



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 132, Winter, 2018



PRESIDENT

Don Taylor

I will start by wishing everyone a HAPPY NEW YEAR and I hope that you and your family will have a healthy and prosperous 2018.

I think all of us in Michigan envy the Snow Birds, and all of you that were lucky enough to escape from this deep freeze we're living through. Hopefully we will see some warmer temperatures sometime soon.

The Healthcare open enrollment has come and gone. As always there were a few problems. When dealing with thousands of individuals healthcare contracts there may always be a few that fall through the cracks. But, as one of the Trustees, I can ensure you that the Trustees are monitoring our service providers and if inexcusable errors are found to have been committed by the service providers we will be looking into taking corrective action. If you had problems that you believe were not addressed properly let us know. The Trustees are considering setting up a position within the Trust to assist beneficiaries with their Healthcare problems, dealing with service providers, ensuring you are receiving all the benefits you are entitled to, assisting you during open enrollment, or any problems you may encounter. We will keep you updated regarding this new service that may become available shortly.

On the Legislative front, as you know we were successful in passing legislation in 2017 that granted some tax relief to some of our members, but we still need to

address those that we have not been able to covered under our previous legislation.

Along with our continuing efforts regarding full pension tax relief, we have had some discussions with legislators regarding our healthcare coverage issues. Once the legislators return to work we will be meeting with them to see if we can find a way for us to attain healthcare coverage at a reasonable cost. Our members, that are pre-Medicare age or don't qualify for Medicare, continue to pay outrageous premiums for little coverage. This is a difficult subject, and we will continue to look into all options including both state and federal legislation. If you have any suggestions or are aware of any other Public Safety groups that have Healthcare plans, that if we were able to duplicate, would benefit us let me know.

Just a reminder that our Unity magazine, other information and miscellaneous internet links are available at our web site (rdpffa.org). Videos and photos from our meetings and other events, going as far back as 2000, can be viewed, downloaded and commented on, at our photo site (rdpffa.smugbug.com).

Thank you to everyone that continues to support our Association through your dues and your generous donations. I hope to see you at the general meetings and all of the Associations other activities.

SPECIAL SNOW ALERT!

We wanted to make you aware that on snow days of 5" or greater, the office may be closed. If you have any business that requires a visit to the office, please call prior to leaving to verify someone is there.

RDPFFA Staff



VICE PRESIDENT

Gregory Trozak

Happy New Year to everyone and I hope you all enjoyed the Christmas and holiday season. Well it must be “Murphy’s Law”, just when the Pension Systems is pushing for all retirees to get signed up for direct deposit of the pension checks an error was made with the January 2018 checks. The deposit should have been made on Friday, December 29 not January 2, 2018 although some did see the deposit made on Saturday the 30th. The next scheduled Pension Board meeting is after this article was written so I cannot give any reason for the mistake but I will get an update and let everyone know. I understand that this was a hardship for some but please do not allow this mistake to not have your pension check direct deposited unless you would be happy with the “Pay Card” system that will begin sometime in the future.

With 2017 in the books and looking forward to 2018

we ask that you keep in mind that over 200 Detroit Police and Fire retirees passed away in 2017. It’s no secret that the RDPFFA numbers are decreasing faster than younger first responders are retiring and joining our ranks. There are many reasons for this including fewer actives working for the City, many staying as long as possible for the “so called benefits” offered, we know it is not for the money or glory and many moving on to other municipalities. We see this at our monthly meetings with fewer attending and there is more gray hair or no hair on those that do attend. My point is that the Association is in need of some younger retirees getting involved and become active in the Association. If you happen to attend a general meeting or view the videos of the meetings take a look at the people addressing the members at the podium, it is not a pretty picture if you know what I mean. So you elder retirees that have family members or friends that are younger Police or Fire retirees try and get them involved, there is always enough pizza and beer for everyone.

I know winter is here but it is not too early to promote the annual picnic and June general meeting in Frankenmuth. The picnic is Monday June 25, 2018 at Heritage Park right behind the Bavarian Inn and the meeting will be the next morning, Tuesday June 26, 2018 in the Bavarian Inn. Those needing reservation can call the Bavarian Inn directly @ 855-652-7200, our Group Code is 12M0Y9. The cost is the same as last year, \$109.00 per night. If you can make arrangements to attend or have attended in the past it is a great time to see old friends, make some new ones and hopefully some younger ones.

Until the next time everyone have a great beginning to 2018 and to those snowbirds or those lucky enough to live in warmer climates think about us up here. As always if you have any questions or problems give us a call and please be safe out there it is a different world we live in.

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(586) 795-1734 • Fax (586) 795-2183

Monday - Friday 9:00 a.m till 3:00 p.m.



OFFICERS

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Vice President

Gregory Trozak

Secretary/Treasurer

Allan Grant

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SECRETARY/ TREASURER

Al Grant

As we begin a new year, I would like to run through the RDPFFA activities, income and expenses for the year, along with a summary from January 1, 2017 to December 31, 2017.

