



# UNITY

THRU STRENGTH AND PURPOSE



*Quarterly Voice of the Retired Detroit Police and Fire Fighters*

*Volume 104, January, 2011*

## **State Representative Fred Durhal, Jr. Responds to Governor Granholm's Veto of HB-4917**



### **HB-4917 IT AIN'T OVER TILL IT'S OVER**

*Rep. Fred Durhal, Jr.*

Frederic Douglas, the anti-slavery abolitionist and great African-American citizen wrote in his autobiography that "power gives up nothing without struggle." If ever I believed in those words it is now. Obviously, I was surprised and deeply disappointed at the news of the veto of the bill that I sponsored. What was particularly disappointing was that so much time and labor was put into the passage of the legislation. It was annoying to me that in spite of hours of testimony and hearings, of letter writing and phone calls, of personal lobbying and political 'wrangling' by your president Don and your lobbyist Tim Ward and I, we were left as lame as a broken duck at the end of the last legislative session. Although the governor did not sign HB-4917 into law, significant ground was established to advance our effort into the new legislative session.

I am proud of the fact that working together, we were able to accomplish what naysayers predicted that we would not...pass the legislation. For your information, HB-4917 passed the House of Representatives Labor Committee with a vote of 7 to 1 in favor. The bill then advanced to the full House where it was

passed 63-38 in favor. Finally, the bill advanced to the Michigan Senate where it passed 34 to 0 (34 of 38 members). This was a significant undertaking when you go back to the beginning of our struggle in 2009.

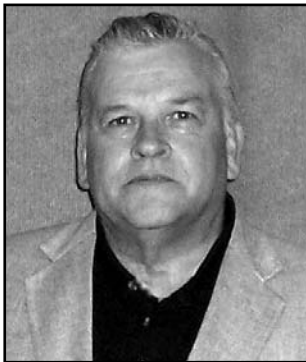
The fact that this bill was understood by the legislature to be the remedy to a grievous error committed by the courts which resulted in the disenfranchisement of your retired colleagues, gives us real hope that this bill will be passed in future days. The fact that the vote counts reflect majority bi-partisan and bi-cameral support means that there is strong legislative support for this bill.

Therefore, this is official notification that I will be re-introducing the same legislation the day after the State of the State address. Because it is in a new session, there will be a new bill number. Also because there is no Labor Committee, I cannot tell you what committee the bill will be assigned to. Hopefully, we will have a number and committee for you by the print time of your newsletter.

As I stated in my letter to the governor, asking her to sign this bill into law, "It is a matter of reflecting the demonstrated will of the people of the City of Detroit as voiced in their Charter and of allowing the proper eyes of oversight and transparency to function in a manner consistent with the dictates of good government."

It is important to NOT BE DISCOURAGED! Legislation can take time to come to fruition. As we celebrate the Dr. Martin Luther King Holiday, please remember that legislation making it a national and

*(continued on page 15)*



## **PRESIDENT**

*Don Taylor*

I hope everyone enjoyed their Christmas, your time with family and friends, and I wish everyone a safe, healthy and prosperous a year.

We suffered a setback on our attempt to obtain a voice on our Retirement System. We introduced legislation that would place a Retiree on the Police & Fire Pension Board almost two years ago. The Bill (HB4917) was passed out of the Labor Committee on a 7 to 1 vote, passed out of the House of Representatives on a 63 to 38 vote, and passed the Senate with a 34 to 0 vote, and then sent to the Governor. On December 22, 2010 Governor Granholm Vetoed the Bill.

For over 20 years this Association has pursued your right of fair and equal representation on your Pension Board. For just as many years the active Police and Fire Associations have blocked the efforts. At times some of

the Unions supported our efforts, but one remained consistent in their efforts, the Detroit Fire Fighters Association. Their justification, because one individual Fire Fighter refused to retire when he reached age 60 which forced the Fire Fighters Association to take Court action to enforce the mandatory retirement age. So it appears that in the minds of past and current leadership within the Detroit Fire Fighters Association this justified denying over 8000 Retirees their rightful position on the Pension Board. After all attempts to resolve this issue failed, including placing the question before the voters of the City of Detroit in 1996, which passed overwhelmingly and then the final attempt in the Court System. The Wayne Co. Circuit Court (Case # 05-505684-CZ, Judge Drain) ordered the City to take whatever action was necessary to enforce the Detroit City Charter and place a Retiree on the Pension Board.

The Circuit Court ruling was appealed to the Michigan Court of Appeals. The Appeals Court (Unpublished February 6, 2007 Justices Sawyer, Fitzgerald and Donofrio) decision states in part," that under The Public Employment Relations Act (PERA) the composition of the Boards of Trustees of the Policemen and Firemen Retirement System of the City of Detroit is a mandatory subject of bargaining, and neither side can be compelled to actually agree to implement. Therefore the trial court erred in summarily granting plaintiff a writ of mandamus."

