



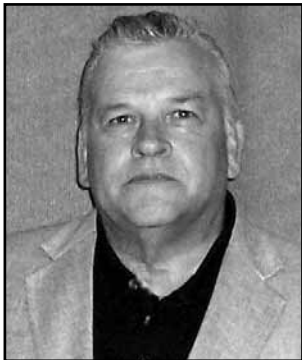
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 133, Spring, 2018



PRESIDENT

Don Taylor

The calendar reflects that we have finally put winter behind us and moved into spring, now we are just waiting for the weather to catch up with the calendar.

Our Association has scheduled the summer events, which include our Golf Outing August 10 at Oak Ridge and the General Meeting and picnic June 25 & 26 in Frankenmuth. Hopefully you will be able to attend these events.

Healthcare

The VEBA Board of Trustees are currently reviewing the contracts of service providers that are administering our VEBA and Healthcare Plans. This is to ensure you are receiving the appropriate and highest level of service you deserve and expect from these providers. You will be kept informed as the Trustees work through this process.

The VEBA Board of Trustees has also created a new position, referred to as Retiree Healthcare Trust Business Agent. Chet Opolski, is a RDPFFA Board Member and VEBA Trustee, has been appointed to fill this position. He will be available by phone 586-275-2404 and at the RDPFFA Office during normal Association business hours 9AM - 3PM a minimum of two days a week to assist you with any problems or concerns you may have dealing with your VEBA benefits.

Legislation

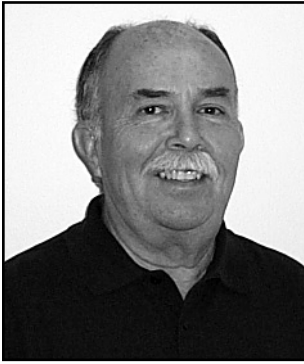
We continue to work with the Legislators to see if there is any way to improve our benefits through legislation. We are currently working with the Senate Majority Floor Leader, Senator Kowall to see if it is possible for the legislative process to offer our members the opportunity to purchase Health Insurance as part of the State of Michigan employee Group Plan. We all know there are many benefits to being part of a large group plan. Currently there isn't any group plan available to those not covered by Medicare. This is going to be a difficult and lengthy process drafting the legislation and identifying which group our members would be placed in. The State Office of Retirement Services represents approximately 530,000 individuals, includes approximately 227,000 active and 281,500 retirees, this involves a number of different groups.

Michigan Pension Tax

The RDPFFA has been working to eliminate the Pension Tax ever sense the Pension Tax Law was changed in 2013. Two pieces of legislation has been passed and signed into Law that affords our members Pension Tax relief. The Association continues to receive calls from our members that are not taking advantage of these Laws. What appears to be happening is members are going to Tax preparers that are not familiar with these Laws. The Laws only affect individuals that retired from governmental agencies that were not covered by Social Security. So only a very limited number of retirees were covered by the legislation, the largest groups are Detroit Police, Detroit Firefighters and Michigan State Police. I will once again recap the Laws.

Senate Bill 409, sponsored by Senator Hansen, was passed and signed into Law and became Public

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Hope everyone is doing well and getting ready for some warm weather, I know we are here. In my last article I wrote about the direct deposit issue we had for our January pension checks. I just want to clarify the problem. It seems that both the transferring bank and the pension system were at fault. It all had to do with the day of the week the holiday fell on and the day the funds were transferred by individual banks, this and the weekend all coming together caused the problem. We were assured this will not happen again because of the new payroll system being implemented. Everyone should have seen the note on the April pension checks that the change will be in place soon. Just remember the pension systems will eventually be eliminating paper checks sometime this year and going to a "PAY CARD" system or direct deposit only. So if you feel you will be happy with the pay card system you do not

have to do anything but if you still get a paper check and will not be happy with the pay card, direct deposit is the way to go. Forms can be printed from the pension systems web site, www.rscd.org, along with the directions you will need.

Once the warmer weather gets here many of us will start planning our summer events. I want to remind everyone that if you can make arrangements to attend our Association's annual picnic and June general meeting you will not regret it. Both events will take place in Frankenmuth at the Bavarian Inn with the picnic being held on Monday, June 25, 2018 at Heritage Park which is located just behind the Bavarian Inn.

The picnic will begin around 11:00am with lunch being served around 1:30pm/2:00pm and naturally refreshments will be served. The June general meeting will take place in the Bavarian Inn on Tuesday morning, June 26, 2018. The Tuesday general meeting will begin with breakfast at 9:00am and the meeting to follow.

If planning on attending both events, rooms at the Bavarian Inn are available and the cost is the same as last year around \$109.00 per night. Call the Bavarian Inn directly at (855)-652-7200 and use our code "12M0Y9" to get our rate. This rate is for Sunday and Monday night.

Oh and I almost forgot, the world famous RDPFFA Frankenmuth Hospitality Room will be open at 6:00 pm on Sunday and Monday nights, so if you are planning on attending get those stories together and get ready to see some old friends and make some new ones. Guaranteed everyone will have a great time.

Second on the list is the Association's Annual Golf Outing which is scheduled for Friday August 10, 2018, the location and price is the same as last year, Oak Ridge Golf Course and \$75.00 per golfer. Get those foursomes together.

(continued on page 7)

GREENE'S



LAWN AND GARDEN MAINTENANCE
SNOW PLOWING · FIREWOOD

KEVIN GREENE
(586) 790-7908

16414 WALCLIFF
CLINTON TOWNSHIP, MI 48035



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

In February, I attended an Estate Planning Seminar; the event was presented by LaBrecque + Associates who have fellow workers with LJPR Financial Advisors the Retired Detroit Police and Fire Fighters Association portfolio manager. The presentation was very informative; a number of issues were discussed such as: wills types of trust, estate taxation, the probate system, durable powers of attorney and beneficiary designations.

A number of years ago, I had a will and Revocable Living Trust prepared. I thought I was all set. After attending the above mentioned seminar I found out I was mistaken. The presenter suggested that every 5 to 10 years the information recorded and filed should be reviewed by your attorney. In most cases your attorney will charge a small service fee or nothing to update and/or review.

Many circumstances change or may have been overlooked in the original document. It is important to list where important documents and financial information can be found, also information such as, bank names, log in name and/or account numbers, location of password /pin # (personal representatives contact people), IRA owner (beneficiary) power of attorney, Health Care and final funeral as well as burial arrangements. The presenter suggested addressing the above information in a separate letter.

As an elected representative to the Board of Trustees of the Detroit Police Benefit and Protective Association (equivalent to the Detroit Firemen's Fund Association), I have seen many members' families who have not received their expected benefit or end up in court because a member failed to have his/her beneficiaries properly recorded. Wills alone do not avoid probate. Estate planning is a topic that most of us tend to put off until it's too late, plan ahead.

