



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

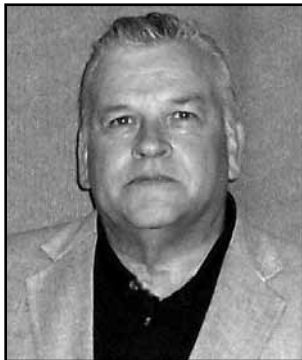
Volume 120, Winter, 2015

ELECTION ALERT!

In the Detroit Bankruptcy mediation process the RDPFFA negotiated positions on the Investment Committee Governance for the Police and Fire Retirement System. This Committee, among other responsibilities, is responsible to supervise and oversee the restoration of your Pension Benefits. The Elected Retired Police and Fire Pension Trustee will also serve as the Retired Police and Fire representative on the Investment Committee.

The positions of Pension Board Trustee is extremely important to every retiree. They are in the best possible position to take immediate action to protect your benefits and force the City of Detroit to fully comply with the terms of our Settlement Agreement and the Plan of Adjustment, which includes the Restoration of your Pension Benefits.

The Board of Directors has voted to endorse Greg Trozak for the position of Retired Police Pension Trustee, and John Tucker for the position of Retire Fire Pension Trustee. Letters of endorsement were mailed to all, please watch for them. See Messages from the candidates themselves located on pages 24 and 25.



PRESIDENT

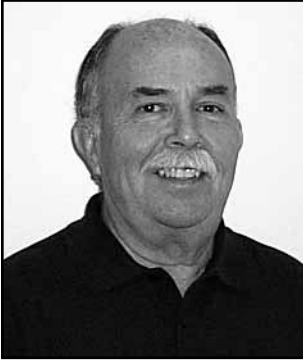
Don Taylor

As we move into a new year we still face uncertainty and some confusion. The city has implemented the cuts to our COLA as negotiated in the Bankruptcy mediation. Those under the new pension plan have seen a reduction in their pension, this was because you received the full COLA increase in August 2014 and under the Bankruptcy settlement you were only to receive 45% of the COLA. You will get most of it back In August 2015. Those under the new pension plan will receive their (45%) 1% increase. Those under the old system should finally see a small increase in 2016 (based on the actives increases). Many of those on a

disability and without sufficient taxable income to keep them above the Federal Poverty level were able to take advantage of the Income Stabilization Benefit Program which was negotiated in the Bankruptcy and protects them from any reduction in their pension income that would drop them below the Federal Poverty level.

The question of Healthcare remains, with the loss of city coverage through the Bankruptcy, we now wait to see how the Police & Fire VEBA will operate and what benefits will be available. As you know the RDPFFA was able to negotiate a separate VEBA for Police & Fire Retirees and by doing so were able to take advantage of the value of the Weiler Healthcare Settlement Agreement. This resulted in Police & Fire VEBA receiving larger amount of funding, approximately 15 Million dollars more than the funding for General Retirees VEBA which has substantially more retirees. Currently I have some concerns with some procedural and operational aspects as well as the compensation of the VEBA Trustees. Hopefully these concerns will be addressed and resolved in the near future.

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

I hope everyone is doing well and surviving this winter.

V. E. B. A. This seems to be the focus of our attention, both yours and mine. There are many unanswered questions we all have and the majority of the questions revolve around the stipend payments. I will attempt to explain as much as we know now. We all know that the City of Detroit is out of the health care business. The City issued a bond to be used to fund retiree healthcare and for the VEBA to be set up. Arrangements have been made by the city with the present carriers to continue the present level of benefits for the 2015 calendar year. This includes Blue Cross Blue Shield, Blue Care Network and HAP for those Medicare eligible retirees who did not opt out of the City offered plans. All pre Medicare retirees and those Medicare eligible retirees that did opt out of the City sponsored plans will continue dealing with Flex Plan Services (800) 669-3539. Federal law

does not allow VEBA funds to pay cash stipends; therefore around April 1st those that have been receiving the stipend checks will see this changed to a Health Reimbursement Account (HRA). Each retiree will have an account set up and around the first of each month a credit will be made and the retiree will have to submit bills from medical expenses and be reimbursed the cost up to the amount in your account. Every effort will be made to simplify the process. We hope the transition will be smooth but as usual trying to get updated data from the City has been difficult to say the least. Benefits Express (855) 224-6200 continues to be the third party administrator and in their defense they can only perform tasks that is allowable through the contract they have with the City. The VEBA Board is attempting to give Benefits Express the ability to make changes without having to go through the City. This should help Flex Plan with their transition to the HRA. Retirees will be receiving a letter from the VEBA plan in the near future explaining the process which should help.

The VEBA Board has hired an actuary firm which is attempting to prepare a report to help determine how much of a benefit can be distributed to retirees and the length the trust can distribute benefits. A letter was sent to the City, Pension Board, Benefits Express and Flex Plan requesting data necessary to prepare the report. Naturally the request to the City seems to be the hold up, once the data is received the report can be completed. We do know the VEBA is a closed trust and with approximately a 250 million dollar note along with foundation money committed the fund has a paper value of roughly \$253 million. As it is with any fund in today's market the trust is valued at just over \$.50 on the dollar. Plus with the City coming out of bankruptcy and the note has yet to make an interest payment all has a bearing on the value. I will attempt to keep everyone updated as soon as more information becomes available.

(continued on page 17)

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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

The Retired Detroit Police and Fire Fighters Association schedules ten meetings a year, five are held on the east side, four on the west side and one north (Frankenmuth). The purpose and goal of the Association is to provide information to the members in addition to promoting camaraderie. The Association follows a generally accepted agenda to do business. The President addresses the attending members and highlights issues and concerns. The Vice President keeps the membership updated on coming events. The Secretary-Treasurer appraises the membership of the financial status of the Association's day to day business.

For the last year or more, as the Secretary-Treasurer, I have been drawing attention only to the Association's legal expenses which have escalated due to the City of Detroit bankruptcy filing. As of 2014 the following are examples of expenses incurred by the association throughout the year:

Property and building taxes

(summer/winter combined) \$8,300.00

Insurance

(directors/officers, general liability/property damage and workers' compensation) \$4,800.00

Ten membership meetings

(for hall rental/food) average of \$2,400.00

The "Unity" magazine

(quarterly publication/mailling) \$6,400.00

Additionally, monthly activities such as:

Utilities \$800.00

Office payroll (4) \$6,400.00

Board honorariums \$2,800.00

Office equipment/expenses \$2,500.00

The makeup and duties of the Association are:

The Association has eight elected and three appointed positions that normally meet monthly, three of the eight elected positions are assigned as Trustees, whose added responsibility is to examine investment reports. The

full Board also reviews all of the Association's checking and savings accounts.

Furthermore a decision was made by the Board of Directors, years ago, to have our portfolio professionally managed. The name of the company is LJPR, LLC Registered Investment Advisor 4555 Investment Drive, Suite 304 Troy, MI 48098; they provide the Trustees as well as the entire Board a detailed report of all of the Association assets and will annually attend a Board of Directors meeting to discuss our investments.

Association members can view General Membership proceedings on-line, go to "rdpffa.org". The information is not protected, and for that reason the Board of Directors made the decision, concluding that it would not be in our best interest to show on video or reveal in print all of the Association assets; remembering that all viewers or readers may not be our friends.

Transparency is important to the Association; however the RDPFFA is not subject to providing an annual audit report or dissemination of detailed financial statements to the membership. Any signed concerns or suggestions received at the office will be presented to the Board of Directors for consideration.

GMR Tax Service

A DIVISION OF LJPR TAX SERVICES, LLC

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PERSONAL . BUSINESS
CORPORATE . PARTNERSHIPS

Michael J. Norris
586.619.0199

Member of RDPFFA, Retired Police Officer
Specializing in Income Tax Preparation for over 20 Years
Police Officers & Fire Fighters

30500 Van Dyke, Suite 201
Warren, MI 48093
fax: 586.619.0298
www.gmrtax.com
gmrtaxservice@yahoo.com

Inside Comerica Bank Building Across from the GM Tech Center

PRESIDENT *(continued from page 1)*

The Board of Directors has approved a new legislative effort to attempt to modify the new Michigan Tax policy that went into effect a couple of years ago. Under the new policy Police & Fire pensions are taxed under three different categories based on age. Those born after 1952 are paying much more in State Pension Tax than the other groups. We hope to be able to modify the Tax Policy to treat everyone more equally. This will not be easy, but if we don't try there will be no opportunity to achieve the goal of fair and equal tax policy for all our current retirees.