The Board of Directors of the RDPFFA decided to pursue legislation in an attempt to gain representation on our Pension Board. The law firm of Butzel Long was contracted to work on the legislation and issue legal opinions. We were advised that based on the court rulings in order for the legislation to withstand a legal challenge, state law (PERA) had to be amended. In brief this is what got us to this point and the reason for legislation and why amending PERA is necessary.

*(continued on page 12)*

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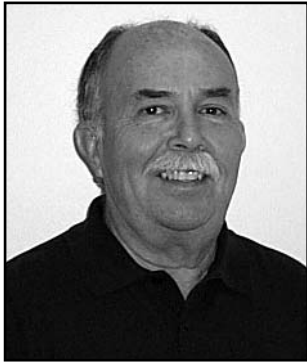
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Paul Mitchell  
Al Grant



## VICE PRESIDENT

*Gregory Trozak*

Well after a long two (2) year challenge, ex Governor Jennifer Granholm caused an unanticipated small interruption in this Associations fight to place a retiree on our Pension Board by vetoing HB 4917. Rest assured the RDPFFA will continue our rigorous fight for a voice in the day to day operation of our most important benefit, our PENSION. The State has a new Governor along with new majorities in both houses of the Legislature. With these changes the undertaking should move along with less resistance and once presented to the Governor for his signature we may get a more favorable result. We continue to have the support from a large share of the Legislature so stay tuned.

Along the same lines, the new Legislature will explore different scrutiny when it comes down to balancing the State's budget. This will without doubt bring attention to cost cutting and finding revenues, which may include new taxes. Our main concern will be the taxing of our pensions, benefits or both. We are sure it will crop up in talks and we will be monitoring.

Although the active unions continue to say they support a retiree having a seat on the Board of Trustees, at the December 9th, 2010 pension board meeting a Trustee, who is also an Officer in one of the larger unions made a motion and was seconded by another Trustee who is also an elected union officer of one of the larger unions, that the Board send a letter to then

Governor Granholm encouraging her to veto HB 4917. At this time the Board of Trustees felt that this needed to be discussed in closed session. Since at this late hour I was the only observer present I had to leave the room. Approximately 20 minutes later the Board reopened the meeting and a vote on the motion was made. The motion to send the letter was voted down by an 8-2 margin. After the vote the maker of the motion requested that his motion be "re-considered", the Trustee was informed that he being on the minority side of the results he could not make a motion to "re-consider". After more discussion in open session a Trustee on the majority side did make a motion to "re-consider" and that vote passed 8-2. The original motion was removed although it remains in the minutes as being voted down. We do have some support within the Board of Trustees just not the two largest labor unions many of us supported for over 50 years. Staying with the Pension System for a moment, with the upturn of the markets the system's financial structure has made a small come back after the losses the last two years although we all know that this could change at any moment in these trying times. The Federal Grand Jury continues to investigate many of the investments made during the Kilpatrick administration and as of this writing it is unknown when and if there will be indictments handed down. Keep an eye on the news reports and our web site for updates.

Just a few updates and announcements before closing, the Associations golf outing has been changed to a new venue. It will take place on the same date at Sunnybrook Golf Course. This should help with the move to a little more central location. So mark August 19, 2011 on your busy calendars with more information to follow. The annual picnic will take place on August 13, 2011 at the west side this year at the German Park, we will continue reminding everyone as the events approach. We were informed that the Monaghan K of C hall where the meetings are held on the west side will be unable to accommodate our June 2, 2011 meeting because of a their Installation of Officers. They apologized as do we for the inconvenience. Because of the time restraints and the availability of a location the Board of Directors voted to cancel the meeting. By then the weather should have changed and the daylight lasts longer so get a group together and enjoy a pleasant

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*(continued on page 6)*



## SECRETARY/ TREASURER

*Al Grant*

By and large 2010 was a good year for the Retired Detroit Police and Fire Fighters Association. Our investments are making a come back and the sponsored events were successful, sorry to say the year ended on a sour note with the Governor's veto of HB4917. In the Governor's response dated December 21, 2010 she supports the objective but states in part, "The actual content of House 4917, however, would dictate from the State Capitol the resolution of issues relating to local retirement board membership that are best resolve locally at the bargaining table. Furthermore, signing this bill could deter the more comprehensive reform efforts that are necessary". This is the same rhetoric that the Detroit Fire Fighters and Police Officers Associations have been using for months, gone is her frequently used "commonsense" approach; left behind in denial of our seat and voting rights.

