



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 144, Winter, 2021

IMPORTANT NOTICE!

Because uncertainty remains regarding public meetings, the Association will continue to monitor the situation. We will keep the membership updated on the Association's ability/appropriateness regarding the scheduling of the next General Membership Meeting.



PRESIDENT

Don Taylor

I wish everyone a safe and healthy New Year.

With the start of a new year, we still have no clear picture when we will be able to return to some semblance of a normal life style. As an Association that consists of mostly seniors, which are classified as being high risk for the coronavirus, the Association must consider the risk to our membership before we return to normal General Membership Meetings. Currently the next General meeting is scheduled for March 4, 2021. Hopefully by March everyone in the high risk group will have been given the option of receiving the vaccine. As we return to having General Meetings I am sure that some may be hesitant to attend large gatherings. The attendance of the first few meetings will be hard to judge and how the numbers may relate to future meetings, once this virus is fully out of the picture.

The Michigan Legislators are starting a new term in 2021 and as always we will be monitoring newly introduced legislation to ensure that our benefits are not affected in a negative way. As for the last legisla-

tive session with a government split between political parties, neither side has been able to push through any real controversial pieces of legislation. In several cases this may have been a benefit for us. There were several Bills that would have restricted rights to carry concealed weapons, and a few Bills that would have required us to pay more in pension tax. We monitored all of these Bills when they were introduced, and none of them appeared to have enough support to gain passage. In 2020 Governor Whitmer signed 249 Bills into law, compared to 690 that Governor Snyder signed into law, his last year in office 2018.

The Federal Government, like Michigan, has a divided government. Not much happened as it relates to passage of legislation at the Federal level either. There was some legislation that we supported and would have had a positive effect on our membership. As has been the case for over 20 years, once again legislation was introduced to eliminate the Pension wind-fall provisions, and once again it failed to get any movement. Another piece of Federal legislation that did have bipartisanship support was a Bill to lower the eligibility age for Medicare for Public Safety Officers. Hopefully this legislation will be re-introduced in the new congress. With Police & Fire retirees losing their healthcare through the Detroit bankruptcy, this would be very helpful for those that are forced to retire prior to becoming eligible for Medicare under the current age requirements.

We look forward to summer weather and the events of the Association; hopefully you all are also looking

(continued on page 6)



VICE PRESIDENT

Gregory Trozak

"2021" is finally here, we can only hope that the New Year will get everyone back to some normalcy in their daily lives. I hope this finds you doing well and you had the opportunity to enjoy the Holidays with family and friends any way possible whether in person, virtually or however it worked out for you. There is really not much to report on as far as Association events, with the lockdown of the state and the uncertainty of the future everything is on hold as of today. The Association has every intention once our venues are allowed to reopen and have us as guests to getting back to normal with all the events. This includes the monthly general meetings, the annual picnic in Frankenmuth and the golf outing. As soon as we are given the okay the information will be distributed ASAP, sorry we cannot give any specific dates at this time but stay tuned.

Moving on to the Pension System, there are a few things to update. As you may or may not know the system changed payroll systems effective January 1st of this year. Everyone will be sent instructions on how to set up your account with the new company soon. As of today, those instructions are in the mail. We all know how the mail system has been operating lately, so give them some time. Everyone will receive two (2) mailings, one will be on how to set up your account with the website and the other will have your unique member number needed to set up the account. Once you set up your account you will be able to update your personal information which includes any address change, tax withholding and direct deposit changes.

As you already know, many of us received dual pension statements for the January check and this includes the 412 Retired Police & Fire members who still receive a paper check. They received dual checks, although only one was not worth the paper it was written on as they say. The reason for the dual mailings was the payroll company ran a test run to make sure everything worked and apparently it did. Those that did receive two checks were notified by overnight mail which check was the correct one. I know that I always attempt to have everyone sign up for direct deposit and this is just another reason to do so. I would like to remind those that do receive a paper check that once this covid situation is behind us the pension system is still planning on moving on to issuing debit cards in lieu of paper checks. If you are okay with this method of receiving your pension, this is the future. The pension system is also planning on eliminating the monthly mailing of the pay stub mailing for cost cutting purposes, so another reason for setting up your account on the new web site.