A direct quote from the Restated Bylaws of the Retired Detroit Police and Fire Fighters Association states, in part, "The purposes of the Association shall be: To provide the Members with information concerning the status of Pensions, Hospitalization and Insurances." The organization achieves pension issue goals by supporting two elected pension representatives' one fire and one police who in return report to the membership all relevant activities. Hospitalization Benefits, are repeatedly monitored by elected Trustees, a majority are RDPFFA Board of Director members who report to the participants all applicable information.

In addition, the Retired Detroit Police and Fire Fighters Association objective is to promote a spirit of good fellowship and a closer personal relationship among members and their families. Attempting to accomplish this goal the Association arranges an annual picnic and coordinates a golf outing as well as a seminar/convention in Las Vegas. The Association is organized and shall be operated exclusively for the purposes set forth in Section 501(c) (4) of the Internal Revenue Code.

This is a summary of year end numbers gathered by the Retired Detroit Police Fire Fighters Association Secretary-Treasurer for your information. Approximately 5,900 persons were participants in the Association at the end of 2017, of those members, 4,700 are on payroll deduction. Persons not eligible for automatic payroll deduction pay dues annually. To a large extent the 2017 RDPFFA expenses represents twelve categories such as: Donations, General Meetings, Honorariums, Insurance, Legal Fees, Office Expenses, Payroll Expenses, Picnic, Professional Fees, Property Taxes, Unity Magazine and Utilities. Investment expenses are not included.

End of year operating cost as of December 31, 2016

were \$335,039, contrasted to December 31, 2015 figure of \$371,206 and \$737,187 in December 31, 2014. A higher than normal portion of outlays in 2015 and 2014 was spent for legal fees to defend our benefits in the bankruptcy proceedings.

The Association expenses as of December 31, 2017 were \$330,913. The Association had a total income of \$227,670; this number includes \$196,805 in dues and \$30,865 in appreciation, donors and participant contributions. Moreover, \$110,000 of investment earnings was transferred to the Association's fund to deal with expenditures. (The dues assessment of \$36.00 annually does not cover the Association's annual expenses which then, are supplemented by transferring investment funds.)

Left out from the above valuations is the office located at 2525 E. 14 Mile Road Sterling Heights, Michigan 48310 which is owned by the organization. The above numbers are calculations for members' informational purposes only and are not to be construed as a professional audit and official certified numbers.



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Detroit Police Museum and Gift Shop

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TRUSTEE REPORT

John T. Barr

As you are well aware, through the dogged effort of your Association and in particular President Don Taylor another piece of legislation was passed which benefits many members. As reported in Volume 131 (Fall 2017) HB 4396 is the tax exemption for former members born after 1952 and retired as of January 1, 2013. Those members will now have the same tax deduction as those that were born between 1946 and 1952.

This affects approximately 750 current members of the RDPFFA. Unfortunately, there are approximately 800 non-members who will also be enjoying this new benefit. I say unfortunately because those are retirees who choose to not pay the exorbitant (said facetiously) YEARLY DUES OF \$36.

Many members besides paying the annual dues send donations earmarked for the general fund, political action committee, etc. As there are approximately one third (1/3) of active members as there once was this means we have less members retiring. Which also means less dues coming in.

Our routine expenses, natural gas, light, property repairs, offices expenses, etc., are not going down. Currently we have made significant conservative investments which keep us afloat and in good shape. However, if any considerable number of the non-members would pay their fair share it would be a shot in the arm.

It is interesting to note that, retired Oak Park Public Safety officer Kevin Loftis has applied to be an associate member of our association. Why? Because he falls into the new category (born after 1952, retired before January 1, 2013) and is grateful for the efforts taken by Don Taylor and this Association to push for a benefit for retirees in general. Myself and your other Trustees, Ken Gidner and Chet Opolski heartily endorse Kevin's application (as well as dues) for 2018. Pursuant to the by-laws the Board of Directors and the general membership will be asked to vote on his application.

Now is the time for those retired non-members to step up to the plate. The approximate cost is less than 1.6% of the max tax exemption. We must keep our presence known in Lansing so that we can possibly extend to those that retired after January 1, 2013. With your continued support we will not stop.

Welcome New Members!

November

Johnson, June - Police

Gassel, Larry - Fire

Gainer, Richard - Fire

December

Bennett, John - Police

Cartyer, CeCelia - Police

Chester, George E. - Police

Coleman, Willie Jr. - Police

Dillon, Lori - Police

Hutchinson, Todd - Police

Pettway, Rashelle - Police

Quick, Michelle - Police

Roby, Robert Jr. - Police

Sanchez, Robert - Police

Williams, Raymond - Police

Holmes, Derrick - Fire

Massey, Marvin - Fire

Myszynski, Michael - Fire

January (2018)

Thompson, Keith - Police

Torey, David - Police

Jones, Lorenzo - Police



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UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Luncheon

Second Monday of every month at 11:00 A.M.
Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.
Buddy's Pizza - 13 Mile Rd. and Van Dyke

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101
525 Riverside Dr. – St. Clair, MI

First Tuesday of the month at 9:30 A.M.