You may have a personal attorney to call or if not these Law firms listed are supporters of the RDPFFA who place an "AD" in the Unity magazine.

Bryan A. Sunisloe

Attorney and Counselor; Estate Planning
Additional information see AD on Page 11

Main Office

66 Market Street • Mt. Clemens, MI 48043
(586) 463-0300

Satellite Office

6053 Chase • Dearborn, MI 48126

Dickinson Sawyer PLC

Estate Planning Attorneys

Additional information see AD on Page 22

P.O. Box 70305 • Rochester, MI 48307
(248) 572-3399 - Extension 1

Joseph V. Coraci

Attorney at Law; Estate Planning Solutions

Additional information see AD on Page 7

Macomb County

44028 Mound Rd. Ste. 2 • Sterling Heights, MI 48314
(586) 991-5860

Oakland County

6915 Rochester Rd. Ste. 380 • Troy, MI 48085

LaBrecque + Associates

Tax, Estate Advisors

Additional information see AD on Page 12

5480 Corporate Drive #100 • Troy, MI 48098
(248) 641-7400

Lippitt O'Keefe Gornbein, PLLC

Estate Planning and Tax, Family & Probate Law

Additional information AD on Page 19

370 E. Maple Road (Third Floor)

Birmingham, MI 48009

(248) 646-8292

In closing, this article focused on legal advertisers. Check-Out other Ads placed in the Unity magazine. Support our advertisers!

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.

PRESIDENT *(continued from page 1)*

Act 597 of 2012. This Law grants Tax relief to individuals born between 1946 and 1952. The Law went into effect in 2013, the same year the pension Tax Law was changed. The Law grants a \$35,000 deduction on a single return and a \$55,000 on a joint return.

House Bill 4396, sponsored by Representative Bellino, was passed and signed into Law and became Public Act 149 of 2017. This Law grants the same tax relief as Senate Bill 409 to those individuals born after 1952 and were retired as of January 1, 2013. This Law went into effect January 1, 2018.

If you were born after 1945, you should make sure your Tax preparer is familiar with these Laws, so you are not paying more in Michigan Pension Tax than is required by Law.

For those not covered by these Laws, the Association continues to work through the legislative process to further reduce or eliminate the Michigan pension tax Law that went into effect in 2013. Our goal is to eliminate Pension Tax for all current and future police and fire retirees. There are currently several Bills pending that would completely eliminate the State Pension Tax, but they are not expected to pass under the current Administration. With a new Governor coming in 2019, this issue may be revisited.

That's it for now; hope to see you at the General Meetings and the other Association sponsored events.



Firefighter Painters **Interior and Exterior Painting**

power washing • wall washing • wallpaper removal

Free Estimates

Donald S. Carlson (586) 381-3105



GMB & SONS, LLC **Heating & Cooling**



Gas Furnaces • Air Conditioning • Hot Water Tanks
Electronic Air Cleaners • Humidifiers • New Construction
"Complete Heating & Cooling Service"

We Offer the Latest in Green Technology

GLENN BLANK
Licensed Contractor
"Since 1975"

FREE ESTIMATES
Phone: (734) 427-4362
Insured

Welcome New Members!

January (2018)

Jackson, Andrew - Police

Tharp, Dereck - Fire

February

Morgan, Johnnie - Police

March

Banks, Leonardo - Police

Glenn, Mark - Police

LaRosa, Nicole - Police

Boland, Thomas - Fire

Provost, James - Fire

Posh, Robert - Fire

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

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.

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

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

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

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

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

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

*Call the Association Office
if you need additional information*

DO YOU HAVE CATARACTS?

NOW YOU HAVE A CHOICE!

You may be a candidate for the new AcrySof ReStor
intraocular lens. This remarkable new lens makes
it possible, for most patients, to have great vision,
after Cataract surgery — **WITHOUT GLASSES!**

CALL the office of Dr. Robert A. Sklar **TODAY**

TO see if you are a candidate.

248-526-1010

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

May 3 • Sept 6

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Oct 4 • Nov 1

West Side Silver Ladies*

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

East Side Silver Ladies*

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

Snowbirds Of Michigan*

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

*Refer to columns for specifics or program changes

**Articles for the Summer 2018
Issue should be "submitted" by
June 22, 2018**

REMEMBRANCE AND THANK YOU

The following supporters, their names and in names of their loved ones, have contributed most generously to our Legal, Appreciation and P.A.C. Funds. Your continued support of our Association is the encouragement we need and reflects your recognition of the Association's efforts in your behalf.

Appreciation (Donation)

Barton, Den & Mag *in memory of*
Robert 'Mac' McIntyre

Elliott, Walter & Dolores *in memory of*
Pat Smedley

Fumerola, Hilda *in memory of*
William Fumerola

Harbar, Lucian & Denise *in memory of*
James Penkala & James (Mr. Roberts) Roberts

Harkins, Mila & Donald *in memory of*
Jerry Fields

Helfer, Martin & Marrietta *in memory of*
Jerry Fields

Hewitt, Lori & Dave *in memory of*
P.O. Robert Demers

Johnson, Jean *in memory of*
Sgt. Richard (Dick, Johnny) Johnson

Kwiatkowski, Hank *in memory of*
Jerry Fields

Kwiatkowski, Hank *in memory of*
Roger Lambert and Roland Raska

Logan, Margaret *in memory of*
Jack Logan

McNeill, Larry & Susan *in memory of*
William Igel

Palm, James *in memory of*
Sgt. Willie Raglob

Panackia, Ed *in memory of*
Eddie Pakula & Leonard Todd

Pawl, Larry & Gayle *in memory of*
Fire Capt. Andy Mauier

Pearsall, Lisa & Jimmy *in memory of*
Jerry Fields

Redlawski, Marv *in memory of*
Sgt. Guy Craig

Rickabus, Marion *in memory of*
William Igel

Swistock, Gloria *in memory of*
Kenneth Swistock

Torrice, Frank *in memory of* *Ed Gersh*

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

Zadorozny, Patricia *in memory of*
Ed Hoscula & Woody Horne

Appreciation (Donation)

Bagnasco, William
Barton, Tim

Bedarski, James & Sharon
Bradick, Beryl & Mark
Brown EL, Mike & Cynthia
Brownell, Angeline
Burns, Michael & Joan
Caver, Gisele
Caver, Gisele
Dawe, Wes & Arlene
Dewolf, Michael Markel
Dickinson, Tom
Falkowski, Ken
Falkowski, Ken
Falkowski, Ken
Fiddler, Ray & Charlotte
Golembieski, Tom & Nancy
Hunsaker, Ralph & Anne
Hunt, William
Hunt, William Calvin
Isken, Wayne
Isken, Wayne
Jagger, James
Klock, John
Komperda, Gary
Lamphier, Dan & Mary
Lang, John D
Machesky, Jerome & Lois
McCann, Tom & Constance
Meeks, Robert
Meeks, Robert
Meeks, Robert
Miller, Harold
Norris, Kelly
Novak, Gerald

