



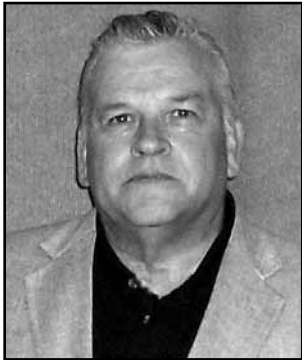
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 124, Winter, 2016



PRESIDENT

Don Taylor

As we start a new year, I look back at the one year anniversary of the Bankruptcy Plan of Adjustment (POA) approval and the repercussions of the POA. We were able to preserve our pension and maintain 45% of our annual cost of living increase. But we lost our Healthcare, which was replaced with a settlement of B-Note with a face value of approximately 254 Million dollars. Many of our members are having a difficult time coping with the additional Healthcare cost.

I will start with my understanding of the process and a little back-ground information. Once the Court found that the City of Detroit was eligible to file Bankruptcy, they no longer had any obligation to pay their debts, only to pay for and provide for necessary services. The settlement of debts was to be determined at the conclusion of the Bankruptcy proceedings. We argued that the City should be required to continue to provide some level of Healthcare Benefits to retirees and the Court agreed and this resulted in the Healthcare Settlement Agreement that was put into place and was to continue until the city's obligation would terminate under the Bankruptcy. The basic settlement was that the city would provide \$120 to retirees to assist them with Healthcare cost, during the Mediation process this was expanded giving different amount to the disabled and retirees post 65 that did not qualify for Medicare. During the Bankruptcy Mediation process agreements

were reached to establish VEBA Healthcare Trust, which would be administered by Trustees.

On January 1, 2015 the City of Detroit was no longer responsible to provide any Healthcare benefits to Retirees. (See POA Doc 8045 Section C "No Further Responsibility" From and after the effective date, the City shall have no further responsibility to provide retiree healthcare or any other retiree welfare benefits").

So we have reached the point where the Healthcare Trust VEBAs are to be set up and the Healthcare/other post employee benefits (OPEB) claims are to be administered by the VEBA Trustees. The first question, who is eligible/entitled to receive a benefit from the OPEB Claim settlement? During the Bankruptcy Mediation I argued that the City must recognize the Weiler Settlement Agreement, which they did. But there appears to be some difference of opinion, as to what that meant. So in the following I will give my opinion, which is that not only did the retirees have a legal claim, but so did the spouses covered under the Weiler Settlement Agreement.

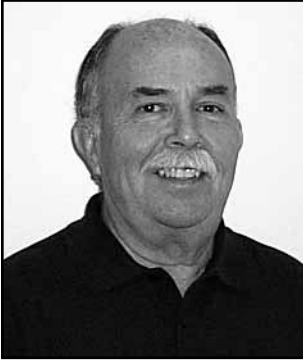
The following are excerpts from the Bankruptcy Plan of Adjustment Doc # 8045;

Under the Bankruptcy Plan of Adjustment (POA) Article 1, Defined Terms, Rules of Interpretation and Computation of Time,

A. Defined Terms, (Item number 259 page 21)

259. "OPEB Benefits" means, collectively, post-retirement health, vision, dental, life and death benefits provided to retired employees of the city, the Detroit Public Library or the Detroit Regional Convention Facility Authority and their surviving beneficiaries pursuant to the Employee Health and Life Insurance Benefit Plan, the Employees Death Benefit Plan or any comparable plan, **including the members of the cer-**

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

I would like to begin by wishing everyone a Happy New Year and hope that 2016 is a great year for all our members and even the non-members, perhaps they will see the light and join our Association.

The open enrollment for health care is over and although there were a few problems it appears to be a success. Automated Benefit Services (ABS) did a great job considering the data that was transferred over from the City had numerous flaws, discrepancies and omissions. The V.E.B.A. board was assured that once all the corrections and issues are resolved the data that will be compiled by ABS will be the most accurate information that was ever accumulated. That is great news and just knowing that should a retiree have an issue or question, they can make a call and get someone to answer the phone and not be transferred to a "full voice mail". The new important phone numbers and addresses have all

been updated and are published in this issue of the "UNITY".

In continuing along with V.E.B.A. information it is with deep regrets that effective January 25, 2016 I resigned as a Trustee with Detroit Police & Fire Retiree Health Care Trust (VEBA Board). With the ongoing concerns between the RDPFFA and the VEBA Board I feel it is in the best interest of both entities that I tenured my resignation.

There seems to be no solution concerning the VEBA compensation topic and it appears the legal and legislative costs are going to continue for both bodies. Attempts were made and presented to both but finding the middle ground could not be reached. Therefore I feel that my leaving the VEBA Board will be the best for both groups.

My time on the VEBA Board was a pleasure and a true learning experience. The Board in my opinion was handed a huge task with limited time restraints along with minimal funds and made the best decisions obtainable for the beneficiaries of the trust, although I'm sure there are retirees out there who will disagree. If it is any consolation I understand, we were all thrown under the bus by the City we served.

Moving over to the pension side of matters, the start 2016 has not been kind to the stock markets to say the least. We all know that this will have a big impact on your own nest egg as well as pension systems across the country including ours. On the good side the Police & Fire Pension System was in good shape prior to the downfall so any gains will help the system to stabilize.

In staying on the good side of things the "Old Plan" members (Police Retirees only) will see a small increase in their pension on the February 1, 2016 check. We were told because there has not been an increase in numerous years that the 15/22 factor may not come into play so the increase should be there just don't spend it

(continued on page 9)

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

The New Year is here and the office calls and questions have slowed down. Most members have completed what needs to be done regarding the HealthCare changes. The process has been long and at times challenging, dating back to 2012. The Association in need of legal representation to defend our members' benefits due to the City of Detroit Bankruptcy has hired a number of legal firms to assist us. On November 16, 2012, the Retired Detroit Police and Fire Fighters Association contracted with the following firms; Lippitt OKeefe Gornbein, Amherst Consulting, Silverman & Morris and Legghio Israel. The total cost to the Association to date is - \$719,927.80.

During the difficult times, our membership has stepped up with generous financial backing to the Legal, P.A.C. and Appreciation Funds. The donations are very much appreciated lessening the decrease in the Retired Detroit Police and Fire Fighters Association's assets. As

President

\$600.00 base pay – Must work a minimum of 4 days per month and additional days will be paid at \$110.00 per day.

Sergeant at Arms (2)

\$270.00 based on attendance of two monthly meetings (Board and General) each one at \$135.00.

Director (*Up to six (6) appointed by President*)

\$250.00 based on attendance of two monthly meetings (Board and General) each one at \$125.00.

Insurance Trustees (6) Detroit Police Benefit & Protective Association

\$40.00 per month per Trustee. The six elected Trustees will be subject to the Retired Detroit Police and Fire Fighters Association and Detroit Police Benefit & Protective Association's Restated Bylaws established by the individual Associations.

The above may be reviewed, amended or adjusted by the Board of Directors.

In closing, I would like to emphasize our sincere thanks to our members for their support.

I read the members' letters accompanied with donations to the Association, all have expressed appreciative comments directed toward the Officers and the Board of Directors for a job well done. On behalf of the Officers and Board, I want to express a sincere, "Thank you".

The Officers and Board of Directors meet at least once a month at the Retired Detroit Police and Fire Fighters Association office with an agenda. The Association follows generally accepted rules of order to do business. Elected and Appointed Board members willingly step forward to serve. The makeup and duties of the Association are as follows: The Association has eight elected and four appointed positions, 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. The Board of Directors takes this responsibility seriously and decisions are thoroughly discussed and voted upon.

At the monthly General Membership meetings I normally report, although briefly, some expenses such as monthly payroll. I have been asked a question by members at the General Membership Meeting, "What do the Officers and Board of Directors get paid to do the work?" The following is the present compensation policy of the Retired Detroit Police and Fire Fighters Association.

Vice President and Secretary/Treasurer

\$550.00 base pay – Must work a minimum of 4 days per month and additional days will be paid at \$110.00 per day.

Trustees (3)

\$270.00 based on attendance of two monthly meetings (Board and General) each one at \$135.00.

Office Staff (1)

\$16.00 per hour
Office Hours (9:00 a.m. to 3:00 p.m.)

PRESIDENT *(continued from page 1)*

tified class in the action captioned Weiler et. Al. v. City of Detroit Case No. 06-619737-CK)

Under the POA, 4th Amended Disclosure Statement, Voted on and sent to all Beneficiaries (Docket Number 4391)

(Page 43 of 197 under Detroit Police and Fire VEBA)
“Under the Plan, the City will provide the Detroit Police and Fire VEBA 232 million in principal amount of a note to be issued to non-pension unsecured creditors. For purposes of determining the Detroit Police and Fire VEBA’s pro rata share of this note, the city has calculated the PFRS-related retiree OPEB Claim at \$2,208,000,000; the size of this claim reflects the benefits that the RDPFFA negotiated on behalf of the PFRS retirees in the settlement of Weiler et al. v. City of Detroit, case No. 06-619737-CK (Wayne County Circuit Court). The Retiree Committee believes that the claim number should be higher.

