



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 148, Winter, 2022

IMPORTANT NOTICE!!!

RATE INCREASE FOR DPOA STANDARD LIFE INSURANCE

Anyone with the DPOA Standard Life Death Benefit will see a substantial increase in your premiums starting with your March 2022 Pension Check. This increase was negotiated by the DPOA. Please see page 17 for a detailed rate chart. If you have any questions please contact the DPOA office at 313-567-8770.



PRESIDENT

Don Taylor

I hope everyone was able to enjoy a great Christmas and Holiday season with their families and friends, and I want to wish everyone the best in the New Year.

As the Snow Birds fly off to warmer weather, the rest of us remain behind to cope with the cold and snow shoveling. I just realized, while writing this article, that there are 70 days to the first day of SPRING, but who's counting.

The Association has scheduled a number of events for 2022 and plan to return to as normal schedule of Association functions as we possibly can. As we have pointed out, for the last two years, be sure to monitor the Association news for any forced changes in our scheduled events. We all continue to wonder when the never ending virus and restrictions will disappear.

Our first 2022 General Membership Meeting will be

March 3rd at the American Polish Century Club 33204 Maple Lane Sterling Heights, starting at 7PM. The Association continues to seek out a suitable location for west side General Membership Meetings. We will update you once a decision is made regarding the location for the other 2022 General Membership meetings.

The next event is a new one, Firekeepers Casino. The Association has scheduled a two day event at Firekeepers Casino at 11177 East Michigan Ave Battle Creek, on May 1-2. There will be a Hospitality room with food and beverages both nights. A number of rooms were held at a cost of \$119 per night. Our Group Booking number is 042022ROOM and you can book on line or by calling (877) 352-8777. Please notify the Association if you plan to attend. Book early because only a limited number of rooms are being held.

The next event will once again be held in Frankenmuth for our annual Picnic and General Membership Meeting. The dates are June 19-21 and rooms at the Bavarian Inn are \$109 per night. The group booking number is 13C6CC, call (855) 652-7200, the picnic is on Monday, June 20th and General Meeting is on Tuesday, June 21st.

The Association annual Golf Outing will be on August 22, at Oak Ridge Golf Club, 35035 26 Mile Rd New Haven. See page 8 for an application.

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Goodbye 2021 hello 2022, Happy New Year everyone I hope you had a great and healthy holiday season. 2021 seemed to be a lot better than 2020 and let's hope 2022 will be better than both. The monthly meetings started up again in September and continued through December. Although attendance was lighter than normal it was still good to see some familiar faces. The meeting will take a break in January and February and resume in March again at the Polish Century Club. We will continue our search for a new location on the west side so continue to check the website for any updates.

Speaking of 2022, the Association has several events scheduled this year and they begin in May at Firekeepers Casino in Battle Creek. The event will take place on May 1st and 2nd which is a Sunday and Monday. On both nights the Association will be sponsoring a Hospitality Room for the attendees. This

would be a great time to get together and share those "stories" we all have. Since this is the first time having this type of event, we are not sure of the attendance figures, so we are holding a limited number of rooms. If you are planning to attend, make your reservation as early as possible. The room rate is \$119.00 + tax each night. Reservation can be made online at FireKeepersCasino.com using booking number 042022ROOM or calling the Casino directly at (877)-352-8777 and use our booking number 042022. Any member that would like to attend who may live by or have other accommodations we ask that you give the office a call and advise us that you will be attending. If you are staying at Firekeepers there is no need to advise us, the Casino will relay that information to us.

A few weeks after Firekeepers we will have the annual picnic and June General Meeting in Frankenmuth. This year we will go back to having both events over the two (2) days. The Annual Picnic is Monday June 20, and the June General Meeting will be after breakfast on Tuesday June 21. As usual the venue will be the Bavarian Inn in Frankenmuth, the room rates will remain the same, \$109.00 + tax and can be made for both nights or a single night by calling the Bavarian Inn directly at (989) 652-7200 and give them our Group Number 13C6CC. Again, we ask those that plan to attend either both events or just one and you have other lodging plans or live nearby please as we get closer to the events let us know you plan on attending, this will help in assuring that everyone has enough food and beverage. This is only necessary if you are not staying at the Bavarian Inn.