We are also looking into the possibility of amending some Federal Legislation. Under current Federal Law Public Safety Officers are able to deduct up to \$3000 in Healthcare premiums, but only if those co-pays/premiums are deducted from your pension check. Because the city of Detroit no longer provides retiree healthcare most of us do not have the premiums deducted from our pension checks. We are attempting to change the language and remove the requirement that premiums be deducted from your pension check. We are also looking into the possibility of obtaining a Federal Tax Credit for Police and Fire Retirees that lost their healthcare coverage through a Federal Bankruptcy after they entered into retirement.

We are still in the process of drafting this legislation and will keep you updated. Many of our members are having a difficult time with all the additional medical expenses they now face as a result of the bankruptcy. I believe that currently the only options that we have to attempt to bring some relief to our members is through legislation.

There is always an expense associated with pursuing legislation, and never any guarantees of success, but I believe the possible reward outweighs the risk.

I will keep this short for now; hopefully by the next article we will have better picture of what the future holds regarding our VEBA and restoration of our Pension Benefits and our legislative efforts.

ASSOCIATION OFFICE MEDICAL EQUIPMENT!

Our medical equipment has been depleted and there is a need for wheelchairs and walkers with wheels.

We ask that if you have borrowed any of our medical equipment and have no further need for the items, please return them to the office.

Welcome New Members!

July 2014

Adams, Cathy - Police
Allen, George - Police
Porter, Emmett - Police

August 2014

Hannah, Stephen - Police

September 2014

Boyle, Thomas - Police
Gargalino, Shawn - Police
Jemison, Michael - Police
Love, Dwayne - Police
Pizana, Juan - Police

December 2014

Baskin, Walter Jr. - Police
Maxwell, Cleaster - Police

February 2015

Howell, Stephen - Police
Martin, Michael - Police
Neely, Omar - Police
Burke, Sandra - Fire
Chupp, Sanford - Fire

Detroit Fire Department Retirement Celebration

Honoring Batallion Chief 9

Robert G. Valgoi

Monday April 27, 2015

Elks Lodge #2292

25950 Schoenherr
Corner of Frazho

\$35.00

Doors Open 6:00 / Pig Roast 7:00

Hawaiian Garb

Contact:

Steve Wieske E32 / Joey Palm E50

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

For Information call: Joe Borri at (586) 791-5552

5th Precinct Oldtimers Luncheon

Second Monday of every month at 11:00 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*

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 Week for Delivery*

ASSOCIATION CALENDAR OF EVENTS*

General Membership Meeting Schedule

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Nov 6 • Jan 8, 2015

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Dec 4 • Feb 5, 2015

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 Spring 2015 Issue
should be "submitted" by
March 27, 2015**

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.

Legal (Donation)

In memory of

Adrian, Jeri *in memory of Bill Adrian*
Andrizzi, Donna *in memory of Donald Andrizzi*
Arthurs, Jimmy & Judy *in memory of Bob Greenwald*
Awe, Roy & Barbara *in memory of Henry Baginski*
Bardel, Irish *in memory of Jim (J.B.) Bardel*
Barr, John *in memory of Scott Larkins*
Baxendale, Dan & Judith *in memory of Clifford Baxendale*
Bostock, Bill & Sharon *in memory of James Grzelewski (DFD)*
Briner, Clyde & Eleanor *in memory of Joseph Borri*
Brogan, Larry *in memory of Al Gomez, Frank Koleta & Ed Dreslinski*
Brown, Janet *in memory of Capt Gordon L. Brown (DFD)*
Budz, Dan & Diane *in memory of PO Gerald Packard & Al Page*
Carlson, Barbara *in memory of Edwin Carlson*
Chakan, Sharron *in memory of John Chakan*
Chakan, Sharron *in memory of John Chakan*
Chakan, Sharron *in memory of John Chakan*
Chance, Helen *in memory of Capt Raymond F. Chance (DFD)*
Cofell, Barbara *in memory of Bob Cofell*
Cronk, Richard & Carolyn *in memory of Mary Cronk*
Cronk, Richard & Carolyn *in memory of Mary Cronk*
Decaussin, Robert & Josephine *in memory of Sr Battalion Chief George W. Decaussin*
Engquist, John *in memory of Aldo Corso*
Evans, Beverly *in memory of Bill Schmidt*
Evans, Beverly *in memory of Joe Borri (A.P.B)*
Evans, Beverly *in memory of Tom Christie*
Fiddler, Ray & Charlotte *in memory of Gene Snarski & Bryan Fox*
Fish, Lawrence R. & Ruby *in memory of Lawrence O. Fish (Patr)*

Foley, John & Carmela *in memory of Sr. Chief Richard Decker & Batt Chief Billy Blackwell*
Fulton, Wilma *in memory of Det. Lt. Edward L Fulton*
Galbraith, Patricia *in memory of Lt. Charles R. Galbraith (DFD)*
Galuska, Marceline *in memory of Joseph Galuska & Henry Baginski*
Hunt, Michael & Elisabeth *in memory of Sid Heathman & Dan Katchmark*
Kapagian, Vahan & Diana *in memory of Howard Austin*
Knittel, Jim & Ann *in memory of Richard Lustig*
Lambert, Dianne *in memory of Sgt Robert L. Lambert*
Laube, Paul & Judy *in memory of Jimmie Watts*
Lobstein, Milt & Ginny *in memory of of FEO Edward & Academy Chief Robert Lobstein*
Marchwinski, Judy *in memory of Robert W. Dooley*
Marheineke, June *in memory of Howard M. Umloff*
Maxinoski, Ed & Carol *in memory of Lt. Demetrio 'BABE' Falcone*
McNeill, Larry & Sue *in memory of George McNeill*
Mijares, Tomas & Janet *in memory of Jack Devoy*
Moller, Doreen *in memory of Richard Moller*
Nann, Cheryl *in memory of Harry Nann*
Nichols, Patricia *in memory of Ronald D. Nichols*
Nowak, Christine *in memory of James Nowak*
Oehmke, Don *in memory of Eugene Sanders*
Ogg, John & Michelle *in memory of Sgt. Stanley Martin & Patrick M. Prohm*
Opipari, Patrick & Mary *in memory of Joseph Zardus & Joseph Twardzik*
Pilate, Carolyn *in memory of Patricia Johnson, Mary Cole Larry Nevers*
Plemmons, Larry *in memory of Raymond P. Harrington (DPD)*
Quinn, Bernie *in memory of Patr's Lloyd Edgar & Calvin Quinn*

Sample, Barbara *in memory of Walter Sample*
Saski, Mike & Justine *in memory of Bill Porter & Marge Ashor*
Schmidt, Nancy *in memory of William K. Schmidt*
Schroyer, Dennis & Sheila *in memory of Lt. Bill Whitcher*
Schubert, Joan *in memory of Fred Schubert*
Sedmak, Marie *in memory of Henry Sedmak*
Sedmak, Mike *in memory of Leo Studzinski & Henry S. Sedmak*
Sington, Jerry *in memory of Hank Demetroff*
Stark, Jim & Julie *in memory of Al (Chico) Gomez & Frank Siemion*
Vadnais, Janell *in memory of Lt. Bernard Vadnais*
VanHaaren, Geri *in memory of John/Jack Van Haaren*
Wandzel, Elaine *in memory of Don Wandzel (Papa Jaun)*
Watkins, Carl M. & Barbara *in memory of Charles Dickson & Jim Kleiner*
Whitty, Paula & John *in memory of Lt. Paul Mack (DFD)*
Wilkewitz, Ralph & Sunni *in memory of Mike Czapski*
Wilkewitz, Ralph & Sunni *in memory of Rick Leskie*
Zadorozny, Patricia *in memory of James Bannon*
Zimmer, Erich *in memory of Janice Zimmer*

Legal (Donation)

Adamson, Duane
Adamson, John & Vicki
Alarie, Dennis
Alarie, Dennis
Alderman, Ed
Almeranti, Carol
Anderson, Sherwood
Arambula, Ron & Stephanie
Atkinson, Ron & Margaret
Ayres, Jim
Babb, Debra
Bagnasco, William & Mary Ann
Banks, Roslyn

(continued on page 7)

