



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 136, Winter, 2019



PRESIDENT

Don Taylor

I want to wish everyone a belated Merry Christmas and Happy New Year.

As we start off the New Year I am sure Healthcare is the major issue we are all concerned about. The Police and Fire Retiree Healthcare Trust (VEBA) have retained the services of a new Third Party Administrator Beneys, to replace Automated Benefit Services (ABS). As with any large administrative change I expect there will be some problems and delays as this switch-over takes place. So keep that in mind, and have a little patience. If you do have problems or questions, remember that the VEBA has appointed a Business Agent, Chet Opolski who works in the RDPFFA Office (normally) Mondays and Tuesdays, and can be reached at 586-275-2404.

The Association has monitored the Legislative Lam Duck Session in Lansing, to address any issues that may have a direct effect on our membership. It does not appear that any last minute legislation was passed which would have any major negative or positive effect on our membership. With the new split government taking over in 2019, we do not expect any controversial issues to get passed. The Association does not currently have an issue being pursued through the legislative process but we will continue a low key relationship with a few legislators, so that if an issue comes up, we will be ready to once again fully engage

with the Legislators and pursue any issues that affect our membership.

Our membership is shrinking and it's starting to become an issue. In 2014 our membership stood at around 6600 members, today our membership is around 5600. It appears that our membership is now declining by approximately 200 to 300 members per year. The membership currently consist of 4642 members over 65 years of age, and 967 members under 65. The active employment rolls have declined by around 50%, so we are receiving very few new members. On average 25 new members have joined annually since 2014. So it's very easy to see that the RDPFFA has an ageing and declining membership. With this comes a reduction in the necessary resources for the effective operation of the Association. In the future it is likely that the Association will have to take steps to address this issue. There is no urgency to do so at this time, but we will continue to monitor our membership numbers, and to pursue enrollment of the 1500 non-members who receive the benefits obtained by the RDPFFA, but refuse to join and do their part.

All Retired Detroit Police and Fire Fighters benefit from the actions taken by the RDPFFA, and the accomplishments achieved, yet many still, choose not to participate. The Association dues are only \$36 per year, and the return is in the hundreds or thousands of dollars per-year in benefits. So once again, I'm publishing a partial list of the Associations accomplishments. Maybe some of the non-members will see this issue of the Unity and re-consider their participation.

Following is a partial list of some of the Associations accomplishments:

- 1975 - Prescription rider for retirees and spouses (\$115,000.00)

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Happy New Year, I hope everyone had a great Christmas and a fantastic Holiday season with family and friends. It has been a quiet few months with no major issues or problems which is a good thing. Many of us have seen a small increase in our pension checks starting in January and the reason for that is twofold. Members under the "Old Plan" received their portion of the escalator clause because the active unions negotiated a wage increase for their members effective in October 2018. This increase included a small amount of retro pay; remember that the small increase in retro will only show on the January pension checks, which means that the February checks will only have your portion of the escalator minus the retro pay.

To confuse you more, the second reason is those that have Aetna Insurance will also see an increase in your pension checks because for 2019 there are no pre-

miums being taken out for the coverage. So enjoy these big increases, spend it wisely because no one knows what the future will hold.

Continuing with pension issues I want to remind all members that if you do not have direct deposit for your pension checks now is the time to consider signing up. The pension system is still planning on issuing the "Pay Card" for those that do not have direct deposit. The last thing on pensions is the 1099s for 2018 will be sent out before the end of January, which we all know will be closer to the end of the month.

As far as Association issues this will also be brief. The monthly General Meetings will continue on the first Thursday of each month through May alternating east side and west side. The annual picnic and June General Meeting is taking place in Frankenmuth again this year with the picnic being held at the same location but with an earlier date due to the fact that there is a large soccer tournament being held in the area that happens every four (4) years and all accommodation are totally booked. So the date of the picnic is Monday June 10, 2019 @ Heritage Park starting around noon and the General Meeting will take place at the Bavarian Inn on Tuesday June 11, 2019 with breakfast being served around 9:00am with the meeting to follow. Those that are planning on attending and want to stay at the Bavarian Inn can call them directly at 855-652-7200 and use our group number 12S25U; the rates are the same as last year around \$109.00 per night. The hospitality room will be open Sunday the 9th and Monday the 10th at 6:00pm. So if you never have attended you should try and make plans to be there, these are our two (2) largest events of the year and you will be guaranteed a great time and see many old friends and meet some new members as well. The only thing we ask that you remember that this is for the member and guest only and if you are planning on attending and not staying at

(continued on page 16)

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SECRETARY/ TREASURER

Al Grant

As we begin a new year, I would like to run through the RDPFFA activities, income and expenses for the year, along with a summary from January 1, 2018 to December 31, 2018.