Moving on, the RDPFFA Annual Golf Outing will take place August 12, 2022 at Oak Ridge Golf Club and we are going to try and get some sort of Las Vegas event planned for late September or early October. As of this writing there is nothing set in stone yet concerning Las

(continued on page 6)

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Retired Detroit Police & Fire Fighters Association Inc.

2525 E. Fourteen Mile Road • Sterling Heights, MI 48310-5969

(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 previous year activities, income and expenses from January 1, 2021 to December 31, 2021.

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

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

This is a summary of year end numbers compiled by the Retired Detroit Police Fire Fighters Association

Secretary-Treasurer. Over 6,000 persons were participants in the Association at the end of 2021, of those included, 4,227 started the year and the Association ended the year with 4,064 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 \$4,800 (14 donations), General Meetings \$5,333.32, Honorariums \$34,085, Insurance \$1,223.66 (Average yearly cost - 3 year policies), Office Expenses \$39,190.36, Payroll Expenses \$116,700, Professional Fees \$5,000, Professional Services \$8,664, Property Taxes \$7,906.79, Unity Magazine \$14,966.76 and Utilities \$9,763. Investment expenses are not included.

The yearly Retired Detroit Police and Fire Fighters Association expenses as of December 31, 2021 were \$261,135. The Association had a total income of \$210,780; this number includes \$167,496 in dues, \$27,214 in appreciation and \$14,028 in other income contributions. Also, \$20,000 of investment earnings was transferred to the Association's fund to deal with expenditures. The dues assessment of \$36.00 annually does not cover the Association's annual expenses which then, are supplemented by transferring investment funds.

December 31, 2020 end of the year total expenses was \$254,692, December 31, 2019 end of the year total expenses was \$261,151, operating cost as of December 31, 2018 were \$301,331 compared to \$316,356 for December 31, 2017, contrasted to December 31, 2016 figure of \$335,039.

Left out from the above values of total assets is the office located at 2525 E. 14 Mile Road Sterling Heights, Michigan 48310-5969 which is owned by the organization. The above numbers are calculations for members' informational purposes only and are not to be construed as a professional audit and official certified numbers.



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Fax: (586) 776-9683

PRESIDENT *(continued from page 1)*

We continue to monitor legislation both locally and nationally to ensure your benefits are protected. As we have pointed out with a split Government in Michigan not much has been moving in Lansing.

Starting in October of 2022 you will be able to purchase a vehicle license plate that will be valid for two years. With the cost of license plates I'm not sure it will be worth it.

Other legislation we are watching involves a number of Bills relating to CCW laws. Some would be an improvement, while others would not. As of this date none of them are moving.

We are monitoring a number of Bills relating to the Open Meetings Act. We are supporting a change in this Law that would allow for some Board Members to be able to attend the meetings electronically, under certain circumstances. These pieces of legislation do not appear to be moving at the current time.

On the Federal level, once again there is legislation relating to the Social Security Windfall and Pension offset. As has been the case for the past thirty years, there has not been any movement regarding this legislation.

That's about it for now, stay safe and I hope to see you at our Association functions.

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



VETERANS OF FOREIGN WARS OF U.S.
POST 1519

Police and fire fighters looking for members. Must have overseas wartime service!

For information contact:

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

Welcome New Members!

October

Hill, Robin - Police

Taylor, James L. - Police

Watkins, Fred Jr. - Police

November

Karssen, Litisha - Police

December

Kaltz, Herbert M. - Police (Associate)

Valenti, Frank - Police



DETROIT POLICE MUSEUM AND GIFT SHOP

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Detroit Public Safety Headquarters

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We are always looking for donations of memorabilia and we gladly accept financial donations as well.

*All donations are made through the
Detroit Public Safety Foundation - 501C3*

Also Visit our Online Gift Store at:

www.DetroitPublicSafetyFoundation.org

(Click on Gift Store Link near bottom left)

or through our Facebook Site:

Detroit Police Museum and Gift Shop

Curator: Jeff Lemaux

Phone: (248) 245-0720

UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Breakfast

Second Monday of every month at 10:00 A.M.

Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.