REMEMBRANCE AND THANK YOU *(continued from page 6)*

Bar, Tim	Debruyne, Annie	Hines, Stanley
Bar, Tim	Deleonard, Dick & Shirley	Hogue, Tom & Darlene
Bar, Tim	Delibera, Mike & Kathy	Hudson, William D.
Barbarich, Jim & Therese	Delibera, Mike & Kathy	Huff, George & Nancy
Barnes, Mike & Margaret	Dermidoff, Dennis	Hughes, Ken R.
Barrick, Theresa & David	DeVolder, Oscar & Patricia	Hunsaker, Ralph & Anne
Baumgartner, Gordon	Dew, Bob & Veronica	Hunt, William C.
Benenati, Pete & Virginia	Dick, Gregory & Mary	Irons, Rick & Diana
Benitez, Joachim & Judith	Dinatale, Laverne	Irwin, William G
Bernert, Gerald	Dogonski, Tom & Allysan	Irwin, William G.
Beski, Tom & Donna	Downing, Ray & Margaret	Jagger, James & Katherine
Best, Gregory	Drake, Don & Rosemary	Jaques, Billy
Billings, Jerry	Dubey, James	Jones, Roy & Nancy
Bingham, Larry & Maureen	Dysarz, Norbert & Brook	Kalita, Carl & Rosemary
Bochenek, Helen	Dziuba, Stanley & Donna	Keck, Jimmy & Judith
Bokuniewicz, Rick & Karen	Eastman, Don	Keillor, Arthur Jr.
Boren, Douglas	Eggers, Charlie & Cynthia	Keller, Pat & Dorothy
Borio, Ken & Karen	Eklund, Larry	Kiehl, William & Janet
Borowski, Richard & Bonnie	Elliot, James & Patricia	Klann, Wil & Joyce
Bradley, Tom & Glenda	Engelhardt, David & Kathleen	Knobelsdorf, Don G. (Knobby)
Bradley, Tom & Glenda	Engle, John B.	Knox, Stanley & Dorothy
Bradley, Tom & Glenda	Esse, Emery & Margie	Koby, Jay & GERALYN
Bradley, Tom & Glenda	Evancho, Charlie	Koch, Ken
Bresnahan, Ken & Michele	Ferrari, Gary & Mary	Koenig, Hans
Brogan, Roy & Nelda	Fierimonte, Anthony & Ann	Kosek, Edward
Brown, Michael	Flannery, Adele	Kosmack, Ray & Audrey
Bullock, Robert	Fogarty, Patrick & Donna	Kuhnlein, Ed
Burns, Joe E.	Foley, Mike J.	Lang, John D.
Burns, Joseph Sr.	Foley, Mike	Lang, John D.
Campanella, Tom & Carol	Foley, Mike	Lash, Violet
Carlan, Gerald & Barbara	Forshee, Wade & Linda	Lazur, Robert & Helen
Carney, Pat	Francis, Steven & Renda	Lebeau, Barry & Diane
Charette, Joseph	Freeman, Douglas & Karen	Lemaux, Max & Yvonne
Chojnacki, Dennis	Gallmore, Robert	Lindstrom, Paul & Cathy
Clark, Ken & Lucille	Gambotto, John	Livingston, Steve & Ann
Cleland, Mike & Denise	Gatto, Charles & Sharon	Lott, George & Suzanne
Cloutier, Leo & Marilyn	Gerardy, Rosaria	Lozon, Roy & Delores
Cofell, Ricard & Janet	Gibson, Dick & Victoria	Mack, Ted & Diane
Collinash, Bob & Margaret	Godfrey, Steven & Debra	Maeder, Harold & Dianne
Collins, Walter	Grange, Gary & Camellia	Magdowski, Don & Ann
Cronk, Richard & Carolyn	Graves, Richard & Brenda	Mahoney, Charles & Dorothy
Cronk, Richard & Carolyn	Greenan, William	Malhalab, David
Cybulski, Bernard & Marcella	Grifka, Bob & Nickie	Malott, Mike & Jennifer
Damron, Reginald & Ann	Gryniewicz, Lawrence & Patricia	Markowski, Michael
Davis, Jim & Barbara	Harkiewicz, Chester	Martin, Tom & Joan
Davis, Roy & Rhonda	Harkuscha, Oleg	May, Stanley
Davis, Carl & Leonare	Henzi, Leonard	McDonnell, Dan & Mary
Davis, Betty	Hess, Vic & Nancy	McGuire, Don & Norma
Dawe, Wes & Arlene	Hewitt, Lori & Dave	

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REMEMBRANCE AND THANK YOU *(continued from page 7)*

McKee, Cliff & Constance	Rogers, Dan J.	Stieber, Paul & Jacqueline
McKeithen, Janice	Rooks, Janet	Stirzinger, Dick & Carol
Merkau, Heather & Alexander	Rossi, Robert	Stricker, Thomas
Mestdagh, Ron & Liz	Rozanski, Jerome & Della	Swanic, Duane
Miler, Arthur & Liane	Russell, Ken & Jo	Swindler, Gerald & Louise
Miller, Karen A	Russell, Ken & Jo	Szarafinski, Mary & Leroy
Miller, Arthur & Iana	Russell, Ken & Jo	Tafts, Ken
Milner, Harold & Carol	Sabolovich, Sam & Marlene	Tassen, John
Miner, Keith & Rebecca	Salo, Norman & Raili	Taylor, Thomas
Montgomery, Jim & Maureen	Sangmeister, Glenn & Gina	Tederington, John & Lillian
Morawa, Dennis & Barbara	Schmann, Robert	Tines, James & Arlene
Morawa, Dennis & Barbara	Schmidt, Joseph & Patricia	Trapani, Nicholas
Morawa, Dennis & Barbara	Schmidt, Joseph & Patricia	Tsampikou, John
Moro, Martin & Karen	Schmidt, Joe & Patti	Varriale, David & Barbara
Morris, Robert & Beverly	Schmit, Janet	Wagner, Loren & Shirley
Morrison, James	Schrader, Joe & Gerlinde	Wagner, Mary
Morse, John & Diane	Sefton, Larry	Wagner, Loren & Shirley
Nagy, Zoltan	Seger, Joe	Walcheck, Richard & Suzanne
Niarhos, Rosemary & William	Seger, Joseph	Walcheck, Richard & Suzanne
Nicholls, Joanne & Gar	Selwa, Greg & Barbara	Walcheck, Richard & Suzanne
Nolan, Ray	Seneski, Lawrence & Sharon	Weber, Paul
Nowak, Frances	Senn, Mike	Weinert, William
Nowak, Frances	Sevald, Paul	Wiktor, John & Aimee
Nowak, Frances	Shell, Bill & Madeline	Williams, Susan J.
Nye, Charles & Kathleen	Sherwood, Donna	Williams, Amos E.
O'Dea, Terry & Catherine	Shriber, James & Jody	Winkler, Frank & Susan
Opiari, Tom & Shirley	Siebert, Jim & Madeline	Wisniewski, John
Pakula, Tony	Siedlik, Robert & Irene	Wojnar, Frank & Doris
Palm, James & Catherine	Simon, Mike	Wojnar, Frank & Doris
Panackia, Ed & Connie	Siwarski, Glen & Renee	Wojnar, Frank & Doris
Pattwell, John	Skaggs, George (Skip)	Womack, David A.
Phillips, Charles & Kathleen	Skomra, Dan & Dolores	Woodruff, Ken & Margaret
Phillips, Charles & Kathleen	Skomra, Dan & Dolores	Wroblewski, Dan & Stephanie
Phillips, Charles & Kathleen	Skomra, Dan & Dolores	Wylie, William & Christine
Pioch, Clayton & Roberta	Skonieski, Darryl & Laura	Yoskovich, Frank
Ploe, Ed & Ann Marie	Skonieski, Darryl & Laura	Yost, Herman
Plowman, Leon & Bernice	Skrypec, Michael & Joan	Zagar, Mark & Alicia
Pobanz, Floyd & Patricia	Slaton, James & Sandra	Zemaitis, Dan & Jey
Price, Billy M.	Smith, Ray & Micki	Zivanovich, Nick
Przybylowicz, Ken	Smith, Tom & Sue	
Quirk, Ed & Noreen	Smith, Ray & Micki	
Randazzo, Frank	Smith, Cheryl & Edward	
Regish, Andrew	Smith, Charles A.	
Rem, Donald & Cynthia	Solai, Gretchen & Jerry	
Rem, Don & Cindy	Solarz, Robert	
Rinehart, Joseph & Maureen	Solecki, Stanley & Gloria	
Risner, Pauline	Springer, Chuck & Susan	
Roberts, David & Jeanne	Staples, Charles & Brenda	
Roberts, James & Sandra	Stec, James & Jacqueline	

Appreciation (Donation)

Dawe, Wes & Arlene

PAC (Donation)

Deroo, James & Joanne



LOOKING FOR GUIDANCE?

“Do I *have* to keep my current health insurance plan?”

“What are my other health insurance options?”

“Where do I go from here?”

Does this sound like you? If so, you are *not* alone. As an Insurance Advisor, I have helped many other retired police officers, firefighters and their families explore better options for their insurance coverage.