From the beginning people opposing the Retirees on the Police & Fire Pension Board had a mind set stating "you've got yours, now it is our turn" and even in the latest Police Association paper that notion continues, a P&F Trustee writes and I quote in part, "The legislation

has been opposed by the DPOA for many reasons. Retirees have a fixed pension benefit, which is vested. Their benefits are set in stone. There is no need for a retiree to sit as a board trustee. Their role on the board would adversely affect the ability of the DPOA to bargain on behalf of the active members of the Association for future retirement benefits". (Tuebor – dated December 24, 2010)

The majority of the P&F pension fund is retiree's money and it should not be used as a bargaining tool to enhance benefits for a select group. There are three P&F members that took an oath to serve as trustees as well as taking a second oath to serve as elected union officials. Isn't this a conflict of interest? Where does the priority lie? Things change and maybe it is time to visit the long-standing history of representation on the pension board and have the charter commission review the policy. This situation has become very divisive and disappointing, however I have to finish by saying that the RDPFFA will not be going away.

Changing the subject, I recently had the pleasure to talk to Henry Macinkowicz, a well respected past President and Trustee of the RDPFFA. He had questions regarding a letter that he received from the Detroit Police Benefit & Protective Association and suggested that it would be beneficial to place the answers in the Associations magazine for other members to take a look at. Good suggestion Henry!

Recently RDPFFA members who are also members of the Detroit Police Benefit & Protective Association received a Summary Sheet that is a basic Financial Statement, reporting plan assets from the previous year. The fund is a voluntary employees beneficiary association 501 (c) (9) organized in March 1928. The Employee Retirement Income Security Act (ERISA) regulates it. Even though the Summary Sheet presents a substantial figure in assets, the association experienced a considerable loss in 2008 that reduced the assets and produced an underfunded situation for the 2008-09 report. The Board of Trustees is taking steps to improve the status.

Briefly, the plan is a 40-year plan, members pay \$18.55 a month and at the 25th anniversary the member will receive a Return of Assessments (the member's money paid to the Association is returned to the individual). Members continue to pay monthly, (code

*(continued on page 6)*



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# 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

## **14th Precinct Quarterly Breakfast**

Contact Ron Smolka at

734-422-8258 for future schedules

## **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 I-96

## **Detroit Police Department Retired Badges**

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# ASSOCIATION CALENDAR OF EVENTS\*

**NEW!**

## **General Membership**

## **Meeting Schedule**

**SEPTEMBER 2010 - JUNE 2011**

**THURSDAY AT 7 PM**

## **EAST SIDE/AMERICAN POLISH CENTURY CLUB**

33204 Maple Lane - Sterling Heights, Michigan

Mar. 3 • May 5 • Sept. 2 • Nov. 3

## **WEST SIDE/MONAGHAN KofC HALL**

19801 Farmington Rd. - Livonia, Michigan

Feb. 3 • Apr. 7 • Oct. 6 • Dec. 1

## **West Side Silver Ladies\***

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

## **East Side Silver Ladies\***

1st Tuesday of the month

Meeting at Filippa's – Time: 2:00 P.M.

Mound North of M-59, Utica, MI

## **Police & Fire Club of Florida\***

Next meeting is 1st Sunday of the month 12:30 P.M.

“October to April” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

## **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

## **Nevada Jackpots\***

Refer to column for next meeting's location.

\*Refer to columns for specifics or program changes

**Articles for the April, 2011 Issue  
should be “submitted” by  
March 18, 2011**

# Hospitalization

*John Devoy*

Another Open Enrollment period has past, hope that for everyone there were a minimum of problems. A reminder to us all, keep everything that pertains to this enrollment, benefits, various cost, co-pays and deductibles.

As usual I remind everyone who is eligible for Medicare that when they apply for Medicare that they apply for Medicare that they take both parts "A" and "B". If you are eligible you must take both in order to be covered by the City of Detroit's Health Plans. For answers to your questions about Medicare use their web-site [www.medicare.gov](http://www.medicare.gov) or call 1-800-663-4227. You can also refer to your Medicare book for 2011.

This is the official U.S. government Medicare handbook with important information about the following:

- \*What's new
- \*2011 Medicare costs
- \*What Medicare covers
- \*Health and prescription drug plans
- \*Your Medicare rights
- \* Signing up to get future handbooks electronically.

This book covers just about all problems that a person may encounter. If you did not receive a book call 1-800-633-4227 and request one be mailed to you.

Retired Detroit Police and Fire Fighters Association members get their Medicare healthcare through a Managed Care Plan, Medicare pays private insurance companies a set amount every month. Therefore, you do not need to file Medicare claims. Remind your doctor that you are on a Medicare Advantage Program. When a member is billed by their doctor, they should submit bill(s) to your insurance provider.