A direct quote from the Restated Bylaws of the Retired Detroit Police and Fire Fighters Association states, in part, "The purposes of the Association shall be: To provide the Members with information concerning the status of Pensions, Hospitalization and Insurances." The organization achieves pension issue goals by supporting two elected pension representatives' one fire and one police who in return report to the membership all relevant activities. Hospitalization Benefits, are 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 as well as a seminar/convention. 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. Approximately 5,800 persons were participants in the Association at the end of 2018, of those members, 4,546 are on payroll deduction. Persons not eligible for automatic payroll deduction pay dues annually. The following list represents eleven categories citing annual expenses Donations - \$5,599, General Meetings - \$25,008, Honorariums - \$36,158, Insurance - \$5,807, Office Expenses - \$37,331, Payroll Expenses - \$104,273, Picnic - \$10,028, Professional Fees - \$39,625, Property Taxes - \$8,116, Unity Magazine - \$16,132 and Utilities - \$10,081 Investment expenses are not included.

End of year operating cost as of December 31, 2017 were \$316,356, 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.

The yearly Retired Detroit Police and Fire Fighters Association expenses as of December 31, 2018 were \$301,331. The Association had a total income of \$232,646; this number includes \$187,061 in dues, \$20,437 in appreciation and \$25,148 in other income contributions. Moreover, \$75,000 of investment earnings was transferred to the Association's fund to deal with expenditures. The dues assessment of \$36.00 annually does not cover the Association's annual expenses which then, are supplemented by transferring investment funds.

Left out from the above 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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PRESIDENT *(continued from page 1)*

- 1976 - Half payment for Hospitalization for spouses retired before July 1, 1974 (\$1,400,000.00)
- 1978 - Optical program (\$38,000.00)
- 1984 - 10% additional hospitalization benefits (\$185,000.00)
- 1986 - All retirees improved hospitalization (\$642,000.00)
- 1988 - Major Medical coverage for all retirees (\$680,000.00)
- 1989 - Improved HAN optical program \$325,000.00)
- 1990 - Dental coverage retiree & spouse \$1,690,000.00)
- 1992 - Yank/Gentile Lawsuit (\$70,000,000.00)
- 1994 - Complete health coverage select group (\$13,900.00)
- 1998 Paid hospitalization for option 1 widows (\$440,000.00)
- 2001 - 13th check totaling \$13,820,000 each retiree (approximately \$11,000)
- 2009 - Weiler Settlement approximately \$70 Million annual benefit value, back pay (\$12,000,000.00)
- 2011 - House Bill 4135 Public Act 25 of 2011 require Retiree membership on Board of Trustees or Pension Board
- 2012 - Participate re-drafting Detroit City Charter, results two seats on Pension Board
- 2012 - House Bill 5192 Public Act 12 of 2012 enforce seating on Pension Board
- 2012 - Senate Bill 1198 Public Act 492 of 2012 required equal treatment of Retiree serving on Pension Board
- 2013 Senate Bill 409 Pension Tax Benefit for Police & Fire Retirees born 1946 & 1952 value \$2,500,000.00 per year
- 2013 and 2014 - represent retirees Detroit Bankruptcy, prevented cuts to pensions

- 2013 and 2014 - bankruptcy able to split Healthcare settlement into two VEBAs resulted in additional \$16,000,000.00 for Police and Fire Retirees
- 2016 - House Bill 5421 Public Act 444 of 2016, VEBA Governance policy.
- 2017 - House Bill 4396 Public Act 149 of 2017 Pension Tax Benefit for Police & Fire Retirees born after 1952 and retired when Michigan Pension Tax policy changes when into effect (2013) value \$2,500,000.00 per year

Not much else happening right now, so I'll cut it short. If you have any legislative issues or other ideas that you would like to see the Association pursue, please let me know. As always plan to attend our General meetings held first Thursday of each month. Hopefully I'll see you there, or at the other events the Association sponsors.

Welcome New Members!

July

Kameg, Bruce - Police (Associate)

October

Emery, Daniel - Police

Jones, Joyce - Police

Rohde, Elizabeth - Police

Webb, Melissa - Police

Maier, Martin - Fire

November

Dittberner, David - Police

Tiseo, Joseph - Police

Waselewski, Andrew - Fire

December

Almeranti, Carol - Police

Chapa, Javier - Police

Eide, Erik - Police

Glenn, Michele - Police

Pengelly, Scott - Police

Reed, Michael - Police

Watters, Jeremy - Police

Davis, Eric - Fire

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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 - 13 Mile Rd. and Van Dyke

Fire Fighters Breakfasts

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

Country Inn – (NEW LOCATION)

51292 Romeo Plank Rd. – Macomb Township, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

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

*Call the Association Office
if you need additional information*

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ASSOCIATION CALENDAR OF EVENTS*

Updated!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

March 7, 2019 • May 2

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Feb 7, 2019 • April 4

West Side Silver Ladies*

2nd Tuesday of the month at 1:00 P.M.