(**Note;** What did having our own VEBA and having value of Weiler Settlement means in dollars? There are total of 19154 retirees, 10882 are General City and 8272 are Police and Fire, the total Class 12 Settlement claim was Approximately 492 Million dollars, General City got 238 Million, Police and Fire got 254 Million or 16 Million more than the General with 2610 less retirees, this was because of the value of the Weiler Settlement Agreement.)

The following are excerpts from Weiler Settlement Agreement;

Under Weiler Settlement Agreement 06-619737

Section II, Scope of the Class, and whom the Class Members shall consist of, are all listed as the retired police and fire fighters and their spouses.

Section III (A) Benefits and Those Covered,

“As modified by and subject to this Agreement, the City shall provide to Class Members the healthcare benefits”

Section III (C), Benefits and those covered,(C) Spouse coverage and Definitions;

Definitions;

“**Retiree-Class Member**” refers to a Class Member who was formerly employed by the City.

“**Spouse-Class Member**” refers to a Class Member (1) who is the spouse of a Retired-Class Member on the dates set forth in Section II or (2) who was, on the dates set forth in Section II, a surviving spouse of a deceased police or fire retiree.

“This Agreement cancels and supersedes any prior

agreements or understandings between the parties, whether written or oral”.

I believe that as I have pointed out and as supported by the Legal Documents, the Weiler Agreement cancelled and superseded any other rights these Retirees had to a Healthcare Claim, the only Claim they had in the Bankruptcy was through the Weiler Settlement Agreement, and because the spouses were also made “Class Members” they also had a claim and are entitled to and must be treated the same as the Retiree Class member. But even if I am wrong, my question is” why would our own Trustees choose to disregard the rights of our spouses and deny them any benefits under the

(continued on page 10)

LJPR Tax Services, LLC

FEDERAL . STATE . CITY
PERSONAL . BUSINESS
CORPORATE . PARTNERSHIPS

Specializing in Income Tax Preparation for
Law Enforcement Officers & Firefighters

Michael J. Norris

Member of RDPFFA, Retired Police Officer
michael.norris@ljprtax.com

E.J. Belmore

Police Officer, Macomb Community College
ej.belmore@ljprtax.com

30500 Van Dyke, Suite 201
Warren, MI 48093
fax: 586.619.0298

586.619.0199

Inside Comerica Bank Building Across from the GM Tech Center



Firefighter Painters **Interior and Exterior Painting**

power washing • wall washing • wallpaper removal

Free Estimates

Donald S. Carlson

(586) 381-3105

UPCOMING SPECIAL EVENTS

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*

Welcome New Members!

January 2016

Glover, Bryan - Police
Richardson, Kristopher - Police
Kossarek, Mark - Fire

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* **NEW!**

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM
March 3, 2016 • May 5, 2016

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, MI - 7 PM
Feb 4, 2016 • April 7, 2016

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

Police & Fire Club of Florida*

Meet 1st Sunday of the month
“Oct thru April” at Hillsborough County Library
619 Vondenburg Dr. - Brandon, FL 33511
Doors open at 12:30 P.M. with coffee & donuts

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 2016 Issue
should be “submitted” by
March 18, 2016

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

Autrey, John *in memory of*
Rosemary Malone

Bannon, Rosemary *in memory of*
James Bannon

Carlson, Barbara *in memory of*
Edwin Carlson

Chakan, Sharron *in memory of*
John Chakan

Cronk, Richard & Carolyn *in memory of*
Mary Cronk

Cronk, Richard & Carolyn *in memory of*
Mary Cronk

Cronk, Richard & Carolyn *in memory of*
Mary Cronk

Fiddler, Ray & Charlotte *in memory of*
Capt. Mike Kaczrowski

Gallaway, Mike & Margaret *in*
memory of Lt. Andy Zazula

Gennari, Armando & Barbara *in*
memory of Hugh MacDonald

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

Henzi, Leonard *in memory of*
Lt. Andrew Jendrusina

Hogue, Tom & Darlene *in memory of*
Bob Hogue & Jim Tsois

Jackson, Robert *in memory of My Wife*
Nora and Fred Auner & Pete Hall

Laube, Judy & Paul *in memory of*
James Watts

Marchwinski, Judy - Dooley *in*
memory of Bob Dooley

Meredith, Dan & Barbara *in memory of*
P.O. John Sliva & Bob Wojinchowski

Morris, Robert *in memory of*
Edgar Dickson

Palm, James *in memory of Bill Bolgar*

Panackia, Ed & Connie *in memory of*
Vince Jiorando, Ron Novak
& Jerry Baumgart

Rusu, Jim *in memory of*
Robert Woodbury & Honor Guard

Ryckewaert, Louise *in memory of*
Don Ryckewaert

Trombley, Gay *in memory of*
John Trombley

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

Legal (Donation)

Avolio, Dagmar

Bar, Tim

Bar, Tim

Bartlett, Mary

Bernert, Gerald

Blaim, Lee & Irene

Bonine, Gary & Beverly

Bradley, Tom & Glenda

Brownell, Angeline

Bulgarelli, Robert

Bullock, Robert

Chmielewski, Chester

Cimino, Sam

Curatolo, Anthony

Dawe, Wesley & Arlene

Foley, Eileen

Foley, Michael J.

Foley, Mike

Gatto, Charles & Sharon

Gryniewicz, Lawrence & Patricia

Haidys, Marie

Hewitt, Lori & Dave

Hopfner, Carl & Mary

Hynes, Melbourne

Hynes, Melbourne

Klinefelt, Ira

Loranger, Bill & Sue

McGhee, Robert & Susan

McKane, Dan & Barbara

Michalski, Leonard & Arlene

Norris, Kelly

Pakula, Tony

Palm, James

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Rossi, Rocco

Rozanski, Jerome & Della

Russell, Ken & Jo

Salo, Norman & Raili

Schroeder, Fred

Siedlik, Robert & Irene

Skomra, Dan

Springer, Chuck & Susan

Stanley, Ron

Taylor, Tom

Wagner, Mary

Weir, Charles

Wilkewitz, Sunni & Ralph

Wojnar, Frank & Doris

PAC (Donation)

In memory of

Ash, Paul *in memory of Charlie Dickson*
and Ed Gerrow

Awe, Royden & Barbara *in memory of*
Dannie Knepp

Barton, Dennis & Margaret *in*
memory of Sgt. Charlie Dickson

Chakan, Sharron *in memory of*
John Chakan

Dewolf, Mike *in memory of*
Ric Gatawski & Bill Crawe

Eggers, Charlie & Cindy *in memory of*
Dannie Knepp

Fumerola, Hilda *in memory of*
Robert Joiner, James Dennerly
& William Fumerola

Marcum, Dan & Sharon *in memory of*
Stu Peterson, Larry Nevers, Bill Wylie

Oehmke, Donald *in memory of*
Eugene Sanders

Oehmke, Donald *in memory of*
Fred Carpenter

Palka, Marilyn *in memory of*
Jerome Palka

Scarborough, Allen *in memory of*
Sergeant Bryon Graber

Smolka, Ron *in memory of*
John Darnell, Jim Hughey
& Steve Maxson

Sullivan, Mike & Donna *in memory of*
S.T.R.E.S.S. Unit

Wandzel, Elaine *in memory of*
Don Wandzel (Papa Wan)

Wilmot, Betty *in memory of*
William K. Wilmot

PAC (Donation)

Anderson, Sherwood

Dawe, Wesley & Arlene

Ellul, Edward Sr.

Garber, Charlie & Barbara

Gerling, Andy & Karen

Goniwicha, Cal & Mary Ann

Grassi, David

(continued on page 7)

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

Gryniewicz , Lawrence & Patricia
Hess , Vic & Nancy
Kelemen , Gloria & Joseph
Knobelsdorf , Don (Knobby)
Kozlowski , Norbert & Kathleen
Manning , Donald
McGhee , Robert & Susan
McKane , Dan & Barbara

McNeary , Clarence
Merkau , Alexander
Messerschmidt , Sylvia
Nowak , Frances
Ploe , Ed & Ann
Rem , Don & Cindy
Ruhana , George & Mary
Ruhlig , Jim & Char

Schumaker , Eileen Foley
Schumann , Robert
Studzinski , Chester & Sylvia
Vasiloff , Ron & Cynthia
Wilkewitz , Sunni & Ralph
Wojnar , Frank & Doris
Wolff , John & Kathie

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

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

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information, it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and ABS at (800) 645-9978 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association at (586) 795-1734.

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

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



Bob Blickensdorf
Retired Chief of Police
Madison Heights Police Dept.

Wanted: Detroit Police Memorabilia

Seeking old badges, photographs, call boxes, equipment from the Detroit Police Department

(248) 217-7856

Email: blick068@hotmail.com



HAP's affordable health plan options offer excellent coverage and a large network of top doctors with award-winning customer service – including your very own personal service coordinator.



Learn more at chooseHAP.org.



Health Plans for Everyone
Individual • Group • Medicare • Medicaid

IN YOUR COMMUNITY FOR OVER **50** YEARS

38 Years

A DETROIT FIREFIGHTER'S STORY

Decorated firefighter and true-blue Detroiter Bob Dombrowski risked life and limb saving lives for as long as he could remember. Born and raised on the west side of Detroit, Bob narrates an engrossing account of his illustrious firefighting career, from being a trial man to retiring as senior chief. Be a witness to a truly inspiring thirty-eight-year career.