Buddy's Pizza - (586) 566-1233

45841 Hayes Rd • Shelby Township, MI 48315

Fire Fighters Breakfasts

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

Dimitri's Opa Restaurant – (NEW LOCATION)

50875 Gratiot Ave, Chesterfield, MI 48051-3133

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

Call the Association Office

if you need additional information

ASSOCIATION CALENDAR OF EVENTS*

Updated!

General Membership Meeting Schedule

AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

March 3, 2022

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

East Side Silver Ladies*

1st Tuesday of the month

Time: 1:00 P.M.

See Column for Location

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru November

at "Fred of Roscommon"

430 N. 5th Street - Roscommon, MI

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

RDPFFA Annual Picnic

Monday, June 20, 2022

Bavarian Inn - Frankenmuth, MI

RDPFFA General Membership Meeting

Tuesday, June 21, 2022

Bavarian Inn

RDPFFA 31st Annual Golf Outing

Friday, August 12, 2022

Oak Ridge Golf Course

*Refer to columns for specifics or program changes

**Articles for the Spring 2022 Issue
should be "submitted" by
March 25, 2022**



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Snowbirds

Dan Zemaitis

Greetings from sunny Florida!

I am out of town and unable to access information and records for this issue of the Unity.

The first meeting of 2022 will be May 15th at 1:00 p.m. at Fred's of Roscommon – all are welcome

In the meantime – stay healthy and God Bless

Dan (989) 735-3450

Florida – November (727) 397-6226



PLEASE NOTE:

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

VICE PRESIDENT *(continued from page 2)*

Vegas but it could be on the horizon if there is enough interest. If you think you may be interested let myself or the office know, and we will see what we can come up with. More information and any updates on any of the events will be made available as soon as possible either by email or the Association web side, RDPFFA.org so check in often. We will see how all our scheduled events work out this year with the covid issues and who knows what restrictions they put on us.

In closing I want to ask all you veterans out there that are not members of the VFW or The American Legion to consider joining, our numbers are shrinking and new members would help.

So again, I wish everyone a Happy New Year, take care of yourselves, stay safe and be careful out there. It is a whole different world we live in.

BOLDERSON FLORIDA "GET TOGETHER"

The annual Florida 'Get Together, hosted by John Bolderson, will be held on March 3, 2022 from 12 noon until 3 pm at the Miller's Ale House in the Gulf Coast Town Center located at 10065 Gulf Center Drive, Ft. Myers Estero, FL. As always all active/retired Detroit Police and Fire Fighters are invited. Please respond by February 15, 2022 by phone or email to:

John Bolderson at:

239-693-6566 (H) or 239-292-7800 (C)

Email: leftyjack38@gmail.com **OR** Larry Holland at:
231-330-2666 (C) / Email: lhholland1@gmail.com

2022

Dues

\$36.00

Retired Detroit Police & Fire Fighters Association

Please Complete This Form & Return With Payment

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone: _____

Address: _____ E-Mail: _____

City: _____ State: _____ Zip: _____

For Additional Assistance
Contact Association Office

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

Amount Paid _____

Date Paid _____

Check No. _____

Dues Year **2022**

For Additional Assistance Contact Association Office 586-795-1734
Make Checks Payable To: Retired Detroit Police & Fire Fighters Association
Mail To: 2525 E. 14 Mile Rd. Sterling Heights, MI 48310-5969 PLEASE
DISREGARD IF DUES ALREADY PAID

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

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)