On a side note the company, ADP, did acknowledge the error and paid for the overnight mailing to those that

(continued on page 4)

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



OFFICERS

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Gregory Trozak

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Allan Grant

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SECRETARY/ TREASURER

Al Grant

As we begin a new year, I would like to run through the RDPFFA previous year activities, income and expenses from January 1, 2020 to December 31, 2020.

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 on all relevant activities. Hospitalization Benefits, are regularly monitored by elected Trustees, two 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. 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 compiled by the Retired Detroit Police Fire Fighters Association Secretary-Treasurer. 5,205 persons were participants in the Association at the end of 2020, of those included, 4,413 started the year and the Association ended the year with 4,245 on payroll deduction. Other members are those not enrolled who pay annually along with per-

sons not eligible for automatic payroll deduction. The following list represents categories identifying annual expenses; Events \$2,850 (6 donations), General Meetings \$4,697, Honorariums \$32,755, Insurance \$1,106 (Average yearly cost - 3 year policies), Office Expenses \$53,911, Payroll Expenses \$121,651, Professional Fees \$3,552, Professional Services \$9,754, Property Taxes \$7,969, Unity Magazine \$15,236 and Utilities \$9,435. Investment expenses are not included.

The yearly Retired Detroit Police and Fire Fighters Association expenses as of December 31, 2020 were \$254,420. The Association had a total income of \$217,316; this number includes \$190,653 in dues, \$17,949 in appreciation, \$7,650 advertising income from the Unity and \$1,064 in other income contributions. Also, \$60,000 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.

December 31, 2019 end of the year total expenses was \$261,151, revisiting, operating cost as of December 31, 2018 were \$301,331 compared to \$316,356 for December 31, 2017, contrasted to December 31, 2016 figure of \$335,039.

Left out from the above values of total assets is the office located at 2525 E. 14 Mile Road Sterling Heights, Michigan 48310-5969 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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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.

VICE PRESIDENT *(continued from page 2)*

received the dual checks and additional cost of the mailings of dual direct deposit stubs. When you do receive the letter with the instructions to set up your account do so carefully and it should be an easy process.

Another reminder for all you Veterans out there please consider joining the VFW or The American Legion, both have Police & Fire posts and the contact information is listed in this issue of the UNITY. Your support would be greatly appreciated, so even if you know any first responders who are Veterans let them know. All of these organizations along with this organization are in desperate need for some "Young Blood". Plus the young ones could learn a lot and hear some great stories.

In keeping this article short and sweet (maybe not that sweet) I ask that you keep in your thoughts and especially your prayers all those that we lost in 2020. As always be careful out there take care of your family, it is a whole different world we live in now.



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Michael Norris
RDPFFA member
RRTP

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Welcome New Members!

October

Raby, Mark - Police
Guajardo, Susan - Police
Cheatham, Timothy - Fire

November

Dyer, Lee - Police
Lightfoot, James - Police
Williams, Randolph - Police
Kelly, Warren - Fire

December

Mautz, Phillip - Fire

The advertisement for TLC Insurance Group & Wealth features a vertical American flag on the left side. The company logo, 'TLC INSURANCE GROUP & WEALTH', is in the top right. The main text reads 'Medicare can be *confusing...*' with 'confusing...' in red script. Below this, it states 'Enrolling in the wrong plan could cost you unnecessary out of pocket costs. We can help guide you through this difficult process.' Further down, it says 'Call for a personalized review at **no cost** and **no obligation!**'. At the bottom, contact information is provided: 'Melody Ascianto | 734. 502.9460' and 'Robert Faison | 734.502.0370'. A small disclaimer at the very bottom states: 'TLC Insurance Group, is not affiliated with Social Security, the Government, or Medicare. By calling the number above, you will be transferred to a licensed and certified agent.'