AVAILABLE AT:

Amazon, Barnes and Noble and the
Detroit Firemen's Fund Office



Now that you know your rights..

KNOW YOUR OPTIONS.

After learning about your different options, you may also want to ask yourself some important questions regarding your health and future.

- **Do you travel?**
- **If you are diagnosed, do you want the best doctors? Or do you want your insurance to dictate your treatment?**
- **Would you rather know that you're covered 100%? Or pull out your calculator and checkbook?**

I want to thank all of you for letting me help you through this difficult time. Although I have helped as many of you as I can this year, it has been very difficult to reach out to as many of you as would have hoped given the strict time constraint placed upon your situation. I'm sure some of you feel that you haven't had enough time to gather the information necessary to make an educated decision in regards to your health insurance.

As some of you may know, having had my own family be affected by this situation, I have taken this responsibility very seriously. That being said, you may find yourself at some point throughout this next year needing some sound advice. Here are some examples that may lead you to reach out to me:

- You or your spouse are turning 65
- Annual Disenrollment Period (Jan. 1st-Feb. 14th)
- Know of anyone that is under 65 needing ACA (Obamacare)
- Retiring at any point in 2016

If I didn't get a chance to help you this Open Enrollment Period and if none of these apply to you, know that I will be able to aid in your decision during open enrollment of next year. Although your situation isn't ideal, it can very well be a blessing in disguise for most of you. It is not too often that you have an organization that is willing to offer a set amount of money to you to go shopping for your own insurance. I have advised hundreds of police officers, firefighters, and their families over the last couple of years and will continue to do so.

You can contact my office at **855-724-7500**, or e-mail me at paulp@sbgra.com to schedule a free consultation. We will also be offering free seminars, please call for more information.

VICE PRESIDENT *(continued from page 2)*

all in one day. The fire union has not negotiated the same increase the police actives have so fire retirees ("Old Plan" only) will not see any increase. We understand that the negotiations are ongoing and we will keep you updated.

We want to update everyone on the Annual Picnic and General Meeting in June. Again this year it will take place in Frankenmuth at the Bavarian Inn on June 21 & 22, 2016. The picnic will take place at the same place but will be on Tuesday June 22 and the meeting will be on Wednesday June 23. The hospitality room will be open Monday and Tuesday evenings.

This is a change from the last few years, we received requests because of Father's Day being on the Sunday before if other arrangements could be made and possibly more members will be able to attend. So that is the reason for the change and also the Bavarian Inn had an event on Sunday and our normal amount of rooms may not be available so it worked out for everyone.

The rooms will be the same price as last year \$105.00 and the booking number is "1286FG" and reservation can be made @ 855-652-7200. Those planning on attending both events and want to stay both days should request reserving Monday and Tuesday nights. The format will remain the same as prior years and more information will be forthcoming. This could be one of those times you would like to spend some of that raise you will be receiving. Ask around it is a great time and you get to see some old friends and rekindle those great stories.

Those wondering about the Annual Conference in Las Vegas stay tuned there will be more information coming in the next few weeks.

As always if you have any concerns or questions feel free to give the office a call and we will make every attempt to get you an answer. Until the next time take care and be careful out there these are different time.

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

GMB Heating & Cooling

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

GLENN BLANK

Licensed Contractor
Since 1975

FREE ESTIMATES

Phone: (734) 427-4362
Insured



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

PRESIDENT *(continued from page 4)*

POA Healthcare Settlement Agreement”? I have heard that they are concerned with the cost, I agree the Trustees should be concerned with cost, but I believe equal treatment comes first, and let us look at some cost issues and how they were handled!

During the Bankruptcy proceedings the City of Detroit was providing, for the most part \$120 to assist with Healthcare cost by varying means, including covering the first \$120 of the Healthcare premiums charged by Blue Cross.

“Cost Cutting Steps”:

The Trustees made the decision to switch from Blue Cross to AETNA, the difference the total premiums for the AETNA Plan is \$118.33 the member continues to pay same amount they did for Blue Cross coverage \$29.43, so the VEBA now only covers \$88.90. This was a reduction in your benefit of \$31.10.

If you and your spouse are Medicare eligible and you make the decision to opt of the AETNA Plan to purchase your own plan, only the Retiree receives the HRA/stipend, the spouse gets nothing.

These cost concerns may or may not have been necessary; but let’s look at another cost issue.

The question of Trustee Compensation;

I have pointed out my objection to the compensation policy of the VEBA Board of Trustees, or you may say “lack of policy”, but I will recap the way I understand the current policy.

The Trustees are paid \$1000 a month; there are no requirements or qualifiers in place necessary for them to receive this amount.

A total of \$90,000 was paid out in 2015 to the VEBA Trustees in compensation; there were a total of 30 VEBA meetings held, so if they attended all the meetings they were paid \$400 for each meeting. In reviewing the VEBA Board minutes I find meetings would average out to approximately two hours each.

I believe it should be reasonable to expect if our Trustees are going to reduce or deny VEBA Benefits to our members they should start by reducing or eliminating their compensation first.

In an important and related matter the RDPFFA has taken up and passed a motion to address this issue, as it relates to any RDPFFA Officer or Board Member that serves on the VEBA Board and receives compensation from that Board or any other Board or Committee which he/she was appointed to or elected to, by mem-

bers of the RDPFFA. He/She must account for all compensation, and any compensation that is received is subject to the current RDPFFA compensation policy. In short all compensation is to be reported and accounted for and any Officer or Board Member will only be eligible to receive compensation for services rendered (attendance at meetings or time documented) and capped at \$110 per day.

Approved Motion; “If any Board or Committee provides compensation to the members, and the funds for providing such compensation comes in full or part from funds belonging to members or beneficiaries of the RDPFFA such compensation must be reported to the RDPFFA and included in the Board members monthly compensation report.”

Although the above action taken and motion passed by the RDPFFA Board of Directors helps to resolve the question of our own Officers or Board members receiving what many see as excessive or unjustified compensation, it does not address the other members of the VEBA Board, so we will continue our efforts through Legislation and/or the Courts to ensure that your funds received through the Healthcare Bankruptcy Plan of Adjustment are utilized as they were intended and specified by Law and the VEBA Trust Agreement **“the voting members of the Board shall comply with the terms of the Trust, and shall discharge their duties for the exclusive purposes of providing benefits to participants and beneficiaries of the Plan and Trust and defraying reasonable expenses of the Plan and Trust.”** I do not believe, and I think many of you agree that the current VEBA Trust compensation policy does not conform to this requirement. The VEBA Trust compensation policy needs to be changed to avoid any unjust or unwarranted self-enrichment of a few Trustees at the expense of the beneficiaries.

I intend to continue to express my opinion regarding this issue, until such time as a compensation policy is in place that establishes a reasonable and justifiable level of compensation and includes requirements and qualifiers in order to receive any compensation.

Now on to the other issues we face

State Legislation;

Senate Bill 368. This Bill, would give a deduction on state income tax to those born after 1952. The Bill was voted out of the Senate Finance Committee on a 7 to 0 and the full Senate 35 to 0. We expected the Bill to go to the House Tax Policy Committee, but it ended up

(continued on page 11)

PRESIDENT *(continued from page 10)*

going to the House Appropriations Committee, we are now working on setting up meetings with members by the House Appropriations Committee.

We continue to work with Congressman Bishop's and Senator Peters office on Federal Legislation regarding the "Health Coverage Tax Credit" (HCTC) and other Social Security issues. Senator Peters attempted to get the Health Coverage Tax Credit included in the Appropriations Bill in December, but was not able to get it inserted. He has now indicated he is interested in drafting a stand-alone Bill.

Regarding the VEBA legislation, we are working on a new draft, and I have sent a letter directly to Governor Snyder, asking that he get involved to speed up the movement of the legislation. I am also involved in meetings with possible new sponsors. I will keep you updated.

On the question of the payout for the death benefit under the .9 cent plan, I have attended a couple of the Benefit Board of Trustee meetings, and I've inquired about the time frame for the payout option. I was told that they hope to have all necessary information compiled and a letter prepared and ready to go out to each eligible retiree by the end of January.

Pay increase for Old Plan Members;

It appears that based on the numbers I have seen Police Retirees should see an increase in their pension checks in February 2016. As you know increases for those covered under the Old Plan is based on the pay of the actives. The actives all took a 10% pay cut, so before retirees could see any increase the actives had to recover that 10%. In the Bankruptcy Mediation the Active Police negotiated an immediate increase of 8% and the Active Fire negotiated immediate increase of 7.5%. Following is a list of future increases;

Police: 4% January 2016, 2.5% July 2016, 2.5% July 2017, 2.5% July 2018

Fire: 2.5% July 2016, 2.5% July 2017, 2.5% July 2018

We were told that the DFFA is attempting to negotiate and receive the same 4% increase that the Active Police received January of 2016, but as of this date that has not taken place. Under the Bankruptcy the Old Plan members will receive same percentage of annual increases as new Plan members 45%, so once the 10% cut the Actives took is fully replaced Old Plan Members should receive an increase equal to 45% of the Actives increase. All pension increases for Old Plan members is still subject to the 15/22 of a Police Officers salary CAP. The current top pay of Police Officers as of February

2016 is \$53,818.00 so if your Monthly Gross income is equal to or greater than \$33057.84, you are subject to the 15/22s CAP, and should not be eligible for an increase in your pension.