Nowak, Frances
Nowak, Frances
Nowak, Frances
Obarzanek, Walter
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Regan, Mike & Betty
Retired Detroit Police & Fire Club of FL
Rusesky, Mark & Patricia
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Selleck, Ron & Carol
Socha, Eleanor
Spaulding, Paul & Paula
St. John, Joseph & Marilyn
Thompson, Al
Tynan, Shelley
Winkler, Frank
Zimolzak, Peter

PAC (Donation)

Breitschuh, Ernest & Paula *in*
memory of Bert, Don, Al, Rick & My
brother Tom

Miller, Madeline Ann *in memory of*
PO Carl Miller

Miller, Madeline Ann *in memory of*
Sgt. Jerry Fields

PAC (Donation)

Soranno, Sam
Stanbury, George & Marie

RDPFFA Annual Picnic - June 25, 2018

12 PM Heritage Park Frankenmuth, MI

General Meeting: Tuesday June 26, 2018 @ 9:30 AM

(Breakfast prior to Meeting)

Composer Rooms Bavarian Inn Lodge

Rooms \$109 night Group#12MOY9

(855) 652-7200

Hosp. Room - Sun & Mon

One Covered Bridge Lane Frankenmuth, MI 48784

VICE PRESIDENT *(continued from page 3)*

Third on the list is the Association's Annual Educational Conference in Las Vegas, NV. The conference is taking place at New York/New York Las Vegas Hotel & Casino. The dates are Monday, September 24, 2018 through Friday, September 28, 2018. The room rates made available for our group are around \$109.00 per night plus taxes and resort fee. I will soon have more information in the next few weeks but the dates and rates are locked in. We will have a reservation code that will be used for our group at that time. Oh, I almost forgot again, the World Famous RDPFFA Las Vegas Hospitality Room will be open each evening Monday through Thursday.

So the dates are set and you can begin planning a great time and a great get together, get a little of that stuff from under your mattresses and have some fun. These hospitality rooms may not last forever. If you have any questions concerning any of the events please give the office a call and as I will have more information on Las Vegas in a couple weeks.

Just a few other things to keep in mind. I wrote in the last Unity about our dwindling numbers in Association members. If you know of any "younger"

retirees that may be interested in becoming involved in our Association let them know that we would welcome them with open arms.

Speaking of "younger" retirees, there are probably many military veterans out there that may be interested in joining the VFW or American Legion. The VFW Post 1549 and the American Legion Post 161 have both Police & Fire involvement and both have ads in the Unity. So, think about joining if you are not already or transferring your membership since those numbers are also dwindling.

As always, in closing if you have any concerns or questions about any events or problems please feel free to give the office a call and we will make every attempt to answer your question or lead you in the right direction. I hope to see many of you at some of our events this summer and please be careful out there. It is a different world we live in.



Estate Planning Solutions PLLC
PLANNING FOR LIFE'S UNCERTAINTIES

Nearly 20 Years of Estate Planning Experience

- Guardianship
- Powers of Attorney
- Special Needs Planning
- Revocable Living Trusts
- Uncontested Probate and Trust Administration
- Business and Succession Planning, Implementation and Maintenance

Joseph V. Coraci, principal

Attorney at Law

Son of Vito Coraci
(Retired Detroit Police Officer)

Son-in-law of the late Gordon Snow
(Retired Detroit Police Officer)

20% Discount to all Police, Firefighters and their Families
(Active and Retired)

Serving all of Metro Detroit
Please Call for a Complimentary Consultation

Macomb County Location
44028 Mound Rd., Ste. 2
Sterling Heights, MI 48314

Oakland County Location
6915 Rochester Rd., Ste. 380
Troy, MI 48065

586-991-5860
www.epspllc.net



DETROIT POLICE MUSEUM AND GIFT SHOP

Stop by and visit us located at:

Detroit Public Safety Headquarters
1301 Third Street • Detroit, MI 48226
(313) 596-5196

Sponsored by:

The Detroit Public Safety Foundation and
The Detroit Police Department

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

Members Letters

Greetings from Florida. This will be my last correspondence as President. I was elected by the members and have fulfilled my duties. It was voted that the remaining cash be donated to the Retired Detroit Police and Fire Fighters Association, in appreciation for representation on our behalf. Included with this letter is the check. Best wishes for the future.

Retired Detroit Police
& Fire Club of Florida
Respectfully, Donald Rem

I have to tell you a historical story of 40 Korean Military Vets (Navy, Marines, etc.) when they became members of the Detroit Fire Dept., on 11-18-57. Upon competition of training at the Training School at Warren and Lawton, all members were assigned to different companies in the City.

On January 1, 1958, all were laid-off by Miriani, saving the City 250 thousand dollars. The City now pays approximately 300 thousand for "1" engine. Each member was called back when an active member died or retired. I was laid off for 6 months and my GI unemployment was 64 dollars a month, but my car payment was 60 dollars a month on a 1957 Chev Bel-Air. I wish I had it now.

I don't know how many of the 11/18 group are still living, but I'm glad to hear many have made it this far. This May I will have been retired 32 years after giving 29 years of service to the City and having reached the age of 83. Keep the wind at your back.

Joseph J. St John
Lexington, MI

Your hard work helping us to continue receiving the best benefits for retirees is greatly appreciated. Once again you have gone to bat for us, making sure we continue to get what out Detroit Police & Fire Fighters worked so hard for. Please use the enclosed check to help where it is needed, In memory of my late husband

Lt. Joe Twardzik. Helen Twardzik
Macomb Twp., MI

Thanks for all you do, here is a small contribution use it as you see fit, very much appreciated, thanks.

Mike Burns Ret Battalion Chief
Greenbush, MI

Thank you for all you do for us! Remembering my Dear friend & mentor Sgt. Guy Craig. May he rest in Peace!

Marv Redlawski
St Clair, MI

Enclosed is a small donation to use as you see fit. Thank you for what you do.

Dan Lamphier Retired DFD
Sterling Hgts., MI

Thank you for all the years you've been there for us. Use the check for where it is best needed.

Eleanor Socha
Garden City, MI

Enclosed is a check for the Legal fund. In memory of, Eddie Pakula and Leonard Todd "Killed in the Line of Duty" 1974.

Ed Panackia
Detroit, MI


Dear Chet and the other great staff members:

Enclosed is a check to be used for whatever is needed. Thank you so much for all you do for us. Chet, you were truly wonderful in dealing with my problems with insurance. And to all of you, keep up the good work and stay safe.