Baker, William & Patricia *in memory of*
of Michael Dowd & Bill Fabian

Barton, Den & Mag *in memory of*
Ed Panackia

Bogenn, Gale *in memory of*
Joseph M. Soulliere

Cook, Roe *in memory of Bill Cook*

Danclovic, Pam & John *in memory of*
Sgt. Daniel Nold

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

Gates, Jim *in memory of Jimmy Watts*

Henningsen, Geri *in memory of*
Sgt. Gerry Henningsen

Hewitt, Lori & Dave *in memory of*
Dep. Chief Robert Bullock

Holody, Sylvia *in memory of*
P.O. Thomas 'Doc' Holody

Johnston, Ian E *in memory of*
Lynn Pokorski

Kalvenas, Ron & Carol *in memory of*
Chief Richard Hartsfield

Majeske, Art *in memory of*
Marlene Majeske

Purrington, Jim & Sandra *in memory of*
of Don Kolehmainen & Al Vichunas

Riina, Mary *in memory of Leonard Riina*

Sabolovich, Marlene *in memory of*
Sam Sabolovich

Schrader, Joe & Gerlinde *in memory of*
of Don Caraccio

Sedmak, Mike *in memory of*
Henry S. Sedmak & Leo Studzinski

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

Smolka, Ron & Carol, *in memory of*
Tony Fecht, Joe McKinney &
Walt Suchara

Wandzel, Elaine *in memory of*
Donald (PapaWan) Wandzel

Wooley, Kathy *in memory of*
Hilda Fumerola

Worobec, Richard *in memory of*
Michael Czapski

P.A.C. (Donation)

Szarafinski, Mary *in memory of*
Leroy Szarafinski

APPRECIATION (Donation)

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Foley, Eileen

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Lang, John D

Lang, John D

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Moro, Martin & Karen

Morse, Diane & John

Neal, Robert & Patricia

Nolan, Raymond

Obidzinski, Robert & Donna

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Rakowski, Madelyn

RDP&FF, Snowbirds

Schlarman, Eugene

Schroeder, Frederick

Skaggs, George R

Solecki, Stanley

Staples, Charles J

Stehlik, Joan

Sylvester, David & Susan

Tibaldi, Gerald

Vadnais, Janell

Velthuysen, Tomas & Kathy

Weidner, Ron

Weir, Chuck

Zagar, Mark

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.

RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

THE THIRTY FIRST ANNUAL

GOLF OUTING FOR RDP&FFA MEMBERS & GUESTS

Date: August 12, 2022 (Friday)

Time: 9:00 a.m. (Shot Gun Start)

Location: Oak Ridge Golf Club

35035 26 Mile Rd. - New Haven, Michigan

1 (586) 749-5151

- (a) 18 holes of golf with golf cart.
- (b) Breakfast (continental style).
- (c) Lunch and beverages.
- (d) Dinner at 3:00 p.m. (choice of three entrees, deserts and beverages).
- (e) Beer and beverages served in the club house and designated areas on the golf course.
- (f) Prizes for the closest to the pin.
- (g) Other gifts and prizes.

Cost: \$75.00 per person, with a gift for every registered golfer.

Golfers **must register** individually before 8:30 a.m. to receive tee and cart assignments.

SCRAMBLE format with Shotgun start will promptly begin at 9:00 a. m.

Please return score cards after 18 holes of golf.

No refunds for "no" shows.

Make checks payable to: RDPFFA (GOLF)

Send to: RDPFFA

2525 East Fourteen Mile - Sterling Heights, Michigan 48310

Phone: (586) 795-1734

REGISTRATION FORM (THIS FORM MUST BE COMPLETED PROPERLY FOR EACH GOLFER)

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3 _____

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Ed Diesch

Gil Kohls

517-294-3623

248-914-0243

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Frank Rossi: (586) 421-2155



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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) 870-9304. Followed by either a call to the Detroit Police Officer Association, (313) 567-8770, or the Lieutenants & Sergeants (313) 961-5699, which ever applies.

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 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.



586-961-6950

Michael Norris
RDPFFA member
RRTP

Tim Sobrero
AFSPP

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Clinton Twp., MI 48038

tim@tridenttax.com

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Scammer Alert!

Four Signs That It's a Scam

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.

They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer.

Some scammers say there's a problem with one of your accounts and that you need to verify some information.

Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back.

Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

For more information go to: <https://www.consumer.ftc.gov/features/scam-alerts>

The RDPFFA receives requests for advice and assistance with subjects that could affect our members. Generally the Association will avoid making recommendations although, a sound warning to our members will be to research the subject matter before contributing with any solicitation by phone or mail.

IF YOU ARE...

FACING MAJOR LIFE CHANGES?

OR CONFUSED ABOUT YOUR OPTIONS?

