



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 140, Winter, 2020

SPECIAL NOTICE

Our March 5, April 2 and May 7, 2020

**General Membership Meetings will be held at the
American Polish Century Club**

33204 Maple Lane in Sterling Heights until further notice!



PRESIDENT

Don Taylor

I want to wish everyone a belated Merry Christmas and Happy New Year. I hope you enjoyed the holidays with all your family and friends.

As we start off the New Year once again Healthcare as always remains a major issue. With the change over from AETNA to Priority Health, not totally unexpected, there were a few problems. As we move forward hopefully you will find that the VEBA Trustees made the right decisions and were able to make improvements to your Healthcare coverage. If you do have problems or concerns the VEBA Board of Trustees have made a representative available to assist you, that is Chet Opolski, normally he works within the RDPF-FA Office on Mondays and Tuesdays from 9AM to 3PM and can be reached at 586-275-2404.

Those of you that have the DPOA Standard Life death benefit plan will see your premiums increase on the February pension check. This is a group plan which in negotiated by the DPOA. If you have questions or

concerns you should contact the DPOA office at 313-567-8770.

The following is a list of plans and rates:

Single coverage under age 65

\$25,000.00 Plan 40610-	\$45.07	New \$62.45
\$50,000.00 Plan 40611-	\$90.45	New \$125.53

Dependent coverage

\$25,000.00 Plan 40620-	\$52.89	New \$73.32
\$50,000.00 Plan 40621-	\$106.10	New \$147.28

Single coverage over 65

\$25,000.00 Plan 40640-	\$22.40	New \$30.94
\$50,000.00 Plan 40641-	\$45.07	New \$62.45

Dependent coverage over 65

\$25,000.00 Plan 40650 -	\$28.17	New \$38.96
\$50,000.00 Plan 40651-	\$55.62	New \$77.11

Widow

\$5,000.00 Plan 40630-	\$8.04	New \$11.18
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We are continuing to monitor legislation within the State and on the Federal level that may have an effect on our membership. On the state level there are numerous Bills relating to CCW permits. Some would give more authority to individuals to carry concealed weapons while others would reduce cost and lengthen the time frame of permits, and still others would place more restrictions on carrying concealed weapons. With the split government, it is likely that none of these bills will be signed into law.

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Happy New Year and I hope everyone had a great and safe holiday season. I will attempt to explain the income tax situation from our January pension checks, the reason for the reduction in tax withholding are the new IRS rates for 2020. The company, Paylocity, that handles the processing and distribution of the pension checks used the new IRS rates for 2020 and failed to notify the system of the change. We were informed that Paylocity has fixed the tables, there will still be a small adjustment, just not as big as what you saw on the January 2 check. You may see up to a \$20.00 difference in most cases. If you are worried about owing the government because of the one month error you can complete the W-4p Federal Withholding form and send it to the Pension System or put my name on the envelope and send it to the office and I will assure that it gets to the Pension System. This error did not happen to all

retirees, those that have a flat rate withholding did not see any change. A good idea is to consult your tax preparer for their advice.

In this issue of the UNITY you will see the list of non-members of the Association. This list may include retirees that have failed to renew their dues, those that may never have been notified when they retired about joining because of the DROP Plan or those that have never joined. If you see a friend, neighbor, associate or even a drinking pal on the list let them know and advise them that for \$3.00 a month the Association will make every attempt to keep them informed as much as possible concerning legislation, medical insurance along with events the Association has which include meetings, annual events like our picnic and golf outing. Also if you choose you can have your \$3.00 a month taken directly out of your pension check which may be a little bit larger because of the tax cuts and also saves the Association from having to mail out annual dues notices.

Speaking of events and meetings we want to inform everyone that it appears we will not be able to continue the west side meetings at the Monaghan K of C so the Board of Directors voted to have the next three (3) meeting (March, April and May) at the Polish Century Club. More information will come over the next few months concerning future meetings and locations. Remember there is no February meeting. Another reminder that the annual Picnic and June meeting is again taking place at the Bavarian Inn in Frankenmuth and it will be here before you know it so if you have not made arrangements to attend you should think about it over the next few weeks. The picnic will be on Monday June 15, 2020 and the meeting will be the following morning June 16, 2020. The world famous Hospitality Room will be on Sunday evening June 14, 2020 and Monday evening following the picnic. Rooms are

(continued on page 7)

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(586) 795-1734 • Fax (586) 795-2183

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



OFFICERS

President

Donald Taylor

Vice President

Gregory Trozak

Secretary/Treasurer

Allan Grant

PUBLICATION/EDITOR

Al Grant

VIDEO/PHOTO WEBSITE

rdpffa.phanfare.com

Ken Gidner - Administrator

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

As we begin a new year, I would like to run through the RDPFFA activities, income and expenses from January 1, 2019 to December 31, 2019.

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 gathered by the Retired Detroit Police Fire Fighters Association Secretary-Treasurer. Nearly 5,400 persons were participants in the Association at the end of 2019, of those included, 4,533 started the year and the Association ended the year with 4,413 on payroll deduction. Other members are those not enrolled who pay annually along with persons not eligible for automatic payroll deduction. The following list represents categories identifying annual expenses; Events - \$5,377 (16 donations), General Meetings - \$14,960, Honorariums - \$34,630, Insurance - \$1,612 (Average yearly cost - 3 year policies), Office Expenses - \$43,529, Payroll Expenses -

\$104,874, Professional Fees - \$3,700, Professional Services - \$11,630, Property Taxes - \$7,753, Unity Magazine - \$15,108 and Utilities - \$8,609. Investment expenses are not included.

The yearly Retired Detroit Police and Fire Fighters Association expenses as of December 31, 2019 were \$251,782. The Association had a total income of \$208,825; this number includes \$180,060 in dues, \$15,277 in appreciation and \$13,488 in other income contributions. Also, \$40,000 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.

Looking back over past records, end of year 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, 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 attorneys to defend our benefits in the bankruptcy proceedings.

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.

Concluding, this issue has listed all probable non-members names. Our members recognize that all retirees benefit from the Association's efforts and posting names of non-members allows our membership to discover and encourage those retired members to join. Please assist us by reaching out and welcome non-members to subscribe and become a member of the RDPFFA, preferably by filling out a payroll deduction form for \$3.00 a month or making an annual payment for \$36.00.



VETERANS OF FOREIGN WARS OF U.S.
POST 1519

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For information contact:

Robert Siedlik at (734) 953-8558 or robs1278@gmail.com

PRESIDENT *(continued from page 1)*

Other Bills we are supporting and monitoring relates to the pension tax issue. One would completely eliminate the pension tax, this Bill has an estimated cost of around 330 million dollars a year, it was voted out of one committee last year and sent to another committee where it has not moved, and because of cost not likely to. There are also a couple of pieces of Federal legislation we are watching. Once again Bills to eliminate the Social Security Windfall and pension offset have been introduced, but as you know similar bills have been introduced every legislative session for past 30 years. We will continue to monitor and when appropriate support or oppose legislation both Federal and State.

Association membership; this copy of the Unity has a list of eligible retirees that are not members of the Association. In 2014 our membership peaked at around 6800, today the membership stands at around 5400. Most of the reduction has to do with the ageing of our membership. There are around 300 members a year that pass away, and only around 20 new members that have retired and join annually. We are asking for your assistance in contacting the non-members listed, some may not even be aware of the Association or simply forgot to join. In the past 10 years the Association has spent over one million dollars to protect or improve the benefits of our membership. The cost of the Bankruptcy was around

\$700,000 and most of rest was for our lobbyist. I believe the Association was very successful in both the bankruptcy and our lobbying efforts. In order to continue to support and defend our benefits we need to maintain and grow our membership. So if you see a name of someone you know who is not a member, reach out to them.

Important

The location of our April General Membership meeting has changed. Currently there is a question regarding our ability to continue to hold our Westside General Membership meetings at the Knights of Columbus Hall on Farmington Road in Livonia. So the Association Board of Directors has voted to hold the March 5, April 2 and the May 7, 2020 meetings at the eastside location of the American Polish Century Club at 33204 Maple Lane in Sterling Heights. We will keep you updated as we work out the question of the Westside meeting location.

That's it for now; hope to see you at the Association meetings and events.

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

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Welcome New Members!

November

Tillman, Sharon - Police

Walker, Denise - Police

Jennings, Ricky - Fire

December

Abair, Edward R. - Police



PLEASE NOTE:

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

UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Breakfast

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

11th Precinct Retirees Luncheon

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

Fire Fighters Breakfasts

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

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

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

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

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

*Call the Association Office
if you need additional information*

ASSOCIATION CALENDAR OF EVENTS*

Updated!

General Membership Meeting Schedule

AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

March 5 • April 2 • May 7, 2020

East Side Silver Ladies*

1st Tuesday of the month

Time: 2:00 P.M.