Step Inn Restaurant
325 N. Main St., Downtown Cheboygan, MI

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

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

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

*Call the Association Office
if you need additional information*

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ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

March 1, 2018 • May 3

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Feb 1, 2018 • April 5, 2018

West Side Silver Ladies*

2nd Tuesday of the month at 1:00 P.M.
Archie's – 30471 Plymouth Road – Livonia
Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month
Meeting at Filippa's – Time: 2:00 P.M.
Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

At the December 2017 meeting
the members voted to dissolve the club!

Snowbirds Of Michigan*

Meet 2nd Sunday of the month
May thru December
at "BJ's" Restaurant in Gaylord, MI
Social Hour 11:00 AM – Meeting at 1:00 PM

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

**Articles for the Spring 2018 Issue
should be "submitted" by
March 23, 2018**

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)

Ancheta, Doris *in memory of*
Peggy Stinson

Boward, Eleanor *in memory of*
Sgt. Gerald S. Boward

Boyle, Tom *in memory of Joe Boyle*

Brown, Janet *in memory of*
Capt. Gordon Brown D.F.D

Brown, Steve & Sam *in memory of*
Sgt. Robert Brown & Sgt. Lee Brown

Dziuba, Donna & Stan *in memory of*
P.O. Theodore Spicher

Fish, Lawrence R. *in memory of*
Lawrence O. Fish

Frabotta, Frank & Karen *in memory of*
Paul Werth

Fumerola, Hilda *in memory of*
William Fumerola

Garcia, Ramon *in memory of*
Adrian F. Berry

Grifka, Bob & Nickie *in memory of*
*"Ron Comas, Walt Schutzler, Joe Savel,
Harvey Bell"*

Hewitt, Lori & Dave *in memory of*
Sgt. Richard Johnny Johnson

Lash, Violet *in memory of Henry J. Lash*

Lobstein, Milton & Ginny *in memory of*
Edward & Robert Lobstein

Marchwinski, Judith *in memory of*
Robert W. Dooley

Mistele, Donna *in memory of*
Alan Malesky

Saski, Michael *in memory of*
Harry Sacha & Paul Janas

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

Siedlik, Robert & Irene *in memory of*
Milan Gjarich

Smolka, Ron & Carol *in memory of*
John Logan & Bill Cook & Geo Pattinson

Wagner, Mary *in memory of*
Patricia Flanigan Smedley

Wendyker, Al & Linda *in memory of*
Sgt. Wayne Keene

Appreciation (Donation)

Adams, John & Vera

Alderman, Ed

Anderson, Shewood

Arambula, Ron & Stephanie

Babb, Debra

Bar, Tim

Barton, Den & Mag

Best, Greg

Borg, GERALYN

Borowski, Richard & Bonnie

Boucher, Richard

Boudreaux, Lawrence

Brown, Gary

Bullock, Robert

Cannon, Mark

Carrio, Kimberly

Charette, Joe

Clinchoc, Stephen & Celia

Collins, Walter

Cook (Tront), Elizabeth

Cooney, Ed & Betty

Daniele, Joseph & Pamela

Doheny, Dennis

Eastman, Don & Joann

Eising, Dale & Betty

Elsey, John & Toni

Falkowski, Ken

Falkowski, Ken

Fiddler, Ray & Charlotte

Flood, Ken

Foley, Eileen

Foley, Mike & Pat

Francis, Steve

Gargalino, Shawn & Audra

Gracer, Neil

Grassi, David

Gunderson, Elwood

Hart, Harrison

Holmes, Dana

Hunt, William

Hunt, William Calvin

Hynes, Melbourne Joseph

Isken, Wayne

Isken, Wayne

Isken, Wayne

Jackson, Keith

2018

Dues

\$36.00

Retired Detroit Police & Fire Fighters Association

For Additional Assistance
Contact Association Office

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

Please Complete This Form & Return With Payment

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone: _____

Address: _____ E-Mail: _____

City: _____ State: _____ Zip: _____

Amount Paid _____

Date Paid _____

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Dues Year **2018**

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DISREGARD IF DUES ALREADY PAID

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

REMEMBRANCE AND THANK YOU *(continued)*

Appreciation (Donation) *(cont.)*

Jackson, Avery Sr.
Kalvenas, Ron & Doreen
Koby, Jay & Geri
Krok, Dona
Lang, John D.
Lawson, Vernon Jr.
Leskie, Michael
Lewis, Mattie
McCleod, Terrance
McReynolds, Debra
Meeks, Robert
Meeks, Robert
Meeks, Robert
Meinke, Larry & Paula
Melady, Irene
Melady, Irene
Miller, Karen
Moro, Martin Jr. & Karen
Morse, John & Diane
Morton, Janice & Jack
Nolan, Raymond
Novak, Gerald

