Pawl
Howell, MI

In remembrance of Odsen Tetreault #7 to 2400 to Police Dept. Secretary for Coleman Young. Great Boss/Leader of men! Thanks

Mike Dewolf
Allenton, MI

Thanks for all you do for us. Use this check for where it is needed. Bless those ops that are still out there. Special shout out to Chet Opolski, for helping me on HRA.

Steve & Judy Hine
Venice, FL

Please use this wherever most needed. Thank you for all you do for the retirees. In memory of my father, Sgt. Edward "Jubie" Jubenville, Retired Homicide.

Cheryl Parsell
South Lyon, MI

# Members Letters *(continued)*

Time to once again thank you for taking care of us retired folk. It is much appreciated and please keep up the good work that you have been and still are doing in these trying times.

Use the enclosed where it will best meet the needs of the Association. Again Thank You.

Bob Luckey Retired DPD
Grand Blanc, MI

Sorry I haven't sent anything in a while. No excuses, just lazy during COVID. Use this check wherever needed. Keep up the good work!

Rick & Diana Irons
Clinton Twp., MI

Use this money as you see fit. You help with Pension and Healthcare is appreciated!!

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RDPFFA, To one and all. Your hard work and dedication is more than appreciated. Thank You.

Connie Santarossa, Wife of the late
PO Richard Santarossa
Roscommon, MI

Please accept this donation in memory of; Pat & George Smedley.

Andrea & Jim Zinser
Dearborn Hgts., MI

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# RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

## THE THIRTIETH ANNUAL

GOLF OUTING FOR RDP&FFA MEMBERS & GUESTS

**Date: August 13, 2021 (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**

1_____

2_____

3_____

4_____

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## Biden Tax Plan: Change a Few Numbers, Raise Taxes by Trillions

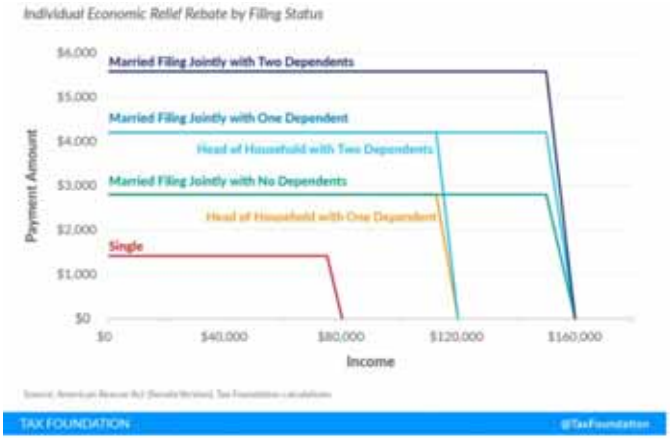
by Leon LaBrecque, JD, CPA ,CFP®, CFA

There are some significant tax increases proposed by the Biden Administration (and Congress as well). It's incredible the way changing a number or two increases taxes dramatically, and also changes policy setting off a chain reaction of cascading outcomes. Caveat emptor: Draw your own conclusions about whether tax increases are good or evil. This discussion is focused only on possible outcomes.

**Change an '8' to a '1' and Raise Over $1 trillion.** One piece of the tax proposal is to raise the corporate income tax from 21% to 28% on 'C' corporations. At first blush this would seem to affect big companies, and it will. Estimates vary, but a tax increase to 28% will affect S&P 500 earnings negatively, possibly by as much as -6%. Lower profits mean investors will pay less for a stock.

Big companies with profits pay more taxes, but there are only about 3,671 publicly traded companies (in 2020) versus about 23 million private businesses. According to Ashley Wilson, chief tax lobbyist of the US Chamber the tax year,6full-time students under the age of 24 at the end of the year, or permanently and totally disabled at any time during the year, as well as qualifying relatives such as aging parents that a taxpayer might be supporting. Compared to income phaseout thresholds for payments made under the CCA and Coronavirus Aid, Relief, & Economic Security (CARES) Act, the AGI phaseout thresholds under the ARPA are lower, meaning that payments taper off faster (see the graph below). If you'll be receiving this additional stimulus payment and are considering options for how to use the funds, review our suggestions as outlined in our prior communication discussing the original stimulus payments authorized by the CARES Act.orporations (also named for an Internal Revenue Code subchapter). Do a quick survey on a drive and tally how many small businesses (LLC, PLLC, Inc.) you see. Most of them are pass-through, and virtually all would likely be affected by a tax increase.