New Plan members will continue to receive 45% of their annual cost of living increases effective the August pension checks.

Healthcare Stipend/HRA

For the first three months of 2015 Retirees were receiving taxable Stipend Checks, these checks were sent to you automatically. On April 1, 2015 the VEBA Healthcare Trust switched to a tax free form of an HRA. In order to continue to receiving stipend/HRA retirees now had to submit receipts for medical expenses in order to be reimbursed. Several Retirees have called to say they were receiving regular stipend checks and suddenly they stopped coming and they just assumed they were no longer eligible for the benefit. That's not true, it was because of the switch to the HRA and the retirees did not submit bills for reimbursement. If you are not covered by one of the Medicare Health Plans because you opted out or are not eligible for Medicare you should have and be eligible for some form of the HRA. If you are not covered under a Medicare Plan or receiving reimbursement from HRA you may want to contact Flex Plan/Navia at (800)669-3539 because you may have money in your HRA account that you have not claimed. Any money not claimed by April 1, 2016 will be lost.

In summary, some of these issues we now face are complicated and time consuming. I believe it is the responsibility of your Association to educate you as much as possible regarding these issues. I assure you I will continue to do everything possible to protect and improve your benefits. These things take time and require financial resources, so I ask if you are able to provide financial support please do. We can never afford to look the other way if your benefits are being attacked or your funds are being misused. We must always stand united and we need you to, be involved, express your opinions, and make sure your voices are heard. Take a minute to send me a short note; it may be helpful as I argue issues on your behalf.

That's all for now, please be patient, these things take time. See you at the association membership meetings.

*Office Mon-Fri 9A-3P 586-795-1734, (Taylor's Cell)
810-627-9349, e-mail donrdpffa@hotmail.com*

Members Letters

Please accept this donation in loving memory of my husband/father, Retired Executive Deputy Chief James Bannon. In gratitude for all your support and hard work on behalf of all the retirees of the DPD. Thank you so much!

Rosemary/Catessa Bannon

Use this contribution for the PAC Fund or where most needed. God Bless You!

Donald Manning Retired Lieut.
Murfreesboro, TN

Donation in memory of Jerome Palka, Thank you so much for all that you do.

Marilyn Palka
Brighton, MI

A donation in memory of Robert Joiner, James Dennerly and William Fumerola, Scout car partners for many years. Please use where needed.

Hilda Fumerola
Clinton Twp., MI

Hi Y'all, Just trying to help you keep it going. We appreciate your efforts and sacrifices.

Wes Dawe
Crossville, TN

Please use this donation where ever it is most needed. Thank you for all you do for all of us retirees.

Jim & Char Ruhlig
Linden, MI

Just a note of "Thank You" for all you have done to keep our pension checks coming. My husband Chester Studzinski and his two brothers served Detroit for many years. We appreciate all you are doing in keeping them

in mind during all the negotiations i.e., pensions and healthcare during their senior years. I am enclosing a check to be put toward PAC or Legal Fund to keep fighting for the retirees.

Mrs. Sylvia Studzinski
and Chester Studzinski
Harbor Springs, MI

The enclosed check is a small thank you for all that you do and have done for the retirees. This is in memory of my husband, William K. Wilmot Retired in 1978 Died in 1998. I also belong to the Lt's. & Sgt's. Assoc.

Betty Wilmot
Brighton, MI

We would like to make this contribution in memory of one of our finest, Dannie Knepp. Thanks for all of your good work.

Charlie & Cindy Eggers
Eagle River, WI

Please accept this donation to the Legal Fund in appreciation for all you do for us. IN remembrance of Robert Woodbury and ALL DECEASED MEMBERS OF THE HONOR GUARD. Thank you.

Jim Rusu (H.G.)
St Clair, MI

I would personally like to thank each Officer for their dedication and hard work on behalf of the Association. It is a long fight, so please hang in there. I urge each member to keep the money flowing in. Please accept this donation for the Legal Defense Fund. Remembering our deceased brothers, Fred Auner and Pete Hall, and on a very Happy Note my Wonderful Wife Nora Jackson.

Robert Jackson
Retired Inspector 91 years +
Ocala, FL

Check enclosed for the PAC Fund. Thank you for your endless work, dedication and picking up the phone to answer our questions.

Eileen Foley Schumaker
(Retired DPD)
Algonac, MI

Thank you for looking out for us. Put it where it will do the most good.

Carl & Mary Hopfner
Plymouth, MI



(continued on page 13)

Members Letters *cont.*

Enclosed find dues for 2016 and a little bit extra to apply to either the PAC or Legal Fund, wherever needed most. In memory of James Watts. Also thank you for all the hard work that has been put in for our benefit.

Paul & Judy Laube
Spring Hill, FL

Please accept this donation, divide equally to PAC & Legal fund or where it is most needed. In honor of Edwin Carlson retired in 1966. A Thankful Widow.

Barbara Carlson
Alpena, MI

Please accept this enclosed check for the Legal fund in memory of Lt. Andy Zazula. Thank you to all the RDPFFA Staff for all you do for us.

Mike Gallaway
Naples, FL

Thank you for all your help, especially Greg Trozak. Please use this money for whatever the Union needs.

George Ruhana
Chicago, IL

Hope all of you have a Merry Christmas & Happy New Year. Please put this donation to either Legal fund or the PAC Fund. Keep doing what you are doing for us. Good Job!

Chuck & Susan Springer
Venice, FL

In memory of John Darnell, Jim Hughey & Steve Maxson. Thanks guys for all that you do for us retirees. You are the Greatest.

Ron Smolka
Livonia, MI

Muccioli Studio Gallery

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.



Thanks again, your Unity News Letter keeps us up on all that is important to us retirees. Thank You. Use this check as you know best! Remembering old partners is good, Ric Gatowski (ACE), Bill Crowe, 1967 #7, Fond memories.

Mike Dewolf

(Once Proud to say Detroit Police Officer!)

Allenton, MI

Thanks for all you do to protect our pensions & benefits, here is a token of our appreciation for all you do.

Lee & Irene Blaim
Northville, MI

To; Don, Greg, Al & Gordy, We are fortunate to have you represent us retirees. I appreciate all that you have done. Enclosed is a check for either the PAC or Legal Fund.

Don & Cindy Rem
Summerfield, FL

Thanks to all of you for what you do and have done for the last several years to look out for the rest of us. It is much appreciated. Enclosed please find 2016 membership dues (I don't have pension benefit) and a donation for the Legal Fund in memory of my husband Robert Dooley. Thank for all you do and best wishes for Happy Holidays!

Judy Marchwinski Dooley
Odessa, FL

With time on my hands and a computer handy, no problem sending out greetings for this Christmas Season- 2015. It has been a rough 2015. We hope for better times in the future. Since it is Xmas time I am also enclosing a check for the Legal Defense Fund or wherever it is needed. Fell on Thanksgiving Day and injured my left leg (calf strain – says the doctor). Taking it easy for next few weeks. Will miss a couple of Association meetings.

Tony Pakula
Canton, MI

Please apply to whatever you wish in memory of Sgt. Charlie Dickson a Great Cop & loyal friend! Thanks for your ongoing efforts.

Den & Mag Barton
Caseville, MI

An overdue personal and monetary "Thank You" for all your good work and efforts on behalf of all Detroit Police & Fire Retirees. It seems it's a constant uphill

(continued on page 14)

Members Letters *cont.*

battle for recognition of our rights and benefits. Please apply it where the organization feels it can be best used and in memory of those officers lost in the line of duty while assigned to the S.T.R.E.S.S. Unit of the Detroit Police. It was a good run!

Mike & Donna Sullivan
Fort Gratiot, MI

Thanks for the work done this year.
Ken & Jo Russell
Livonia, MI

Enclosed is a check to help with the Association expenses. Please use it wherever it is most needed. Thank you for all you do for the retirees, kept up the good work.

Charlie Garber
(DPD Retired 1991)
Memphis, MI

At this time of the year we remember the gift of Christmas & our giving to others. Certainly the Association Officers have given so much to others & we thank you. Merry Christmas!

Vic & Nancy Hess
Livonia, MI

A big thank you for all you do for us. I appreciate it! Please use the donation where most needed.

Charlotte Koziel
Raleigh, NC

Your hard work helping us continue to get the best benefits for retirees is greatly appreciated. Upon retirement, many were promised great benefits for life. Due to the bankruptcy with the City of Detroit, promises fell

short, but you have fought to help keep us above board. Because of your efforts, as a widow, I am now able to keep my late husband's medical benefits and pension. Please use the enclosed check to help where it is needed---In memory of my husband Lt. Joe Twardzik.

Helene Twardzik
Macomb, MI

Just a line to let you know how much I appreciate RDPFFA for all you do to help the retired, widows and widowers, donation for use in the Legal fund. Memory of Don Ryckewaert (AKA Pappy)

Louise Ryckewaert
Metter, GA

Sorry I haven't helped in the past, but I finally got a P/T Job I am sending checks for Legal Fund and PAC Fund. In memory of my father Insp. Al McGhee.