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

ASSOCIATION CALENDAR OF EVENTS*

Updated!

General Membership Meeting Schedule

2021 meetings to be announced!

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 Spring 2021 Issue
should be "submitted" by
March 24, 2021**



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.

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PRESIDENT *(continued from page 1)*

forward to these events. We plan on returning to our General meeting and picnic in Frankenmuth this year, and the association golf outing and along with the return of our regular General Meetings. A notification with the dates and times will be put out once everything is scheduled.

In closing stay safe and we're all hoping for a return to normal and getting back together again.

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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)

Anchor, Frank & Sandy *in memory of*
Andrew Gerling

Ayres, James *in memory of*
Walter Jepsen

Beski, Tom *in memory of "Officers that*
died in line of duty"

Carlson, Rich & Linda *in memory of*
Jim Caldwell & Vito Vario

Cohan, Michael & Eelia *in memory of*
Sgt. Dooley A Cohan & Lt. Francis Trinity

Cook, The Bill Cook Family *in*
memory of Insp. Bill Cook

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

Hyman, Dee-Edda *in memory of*
Wilbert Hyman

Jackson, Gordie & Nancy *in memory*
of Lt. Widman Jackson

Koby, Jay *in memory of Academy*
Class 1968-D

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

Lashbrook, Jim & Mary *in memory of*
John Ronan

Lindstrom, Catherine Garcia & Paul
in memory of Candice Sherwood-Dombrowski

Moros, Mary *in memory of*
Edward J. Moros

Norris, Mike *in memory of*
William Fumerola

Parsell, Stephen *in memory of*
Carl Parsell

Pawlak, Mary Ann *in memory of*
Syl Pawlak

Raska, Delphine (Del) *in memory of*
Sgt. Roland Raska

Sabolovich, Marlene *in memory of*
Sam Sabolovich

Sabolovich, Marlene *in memory of*
Sam Sabolovich

Schlage, Jean *in memory of*
Michael N. Schlage

Schroyer, Dennis *in memory of*
Lt. William Whitcher DFD

Siedlik, Bob *in memory of Irene Sielik*

Stricker, Thomas *in memory of*
Ted Banach

Weidner, Ron & Penny *in memory of*
Jack Rice & Carl Hall

Zinser, Andrea *in memory of "A. Hehn,*
L. Simpson, I. Burrell & L. Beebe"

Appreciation (Donation)

10-2-20 Donor requested not to
show name

Ancheta, Doris

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Hunt, William

Isken, Wayne

Isken, Wayne

Isken, Wayne

Kennedy, Arlene

Mahoney, Charles & Dorothy

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McCotter, Juanita

Michalski, Ray

Mischnick, Ed

Moros, Martin Jr.

Morse, John & Diane

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Staples, Charles

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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





"A Day I Will Never Forget!"

Remembering Officer Danny Ellis - 50 years ago!

On February 3, 1971, Officer Daniel G. Ellis, 29, a six-year veteran of the Detroit Police Force was shot while trying to subdue a gunman at Mother Waddles Perpetual Mission. He was dead on arrival at Detroit General Hospital after 2:20 p.m. of multiple gunshot wounds in the chest and right leg. This is a part of the story as shared by Tom Beski, his partner at the time.

Danny and Tom were scheduled to go out in scout car 7-13 at the 7th precinct that day. Just before leaving, the sergeant informed them that one of them would have to go to a probable cause hearing for an arrest they made several days before. Since Danny was the senior officer, he decided Tom should go to court. Danny Parrish, who was the report clerk that day, was assigned to fill in for Tom instead. After court, Tom returned and was ready to go back on the car but the sergeant asked him to go pick up a car from the Livernois garage that had been repaired. Because of a shortage of scout cars, the sergeant wanted Tom to get it immediately. As a result, Danny Ellis and Danny Parrish would finish out the day in car 7-13.