See Column for Location

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru November

at "Fred of Roscommon"

430 N. 5th Street - Roscommon, MI

Social Hour 11:00 AM – Meeting at 1:00 PM

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

Articles for the Spring 2020 Issue

should be "submitted" by

March 25, 2020



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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)

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

Cohan, Michael & Eelia *in memory of*
Sgt. Dooley A Cohan & Arthur 'Skip' Gage

Cooney, Betty *in memory of*
Edward Cooney

DeVolder, Mike & Denise *in memory of*
of Sgt. Dennis Van Steenkiste

Engelhardt, Dave & Kathy *in memory of*
of Harold "Duke"

Grifka, Robert *in memory of*
Ron McComas & Charlie Melvin
& Harvel Bell

Jackson, Richard *in memory of*
Jim Bulger, John Gilchrist, John Hodges
& Joe O'Hare

Lemke, Hugo & Shirley *in memory of*
David Kippen & Jack Rice

Nazar, Fred A *in memory of*
Lt. Edward Trumey & P.O. Jackson Bowron

Robertson, T. T *in memory of*
Sgt. Bill Noseworthy (Owl)

Rokosz, Susan *in memory of*
Frank Winkler

Siedlik, Robert *in memory of*
Irene Siedlik

Siedlik, Robert *in memory of*
Irene Siedlik

Smolka, Ron *in memory of Dick Slane,*
Paul Konopa & Apers Harper

Stachecki, Craig & Kathleen *in*
memory of Jack Rice

Stanbury, Marie *in memory of*
George Stanbury

Stricker, Thomas *in memory of*
Bob Hogue

Tillman, Dick *in memory of*
Lt. Joe Twardzik, Sgt. Tim Dowd &
Canton P.D. Sgt. Don Tillman

Vadnais, Janell *in memory of*
Lt. Bernard Vadnais

Velthuysen, Tom & Kathy *in memory of*
of Rev. Dave Wandrie

Appreciation (Donation)

Bednarski, James & Sharon
Bingham, Larry & Maureen

Borowski, Richard & Bonnie

Brandt, Fred & Janice

Cleland, Michael & Denise

De Nardo, Frank

Dewolf, Mike & Denise

Dhans, Willard

Doench, Irene

Falkowski, Kenneth

Falkowski, Ken & Kimberly

Falkowski, Ken & Kimberly

Gatto, Charles

Golec, Dennis & Ellen

Greene, Kevin

Hain, Matt & Laura

Hopfner, Carl

Hunt, William

Isken, Wayne

Koby, Jay & Geri

Kudla, Michael & Carol

Lundholm, Ken

Makowski, William

Marchwinski, Judy

Morawa, Dennis & Barbara

Moro, Martin Jr.

Morse, John & Diane

Obidzinski, Robert & Donna

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Schroeder, Frederick

Schumaker, Eileen Foley

Sherwood, Donna

Sowell, Tom & Sharon

Springer, Chuck & Susan

Tsampikou, John

Vanleen, Richard

Wagner, Mary E

Watts, Adrienne

PAC (Donation)

Barr, John T *in memory of Ed Panackia*

Purrington, Sandra & Jim *in memory of*
Ken Bania & Dennis Van Steenkiste

PAC (Donation)

Selwa, Greg & Barbara

2020

Dues

\$36.00

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Date Paid _____

Check No. _____

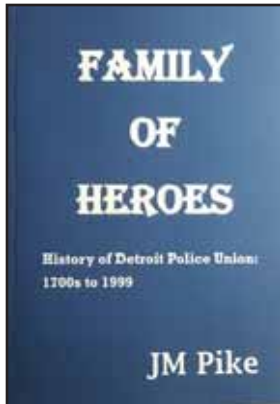
Dues Year **2020**

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

VICE PRESIDENT *(continued from page 2)*

\$109.00 a night and can be made by calling the Bavarian Inn directly @ (855) 652-7200 and using our code 12Y81D to make your reservations. It's a great time and I'm sure a good time will be had by all.

Until the next time stay warm and all you snowbirds have safe travels, if you need anything or have any questions or concerns give the office a call and everyone as always be careful out there, it is a different world we live in.



Family of Heroes:

History of Detroit Police Union: 1700s to 1999

A New rendering of our Lives and Livelihood

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

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

Available on Amazon today!

Amazon books search "Detroit Police History"

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RETIREE ROSTER UPDATE

The following list of Fire and Police retirees are currently non-members of the Association. We would like to make certain that our records are up to date for notification purposes. If your name is on this list, please contact the Association office so that we can verify that your information is current.

POLICE

Adams, Lawrence J	Redford, MI	Barrett, Gregory E.	Pontiac, MI	Bridges, Patricia A	Detroit, MI
Adams, Frazer L	Westland, MI	Bass, Kevin T	Morehead, KY	Bridges, Johnny R	Detroit, MI
Adams, Michael A	Detroit, MI	Bates, Walter J	Detroit, MI	Britt, Zebedee D	Detroit, MI
Agee, James M	Harper Woods, MI	Bayliss, John L	Detroit, MI	Brooks, Andre T	Detroit, MI
Akbal-El-Bey, Alexix D	Fort Worth, TX	Beamon, John E	Camden, MS	Brooks, Garth R.	West Bloomfield, MI
Alessi, Robert	Port St Lucie, FL	Beasley, Vivian	Detroit, MI	Brown, Charles P	Detroit, MI
Alex, Joseph A	Dearborn, MI	Beasley, Keith D	Detroit, MI	Brown, Arthur T	Woodhaven, MI
Alexander, Troy R	Harper Woods, MI	Beaver, Anjanette	Chesterfield, MI	Brown, Kevin R	Cornersville, TN
Alexander II, William B	Waddell, AZ	Bell, Fred D	Detroit, MI	Brown, Alvin E	Detroit, MI
Alfaro, Gabriel A	Northville, MI	Bell, Donella R	Detroit, MI	Brown, Marilyn M	Woodhaven, MI
Alford, Jr Samuel J	Detroit, MI	Bell, Anthony E	Southfield, MI	Brown, Lynn R	Detroit, MI
Ali-Johnson, Joanna R	Chesterfield, MI	Benness, Diane	Macomb, MI	Brown, Peggy J	Warren, MI
Allen, Willie D	Detroit, MI	Bennett, Clarence L	Detroit, MI	Brown, Darryl S	Franklin, MI
Allen, Antoine D	Detroit, MI	Bennett, Darryl A	Canton, MI	Brown, Karen	Detroit, MI
Allen, Dawn M	Sterling Heights, MI	Benson, Thomas R	Southfield, MI	Brown, Lamarr V	Eastpointe, MI
Allen, Lonnie M	Detroit, MI	Benton, Michael H	Milford, OH	Bruce, Miguel D	Belleville, MI
Allen, Carl A	Novi, MI	Berry, Melvin	Detroit, MI	Bryant, Edward L	Commerce Twp, MI
Almon III, Lanny	Detroit, MI	Betts Jr., Ricky J	Farmington Hills, MI	Bryant, Matthew	Canton, MI
Alston, Tommy R	Canton, MI	Bezian, George	Las Vegas, NV	Bullock, Bradford C.	Dearborn Hts, MI
Amy, Debra J	McDonough, GA	Bias, Norman	Southfield, MI	Burkholder, George A	Livonia, MI
Anderson, John M	Detroit, MI	Bica, Vito	East China, MI	Burrows, Theodore M	Detroit, MI
Anderson, Andrea G	Detroit, MI	Bickley, Gary B	Farmington Hills, MI	Burse, Albert M	Las Vegas, NV
Anderson, Derrick ...	Dearborn Heights, MI	Bills, Solomon	Detroit, MI	Butcher, Rita L	Detroit, MI
Anderson, Louis	Detroit, MI	Binford, Regina L	West Bloomfield, MI	Butler, Randolph J	Detroit, MI
Anderson, David A.	Livonia, MI	Blackmon, Mark A	Jacksonville, FL	Butler Jr, Samuel L	Detroit, MI
Anderson, Terrance	Ormond Beach, FL	Blackmon, Rheuben M.	Taylor, MI	Butler-Vaughn, Alice D	Troy, MI
Anderson Jr., Felton	Macomb, MI	Blackmon, Dwayne	Flat Rock, MI	Byers, Charles E	Banning, CA
Andrews, Brenda Goss	Detroit, MI	Blakely, Leo M	Oak Park, MI	Byrd Jr, Nathaniel	Las Vegas, NV
Andrews, Albert	Detroit, MI	Blanks, James C	Las Vegas, NV	Cagle, Patricia D	Westland, MI
Anthony Jr, George N	Bloomfield Hills, MI	Blocker, David G	West Bloomfield, MI	Caldwell, Lawrence E	Farmington Hills, MI
Arambula, Ronald S	Wixom, MI	Blount, Harold	Detroit, MI	Campbell, John F	Detroit, MI
Archie, Franklin T	Detroit, MI	Bolden, Maliak R. ...	Saint Clair Shores, MI	Cangemi, Paula M	Washington, MI
Archie, Evelyn	Detroit, MI	Bolia, Dianne L	Westland, MI	Cannon, John L	Columbia, SC
Armour, Denise	Detroit, MI	Booker, Toni M.	The Villages, FL	Cannon, Constance L	Detroit, MI
Arnold, Gary J	Milford, MI	Booker Sr, James M	Southfield, MI	Careathers, Anthony C	Southfield, MI
Ausberry, Michael D	Detroit, MI	Bostic, Mark S	Redford, MI	Carey, Aaron E	Southfield, MI
Bacon, Sean	Harper Woods, MI	Bowman Jr, Arthur E.	Grand Prairie, TX	Carlu, Kristen E	Gregory, MI
Badaczewski, Ronald R	New Baltimore, MI	Boyd, Clifford A	Saginaw, MI	Carpenay, Derick R	Detroit, MI
Baker, Fred D	Grosse Pointe Park, MI	Boykin, Brian P	Oak Park, MI	Carpenter, Stephen F	Woodhaven, MI
Bandemer, Martin	Macomb Twp., MI	Bradford, Marvin V	Detroit, MI	Carter, Derrick O.	Maricopa, AZ
Banks, Alvin D	Detroit, MI	Bradford, Darryl A.	Jacksonville, FL	Cartwright-Booker, Katrina D	Macomb, MI
Barge, Anita K	Detroit, MI	Bradley, Jeffery L	Detroit, MI	Champion, William C.	Detroit, MI
Barnes, Edith A	Detroit, MI	Bragg, Sidney C	Detroit, MI	Chaney, Marva A	Southfield, MI
Barnes, Jacqueline C	Southfield, MI	Branch, Jo W	Detroit, MI	Chatfield, Lawrence E	Grosse Pointe Park, MI
Barnes, Donald K	Detroit, MI	Brathwaite, Kevin J	Warren, MI	Cheatom, Cynthia	Detroit, MI
		Bray Jr., Lewis	Detroit, MI	Chenevert Sr, Michael C	Crosby, TX
		Brewer, Lester J	Southfield, MI	Chesternut, Rachelle R.	Detroit, MI
		Brice, Pamela	Southfield, MI	Childress, Cheryl M	Detroit, MI