Robert McGhee (Ret. P.O.)
Commerce Twp., MI

My wife and I deeply appreciate all the work you do for us. We know it must take long hours away from your families, we hope they understand and forgive. Once again we thank you.

Jerome & Della Rozanski

Thanks for all of the work you and the RDPFFA Staff have done regarding the transition of medical insurance plans. It is a complicated matter for the retirees as well as RDPFFA representatives. I'm sure you have answered thousands of questions including mine. Please accept this donation to the Legal Fund in the memory of two Old #6 partners and friends, Police Officer John Vella and Sergeant Raymond "Charlie" Burns.

Dan & Diane Budz
Dearborn Heights, MI

Thank you for your dedication and hard work. Enclosed is a check for the Legal Fund, in memory of Jack Devoy and William Walker.


Ed & Betty Cooney
Rochester, MI

Thanks again for all your hard work.

Ken & Jo Russell
Livonia, MI

Use this money for the PAC Fund. You guys are the greatest, thanks for everything.

Steve & Jody Hine
Semper, FL

**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®

(continued on page 15)

Members Letters *cont.*

Please deposit this into where it's needed most. A heartfelt "Thank You" for all of your tireless efforts on our behalf! Very Appreciated!

David Womack
Novi, MI

We are fortunate to have you represent us retirees. I appreciate all that you have done. Enclosed is a check for either the PAC or Legal Fund.

Don and Cindy Rem
Summerfield, FL

Accept this donation in memory of Det. Sgt. Steve Radulovich. Thanks for everything.

Edith (Lucy) Radulovich
Grosse Pointe, MI

V.P. Trozak, Thank you for the time/effort/devotion you give to the Association's annual Las Vegas gathering. Secretary/Treasurer Al Grant, A written thank you for the time/effort/devotion you yearly have and continue to spend on the yearly Association's Las Vegas gatherings. Thank you to Travel Agent Deborah Ruemenapp, for making arrangements for our conference.

Loren E Wagner
Las Cruces, NM

Enclosed a donation to the Legal Fund, in memory of Ed Lalonde, Ron Hackney and Wayne Sandlin.

Ed Panackia
Detroit, MI

Here's a couple bucks, put it wherever it will do the most good.

Roger & Janet Thom
Sebring, FL

I can't thank you enough for all the hard work you do. The videos are really helpful especially when we are in Florida. May God Bless all of you!

Don Restauri
Melbourne, FL

I just wanted to send a short note of thanks for looking out for me and the rest of the retirees. I received my email with the recording of the October meeting. I am very glad that you send us guys who live out of state and can't attend the meetings those recordings it makes it a lot easier to understand what is happening. I am very thankful to all of you for the hard work and time you

devote to looking out for our interests. I know that sometimes it must get very hard for you, but if it makes a difference to you, there are a lot of us retirees that really appreciate the effort. So in a word, THANKS!

I am enclosing a check for the Legal Fund in memory of Richard (Dick) Dungy. Dick was a great boss, one of the best I ever heard anyone ever say a negative thing about him. May he rest in peace!

Judy and I will see you all in Frankenmuth next June, God willing. We had a great time at the last picnic. I hope this letter finds everyone Happy and Healthy, if you have those two things everything else will take care of itself.

Jimmy Arthurs
Anacortes, WA

Enclosed is a small check for whatever you choose. The VEBA high rollers are a shame. It's for sure they don't know the meaning of Unity!

Ret. Lt. Don McDonald
Sebring, FL

Dear #1, You will always be #1. Please use this check toward our Legal fund. I'm very proud of all the work being done by our "Unity" officers. Al Grant has a place in my home where I sit and meditate, or strain each day. Thanks again to all for your service.

Richard Jackson #2
Brighton, MI

Just a word of appreciation for all the association has done for us retirees. And although I am appalled at the fragrant money grab, thinly veiled as compensation, by some members of the VEBA board I have complete confidence that the association will take the appropriate action in an attempt to correct this injustice. We need a VEBA board that will act in the best interest of retirees, not self-enrichment.

Allen Nickolai
Jackson, MI

Thanks for all the Good Work you guys do for the rest of us.

Ian Finlay
Pinckney, MI

Thanks for all your advice and help. Please use this where you think is best.

Larry Bingham
Charlevoix, MI

(continued on page 16)

Members Letters *cont.*

Thanks again, suggestion, would it be possible to have auto deduction from pension check to you? If it was done automatically I don't think we (retirees) would mind or not forget to send something regularly, just a thought. In remembrance of George and Victor Dewolf.

Mike Dewolf
Allenton, MI

Thank you for all you have done. Use where needed.
William Cackowski
Sun City, AZ

Accept this check toward legal expenses. Thank all members or our association for protecting our pension and benefits.

Ralph Schuster
Brighton, MI

Thank you for your hard work. Please use this money for the legal fund.

Charles Mahoney
Las Vegas, NV

The enclosed check is in the remembrance of Alice Hehm. One of women's divisions finest. As I see it you all are knights in shining armor and special kudos to Chet for his efforts with the VEBA board.

Joanne Post
Palm Springs, CA

Enclosed please find a gift to the Legal Fund, for all the hard work all of you guys are doing.

Wm. Bagnasco (Retired Sgt. #11)

We realize it takes time and effort to attend meetings, but as they are probably using the insurance also, you would think they would be more interested in building the fund not depleting it. It seems that expenses plus \$100 per attended meeting would be fair compensation. Enclosed please find check for the legal fund. Thank you for all your efforts on our behalf.

William & Nancy Wilkins
Deckerville, MI

Thanks to all of you for everything you do for all retired Police Officers and Fire Fighters.

David & Mariane Toepel
Shelby Twp., MI

Please use this donation where ever it is needed the most. I thank you all for the great job you are doing for

the retired men & women who do need your appreciated services on our behalf. This is in memory of my best buddy who departed almost 3 years ago. Josephine (Jo) Ryan.

John Ryan (DFD E-31)
Mountain Home, AR

First, I want to say what a great job you all do for the members (plus leaches). I'm very proud to be a member of this brotherhood!!! I just sent a donation to the legal fund through "PayPal". I must assume the only way we can use our credit card is to belong to PayPal, which I was hesitant to join. Anyway, is that the way it must be? If so I'm good with it as long as our Officers have vouched for it. But, fees must come out of the donated amount so how much should I add to the donation to make sure you get the actual total dollars?

When I sent this donation I meant for it to be in memory of Sergeant Bryon Graber, my brother-in-law. Could you please take care of that for me? In the future I'll figure out how to enclose the proper notes with the donation. Again thank you for everything!!!!

Allen Scarborough
(Retired Fire Fighter)
Mesa, AZ

Thank you for all us retirees that you work for, with fond memories of the old D.B. Use as you see fit.

Henry "T" Bone
Clinton Twp., MI

Please accept this check with my thanks for the excellent job you are doing, and also in memory of three good Police Officers and friends; Bill Mauer, Bill Stone and Dale Heberly.

Gar & Joanne Nicholls
Ossineke, MI

As requested I send my opinion on VEBA Trustees. I say \$250 is plenty for each member that attends meetings. \$12,000 a year is what attorneys would charge. Please accept my check for legal fund, in memory of PO Linda Shanks.

Lyndel Shanks (Retired Lt.)
Land O Lakes, FL

Use this check wherever you see the need. God Bless you for all of your blood, sweat, and tears, and God Bless America, Land that I love.

Joe Schmidt
Grayslake, IL

(continued on page 17)

Members Letters *cont.*

Please accept this donation in remembrance of Richard Dungy. Dick was a great friend to me and my wife Marty! More than just a Deputy Chief! Unfortunately we are both physically unable to attend the services. We totally appreciate your work on our behalf! Please excuse my scribbled writing and always remember, Jesus We Trust in You! God Bless Richard!

David Brozo
St Clair, MI

Thank you for all your work and time in helping our membership with the PAC Fund. Keep up your good work.

Jean & Richard Johnson
Livonia, MI

A small token in remembrance of those who have passed. Please use it where you feel it would do the most good.

Gerald Karson
Westland, MI

Enclosed is a check to be used for the legal fund in memory of Sgt. Harry Rudeen, a great Sgt. and a good hunting buddy. Thank you for your hard work and dedication.

John Wood (DPD Retired)
Higgins Lake, MI

Enclosed is a check for the PAC fund. Thanks again for all your hard work and dedication saving our pensions.

Bob Loeffler
Youngtown, AZ

Please accept this check as a token of our appreciation for all you do for us. In honor of our son P.O. Kenneth Miller.

Jerry & Sonia Miller
Rochester, MI

Please accept this donation to the legal fund in appreciation for all you do for us. It's easy to sit back and "Armchair quarter back" and I know you guys take a lot of heat for your actions but where the hell would we be without you fellas?

Jerry & Barb Ciesinski
Warren, MI

Please accept the enclosed check in honor of my dad, Paul Janas, a Detroit Police Officer from 1951 to 1987. He passed away on March 28, 2009.

Paul Janas Jr. (Son)
New Baltimore, MI

Put the money to good use. Thanks for the work you do!