The Tax Code needs to put both kinds of entities on parity, and therein lies the rub. If we tax C-corps at 28%, we need to allow pass-through owners to deduct 20% of their business income (called Qualified Business Income, or QBI). Otherwise, C-corps would have a lower tax rate. If we raise the corporate rate, the drafters of legislation would have to change the pass-through rules and lower the deduction. Hence, raising the corporate rate affects most small businesses.
The third level effect relates to competition. Of the G7 developed nations, the US has the 2nd lowest corporate tax rate.



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*(continued on page 17)*

If corporate rates increase to 28%, the U.S. moves up two spots to number four, on par with the current G7 average and higher than the average of the G20 (26.4%)

**Change a '5' to a '1' and Upend Estate Planning.** Of all the possible tax increases available, the easiest (and most obvious, probably) would be to change the expiration date of the Tax Cuts and Jobs Act (TCJA). The TCJA has multiple provisions that expire on 12/31/2025, due to the reconciliation process. Two notable pieces in the tax crosshairs are the maximum tax rate on ordinary income, going from 37% to 39.6% and the estate tax exclusion dropping from $11.7 million to $5.85 million. Change the expiration date to 12/31/21 and you raise taxes on high income and high asset families. The income tax increase is significant but not particularly consequential. The 37% rate starts at $523,601 for single and $628,301 for married, so it is hitting a rarefied group of taxpayers.

The estate tax change is more binary. If you tax $5.85 million dollars at 40% (45% is proposed), the family of the decedent would be on the hook for about $2.34 million. Married couples each get an exclusion, so they can pass $23.4 million now and $11.7 million after expiration. The issue presents itself for couples worth more than $11.7 million or single people worth more than $5.85 million, their heirs will pay more in taxes. $5.8 million sounds like a lot and depending on your point of view, it is. However, a single person in California might have a house worth $1.2 million (your basic CA starter home), a 401(k) or IRA worth $1 million, $1 million of investments and $1 million of life insurance. They have about $4.2 million, but if the assets grow by a modest 5%, in 20 years they'd be worth $9.2 million and a portion of the estate would be taxable. Also, there is the small matter of California death taxes. Estate planning attorneys and advisors are seeing a huge rush in planning moves ahead of the change. Wayne Roberts, co-chief tax counsel of the Bodman law firm in Michigan observes "The reduction in the exclusion will create many more taxable estates, and an increase in the tax rate to 45% will exacerbate the economic effect for those who do not engage in strategic planning early. Clients are well advised to monitor legislative action regularly and begin to revise estate plans now. Even a minor delay could have a materially negative impact."

**Bottom Line.** Simple changes in tax law can have very big consequences. We don't know what tax increases, if any, may actually be enacted. We should note that the U.S. took on trillions in debt during the pandemic. Somebody always pays for it, and the simplest way for the government to increase revenue is through taxes. The correlation is difficult to ignore.

As always, the Sequoia team is available to help in determining how the changes in tax legislation might impact you based on your personal circumstances and goals.

**Sequoia Financial Group**
5480 Corporate Drive
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248.641.7400

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SEQUOIA FINANCIAL GROUP

# IN MEMORIAM

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

***November 2020***

| Name | Rank | Dept. | Appointed | Retired | Date of Death | Age |
|---|---|---|---|---|---|---|
| DeMercy, Frank | P.O. | Police | 8-5-46 | 8-5-71 | 11-27-20 | 98 |

***January 2021***

| Name | Rank | Dept. | Appointed | Retired | Date of Death | Age |
|---|---|---|---|---|---|---|
| Infante, Roberto | P.O. | Police | 12-19-77 | 12-2-99 | 1-1-21 | 64 |