Childs, Monica J.....	Detroit, MI	Fairley, Karen L.....	Detroit, MI
Chisolm, Keith M.....	Canton, MI	Famber, Leonard M.....	Detroit, MI
Christian, Elliott K.....	Bristol, VA	Fauz, Juan C.....	Dearborn, MI
Clark, Roland M.....	Boynton Beach, FL	Fegins, Charlie D.....	Detroit, MI
Clark Jr., Arthur R.....	Detroit, MI	Felder, Gwendolyn.....	Detroit, MI
Clarke, David E.....	Charlotte, NC	Feliciano, Omar A.....	Charlevoix, MI
Clayton, Clarence R.....	Detroit, MI	Felsner, Michael.....	Maricopa, AZ
Clayton, Cynthia A.....	Warren, MI	Fetsco, Suzanne.....	Albuquerque, NM
Clement, Walter.....	Las Cruces, NM	Fields, Herlotha R.....	Redford, MI
Clemons, Roger C.....	Brownstown Twp, MI	Fields, Brian E.....	Henderson, NV
Climie, Michael D.....	Livonia, MI	Fisher, James A.....	Brownstown, MI
Coakley, Harry J.....	Lathrup Village, MI	Fitten, Murphery M.....	Southfield, MI
Coklow, Deborah.....	Laudehill, FL	Fleming, Ronald E.....	Melbourne, FL
Colbert Jr, John H.....	Detroit, MI	Fleming-Freeman, Shereece L.....	Plantation, FL
Coleman, Jevestine.....	Detroit, MI	Ford, William R.....	Farmington Hills, MI
Coles, Gwynevere.....	Berkley, MI	Forman, Edward W.....	Detroit, MI
Colley Jr, Robert V.....	Bushkill, PA	Forrest Jr., James E.....	Detroit, MI
Collier, Wilhelmina J.....	Westland, MI	Foster, Philip J.....	Shelby Twp, MI
Collins, Carlos F.....	Oak Park, MI	Fox-McCallum, Cynthia R.....	Grosse Pointe, MI
Collins, Michael.....	Detroit, MI	Freeman, David B.....	Harper Wds, MI
Collins Jr, Lang.....	Detroit, MI	Freigruber, Edward P.....	Fraser, MI
Combs II, Otis.....	Augusta, FL	Frelick, Jon C.....	Grand Blanc, MI
Conaway, Naomi B.....	Las Vegas, NV	Friley, Victor L.....	Detroit, MI
Cook, Daryl E.....	Detroit, MI	Frisby, Richard J.....	Clinton Twp, MI
Cook, Kenneth O.....	Detroit, MI	Fullilove, Booker T.....	Detroit, MI
Cooper, Alvin.....	Henderson, NV	Gaines, David C.....	Detroit, MI
Cooper, Alana J.....	Henderson, NV	Gaines, Edward L.....	Southfield, MI
Cooper, Eddie.....	Southfield, MI	Gaines, Anthony L.....	Chesterfield, MI
Cooper, Venetia L.....	Novi, MI	Gaines, Conrad M.....	Detroit, MI
Coss, James M.....	Lincoln Park, MI	Gallant - Givens, Monethia Y.....	Thomasville, GA
Cotton, Michael A.....	Detroit, MI	Gambril, Juan F.....	Detroit, MI
Cottrell, Boyd G.....	Eastpointe, MI	Garcia, David R.....	Wildwood, FL
Counts, Clifton E.....	Belleville, MI	Gardner Jr, Pleze.....	Eastpointe, MI
Counts, Ellen.....	Belleville, MI	Gates, Claude M.....	Detroit, MI
Covington, Lawrence E.....	Detroit, MI	Gates, Lois J.....	Southfield, MI
Cowling, Michael M.....	Detroit, MI	Gauchey, Nancy Jo.....	Alexandria, VA
Cowling, Sharon.....	Detroit, MI	Gause, Dorothy Cordelia.....	Detroit, MI
Cox, Erik D.....	Detroit, MI	Gaymon, James A.....	Detroit, MI
Coykendall, Steven M.....	Dearborn, MI	Gaynett, Catherine R.....	St Clair Shores, MI
Craig, Diane.....	Farmington Hills, MI	Gholston, Eugene E.....	Smymna, GA
Crawford, James E.....	Ocoee, FL	Giattino, Steven.....	
Cross, Mandisa T.....	Wayne, MI	Gibbs, Tiniki K.....	Westland, MI
Cross, Kristy L.....	Canton, MI	Giddens, Sarah E.....	Detroit, MI
Dabish, Ata E.....	Commerce Twp, MI	Gilbert Jr, Kenneth R.....	Southfield, MI
Dattilo, Anthony M.....	Plymouth, MI	Giles, Eric D.....	Eastpointe, MI
Davenport, Harold S.....	Glen Allen, VA	Gillard, Barbara A.....	Pflugerville, TX
Davis, Levi.....	Wayne, MI	Gillespie Jr, William E.....	Southfield, MI
Davis, Errol G.....	Southfield, MI	Gimbel, Sandra J.....	Roseville, CA
Davis, Charles V.....	Commerce Twp, MI	Gipson, Robin.....	Berkley, MI
Davis, Augustus.....	Covington, LA	Glenn, Jeffrey G.....	Livonia, MI
Davis, William T.....	Berkley, MI	Glenn, Kevin M.....	Detroit, MI
Davis, Pamela F.....	Peoria, AZ	Glover, Bryan L.....	Trenton, MI
Davis, Frazier Y.....	Southfield, MI	Godbee, Ralph.....	Detroit, MI
Dawson, Keith.....	Macomb, MI	Golfin III, Day A.....	Southfield, MI
Dawson, Timothy.....	Anchorage, AK	Gomez-Preston, Cheryl A.....	Rancho Cucamonga, CA
Day, Kenneth J.....	Detroit, MI		
Day, Joan D.....	Detroit, MI		
Day, Mary K.....	Detroit, MI		
Day, John P.....	Grosse Pointe, MI		
Dean, Adella.....	Kissimmee, FL		
Dehn, Christopher A.....	New Baltimore, MI		
Deinek, Thomas W.....	Detroit, MI		
DelBosque, Raquel.....	Detroit, MI		
Demers Jr., Robert C.....	Dearborn Hghts, MI		
Dennard, Deon L.....	Clinton Twp, MI		
DeSantis, Michael A.....	Dearborn, MI		
Dethloff, Catherine J.....	Livonia, MI		
Dettore, Gary J.....	Livonia, MI		
Diamond, Kathryn Marie.....	Las Vegas, NV		
Diaz, Gary R.....	Venice, FL		
Dickinson, Linda G.....	Detroit, MI		
Dickson, Sandra G.....	Gladwin, MI		
Divers, Arthur.....	Detroit, MI		
Dixon Jr, Oscar.....	Lathrup Village, MI		
Dockery, James H.....	Southfield, MI		
Donaldson, Junuis H.....	Belleville, MI		
Donnelly, Thomas E.....	Hurricane, UT		
Donnelly, John R.....	Novi, MI		
Dorsette, James L.....	Southfield, MI		
Dorsey, Maria.....	Detroit, MI		
Douglas, Fernon.....	Redford, MI		
Douglas, Rhonda L.....	West Bloomfield, MI		
Drake, Maggie W.....	Orrville, AL		
Drake, Eunice.....	Westland, MI		
Duff, James.....	Detroit, MI		
Duncan, Amber D.....	Detroit, MI		
Dungy Jr, Lyle W.....	Macomb, MI		
Dunlap, Robert B.....	Detroit, MI		
Eaton, David.....	Northville, MI		
Edgar Jr, Willie J.....	Detroit, MI		
Edmond Jr, Maurice A.....	Detroit, MI		
Edwards, Roy C.....	Detroit, MI		
Edwards, Gary.....	Locust Grove, GA		
Edwards, Denise.....	Detroit, MI		
Edwards, Clayton.....	Clarkston, MI		
Edwards, Deloris J.....	Detroit, MI		
Eldrington Jr, John B.....	Dearborn, MI		
Ellerbe, Donald R.....	Detroit, MI		
Ellis, Henry.....	Detroit, MI		
Ellison, Steve K.....	Eastpointe, MI		
Elston, Linda J.....	Inkster, MI		
Ely, Anthony C.....	Detroit, MI		
Emerson, Kenneth L.....	Hollywood, FL		
Evans, Gilbert.....	Charlotte, NC		
Everett, Gary T.....	Detroit, MI		
Everett, Robin J.....	Southfield, MI		
Everett, Gregory R.....	Detroit, MI		
Everett Jr, Robert E.....	Queen Creek, AZ		
Ewing, Eric E.....	Belleville, MI		
Fair, Debra.....	Clarksville, TN		