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

Time: 2:00 P.M.

See Column for Location

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru November

at "BJ's" Restaurant in Gaylord, MI

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

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

**Articles for the Spring 2019 Issue
should be "submitted" by
March 22, 2019**

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)

Awe, Royden & Barbara *in memory of*
Neil Veneri

Bauer, Bill *in memory of Al Malesky*

Baumgart, Robert & Audrey *in*
memory of Emil & Roy Baumgart

Cislo, Rose Marie *in memory of*
Fred Cislo

Crutchfield *in memory of*
James Allen Lilley

Dipaola, Norma & Steven *in memory*
of Ron Dipaola

East Side Silver Ladies *in memory of*
Wilma Fulton

Ellul, Ed Sr. *in memory of Dick Hoffman*
& Jerry Stesiak

Garcia, Ramon *in memory of*
Adrain Foster Berry

Godlew, Janet *in memory of*
James Allan Lilley

Grifka, Bob & Nickie *in memory of*
Charles Melvin

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

Gurche, Marcia *in memory of Jim Lilley*

Kelly, Tim & Geri *in memory of P.O.*
Joseph Kaltz & Sgt. Eugene 'Gene' Sun

Lash, Violet *in memory of Henry Lash*

Licari, Mary *in memory of*
Joseph A. Joabar

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

Martin, Jacob *in memory of Ken Wills &*
Ralph Haas

McDonald, Don G. *in memory of*
James DeVolder

Mischnick, Edward *in memory of*
Michael Czapski

Raska, Delphine *in memory of*
P.O. Jim Schweiger

Reid, Bill *in memory of Charley Nichols*

Ruh, JoAnn Adrales *in memory of*
Jim Lilley

Siedlik, Robert *in memory of*
Irene Siedlik

Simon, Karen *in memory of Mike Simon*

Studzinski, Sylvia *in memory of*
Sgt. Chester & Sgt. Edmund &
Det. Leon Studzinski

Twardzik, Helen *in memory of*
Lt. Joe Twardzik

Velthuysen, Tomas & Kathy *in*
memory of Joe Smith

Wagner, Loren *in memory of*
Shirley Wagner

Wagner, Loren *in memory of*
Shirley Wagner

Appreciation (Donation)

Barton, Dennis & Mag

Best, Greg

Borowski, Richard & Bonnie

Brandt, Fred & Janice

Brownell, Angeline

Bullock, Robert

Caver, Gisele

Cervantes, Rudolfo

Chinoski, George H.

Ciesinski, Jerome & Barb

Cinco, Victor

Collins, Walter H.

Eising, Dale & Betty

Falkowski, Ken

Falkowski, Ken

Gaskin, Gregory & Deborah

Gatto, Charles

Gatto, Charles

Gatto, Charles

Golec, Dennis & Ellen

Gunderson, Elwood

Hewitt, Lori & Dave

Hunt, William

Isken, Wayne & Kathy

Isken, Wayne & Kathy

Isken, Wayne

Isken, Wayne

Jackson, Keith

Koby, Jay & Geralyn

Meeks, Robert

Meinke, Larry & Paula

Moro, Martin & Karen

Morse, John & Diane

Norris, Kelly

Nowak, Frances

Nowak, Frances

Nowak, Frances

Obidzinski, Robert & Donna

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Sherwood, Donna

Smith, Micah

Springer, Chuck & Susan

Sylvester, David & Susan

Wagner, Mary E.

Weir, Charles

Wicker, Arnold

Wilk, Tom & Barbara

Winkler, Frank

PAC (Donation)

Barr, John T. *in memory of Scott Larkins*

Shell, William *in memory of "Every*
Officer that gave their All for Detroit,
God Bless them"

MEMBERS PLEASE NOTE

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

VEBA

Chet Opolski

Chairman/Business Agent

Retired Detroit Police & Fire Fighter Health Care Trust

OPEN ENROLLMENT

The Open Enrollment period for 2019 has since passed and closed. For the most-part, the transition from ABS to BeneSys went fairly smoothly, but there have been a few issues. However, those issues are being addressed by the staff at BeneSys as quickly as possible, when they are made aware. So if you feel as though something is not right with your account, the best people to speak to are those at BeneSys. They have access to your personal information, documents and records at their fingertips. Call them at 833-725-5336, or visit them at 700 Tower Drive, Suite 300, Troy, MI 48098.