Tom Hulkkonen
Las Vegas, NV

You have Questions We have *Answers*

At Wujek-Calcaterra & Sons Funeral Home we ask the important question, such as "How do you want to be remembered?"

Preplanning your funeral can save up to 44% on funeral costs and reduce emotional overspending. Preplanning can spare your family the emotional and financial burden as well as ensure that your wishes will be carried out. Preplanning puts "you" in charge.



At Wujek-Calcaterra & Sons, we pride ourselves on making sure families are informed, prepared and cared for as they make their end-of-life plans.

Contact Michael Zuzga
Licensed Funeral Director
Son of retired member Eugene Zuzga - Trustee with Detroit Police Benefit and Protective Association



Sterling Heights
586-826-8550

Shelby Township
586-677-4000



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 2015

| Name | Rank | Dept. | Appointed | Retired | Date of Death |
|--------------------|-------------|--------------|------------------|----------------|----------------------|
| Angeluski, Michael | P.O. | Police | 5-10-71 | 2-19-87 | 11-8-15 |
| Cox, Lotus | P.O. | Police | 9-22-47 | 10-9-72 | 11-4-15 |
| Delibra, Michael | P.O. | Police | 1-16-67 | 4-18-94 | 11-12-15 |
| Edwards, Brenda | Insp. | Police | 2-19-73 | 8-2-94 | 11-2-15 |
| Heath, Mark | P.O. | Police | 1-13-86 | 8-13-99 | 11-26-15 |
| Hudy, Joseph | P.O. | Police | 2-11-63 | 7-5-88 | 11-26-15 |
| Hughes, Robert | Sgt. | Police | 9-22-47 | 6-23-73 | 11-17-15 |
| Magnusson, Elsie | P.O. | Police | 2-21-49 | 3-1-74 | 11-15-15 |
| Malone, Rosemary | Sgt. | Police | 1-7-74 | 12-12-03 | 11-18-15 |
| Vatalaro, William | P.O. | Police | 1-2-46 | 11-13-71 | 11-8-15 |
| Costage, George | FEO | Fire | 4-1-47 | 11-23-72 | 11-25-15 |
| Cubitt, Lawrence | Lt. | Fire | 10-30-66 | 2-1-92 | 11-30-15 |
| Cummins, Lloyd | Sgt. | Fire | 3-12-73 | 2-1-04 | 11-23-15 |
| Hertlein, Rudy | Lt. | Fire | 2-4-52 | 2-4-82 | 11-12-15 |
| Smith, Vincent | Sgt. | Fire | 8-10-92 | Active | 11-19-15 |
| Szelag, Walter | Capt. | Fire | 5-8-02 | Active | 11-20-15 |

December 2015

| Name | Rank | Dept. | Appointed | Retired | Date of Death |
|------------------------|---------------|--------------|------------------|----------------|----------------------|
| Bell, John Sr. | P.O. | Police | 5-25-70 | 7-10-99 | 12-27-15 |
| Curtis-Powell, Deborah | P.O. | Police | 10-21-81 | 8-12-88 | 12-8-15 |
| Dreary, Ernest | P.O. | Police | 11-21-77 | Active | 12-4-15 |
| Duda, Thomas | P.O. | Police | 5-16-66 | 1-21-92 | 12-17-15 |
| Gelsleichter, Jan | Sgt. | Police | 8-1-67 | 1-18-94 | 12-6-15 |
| Lang, Maggie Mae | P.O. | Police | 7-15-85 | 1-30-07 | 12-24-15 |
| McFarley, Billy | Dep. Chief | Police | 9-11-72 | 6-22-06 | 12-13-15 |
| McGhee, Randall | P.O. | Police | 11-28-81 | 1-10-08 | 12-27-15 |
| Pruchnik, Joseph | P.O. | Police | 5-7-73 | 5-12-02 | 12-31-15 |
| Qualls, Godfrey | P.O. | Police | 8-9-71 | 1-12-08 | 12-24-15 |
| Schick, Roderick | P.O. | Police | 9-12-49 | 7-11-73 | 12-29-15 |
| Steffler, George | P.O. | Police | 4-19-48 | 4-19-73 | 12-9-15 |
| Wojdyla, William | P.O. | Police | 9-23-47 | 11-14-72 | 12-27-15 |
| Wolber, Ronald | Insp. | Police | 4-25-60 | 8-16-85 | 12-4-15 |
| Yopek, Jay | Lt. | Police | 8-1-65 | 8-6-90 | 12-28-15 |
| Lozon, Roy | Sr. Chief | Fire | 1-16-56 | 2-5-92 | 12-15-15 |
| Madrigal, David | FEO | Fire | 4-24-89 | Active | 12-20-15 |
| McClary, Robert | Capt. | Fire | 7-1-57 | 5-8-84 | 12-15-15 |
| Milliner, James | Fire Marshall | Fire | 2-4-63 | 9-24-93 | 12-31-15 |

January 2016

| Name | Rank | Dept. | Appointed | Retired | Date of Death |
|-------------------|-------------|--------------|------------------|----------------|----------------------|
| Hughes, Jerry | Sgt. | Police | 8-2-65 | 4-18-88 | 1-4-16 |
| Lay, Thomas | P.O. | Police | 10-12-70 | 12-21-05 | 1-15-16 |
| Smith, Marvin C. | Sgt. | Police | 4-11-49 | 4-11-74 | 1-17-16 |
| Tremblay, George | Sgt. | Police | 5-18-53 | 6-26-79 | 1-9-16 |
| Burnett, Carl | Lt. | Fire | 7-5-77 | 10-12-02 | 1-15-16 |
| Hagen, Adam | FEO | Fire | 5-19-47 | 9-8-78 | 1-8-16 |
| Ryans, Albert Jr. | Bt. Chief | Fire | 9-2-69 | 5-17-04 | 1-1-16 |
| Sanders, Larry | Bt. Chief | Fire | 10-30-72 | 1-7-08 | 1-7-16 |

Westside Silver Ladies

Geri Henningsen

We dedicate this article in memory of Dolores Weaver who died December 1, 2015. Dolores was an active member, joining immediately after the start of the Westside Silver Ladies and will be sorely missed.

Our Christmas Luncheon was held at Archie's on December 12 and the following members attended: Meta Bateson, Martina Burke, Hilma Clifford, Geri Henningsen, Doris Kaiser, Dolores Linn, Irene Melady, Jo Moranty, Marilyn Noseworthy, Louise Progar, Dolores Tanana, Mary Wagner, Elaine Wallace and Teresa Zalewski.

Thank you Elaine Wallace for donating Scratch-off tickets for all attending members and to Louise Progar for once again making her delicious cupcakes. Last but certainly not least, thank you to the members who gave me gifts. They were appreciated.

Our condolences go out to Joann Gyure on the death of her husband Steven last September. Joann phoned me with questions about our group. We all grieve differently but we're hoping you attend one of our luncheons in the near future and find us worthy, Joann.

50/50 winners were Louise Progar for November and Elaine Wallace for December. Unfortunately, our January meeting was canceled due to inclement weather.

Birthdays: Hilma Clifford (2/7), Mary Wagner (2-8), Doris Kaiser (2-22), Jo Moranty (3-19), Irene Melady (4-20) and Marilyn Noseworthy (4-24).

THOUGHT FOR THE DAY:

"It's important to live in the "IS" in the "WAS".

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



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

You're the Reason We Sleep Better at Night

- CHIROPRACTIC ● REHABILITATION
- SPINAL DECOMPRESSION THERAPY
- LASER THERAPY ● SPORTS INJURIES
- FULL FAMILY CARE ● ACCIDENT VICTIMS



Call Today for Your FREE Consultation

As a member of our local police force, you and each and every member of your family are entitled to a comprehensive neurological, orthopedic, and chiropractic evaluation, ALL AT NO COST TO YOU! This exam is valued up to \$159, so don't wait!

You have nothing to lose...but your pain!



HealthQuest

LOCATIONS THROUGHOUT MICHIGAN

(800) LIONS-DN
(800) 546-6736

www.HealthQuest.us



OFFICIAL CHIROPRACTORS
OF THE DETROIT LIONS!

*Some restrictions may apply.