Good, Jamal	Garden City, MI	Hayes, Earl W	Southfield, MI	Jones, Herman L	Detroit, MI
Goode, Janet.....	Detroit, MI	Hayes, Derrick B	Macomb, MI	Jones, Antonio R.	West Bloomfield, MI
Gooden, William R.....	Southfield, MI	Haynes Jr., Dan	Detroit, MI	Jones, Wondia D.	Detroit, MI
Goodlett, Kimberly T	Pontiac, MI	Heath, Willie	Farmington Hills, MI	Jones, James J	Belleville, MI
Goodman III, Noah	Detroit, MI	Henderson, Joe.....	North Las Vegas, NV	Jones, Kenneth A.	Detroit, MI
Gorman, Jerry L W	Toluca Lake, CA	Herbert, Terry L	Detroit, MI	Jones, Jeffrey S	Detroit, MI
Graham, Scott D.	Warren, MI	Hicks, Lynda J.....	Detroit, MI	Jones III, Paul D	Detroit, MI
Grames, Joyce A	Jackson, MI	Hicks, Pamela.....	Shelby Twp, MI	Jopes, Roy.....	Oberlin, LA
Granberry Jr, Luke	Detroit, MI	Highate, Parrie L.....	Detroit, MI	Jordan-McKane, Sandra S.....	Howell, MI
Grandison, Ruby L.....	Detroit, MI	Hill, Elaine	Detroit, MI	Justice, Sonya F.....	Clinton Twp, MI
Granger, Brenda J	Melbourne, FL	Hill, Cynthia D.....	Las Vegas, NV	Kailimai, Candace M.	Detroit, MI
Graves, Joanna	Detroit, MI	Hill, Joann.....	Warren, MI	Kane, Michael P.	Saint Clair Shores, MI
Gray, Jerome	Dearborn, MI	Hill III, Harry F	Kalkaska, MI	Keller, Keith.....	Fowlerville, MI
Gray, Hillard W.....	Beverly Hills, MI	Hills, Donald L	Detroit, MI	King, Pamela D.....	Detroit, MI
Gray-Jackson, Charline	Commerce Twp, MI	Hogan, Traci L.	Detroit, MI	King, Willie J.....	Southfield, MI
Green, Heshimu L.	Redford, MI	Hollins, Cheryl E.....	Texas City, TX	Kirkwood, Myrah L..	Trabuco Canyon, CA
Green Jr, Johnnie	Livonia, MI	Hood, Yolanda D.	Southfield, MI	Kitchen, Sylvester C	Detroit, MI
Greene, Terry A.....	Romulus, MI	Howard, Collette Y	Ypsilanti, MI	Kopp, Steven C.....	Chesterfield, MI
Greene, Michael D....	Farmington Hills, MI	Howell, James M.	Romulus, MI	Kuykendall, Nancy	Detroit, MI
Gresham, Raleigh G.....	Hudson, FL	Hurst, Jonathan S	Troy, MI	Lake, Thaddeus C.....	Oak Park, MI
Griffin, Ronald Hunter.....	West Bloomfield, MI	Ibara, James G.	Chesterfield, MI	Lamar, Donald L	Detroit, MI
Grimes, Roderick I.....	Clinton Twp, MI	Ingram, Marcetia E	Phoenix, AZ	Lamar, Horace J	Monroeville, AL
Gross, Mary M.	Sterling Heights, MI	Isom, Laura L.....	Detroit, MI	Lanfair, Jerome	Douglasville, GA
Grundy II, Norbert J..	West Bloomfield, MI	Jackson, Kenneth D	Detroit, MI	Langley, Beryl A	Detroit, MI
Grzadzinski, John	Macomb, MI	Jackson, James W	Detroit, MI	Laporte, Clair B.....	Fort Walton Beach, FL
Gualdoni, Michael H.	Grosse Pointe Woods, MI	Jackson, Devon A.....	Farmers Branch, TX	Larkins, Staffney G	Detroit, MI
Gulley, Arthur L	Detroit, MI	Jackson, Patricia.....	Ypsilanti, MI	Law, Jeffrey K	Southfield, MI
Hale, Heather A.	Quincy, MI	Jackson, Jacqueline M.....	Novi, MI	Lawrence, Adrian C.....	W. Bloomfield, MI
Haley, Thomas J.....	Surprise, AZ	Jackson, Robert.....	Detroit, MI	Lawrence Jr, Roosevelt.....	Detroit, MI
Haley, Ronald W	Detroit, MI	Jackson, David E.....	Detroit, MI	Lawson Walker, Frances Y.	Bloomfield Hills, MI
Hall, Sammie J	Rochester Hills, MI	Jackson, Michael L.	Detroit, MI	Lee, Michael C.....	Detroit, MI
Hamilton, Keith M.....	Detroit, MI	Jackson, Allison.....	Lake Charles, LA	Lee, Gerald W.	Romulus, MI
Hampton, Randall M.	West Bloomfield, MI	Jackson III, Henry E.	Detroit, MI	Lee, Robert D	Canton, MI
Hankins, Gerald G.....	Westland, MI	Jackson Jr, Andrew	Detroit, MI	Lee Jr, Clifford	New Hudson, MI
Hannah, Stephen M.....	Detroit, MI	Jackson-Brown, Debbie V.....	Detroit, MI	Lemon, Byron W	Detroit, MI
Hardy, Mamie F.....	Ypsilanti, MI	Jamerson, Romel R..	Farmington Hills, MI	Lemons, Michael.....	Dearborn, MI
Harmon, Michelle	Jacksonville, NC	Jefferson, Cynthia D.	Detroit, MI	Leonard, Charles A	Detroit, MI
Harper, Ronald.....	Dearborn Heights, MI	Jenkins, Sharron A "Dimona, Israel 86000"		Lesure, Luther J	Atlanta, GA
Harrell, Kenneth.....	Detroit, MI	Jenkins, Donald E.	Detroit, MI	Lesure, Charles G.....	Oak Park, MI
Harrington, Stephanie A..	Clinton Twp, MI	Jennings, Michael A Sun City.....	West, AZ	Lewis, Bennett	Detroit, MI
Harris, Warren E.	Detroit, MI	Jennings, Ralph L	Canton, MI	Lewis, Frankie	Fountain, CO
Harris, Krystal A	Detroit, MI	Johnson, Eugenia P	Detroit, MI	Lipke, John J.....	Warren, MI
Harris, Cedric J	Detroit, MI	Johnson, Anthony E.	Chesterfield, MI	Lis-Haddon, Darlene A.....	Southfield, MI
Harris, Nicole D.	Macomb, MI	Johnson, Pride J.	Detroit, MI	Little Slaughter, Henrietta Stacia A..	Detroit, MI
Harris, Joseph C	Macomb, MI	Johnson, Anthony K.....	Redford, MI	Littlejohn, Kelly G.....	Detroit, MI
Harvel Jr, Reginald C.....	Detroit, MI	Johnson, Robert D.....	Wayne, MI	Lockett, Chestley	Detroit, MI
Harvey, Hoover L.....	Roseville, MI	Johnson, Melvin.....	Warren, MI	Lofton Jr, Irvin B	Detroit, MI
Hasegawa, William W	Livonia, MI	Johnson, Paul H.....	Farmington, MI	Loman, Gary A	Land O Lakes, FL
Hassan, Derek A.....	New Hudson, MI	Johnson, Kym	Belleville, MI	Loneaker, Candy K.....	Westland, MI
Hasty, Darrel W.....	New Hudson, MI	Johnson Jr., Rodger	Detroit, MI	Long Jr, Walter L	Detroit, MI
Hatchett, Garnett	London, ON	Johnson Sr, Alfred E.....	Southfield, MI	Loop Jr, Morley V	Marenisco, MI
Havel, Dennis B.....	Phoenicia, NY	Jones, Morris K.....	Detroit, MI	Lopez Jr, Anthony	Detroit, MI
Hawk, Gladys G.....	Detroit, MI	Jones, Ruth	Orlando, FL	Lorenzo, Rosaura	Miami, FL
Hawthorne, James C.	Franklin, MI	Jones, Gloria D	Detroit, MI	Lott, Dale E.....	Detroit, MI
Hayes, Jerry D.....	Detroit, MI	Jones, Lorenzo.....	Clinton Twp, MI	Lucas, Clarence W.	Warren, MI