Nowak, Frances
Nowak, Frances
Nowak, Frances
Nuber, William
Odea, Terry & Catherine
Parker, Beverley
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Price, Billy
Rebain, Don & Rachel
Ruhlig, Jim & Charlene
Russell, Ken & Jo
Russell, Ken & Jo
Santarossa, Connie & Richard
Skaggs, George (Skip)
Smith, Micah
Spinelli, Jerry
Springer, Chuck & Susan
Sroka, Ron & Sandra
Stank, Art & Eunice
Staples, Charles & Brenda
Stieber, Paul & Jacqueline

Stricker, Thomas
Sunisloe, Ken
Surma, Mark
Sylvester, Carrie & Steve
Tibaldi, Gerald
Toepel, Dave & Mariane
Trago, Kevin & Kimberly
Varnas, Steve & Laura
Voss, Marilyn
Weir, Chuck
Winkler, Frank

PAC (Donation)

Brandt, Fred & Janice
Hess, Vic & Nancy
Jones, David
Komperda, Gary
Mahoney, Charles
May, Stanley
Rossler, Thomas



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Son-in-law of the late Gordon Snow
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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.

RDPFFA Annual Picnic Monday June 25, 2018

12 PM Heritage Park Frankenmuth, MI

General Meeting:

Tuesday June 26, 2018 @ 9:30 AM
Composer Rooms Bavarian Inn Lodge
Rooms \$109 night Group#12MOY9r
(855 652-7200)

Breakfast prior to Meeting, Hosp. Room
Sun & Mon

One Covered Bridge Lane Frankenmuth, MI 48784

Members Letters

Please use the enclosed funds for the PAC or wherever they are needed. My wife and I appreciate everything you do.

Dave & Mariane Toepel
Shelby Twp. MI

Please accept this small donation to be used wherever you see fit. This is in memory of Larry Nevers, one outstanding crime fighter! Keep up the good work.

Joe & Gerlinde Schrader DPD
Hillsboro, OR

For memory of Milan Gjarich a friend is someone we treasure, for our friendship is a gift.

Robert & Inene Siedlik
Livonia, MI

Thank all of you for all your hard work. Use this for whatever you choose. Hello and good luck to all members of the July 1950 Class, if any are still around.

Joe Charette (91 years old)
Waterford, MI

FREE, the most recognized word in the English vocabulary. I am writing this article because I don't feel that this fantastic benefit that our union has procured for Aetna members for 2018 has been publicized enough.

We are being offered a free Silver Sneakers Membership to almost any YMCA throughout the USA. Depending on your location, a single YMCA membership could cost as much as \$600 a year. There are some other fitness centers that take the Silver Sneakers Membership, but that you would have to check. This is a full blown membership with no start up or monthly

fees. This benefit entitles you to all the amenities the Y has to offer, pool, gym, sauna, fitness classes, etc. You have the same benefits as a paid member. Unlike other insurance companies, there is no number of required visits. I can't imagine why anyone wouldn't want to take advantage of this benefit.

I have been a Managing Director of a Y for 14 years and between our 2 branches we have over 1600 Silver Sneaker Members. Try it, it's free and only thing you have to lose is weight. Who knows, this may cause you to live longer and God knows we can't afford to lose dues paying members.

Dave Hewitt (Retired DPD)
Syracuse, IN

Thanks for the dedication to the Retirees & Keep up the Good Work. Merry Christmas.

Vic & Nancy Hess
Livonia, MI

On behalf of all the great officers that worked at #7 and #5 please accept this donation to be used for whatever is best.

Jay & Geri Koby
West Bloomfield, MI

Directors & Staff of RDPFFA; You do a great job for all of us that are retired, I wish some of them would act like it and join. You can use this small sum however you see fit. Thanks;


Den & Mag Barton
Caseville, MI

Enclosed are my 2018 dues. I've sent an extra \$36.00 to make up for one of the freeloaders who doesn't belong and pay dues to the RDPFFA, use it where needed. Thanks for the hard work!

George (Skip) Skaggs
Troy, MI

Enclosed please find dues and donation for use as you see fit. Thanks so much for all you do and time spent helping membership. As a surviving spouse I appreciate your help to keep our healthcare benefits and know it's a very time intensive process. Thanks again and Happy 2018.

Judy Marchwinski (Surviving
Spouse Robert W Dooley)
Odessa, FL



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(continued on page 9)

Members Letters (continued)

This check enclosed is for the yearly dues and a donation where needed for all you do for us. In memory of my best friend Peggy Stinson.

Doris Ancheta
Crossville, TN

Late Dues for 2016, Dues for 2017 & 2018. Please use the rest of this check in Memory of my late husband

C. Alan Malesky, Legal Fund.
Donna Mistele
Farmington Hills, MI

Thanks for all you do for us. I am enclosing a donation for you to use as you best see fit. In memory of my retired father Joe Boyle.