UPDATED!

| 2016 DIRECTORY | | Police Personnel | Detroit Fire Fighters Association | HAP Senior Plus HMO |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| RETIRED DETROIT POLICE AND FIRE FIGHTERS ASSOCIATION, INC. 2525 East 14 Mile Road Sterling Heights, MI 48310-5969 1 (586) 795-1734 <u>HOT LINE - (888) 596-2508</u> 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 | | 1301 Third Street (6th Floor) 1 (313) 596-2540 ID Cards 1 (313) 596-1910 | 1 (313) 962-7546 333 W. Fort Street, Suite 1420 Detroit, MI 48226-3149 | 1 (800) 801-1770 |
| | | Police (Central Photo - 3rd Floor) 1 (313) 596-1956 | | U.S. Health / COPS Trust 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431 Delta Dental (800) 524-0149 |
| | | Lieutenants and Sergeants Association 1 (313) 961-5699 28 W. Adams, Suite 700 Detroit, MI 48226-1602 | Detroit Firemen's Fund Association 1 (313) 628-0099 1301 Third Street #329 Detroit, MI 48226-4495 | COPS Trust Dental / Vision / Benesys 1 (248) 641-4991 VSP Vision (800) 877-7195 |
| | | (Reliastar) LSA Life Insurance Group #62359-8ASSNLFG 1 (877) 884-5050 | ABS (VEBA - PFRHCT) 1 (800) 645-9978 8220 Irving Sterling Heights 48312-4621 Mail Claims & Queries to: ABS P.O. Box 4545 Troy, MI 48099-4545 | Benefits Administration 2 Woodward Suite 304 Detroit, MI 48226-3445 1 (888) 288-2684 Fax 1 (313) 224-4456 |
| | | Detroit Police Officers Association 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155 (Standard) DPOA Life Insurance 1 (800) 529-1663 | AETNA Health Ins. Members Services 1 (888) 267-2637 send claims to AETNA Medicare PO Box 981106 El Paso, TX 79998-1106 | Workman's Comp CMI (Claims) 1 (800) 533-9366 Fax Claims 1 (800) 688-9892 |
| 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. 265 | | Detroit Police Benefit and Protective Association 1 (313) 870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 Detroit, MI 48202-3023 | AETNA Mail Order RX PO Box 417019 Kansas City, MO 64179-7019 | 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 |
| | | | | |

WHO REMEMBERS

CAN YOU BELIEVE 50 YEARS AGO?

On January 17th 1966 Patrolmen Paul Frannti and John Brady, while working Scout 10-4, were both shot in the head at point blank range. They subsequently received duty disability pensions.

Frannti returned to his hometown Laurium in the UP and died of natural causes in November of 2014.

Brady went on to co-found The Old Shillelagh Irish Pub in downtown Detroit and now lives in Canton, MI with his wife of 63 years.

Their would be assassin, Bernard Stroble, was himself assassinated by drug dealers in December of 1982.

AMERICAN LEGION Post 161

Police & Fire Fighters Looking for Members

Must have military service! • Dues \$35

For information contact:

Frank Rossi: (586) 421-2155

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



MICHIGAN
FINANCIAL COMPANIES

KAREN WHELAN RIVEST ASSISTING DETROIT'S POLICE & FIRE

WITH THE ACCUMULATION & PROTECTION OF THEIR ASSETS

We at Michigan Financial Companies feel that gaining knowledge about your retirement is an important step in overall planning your financial future. At Michigan Financial Companies, 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 retirement savings and accomplish your goals for the accumulation and protection of your assets.

Solutions available include:

- *Fixed Annuities
- *Asset Accumulation and Protection
- *Deferred Compensation Plan Rollovers
- *Tax Advantaged Investments*
- *IRA's
- *Life Insurance
- *DROP Rollover
- *Financial Needs Analysis

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

KAREN A. RIVEST

Registered Representative

333 E. Jefferson, Suite 295

Detroit, MI 48226

313.963.4004 Office

313.963.4139 Fax

www.KarenWhelanRivest.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 are offered through Signator Investors, Inc., Member FINRA, SIPC. Offering John Hancock Insurance Products. Michigan Financial Companies is an independent firm affiliated with John Hancock Financial Network. 28411 Northwestern Highway, Suite 1300, Southfield, MI 48034. (248) 663-4700
225-20140121-172289

Audiology & Hearing Aid Services for RDPFFA Members & Family

If you or a family member are experiencing signs of hearing loss such as frequent repetition, difficulty in noise, difficulty hearing the TV or responding inappropriately in conversations, contact Kim to schedule a no obligation hearing evaluation & consultation.

Kim Payne Sinclair, Au.D.
Doctor of Audiology

- BCBS Provider
- Mobile Practice Services Provided in the Comfort & Privacy of Your Home
- SIGNIFICANT Discount Offered to RDPFFA Members & Their Family
- Licensed in Michigan, Florida & Texas

517-974-7797

kim_payne@comcast.net

6204 Bridgewater Circle
East Lansing, MI 48823-9216

*Husband Retired LPD
Father Retired MSP*



FEEL BETTER IN 30 MINUTES



Dr. Ray

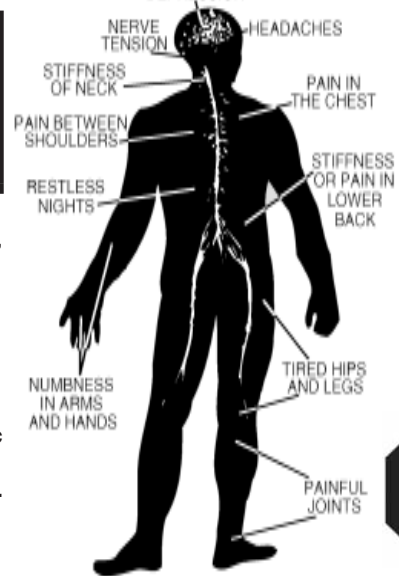
Hon. DPLSA,
DPFA,
Former Army
Paratrooper



Dr. Tom

Diplomate of
National Board
of Chiropractic
Examiners

Members
have full
chiropractic
coverage
with USH&L
and BCBS



**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



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



Silver Ladies

Carol Curley



So far this has been a rather snowless and warm winter. Yet with only about two and on-half months to go we should, probably, maybe, usually have enough snow ice and cold to complain about! Actually we don't have long to see green and sunshine again! Be joyful!

We made it! This past January 2015 and the whole 2015 year; we were tortured trying to figure out the language and company to choose for our health insurance. We are now settled into our choices for this year. How much

"care" we get, we will talk about as the months go by!

Our traditional beautiful Christmas Party was again a successful, enjoyable celebration. Many thanks to Carol Bender, Irene Brooks, Delphine Marciniak, Wilma Fulton, Bernice Hall, Marcy Rolf and all who contributed their ideas, cards time baking, driving, treats, creativity and donations that made the day so special. We all went home happy with presents too!

This is also our 24th year anniversary of the Silver Ladies East Side Chapter. We will be celebrating on March 9. We are fortunate to be together celebration this milestone of our group.

Birthdays for:

February: Marilyn DeFour, Annette Emke and Carol Curley

March: Bernice Hall • **April:** Judy Wagner

May: Barb Talley and Carol Bender

50/50 winners:

December, Carol Curley • January, Wilma Fulton

Thank you to Barb Talley for our new January update sheets. Thank you to Marie Johnson for your time writing the thoughtful cards to us every month of the year.

Hope to see you at the next meeting. Call Marcy Rolf to join us at (586) 465-9815.



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

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



Ryan C. Plecha
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



LJPR Financial Advisors

5480 Corporate Drive
Suite 100
Troy, MI 48098
248.641.7400

Leon LaBrecque, JD, CPA, CFP®, CFA

Market Valuations

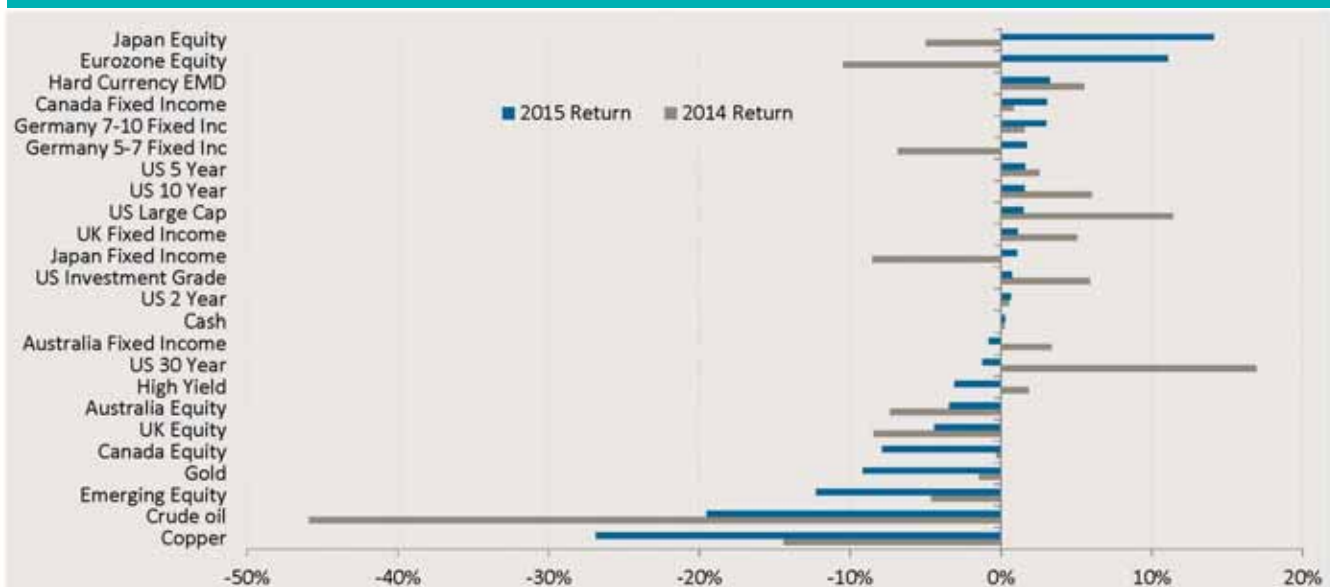
A reminder/lesson for the past year is that trying to time the market is extremely difficult, not a worthy endeavor and that panic is not an investment strategy. Despite the good long-term prospects of US stocks and the strong domestic stock market run since the 2008 recession, investors remain skeptical, in part due to the low returns from other investments.