Lumetto, Larry M	Knoxville, TN	Miller, Jo Ann	Henderson, NV	Nowell Sr, Lamar N.....	Southfield, MI
Lyons, George	Detroit, MI	Miller, Malkia A.....	West Bloomfield, MI	Nunn, Maria C.....	Redford, MI
Mack, Lavern E.	Livonia, MI	Miller, Darin F.	Eastpointe, MI	O'Connor, Mary C	Chesterfield, MI
Madison Jr, O D.....	Edison, NJ	Mills, Marlow	San Antonio, TX	Oliver, Shari G	Detroit, MI
Malik-Ikram, Jalal-Assamad M.....	Southfield, MI	Mills, Edna M.	Canton, MI	Oneal, Eric	Southfield, MI
Mandeville, Beryl	Detroit, MI	Mingus, Teri L	Gilbert, AZ	O'Neal, Oliver W	Detroit, MI
Marah, Susan D.....	Clinton Twp, MI	Mitchell, Crear S.....	Las Vegas, NV	Orr, Delois.....	Detroit, MI
Marsalis, Michael A	Clearwater, FL	Mitchell, Rohn N	Detroit, MI	Orr, Eric C.....	Virginia Beach, VA
Marshall, Robert T	Detroit, MI	Mitchell, Barton A	Taylor, MI	Outlaw, Jackie T.	Inkster, MI
Marshall, Michael R.	Belleville, MI	Mitchell, Alphonso.....	Detroit, MI	Pace, Lindsey K	Detroit, MI
Martinez, Oscar C.....	San Antonio, TX	Mitchell, Augusta J.	Detroit, MI	Pajor II, George H. ...	Farmington Hills, MI
Marzette, Jason S	Detroit, MI	Mobley, Walda M	Southfield, MI	Parks, Christine L.....	Clinton Twp, MI
Mason, John T.....	Detroit, MI	Montgomery, Kenneth M.....	Detroit, MI	Patterson, Monique.....	Southfield, MI
Mason Jr, Charles	Macomb, MI	Montgomery, Deborah B	Detroit, MI	Paul, Karl K.	Frisco, TX
Mathes III, Dan	Detroit, MI	Montgomery, Anita E.	Canton, MI	Payne, Walter O	Detroit, MI
Mathewson, Stanley J	Beaverton, MI	Moore, Arthur F.....	Fraser, MI	Pearson, Alvin	Duluth, GA
Mathis, Mecah	Southfield, MI	Moore, Wilfred.....	Detroit, MI	Peck, Clayton L.....	Detroit, MI
Mattison, Raymond.....	Detroit, MI	Moore, Alfred L.....	Belleville, MI	Peeples, Willie J.....	Detroit, MI
Maulding, Marion	Detroit, MI	Moore, Terry	Taylor, MI	Peoples, Dion A.	Warren, MI
May, Robert G.....	Clay, MI	Moore, Theresa A	Wixom, MI	Percy, Eddie L	Newport, MI
May, James A.....	Detroit, MI	Moore, Damon L.....	Detroit, MI	Perdue-Eaddy, Charnitta	Detroit, MI
McCabe, Patricia E	St Clair, MI	Moore, Leon.....	Oak Park, MI	Perez, Melissa A.....	Lincoln Park, MI
McClanahan, Carl S	Van Buren Twp, MI	Moore, David L.....	Detroit, MI	Perry, Renee M.....	Oak Park, MI
McClanahan, Brenda J Van Buren Twp, MI		Moore, Elton G.	Detroit, MI	Perry, Tracy L.	Detroit, MI
McClure, Maurice J.....	Redford, MI	Moore Jr, Curtis	West Bloomfield, MI	Petersen, William L	Livonia, MI
McCreary, Deborah J.....	Southfield, MI	Morelli, Andrew A	Shelby Twp, MI	Pettit II, John E.....	Westland, MI
McCree, Kimberly	Southfield, MI	Morgan, John S	FPO, AP	Pierce, Rose M.....	Detroit, MI
McDonald, Douglas	Detroit, MI	Morgan, Donald R.....	Sterling Heights, MI	Piku Jr, Stephen.....	Royal Oak, MI
McDowell, Robert.....	Detroit, MI	Morris, Carl E	Romulus, MI	Pizana, Guadalupe B.....	Redford, MI
McGhee, Lance D.....	Detroit, MI	Moses, Julius E.....	Washington, MI	Plocharczyk, Ronald	Wyandotte, MI
McGhee, Randy.....	Saint Louis, MO	Moss Fort, Oliiva S.....	Detroit, MI	Plummer, Gregory A.	Detroit, MI
McGhee, Byron	Irving, TX	Motley, Joyce A	Detroit, MI	Pompa Jr., Manuel.....	Harrisville, MI
McGowan, Willie F.....	Detroit, MI	Mounsey, Leslie R.....	Palm Beach Gardens, FL	Ponder-Broadnax, Diana	Detroit, MI
McIntosh Jr, Willie.....	Detroit, MI	Mozelle Washington, Vanessa	Grosse Pte, MI	Pongracz, Steven L.....	Johannesburg, MI
McKenzie, Gwendolyn M.....	Detroit, MI	Mumford, Nancy	Bloomfield Hills, MI	Pope, Elaine L	Toledo, OH
McKenzie, James.....	Clinton Twp/Detroit, MI	Mun, Percy	Detroit, MI	Porter, Lawrence V	Birmingham, MI
McKinney, Dale A	Macomb, MI	Murphy, Ronald K	Detroit, MI	Powell, Albert	Detroit, MI
McKinney Jr, Joseph M.....	Southfield, MI	Murphy, Elgin D.	Detroit, MI	Price, Phillippa Y.....	Detroit, MI
McKinnon, Brian	Northville, MI	Murray, Donna Y.....	Redford, MI	Price, William G.	Detroit, MI
McLain, Lamont	Detroit, MI	Murray Jr, Fred	Detroit, MI	Pritchett, Leslie V.....	Dearborn Heights, MI
McMillian, Olie.....	Detroit, MI	Myers, Sharon D	Detroit, MI	Proby, Doris J.	Oak Patk, MI
McMullen, Vincent.....	Ecorse, MI	Myree, Woodrow.....	Detroit, MI	Quaine, Emmett D	Waxhaw, NC
McNeary, Donald.....	Detroit, MI	Naar, Clayton W.....	Myrtle Beach, SC	Quick, Michelle	Warren, MI
McReynolds, Gilbert A.....	Goodyear, AZ	Nardoni, Angelo J.....	Pinckney, MI	Quick II, Samuel M.....	Clinton Twp, MI
Melendez, Kerry A	Novi, MI	Nazar, Frank J	Clinton Twp, MI	Radden, Steven M.....	Detroit, MI
Melson, Carvin L.....	Southfield, MI	Neely, Charlotte	Round Rock, TX	Raiford, Harry L.	Southfield, MI
Melville, Wilma R.....	Las Vegas, NV	Nelson, Demetrius.....	Detroit, MI	Rainer, Keith C	Rockwood, MI
Mendoza, Danute	Detroit, MI	Nelson, Sheila L.	Eastpointe, MI	Randall, Cynthia L.....	Detroit, MI
Meyers, Gail M.....	Detroit, MI	Nelthrope, Harold C.....	Farmington Hills, MI	Raymond, Cynthia M.....	Deland, FL
Michalak, Edward A	Macomb, MI	Nettles, Alfred F.....	Bellevue, WA	Redd, James A.....	West Bloomfield, MI
Milhouse, Otis.....	Detroit, MI	Newman, Gloria J.....	Kent, WA	Redden, Charles O	West Bloomfield, MI
Miller, Robert L	Detroit, MI	Newton, Billy J	Detroit, MI	Reese, Elroy	Shelby Twp., MI
Miller, Kenneth.....	Commerce Twp, MI	Newton, Richard E.....	Oak Park, MI	Reid, Patricia M.	Redford, MI
Miller, Robin D.....	Belleville, MI	Nielson, Lori A.....	Cape Coral, FL	Reid, Bennie.....	Detroit, MI
Miller, Randall L.....	Belleville, MI	Nobliski, Michael S	Las Vegas, NV	Remson, Shannon M.....	Detroit, MI