Tom Boyle (Retired INV)
Shelby Twp. MI

After going over the list of non-members of the RDPFFA it's mind boggling to see in print the names of so many fellow officers we all know and worked with that are that hard-up, or that cheap they can't pay \$3 a month for dues. C'mon. We're not talking "break the bank", it's 36 bucks (10 cents a day) a year for crying out loud!

Now that I've vented, enclosed is a donation to be used however you see fit, along with my thanks for the job you so for ALL of us.

John W. Adams (Ret Police)
Summerfield, FL

Now Accepting Pay Pal!

We are pleased to announce that we now accept Pay Pal for Annual Dues, Political Action Committee and Appreciation Donation payments.

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

Hope all of you have a very Merry Christmas. Please accept this donation and put it to anything that will help this fine organization.

Chuck & Susan Springer
Venice, FL

This enclosed check is for our Legal Fund. Know that I appreciate your efforts and accomplishments in all that you do for the retired members of this association.

Lawrence Boudreux
Biloxi, MS

Please accept the enclosed donation in memory of my brother, PO Theodore Spicher (Retired) who passed away October 10. Thank you for helping the retired members!

Donna & Stan Dziuba
& Nee Spicher
Addison, MI

Please accept this check for all the work you do for our membership. Use it where it is needed.

Jim Ruhlig (Retired DPD)
Linden, MI

With all my Doctor's appointments & trying to keep the house up, I'm cutting down on day trips etc. May need to sell the house. But you fellows always are there for me with any questions I may have. Thanks for patience & help. Found check thought I mailed it, so here is 2nd check ok. God Bless all you guys & me too!

Irene Melady
Westland, MI

Please find enclosed check as my thank you for the great job you do. Keep up the good work and dedication.

Art Stank (Retired Sergeant)
Lexington, MI

Please accept this donation & use wherever needed in memory of my husband Capt. Gordon Brown DFD. Thank you for all the work you do.

Janet M. Brown
Howell, MI

So may not be much, but every bit I am sure helps. I thank you for all you do.

Connie & Richard Santarossa
Roscommon, MI

MEDICARE 101: KNOW YOUR RIGHTS

You have many rights when it comes to Medicare options. Not all plans cover you in the same way. Some of the main differences are outlined below.

Paul Parsell
Insurance Advisor

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



• STEP ONE: DECIDE HOW YOU WANT TO GET YOUR COVERAGE.

Medicare Advantage (PART C), TYPICALLY PPO/HMO NETWORKS

Includes BOTH
Part A (Hospital Insurance) and
Part B (Medical Insurance)

• STEP TWO: DECIDE IF YOU WANT DRUG COVERAGE. (PART D).

In most cases, you MUST get this
coverage thru your plan.

Options Include:

- Network restrictions
- Co-pays/Deductibles/Out of pocket maximums
- Prior authorizations/referrals may be required
- Benefits are subject to change.

OR

Original Medicare

Includes Part A (Hospital Insurance)
and/or Part B (Medical Insurance)

• STEP TWO: DECIDE IF YOU WANT DRUG COVERAGE.

Part D:
Prescription Drug
Coverage

• STEP THREE: DECIDE IF YOU WANT SUPPLEMENTAL COVERAGE.

Medicare Supplement Insurance
(Medigap) Policy

Options Include:

- Accepted nationally: no network
- Guaranteed renewable for life
- No co-pays/100% coverage (Plan F)
- Customized Part D prescription drug coverage

Now that you know your rights...

KNOW YOUR OPTIONS

You should call or email Paul if:

You are retiring in 2018
You or your spouse are turning age 65 in 2018
You are under age 65 and confused about ACA health insurance plans
or
You are looking for direction on your health insurance options



To schedule a free consultation, contact me at my office via the information below. We will also be offering free seminars. Please call for more information.

(800) 960-4560 Ext 215 | Paul@myclearstrategy.com
www.myclearstrategy.com

Westside Silver Ladies

Geri Henningsen

Our Christmas luncheon was a little sparse this year. We were blessed with 6-8 inches of snow the day before so there were a few cancellations. However, eleven of us enjoyed the day... Martina Burke, Mary Wagner, Theresa Zalewski, Marilyn Noseworthy, Hilma Clifford, Dolores Linn, Irene Melady, Dolores Tanana, Meta Bateson, Myself and Louise Progar who has spent months recovering from major surgery. You look awesome, Louise.

50/50 winners are Dolores Tanana for October, Martina Burke for November and Mary Wagner for December.

Happy Birthday to Hilma Clifford – 2/27, Mary Wagner – 2/8, Doris Kaiser – 2/22 and Jo Moranty – 3/19.

In the past three years, seven of our members have died. We dedicate this article to Shirley Brandt, Betty Cavin, Sally Emerick, Nancee Hay, Theresa Kelley, Dolores Smith and Gayne Zell.