After leaving the garage, Tom heard that scout 7-13 had a run to 3700 Gratiot because of a man with a gun. Tom headed toward the Gratiot address to back them up. By the time he arrived, scout car 7-4 was bringing Danny Ellis out of the building, hurrying to transport him to the hospital. During the altercation, Danny Ellis pushed Danny Parrish aside and he was fatally wounded, with a bullet hitting his police badge 890 as pictured. Fate stepped in twice that day to take Tom off that car and Tom wanted all to know that he feels Danny Ellis deserves special recognition for his heroism on February 3, 1971, a day he will never forget!

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Members Letters

Please accept the donation in memory of Sam Sabolovich. Thank you for all your assistance in handling all my questions.

Marlene Sabolovich
Sterling Heights, MI

Please accept this donation. Use it as you see fit, in memory of my late husband Syl Pawlak & my late brother-in-law, John Pawlak. Both are missed.

Mary Ann Pawlak
Crossville, TN

Please accept this check in memory of John Ronan.

Jim & Mary Lashbrook
South Lyon, MI

Hello to all, sorry it took so long for me to make a donation, but things are crazy around the world these days. Please accept this donation in memory of 2 of my friends, Jack Rice & Carl Hall. Also, hello to Al Grant and Larry Winck.

Ron & Penny Weidner
Palm Coast, FL

Please use as you see fit. Thank you all for all your effort.

Charles & Dorothy Mahoney
Las Vegas, NV

A donation to Unity to be used where needed. In 2021 I will be retired from DFD 35 years and have reached age of 86. All the remaining members of the Korean War about the same age. In 1957 when hired on 11-18-57, all 40 military vets were laid-off on 1-1-58 saving the city 250K, and our yearly pay was \$4,800.00. Now a new engine cost roughly 300K. To the Board members, thanks again for what you have done for this member and not a free-loader.

Joseph J St. John
Lexington, MI

Enclosed is a donation in memory of my father Sgt. Dooley A Cohan and his friend and partner Lt. Francis Trinity. Please accept this donation to be used at your discretion. Thank you for all efforts you do on our behalf.

Michael & Eelia Cohan
Wellington, FL

Check for all good work done by the Officers. To be used wherever needed.

Bob & Nickie Grifka
Warren, MI

Please accept this check in memory of Candice Sherwood-Dombrowski. She was a good officer and a great friend.

Catherine & Paul Lindstrom
Walker, MI

This donation is in memory of our friend, Insp. Larry Kelly. Thank you for all that you do.

The Bill Cook Family
Howell, MI

Thank you for all you do. I'm sure you don't get all the deserved praise, but your work is highly appreciated. A special thanks to Chet Opolski for helping me with an out-of-network co-payment situation. Accept this donation as my personal gratification.

Ed Mischnick
The Villages, FL

Use this as you see the need and thanks to you.

Den & Mag Barton
Caseville, MI

When I started on the Fire Dept., 25 years to retirement seemed so far away. This coming February, I will be retired 25 years, after working 33 years with the department. The people who run this association work hard for us. Thank You. We need this association, because no one knows what the future holds. Use check where needed.

Ray Michalski
Brooklyn, MI

Please accept this donation in memory of Andrew Gerling. Please use as needed.

Frank & Sandy Anchor
Cass City, MI

I have enclosed a check in memory of my husband; Edward J Moros retired Battalion Chief. Please use designated portion towards the widows' fund and the rest towards whatever you deem best.

Mary Carol Moros
Livonia, MI

Members Letters *(continued)*

Please use this donation as you see fit to help the association. Thanks for all your hard work. P.S. Please note this donation is in the name of Lt. William Whitcher DFD.

Dennis Schroyer
Chesterfield Twp., MI

Fellow Retirees, Thanks for all of your continuing efforts on our behalf. Enclosed is a check for my 2021 dues. Please use the excess where needed most. Blessings to you all.