In the coming year, your Association along with other retirees will be tested on our resolve to protect not only our pension, but also your health care benefits and cost. Protecting these is a costly process, so if I may urge you to send a few dollars to your Association Political Action Committee. It will be needed.

See you at the monthly meetings.

## VICE PRESIDENT *(continued from page 3)*

ride east for the May 5, 2011 meeting. Let's show the active unions that we can eat pizza and drink a few beers anywhere.

As always if there is anything the Association can assist any of our members with please call the office or drop us an e-mail at [rdpffa@hotmail.com](mailto:rdpffa@hotmail.com) or if you have a specific question or problem that I could assist you please e-mail me at [gregrdpffa@hotmail.com](mailto:gregrdpffa@hotmail.com). Until the next time all you snow birds think about us up hear and for the rest of us think SPRING.

## SEC/TREASURER *(continued from page 4)*

40315 on your pension stub) until they reach 40 years. At this point the member has a paid up policy worth approximately \$10,000.00, no more deductions, older members paid less in premiums so their benefit is worth less.

The plan was established as a widow/widowers and orphan fund and has a strictly defined beneficiary designation order. Approved and directed by the Board of Trustees, the Association's Attorney will review most trust and the cost will be deducted from the benefit. Any questions regarding the policy, for example value of the benefit or beneficiary designation can call the Detroit Police Benefit & Protective Association office (313) 870- 9301 or e-mail [customerservice@dpbpa.org](mailto:customerservice@dpbpa.org) - check out their web-site [www.dpbpa.org](http://www.dpbpa.org) - Our Fire Fighter members have a like fund, Detroit Firemen's Fund Association "Organized March 16, 1866" located at 250 West Larned Street Suite 202 Detroit, Michigan 48226-9990 (313) 961-2988.

If you have not, please sign-up for dues payroll deduction – forms are in the "Unity" our web-site [rdpffa@hotmail.com](mailto:rdpffa@hotmail.com) or call the office and we will send one out to you. (586) 795-1734.



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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.

### *September 2010*

Name	Rank	Dept.	Date of Death
Clippert, Leonard	Lt.	Police	9-30-10
Griffiths, Clifford	Lt.	Police	9-26-10
Harbit, Renee	Sgt.	Police	9-12-10
LaForest, Leo	Lt.	Police	9-24-10

### *October 2010*

Name	Rank	Dept.	Date of Death
Baker, Robert	P.O.	Police	10-31-10
Charboneau, Gerald	Sgt.	Police	10-30-10
Dawick, Reginald	P.O.	Police	10-11-10
Gardner, Russell	P.O.	Police	10-4-10
Jaynes, Clyde	Bt. Chief	Fire	10-14-10
McDonald, Gene	Lt.	Fire	10-3-10
Milatz, Daniel	P.O.	Police	10-11-10
O'Grady, Bernard	Capt.	Fire	10-2-10
Overman, George	P.O.	Police	10-4-10
Rusnell, Keith	P.O.	Police	10-4-10

### *October 2010 (continued)*

Name	Rank	Dept.	Date of Death
Semigan, Leo	FEO	Fire	10-6-10
Shirey, Thomas	Sgt.	Fire	10-16-10
Wood, George	Bt. Chief	Fire	10-30-10

### *November 2010*

Name	Rank	Dept.	Date of Death
Bean, Charles	P.O.	Police	11-14-10
Bias, Robert	Capt.	Fire	11-9-10
Donoho, Jene'	Sgt.	Police	11-12-10
Ellington, Carl	P.O.	Police	11-8-10
Graves, Australia	P.O.	Police	11-28-10
Janowicz, Edward	P.O.	Police	11-26-10
LaPorte, Daniel	Sgt.	Police	11-7-10
Mitchell, Kevin (Active)	P.O.	Police	11-1-10
Reinke, Gerald	Sgt.	Police	11-24-10
Riffenburg, Donald	Sgt.	Fire	11-10-10
Schwaigel, Joseph	Capt.	Fire	11-19-10
Scott, Walter	Lt.	Police	11-17-10
Smith, Lewis	P.O.	Police	11-4-10
Smolinski, Gregory	Sgt.	Police	11-14-10
Stewart, John	Sgt.	Police	11-5-10
Wesley, Marschall	Bt. Chief	Fire	11-19-10