ESTATE PLANNING

- Avoiding Probate
- Wills
- Trusts



HEALTH CARE

- Turning 65
- Medicare
- COBRA
- Obama Care
- City Plan



INVESTMENTS

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- Safe Money?
- Portfolio Risk



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Paul Parsell

(800) 960-4560 Ext 215

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



Members Letters

This check is in memory of Sgt. Daniel Nold. Please use where needed. Thank you for all you do.

Pam & John Danclovic
Novi, MI

Please accept this check as needed. Thanks for your effort. Check is in memory of my beloved Bride of 65 years, Marlene Majeske.

Art Majeske
Hot Springs, AR

Thank you for all you do for the Retirees. Please use this check where it's most needed.

RDP&FF Snowbirds
of Northern Michigan

Please accept this donation to be used where needed. Your always there to answer my questions.

Michael & Carol Kudla
Clinton Twp, MI

Dear Association Officers, Please accept the enclosed check for use toward any cause you wish. This is for the memory of my friend, Jimmy Watts of the Narcotic Section, killed in the line of duty.

Jim Gates
Grosse Pointe Park, MI

Please use this as you see fit. P.S. keep up the good work.
Ret. Sgt. Gerald Tibaldi #13 Pct.
Elmira, MI

Fifty seven years ago I joined the DPD, 25 yrs. later retired. A great ride, I'd do it again. Enclosed is a donation to be used for the betterment of the Association. Too many names to remember of great partners, maybe next time. All my best.

Thomas Collins
Carp Lake, MI

We are so fortunate to have an organization that looks after our welfare. Men like you that work hard for us. Use this wherever needed. Please continue to do what you do. In memory of: Tony Fecht, Joe McKinney & Walt Suchara.

Ron & Carol Smolka
Livonia, MI

Greetings, To the officials of the RDPFFA. I am enclosing a check for \$36 plus a little extra to be used

where needed. I would like the \$36 to be used "specifically" to pay the dues for a one year membership for the HIGHEST RANKING Retired Non-Member (Police Official) of our organization. If possible hopefully you can notify him or her that a lowly Police Officer has them covered for a year. If what I am requesting is unethical and you think it best to not honor my request then use the \$\$ where needed. It's extremely bothersome to think that there are those for whatever reason that won't or can't come up with 10 cents a day for dues. We get so much for so little. In closing keep doing what you're doing and thank you from this extremely grateful member who is enjoying life and retirement in the "Sunshine State".

John W Adams (DPD)
Summerfield, FL

(Editorial note: The Officers of the Association agreed that honoring the above members request would not be appropriate.)

Thanks Guys for all you do. Use this check as you see fit. Thanks

Tom & Nancy Golembieski
New Boston, MI

Donation to be used at your discretion, Keep up the good work.

Eileen Foley
Clay, MI

Please use this in memory of Ed Panackia. A true blue loyal comrade, friend & Instructor, with a real common sense style.

Den & Mag Barton
Caseville, MI

Please use this donation wherever it is needed and thank you for all you do for us, in memory of my loving husband, Donald Wandzel (Papawan). Thank You.

Elaine Wandzel
Macomb, MI

Please use this donation where it is needed. In memory of Chief Richard Hartsfield (E-10 L-4), Thank you for all the good work.

Ron Kalvenas
Brighton, MI

Thanks for everything that you do. Please use this check where needed. A special shout out to Dennis Barton for his last letter. Thanks

Steve & Judy Hine
Venice, FL

Members Letters (continued)

Please accept this donation in memory of Sgt. Louis “Louie” Fithian and use where needed. I shall forever be grateful for all you do for use.

Barbara Fithian
Rector, AR

Again thanks to all who work at the office, keep up the good work. Please use where ever necessary.

Rick & Diana Irons
Clinton Twp, MI

RDPFFA Staff: Please find the enclosed check to the RDPFFA in memory of my father, Henry S. Sedmak and my brother-in-law, Leo Studzinski. Your efforts to preserve and protect the well-deserved benefits of police and fire retirees are greatly appreciated. Use the funds wherever most needed.

Mike Sedmak
Port Austin, MI

Greetings from the Sunshine State: Please use this donation where it is most needed. Many thanks to Chet for getting the forms that I needed. And welcome Kenny and Linda Peltier to Florida Living.