Charles J. Staples
Surprise, AZ

Thanks so much for all that the officers and staff do for the membership each year. I can only imagine how time consuming all the insurance plan reviews are each year. Your efforts are greatly appreciated. Thanks again, please use extra check as you need.

Judy (Dooley) Marchwinski
Odessa, FL

Please accept this donation in memory of my late husband, Wilbert Hyman. Thank you for your hard work

Dee-Edda Hyman
Southfield, MI

Please accept this check in memory of my husband, Sgt. Roland Raska. He was one of Detroit's Finest!

Delphine (Del) Raska
Warren, MI

Please accept this check in memory of all the Police Officers who died in the Line of Duty. Remember all of them.

Tom Beski
The Villages, FL

You folks always have our backs. Please use this donation where needed most.

Lenny & Mary Riina
St Clair, MI

Please use where you see fit. Keep up the good work.

Retired Sgt. Gerald Tibaldi
Elmira, MI

Greetings to All Staff & Officers of the Association: Please use this donation in memory of Walter Jepsen as needed for the Association. Walter and I were close friends and shared the same Birthday of July 19th. Walter was eleven years older than I making him 75 years old, this year, on his birthday. We spoke, shared our best wishes to each other and on July 20th Walter passed away as the result of long term heart problems. Walter was truly a Police Officer. He loved the job and deeply cared for all other Police Officers he worked with.

James E Ayres Jr.
Punta Gorda, FL

This donation is on behalf of all the Officers of the Academy Class of 1968-D. Please use it where it will help the most.

Jay Kobay
West Bloomfield, MI

Please use the second check where needed.

Duane Swanic
Columbus, MI

Wishing all of you a Merry Christmas and thanking you for your efforts on the behalf of the members. Please use the enclosed check for the P.A.C.

Jim & Sandy Purrington
Whitmore Lake, MI

Please accept this check for dues and donation to the Association where needed. In Loving memory of my husband, Sgt Louis "Louie" Fithian and with appreciation for all you do.

Barbara Fithian
Rector, AR

Please use enclosed check wherever it is needed. Thank you for all you do for the retirees. In memory of my dad, Carl Parsell.

Stephen H. Parsell
Retired DFD

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How Much Can You Take From Your IRA and Preserve the Principal?

Matthew Teetor and Leon LaBrecque
Sequoia Financial Group

With volatile markets putting retirees on edge, a question we frequently address is, “How much can I take from my IRA?” We like to add an additional ingredient “and still preserve the principal.” IRAs are great planning tools for retired police officers and firefighters: they allow the retiree to have a tax-deferred way to preserve their deferred comp (§457) or annuity withdrawals. There are two normal ways of funding an IRA, either through contributions or by rolling over a distribution from another plan, like deferred comp.

The first question in trying to figure how much you can take out is figuring out how much you must take out of your IRA. Traditional IRAs (including rollovers) have a Required Minimum Distribution (RMD) that is mandated by law. You must begin taking money out of your IRA by April 1 after you reach age 72 or face a 50% penalty on the required distribution (this has been changed by the new law, SECURE). The required distributions are determined by a published IRS Table: you divide your beginning of the year balance by the factor on the table, which is based on a joint life expectancy. As you get older, of course, your life expectancy gets shorter, and the amount you take out increases. In general, the RMD at age 72 is about 4% and gets progressively larger.

The second big question is trying to take inflation into account in your withdrawals. Say you have a \$200,000 IRA at the Credit Union, all in CDs. Let’s suppose those CDs make 2% (good luck on that one in today’s market!). You take \$4,000, or the interest out every year. So it appears that you are easily preserving the principal. However, every year, because of inflation, your purchasing power is declining. The \$4,000 you take out in the first year won’t buy as much as the \$4,000 in the fifth year. You might also notice that if you’re making 2% and you are over 72, you have to take out 4% or more, and you will erode the principal.