HEALTH

REIMBURSEMENT ACCOUNT (HRA)

If you're a Plan participant that elected to receive reimbursement for expenses rather than one of the Medicare Advantage plans, you're reminded that the last day to submit for reimbursement for 2018 ENDS on

March 31, 2019. Any request for reimbursement made after that date will be denied as being untimely.

NEWSLETTERS

During the 2018 year I sent out 20 newsletters to members whose email addresses we had on file. Since the Open Enrollment I was able to add, or correct, approximately 1,400 new email addresses. I will continue to send these Newsletters out, usually after the full Board of Trustees meet so that you can be kept up to date on the latest going on. It is important though, that if you change your email address to let me know so that I can update your file.

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Members Letters

Enclosed please find a check to be used where needed. Thank you for all you do for us retirees. In memory of P.O. Joseph Kaltz and Sgt. Eugene "Gene" Sun.

Tim & Geri Kelly
Chesterfield, MI

The enclosed check to be used as needed. In memory of my loving husband, Fred Cislo.

Rose Marie Cislo
Detroit, MI

Thank you for being there for me when my husband Michael Simon passed. Mike strongly supported addressing the needs of the retirees. He was happy to be able to contribute to the association in any small way that he could. Please accept this donation on his behalf.

Karen Simon
Windsor, Ont.

Thanks for the work you do to protect our pension and benefits. Please use this money where most needed.

Dennis Golec
Traverse City, MI

Please accept this donation in appreciation for all you have done for the retirees.

Rodolfo Cervantes
Canton, MI

Enclosed is my check for one Police/Fire outside sticker, and the rest for coffee & donuts for the guys for all the work you do for us retirees. Note please add my

Now Accepting Pay Pal!

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

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

wife Kathy to your "Remembrance and thank you column. We want it this way as when I pass away my monthly contribution will be sent in my wife's name.

Wayne & Kathy Isken (DFD Retiree)
Bruce Twp., MI

Please use this donation wherever needed and thank you for all you are doing for the retirees. In memory of my loving husband; Sgt. Chester Studzinski and his brothers, Sgt. Edmund and Det. Leon Studzinski.

Sylvia Studzinski
Harbor Springs, MI

To the Legal Fund, in memory of my Commanding Officer, Crime Fighter Shirley Wagner. Proudly 2nd under her command.

Crime Fighter Loren E. Wagner
Las Cruces, NM

The enclosed donation is to be used where needed. In memory of P.O. Jim Schweiger. Jim and my husband Sgt. Roland Raska were classmates at St. Augustine in Richmond Mich.

Delphine Raska
Warren, MI

First of all we want to thank you for all you do and have done on our behalf. Enclosed is a check to be used wherever needed.

Jerome & Barb Ciesinski
Warren, MI

Please use any way that you see fit. Where the hell would we be without your efforts, from day one!

Thanks,
Jen & Mag Barton
Caseville, MI

Enclosed is a check as payment for my 2019 membership dues and a donation to the Association's legal fund.

Angeline Brownell
St Clair, MI

Please accept this donation on behalf of all the great officers I have worked with at #7 & #5. Use the funds where most needed. Thanks for all the hard work you do for all of us retirees. Keep up the good work.

Jay Koby
West Bloomfield, MI

(continued on page 9)

Members Letters *(continued)*

Thank you for the fine job you are doing for us. Please use this donation wherever it will help you. Have a Merry Christmas.

Chuck & Susan Springer
Venice, FL

Thank you for all your efforts in keeping our pension secure. Use the donation wherever it's most needed.

George H. Chinoski
Chesterfield, MI

Please use the donation in any way that will help the Association. If the dues withdraw sheet I signed is for this year, than put that dues payment with the donation check.

Larry & Paula Meinke
St Clair, MI

Thanks again for all the hard work you guys put into the union. I can't imagine what it would be like without our Association. Please except this donation in memory of my father Emil Baumgart and my brother Roy Baumgart, both DFD. Thanks again!

Robert & Audrey Baumgart
Clinton Twp., MI

Please find enclosed, Our memorial donation in memory of James Allen Lilley, who passed away on November 14th. James is a brother of a valued

Crutchfield employee. We were saddened to learn of Mr. Lilley's death. Per the family's wishes, Crutchfield would like to make this memorial donation to the Retired Detroit Police and Fire Fighters Association in lieu of flowers.

Charlie Jones,
Crutchfield Donations Coordinator
Charlottesville, Virginia

Please use this money wherever best needed, in memory of Charles Melvin.