***February 2021***

| Name | Rank | Dept. | Appointed | Retired | Date of Death | Age |
|---|---|---|---|---|---|---|
| Ferrari, Gary | P.O. | Police | 8-5-68 | 10-24-81 | 2-6-21 | 74 |
| Malie, Robert | FEO | Fire | 1-2-68 | 2-17-88 | 2-27-21 | 78 |

***April 2021***

| Name | Rank | Dept. | Appointed | Retired | Date of Death | Age |
|---|---|---|---|---|---|---|
| Belteky, James | P.O. | Police | 2-25-57 | 8-2-72 | 4-7-21 | 86 |
| Bullock, Aaron | P.O. | Police | 2-13-74 | 6-26-92 | 4-20-21 | 76 |
| Finn, David | Sgt. | Police | 7-9-62 | 8-19-88 | 4-3-21 | 83 |
| Gross, James | Sgt. | Police | 2-15-60 | 3-10-90 | 4-20-21 | 85 |
| Hearit, Melvin | P.O. | Police | 5-13-63 | 12-24-88 | 4-2-21 | 81 |
| Knight, Kenneth | P.O. | Police | 11-10-72 | 7-14-89 | 4-11-21 | 86 |
| Lockett, Chestley | P.O. | Police | 1-19-70 | 1-19-95 | 4-12-21 | 75 |
| Nash, Donald | Sgt. | Police | 8-26-68 | 3-31-94 | 4-22-21 | 79 |
| Pfeil, Dwight | Lt. | Police | 2-9-70 | 7-9-97 | 4-21-21 | 75 |
| Shelton, Dewitt | P.O. | Police | 7-22-85 | 2-1-11 | 4-25-21 | 64 |
| Sims, Harold | Sgt. | Police | 5-18-53 | 5-18-78 | 4-22-21 | 94 |
| Soncrant, John | Lt. | Police | 5-3-54 | 7-11-86 | 4-25-21 | 92 |
| Wright, James | P.O. | Police | 2-12-60 | 3-8-72 | 4-6-21 | 86 |
| Brown, Robert | Bt. Chief | Fire | 3-5-51 | 1-31-89 | 4-10-21 | 92 |
| Benenati, Pete | Lt. | Fire | 7-23-51 | 9-19-78 | 4-10-21 | 92 |
| Kahle, Robert | FEO | Fire | 5-19-47 | 2-28-77 | 4-13-21 | 99 |
| Richardson, Ricky | FFDA | Fire | 10-7-74 | 12-21-86 | 4-16-21 | 74 |
| Speier, Norman | FEO | Fire | 7-7-64 | 3-16-94 | 4-13-21 | 81 |

***May 2021***

| Name | Rank | Dept. | Appointed | Retired | Date of Death | Age |
|---|---|---|---|---|---|---|
| Allen, Francis | Dep. Chief | Police | 5-18-54 | 1-1-94 | 5-24-21 | 92 |
| Byrd, Nathaniel | P.O. | Police | 4-19-83 | 10-25-02 | 5-2-21 | 75 |
| Lawrence, Fred | P.O. | Police | 9-12-49 | 9-12-74 | 5-19-21 | 93 |
| Manning, Donald | Lt. | Police | 7-9-56 | 6-27-92 | 5-8-21 | 89 |
| Reynolds, Lonze | P.O. | Police | 12-30-81 | 2-1-11 | 5-18-21 | 72 |
| Sanders, Kenneth | P.O. | Police | 6-1-71 | 8-26-03 | 5-27-21 | 71 |
| Shannon, Frank | P.O. | Police | 6-12-00 | 2-27-10 | 5-22-21 | 66 |
| Smith, Albert E. | Lt. | Police | 7-6-54 | 8-17-85 | 5-29-21 | 92 |
| Vansen, John | Sgt. | Police | 2-13-50 | 2-13-75 | 5-2-21 | 98 |
| Yeip, Thomas | P.O. | Police | 5-8-72 | 12-15-90 | 5-10-21 | 77 |
| Crawford, Martice | FF | Fire | 8-8-94 | 7-21-02 | 5-26-21 | 53 |