So, you must start distributions at 72, but how much can you take, preserve your purchasing power, and preserve the principal? We’ve done substantial research on this issue, and there is one essential factor to preservation: Real Rate of Return. Real Rate of Return is your rate of return adjusted for inflation. In an oversimplified calculation, Real Rate of Return is your return less the rate of inflation. So, if your IRA is earning 7% and inflation is 3%, your real rate of return is 4%. If your IRA is all in bank deposits earning 2%, and inflation is 3%, then your real rate of return is -1%. Here’s the basic rule: If you want to preserve purchasing power and capital, you should only withdraw at or less than your real rate of return.

Here are three scenarios of how the Real Rate of Return works. Let’s take three examples: Let’s look at a retiree who is age 64. He has \$300,000 in his IRA. He wants to take out a \$1,000 monthly distribution, have some fun, and stay out of trouble on the Required Minimum Distributions when he hits 72. He wants to increase the distribution by 3% a year. He’s considering three investment options: CDs at the Credit Union (paying 2%), an annuity paying 4%, or a balanced investment portfolio that should make about 7%. For this example, assume inflation is 3%.

(continued on page 13)

IRA *(Continued from Page 12)*

First Scenario: 2% CDs. It should come as no surprise to anyone that if you make 2% and take 4% out (that's how much \$12,000 a year is off the \$300,000), you'll run out of money. What may come as a surprise is that because of the compounding effect of inflation and interest, the 2% investment is doomed to fail quickly. Our retiree will totally run out of money, especially since they will have to take progressively more after age 72. The Real Rate of Return is -1% ($2\% - 3\% = -1\%$), which is 5% less than the withdrawal rate (4%), so this one will fail (unless our retiree starts smoking, drinking and riding his Harley without a helmet).

Second Scenario: 4% Annuity. Under this scenario, the rate of return (4%) equals the withdrawal rate, so the IRA doesn't blow up as quickly. However, the simplified Real Rate of Return ($4\% - 3\% = 1\%$) does not exceed the withdrawal (4%), so this one also will fail in spending power, but over a longer period of time. In addition, at age 72, our retiree now has to take Required Minimum Distribution (RMD), which gets progressively bigger as the retiree ages.

Third Scenario: 7% Investment. This scenario uses a balanced portfolio that earns on average 7%. Here the Real Rate of Return is about 4% ($7\% - 3\% = 4\%$). 4% is greater than the withdrawal. This plan will work. By the later ages, when the CD IRA would be gone, the 7% IRA will have a positive balance. In addition, the distributions at older ages will get bigger because the IRA is making more than the withdrawal rate.

The key to a sustainable withdrawal is enhancing Real Rate of Return. To preserve purchasing power, you have to make a real rate of return greater than your withdrawal rate. You need to take into account the fact that you must take distributions at age 72. Over history, many studies (including ours) have shown that the key to having a sustainable withdrawal is not being too conservative or too aggressive. As a matter of fact, the most conservative portfolios (e.g., 100% bonds) had consistently the highest failure ratios. Similarly, being too aggressive (e.g., all equities) also causes prospective failure when the market does a big drop. In historical studies, the portfolio that provided the highest success and highest consistent real rate of return in current times is about 70% equities and 30% bonds. Of course, the success of this model is predicated on the idea that you're not paying a bunch of fees and loads to get your investments, and that you stay invested and keep the mix stable at that 70/30 blend. We frequently modify that blend to 60% equities and 40% bonds, or 50% equities and 50% bonds, which maintains a good real rate of return and lets our retirees sleep well at night.

Bottom Line: Invest your IRA like a pension plan. Pensions are designed to provide a sustainable withdrawal for the retirees. It should be no surprise that the average large municipal pension plan has an asset mix of 70% equities and 30% bonds.

Matthew Teetor is an advisor with Sequoia Financial Group, an independent advisory firm. Matthew leads the firm's practice for public safety officers. Sequoia reduces 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, contact mteetor@sequoia-financial.com or call 248-641-7400. You can also visit our website at www.sequoia-financial.com.

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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.