Rhodes, James E.	Detroit, MI	Simmons, Stephen	Canton, MI	Swatowski, Lisa M.	Eastpointe, MI
Richards, Edward A.	Detroit, MI	Simmons, Herbert A	Waddell, AZ	Sydes Jr., Arnett M.	Las Vegas, NV
Richardson, Tangarenee S. ..	Southfield, MI	Simmons, Ernest F	Far, MI	Sykes, Charles J.	Hauula, HI
Ridley, Willie C.	Farmington Hills, MI	Simon III, John M	Toledo, OH	Syroid, Jamie L.	Eastpointe, MI
Roberts, Michael E.	Detroit, MI	Sims, Phillip A.	Fayetteville, GA	Szeliga, Gerald D.	Phoenix, AZ
Robertson, James H.	New Baltimore, MI	Sims Sr., Edwin G.	Westland, MI	Tanner Jr., Leonard B.	W. Bloomfield, MI
Robinson, Johnie F.	Detroit, MI	Singleton, Euan D.	Detroit, MI	Tate, William J.	Dearborn Heights, MI
Robinson, Barbara A.	Louisville, KY	Singleton, Martin	Brownstown, MI	Tate, Julius	Detroit, MI
Robinson, Sharon J.	Detroit, MI	Siwak, Annette L.	Saint Clair Shores, MI	Taylor, Benjamin G.	Detroit, MI
Robinson, John H.	Detroit, MI	Skinner, Carol A.	Knightdale, NC	Taylor, Shirley F.	Southfield, MI
Rogers, Phillip L.	Detroit, MI	Slappey, John W.	Southfield, MI	Taylor, Charmayne	Detroit, MI
Royster, Sheilla R.	Detroit, MI	Slater, David L.	Cape Coral, FL	Taylor, Avis C.	Harper Woods, MI
Rudnik, William V.	Barton City, MI	Smith, Lawrence D.	Attica, MI	Taylor, James H.	Romulus, MI
Rudolph, Glenda	Detroit, MI	Smith, James D.	Wilmington, NC	Taylor, James L.	Belleville, MI
Rudolph, Angela Joyce	Katy, TX	Smith, Albert D.	Detroit, MI	Taylor, Linda R.	Clermont, FL
Rudolph, Ricardo	Houston, TX	Smith, Dewayne L.	Detroit, MI	Taylor Jr., Thomas	Waterford, MI
Sabo, Charles S.	Lincoln Park, MI	Smith, Gerald C.	Detroit, MI	Taylor-Bowen, Brenda T.	Kingwood, TX
Saint Edward, Beverly	Southfield, MI	Smith, Tony L.	Sterling Hgts., MI	Terry, Alicia L.	West Bloomfield, MI
Sanders, Michael H.	Fenton, MI	Smith, Rydell C.	Dearborn, MI	Thomas, James	Harrison Twp, MI
Sanders, Darryl L.	Farmington, MI	Smith, Donald	Detroit, MI	Thomas, Malia B.	Waterford, MI
Sanders Jr., Lester	Roseville, MI	Smith, Novella C.	Detroit, MI	Thomas, Terry C.	Detroit, MI
Sandusky, A.R.	Detroit, MI	Smith, Willie B.	Harper Woods, MI	Thomas, Allen D.	Macomb, MI
Sanford, James H.	Detroit, MI	Smith, Gary	Detroit, MI	Thrasher, William M. ..	Rochester Hills, MI
Saunders, Tony R.	Detroit, MI	Smith, Alicia L.	Dearborn, MI	Thurman, Paul M.	Rochester Hills, MI
Sawyers, Rosie M.	Detroit, MI	Smith III, Landy	Farmington Hills, MI	Tillman, Katherine M.	Florence, KY
Sawyers Jr., Hubert R.	Detroit, MI	Smith Jr., Lewis	Northville, MI	Tomlin III, Abron P.	Detroit, MI
Scheuer, Nelson J.	Detroit, MI	Smith Sr, Willie E.	Oak Park, MI	Toney, Melvin	Westland, MI
Schilling, Sharon A.	Shelby Twp., MI	Snell, Michael J.	Detroit, MI	Tooles III, Booker	West Bloomfield, MI
Schumacher, Sharon L.	Montrose, CO	Snider, Patrick	Dearborn Heights, MI	Topp, Nathaniel	Detroit, MI
Schutzler, Patricia	Columbus, MI	Sokol, Stephen C.	Dearborn Heights, MI	Tosqui, Antonio	Southgate, MI
Scott, John C.	Detroit, MI	Solano, Francisco J.	Detroit, MI	Travis, Ernest V.	Adrian, MI
Scott, Harold C.	Hilton Head Island, SC	Solano, Daniel J.	Detroit, MI	Travis, Jefferson	Locust Grove, GA
Scott, Fred R.	Southfield, MI	Spann, Toni	Detroit, MI	Travis, Myron	Lake Stevens, WA
Scott, Earl L.	Detroit, MI	Spencer, Scott	Clinton Twp, MI	Treadwell, Berry C.	Detroit, MI
Scott, Marquis	Clinton Twp, MI	Spight, Virgil L.	Detroit, MI	Treadwell, Martin T.	Detroit, MI
Scott Jr., Clark B.	Detroit, MI	Spight, Constance J.	Detroit, MI	Trotter, Clarence T.	Westland, MI
Searcy, Mariam N.	Detroit, MI	Spight, Hazel	Flat Rock, MI	Tucker, Joann	Gastonia, NC
Seaton, Dale A.	Detroit, MI	Spratt, Elaine	West Bloomfield, MI	Turner, Gail	Plymouth, MI
Serda, Constance	Dearborn, MI	Stallings, Sheila	Detroit, MI	Tyler, Gloria A.	San Diego, CA
Serra, Rita M.	Novi, MI	Staples, Curtis E.	Dearborn, MI	Ulmer, Philip M.	Las Vegas, NV
Shah, Sherryl K.	Detroit, MI	Staples Jr., Frank	Detroit, MI	Valenti, Frank W.	Detroit, MI
Shannon, Steven F.	Ocala, FL	Steen, Delawn	Clinton Twp, MI	Vardakis, Blanca E.	Cape Coral, FL
Sharp, Annette L.	Southfield, MI	Stephenson, Joseph M.	Lincoln Park, MI	Verdell, Sheila D.	Detroit, MI
Sharpe, James E.	Romulus, MI	Sterrett, Marsha A.	Detroit, MI	Vertin, Linda	Garden City, MI
Sheehan, Michael D.	Detroit, MI	Stevenson, Marian L.	Eastpointe, MI	Villarruel, Ricardo J.	Rochester, MI
Shelton, Lance	Farmington Hills, MI	Stewart, Charlotte A.	Harper Wds, MI	Vintevoghel, Christopher J.	Grosse Pte Park, MI
Shelton, Dewitt C.	Detroit, MI	Stewart, Mack B.	Detroit, MI	Wade, Lemuel Lewis	Detroit, MI
Shenkaruk, John W.	Livonia, MI	Stewart, Denise	Detroit, MI	Wade Jr., Lonnie	Shelby Twp, MI
Shepherd, Ramona	Detroit, MI	Stewart, Steven	Detroit, MI	Walencewicz, Thomas M.	Detroit, MI
Sherer, Travis L.	Lansing, MI	Stewart, Lori E.	Livonia, MI	Walker, Larry D.	Detroit, MI
Shorts III, Aaron D.	Detroit, MI	Stewart, Paul Nils	Detroit, MI	Walker, Jimetta A.	Detroit, MI
Shows, Felix Drew	Grand Rapids, MI	Stinson, Janae M.	Franklin Village, MI	Walker, Louresia	Romulus, MI
Sierra, Enrique J.	New Haven, MI	Stone, Inez B.	Detroit, MI	Walton Jr., Thomas H.	Detroit, MI
Sierra, Wendy M.	New Haven, MI	Suchoski, James W.	Shelby Twp, MI	Ward, Deborah A.	Detroit, MI
Sikora, Theresa	Clinton Twp, MI	Sumbry, Ralph J.	Belleville, MI	Warren, Betty J.	Warren, MI

Washington, JeraldNovi, MI
 Washington, FredaDetroit, MI
 Washington, JeannettaSouthfield, MI
 Wassenaar, Philip N.Detroit, MI
 Watkins Jr., Fred E.Detroit, MI
 Watson, JerryDetroit, MI
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 Faison Jr, Andrew L.Eastpointe, MI
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Smith, Glenn D	Warren, MI	Tucker, David A	Detroit, MI	Williams, Adria R	Southfield, MI
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DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

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

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

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

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

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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- Go to Central Photo for a digital picture
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You will be directed to the 6th floor to
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to complete process.
- Bring old DPD ID Card and Driver's License
-They will keep your old ID card.

For further information call (313) 596-2810

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Things Detroit Fire Retirees Need to Know About the NEW Tax Law

Leon C. LaBrecque, JD, CPA, CFP®, CFA

Matthew Teetor

At the eleventh hour, the President signed a year-end spending bill that prevented a government shut-down. It contained, among many other things, legislation that will change some retirement planning ideas for Michigan first responders. The legislation is called the ‘Setting Every Community Up for Retirement Enhancement’, or SECURE Act. It passed the House in May of 2019 with an astounding 417 to 3 vote. The bill was hung up in the Senate, but it’s passed, it’s law, and here’s what you need to know:

- You can now make traditional IRA contributions after age 70½, if you have earned income. Prior law did not allow regular (deductible) IRA contributions after age 70½. The new law allows contributions (to a traditional IRA or a Roth) for both spouses even if only one has earned income. This applies to retirees who still work or own their own business.
- The Required Minimum Distribution (RMD) date is now age 72 instead of age 70½. This allows retirees to delay withdrawals on their IRAs (which might come from §401(a), 401(k), DROP, annuity withdrawal or (457) longer and build their IRA balance.