### *December 2010*

Name	Rank	Dept.	Date of Death
Blevins, Donald	P.O.	Police	12-26-10
Breen, James	Sgt.	Police	12-30-10
Byrne, Gerald	P.O.	Police	12-19-10
Connolly, Raymond	P.O.	Police	12-16-10
Hill, Kenneth	P.O.	Police	12-21-10
Holderith, Robert	Sgt.	Police	12-7-10
Horning, Walter	Lt.	Fire	12-14-10
Jamieson, Gerald	P.O.	Police	12-22-10
Lane, Darwin	FEO	Fire	12-17-10
McDonnell, Edward	P.O.	Police	12-14-10
Meyers, Louis	P.O.	Police	12-10-10
Skowronski, Richard	Sgt.	Police	12-9-10
Smith, Ronald L.	P.O.	Police	12-6-10
Ward, Charles Jr.	FEO	Fire	12-14-10
Wood, Edwin Jr.	P.O.	Police	12-12-10
Yordy, Donald	P.O.	Police	12-15-10

## CLASS MEMBERS OF THE WEILER CLASS ACTION HEALTHCARE SETTLEMENT

If you have moved in the past two years, please contact Chris Legghio's office with your new address. Mail your new address information to:

Christopher P. Legghio  
Attention: Dana  
306 S. Washington, Suite 600  
Royal Oak, MI 48067

or call Dana at:  
248-398-5900 Ext. 1131



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# Members Letters

Happy to see new people coming into our Association. Shame on the ones that are taking a free ride. We appreciate the time & effort put in by members of the association for our benefit.

Thanks everyone very much. Donation for P.A.C.

Sincerely;  
*Bob Jackson, Ocala, FL*

Please find enclosed check for P.A.C. as suggested at last meeting.

Thanks for all you do

*Gordon D Troyanek,  
Detroit, MI*

The check is for your fund in Bob Cofells' memory from Barbara Cofell, Renee Westwood & Richard Cofell.

Thank You;  
*Barbara Cofell, Westland, MI*

Enclosed please find a check to be used where you think best, in memory of Lt James O. Bennett.

Thank You,

*William Reece,  
Clarkston, MI*

Please apply this money to be used which ever way you think would be best for the association.

Thank you for all the good you do for all of us.

Regards,  
*Lawrence Cubitt,  
Englewood, FL*

Please accept this donation for whatever purpose our organization sees fit. You all deserve our lasting gratitude for your tireless efforts. The RDPFFA has come a long way and your achievements have been stellar.

Sincerely;  
*John M. Tsampikou,  
Chesterfield, MI*

Thank you for all the good work you have done. Enclosed is a check for the P.A.C. fund.

Sincerely;  
*Pat and Jackie Adams,  
St. Clair, MI*

Re: P.A.C. Donation (in memory of William J. Teipel) Thank you for all you're doing for us. The hard work you do is really appreciated!

Happy Holidays to All.

*Robert Teipel (Fire),  
Algonac, MI*

Please accept my donation for the P.A.C. You're doing a Great Job.

*Joseph Piazzon,  
New Baltimore, MI*

I am enclosing check for the PAC Fund to help for support of HB4917 H-3.

*Niki Caris, Sterling Hgts, MI*

Please use for our legislative efforts in Lansing. Thanks for your hard work.

*Joe Daniele, Chesterfield, MI*

Please accept this check for purpose needed most. Thank you for all your efforts in behalf of all Retirees.

*Edward Parzuchowski,  
Tucson, AZ*

Please accept the enclosed donation in memory of Sgt Robert Brozowski. Once an Officer, always a brother.

*Don Schimmel Retired MTB,  
Crossville, TN*

Thanks to all the Active Members of the RDPFFA. Use this check as your P.A.C. activities require.

*Cliff Ryan Retired 1975,  
Sun City Ctr, FL*

Please accept enclosed donation in memory of my brother, Ret Lt Gene McDonald; Fire Dept. Thanks for all your efforts on our behalf.

*Retired  
Lt. Don G. McDonald,  
Sebring, FL*

Many Thanks for the fine work done by you, Don, Troz, Jack and the rest of the organization.

Please use the enclosed donation however the association most needs it.

It is given in memory of Officers Jennifer Fettig and Matthew Bowens.

*Robert "Bubba" Feld,  
Chesterfield, MI*

*(continued on page 9)*



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Enclosed is a check for any use by the Association. Thank you for having alternating East and West meetings, thus doubling our attendance.

In memory of FEO Edward Lobstein and Academy Chief Robert Lobstein.

*Milton Lobstein,  
Clinton Twp, MI*

Donation is Thanks for all you've done & are doing. I wish it could be more.

*Gerrie E. Gabalski,  
Lake Worth, FL*

Please use this for whatever is needed. Thank You for all your efforts.

*Leon Supal, Belleview, FL*

Enclosed is a check in memory of my husband Louis Crist.

Thank you for all your efforts on behalf of all retirees.

Please use for any purpose as needed.

*Grace Crist, South Lyon, MI*

Please accept this donation in the amount of - In Memory of Raymond P. Harrington, Retired DPD Officer, to be applied for use in the best interest of the RDPFFA Assoc. members.