“This guy really knows healthcare and they believe in honesty and education for their clients. Medicare decisions can be difficult to make without help, but Paul provides the expertise and premier customer service needed to make it easier.”

Bob Haig

Retired Detroit Firefighter

“When working with Paul about my options, he was very knowledgeable and knew my situation. He was able to point me in the direction I needed to go to get the best insurance coverage possible. I am extremely satisfied with my decision.”

John Storm

Former President of the RDPFFA and DPLSA

I know why you're angry, and you have *every right* to be. As the son of Steve Parsell, a dedicated lifetime fireman, I spent my childhood seeing my dad as a hero. I often heard sirens and wondered if maybe a night might come when he would not make it home.

As President of the D.P.O.A., my grandfather, Carl Parsell fought tooth and nail for the benefits you deserved for over 30 years. And just like that...the city that you all risked everything for tossed you out in the cold. The ugly truth is this: many of the plans you are being offered can be the **WORST** possible options, and are being pushed by the same folks who played a role in choosing them for you.

As an Insurance Advisor for Senior Benefits Group, I've helped hundreds of police officers, firefighters, and their families with their health insurance options since last fall. The savings we have been able to witness are nothing short of astonishing.

Please allow me to assist you with a plan analysis this year. With over 50 carriers and products at our disposal, I can personally assure you of savings regardless of your age, health, or budget.

You can contact my office at **855-724-7500**, or e-mail me at paulp@benefits4seniors.com to schedule a free consultation.

www.sbgra.com

Members Letters

Enclosed is a donation for the Legal Fund. Thank you for all the great work you are doing.

Mike & Kathy Delibera
St Clair Shores, MI

Thank you for all your efforts. So very thankful to Don Taylor and Greg Trozak for all you have done and continue to do!

Darryl & Laura Skoniesk
(Retired DPD), Howell, MI

Thank you for all your dedication & hard work to protect our pension & benefits. Please accept the enclosed check toward Legal Fees in memory of Sid Heathman & Dan Katchmark.

Michael & Elisabeth Hunt (Fire)
Lewiston, MI

Dear Team; Use this check wherever you deem appropriate, keep up the good work. We will win if we only don't give up.

Joseph Schmidt
Grayslake, IL

Please accept the enclosed check for the Legal Fund. Many thanks for all that you do for the retirees. This donation is in memory of my husband Henry Sedmak.

Marie Sedmak
Brighton, MI

Greetings from up North, Please use this check to help defray litigation costs on the ongoing trial with the city of Detroit. Let us all hope for the best results possible. Keep up the good work.

Joanne & Gar Nicholls
Ossineke, MI

RDPFFA, I appreciate the work your association is doing for us. We feel obligated, so I am sending some money for the Legal Fund. Please stay the course for you are faithful to us; and we will support the RDPFFA the best we can. Enclosed is a check and next month will send more. God Bless you Boys & Women.

Don Rem
Hale, MI

Please put this small donation to good use paying off our legal bills. I wish I could send more. We will keep sending in additional contributions as time goes on. Like many others, we are opting out of the City's BCBS plan effective January 1, 2015. The plan we are going with will offer us better benefits should we actually need them. Naturally it costs more. We look forward to hearing from you on what if any, the stipend might be from the VEBA program.

Thanks again for all that you have done, and are doing for all of us old retirees. I hope the dues paying ranks have increased proportionate to the service that you have provided to all of us. My wife and I cannot thank you enough.

Jim Montgomery (Ret DPD Lt)
Mc Cormick, SC

Please accept these donations to the Legal Fund in memory of two Detroit Police Officers. Our friend and fellow senior softball player, Commander Al (Chico) Gomez, badge 3684 and my wife's cousin, Detroit Police Officer Frank X. Siemion, badge 2513, who was killed in the line of duty 2-15-82.

We would also like to acknowledge Pastor Michael Cooney, St Peter Catholic Church in Mt. Clemens, (who himself as a Police Chaplain for the City of Detroit) for the special mass he has each year for all police, fire and medical personnel who have and continue to serve and protect our families and communities.

Jim & Julie Stark	Clay & Roberta Pioch
Mt Clemens, MI	Southfield, MI

Dear Don, Again thank you for all you do for all your retirees.

Ray & Micki Smith
Hartselle, AL

We thank you all for your hard work and dedication in preserving our pension. Please apply the enclosed check toward legal expenses.

Joseph & Maureen Rinehart
(Retired Battalion Chief DFD)
Clinton Twp, MI

Please accept this donation to the Legal Fund in memory of Bill Schmidt who has been the President of our Florida Club for at least the last five years. The other check is in memory of Tom Christie.

Beverly Evans
Largo, FL

(continued on page 11)

Members Letters *cont.*

All of you are doing a great job. Keep up the good work. "Greg nice job on the commercial."

Tom & Sue Smith
Livonia, MI

Gentlemen, Enclosed is a contribution to the Legal Fund for costs being experienced by our association due to the city's bankruptcy. I sincerely hope it's almost over and our expenses will soon be reduced due to the overt thefts by politicians and retirement board members who are now in jail or going through a legal process. Again thanks for your tireless work to ensure we keep most of what is rightly ours.

Bill Shell (Retired)
Clermont, FL

Don, Greg and Al, Thank you for the work that you, the Legal Team, all of the Association Officers and Employees have done for the RDPFFA Members. Please accept this donation to the Legal Fund in memory of two co-members of the VCTF, Police Officers Gerald Packard and Al Page.

Dan Budz
Dearborn Heights, MI

Unity! Thanks for all you do for our members.

Edward Ploe
Grosse Pointe Park, MI

Thank you very much for everything you have done, especially protecting our Pensions.

Ken Borieo (DPD Lt)
Naples, FL

To: Don Taylor & the entire RDPFFA Staff, Thank you for all you do for all of us! This donation is in the memory of Richard Lustic.

Jim Knittel
Plymouth, MI

RDPFFA, A donation for the Legal Fund. Keep up the hard but very good work. My many thanks! You're all the Greatest!

David Womack
Novi, MI

Dear Team, While the bankruptcy is apparently coming to an end, I know our debt is still there. Friendly reminders to all of us should continue. It may be easy to forget once the threat of pension loss is no longer looming over us. My sincere thanks for a tough job well done.

John Tsampikou
Chesterfield, MI

RDPFFA, without this Association I would not have kept the amount of my pension. Here is the monthly Legal Fund check.

Loren Wagner (Crimefighter)

Thank you again for the long fight and best turnout under difficult circumstances.

Ken & Jo Russell
Livonia, MI

Please use this small donation to the Legal Fund. Special thanks to Don Taylor for all his tireless efforts on our behalf. Sure was different sharing a Scout Car with Don back at the old Vernor Station! So long ago.

Dick Gibson
South Lyon, MI

Don, I want to compliment you and your team on your tireless efforts on the behalf of all police and fire retirees. Thank You,

Charlie Evancho (DFD Arson)
Yuma, AZ

Here's some extra to pay towards the \$600,000 that was spent to save our retirement.

Frank Yoskovich
Sterling Hgts, MI

Thanks for all the work you've done for me & all the other retirees. Use this check to keep fighting in the memory of Rick Leskie my ex neighbor, who was killed in the line of duty on July 1, 1991, the very day I left and moved to New Hampshire.

Ralph Wilkewitz
Eaton Center, NH

Thank you for all your work on our behalf. Please put this donation towards the Legal Fund in memory of my late husband, Harry Nann.

Cheryl Nann
Leesburg, FL

(continued on page 12)

Members Letters *cont.*

Enclosed is a check to be used for the Legal Fund. Thanks for all you have done on our behalf.

Jim Barbarich (Retired DFD)
Harrison Twp, MI

To whom it may concern, Enclosed along with my dues is a check to help with the attorney fees. Thanks for doing such a good job!

George (Skip) Skaggs
Troy, MI

Thank you for all you've done for the retirees. Please use this check toward the attorney bill.

Chuck A. Smith
Livonia, MI

Please accept this donation in memory of my husband Sgt Roger L. Lambert, towards the Legal Fund. The fear I have had during this entire Bankruptcy process has been felt by many. Thanking you for all your work, and hopefully others will show their thanks by donating to assure our pensions are safe in the future.

Dianne Lambert
Warren, MI

Please use this for our Legal Fund, and thanks for all you do & have done.

James & Judy Shriber
Surprise, AZ

May all of you have a Merry Christmas. We thank you for all your dedication & effort for all retirees.

Vic & Nancy Hess
Livonia, MI

Enclosed is a check for the Legal Fund. Thank you for all the hard work you have all been doing.