RMDs on IRA With a Balance of \$500,000 at 70½*

Beginning at Age 70½			Beginning at Age 72		
AGE	RMD AMOUNT	YEAR-END BALANCE	AGE	RMD AMOUNT	YEAR-END BALANCE
70½ →	\$18,248	\$510,657	72 →	\$21,945	\$572,246
75 →	\$23,929	\$555,477	75 →	\$25,809	\$599,126
80 →	\$30,765	\$577,215	80 →	\$33,183	\$622,572
85 →	\$38,433	\$562,196	85 →	\$41,453	\$606,373

*January 1 of the year you turn 70½. Assumes a 6% return. SOURCE: IRARetq.com

- The nonspouse beneficiaries of your IRAs or plan (kids and grandkids) will now be required to take the entire balance of the IRA or plan out within 10 years of death of the IRA owner. You can still leave your IRA or plan to your spouse, and they can take it out over their life expectancy, subject to the regular rules. If you leave your IRA or plan to any adult beneficiary not disabled, chronically ill, or within 10 years of your

age (like your kids or grandkids, for example), they must take the entire balance AND pay the accompanying taxes within 10 years. This is a huge difference from the prior rules, which let the kids or grandkids spread it over their lifetimes. For example, if Grandma left her IRA to her 25-year-old granddaughter, the granddaughter could have spread the distributions over 58.2 years and pay a lot less tax. Now she’ll have to take the entire amount out within 10 years of grandma’s death.

What This Means to You

We have normally been an advocate of using pre-tax savings (like your §457 or 401(k)) for first responders, under the idea that they would be in a lower bracket later. These new rules mean if you intend to leave any excess funds to your children (or grandchildren or other adult human beneficiaries), they will likely be in a higher bracket. Also, we should all note that the tax cuts in the Tax Cuts and Jobs act expire on 12/31/25, which means we could all be in a higher bracket. Last, Michigan taxes are higher above a certain income level, and beneficiaries of larger IRAs will likely be subject to higher federal and Michigan taxes.

For this reason, we suggest you consider this strategy: increasing Roth-type investments. Roth IRAs and Roth 457 are post-tax savings vehicles, allow tax-free growth, are not subject to the age 72 RMD rules and can pass tax-free to the heirs. In a contributory Roth IRA, there is an additional benefit of the First-in/First-out (FIFO) rule, which allows you to withdraw your contributions tax-and penalty free at any time. The Roth strategies work for retirees, or for their kids or grandkids.

Here are 5 ways for you or your kids to build up Roth balances:

1. **Roth §401(k), 403(b) and 457(b) (DRAC)** In these plans, you can contribute out of your paycheck to your employer’s plan. The dollar limits for 2019 are \$19,000, and \$26,000 if you are 50 or older. Employer match and employer contributions are still pre-tax. Remember to

(continued on page 19)

SECURE Act (Continued from Page 18)

roll your DRAC into a Roth IRA when you separate from your employer to eliminate the RMD rule.

2. **Contributory Roth** Probably one of the best options is to contribute to a Roth IRA, given the FIFO exception. The limit is \$6,000 per spouse (\$7,000 if 50 or older). You may only contribute if you have earned income, although only one spouse needs earned income (so if one spouse makes at least \$12,000, both can have a Roth). You can have a contributory Roth in addition to an employer saving plan. There are income limits: You are phased out of contributory Roth as your income goes above \$122,000 (single) or \$193,000 (married).

3. **Back-door Roth** (if over income level) If you have income over the limits, you might be able to make a nondeductible IRA contribution and convert that to a Roth. Nondeductible IRAs have no income limit.

4. **Roth conversions** (including an interesting RMD conversion strategy) A major opportunity to gain Roth accounts is to convert portions of an existing IRA to a Roth in a Roth conversion. The process involves paying the tax on the conversion. The most common use of the Roth conversion is 'bracket-topping,' where you convert enough to go to the edge of your tax bracket. For example, a married couple with taxable income of \$52,000 could convert \$26,950 of their IRA into a Roth (the 12% bracket ends at \$78,950) and pay only \$3,234 in federal taxes. This is probably the biggest one for RDPFFA retirees.

5. **In-plan after-tax Roth conversions and rollovers** ('Mega Roth') A newer development is the 'Mega-Roth,' where a participant in a qualified plan makes

after-tax contributions and converts those to a Roth. These contributions can be large, up to \$37,000, but involve some moving parts.

Bottom Line

Another big thing that changes is the best way to situate your IRA within your estate plan. The old rules don't apply and if you have a significant IRA, you may want to use a trust. If you have a trust, you'd likely want to modify it to leverage every advantage presented by this new legislation. If you want to look at your own situation, including making sure your estate plan is correctly set up, or if you need further help, contact Leon LaBrecque at 248.641.7400 or llabrecque@sequoia-financial.com. Like you, we're here to serve.



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Hosted by John Bolderson

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Detroit Police and Fire Fighters are invited.

Please respond by email to John at:
boldersonj@yahoo.com.sg by February 1, 2020,



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 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Buyse, George	P.O.	Police	7-13-59	5-23-74	10-11-19	83
Downey, James	Lt.	Police	7-21-48	7-24-76	10-14-19	92
Harris, Harvey	Sgt.	Police	1-4-71	9-18-91	10-15-19	79
Jones, Theodore	P.O.	Police	3-27-72	1-28-83	10-29-19	70
Koester, Joseph	P.O.	Police	7-26-71	8-1-96	10-2-19	70
Mantay, Roy	P.O.	Police	1-3-56	6-4-76	10-11-19	89
Moss, Jack	Sgt.	Police	8-3-53	3-5-79	10-28-19	89
Barnes, Harold	Lt.	Fire	7-30-56	8-1-81	10-7-19	85
Cooney, Edward	FEO	Fire	11-18-57	7-6-77	10-4-19	88
Manuel, Harry	Bt. Chief	Fire	3-5-51	6-8-89	10-10-19	90
Smith, Thomas	FF	Fire	10-7-74	8-3-88	10-19-19	73

November 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Bannigan, Joseph	Sgt.	Police	3-2-53	11-15-78	11-2-19	89
Caretti, Richard	Comdr.	Police	8-3-53	4-16-86	11-22-19	93
Facemyer, Robert	P.O.	Police	12-2-66	7-16-72	11-7-19	76
Hamb, Earl	Sgt.	Police	3-7-55	8-20-76	11-8-19	83
Laughter, Robert	P.O.	Police	5-8-72	1-5-99	1-23-19	69
Lavant, Bryant	Corp.	Police	1-17-95	Died Active	11-18-19	49
McClain, Rasheen	Corp.	Police	2-9-04	Died Active	11-20-19	46
Miller, Gerald	P.O.	Police	7-13-59	7-16-94	11-23-19	85
Openshaw, Ralph	Sgt.	Police	8-6-73	1-24-00	11-11-19	69
Panackia, Edward	P.O.	Police	4-21-69	7-15-00	11-10-19	75
Walker, Caroline	P.O.	Police	8-29-79	8-16-91	11-8-19	76
Williams, Dillon	P.O.	Police	8-8-77	1-23-04	11-26-19	72
Beckwith, Eldon	Lt.	Fire	10-31-66	7-2-90	11-3-19	79
Gesing, Henry	Chief	Fire	9-12-60	2-3-90	11-29-19	84
Hartmann, Frederick	Bt. Chief	Fire	2-4-85	11-13-16	11-15-19	62
Hicks, Donald	Lt.	Fire	12-4-50	2-4-76	11-2-19	89
Kreuser, Ronald	Lt.	Fire	9-12-55	9-2-80	11-8-19	88

December 2019

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Begin, Louis	Sgt.	Police	11-19-45	2-10-71	12-6-19	97
Chalou, James	P.O.	Police	1-28-71	7-15-99	12-21-19	74
Henry, Frederick	Sgt.	Police	9-24-56	2-23-79	12-7-19	91
Ivanics, Paul	P.O.	Police	11-17-47	11-17-72	12-18-19	95
McGregor, Andrew	P.O.	Police	2-19-73	4-1-98	12-4-19	77
Root, Daniel	P.O.	Police	7-29-85	6-1-13	12-25-19	65
Thomas, Edward L.	P.O.	Police	5-12-97	Died Active	12-17-19	50
Winkler, Frank	Lt.	Police	7-6-54	1-29-94	12-28-19	89



Silver Ladies



Carol Curley

This winter has been interesting. No snow but for 8" in one day. Then it melted or blew away. Dreary no snow, above 32 degrees most of the time the rest of December. It was great!

When I took care of my mother, she told me a memory she had when a child. Her mother, my grandmother, planted potatoes in January, because it was so warm to see if they would grow. My mom did not remember if they got potatoes. That memory was from over 100 years ago! It's not the modern hype of many who make global warming, climate change or whatever the reasons for changes. Whether we like it or not the earth turns and circles the sun, life does not stay the same.