Thank You;  
*Larry M. Plemmons,  
Milford, MI*

Many many sincere thanks to all the officers and staff of the RDPFFA. Without your dedicated efforts in behalf of all retirees we would never have the benefits we have today. You are greatly appreciated. Enclosed is a check for P.A.C. will send another after January 1.

Sincerely;  
*John Burgess  
(Class of Sept 1960),  
Ocala, FL*

I am proud to have been a member of the RDPFFA since inception. Our organization epitomizes the word "Tuebor" (I will protect) that is displayed on every one of our retirement badges. My enclosed donations are for use in furtherance of continuing to "protect" our hard earned, negotiated benefits and pensions.

*William J Corbett,  
Port Huron, MI*

Enclosed is (\$\$) for the P.A.C. Fund. Thank You for your work.

*Elizabeth Perry, Sanford, MI*

Enclosing my dues for 2011 year. Also a donation for the P.A.C. fund in memory of my partner Gil Stocker who made the extreme sacrifice.

Thanks,  
*Eugene (Gene) Zuzga,  
Macomb, MI*

Thank you for your help regarding my insurance. I certainly appreciate the people I talked with in the office. Enclosed is a check to be used for the P.A.C. fund.

Sincerely;  
*Donna Andrizzi, Howell, MI*

Enclosed please find the slip for my dues renewal along with a check to cover said dues and a little more in appreciation of the fine work the association does for us. Use this extra as you see fit.

With gratitude,  
*Art Stank, Sun City, AZ*

Thank you for everything you do on behalf of the retirees. May all of you have a Merry Christmas & Happy New Year.

*Victor Hess  
(Retired 1990), Livonia, MI*

Enclosed is a check for the P.A.C. fund. I hope it can be used to stop the efforts of the active members of the Detroit Fire Dept in their quest to stop us from getting a retired member on the pension board. It's hard to believe that they would be opposed to a position that will help them in the long run. Back in the day when I was on the Board of Directors our first goal was to protect our Retired Members. Not so today! Common sense should be enough to tell them that they to will some day be Retired. Shame on you Dan McNamara!

Also Thanks for Re-Electing Jack Devoy. He is a good friend of Fire and Police.

*Dale Eising, Allen Park, MI*

Please put this money in the P.A.C. fund in memory of Henry Rogalski and Richard Lovelace.

Keep up the good work.

*Bob Cobane, Midland, MI*

*(continued on page 10)*

# Members Letters (cont. from page 9)

I am grateful as are countless others for your tireless and outstanding work in protecting the principals that are the foundation and the precept of our association.

*Bob Bullock, Bozeman, MT*

Please accept this check to be used wherever it is most needed. My thanks to your association for being helpful to me on numerous occasions. This donation is in memory of my husband Henry Rogalski.

*Dorothy Rogalski,  
Oxford, MI*

Enclosed please find my check - It is for my 2011 Dues, please use the extra where it is needed. Thanks for all you do and your hard work.

*Robert Wilcox, Detroit, MI*

Please use the enclosed check where it is needed most. We appreciate all that the association does on all Retirees behalf. Keep up the Good Work.

*Don & Sharon Bardy,  
St Augustine, FL*

Enclosed is a donation for the P.A.C. fund. Thanks for all your work on behalf of all retirees.

Sincerely,  
*Tom Beski, Macomb, MI*

Received a letter from the LSA telling me that we are quickly approaching that time of year when annual membership fees for our retired members become due. By golly he is right, so here is my LSA dues check. Please use it where it's needed. Thanks for the wonderful work you and the other officers are doing.

*Frank Hrubciak*

Enclosed is a donation to be used in the P.A.C. fund or where ever you need it most. This represents \$ I would have given to the LSA if they hadn't turned against their retired members.

*William Gray, Lexington, MI*

For all you do - Thank You Please use additional funds as needed.

*Neil A. Veneri*

Enclosed is a check to the Political Action Committee. It is a thank you to the many members both Shirley and myself who had work under, our command, also the Command Officers that we worked for.