Mike & Kathy Delibera
St Clr Shores, MI

To: The Miracle Workers

SUBJ: Donation to the Legal Fund

Gentlemen, I'm so proud of our Retired Association for pulling us thru the legal snarls of the past few months. As a retiree of 1976, having most of my pension still intact is a blessing. We live a very close to the belt life. As my wife of 65 years has come down Alzheimers, 5 years ago. I keep her at home with some caregivers help. SO the poor house would not be far off without our pension.

This donation is small, but I wish I could afford more. How about I make it up with prayers of thanks to all of you knowing the good Lord will send his blessings your way!

May you all have a wonderful Christmas and a Blessed New Year.

Dick & Shirley De Leonard
(Retired Mounted Sergeant)
Kuna, ID

Please use the enclosed check wherever you deem appropriate. Remember what Ben Franklin told the Continental Congress, "We either hang together or we will hang separately." Consequently it is imperative that our Union Members hang or stick together or we will hang separately. United we will stand.

Joe & Patti Schmidt
Grayslake, IL

Please use this donation for your Legal Fund. It's in memory of Bob Cofell that passed away 8 years in December.

Barbara Cofell
Westland, MI

Please accept this donation for the Legal Fund, in memory of; Lt Andrew Zazula, Sgt Donald Andrizzi and PO Danny Ellis. Much Thanks to all of you.

Dan & Jey Zemaitis
Glennie, MI

Please apply \$78 to our yearly dues and put the rest into the Legal Fund. Thank you for everything you have done for us.

Ralph & Anne Hunsaker
Apache Junction, AZ

I'm enclosing my donation to the Legal Fund in memory of my late husband, Retired Lt. Charles R. Galbraith, Fire Dept. thank you to all who fought for the retirees this past year. I don't know where I'd be without all of your hard work! God Bless all of you!

Pat Galbraith
Meadows of Dan, VA

Thanks for all the hard work you do. Please use this donation wherever you need it the most. in memory of George McNeill. Have a Merry Christmas!

Larry & Sue McNeill and
Marion Rickabees
Nicholasville, KY

(continued on page 13)

Members Letters *cont.*

Enclosed is a small donation for all the hard work that has been put forth for the benefit of the retirees. I hope it helps defray some costs along the way. This is being done in memory of my husband John/Jack Van Harren.

Geci Van Haaren
Houston, TX

Thank you for your hard work on our cause! Have a nice Holiday! Hope this check will help, once again thank you all!

Don McGuire
Roswell, NM

We would like to thank you for all that you do. Please use the enclosed check for wherever it is needed the most.

Roy & Nancy Jones
Bradenton, FL

Thank you for all your hard work on our behalf. Please accept this donation to the Association Legal Fund in memory of Raymond P. Harrington (Retired DPD)

Larry M. Plemmons
Milford, MI

Thanks for all that you have done to help us through all the bankruptcy mediation. I appreciate what you have given up personally in your effort for members and survivors. Please accept this small donation to help with legal fund. Will help as I can.

Judy Marchwinski
(spouse Robert W. Dooley)
Odessa, FL

In reading the Oct issue of Unity magazine, I am both grateful and thankful to God and the RDPFFA for your conscientious work to help us achieve a somewhat equitable settlement. Thank you for noting the amount of the Legal fees, although my income is fixed and singular and nowhere near what I want it to be, I propose to do what I can monthly to help restore the funds. I for one do truly appreciate you Don and all that you're doing. God Bless you and keep up the good work.

Lt. Stanley Hines (DFD)

Thank you for your dedication to fighting for the retirees and their spouses. I am enclosing a donation to the legal fund in behalf of my late husband William K. Schmidt. Bill was also a devoted President of the

Retired Detroit Police and Fire Club of Florida for the past six years. Thanks again.

Nancy Schmidt
Spring Hill, FL

I am enclosing the dues and a donation in my husband's name, Walter Sample. He passed away in July and everyone there was so helpful and considerate. Thank you.

Barbara Sample
Trenton, MI

Please use the enclosed check for legal fees. Keep up the good work. Thank You

Dan & Mary McDonnell
Indian River, MI

Please use this check for the legal fund in memory of my husband Sgt Donald Andrizzi. Thank you so very much for working hard for all that we retained.

Donna Andrizzi
Fowlerville, MI

Enclosed is a check for the legal fund. I want to thank all of you for the great work and very long hours you put into preserving our pensions. These bankruptcy proceedings had to have put a large amount of stress on you both physically and mentally. It is coming to an end and you all can look back and see the great job you did for us. Thank you for having our backs.

Tom Beski
The Villages, FL

To all Board Members, We wish you all a very Merry Christmas. Please accept this donation and put it towards the legal fund. Wish it could be more.

Chuck & Susan Springer
Venice, FL

The Retirees, their families and the widows whole heartily, thank you for all the energy, time and expense it took to save our pensions and benefits. A battle well fought. Receive this token of appreciation toward the Legal Fund.

Jerome & Della Rozanski
Higgins Lake, MI

Please apply to where it is needed most. I'm very proud of the job you all did concerning the bankruptcy.

Mike Senn
Clarkston, MI

(continued on page 14)

Members Letters *cont.*

Please accept the enclosed check with our deepest gratitude for your tireless endeavors helping to protect the pensions and benefits that all the police and firefighters earned while working for the City of Detroit.

Harold & Dianne Maeder
Richmond, MI

Don & Company, Thanks for all you do and have done for us. Just a small token of my appreciation to be used as you see fit.

Janice McKeithen (Retired 2002)
Lathrup Village, MI

RDPFFA, every member of this organization should realize without you, we could easily have lost half our pensions. Thanks for fighting for us. in memory of Clifford Baxendale.

Daniel Baxendale
Livonia, MI

Thanks for all you do. Use this check for the legal defense bill. Through your leadership, you steered us out of dangerous and harmful waters and out of harm's way.

Bob Collinash
Belleville, MI

I am so thankful for all you do for us retirees. We would be in big trouble without the Association.

Douglas Boren
Hardin, KY

Just a small donation for you to use for whatever purpose you see fit. Keep up the good job you're doing for us retirees, we really appreciate your efforts!

Joe Schrader (Ret DPD Sgt)
Hillsboro, OR

You guys must work hard & put in a lot of hours to protect our pensions and benefits. Believe me it is all appreciated. Keep up the good work. Use this small check for the defense fund. Retired 1982 can't quit until I pay all medical bills, "Darn".

Robert & Helen Lazur
Aloha, OR

Enclosed check for dues and one for PAC fund or whatever you might need it for in memory of Richard Moller. Thank you for all the work you do for us.

Doreen Moller
Lake Orion, MI

Hello, A word to thank you for all you have done for the retirees & windows. In remembrance to Edwin N. Carlson retired in 1966. Please accept this check for the legal fund. One grateful widow,

Barbara Carlson
Alpena, MI

Sorry for not getting this to you guys sooner. No excuses, just lazy I guess. Thanks for everything Association has done. I know the fight isn't over so I will be better getting checks to the association.

Rick & Diana Irons
Clinton Twp, MI

Please accept the enclosed check for the RDPFFA Legal Fund 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.

Mike Sedmak
Port Austin, MI

We are proudly sending another contribution to the Legal Fund. We are elated over all the hard work you have done to perpetuate our benefits and pensions. The appreciation for your ability to regain the insurance benefits for the widows of the fallen police officers and firefighters is beyond words. I think each and every one of us need to remember the phrase "There before the grace of God go I" and be thankful to God it wasn't you.

Lori & Dave Hewitt
Syracuse, IN

Greetings RDPFFA: The \$36 is for dues the rest is for the legal fund. Thank you for your work on behalf of the membership.

Jim Ayres (Ret DPD)
Livonia, MI

Please accept my donation for the legal fund in memory of Lt Patricia Johnson, police Woman Mary Cole, Sgt Carol Roketa, and PO Larry Nevers.

Carolyn Pilate (Retired Sgt)

Thank you for the enormous time and effort that was put into saving our pension benefits. This check is in memory of my husband "James Nowak" he passed away July 3, 2012. You have no idea how much I appreciate all your endless hours of work. God Bless all our Patrolmen and Firefighters.

Christine Nowak
Avon, Ohio

(continued on page 15)

Members Letters *cont.*

Here it is another month gone by and we are in the open enrollment for healthcare and still don't have a clue what the city is doing, if anything. I have started looking into alternative Medicare Advantage Plans. I hope that we hear something positive from the city. If not, I hope they let us know in enough time to get the best coverage available at the best price. Anyway, if you have good reliable information, post it.