Bob & Nickie Grifka
Warren, MI

Use this wherever it is most needed, thanks for everything you do for us retirees.

David & Susan Sylvester
Lake Placid, FL

Please accept this donation in memory of Retired DPD James Allen Lilley. Thank you for what you do.

Janet Godlew
Livonia, MI

Once again, I thank you for all the work you put into helping our Retired Detroit Police & Fire Fighters. Keeping us up-dated, you are always there to answer any concerns I may have. Please use this check wherever needed, In memory of my late husband Lt. Joe Twardzik.

Helen Twardzik
Sun City, AZ

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

Communications vary whether the member was Police, Fire, or Sergeant and above. If you are Police, make your first call to the Detroit Police Benefit & Protective Association, (313) 870-9301. 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 or 1 (800) 339-8344 and BeneSys at (833) 725-5336 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association at (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund, leave message at (313) 237-3194, and the Police and Fire Retirement System (PFRS), (313) 224-3362 or 1 (800) 339-8344, extension 221.

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

IF YOU ARE...

FACING MAJOR LIFE CHANGES?

OR CONFUSED ABOUT YOUR OPTIONS?

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- Avoiding Probate
- Wills
- Trusts



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- Turning 65
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- COBRA
- Obama Care
- City Plan



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- Portfolio Risk



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Paul@myclearstrategy.com

Son of Steve Parsell
Retired Detroit Firefighter

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



Westside Silver Ladies

Geri Henningsen

Our Christmas luncheon was extra nice albeit small. Those in attendance were Meta Bateson, Martina Burke, Hilma Clifford, Doris Kaiser, Dolores Linn, Irene Melady, Marilyn Noseworthy, Louise Progar, Dolores Tanana, Mary Wagner, Theresa Zalewski and myself.

Thank you Louise for the delicious cupcakes, to Dolores Tanana for donating a door prize and to all the cards and/or gifts. A special thank you to Meta for almost 20 years of keeping our dues and donations in line. Thank you, Dolores Linn for making all our reminders/information calls each month. Two members who always make the Christmas luncheon are Jo Moranty and Elaine Wallace. Both were absent this year. We missed you. Good to see you again, Theresa.

Happy Birthday to:

Hilma Clifford – 2/7, Mary Wagner – 2/8, Doris Kaiser – 2/22 and Jo Moranty – 3/19.

50/50 Winners:

Mary Wagner for October, Dolores Tanana for November and Mary Wagner (again) for December. Be careful, Mary. If you keep winning, Uncle Sam will want his cut!

Let's meet at Archie's,
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Charitable Giving After Tax Reform: Now What?

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

Chair, Michigan Association of CPAs Task Force on Tax Changes

The Tax Cuts and Jobs Act (TCJA) is a very wide-ranging tax reform to the US tax system. The TCJA made sweeping reforms to corporate tax and business taxes, including a completely new change to the taxation of owners of pass-through entities. The Michigan Association of CPAs (MICPA) recently polled its members on the effect of TCJA to CPA clients. The overwhelming response (95%) was that there would be significant changes to client's returns. Of particular interest was charitable contributions. 54% of the surveyed CPAs said their clients would contribute less to charity, and only 6% said it would increase. This article explores the TCJA provision on charity and some opportunities to use tax planning to seize opportunities with charitable giving.

The rules. Under prior law, a taxpayer could itemize deductions if their cumulative itemized deductions exceeded the standard deduction (for 2017, \$6,350 for single and \$12,700 for married couples filing jointly). Prior to TCJA, those itemized deductions included all of the taxpayer's state and local taxes, plus mortgage interest, plus charitable contributions (with certain limitations) and other deductions like unreimbursed employee expenses, tax return preparation and investment management fees (again with certain limitations). There was a limitation of larger income taxpayers to limit itemized deductions called the PEASE limitation. The new law doubles the standard deduction to \$12,000 for single and \$24,000 for married filing joint. It also limits the deductions for State and Local taxes (SALT) to \$10,000, somewhat

reduces the deductions for mortgage interest on debt incurred after 2017, and eliminates the miscellaneous itemized deduction for the most part. As a result, the government estimates that 60% of itemizers will no longer itemize, which effectively eliminates the charitable deduction for those people.

Example: Tom and Sue have the following itemized deductions: They pay \$6,000 in state income taxes, \$5,000 in real estate taxes, and \$500 in personal property taxes (Total \$11,500). They have mortgage interest of \$8,000, and make donations to their favorite charities of \$5,000. Every additional dollar of charitable contribution would be deductible. In 2017, they would have \$24,500 of itemized deductions. In 2018, they would be limited on their state and local taxes to \$10,000, they would still get their charity and mortgage interest, but their total itemized deductions are now \$23,000. They'd use the standard deduction.