Paula and Paul Spaulding
Venice, FL

My name is Walter J. Obarzanek, retired in 1970 from the 7th Precinct. I see they opened it up again. I still pay my dues, I heard that you don't have to pay

(continued on page 9)

**BANKERSLIFE**SM

James Cody, Jr.
Unit Supervisor
Insurance Agent
CLTC

tel 810.385.3203
ext. 1083
cell 586.489.0960
fax 810.385.4305
james.cody@bankerslife.com
3081 Commerce Dr, Suite 100
Fort Gratiot, MI 48059
BankersLife.com

For the life of your retirement®

Members Letters (continued)

when you turn 90 yrs. My birthday is 1918, August 3. Use the check as you see fit. PS Show the tight wads who cannot afford it.

Walter Obarzanek
Sterling Hgts., MI

We are sending a donation in the memory of P.O. Robert Demers who passed away. Last edition we sent a donation in the memory of Sgt. Richard Johnson 14th Pct. and you did post it, but he was not listed in the Oct deaths. Sgt. Johnson served from 1940-1975, not sure months. Thank you for all the great work, you too Woody.

Lori & Dave Hewitt
Syracuse, IN

Use this as you see fit in memory of Robert "Mac" McIntyre a real cop. Thanks for your efforts.

Den & Margaret Barton
Caseville, MI

Please use this check where needed. Thank you for all your hard work. In loving memory of my Dear Husband, Sgt. Richard (Dick, Johnny) Johnson of the 14th Precinct.

Jean Johnson
Livonia, MI

Thank you again for all the hard work being done for us.

Ken & Jo Russell
Livonia, MI

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!

Please accept this donation in memory of Sgt. Bob McIntyre. Feel free to use this donation where it's most fitting, and thank you for all your hard work on behalf of all retirees.

Tom & Nancy Golembieski
New Boston, MI

Sending a small token of appreciation, please use it as you know best. Thanks for your efforts & accomplishments for all retirees "dues paying and not paying free loaders, and their families. Without a voice in such matters we would be on welfare. Thanks for listening, more \$ to come.

Michael DeWolf
Allenton, MI

I would first like to thank you for all the hard work each and every one of you do for us. I am making a donation in memory of my husband, Police Officer Carl Miller (1965-2000). And a second donation in memory of a dear friend, Retired Police Sgt. Jerry Fields, who passed away on 3-3-18. Please use these donations for the PAC Fund.

"P.S. I wish you had a "sound off" column where we could voice our opinions. I was astounded to see the names of all the non-members. I would have a few choice comments to make to them".

Madeline Ann Miller
Clinton Twp., MI

A contribution to the association in remembrance of Roger Lambert and Roland Raska two of the best friends, partners and hunting companions anyone could have asked for. RIP guys, you are greatly missed and often thought of.

Henry Kwiatkowski (Ret. Sgt. #11)
Clinton Twp., MI

A contribution to the association on behalf of a good friend and #11 Cruiser member, Jerry Fields, who recently passed away. Jerry also was a member of the Detroit Tiger family who pitched batting practice for the Tigers during the '68 World Series. He will be missed at our monthly get together at Buddy's with his stories about his teammates while he was a pitcher in the Tiger farm system.

Henry Kwiatkowski (Ret. Sgt. #11)
Clinton Twp., MI

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

- Market Volatility
- Safe Money?
- Portfolio Risk



RETIREMENT

- Pension Options
- Social Security

Don't leave it up to chance.

Let the Clear Strategy team provide you with

Solutions for Life



CLEAR STRATEGY®

Solutions for Life

www.myclearstrategy.com

3471 E. Grand River Ave.
Howell, MI 48843

1127 S. Old US Hwy 23
Brighton, MI 48114

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



Westside Silver Ladies

Geri Henningsen

REMINDER: Our annual dues are always due in March. If any member did not remit at the March meeting or through the mail, please do so at your earliest convenience. If anyone would like to become a member, our annual dues are \$12.00 and can be sent to our Treasurer Meta Bateson at 1291 Shoemaker Drive, Westland, MI 48185-3593. Please make checks payable to Westside Silver Ladies. Thank you.

The attendance at our monthly meetings is shrinking. Many of our members need to be driven to our meetings. If a member needs a son or daughter to drive them, they are welcome to join us for the luncheon.

50/50 winner in January was Meta Bateson, in February it was Irene Melady and in March it was Dolores Linn. It's always nice to win.

HAPPY BIRTHDAY TO Irene Melady – 4/20, Ginny Kaltenback – 5/1, Geri Henningsen – 5/4, Theresa Zalewski – 5/7, Marie McCarthy – 5/12, Fran Murphy – 5/17 and Elaine Wallace – 5/18.

Thought for the day:

"If you smile when you are alone, then you will really mean it" ... Andy Rooney

Let's meet at Archie's,
Geri Henningsen • 734 -335-6778

VIETNAM VETERANS OF AMERICA

CHAPTER 154 • Macomb County, MI



"Veterans Helping Veterans"

**VETERAN'S
SUPPORT CENTER**
18025 E. 15 Mile Road
Clinton Township, MI 48035

Chapter Office: (586) 776-9810
Fax: (586) 776-9683

Detroit Police Department Retired Badges

Silver – \$35.00 EA.*  Gold – \$45.00 EA.*

Available to R.D.P.F.F.A. Members

Contact Retired Detroit Police Officer George Toy at:
(248) 572-4458

**Add \$5.00 for Shipping & Handling. Allow 6-8 Weeks for Delivery*

“Standing up for you”

Bryan A. Sunisloe
Attorney and Counselor

Specializing In:

Divorce/Family Law
Disability and Worker's Comp
Estate Planning

Main Office:

66 Market Street
Mt. Clemens, MI 48043

Satellite Office:

6053 Chase
Dearborn, MI 48126

Office: (586) 463-0300 / Fax: (586) 463-5373

www.SunisloeLawOffice.com

Bryan@Sunisloelawoffice.com

BUNCH TAX SERVICE

(586) 779-7990

ASSOCIATES

LUCIAN C. HARBAR II • LUCIAN C. HARBAR, SR.

DANIEL M. SMITH

**CITY • STATE • FEDERAL
PERSONAL • BUSINESS**

25915 Harper

(Between 10 and 11 Mile Rd.)