Some sad news, I received a notice from Bob Greenwald's wife Darlene that Robert "Bob" Greenwald passed away on October 2, 2014 in Sun City West, Arizonan. May he Rest in Peace. Please keep Darlene in your prayers. I am enclosing a check for the "Legal Fund" in memory of Bob Greenwald.

We are losing far too many good people lately. Remember, enjoy life, it has an expiration date.

Your Brother in Blue,
Jimmy Arthurs
Anacortes, WA

I wish I could give more but my Health co-pays were very high this year. Please put into the legal fund. Thanks for all your hard work.

Jay & Geri Koby
West Bloomfield, MI

Thank you for all you do to help us retirees. God Bless each of you & you are in my daily thoughts & prayers. Please accept this check in memory of Sgt Fred Schubert.

Joan Schubert
Knoxville, TN

The enclosed check is for the Legal Fund. When the bankruptcy issue started Kevin Orr talked about a 20% reduction in benefits for police and fire pensions. I crunched the numbers and informed my wife of our impending new budget. (ouch) Thank God for Don Taylor and his team looking out for us. The 20% reduction will not take place. In my weird thinking I look at it as a 20% raise. Thank you for all your hard work and looking out for us.

Charles Mahoney
Las Vegas, NV

RDPFFA Assoc, You fellows & Gals who endlessly sacrifice your time in order to benefit the welfare of the

troops, "Kudos". Please apply check to legal fund.

Leo & Marilyn Cloutier
Ormond Beach, FL

Enclosed you will have a check. We are in approval and grateful for the work your team has done to represent the retirees. Without your work in this matter, we would not have been as fortunate in the bankruptcy. We will support you the best we can with legal fund.

Thank You.

Don & Cindy Rem
Hale, MI

Please apply the enclosed donation to the legal fund, and accept our sincere thanks for the fight that was fought on behalf of "all police and fire retirees"! It was an extremely stressful period for us all, but we can now breathe a little easier and thanks to you get on with our retirement.

John & Vicki Adams (DPD)
Summerfield, FL

Enclosed is a donation for the Legal Fund. My wife and I thank you for all the hard work you did and are doing in maintaining our benefits (Pensions etc) May God Bless you all there at the RDPFFA.

Pete & Virginia Benenati
(Ret Lt. DFD)
Scottsdale, AZ

Thank you for doing an outstanding job. Please accept the enclosed check for the legal fees.

Alan & Renee
Reno, NV

We want you to know we appreciate everything you are doing and have done for everyone. We are both proud to be a member of the Association.

Charlie & Cindy Eggers
Eagle River, WI

Enclosed is a check to use for the legal fund. Thank you guys for all the hard work and for the dedication to the RDPFFA.

Hans Koenig
Madison Hgts, MI

(continued on page 16)

Members Letters *cont.*

Please use this check wherever needed. Thank you so very much for all your hard work and time spent to save our pensions.

Betty Davis
Livonia, MI

To RDPFFA Assoc, enclosed is a check for a legal donation. Appreciate all the effort for us retirees!

Don Magdowski
Roscommon, MI

Please apply enclosed check to our legal fund. Thank you for all your good work.

William Bagnasco
Clinton Twp, MI

Thanks for all the work & time spent. This money is to help pay for legal expenses.

Dick & Carol Stirzinger
East China, MI

Please accept this donation in addition to renewal of membership for 2015, in memory of Jimmie Watts. Use donation for whatever is needed. Thank you so much for all the work that has gone into saving our pensions. We appreciate every minute you all have spent!

Paul & Judy Laube
Spring Hill, FL

I'm not surprised at the quality of work you have performed. It's good to have buddies, but it's better to have highly qualified friends working in your name. The very best to you guys.

Bill Wylie
Sterling Hgts, MI

Enclosed check for the legal fund. Thank you for all your hard work to save our pensions. in memory of Howard Austin.

Vahan & Diana Kapagian
Prudenville, MI

Thank you for all your hard work. Please use this check where you need it most. in memory of Don Wandzel (Papa Jaun)

Elaine Wandzel
Macomb Twp, MI

Please apply this check as my contribution to your fight to save our pensions.

Harold & Carol Milner
Wixom, MI

I am enclosing another check for the legal fund. Please make this in memory of Charles Dickson and Jim Kleiner. Thank you for all of your good work.

Carl Watkins
Whitmore Lake, MI

Now that we can relax just a little bit I would like to show our appreciation for the hard work you guys have been doing over the years. I can't think of a better way than to "help with the bills". The legal bill may be the largest but I know there are other expenses also. I know you will put these checks to good use. Thank you very much.

Wes & Arlene Dawe
Crossville, TN

Please accept this check for the Legal Fund in memory of Joe Borri, one of the many special gentlemen I was privileged to work with as a civilian in the old A.P.B. (Accident Prevention Bureau) back in the sixties and the seventies. As a widow of a police officer (Richard Evans) I do want to express my appreciation for all you have-and are still doing- for the retirees and families of the Detroit Police Department. We will forever be in your debt.

Beverly Evans
Largo, FL

Please use the enclosed check towards the legal fund. Thank you for all your hard work.

Annie Debruyne
Canton, MI

Thank you for all you have done for the retirees. I appreciate your hard work & dedication to this effort.

Glenn Sangmeister
Clinton Twp, MI

Please put this check in memory of Bernie J., Lloyd, Edgar and Calvin Quinn. The Unity came yesterday & the first thing I read was no reduction in our pensions, that made my day, and it's all due to your hard work. Thank God for all of you.

Sgt Bernie L. Quinn
Port Huron, MI

VICE PRESIDENT *(continued from page 2)*

Now I would like to update everyone on the events the Association has planned for 2015. The monthly general meetings will continue throughout the year, remember they are the first Thursday of the month except in July and August when there is no meeting.

The June General meeting will take place in Frankenmuth again this year along with the annual picnic. The picnic will be on Monday June 22, 2015 and the June General Meeting will take place on Tuesday the 23rd with breakfast being served with the meeting to follow.

The picnic will be at Heritage Park and the meeting will be at the Bavarian Inn. The hospitality room will be in the Bavarian Inn and be will open on Sunday evening June 21 and Monday evening June 22. Reservations can be made by calling the Bavarian Inn directly @ 855-652-7200 and use our booking # 1214G2. The rooms are again around \$100.00 per night.

The Association's Golf Outing will be at Sunnybrook Golf Course on August 21, 2015.

The Annual Conference will continue this year in Las Vegas at the Monte Carlo Resort & Casino. The

dates are September 21-25, 2015. If you are interested, more information can be obtained by calling Deborah Ruemenapp of Expedia Cruise Centers @ (586) 739-4444, Debbie will put together a package deal or any other arraignments you may desire.

If you can attend any of our events you will have a great time with good friends and some fantastic stories.

I will close this out now and should you have any problems or questions please let me know by calling the office or drop me an e-mail at troz@comcast.net. Until the next time take care and be careful out there.

STEPHEN J. RIEDY, D.D.S., M.S., F.A.C.P.

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Prosthodontist

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IN MEMORIAM

Once again, we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

October 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Atkinson, Susie	Sgt.	Police	12-19-74	7-11-99	10-29-14
Hanadel, John	P.O.	Police	5-3-54	5-15-74	10-30-14
Martin, Kenneth	Sgt.	Police	4-17-67	7-7-98	10-25-14
Oltersdorf, Earl	P.O.	Police	1-7-52	1-1-77	10-30-14
Livernois, Robert	FF	Fire	11-29-45	7-20-78	10-28-14

November 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Bruce, James	P.O.	Police	2-1-67	12-8-76	11-11-14
Buelk John	Sgt.	Police	10-21-57	12-3-76	11-22-14
Davis, Carl	Sgt.	Police	3-17-55	9-24-80	11-21-14
Eades, Edward	P.O.	Police	9-25-61	10-1-86	11-13-14
Flynn, Elden	P.O.	Police	3-2-53	9-9-76	11-10-14
Frantti, Paul	P.O.	Police	3-25-60	9-10-66	11-28-14
Gardner, Daniel	P.O.	Police	6-24-72	7-31-99	11-9-14
Hogle, Patrick	P.O.	Police	10-20-86	2-19-14	11-9-14
Jackson, Sherwood	P.O.	Police	5-22-71	3-23-96	11-4-14
Kanachki, Gerald	P.O.	Police	5-4-71	10-9-87	11-22-14
Majewski, Steve	P.O.	Police	6-6-55	2-17-84	11-20-14
Newkirk, Gerald	Sgt.	Police	6-26-67	7-15-95	11-4-14
Piper, Glyn	P.O.	Police	8-25-47	8-25-72	11-27-14
Raycraft, Gerald	Inv.	Police	8-5-68	2-24-97	11-19-14
Sacha, Henry	Lt.	Police	4-9-56	7-7-87	11-10-14
Spencer, Ralph	Sgt.	Police	8-27-51	3-1-80	11-15-14
Walson, Donald	Sgt.	Police	5-3-54	8-25-79	11-14-14
Zale, William	Sgt.	Police	7-21-52	6-13-78	11-12-14
Cornish, Charles	FEO	Fire	11-18-57	6-30-89	11-16-14
Hollister, Claude	FEO	Fire	2-23-48	3-21-77	11-5-14
Storms, Raymond	FF	Fire	3-2-70	6-23-80	11-14-14