Unity - United We Stand

Crime fighter  
*Loren E. Wagner*

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*For information contact:*

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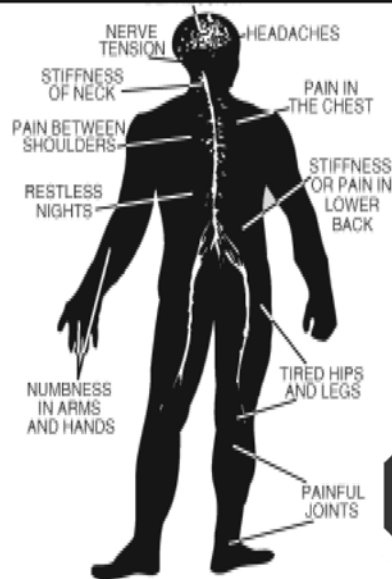
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DPFA,  
Former Army  
Paratrooper



**Dr. Tom**  
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**Northwest Detroit**  
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313-342-5433

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

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

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---

## REMEMBRANCE AND THANK YOU

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

### Appreciation (Donation)

Boss, John Sr.  
Corbett, William  
Gensley, Erich  
Hurwitz, Larry & Deanna  
Mijares, Tom & Janet  
Opipari, Tom  
Stank, Art  
Stirling, Angus  
Supal, Leon  
Sydor, John  
Sydor, John  
Veneri, Neil  
Wojdyla, William

### Appreciation (Donation)

#### In Memory of

Raska, Delphine & Roland *in memory of Patricia Kwiatkowski*  
Viecelli, Richard *in memory of Billy Rogell (Ex-Detroit City Council)*

### P.A.C. (Donation)

Adams, Pat & Jackie  
Anderson, Sherwood  
Andrizzi, Donna  
Bar, Timothy L  
Barber, Gary  
Barber, Gary  
Barber, Gary  
Bardy, Don  
Beski, Tom  
Bokuniewicz, Richard  
Boucher, Richard  
Bullock, Robert  
Burgess, John  
Cardew, Louis  
Caris, Niki  
Charette, Joseph  
Cimino, Sam  
Cinco, Victor  
Collins, Walter  
Corbett, William  
Cubitt, Lawrence  
Daniele, Joseph  
Decker, Frank  
Dickinson, Thomas  
Diesch, Edward

Dziuba, Stanley  
Eising, Dale  
Evancho, Charles  
Gabalski, Gerrie E.  
Gray, William  
Grekowicz, James  
Griffin, John  
Gross, James  
Gryniewicz, Lawrence  
Henzi, Leonard  
Hess, Victor  
Horton, Amos  
Howell, James  
Hrubiak, Frank  
Illsley, James  
Isken, Wayne  
Jackson, Robert M  
Jaques, Billy  
Karson, Gerald  
Knobelsdorf, Don  
Krinke, Sylvia  
Laube, Paul Jr.  
Lawrence, Roosevelt Jr.  
Lee, David A  
Mathews, Valerie & Roger  
McPherson, Gerald  
Parzuchowski, Edward  
Patrell, Joseph & Ann  
Perry, Elizabeth  
Piazzon, Joseph  
Raycraft, Gerald  
Restauri, Don  
Ryan, Clifford  
Schiepke, Raymond  
Seneski, Lawrence & Sharon  
Sheehan, Maunis  
Skubik, Chester  
Slaughter, Philip & Mary  
Soncrant, John  
Sparkman, Barbara  
Spezia, Anthony  
St John, Joseph  
Supal, Leon  
Swanic, Duane  
Swanson, Robert  
Sydor, John  
Troyanek, Gordon & Geraldine

Tsampikou, John  
Tutak, Patrick  
Wagner, Loren & Shirley  
Weidner, Ron & Penny  
Weir, Charles T  
Whiten, John  
Wiltse, Earl  
Zgoda, Chester

### P.A.C. (Donation)

#### In Memory of

Barnes, Harold H. *in memory of Harold C Barnes*  
Chakan, Sharron *in memory of John Chakan*  
Chakan, Sharron *in memory of John Chakan*  
Chakan, Sharron *in memory of John Chakan*  
Cobane, Robert *in memory of Henry Rogalski & Richard Lovelace*  
Cofell, Barbara & Richard *in memory of Bob Cofell*  
Crist, Grace *in memory of Louis Crist*  
Damron, Reginald *in memory of Richard Fries*  
Feld, Robert (Bubba) *in memory of PO's Jennifer Fettig & Matthew Bowens*  
Flynn, Elden *in memory of Bruno Gorecki*  
Kumpula, Jim *in memory of Clarence Jozwiak*  
Lindley, Dorothy *in memory of Robert Lindley*

Lobstein, Milton *in memory of FEO Ed Lobstein & Chief Robert Lobstein*  
Malott, Mike *in memory of Mike (Loris) Goss*  
Marheineke, June *in memory of Howard Umloff*  
Markowski, Michael *in memory of Frank Gondek*  
McDonald, Don *in memory of Lt. Gene McDonald*  
Plemons, Larry *in memory of Raymond P. Harrington*  
Reece, William *in memory of Lt. James O. Bennett*  
Rogalski, Dorothy *in memory of Henry Rogalski*  
Schmmel, Donald *in memory of Sgt. Robert Brozowski*  
Teipel, Robert *in memory of William J. Teipel*  
Walsh, Marion *in memory of Gerald Walsh*  
Yandric, Virginia *in memory of Edward Yandric*  
Zinser, Andrea *in memory of Carol Pancake*  
Zuzga, Eugene *in memory of Gil Stocker*