September 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Qasem, Isam	P.O.	Police	9-20-93	12-1-17	9-28-20	56

October 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Baumgartner, Gordon	Lt.	Police	10-26-53	1-5-82	10-1-20	88
Bozich, John	Sgt.	Police	11-17-46	11-18-71	10-25-20	100
Burdick, Robert	P.O.	Police	4-15-68	10-16-81	10-10-20	74
Cummings, William	Cmdr.	Police	9-25-67	5-21-94	10-20-20	78
Dombrowski, Candice	P.O.	Police	7-5-77	9-13-05	10-3-20	70
Harris, Warren	Cmdr.	Police	8-1-65	8-2-90	10-24-20	76
Jackson, Avery Sr.	Insp.	Police	4-19-48	8-23-74	10-15-20	96
Szczesniak, Terry	P.O.	Police	8-7-72	8-28-97	10-31-20	69
VanSchoick, Thomas	P.O.	Police	8-2-65	3-18-75	10-21-20	76
Vario, Vito	P.O.	Police	6-26-67	1-6-99	10-5-20	77
Wilkins, Richard	Sgt.	Police	3-10-69	4-7-96	10-16-20	73
Williamson, Pharondus	P.O.	Police	4-7-86	2-27-10	10-12-20	62
Frost, Robert	FF	Fire	11-19-73	9-24-83	10-18-20	69
Pincheck, Wesley	Sgt.	Fire	9-24-62	2-5-86	10-27-20	82
Sample, Jerry	FEO	Fire	1-22-73	7-3-98	10-7-20	75
Vogler, Leo	FEO	Fire	12-30-46	5-12-73	10-6-20	96
Wilcox, Fred	Bt. Chief	Fire	9-9-57	2-5-95	10-14-20	85
Wiltsie, Robert	Bt. Chief	Fire	7-23-51	2-1-87	10-4-20	92

November 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Anderson, Rufus	Lt.	Police	1-3-55	4-13-85	11-17-20	91
Ball, Corsita	P.O.	Police	10-27-86	8-21-96	11-30-20	53
Bell William	Lt.	Police	8-1-50	1-5-78	11-20-20	93
Biscup, Gerald	Lt.	Police	9-7-54	10-10-85	11-19-20	89
Cushard, Walter	P.O.	Police	5-16-66	5-16-94	11-16-20	80
Gerling, Andrew	P.O.	Police	4-27-64	7-18-95	11-5-20	77
Morgan, Johnnie	P.O.	Police	4-7-86	3-16-00	11-26-20	66
Przybylski, Norbert	P.O.	Police	2-23-48	3-7-73	11-5-20	98
Pushee, Robert	P.O.	Police	4-20-70	9-13-85	11-30-20	78
Ray, Evans	P.O.	Police	1-31-72	3-14-05	11-29-20	76
Richards, Elroy	P.O.	Police	8-16-71	9-13-91	11-27-20	77
Schroeder, John	P.O.	Police	2-15-71	8-14-87	11-12-20	72
Dixon, Robert	FFDA	Fire	2-4-63	10-1-82	11-21-20	81
Duerod, Terry	FEO	Fire	5-30-79	7-29-16	11-13-20	64
Keyes, Paul	FEO	Fire	12-14-70	5-4-02	11-2-20	78
Krompatic, Jack	FEO	Fire	1-6-69	2-23-04	11-26-20	76
Nance, Jason	FF	Fire	1-9-17	Died Active	11-6-20	28
Nelson, Ricardo	FEO	Fire	11-13-00	1-15-20	11-12-20	56
Zyla, Joseph	FEO	Fire	10-25-54	6-18-87	11-17-20	93