It has been a pleasure to know the Westside Silver Ladies were always there. Many were known personally by our members. They disbanded for many reasons. It could be the widows moved to warm states and joined groups there. Or physical health changes our daily life. Things always change. We make it through if we can.

Our Christmas lunch was held at Filippa's Restaurant on December 3rd. We had good food, lots of talk and laughs and a nice outing to share. Thanks to

Carol Bender, Del Raska, Annette Emke and others for the cheerful table settings and treats. Marcy Rolf won the Poinsettia and a \$20.00 lottery ticket. Del Raska won the 50/50.

Birthdays

February: Annette Emke, Mary Stanbury and Carol Curley

April: Judy Wagner

May: Carol Bender and Barb Talley

Sadly, we unexpectedly lost long time member Irene Brooks, in December.

Meet us for lunch and information. West side ladies you are welcome to come, a driver to bring you are welcome too.

Call (810) 392-2668, please leave your name and number I'll call you back. Or call this number again because I'm outside a lot.



In Memory Of

**Long Time Silver Lady
and Widow of Past
RDPFFA President
George Brooks**

Irene Alice Brooks

November 15, 1930 - December 20, 2019

Irene Alice (McNabb) Brooks, of Chesterfield, died peacefully in her sleep on December 20, 2019. Mrs. Brooks celebrated her 89th birthday on November 15th.



DETROIT POLICE DEPARTMENT



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Members Letters

Please accept this enclosed check for the Legal Fund in memory of Harold "Duke" Barnes D.F.D. retired. Thank you for your continued good work.

Dave & Kathy Engelhardt
Cheboygan, MI

Please accept this donation on behalf of my husband, Edward Cooney, who passed away Oct 4th. He loved working for the DFD. Thank you for all you do to help the retirees & their families.

Betty Cooney &
Debbie Woelmer (daughter)
Lake Orion, MI

Enclosed is a donation in memory of my father Sgt. Dooley A Cohan and old partner Arthur "Skip" Gage. 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

Enclosed is check for 2020 membership, additional check for Association to use where needed. You're always there for me when I need a question answered.

Michael Kudla
Clinton Twp., MI

A Thanksgiving appreciation of all the Detroit Police and Fire Fighters; past and present. Thank You. Donation may be used as you see fit.

Eileen Foley Schumaker
Clay, MI

Please use this donation where needed, in memory of Sgt. Dennis Van Steenkiste, our cousin. Thank You

Retired PO's
Denise & Mike DeVolder
Higgins Lake, MI

I'd like to thank all of you for your never ending battle to improve the lives of the members. Your efforts are appreciated. Please accept this donation to the PAC in memory of Ken Bania and Dennis Van Steenkiste. Two great guys gone too soon.

Sandra & Jim Purrington
Whitmore Lake, MI

I am a police widow. At age 90 I received a letter informing me I no longer had to pay dues. After all this time I want to be sure I am still in your system. You are such a comfort.

Irene Doench
Chesterfield, MI

Enclosed is a donation to honor our men in blue who are gone, but not forgotten, Jim Bulger, John Gilchrist, John Hodges and Joe O'Hare, now in loving hands. RIP

Richard Jackson
and thanks to a great team.
Brighton, MI

Please use this donation where most needed. I think this Board has our best interest at heart.

Dennis & Ellen Golec
Traverse City, MI

Thanks for everything, this is for use wherever to help defray costs, for those who are too cheap to join the Association.

Kevin Greene
Clinton Twp., MI

Please accept this donation to the memory of former partner David Kippen and Jack Rice, where it will be most needed.

Former DPOA
Executive Board Member
Hugo Lemke
Sebring, FL

Once again thanks for all the good work you do. In memory of Sgt. Bill Noseworthy. (Owl)

T.T Robertson
Gregory, MI

Hope everyone had a Merry Christmas and a Happy New Year. Please take this donation and use it where necessary. Thank you all for doing what you do.

Chuck & Susan Springer
Venice, FL

Use this gift where most needed in remembrance of these fine officers:

D.P.D. Lt. Joe Twardzik, D.P.D. Sgt. Tim Dowd and Canton P.D. Sgt. Don Tillman.

Dick Tillman
Lake Orion, MI

Members Letters (continued)

Thanks for all the hard work you do for us members.
Hope this money will be used as best as possible.

P.S. Merry Christmas to all.

Jay & Geri Koby
West Bloomfield, MI

I want to thank you each & every one for all the
good work you do for us. Happy holiday to everyone.

Willard Dhans (25 years at #4)
Land O Lakes, FL

Please use enclosed check to your best judgment.
My husband served both in the Military 20 years & the
Detroit Police. Thank you all for your kindness. Gerald
S. Boward, a strong believer in America.

Mrs. Eleanor R. Boward
Grimesland, NC

This check in memory of; Dick Slaine, Paul Konopa
& Capers Harper. We should never take for granted all
the hard work you guys do for us retirees. Thank you.

Ron Smolka
Livonia, MI

Please use this donation where you feel fit. Thank
you for all the hard work you have done for this associ-
ation. God Bless our President, God Bless our Military
& God Bless our First Responders.

Kenneth Lundholm
Edenton, NC

Just a note to say thank you so much for your work.
Please continue to send the printed copy of the Unity.

Thank you again.

Tom Sowell (Class of 1957)
Bixby, OK



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Retired Detroit Police & Fire Fighters Association					
Catalog Order Form					
Item	Description	Price	Circle SIZE	# Items Ordered	Total Cost
Sport-Tec Shirt	RDPFFA (Blk w/grey,blue,royal blue or red trim)	\$20.00	M-L-XL-XXL		
Golf Shirt	Detroit Police Retired	\$30.00	M-L-XL-XXL		
Golf Shirt	Detroit Fire Retired	\$30.00	M-L-XL-XXL		
Sweat Shirt	Retired Police or Fire (Navy Blue)	\$30.00	M-L-XL-XXL		
Wind Shirt	Retired Police or Fire (Navy Blue)	\$45.00	M-L-XL-XXL		
Denim Shirt	Long or Short sleeve Police or Fire	\$30.00	M-L-XL-XXL		
Golf Hat	Detroit Fire Retired	\$17.00	Fits "All"		
Golf Hat	Detroit Police Retired	\$17.00	Fits "All"		
Money Clip	Fire Maltese Cross	\$20.00			
Money Clip	Old P.O. badge medallion	\$20.00			
Money Clip	New P.O. badge medallion	\$20.00			
Money Clip	Police Sergeant medallion	\$20.00			
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Coffee Mug	Choice of Badge (Police - Fire)	\$18.00			
Travel Mug	Choice of Badge (Police - Fire)	\$18.00			
*All XXL Items - add \$2.00 to listed price			Shipping		
Shipping & Handling \$3.00 for the first item - Add \$1.00 per additional item					
			TOTAL		
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RDPFFA
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Sterling Heights, MI 48310



Snowbirds

Dan Zemaitis

Our last meeting in November went well and the attendance was good. The people at Fred's of Roscommon really bend over backwards to accommodate us and the food is good too.

It was nice to see Mary Stano and Lorraine Dennerly whom we haven't seen for about 2 years. Our newest member John Soncrant drove for 3 hours to attend the meeting and was heartily welcomed.

We lost another longtime member and friend Roy Mantay. Our sincere condolences to his family.

Get Well thoughts and prayers go out to Frank Samborski and to Ted Ponik who is on the mend.

Birthdays:

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

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of
March • June • September • December

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February: Diana Kapagian, John Pietrongelo,
Dave Pauch and Pauline Zazerla

March: Evelyn Brehm, Richard VanLeen and
George Perry

April: Leon Buda, Karen Haderer and Cindy Rem
Happy Birthday to all and any we missed.

Reminder:

Our first meeting of 2020 will be on May 17th at 1:00 p.m. at Fred's of Roscommon 430 N. 5th Street (989) 275-6565 because of Mother's Day. Meetings will then resume on the 2nd Sunday of each month June thru November. In the meantime stay healthy and safe

We can be contacted in Florida at:

Dan and Jey Zemaitis
10036 63rd Rd. Av. N. #8
St. Petersburg, FL 33708
(727) 397-6226



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Curator: Jeff Lemaux
Phone: (248) 245-0720

EYE CARE UPDATE 2020

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

VITAMINS

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

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

CATARACTS AND CUSTOM CHOICE IMPLANTS

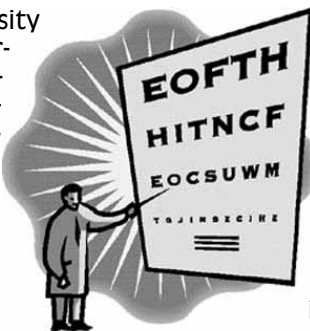
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

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

GLAUCOMA TREATMENT

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

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



LASER VISION CORRECTION

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

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

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

AGE-RELATED MACULAR DEGENERATION TREATMENT

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

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

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

Shorepointe Optical Studio - 586/774-9320

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