# IN MEMORIAM *(continued from page 14)*

***May 2021 (continued)***

| Name | Rank | Dept. | Appointed | Retired | Date of Death | Age |
|---|---|---|---|---|---|---|
| Narduzzi, Richard | Bt. Chief | Fire | 7-1-63 | 2-12-97 | 5-11-21 | 82 |
| Toth, John | FF | Fire | 7-30-56 | 11-29-69 | 5-26-21 | 89 |
| Wells, Stanton | FEO | Fire | 2-4-85 | 10-2-15 | 5-17-21 | 65 |

***June 2021***

| Name | Rank | Dept. | Appointed | Retired | Date of Death | Age |
|---|---|---|---|---|---|---|
| Budzyn, Walter | P.O. | Police | 6-11-73 | 7-27-98 | 6-9-21 | 75 |
| Carter, Ronald | P.O. | Police | 5-26-77 | 3-2-06 | 6-21-21 | 70 |
| Hangstefer, John | P.O. | Police | 4-24-67 | 6-8-92 | 6-28-21 | 75 |
| Humphreys, Raymond | P.O. | Police | 4-21-69 | 1-6-96 | 6-9-21 | 73 |
| Jozefowicz, Ted | P.O. | Police | 12-10-73 | 8-17-91 | 6-30-21 | 67 |
| Mueller, John | P.O. | Police | 8-10-64 | 7-23-90 | 6-27-21 | 78 |
| Rutkowski, Raymond | P.O. | Police | 4-11-49 | 4-11-74 | 6-8-21 | 95 |
| Savin, Jerrie | P.O. | Police | 8-23-71 | 2-5-94 | 6-11-21 | 73 |
| VanAcker, Thomas | P.O. | Police | 11-15-71 | 2-17-89 | 6-8-21 | 72 |
| Wydra, Edward | Sgt. | Police | 5-13-63 | 4-1-90 | 6-28-21 | 79 |
| Gray, Maurice | FEO | Fire | 12-14-70 | 4-30-74 | 6-12-21 | 77 |
| Pettus, Walter | FEO | Fire | 9-15-52 | 2-6-77 | 6-16-21 | 94 |

## *Firefighters Memorial Service*

On Monday morning, May 31, 2021, The Detroit Firemen's Fund Association sponsored a memorial service to honor Detroit Firefighters who gave their lives in the line of 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.

**The Officers of the Association are:**

Kim L. Fett - President • Bob Valgoi - Vice President
Jon R. Bozich - Secretary • James Montgomery - Treasurer

**The Trustees are:**

Christoper Dixon, Shannon Moran, Arn Nowicki, Joseph Palm and Patrick Schwartz

**We are located at:**

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Monday-Friday • Office: 8 - 3 pm and the store: 9 - 4 pm

Call: 313-628-0099 or visit us at:

www.detroitfiremensfund.com

# 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

## Special Note to all Retirees!

From time to time the Association receives submissions from members for publication in the Unity. While we would love to publish all your submissions, due to space considerations, we will focus primarily on such submissions that pertain to our members themselves or to topics of importance to all members.


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# Silver Ladies

Carol Curley

The Eastside Silver Ladies are still meeting for lunch and enjoying the opportunity to do so. Our friendship is nice and valued like a family!

The news media talks of a "back to normal". There ain't no normal! Recorded history, laws, rules, behavior and words make an ethical "normal". Many people can't even talk in sentences that give a message, but instead yell with every second or third word a vulgarity! Humans need to have laws, rules, reading skills to have a civilized life. Everything changes and not always for the best.

May and June were sunny and very dry this spring and July has been an uncomfortable, hot, humid, and wet start to summer. I'm learning that the warm weather is to repair, replace or renew in order to be ready for winter or hard times. I'm getting tired thinking about it. Enjoy the good people, beauty and work in your life.

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**Detroit Fire Fighters Association**
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333 W. Fort Street, Suite 1420
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**Detroit Firemen's Fund Association**
1 (313) 628-0099
1301 Third Street #329
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**August 13, 2021**

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