ST. CLAIR SHORES, MI 48081

FAX: (586) 779-0249

www.bunchtaxservice.com

*Accounting, Bookkeeping, Audit Representation
Members RDPFFA & MARPE*

Latest Tax Scam from the Fake Tax Man

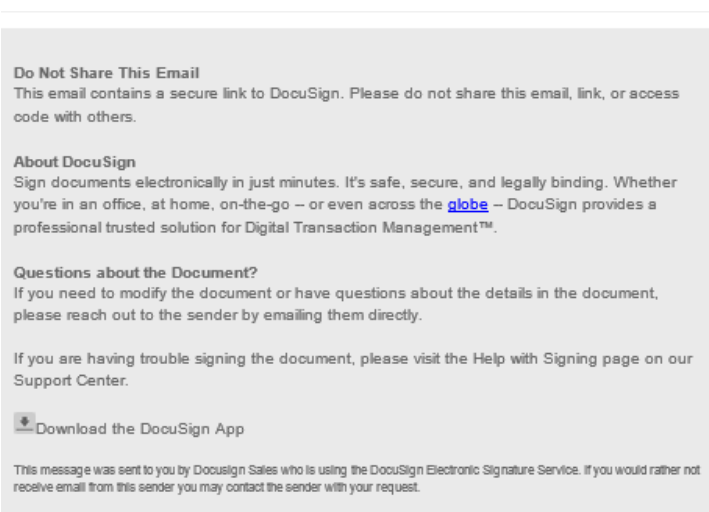
Leon C. LaBrecque

We're in full tilt on tax season, and the returns are flowing, as are the scams. Hopefully, by now everyone knows that the IRS does not call you on your cell phone threatening you with jail unless you give them your credit card over the phone. Well, the IRS does not send you DocuSign information either. Here's an email one of our clients got from 'DocuSign':



At 04/05/2018 3:54:52 AM EST, IRS sent you a document.

Powered by DocuSign



This is another case of the scammers trying to obtain your information, using some trustworthy source, like the IRS, (which is ironic). Note the scammers failed to capitalize the 'S' in 'DocuSign' in the subject. This one came from a weird e-mail as well.

Here are some tips to help spot the difference between real and spoof DocuSign emails:

- All URLs to view or sign DocuSign documents will contain "docusign.net/" and will always start with https.
- All legitimate DocuSign envelopes include a unique security code at the bottom of notification emails. If you do not see this code, don't click on any links or open any attachments within the email, forward it to spam@docusign.com.

For the latest DocuSign security and system performance information, visit the DocuSign Trust Center.

Better bet?

- Unless you know who the e-mail is actually from and you are expecting it, don't click on any attachments. Legitimate sources never ask for sensitive information by e-mail.
- Also, don't open links to website unless you are certain of the website. If you are uncertain, open a new browse window and type the URL into the address bar (don't copy and paste).
- Be careful of shortened links: hover your mouse over a link and see what the link actually is.
- Look for goofy typos (like the lower case 's' in the one above).
- Watch out for urgency and threats: this is the IRS 'phone scam.'

As they said at the end of the roll call in every Hill Street Blues episode: 'Let's be careful out there'.



Leon C. LaBrecque, JD, CPA, CFP®, CFA
LJPR Financial Advisors
5480 Corporate Drive, Suite 100 |
Troy, Michigan 48098
Phone: 248.641.7400 | Fax: 248.641.7405
Email: leon.labrecque@ljpr.com

Twitter: [@leonlabrecque](https://twitter.com/leonlabrecque) / www.linkedin.com/in/leonlabrecque

VEBA

Chet Opolski

Chairman/Business Agent

Retired Detroit Police & Fire Fighter Health Care Trust

The Board of Trustees of the Detroit Police and Fire Retiree Health Care Trust (the "VEBA") wishes to keep you informed of several important matters and is requesting your cooperation to gather information that will aid it in administering your retiree health care benefits more efficiently and effectively.

RHC Trust Business Agent

The Board of Trustees has created this position and retained current Board Chairman Chet Opolski to serve in that capacity. He's agreed to work at the Retired Detroit Police & Fire Fighters Association Office, at least two days weekly, normally Monday and Tuesday. His primary responsibilities will be to assist members with benefit matters, distribute communications, and give attention to other matters related to the good order of the Trust. He can be reached at 586-275-2404, by email at rdpffa_rhctrust@outlook.com, or in person at 2525 E. 14 Mile Road, Sterling Heights, MI 48310. The creation of this position has already proven valuable to many that have contacted Chet.

Communication with VEBA Membership

Maintaining ongoing communication with the VEBA Membership has been difficult since email addresses were not a part of the enrollment process in the past. Several informational newsletters have been sent to those members that have an email address on file, unfortunately that's only about 25% of the entire VEBA membership. Therefore, it is requested that you communicate with Chet, either by telephone (586-275-2404), or by email (rdpffa_rhctrust@outlook.com) so that you can begin to receive newsletters, updates, meeting dates and other VEBA information regularly. If you do not have access to email, we'll be glad to send those communications to a family member, or friend.

Health Reimbursement Account (HRA) Claims

Beginning June 1, 2018, the Board of Trustees will no longer accept HRA claims for reimbursement that are submitted more than 12-months following the end of the prior calendar year. As a result, your 2016 qualified medical expenses will no longer be eligible for reimbursement if they aren't appealed to the Board on or before May 31, 2018. 2017 HRA claims may continue to be appealed to the Board through December 31, 2018 and will be reviewed by the Board for approval or denial. However, 2017 HRA claims received after December 31, 2018, will be denied as untimely. 2018 claims for reimbursement may continue to be submitted to the VEBA's third party administrator until March 31, 2019. Thereafter, all 2018 claims for reimbursement must be appealed to the Board on or before December 31, 2019, or they will be considered untimely.

Wanted!

DPD issue 6 shot 38 revolver

5" barrel • Nickel Plated

Call 586-566-9348

For Sale!

Hk 45, 6 mags, light and laser combo, hk box and tan holder. Includes whatever 45 ammo I have - \$1200

S&W 500 4" barrel. Big rock edition. Original case and box of 50 ammo - \$1500

S&W 500 10.5" barrel. Original zipper case and box of ammo. Bone collector edition and it's a performance center model - \$2500

Call 702-338-7883

email: aaronjamesrobinson@yahoo.com



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.