Thought for the day: "Kindness is the oil that takes the friction of of life".

Let's meet at Archie's, Geri

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It's Here! The Tax Bill is Final!

Leon C. LaBrecque

Well, after a lot of talk, a lot of smoke, we have some fire. Here is our quick overview on the new tax law. We will be providing a series of guides to the new law in more detail, but we thought you might be interested in a summary and our quick opinion.

1. **It's big.** Yes, it is a big tax cut. By % of GDP, it not the biggest cut. Using that measurement, the 2010 'fiscal cliff' was bigger, the 1981 Reagan ERTA was bigger and the 2012 compromise to make the Bush tax cuts permanent was bigger. But make no bones about it, this was a very large and sweeping cut.

Opinion: The previous big cuts (1981, 2001, 2010, and 1977) were in economic downturns. Despite rhetoric to the contrary, we are not in an economic downturn. We wonder what effects a large cut will make in a reasonably healthy economy.

SIMPLE VERSION: It's big.

2. **It's a cut for most people.** Yes, it is. The bracket rates for individuals go down, the standard deduction goes up, and there are some compromises. After all the haggling, many of the prior losers, like graduate students, medical expenses, and employee education, came out unscathed.

Opinion: Figure this out: if you cut taxes (which for a government is revenue), you either have to cut expenses or have a deficit. This new law will either cause a deficit, or (hopefully) create enough growth to increase revenue to pay for itself. The funny part is that it will be either touted as a huge tax cut, or reviled as a huge deficit increaser. Not surprising, both of those scenarios are likely wrong. It is about 1/2% of GDP by Treasury estimates, so neither huge in the cut nor huge in the deficit department.

SIMPLE VERSION: It's a cut. People who don't pay a lot of taxes get a cut, people who pay a lot of taxes get a bigger cut.

3. **It's a cut for corporations.** Yes, for most. The prior law was complex and had a wide variety of corporate deductions and credits. The maximum rate was 35%, and is now 21%. Sounds like a huge cut, right? But the S&P 500's effective tax rate is lower than 35%. In fact, the actual average corporate tax paid is well under 21% for many corporations. Many deductions and credits are eliminated, but the overall effect is a tax cut to corporations.

Opinion: This new rate makes America competitive with the rest of the world. Large corporations hire very smart CPAs and tax attorneys to help them legally shield taxes. If it's better to shift profits to Ireland, so be it. It's like Michigan retirees deciding to make Florida their homestead to save on Michigan income taxes. Making the US corporate rate lower makes US corporations more competitive. Allowing immediate expensing of business capital expenditures will encourage businesses, including more foreign companies, to invest in and do business in the US.

SIMPLE VERSION: Corporations get a cut, which makes the US more competitive.

-
4. **Small Businesses make out.** Yes, by a lot. There are two general ways to set up a business, as a C-corporation (see above), and as a pass-through, like a sole proprietorship, Subchapter S corporation, or a partnership (including LLCs). There are lots of cool things for small businesses in the new tax law. The biggest is a new Code section, 199A, which allows a deduction of 20% of pass-through income. Making it simple (it is not simple, I assure you), say Louise and Tom own a cabinet business. They have it set up as a Subchapter S corporation. They have \$150,000 of pass-through income from the business, and take salaries of \$100,000. They would deduct \$30,000 from their income as Qualified Business Income (QBI). This QBI deduction is a reduction of Taxable Income, and not Adjusted Gross Income. All businesses can now also write-off asset purchases (other than real estate) up to 100%. For smaller businesses with under \$25 million of revenue, they can continue to write-off interest and continue to use the cash method of accounting, versus accrual.

Opinion: The rules are complex, to say the least. The pass-through provisions are an ‘equalizer’ to the corporate tax cuts. If the pass-through rules wouldn’t have changed, C-corporations would have a tax advantage, but the gap now between C Corporations and pass-throughs is much tighter. The new law, in a very complicated way, sets up rules for pass-through businesses that allow the calculation of QBI. There are exceptions for service businesses, like law firms and CPAs. But there is an exception to the exception which we call the ‘Poor Lawyer’ clause, which lets anyone with less than \$315,000 of income (\$157,500 if you are single) to take the QBI deduction. Overall, this will be a big change for business owners, who now will want to rethink how they conduct business and how they pay themselves. Oh yeah, and at the last minute, they added an additional opportunity for President Trump, Senator Corker real estate investors to use the QBI.

SIMPLE VERSION: Small businesses now have some big opportunities and need to talk to someone.

5. **It’s Simpler.** Nope. Thanks Congress. Everyone needs planning and tax advice more than ever. I think they could call this “The Equal Employment Opportunity Act for Tax Attorneys and CPAs”. There are massive changes, and a lot of complexity.

SIMPLE VERSION: It’s not simpler.

Stay tuned for more on the new law. We’ll be publishing a series of guides, and as always, we’re available to sit down and have a conversation. It’s not often that we get a nice market return coupled with a planning opportunity. 2018 may shape up to be an interesting year.