December 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Craig, Ralph	Sgt.	Police	4-17-67	6-3-92	12-10-14
Evans, Otis Jr.	P.O.	Police	12-11-72	1-15-05	12-3-14
Gay, Dorothy	Insp.	Police	8-18-47	1-25-73	12-1-14
Graber, Byron	Sgt.	Police	7-18-55	11-13-84	12-24-14
Heyser, Thomas	P.O.	Police	3-26-62	9-24-88	12-23-14
Howison, Arthur	Lt.	Police	4-15-50	7-21-76	12-8-14
Ivy, Gayle	Inv.	Police	6-6-77	9-17-02	12-24-14
Kuschmann, Matthew	P.O.	Police	7-6-98	Died Active	12-27-14
Lamondra, Roger	P.O.	Police	7-24-67	2-19-85	12-4-14

December 2014 *(continued)*

Name	Rank	Dept.	Appointed	Retired	Date of Death
Moore, Harold	Sgt.	Police	4-16-51	5-7-79	12-31-14
Szachta, Edward	Lt.	Police	9-28-59	5-5-87	12-11-14
Taylor, Sidney III	P.O.	Police	12-2-96	9-22-11	12-31-14
Wood, Donald	Sgt.	Police	1-3-61	10-20-86	12-1-14
Boertmann, Joseph	Bt. Chief	Fire	9-15-52	6-23-87	12-6-14
Brown, French	Lt.	Fire	8-8-77	8-9-04	12-23-14
Mertz, Ronald	Sr. Disp.	Fire	8-13-63	9-19-83	12-24-14
Olander, Duane	Dep. Chief	Fire	1-16-56	1-16-93	12-14-14
Opipari, Camillo	Lt.	Fire	2-15-54	7-28-79	12-16-14

January 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Beebe, Lillian	P.W.	Police	12-29-47	1-3-73	1-21-15
Bertoni, Anthony	Supt.	Police	9-20-47	1-16-75	1-25-15
Cowell, Donald	Insp.	Police	9-22-47	1-12-74	1-2-15
Dixon, O Bray	P.O.	Police	8-29-80	5-22-96	1-7-15
Doody, Hugh	Sgt.	Police	3-8-54	4-18-79	1-23-15
Ford, Frederick	Sgt.	Police	12-15-72	4-20-98	1-18-15
Kohls, Gilbert	Sgt.	Police	5-8-54	6-10-88	1-8-15
Lutz, Gary	P.O.	Police	11-26-62	4-15-88	1-23-15
McBurrows, Eleanor	Lt.	Police	3-7-72	7-30-06	1-26-15
McDonough, Ronald	P.O.	Police	9-17-62	5-23-70	1-8-15
McEwan, Charles	Sgt.	Police	4-15-68	7-24-98	1-24-15
Miller, Keith	Sgt.	Police	11-26-62	1-23-88	1-30-15
Napier, James	Det.	Police	8-22-99	Died Active	1-22-15
Robinson, Walter	Sgt.	Police	10-21-68	4-4-96	1-26-15
Knowles, Mark	Capt.	Fire	9-22-86	12-28-13	1-6-15
Kubala, Chester	Sgt.	Fire	11-5-46	10-10-71	1-8-15
Melnik, Joseph	FF	Fire	9-9-57	7-27-70	1-14-15
Miner, Franklin	Lt.	Fire	2-7-83	2-7-08	1-21-15
Sanders, Earl	Exec. Chief	Fire	4-1-47	6-2-88	1-20-15
Strubank, Kenneth	Lt.	Fire	1-4-47	10-31-72	1-22-15
Szczesny, Francis	Sr. Chief	Fire	1-30-46	6-26-85	1-5-15
Thornton, Mikael	FEO	Fire	8-8-77	5-26-06	1-3-15
Walker, Kenneth	FFD	Fire	1-25-99	6-24-08	1-6-15

February 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Kaltz, Herbert	Sgt.	Police	9-12-49	9-20-74	2-7-15
Majur, Terrence	P.O.	Police	11-18-63	1-8-94	2-6-15
Mioduszewski, Louis	Sgt.	Police	8-27-51	7-5-77	2-15-15
Nichols, Charley Jr.	Sgt.	Police	7-22-68	7-10-96	2-21-15
Olsen, John	Sgt.	Police	9-25-61	12-21-91	2-16-15
Rollet, Richard	P.O.	Police	5-16-66	4-19-96	2-27-15
Rushing, William	Sgt.	Police	7-5-49	7-5-74	2-6-15
Ryan, Clifford	Cmdr.	Police	11-6-50	12-9-75	2-13-15
Godell, Joseph	Bt. Chief	Fire	2-15-54	2-1-90	2-5-15
Hamm, Raymond	Sr. Chief	Fire	10-2-68	11-25-06	2-5-15
Young, Thomas Jr.	Sgt.	Fire	5-19-47	6-15-72	2-27-15

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In Memoriam

Henry Joseph Sacha
July 28, 1929 - Nov. 10, 2014



Henry Joseph Sacha passed away on November 10, 2014 at the age 85, retired after 30 years as Lieutenant from the Detroit Police Department. Henry was a strong supporter of community organizations with dedication to American Legion as State Commander in 1994-1995, member of American Legion 161, Voiture 40/8, Knights of Columbus, Lions Club and Trustee of the Detroit Police and Fire Fighters Association

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Westside Silver Ladies

Geri Henningsen

This article is dedicated *in memory of* Dorothy O'Leary. Dorothy was a long time, active member and very well liked. She died December 9, and will be very much missed.

We have lost so many members / dear friends. Also, many are unable to attend meetings due to poor health. We miss all of you. I did have a nice surprise when I received a call from a long time member and friend, Fran Murphy. It was so good talking with you, Fran.

Our Christmas luncheon was held December 9, with 16 in attendance...Meta Bateson, Martina Burke, Hilma Clifford, Doris Kaiser, Dolores Linn, Irene Melady, Jo Moranty, Louise Progar, Dolores Smith, Dolores Tanana, Mary Wagner, Elaine Wallace and

friend, Linda Jansen, Theresa Zalewski, Gayne Zell and myself. Thank you, Louise for treating us to delicious homemade cupcakes and to Irene for donating greeting cards. The 'surprise gift' was won by Irene Melady and the 50/50 by Elaine Wallace. The food was great, the friendships even better.

GET WELL WISHES TO:

Marie McCarthy and Marilyn Noseworthy.

HAPPY BIRTHDAY WISHES TO:

Hilma Clifford – 2/7, Mary Wagner – 2/8, Gayne Zell – 2-12, Doris Kaiser – 2/22 and Jo Moranty – 3/19.

Food for thought..."Friends are those rare people who ask how you are and then wait to hear the answer."

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Message from Greg Trozak Candidate for Police Trustee

My name is Greg Trozak and I am running for the Police retirant position on the Police and Fire Pension Board. As many of you know the retirees have fought years for representation on the Pension Board. Finally, in July 2012 this became reality with the seating of two retirees as Trustees, one retired Police Officer and one retired Fire Fighter. This was the result of a state law that the Retirees Association began work on in 2009. This entailed dealing with two administrations and three different sessions of House Legislatures including two sessions of State Senators. The law was signed by the Governor in March of 2012 and the seating process began. This is where the City Charter took over and placed residency requirements on who could be nominated, only residents of the City of Detroit would be allowed to place their names on the ballot and only if they got 125 valid retiree signatures on the nominating petition. The Retirees Association at that time felt that the positions were too important to be put in danger with a legal fight. The election took place with these restrictions and the seats were filled. The Association returned to Lansing soon after and explained how the two retiree positions are the only Trustee positions that have these limitation placed on them. The six elected active positions have no such requirements. The Legislature agreed and the changes were made to open the election process to all retirees with no constraints.