David & Susan Sylvester
Lake Placid, FL

Wishing you all a healthy & happy new year. This donation is in memory of my loving husband, Leonard Riina. He truly believed in the Association & all you do for us. Please use where needed most. Bless you all.

Mary Riina
St Clair, MI

In memory of Milan Gjarich. The best partner a man could have.

Robert Siedlik
Livonia, MI

Dear Retirees Association: As a widow for almost 20 years, it's a comfort to know you are still there helping retirees & their families. Please accept this donation in memory of my husband, Sgt Gerry Henningsen (2002), our daughter, Debra Cooke (2021) and our dear friends, Sgt. Jim Carter, Sgt. Bill Fumerola and wife Hilda. I pray for God's blessings on the RDPFFA.

Thank you.
Geri Henningsen - Plymouth, MI

Use this where needed. Merry Christmas to all and thank you for all the work you do for us retirees (34 yrs.) Hi to Al & Larry.

Ron Weidner
Palm Coast, FL

Please use this donation to help whomever deem necessary to help repeal the Government Pension Offset and Windfall Elimination Provision. Having 60% of your Social Security taken away does not seem appropriate. We have contributed to Social Security we should be able to receive all that we are do.

Jay & Geri Koby
West Bloomfield, MI

Thanks for everything you do for us and the non-members. Use where needed.

Kevin Greene
Clinton Twp, MI

Please use this donation wherever needed, in memory of my husband P.O. Thomas “Doc” Holody. Thank you for all that you do.

Sylvia Holody
Chesterfield, MI

Hi! Here's just a small contribution to help defray the costs of all your efforts. Keep up the good work. This is in memory of my ex-partner Officer Don Caraccio, a terrific cop & good friend.

Joe & Gerlinda Schrader
Hillsboro, OR

Please accept this donation in memory of Don Kolehmainen and Al Vichunas two guys it was my pleasure to work with. All the members appreciate your efforts on our behalf.

Jim & Sandra Purrington
Whitmore Lake, MI

Please accept this donation to use where it is most needed.

Kathy and John Gallaher
Shelby Twp., MI

Thanks to the current and past officers of the RDPFF Association for protecting the interest of retired police and fire personnel. This donation is in remembrance of my former Scout Car partner Joseph M Soulliere who was killed in the line of duty on December 3, 1970.

Gale Bogen
N. Fort Myers, FL



Remembrance and Thank You

Steven J. Kirschner

June 1, 1956 - October 15, 2021

Battalion Chief - Detroit Fire Department

Appointed June 21, 1976

Retired May 31, 2016

Appointed RDPFFA Director: October 1, 2018

Steven was born in Detroit on June 1, 1956, to Frank and Lorraine Kirschner. He graduated high school from Servite and attended Alma and Wayne State University where he played college football. He dedicated 39 years of his life to the Detroit Fire Department where he retired at the rank of Battalion Chief. He was a natural leader, and the job was all about the brotherhood for him. He was a “hero” to so many, but to him, it was just part of the job. He never turned down an opportunity to lend a hand and he gave so much to his community.



In Remembrance of Steven J. Kirschner
Thank You for your service!

CORONAVIRUS (COVID-19) FUNERAL ASSISTANCE

FEMA is providing financial assistance for COVID-19 related funeral expenses incurred on or after January 20, 2020.

Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, FEMA is providing financial assistance for COVID-19 related funeral expenses incurred on or after January 20, 2020.

Who can apply for COVID-19 Funeral Assistance?

You may qualify if:

You are a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses on or after Jan. 20, 2020, and

The funeral expenses were for an individual whose death in the United States, including the U.S. territories or the District of Columbia, may have been caused by, or was likely the result of, COVID-19.

For more information about this program and to apply for assistance go to:

<https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance> and

<https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance/faq#policy-change>

A close-up, artistic photograph of the American flag, showing the red and white stripes and the blue field with white stars. The flag is draped and folded, creating deep shadows and bright highlights that emphasize its texture.

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While you often perform acts of heroism for strangers every day, the simple act of putting your estate plan in place can be an act of heroism for you and your family should something happen to you.