Leon C. LaBrecque, JD, CPA, CFP®, CFA

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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.

October 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Koss, Belinda	P.O.	Police	5-19-71	8-2-91	10-27-17
VanHulle, Peter	FF	Fire	4-1-47	6-5-53	10-22-17

November 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Berry, Adrian	P.O.	Police	2-15-73	7-20-98	11-2-17
Bucinski, Joseph	Sgt.	Police	3-7-55	8-25-76	11-4-17
Gordon, Hector	Sgt.	Police	1-17-49	1-18-78	11-24-17
Hildebrandt, Edward	P.O.	Police	7-7-47	10-18-80	11-28-17
Lessnau, James	Sgt.	Police	8-1-50	8-7-76	11-22-17
Marlow, Donald	Sgt.	Police	1-31-55	5-15-81	11-13-17
McCoy, Edward	P.O.	Police	12-28-00	Died Active	11-10-17
Sacha, Harry	Sgt.	Police	8-3-53	8-11-89	11-26-17
Stewart, Leonard	P.O.	Police	8-25-47	8-25-72	11-16-17
Bassett, James	Lt.	Fire	3-30-53	2-6-81	11-29-17
Boone, Keion	FF	Fire	9-9-02	Died Active	11-18-17
Cimino, Samuel	Capt.	Fire	3-30-53	11-1-86	11-2-17
Hlatky, Robert	Bt. Chief	Fire	2-10-47	1-1-82	11-24-17
Schefferly, Edward	FEO	Fire	7-2-62	9-4-76	11-30-17
Smith, Norman	Bt. Chief	Fire	7-1-65	3-1-01	11-16-17

December 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Bass, Jack	P.O.	Police	1-19-49	2-2-74	12-31-17
Buttrey, Homer	P.O.	Police	5-12-52	1-26-79	12-7-17
Gravlin, Ernest	P.O.	Police	7-9-62	10-1-91	12-14-17
Horne, Woodrow	Inv.	Police	1-3-72	10-16-92	12-31-17
Kimbrough, Donald	P.O.	Police	6-30-70	3-9-77	12-7-17
Linsky, John	P.O.	Police	12-18-68	7-23-94	12-31-17
Turner, Clyde	Sgt.	Police	7-10-61	6-25-06	12-21-17
Cadnick, John	Lt.	Fire	12-4-50	3-1-79	12-6-17
Garrison, Wilbur	Bt. Chief	Fire	10-2-50	7-7-86	12-5-17
McDonald, John	FFD	Fire	1-2-62	11-20-72	12-4-17
Minion, Courtney	Capt.	Fire	1-22-73	5-12-08	12-19-17
Murphy, Alfred	Disp.	Fire	11-5-45	7-10-75	12-9-17
Phythian, Thomas	Bt. Chief	Fire	9-12-77	9-20-12	12-13-17
Quirk, Edward	Bt. Chief	Fire	7-30-56	2-14-91	12-27-17

Spur of the Moment Get-Together

On Wednesday, December 6, 2017 Tom Gould, along with Joe Kaptur spearheaded a reunion of 15th Precinct “Old Timers” at Rosie O’Grady’s, 23 Mile Road in Chesterfield, MI. Good times were had by all with over 40 “old timers” attending. Bill Igel and Jack Rice took the honors for being the oldest. Dave Fischer was in from Florida and Tim Miller came all the way from Minnesota. Michigan’s north showed up with Ralph Vandelinder (Manistee/Lundington area), Bill Boyd (Gladwin) and Mike Sedmak (Port Austin). We also had Dave Strasz who left D.P.D. and was hired by Sterling Heights P.D.



Pictured at right is Patrolman Jack Rice sitting in his 1952 Ford 2-Door Scout patrol car. He is also the gentleman sitting in the center of the group at the table with the hat on. This was a group picture taken at the reunion.



2018 R.D.P.F.F.A. EVENTS

RDPFFA Annual Picnic

Monday, June 25, 2018

Frankenmuth at the Bavarian Inn

RDPFFA General Membership Meeting

Tuesday, June 26, 2018

Bavarian Inn

RDPFFA 27th Annual Golf Outing

Friday, August 10, 2018

Oak Ridge Golf Course

\$75.00 per Person

RDPFFA 18th Annual Las Vegas Seminar

(Dates / Location) are being Investigated

(Monday thru Friday)

Las Vegas Hotel Casino and Spa

For Information Call the RDPFFA office

(586) 795-1734



Silver Ladies



Carol Curley

'Greetings' for this New Year!

We Silver Ladies had a great Christmas dinner at our favorite Filippas Restaurant. Carol Bender was head of set-up and decors, with Delphine Marciniak the flowers and flowers; Marcy Rolf, our dessert; Irene Brooks and Bea Hall holiday table doors; with many of us bringing in candy and treats to share.