November 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Chasteen, Danny	P.O.	Police	3-28-75	12-15-76	11-26-17

December 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Gaston, Isaiah	P.O.	Police	7-6-54	2-24-72	12-12-17
Kalczynski, Robert	Lt.	Police	11-1-54	3-7-80	12-23-17
Taylor, Donald, J.	P.O.	Police	1-22-51	9-8-77	12-16-17

January 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Blaim, Leland	Sgt.	Police	9-24-56	9-30-81	1-20-18
Byszkowski, Walter	P.O.	Police	2-23-48	6-5-73	1-21-18
Demers, Robert	P.O.	Police	5-25-70	1-3-96	1-25-18
Doss, Glenn	P.O.	Police	3-28-16	Died Active	1-28-18
Ellis, Bernard	P.O.	Police	6-24-96	Died Active	1-4-18
Figurski, Michael	P.O.	Police	3-18-74	5-22-04	1-16-18
Ives, Roland	Sgt.	Police	9-22-52	9-22-77	1-19-18
Jackson, Robert	Insp.	Police	2-13-50	1-3-89	1-19-18
Johnson, Duane	P.O.	Police	10-13-86	2-17-95	1-3-18
Kimber, Edward	Sgt.	Police	2-13-50	9-14-98	1-27-18
Malachowski, Chester	Sgt.	Police	9-25-61	2-19-87	1-13-18
McIntyre, Robert	Sgt.	Police	6-16-69	7-5-95	1-30-18
Roberson, Alvin	P.O.	Police	7-22-85	2-1-11	1-23-18
Satterfield, John	P.O.	Police	6-7-70	7-8-95	1-28-18
Wilson, James	P.O.	Police	1-12-70	9-3-99	1-16-18
Castone, Anthony	FF	Fire	6-12-00	5-28-14	1-20-18
Dombrowski, Michael	FF	Fire	8-3-87	9-20-93	1-4-18
Nelson, Chester	Sgt.	Fire	7-23-51	7-24-76	1-31-18
Oja, David	FF	Fire	1-3-61	8-15-72	1-19-18
Sepanek, Donald	FF	Fire	1-22-73	7-3-78	1-27-18
Shemko, George	Lt.	Fire	9-5-51	12-21-89	1-29-18
Supal, Leon	FEO	Fire	12-2-63	5-26-77	1-18-18

February 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Brown, Lawrence J.	P.O.	Police	6-5-50	6-5-75	2-2-18
Collins, Bruce	P.O.	Police	3-26-73	2-14-00	2-13-18

(continued on page 15)

IN MEMORIAM *(Continued from Page 14)*

February 2018 (continued)

Name	Rank	Department	Appointed	Retired	Date of Death
Gale, Edward	Sgt.	Police	1-11-54	1-11-79	2-7-18
Georgeas, Peter Jr.	P.O.	Police	9-17-62	11-16-87	2-22-18
Harris, David	P.O.	Police	2-23-70	7-5-98	2-17-18
Igel, William	P.O.	Police	7-21-52	7-21-77	2-13-18
Johnson, J. L.	P.O.	Police	6-16-77	3-20-07	2-20-18
Jones, Ronald	P.O.	Police	10-21-68	7-26-84	2-10-18
Korsman, Neelo	P.O.	Police	8-26-51	1-2-78	2-27-18
Kuehn, Gerald	Sgt.	Police	10-26-53	10-20-72	2-28-18
Parcella, James	Sgt.	Police	1-11-54	11-23-76	2-5-18
Roberts, Ralph	P.O.	Police	5-6-46	7-16-71	2-7-18
Sihler, Mary	Sgt.	Police	3-2-73	1-7-00	2-5-18
Skubik, Chester	P.O.	Police	1-3-56	2-1-91	2-14-18
Smith, Harold	Insp.	Police	3-7-54	8-15-81	2-21-18
Tabachki, Peter	P.O.	Police	10-23-73	1-1-88	2-11-18
Weathers, Darren	P.O.	Police	6-29-16	Died Active	2-13-18
Knoth, Richard	FF	Fire	6-26-72	3-30-82	2-12-18
Maki, Raymond	FF	Fire	1-17-49	2-4-74	2-2-18
Panzica, Robert	Lt.	Fire	6-11-51	3-1-79	2-24-18

March 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Beeman, Bernard	P.O.	Police	4-18-48	4-19-73	3-1-18
Fields, Jerry	Sgt.	Police	1-3-61	1-3-87	3-3-18
Gekiere, Morris	Sgt.	Police	10-28-55	1-6-81	3-21-18
Grady, Gerald	Sgt.	Police	5-15-66	1-27-92	3-19-18
Hayes, Robert	Sgt.	Police	7-21-52	4-21-79	3-16-18
Higdon, Julius	Comdr.	Police	3-10-69	7-30-04	3-31-18
Jordan, Lawrence	Lt.	Police	8-5-63	7-6-89	3-11-18
Ray, Kenneth	Sgt.	Police	11-26-62	1-10-95	3-17-18
Smith, Donald	Sgt.	Police	11-22-75	4-16-02	3-16-18
Stano, Leonard	P.O.	Police	3-13-61	7-4-86	3-5-18
Taylor, Harold	P.O.	Police	2-6-67	1-29-95	3-16-18
Wagner, Shirley	Lt.	Police	8-24-76	8-29-01	3-2-18
Washington, Betty	P.O.	Police	4-8-75	4-8-08	3-20-18
Wesley, Shawn	Lt.	Police	10-20-86	Died Active	3-27-18
Damron, Reginald	FFD	Fire	9-9-57	12-20-72	3-13-18
Grochowski, Raymond	FEO	Fire	5-19-47	10-10-82	3-1-82
Hodnicki, Edmund	FEO	Fire	5-19-47	2-10-73	3-5-18
Simmons, Don	Bt. Chief	Fire	9-12-60	1-4-96	3-18-18

RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

THE TWENTY SEVENTH ANNUAL

GOLF OUTING FOR RDP&FFA MEMBERS & GUESTS

Date: August 10, 2018 (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)

NAME

ADDRESS

PHONE

SHIRT SIZE

1 _____

2 _____

3 _____

4 _____



Silver Ladies



Carol Curley

At the time of this writing, the maple syrup trees are doing their best to arouse the leaf buds to open. We've had tastes of spring in between a below-zero "Nor'easter", frigid, windy, winter. It has been a dreary few months for me.

I missed the January 2018 Silver Ladies meeting. Thank you to Carol Bender for taking notes for me and to Marcy Rolf calling to try and find me. I also missed sending in a Unity article on time to be published. When the grammar is faulty I do wish it would not be published. It also seems I missed the update for several months about our most recent member. She joined us in March 2017, won her first 50/50 in April 2017, and has celebrated our special occasions and helped with our get togethers whenever she was able. It seems she has been friends with us longer than only a year. Welcome Del Raska!

One of our earliest Silver Ladies members, Marie Johnson, an inspirational lady and friend passed away in January 2018. She was our "Sunshine Lady" who sent get well cards and Happy Birthday greetings to each of us and others because her good heart wanted to cheer up their day.

In March, our 26th Anniversary dinner at DiFratelli's was again very enjoyable. Carol Bender organized and again crafted the colorful place setting with enough chocolates to make us all happy. Marcy Rolf brought in our celebration dessert cake, Delphine Marciniak the gift cards and Carol Curley the spring potted plants for our raffle prizes. It was a very good day!

50/50 winners: Carol Bender for January
Judy Wagner in February

AMERICAN LEGION Post 161

Police & Fire Fighters Looking for Members
Must have military service!