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2022-23 Rate Increase for DPOA Standard Life Insurance

Anyone with the DPOA Standard Life Death Benefit will see a substantial increase in your premiums starting with your March 2022 Pension Check. The increase will reflect the new rates for 2022 and 2023. The RDPFFA felt that it was important to publish these new rates as soon as possible so that you can make an informed decision on how they may impact you and your personal finances. **The rates are negotiated by the DPOA. If you have questions please contact the DPOA at 313-567-8770.**

DPOA Standard Life Insurance Current Rates

Coverage Type	Code	Death Benefit	50% Reduction @ 65	Total Premium
Single Coverage	40610	\$25,000		\$62.45
Single Coverage over 65	40640	\$25,000	\$12,500	\$30.94
Dependent Coverage	40620	\$25,000		\$73.32
Dependent Coverage Over 65	40650	\$25,000	\$12,500	\$38.96
Single Coverage	40611	\$50,000		\$125.53
Single Coverage over 65	40641	\$50,000	\$25,000	\$62.45
Dependent Coverage	40621	\$50,000		\$147.28
Dependent Coverage Over 65	40651	\$50,000	\$25,000	\$71.11
Widow (Surviving Spouse)	40630	\$5,000		\$11.18

DPOA Standard Life Insurance for YEARS 2022 and 2023

Coverage Type	Code	Death Benefit	50% Reduction @ 65	Total Premium
Single Coverage	40610	\$25,000		\$103.38
Single Coverage over 65	40640	\$25,000	\$12,500	\$51.39
Dependent Coverage	40620	\$25,000		\$121.32
Dependent Coverage Over 65	40650	\$25,000	\$12,500	\$64.62
Single Coverage	40611	\$50,000		\$207.46
Single Coverage over 65	40641	\$50,000	\$25,000	\$103.38
Dependent Coverage	40621	\$50,000		\$243.35
Dependent Coverage Over 65	40651	\$50,000	\$25,000	\$121.57
Widow (Surviving Spouse)	40630	\$5,000		\$18.45



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.

June 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Kudlaczyk, Chester	P.O.	Police	1-17-49	9-6-74	6-5-21	95

August 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Plocharczyk, Ronald	P.O.	Police	2-10-73	2-7-86	8-11-21	70
Goldsmith, David	Lt.	Fire	10-18-65	4-18-91	8-9-21	82

September 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Gresham, Raleigh	Lt.	Police	9-4-54	4-30-82	9-24-21	91
Lehotsky, Marilyn	Sgt.	Police	8-3-53	8-4-78	9-13-21	97

October 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Anderson, Lawrence	P.O.	Police	1-25-65	1-3-91	10-8-21	81
Blakey, George	Lt.	Police	9-11-67	7-16-99	10-17-21	79
Bohle, Wilhelm	Sgt.	Police	8-5-63	1-10-98	10-17-21	87
Borio, Kenneth	Lt.	Police	9-25-61	4-11-87	10-23-21	82
Greene, Nathaniel	Sgt.	Police	7-5-77	2-5-12	10-24-21	71
Jackman, Patrick	Lt.	Police	4-28-86	8-1-17	10-5-21	67
Jacques, Gerald	P.O.	Police	2-2-70	8-5-77	10-1-21	74
Kolehmainen, Donald	Lt.	Police	4-9-56	4-24-86	10-23-21	89
Reichmann, Bruce	P.O.	Police	7-6-71	7-6-96	10-16-21	73
Musteffe, Norman	Lt.	Police	3-8-54	1-3-80	10-1-21	95
Oatis, Ronald	P.O.	Police	1-29-01	4-30-21	10-11-21	57
Osburn, Neil	P.O.	Police	1-8-62	8-31-91	10-29-21	83
Solomon, Leroy	P.O.	Police	4-17-80	5-1-09	10-13-21	69
Wallace, Paul	P.O.	Police	9-4-73	1-11-99	10-16-21	75
Zucharski, Thomas	P.O.	Police	8-26-68	5-13-88	10-22-21	79
Barterian, Eric	FF	Fire	8-8-77	3-30-98	10-30-21	65
Gallmore, Robert	Dep.Chief	Fire	2-27-61	6-30-98	10-25-21	83
Kirschner, Steven	Bt. Chief	Fire	6-21-76	5-31-16	10-15-21	65
Williams, Ronald	Capt.	Fire	4-23-73	6-30-06	10-4-21	73
Younan, George	FEO	Fire	5-19-47	8-19-79	10-24-21	96