As always thank you to Marcy Rolf as President; Judy Wagner, Treasurer; Irene Brooks, fun-with-50/50; Barb Talley, address sheet update for their dedication in this past year.

Our Birthdays: February: Marilyn DeFour,
Annette Emke, Carol Curley
March: Bernice Hall
April: Judy Wagner

Good wishes and prayers to those in perpetual rehab, doctoring and recuperation. We miss you a lot!

Another year is here. Call Marcy for info or questions (586) 465-9815



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Detroit Police & Fire Retirement System Pension 1 (313) 224-3362 1 (800) 339-8344 500 Woodward Avenue Suite 3000 Detroit, MI 48226-5493 Retirement System Death Benefit Ext. 221 Direct Deposit Ext. 229 Withholding Tax Ext. 238 Missing Check Ext. 265	Detroit Police Officers Association 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155 (Standard) DPOA Life Insurance Call DPOA Office	ABS (VEBA - PFRHCT) Retired - 2015 or later (VEBA) (800) 225-9674 AETNA Health Ins. Members Services 1 (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	Workman's Comp CMI (Claims) 1 (800) 533-9366 Fax Claims 1 (800) 688-9892 Social Security 1 (800) 772-1213 Medicare 1 (800) 633-4227 Co-ordination of Benefits 1 (800) 999-1118 Veterans Administration (VA) 1 (877) 222-8387	U.S. Health / COPS Trust 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431 Delta Dental (800) 524-0149 COPS Trust Dental / Vision / Benesys 1 (248) 641-4991 VSP Vision (800) 877-7195

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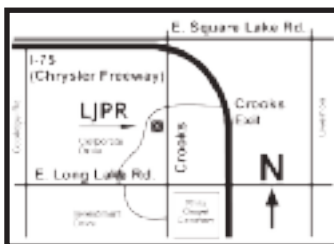
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Special Note to all Retirees!

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.



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

As of January 1st, Jey and I will be in Florida until April 2018.

At our October meeting, long time member Ray Heise brought pictures of the Veterans Memorial that he designed and assisted in the construction of in Central Lake, MI. It is truly a beautiful memorial, we are proud of you Ray and all the veterans shall be as well.

We had the election of officers for the Snowbirds. John Wood was elected President, Bob Haderer Vice President, Cindy Rem, Treasurer and Dan Zemaitis, Secretary.

The membership also voted to eliminate the December meetings due to weather and minimal attendance.

October being Halloween month, Jey donated four skeletons to raffle off and also passed out Huntington Bank grocery bags, pad of paper and pens.

The November meeting we welcomed guest Jeff Pauch, Dave and Melanie Pauch's son who is stationed at McDill Air Base in Tampa, Florida. We also had the Turkey raffle which was won by my wife Jey and Della Rozanski.

Get well wishes and prayers go out to George Perry, Mary Stano, Loraine Dennerly, Ted Farquhar, Ernie Huffman, Moe Gekiere, Nancy Schmidt and Roy



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.

Mantay who had two hip replacements and heart surgery and is still going through cardiac rehabilitation.

I apologize to Della Rozanski; I inadvertently thanked someone else for the donation of greeting cards during our picnic.

January Birthdays: Eva Brazier, Paul Ninelist, Frank Samborski and Dan Zemaitis

February Birthdays: J.C. Genter, Diana Kapagian, Dorothy Peters, John Pietrangelo, Gerald Tebaldi and Barbara whiting

Note: The Snowbirds first meeting of 2018 will be on May 20, 2018 at 1:00 p.m. at BJ's Restaurant in Gaylord because of Mother Day.

Jey and I will be in Florida till the end of March 2018 at 10036 63rd Avenue N. #8 St. Petersburg, FL 33708 Phone 727 397-6226

In the meantime, the Snowbirds officer and member wish all a happy and healthy new year!

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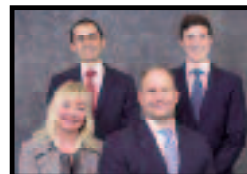
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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Donald Rem

Greetings from Florida
and Happy New Year!
This will be
my last correspondence.

The October, November and December attendance had less than 10 members per meeting. At the last meeting (*December 2017*), the members voted to dissolve the club. I do not believe that this was a surprise to the members attending the last club meeting.

Although, I am sadden with the club coming to an end, I appreciate meeting DPD and DFD retirees and enjoyed those times.

Respectfully, Donald Rem

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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 Automated Benefit Services (ABS) 1 (800) 645-9978 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (800) 339-8344.

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

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of
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CATARACTS AND CUSTOM CHOICE IMPLANTS

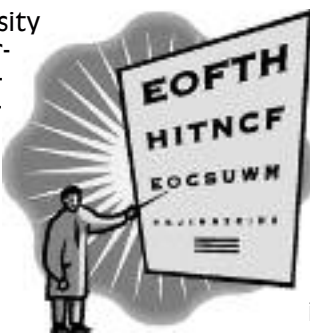
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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