New strategies for TCJA. Given these limitations, there are some techniques taxpayers can use to still get tax benefit from charitable donations. They are: 'bunching' or alternately maximizing the itemized deductions and state deduction in varying years; using the Qualified Charitable Distribution (QCD) to make a contribution from an IRA; and looking at a narrow but beneficial provision for certain owners of pass-through entities that have Qualified Business Income (QBI).

Bunching. This is maximizing the itemized deduction one year, and then alternately using the standard deduction. In our example above, Tom and Sue had \$23,000 of itemized deductions. If they made a \$15,000 contribution to a Donor Advised Fund (DAF), Community Foundation or Ronald McDonald House, they would have total itemized deductions of \$38,000, thus making \$14,000 of the \$15,000 deductible. They could then use the DAF or CF to make their donations for the next two to three years.

QCD. The Qualified Charitable Distribution isn't new, but is one of the most effective ways to make a charitable contribution. Suppose Millie is 72. She has income of \$50,000, which includes her Social Security, plus \$10,000 of Required Minimum Distribution (RMD) from her IRA. She has property taxes of \$3,000, no mortgage interest and makes a \$5,000 annual donation to her favorite charities, including Ronald McDonald House. Millie will no longer be able to itemize deductions. She can, however use the QCD to get a substantial tax benefit. If she donates \$5,000 through her IRA, it is not included in income, She gets a full tax benefit

(continued on page 13)

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Charitable Giving *(Continued from Page 12)*

plus the standard deduction, saves state income taxes, and lower her 'floors' for the taxation of things like Social Security and Medicare parts B and D premiums. The QCD only is available to people in RMD (over age 70 ½) and you are limited to \$100,000 of QCD per year.

Business Owners. Over 90% of all businesses in the US are 'pass-throughs' or businesses where the owner is taxed on the business income. This includes sole proprietors, Subchapter-S corporations, LLCs taxes as partnerships and some other entities like trusts. The new provisions are quite complex, but can allow a deduction for up to 20% of taxable income from the pass-through. There are specific rules, with a major exception for owners of businesses with taxable income less than \$315,000 (\$157,500 nor any taxpayer not married filing joint). This income exclusion even applies to people in service businesses, like doctors, lawyers, CPAs. An example is Cindy, who is single and a lawyer. She makes \$170,000 as a sole proprietor. Her taxable income is \$150,000. She can deduct from her income \$30,000, or 20% of \$150,000. Assume she has at least \$12,000 of other itemized deductions. Because she is in a 'specified service business', if she has taxable income more than \$157,500, her 20% deduction is phased out. This phase out has a major effect of vastly increasing the bracket of the individual. So if Cindy wins a case and her income goes up by \$47,500, her

taxable income would be \$197,500; \$40,000 over the \$157,500 threshold. Under the rules, she'd lose 80% of her deduction, and she would only get a deduction of \$6,300. In addition, she'd pay taxes on the \$47,500, \$40,000 of which would be at 33%. If, on the other hand, she made a donation to a DAF, CF or Ronald McDonald House of \$40,000, she would have a \$40,000 deduction and increase her QBI deduction to \$31,500. The \$40,000 contribution in this case created a \$65,200 combined charitable and QBI deduction.

Don't Ap-Pease Me: Another important change from TCJA is the repeal of the Pease limitations. Prior law limited itemized deductions. If you had Adjusted Gross Income (AGI) of more than \$261,500 if you were single or \$313,800 if married filing joint, your itemized deductions other than medical expenses, theft and casualty losses and investment expenses were reduced by 3% of the amount over the threshold. So if you made \$413,800 of AGI and were married, you lost 3% of \$100,000, or \$3,000. The Pease reduction was capped at 80%, which helped very wealthy people. Pease has been repealed by the new law, so very wealthy individuals can now make fully deductible contributions, presuming they have enough itemized deductions to exceed the standard deduction. By way of example, if Bill and Melinda make \$1,000,000 in AGI and made a \$100,000 contribution, their deduction would be reduced by \$20,586 under the prior tax law. For 2018, they would get the full deduction.

The 60% Rule. Prior to the new law, charitable contributions of cash to public charities, like a community foundation, were limited to 50% of AGI. Under the new law, this is increased to 60%. The rule about non-cash gifts, like publicly traded securities, is still at 30% of AGI.

The ideas here are helpful, yet require some careful analysis. See a CPA or other skilled tax advisor before engaging large charitable tax giving strategies.

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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.