There are a lot of different ways to value markets to determine what offers the greatest opportunity and each market has its own unique characteristics; whether we are talking about stocks, bonds, etc. The baseline for building return

expectations are Treasury rates – which have been at historic lows for several years, making it difficult to generate higher returns in portfolios without taking on more risky investments than investors would otherwise. This was what the Fed wanted – to drive people from keeping money in the bank to investing in other things like real estate and the stock market. The strategy has been working – and generating a somewhat distorted market environment. Combine this with slow economic growth rates in the developed world and you end up with lower returns in diversified portfolios.

Given that we don't want to buy investments that are overpriced (i.e., don't buy high) and we definitely don't want to sell low, we are looking to capitalize on areas of the market that offer the greatest value for the next several years (not months). Two areas we think will pay off in the long run, based on current valuations, are emerging markets and energy (again, keeping in mind we want to buy low). In a rising interest rate environment, which we believe we are entering, we are very mindful of the risk levels associated with our client's investment portfolios – not to mention each underlying investment option. We will welcome a day when the bond rates and stock valuations are normal. For now, this is a transition in what we see as a rising rate, slow growth environment.

2015 was a low return year, with commodities and EM suffering



Source: JPMAM Multi-Asset Solutions, Bloomberg, DataStream; Data as of 24 November 2015.



Snowbirds

Dan Zemaitis

Greetings from sunny Florida

Hope everyone had a great Christmas and a happy and healthy New Year.

Our November meeting was well attended. Our member Robert J. Haig, retired Detroit Fire Captain brought his two sons. Bob retired Detroit Police Sergeant and Joe Haig, Detroit Fire Department Captain who's still working, we were happy to have them.

The Turkey Raffle winners were: Bob Haderer, Marcy Stano and Lorraine Rudeen.

Our sick and injured list continues to grow. Our thoughts and prayers go out to: Ray and Dorothy Heise, Della Rozanski, Kay Christopher, Roy Manaty, Leo Haidys, Karen Haderer and Ted Fargahar. Also our new member - David Lee who passed away October 19, 2015. Our condolences to Dave's family.

The December meeting was real nice. Santa and Mrs. Claus were there and passed out candy canes and Hershey bars. The gift exchange went well and our din-

ner was great. Our group ate prime rib, shrimp, ribs etc... Lorraine Perry won the true 50-50. This was our last meeting of 2015.

The 1st meeting of 2016 will be May 15th at 1:00 p.m. at B.J.'s restaurant in Gaylord. After that the meetings will resume on the 2nd Sunday of each month.

Jey is trying to set up a trip to "Pictured Rocks" in the U.P. for 2016.

In the meantime due to unforeseen circumstances, please send any dues payments to our President, John Wood at 213 Rising Fawn Trail, Roscommon, MI 48653 (phone) 586 215-2820.

November Birthdays: Della Rozanski and Betty Saier, Elizabeth Vanhaare, John Wood and Pat Samborski

December Birthdays: Dennis Flanigan, Joann Cherry, Lynn Kniaz, Dorothy Heise, Ernie Huffman, Dave Peters and Ted Ponik

January Birthdays: Eva Brazier, Paul Ninelist, Gar Nicholls, Leroy Symons, Frank Samborski and Dan Zemaitis

February Birthdays: Pauline Zazula, J.E. Genter, Diana Kapagian, Dorothy Peters, John Pietrangelo, Gerald Tibaldi and Barbara Whiting

Jey and I will be in Florida till the end of April at:
10036 63rd Ave. N. #4
St. Petersburg, FL 33708
Phone (727) 397-6226

Take care and God Bless.

BUNCH TAX SERVICE

(586) 779-7990

ASSOCIATES

LUCIAN C. HARBAR II

DANIEL M. SMITH

LUCIAN C. HARBAR, SR.

TIMOTHY M. SOBRERO

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



SERVING THOSE SERVING OTHERS

Our team invites your team to join over 450 active and retired POs and PO family members and choose Parkside Dental Team for all your dental needs. Parkside Dental Team is proud to serve our community's police officers.



BRAND NEW OFFICE!
36444 W. Warren Avenue
in Westland

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

734-261-6060
www.parkside dental team.com



We accept
Delta PPO

Parkside DENTAL TEAM
restoration • patient service • prevention • excellence



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Donald Rem

Greetings from Florida. The January meeting was so good seeing our members and getting caught up. The news is that Nancy Schmidt has stepped down. We give her our support for the decision she had to do was a hard one. As a member of the Retired Detroit Police Fire Fighter Club of Florida, I realize that Nancy needs to take some time away from all the work.

We had two birthdays in January, Dan Zemaitis and Marvin Kammer and one in December Ken Hedeem. We had one anniversary, Dan and Jay Zemaitis. Congratulation to you.

We have members attending the monthly meeting from all over Florida. Members drive from Sebring and other areas as far as two hours away. Those that celebrated a December birthday was Ken Hedeem. We are glad Ken can make the meeting.

The Sunday road trips in Florida have been easier than traveling the roads in Michigan. For one the roads are a lot better and we do not have deal with snow. Most of the drivers, drive during the daylight hours. Most of the winter travelers are not from around here. The employed folks travel mostly during business hours and Monday thru Friday. So this makes the Sunday drive enjoyable.

I would like to thank Bill Peplinski, Don McDonald, Marvin Kammer and Cindy for all the help. Carrie Engle has reported that our annual dinner at the country club is scheduled for March 6th and those attending the meeting, look forward to this. The tickets are on sale today until the 26th of February. Call Carrie for your ticket information at 352-344-5699 or Cindy Rem at 313-318-4991.

Bill and Deloris Larson will celebrate their 62nd anniversary this February. Keep in mind that the more birthday's you have, the longer you live, so keep having those birthdays. Vice President Don MacDonald and Bill Larsen are on our sick list; we think of you often and miss you. I spoke to Bill which says "that getting old is not for sissies". So true. We have received donations from Ken Hedeem Nancy Schmidt.

We would like to thank Marvin Kammer for all his time and effort he has spent about the change in insurance and how it was going to affect us retirees. He gave a lot of good information.

That brings me to the December 50/50 drawing which was won Dec 06th by Frank DeMercy and Bill Peplinski. The Publix Gift bag was won by Bill Peplinski. The January 50/50 drawing was won by Rev. Ron Goosen and Nancy Schmidt, for \$11 each. The Detroit Police and Fire Fighters hat was won by Mia Goosen.

I would like to welcome Detroit Police and Fire Fighters that have moved to Florida and would like to attend our meeting. The meeting is on the first Sunday of the month and doors open at 12:30 PM. The meeting starts at 1:00 PM, October thru April. Located at the Brandon Public Library, 619 Vonderburg Drive, Brandon. This location was a great discovery, and thanks to the efforts of Michelle Copper, Nancy's daughter. The location is ideal and is a place of higher learning. Just when we thought we knew it all. Don, remember no powered donuts.

Well, until next time you can reach me at (313) 737-1854 or e-mail me at diffrentstrokes@yahoo.com Don't forget to donate if you can to the folks at the RDPFFA and Unions that are working hard in our behalf. All that we have are each other. I wish 2016 will be the best year ever for you.

FRANK P. RUFFINO, D.D.S.

COSMETIC AND FAMILY DENTISTRY

51333 Mound Rd. Shelby Twp. 48316
(586) 799-4240 • Fruffinodds.com



13th Precinct

Quarterly Retirees' Luncheon

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

Roger's Roost

33626 Schoenher Rd.

Sterling Heights, MI 48312

(586) 979-7550

EYE CARE UPDATE 2016

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

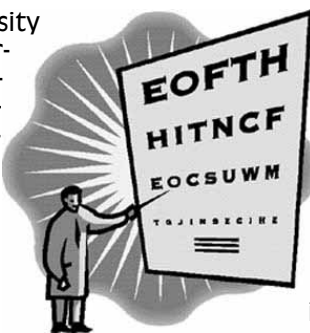
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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



Three Great Offers!

Apply online at
www.dmcu.com
313-568-5000

A decorative background featuring a variety of swirls, circles, and floral patterns. Three large circles are prominently displayed, each containing an offer. To the right of these circles, there is text about shared branches and surcharge-free ATMs. At the bottom left of the circles, there is a small NCUA logo.

36 Month CD
with
1.26%
Annual
Percentage Yield*

60 Month CD
with
1.51%
Annual
Percentage Yield*

Auto Loan
with
1.99%
For 60 Months
Annual
Percentage Rate*

Visit www.dmcu.com
to find the location
of **5000 Shared
Branches** and
**30,000 surcharge-
free ATMs**
available to
**DMCU members
nationwide.**

NCUA

*Rates on CDs are subject to change without notice. Dividends on 36 and 60-month CDs are paid on the quarterly anniversary of when the CD was opened. Auto loan rate is the lowest rate available. Rates and terms may vary depending on credit qualifications, direct deposit and auto pay from a DMCU checking or savings account. Please contact us for the details of this limited time offer. Auto loan monthly payment example per \$1000.00 borrowed for 60 monthly payments is \$17.53.