November 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Brunett, Brian	Lt.	Police	5-25-70	3-1-98	11-23-21	73
Coakley, Harry	P.O.	Police	4-9-75	7-8-03	11-28-21	74
Dow, Jeffrey	Inv.	Police	10-16-72	7-7-99	11-20-21	70
Dunn, Moses	P.O.	Police	9-16-68	9-30-98	11-27-21	81
Eppenbrock, William	Lt.	Police	6-6-55	1-29-87	11-28-21	93
Eubanks, William	P.O.	Police	7-31-00	6-18-18	11-16-21	51
Feldt, Thomas	P.O.	Police	6-24-75	12-16-94	11-30-21	72
Haley, Thomas	P.O.	Police	1-17-95	1-20-07	11-15-21	56
Heise, Raymond	Sgt.	Police	7-21-52	9-23-77	11-18-21	96

IN MEMORIAM *(continued from page 18)*

Jones, Raymond	Sgt.	Police	10-3-55	10-3-80	11-10-21	91
Kimber, Carl	P.O.	Police	7-17-67	4-19-93	11-24-21	80
Marquess, James	P.O.	Police	4-1-77	4-26-96	11-15-21	73
McCotter, Juanita	P.O.	Police	9-20-75	7-31-04	11-29-21	73
Rata, John	Sgt.	Police	7-6-54	8-31-89	11-28-21	96
Reed, Michael	P.O.	Police	3-6-72	7-11-90	11-25-21	77
Schade, Thomas	P.O.	Police	7-16-73	12-16-94	11-8-21	71
Vichunas, Albert	P.O.	Police	10-2-72	3-2-98	11-6-21	74
Boyette, Clark	FEO	Fire	6-11-51	6-19-76	11-2-21	91
Foley, John	Bt. Chief	Fire	2-27-61	11-20-95	11-18-21	85

December 2021

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Beach, Charles	P.O.	Police	11-21-54	3-1-80	12-5-21	90
Burgess, Jefferson	P.O.	Police	10-2-75	9-12-84	12-7-21	79
Carroll, Gerald	P.O.	Police	9-25-51	9-25-86	12-28-21	86
Duffer, Robert	P.O.	Police	6-7-70	2-14-91	12-6-21	81
Foster, Roderick	P.O.	Police	7-1-85	10-1-08	12-14-21	68
Hughes, Raymond	Sgt.	Police	11-26-01	Died Active	12-17-21	41
Johnson, George	P.O.	Police	5-18-70	5-18-95	12-11-21	72
Kaiser, Robert	Sgt.	Police	8-27-51	9-23-76	12-6-21	94
Kleiner, Norman	Sgt.	Police	9-22-47	2-11-76	12-11-21	100
Myree, Woodrow	Sgt.	Police	1-3-72	12-10-05	12-23-21	72
Stack, James	Lt.	Police	7-6-54	8-27-82	12-5-21	89
Toms, Charles R.	Sgt.	Police	1-11-54	2-2-77	12-20-21	81
Flaherty, Charles	Lt.	Fire	12-30-46	8-18-71	12-6-21	96
Harrington, Roy	Bt. Chief	Fire	10-5-42	8-31-77	12-10-21	101



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Silver Ladies



Carol Curley

Happy New Year to all!

Enjoy your family and friends!
Keep busy, do good, smile, talk nice!
To you in the south – stay cool
To you up north – keep warm!

Until the next “Unity”

We have been having most of our lunches at the Eastside Filippas Restaurant. The weather has been good for driving too.

Would like to have you join us for lunch. For more information call (810) 393-2668

Procedure to Obtain Retired Detroit Police Photo ID Cards

To obtain an ID card in person:

- Public Safety Headquarters
1301 Third Street, Detroit, MI 48226-2503
- Go to Central Photo for a digital picture
(located on the 3rd floor of Public Safety Headquarters)
You will be directed to the 6th floor to Detroit Police Personnel to complete process.
- Bring old DPD ID Card and Driver's License
-They will keep your old ID card.

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