Dues \$45

For information contact:

Frank Rossi: (586) 421-2155

Birthdays: May- Barb Talley, Carol Bender
June: Marcy Rolf, June Gusher and
Del Marciniak

We also have been notified that our paper checks are going to change to a plastic card or direct deposit! I like to open the envelope, feel all the papers, look at all the words and numbers and remember the days, years and long hours my brave responsible husband worked for his family and for his community. Guess I am too sentimental but I am very grateful.

If errors in my article are disgusting or irritating, let me know, talk or write, be harsh, give me heck! I can take it! I forget easily.

Call Marcy to join us (586) 465-9815



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.



Serving Those Serving Others

Join over 450 active and retired Law Enforcement Officers and their family members in choosing Parkside Dental Team for all your dental needs.



Parkside DENTAL TEAM
36444 W. Warren Ave
Westland, MI

Conveniently located at the northwest corner of Warren & Central City Parkway; just blocks west of Westland Mall.

(734) 261-6060
www.parksidedentalteam.com

2018 DIRECTORY		Police Personnel	Detroit Fire Fighters Association	AETNA (Pharmacy/Prescriptions)
RETIRED DETROIT POLICE AND FIRE FIGHTERS ASSOCIATION, INC. 2525 East 14 Mile Road Sterling Heights, MI 48310-5969 1 (586) 795-1734 Fax 1 (586) 795-2183 Web site - rdpffa.org e-mail rdpffa@hotmail.com Association Office Hours 9:00 a.m. - 3:00 p.m. Monday thru Friday	Police Personnel 1301 Third Street (6th Floor) 1 (313) 596-2540 ID Cards 1 (313) 596-1910 Police (Central Photo - 3rd Floor) 1 (313) 596-2810 Lieutenants and Sergeants Association 1 (313) 961-5699 28 W. Adams, Suite 700 Detroit, MI 48226-1602 (Standard) LSA Life Insurance Call LSA Office	Detroit Fire Fighters Association 1 (313) 962-7546 333 W. Fort Street, Suite 1420 Detroit, MI 48226-3149	AETNA (Pharmacy/Prescriptions) (855) 287-7406 Diabetic Supply (877) 764-5390 Order Code 123-AET200	Priority Health HMO (888) 389-6648 (Option 3) 8:00 A.M. - 8:00 P.M. / 7 DAYS U.S. Health / COPS Trust 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431 Delta Dental (800) 524-0149 COPS Trust Dental / Vision / Benesys 1 (248) 641-4991 VSP Vision (800) 877-7195
Detroit Police & Fire Retirement System Pension 1 (313) 224-3362 1 (800) 339-8344 500 Woodward Avenue Suite 3000 Detroit, MI 48226-5493 Retirement System Death Benefit Ext. 221 Direct Deposit Ext. 229 Withholding Tax Ext. 238 Missing Check Ext. 234	Detroit Police Officers Association 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155 (Standard) DPOA Life Insurance Call DPOA Office	ABS (VEBA - PFRHCT) Retired - 2015 or later (VEBA) (800) 225-9674 AETNA Health Ins. Members Services 1 (888) 267-2637 send claims to AETNA Medicare PO Box 981106 El Paso, TX 79998-1106 AETNA Mail Order RX PO Box 417019 Kansas City, MO 64179-7019	Workman's Comp CMI (Claims) 1 (800) 533-9366 Fax Claims 1 (800) 688-9892 Social Security 1 (800) 772-1213 Medicare 1 (800) 633-4227 Co-ordination of Benefits 1 (800) 999-1118 Veterans Administration (VA) 1 (877) 222-8387	Detroit Police & Fire Retirement System Pension 1 (313) 224-3362 1 (800) 339-8344 500 Woodward Avenue Suite 3000 Detroit, MI 48226-5493 Retirement System Death Benefit Ext. 221 Direct Deposit Ext. 229 Withholding Tax Ext. 238 Missing Check Ext. 234

LIPPITT O'KEEFE GORNBEIN, PLLC



Norman L. Lippitt
Partner



Brian D. O'Keefe
Partner



Henry S. Gornbein
Partner



Daniel J. McCarthy
Partner



Harvey R. Weingarden
Partner

Excellence. Attention. Results.

Our legal counselors work collectively as a team, merging their knowledge through the open exchange of ideas and collaboration. This is how we identify every detail, every pertinent fact, and every potential strategy. We give you and your legal matters greater attention to successfully navigate the intricacies of our legal system and ultimately deliver superior results.

Commercial Litigation • Business Law • Family & Probate Law • Real Estate Law • Employment Law • Estate Planning and Tax • Intellectual Property • Appellate • Mediation • Bankruptcy

370 E. Maple Road • Third Floor • Birmingham, MI 48009 Phone (248) 646-8292

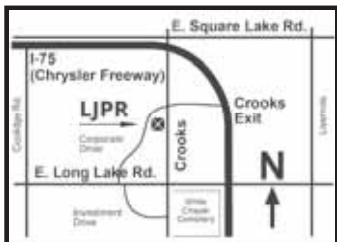
www.lippittokeefe.com

We're **MOVING**
to Troy

LJPR Tax Services, LLC

5480 Corporate Drive
Suite 100
Troy, Michigan 48098

586.619.0199



**Specializing in Income Tax Preparation for
Law Enforcement Officers & Firefighters**

Muccioli StudioGallery

511 Beaubien

(313) 962-4700



14 Kt. Gold

Detroit Police Badge, **\$250 + tax**

Lieut. & Sgts. **\$275 + tax**

Police Family Charm **\$425 + tax**

Free Engraving

All above badges in sterling silver **\$55 + tax**

Phone Orders Welcomed! • All major credit cards accepted.

Hours: Tues. - Fri. 11-5 • Sat. 11-3

Prices subject to change with gold/silver market fluctuations.

Special Note to all Retirees!

From time to time the Association receives submissions from members for publication in the Unity. While we would love to publish all your submissions, due to space considerations, we will focus primarily on such submissions that pertain to our members themselves or to topics of importance to all members.



Snowbirds

Dan Zemaitis

Greetings from Sunny Florida

By the time you read this article we'll be back in Michigan at 989 735-3450

Jey and I attended the last meeting of the Police and Fire Club of Florida of which we were also members for years. So sorry to see the club close down like the Arizona Roadrunners and the Nevada Jackpots.

At one time there were over 250 people attending the March banquets. We'll miss the camaraderie.

The "Snowbirds" first meeting of 2018 will be on Sunday, May 20th at 1:00 p.m. at B.J.'s restaurant on Center Street old 23 in Gaylord.

Jey has tentatively reserved 15 rooms at the Best Western in St. Ignace for another Mackinaw Island trip on June 8 and 9th. We've had a lot of requests to do the trip again- more info to follow.