April 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Davis, Albert	Mech.	Fire	11-12-61	4-4-76	4-23-18

September 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Degarlais, Lloyd	P.O.	Police	1-22-51	2-16-74	9-27-18
Gayk, William	Sgt.	Police	4-24-64	7-6-90	9-24-18
Motyka, Max	P.O.	Police	10-20-47	10-20-72	9-21-18

October 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Cameron, Alonzo	P.O.	Police	8-7-72	11-2-99	10-6-18
Dawson, Robert	P.O.	Police	8-19-68	8-29-93	10-24-18
Dorsette, David	P.O.	Police	3-7-74	3-9-01	10-3-18
Foley, Michael	Sgt.	Police	7-10-61	1-10-92	10-1-18
Harris, Jesse	P.O.	Police	4-19-83	8-24-99	10-8-18
Huffman, Ernest	P.O.	Police	9-22-47	9-22-72	10-14-18
Joabar, Joseph	Insp.	Police	1-22-51	5-1-76	10-3-18
Karchefski, Ronald	Lt.	Police	1-3-61	1-5-86	10-19-18
McCue, William	P.O.	Police	1-7-52	3-4-77	10-9-18
Michels, Robert	P.O.	Police	10-26-70	10-27-95	10-13-18
Miller, Steven	Sgt.	Police	4-19-83	2-18-05	10-5-18
O'Connell, Joseph	Lt.	Police	7-7-47	9-12-72	10-1-18
Riley, Frederick	P.O.	Police	3-17-72	3-1-11	10-23-18
Schweiger, James	P.O.	Police	8-3-53	8-3-98	10-29-18
Veneri, Neil	Sgt.	Police	7-8-57	1-16-88	10-24-18
Allen, Leslie	Bt. Chief	Fire	1-5-66	7-6-03	10-2-18
Burnside, Carnegie	Lt.	Fire	10-9-89	6-18-16	10-12-18
Gampp, John Jr.	FF	Fire	1-5-66	6-3-72	10-19-18
Hendrix, Prescott	FF	Fire	6-12-00	10-28-08	10-14-18
O'Neill, Thomas	Capt.	Fire	10-20-65	6-3-98	10-22-18
Pressel, Edward	FEO	Fire	9-18-72	6-30-06	10-2-18
Wilkins, William	FF	Fire	3-30-53	2-12-70	10-28-18

November 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Allen, Joel	P.O.	Police	2-20-78	1-6-17	11-7-18
Bensmiller, Alfred	Comdr.	Police	9-7-54	9-26-87	11-9-18
Brown, James	P.O.	Police	11-17-47	8-25-88	11-27-18
Bryndza, John	P.O.	Police	5-18-70	5-19-95	11-13-18

(continued on page 15)

IN MEMORIAM *(Continued from Page 14)*

November 2018 (continued)

Name	Rank	Department	Appointed	Retired	Date of Death
Bush, Harold	Lt.	Police	8-5-68	4-7-95	11-29-18
Chapman, Sylvester	P.O.	Police	1-17-72	4-23-94	11-25-18
Freeman, William	Sgt.	Police	2-17-69	10-4-04	11-9-18
Gladhill, Harvey	Sgt.	Police	9-25-48	9-29-73	11-19-18
Godra, Steve	P.O.	Police	2-13-50	6-17-75	11-11-18
Lilley, James	P.O.	Police	10-27-69	2-14-92	11-14-18
Thornton, Rolland 'James'	P.O.	Police	7-10-72	8-8-98	11-29-18
Klann, Wilbur	Bt. Chief	Fire	10-25-54	2-13-91	11-22-18
Lubig, Michael	FF	Fire	1-25-99	Died Active	11-12-18
Ross, Lorenzo Jr.	Sgt.	Fire	3-12-73	5-12-97	11-20-18
Troy, Earl	Capt.	Fire	2-13-78	3-1-11	11-24-18