IN MEMORIAM *(continued from page 12)*

December 2020

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Briner, Clyde	Insp.	Police	10-26-53	7-16-87	12-12-20	89
Cronin, Ronald	Insp.	Police	11-26-68	5-1-91	12-16-20	77
DeRonne, John	P.O.	Police	9-25-61	6-16-88	12-13-20	81
Foster, Eugenia	Sgt.	Police	12-1-83	7-1-19	12-27-20	62
Gill, Cynthia	P.O.	Police	1-26-98	Died Active	12-11-20	62
Kelledes, James	Sgt.	Police	8-1-50	8-6-75	12-5-20	92
Lemon, Byron	P.O.	Police	10-1-83	1-10-03	12-6-20	63
Lipke, John	P.O.	Police	7-19-59	8-12-89	12-9-20	84
Lynnderek, Leonard	Sgt.	Police	3-1-82	5-17-03	12-1-20	69
Myslinski, Charles	P.O.	Police	2-8-71	12-12-98	12-11-20	72
Napoleon, Benny	Chief	Police	7-18-75	7-17-01	12-17-20	65
Priebs, Warren	Lt.	Police	6-5-50	6-5-75	12-27-20	92
Virga, Joseph	P.O.	Police	6-1-74	12-5-96	12-17-20	69
Walker, Jimetta	P.O.	Police	3-20-75	6-28-80	12-2-20	72
Dew, Robert	FEO	Fire	11-4-46	7-10-73	12-1-20	97
Finn, Steven	FEO	Fire	9-23-96	Died Active	12-1-20	48
Gusumano, John	Capt.	Fire	3-2-70	1-3-01	12-16-20	76
Hallman, Robert	Bt. Chief	Fire	6-26-72	11-10-05	12-28-20	75
Husk, Raymond	Capt.	Fire	3-5-51	2-6-83	12-26-20	92
Lohmann, Richard	FEO	Fire	9-12-55	1-3-91	12-26-20	89
McGarry, Francis	Sr. Chief	Fire	9-12-60	6-29-98	12-11-20	82
O'Brien, William	Invg.	Fire	2-2-42	5-14-68	12-14-20	99
Potvin, Gary	Capt.	Fire	9-2-69	1-2-01	12-11-20	75

13th Precinct

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REMEMBRANCE AND THANK YOU

**Dominic
O. Cantanzaro**

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Police Officer – Detroit Police Dept.

Appointed 9-2-47 • Retired 12-2-72

RDPFFA Director – 2003 - 2008

In remembrance of
Dominic O. Cantanzaro

Thank you for your service!



Silver Ladies

Carol Curley



New Year Greetings with light!

This past year, we, Silver Ladies have had very few lunch meetings together. We talk by phone, make plans and then have to cancel them. It is fun to talk by phone but it's not the same as person to person over a table of good food! It's strange outside anyway; too much information, dictates, details, and confusion and also we are surrounded by stage coach robbers everywhere we go.

So, looking forward, here's hoping your Christmas and New Year is blessed with good health, family, friends and the right decisions when it comes to our American life and freedoms!

For any questions call (810) 392-2668 for all the answers. Leave a message and I will call you back.

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Bryan A. Sunisloe

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Hello from beautiful, cool Northern Michigan

First of all – the Snowbirds Officers and all the loyal Snowbird meeting attendees – who keep the camaraderie going – wish everyone a happy and healthy and safe Christmas and New Year.

Get Well thoughts and prayers go out to Maryann Ponik, Carl Watkins and Frank Samborski.

Jan. Birthdays: Eva Brazier, Bernie Mueller, Frank Samborski and Dan Zemaitis

Feb. Birthdays: J. C. Genther, Diana Kapagian, Dave Pauch, Gerald Tibaldi and Pauline Zazula

Mar. Birthdays: Evelyn Brehm, Violet Prather, George Perry and Jerry Rozanski

Happy Birthday and good health to all.

Do you remember when we used to have our police picnics at Walled Lake and then Edgewater Amusement Park?

After all this staying at home it would be nice to have a Sanders hot fudge sundae!

Hope everyone stays well. Looking forward to seeing you at our 1st Snowbird meeting on May 16, 2021 at Fred's of Roscommon from 11:00 a.m. to 1:00 p.m. 430 N. 5th St. (989) 275-6565 All are welcome.

Keep safe and God Bless

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