We're also looking forward to the RDPFFA picnic and meeting June 25 and 26th in Frankenmuth.

March Birthdays: Elizabeth Dewaelscle,

George Perry, Evelyn Brehm and Gordon Kivela

April Birthdays: Cindy Rem, Georgette Gekiere,

Mike Kniaz, Mary Stano, Pat Shaheen
and Mary Ann Ponik

May Birthdays: Marsha Dreslinski,

Gerry Henningsen and Bernice Suchara

Happy Birthday All!

Hope to see you at the May meeting. Take care and God Bless



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

ATTENTION!

Former S.T.R.E.S.S. Officers

Reunion June 22, 2018

Villa Pena's 43985 Hayes Road
Sterling Heights 48313

To coincide with the
Frankenmuth R.D.P.F.F.A.

Picnic and Meeting
June 25 & 26, 2018 in Frankenmuth

For more information contact:

John Ricci at johnpriccioce@gmail.com

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.

For further information call (313) 596-2810

FRANK P. RUFFINO, D.D.S.

COSMETIC AND FAMILY DENTISTRY

51333 Mound Rd.

Shelby Twp. 48316

(586) 799-4240 • Fruffinodds.com



KAREN RIVEST & LUKE NOWACKI
ASSISTING DETROIT'S POLICE & FIRE
WITH THE ACCUMULATION & PROTECTION OF THEIR ASSETS*

We at John Hancock Financial Network feel that gaining knowledge about your retirement is an important step in overall planning your financial future. At John Hancock Financial Network, we focus on helping to address the financial needs of individuals and families. We understand and have the experience and resources to help you make the most of your earnings and accomplish your goals for the accumulation and protection of your assets.

Solutions available include:

- ◆ Annuities
- ◆ Asset Accumulation and Protection
- ◆ Deferred Compensation Plan Rollovers
- ◆ Tax Advantaged Investments*
- ◆ Individual Retirement Accounts (IRA's)
- ◆ Life Insurance
- ◆ DROP Rollovers
- ◆ Financial Needs Analysis

Find the solutions that are right for you. For more information, please contact:



KAREN A. RIVEST & LUKE NOWACKI
28411 Northwestern Hwy., Suite 1300 • Southfield, MI 48034
Office: (313) 963-4004
www.pinnaclewealthstrategies.com



*The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals. Registered Representative/Securities offered through Signator Investors, Inc., Member FINRA, SIPC. Michigan Financial Companies and Michigan Financial Companies-Pinnacle Wealth Strategies is an independent firm affiliated with John Hancock Financial Network. 28411 Northwestern Hwy., Suite 1300, Southfield, MI 48034. (248) 663-4700. 225-20150331-226148



DETROIT
POLICE
DEPARTMENT



Marvelous Marv Retired D.P.D.,
Announces

A new website just for you

detroitpolicegear.com

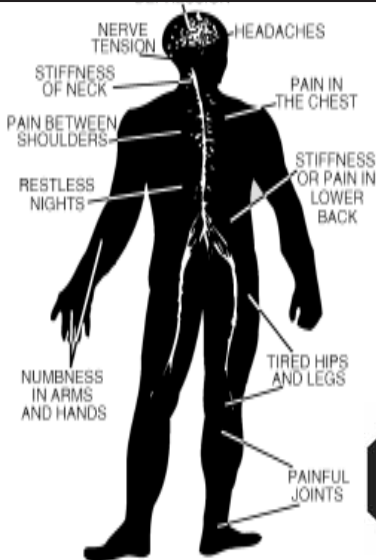
**Shop online today for the latest in Detroit Police off-duty gear,
pins, patches and much more or call us at 586-285-5500!**

See us at our new location: 33272 Groesbeck Highway

FEEL BETTER IN 30 MINUTES



Dr. Ray
Hon. DPLSA,
DPFA,
Former Army
Paratrooper



Dr. Tom
Diplomate of
National Board
of Chiropractic
Examiners

Members
have full
chiropractic
coverage
with US&L
and CBBS

**STOP
PAIN**

Each chiropractic office independently owned & operated

Call now!

Clinton Twp.
Dr. Ray Kaminski
43297 Garfield at 19 Mile Rd
(586) 286-1100
www.drraychiro.com

Northwest Detroit
Dr. Tom Moses
14243 W. Eight Mile
313-342-5433

Southwest Detroit
Dr. Tom Moses
6807 W. Vernor
313-843-5433

Dearborn
Dr. Tom Moses
6549 Schaefer
313-582-5433

www.metrochiroclinics.com

DICKINSON SAWYER PLC ESTATE PLANNING ATTORNEYS

Can your family answer these questions?

- Who would you want to make your medical and financial decisions if you were unable to?
- Would you want to be put on life support?
- Who would you want to raise your children if you could not care for them?
- How would you want your property divided after your death?

An estate plan puts your decisions in writing to avoid costly legal problems and family strife.

CALL FOR A FREE CONSULTATION

- Wills & Trusts
- Powers of Attorney
- Advance Directives
- Lady Bird Deeds

Craig Dickinson, Attorney-at-Law
(248) 572-3399 - Extension 1
craig@dickinson-sawyer.com

* We offer **discounted rates** to Police and Fire (active and retired)*

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

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

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

13th Precinct

Quarterly Retirees' Luncheon

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

Roger's Roost

33626 Schoenherr Rd.

Sterling Heights, MI 48312

(586) 979-7550

EYE CARE UPDATE 2018

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

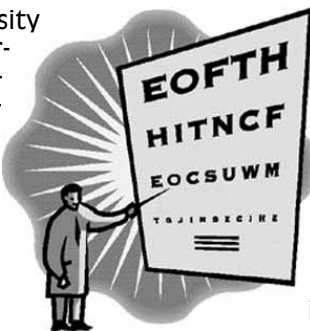
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

 **METROPOLITAN EYE CENTER**

586-774-0393

www.metropolitaneyecenter.com

Toll Free: 800/774-7565

**RETIRED DETROIT POLICE & FIRE
FIGHTERS ASSOCIATION, INC.**

2525 E. Fourteen Mile Road
Sterling Heights, Michigan 48310-5969
(586) 795-1734

NONPROFIT ORG.

U.S. POSTAGE

PAID

Detroit, Michigan
Permit No. 2060



Auto Loan payments as low as

\$299.33

per month on a \$20,000 loan?*

It's possible at

Diversified
MEMBERS CREDIT UNION
We Believe in You!

313.568.5000 • dmcu.com

*Payment example based on \$20,000 loan at 2.49% Annual Percentage Rate for a 72 month term. Rates and terms may vary depending on credit qualifications, direct deposit and auto pay from a DMCU checking or savings account.