I retired in 1998 and began attending the general meetings offering my support should it ever be requested. In 2004, I was asked by then President Ed Wertz if I would be interested in becoming the pension representative for the Association and report to the Board of Directors as well as the members on a monthly basis. I was more than honored to accept this position and looked forward to the learning experience. In 2007, I was elected Vice President of the RDPFFA and continued as pension representative until we secured the two Trustee Seats in July 2012. During those 8 years, I observed the workings of the Pension Board both good and bad and unfortunately the bad dominated much of the news. I attempted to keep the members apprised and assisted them with any problems or questions they may have had. Should I be given the opportunity I vow I will have the interest of all retirees and the future of the Retirement System as my foundation. I am appreciative of having the endorsement of the RDPFFA Board of Directors and I ask for your support and vote in the upcoming election.



Message from John Tucker Candidate for Fire Trustee

I, John G. Tucker (Retired Chief) am asking for your vote to make me your Fire Retiree Pension Trustee.

Thanks, to the efforts of the RDPFFA we won the right to have a retired Police and a retired Fire Trustee on the Pension Board. It was very difficult to obtain but was necessary after the city was allowed not to pay the 75 million dollars it owed to adequately fund our pensions.

I'm honored that I have won the endorsement of the RDPFFA to be the one elected to represent you. This is a very important election because as the Retiree Trustee I will be responsible to see to it that you get the pension benefits that we lost in the bankruptcy restored as soon as possible. As your elected representative I can assure you that my decisions will be thoughtful, sound and in the best interest of all members as well as the Police and Fire Pension system as a whole.

For the retirees that don't know me; I joined the DFD on January 6, 1969 following my honorable discharge from the United States Army. I proudly retired as Chief of Arson 36 years later at the age of 58. I served as Union Director, and on various committees for the Detroit Fire Fighters Association.

I have an Associate's Degree in Fire Science from Macomb College and attended Madonna University working on a Bachelor's Degree. My avocations make me knowledgeable about income taxes and financial and real estate investments. I have been a proud member of the RDPFFA for over 10 years now, and I am currently serving as a member of the RDPFFA Board of Directors. We have fought hard during the bankruptcy to protect our pensions and health care benefits. We are presently trying to help get the Retiree Health Care Trust, (R.H.C.T.) the VEBA up and running to make sure you have some assistance with health care costs later this year.

I am respectfully requesting your vote for John Tucker to be your Fire Retiree Pension Trustee. You will not regret it. I will be a full time Trustee and be there to vote for your best interest at all times.



Message from Louis Sinagra Candidate for Police Trustee

My name is Louis Sinagra and I am the current police retiree trustee on the Police and Fire Retirement System of the City of Detroit. I am running as the incumbent in the upcoming election.

I have been on the board for two and a half years and many issues have transpired during that time. One of the most important issues has been the City of Detroit bankruptcy. For a year and a half, I along with other board members and professionals have worked to preserve the benefits of the members. Although the POA (plan of adjustment) has been confirmed, there will still be numerous occasions where decisions will need to be made regarding the bankruptcy. I have the experience of having been involved with the bankruptcy to assist with these decisions.

The decisions that I make while on the board have always been, and will always be, based on what is best for the Police and Fire Retirement System and its members. I will always act with integrity and honesty. My decisions are not based on any individual, politics or organization. My allegiance is to the Police and Fire Retirement System and its members.

I am asking for your vote so that I may continue to represent the Police and Fire Retirement System and its members in a professional and honest manner.

Thank You



Snowbirds
Dan Zemaitis

Greetings from "Snowbird" country;

I'm sorry to start this article with the sad news that our friend, Snowbird member and Florida Club President – Bill Schmidt has passed away. Our deepest sympathies go to his wife Nancy and their family.

Get well wishes and prayers go out to Harry Ramsey, Harry Rudeen and Ernie Huffman.

At our September meeting we had the election of officers. John Wood re-elected as President, Mike Kniaz, V.P., Ginny Rogers, Treasurer and Dan Zemaitis, Secretary.

Nick and Pauline Zazula were welcomed, we are happy to have you both back.

At our October meeting we had 44 attend and had no seats left. We welcomed Tom and Nancy Collins and Retired Fire Captain Robert Haig. We are happy to have you back as members.

Bob Haderer celebrated his birthday in October and October Anniversary was celebrated by Tom and Nancy Collins and Barney and Ellie Barnauskas and we sang to all of them.

Belated October Birthdays – Donna Andrizza, Lillian Edwards, Raymond Meyer, Herbert Rodgers, Harry Rudeen and Donna Lask.

The November meeting found 2 lucky Turkey raffle winners – they were Joann Cherry and Jerry Brehm. November Birthdays: John Wood, Pat Samborski, Della Rozanski, Betty Saier, Frank Lask and Elizabeth Vanhaaren.

Our December meeting will go on as planned except for members who want to participate in the Christmas buffet and gift exchange and songs.

Joann Cherry and Ginny Rodgers volunteered to handle that part while V.P. Mike Kniaz runs the regular meeting – Thank You very, very much.

December Birthdays: Nadine Fortier, Joann Cherry, Dennis Flanigan, Dorothy Heise, Ernie Huffman, Davis Peters and Ted Ponik.

Jey and I had to make a rush trip to Florida and we may be here awhile. We can be contacted at (727) 397-6226 or 10036 63 Road Avenue N. #4 St Petersburg, FL 33708.

All of our Snowbird Officers wish you and yours a happy and healthy Holiday season and New Year and God Bless.

P.S. Our next Snowbird meeting will be on May 17, 2015 at 1:00 p.m. because of Mother's Day on the 10th. Hope to see you there.



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

As many of you already know, I have lost my Beloved Husband of 57 years and this club has lost a devoted President for the past 6 years. Bill passed away unexpectedly Oct. 4th and he will be sorely missed by his family and countless friends. My family and I would like to thank you all for the cards and the calls and for your visitation. We would also like to thank those who donated to Bill's favorite charity Operation "From the Heart". They send packages to our troops overseas. In Bill's honor we are going to try to hold this club together, with the help of many devoted members. Don McDonald, our Vice President has stepped in to help. Thanks Don.

At the November meeting we also received another blow; we were told that we would have to pay a very high rental fee of about \$600.00 per each monthly meeting. Well needless to say we can't afford that so we have been looking around for another place. The Hillsborough County Library System has approved one of their meeting rooms for us, so that is where we will be meeting January 4, 2015. It located at 619 Vondenburg in Brandon off Parsons south of 60. Call me if you need directions.

Now for the Oct. meeting, the 50/50 was won by Bill Peplinski and Ken Hedeem. The Holiday Gift Bag went to Don McDonald.

The Nov. 50/50 went to Ken Hedeem and Frank DeMercy. Frank also celebrated another Birthday and thanks to Nedra Miller for donating to the donut and coffee fund in his honor. The Holiday Gift Bag went home with Marge Frisch. Enjoy.



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Don't forget about the March Dinner. The Tickets are now available thanks to Bill Larsen. At the Dec. meeting Bill gave up his long time job as Activity Chairman and what a wonderful job he did, for I don't know how many years. We all thank you for that Bill. So if you need tickets you can call me at 352-683-7924 or our Treasurer Cindy Rem at 313-318-4991. Also at the Dec. meeting the 50/50 went to Bill Peplinski and Dolores Larsen. The Holiday Bag was won by Jey Zemaitis.

Hope you all had a great Christmas and we look forward to seeing you in the new year.

Until then stay safe and well and say a prayer for our troops.

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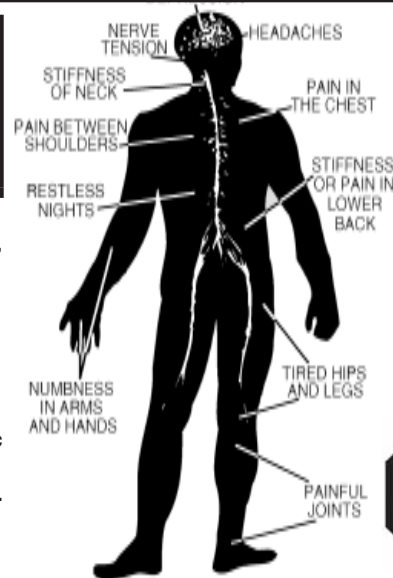
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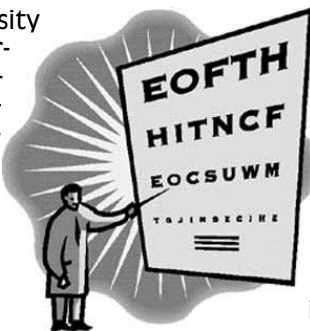
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