December 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Dion, Christine	P.O.	Police	2-23-75	11-8-03	12-10-18
Edmonds, Eugene	Lt.	Police	9-19-77	1-20-03	12-6-18
Farquhar, Theodore	Sgt.	Police	7-21-52	2-21-79	12-14-18
Garber, Charles	Lt.	Police	9-25-61	5-2-91	12-9-18
Hodge, Terry	Sgt.	Police	12-3-73	1-19-01	12-1-18
Hyman, Wilbert	Sgt.	Police	12-6-71	5-27-94	12-xx-18
Kennedy, Bruce	Insp.	Police	11-27-52	12-2-77	12-31-18
McLeod, Donald	Inv.	Police	10-12-70	7-13-01	12-10-18
Nowak, Walter	Sgt.	Police	7-18-55	7-9-86	12-19-18
Obarzanek, Walter	P.O.	Police	9-10-45	1-23-71	12-3-18
Pawlowski, Thomas	Sgt.	Police	8-13-62	8-14-87	12-17-18
Rakicki, Walter	Sgt.	Police	1-7-52	1-7-77	12-6-18
Roby, Charles	Insp.	Police	6-5-50	1-3-77	12-5-18
White, Douglas	P.O.	Police	5-5-69	5-9-94	12-27-18
Wood, Keith Jr.	P.O.	Police	1-8-73	7-2-98	12-23-18
Cannon, Dennis	Capt.	Fire	10-1-68	9-20-99	12-23-18
Curray, David	Lt.	Fire	3-30-89	Died Active	12-27-18
Davis, Robert	FF	Fire	2-3-86	9-4-91	12-20-18
Keith, Joseph	Capt.	Fire	10-30-72	1-3-05	12-5-18
LeBeau, Barry	Capt.	Fire	1-22-73	2-23-06	12-6-18
LeBeau, Barry	Capt.	Fire	1-22-73	2-23-06	12-6-18
Mays, Allen	Capt.	Fire	2-3-86	10-17-09	12-6-18
Ring, Harold	Lt.	Fire	7-30-56	3-8-82	12-1-18
Szarafinski, Leroy	Bt. Chief	Fire	10-2-50	6-29-87	12-27-18
Tor, Ernest	Bt. Chief	Fire	7-1-57	8-8-91	12-4-18

Note - Retired Officer Willie Cotton's name was mistakenly read at September's membership meeting and his name was posted in the Unity, Volume 135, Fall 2018 newsletter in the 'IN Memoriam' (Page 14) as passing away on August 14, 2018 – Thankfully, he called the RDPFFA office to let us know he is alive and well!

VICE PRESIDENT *(continued from page 3)*

the Bavarian Inn all we ask is that you let us know as the event gets closer so we can plan accordingly.

I would like to close out by saying we hope that 2019 treats you well and as always if you have a question or problem please give us a call and remember be careful out there it is a whole different world we are in.



Silver Ladies



Carol Curley

When you happen to notice this article, we will be on the other side of the shortest day of the year! Then "Spring" will come again. I can't wait!

This past November, 2018, we lost a long time member and friend, Wilma Fulton. She knew computer jargon and shared information with us. She traveled across the U.S.A. to be with her children and grandchildren's celebrations. She was a fun, tough woman. We miss her a lot.

We had a beautifully decorated table for our Christmas celebration! Thanks for gifts and treats to: Carol Bender, Barb Talley, Delphine Marciniak, Irene Brooks, Del Raska, Marilyn DeFour and Marcy Rolf.

50/50 Winners:

October, Marilyn DeFour, November: Barb Talley
December: Marcy Rolf

Hope your Christmas was filled with loving family and friends. New Year's Day a pleasant surprise and the rest of the year bring you good news each day.

Our lunch meetings are the first Tuesday of the month at 2:00 p.m. at diverse restaurants. Check this column and / or call (810) 392-2668 for more information to join us.



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Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

We had a great turnout for our October meeting. It was nice to see Mike Kniaz and Gene and Debbie Karvonen again after a while being away – welcome back. Members decided that they want to do another Mackinaw Island trip in 2019 – So we have one set up for June 21, 22 and 23 thanks to Jey.

Received a letter from Leon and Joan Buda informing us that they moved to Ocala, Florida – Good Luck you two – we'll miss you.

We also lost another longtime member in October – Ernie Huffman passed away on October 14th.

The November meeting was cancelled due to slippery conditions. However Dick VanLeen was the only one who showed up because his chauffeur drove him there.

13th Precinct

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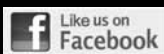
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Happy Birthday to all!

Get well thoughts and prayers to Larry Fortier, Nancy Collins, Joyce Knasiak and Ted Farquhar and Gene Karvonen keep getting better.

Do you remember the old police call boxes where you had to make a pull at each end of your beat? Also, when we had to fax things thru the phone with a certain setting?

Our first meeting of 2019 will be May 19th at 1:00 p.m. at B.J's.

The Snowbird Officers wish everyone a happy and healthy New Year.

Jey and I will be in Florida till May 1st, 2019

Phone – (727) 397-6226 God Bless

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VITAMINS

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

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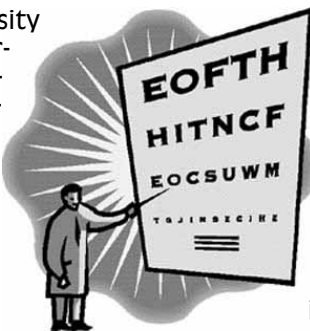
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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



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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.

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