## MEMBERS PLEASE NOTE

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

## **PRESIDENT** *(continued from page 2)*

As the 96th Legislature begins the new session, State Representative Fred Durhal Jr. has already re-introduced the legislation. A new Bill is being introduced as I write this article, and hopefully the new Bill number will appear in this article or at some other location within the Unity. The language contained in the new Bill will be the very same language that was in HB 4917. Because a majority of the members of the House and Senate are familiar with the language, and actually have already voted on the identical legislation during the 95th legislative session, we hope that will enable this legislation to move quickly through the process.

*"Hot off the press, we just received the new Bill number, so contact your State Representatives and your State Senators and request their support of HB 4135."*

Along with our own legislation, the Association will be monitoring a number of other pieces of legislation to ensure that your interests are protected and your voices are heard.

As we continue our legislative efforts, remember that we are not allowed to use general funds for lobbying, so we need your support. If you have a few extra dollars, please consider a donation to the P.A.C. Fund. A number of our members now send the money that they had previously used to pay dues to the other associations as their contributions to the P.A.C. I continue to support this idea.

As you recall over the past few years the active associations attempted to block our Healthcare Lawsuit by sending letters to the City Council and Mayor. I believe this delayed the implementation of the settlement agreement by six months, costing our members thousands of dollars. They also cut what I refer to as a backroom deal with Mayor Kwame Kilpatrick using 75 million dollars of pension money in a deal that excluded retirees. A deal that retirees had previously been included in, which would have given each Retiree \$5970, but were removed, I believe, in order to increase the amounts the actives would receive. As for our seat on the Pension Board they continue to use any and all means they can to block you from attaining your rightful position on your own pension board. So until we see signs that the active associations are no longer attacking retirees' interest I find it hard to support any of their activities.

**Crystal Mountain Resort, Annual Educational Convention.** The past 10 years we have held an annual convention in Las Vegas. During our general meetings a number of you have asked why we don't hold an event

locally. So this year we are going hold an event within Michigan at a resort near Traverse City. Crystal Mountain is a five star resort located at 12500 Crystal Mountain Drive, Thompsonville, MI 49683. A number of activities will be sponsored by the Association's Educational Fund, including a hospitality room, with refreshments and a gaming room for cards and other activities. So gather some friends and family for a few days of Golf and socializing in northern Michigan.

Located within this issue of the Unity is additional information regarding Crystal Mountain and signing up to participate. Be sure to notify the Association with the names and number of guest attending.

If you haven't already signed up to have your Dues deducted from your pension check, please consider it. If you are not sure if you have signed up check your pension check stub. If you pay your dues annually please send them in. As we all know now, we cannot count of others to protect our interest, so we must remain united in our efforts.

Thanks to everyone that continues to support our association through your dues and your generous donations.

Hope to see you at the General Meetings and all of the associations other activities.

### **GMR Tax Service**

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gmrtaxservice@yahoo.com**



### *Ray Downing*

The Nevada Jackpots held their January meeting on January 22, 2011 at Hugo's Cellar. There were over a dozen attendees, and discussion centered on the usual problems concerning Blue Cross/Blue Shield, as well as the various billing offices of Nevada physicians. It's been a nightmare for some of our members.

The next Jackpots card/dice get-together will be held at 6:00 p.m. on February 19, at the home of Ray and Marge Downing, 2592 Solera Sky Drive, Henderson, NV. Please rsvp at 616-1157.

The next regular meeting of the Nevada Jackpots will be at Hugo's Cellar in the Four Queens resort, downtown Las Vegas, on Saturday, March 12, at 9:30 a.m. Please feel free to drop in unannounced!

## **Welcome New Members!**

### **October**

Jones, Gregory K. Police  
Schaal, Gary Police  
Turner, Charles Jr. Police  
Zurawski, Gregory Fire

### **November**

Bias, Betty Associate  
Charboneau, Barbara Associate  
LaPorte, Joan Associate  
Latouf, Donna (Active) Police Associate  
Moller, Doreen Associate  
Shoate, Jerry Police  
Stiller, James Police  
Turner, Lucrecia Police

### **December**

Gordon, Larry Police  
Hoover, Harvey Jr. Police  
Janowicz, Theresa Associate  
Jones, Jennifer Police  
Scott, Marjorie Associate

## **DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE**

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

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and Human Resources (313) 224-4809 or 1 (888) 288-2684 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 961-2988 or 1 (877) 961-2988, Detroit Fire Mutual Fund, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (800) 339-8344.

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



### **Karen Whelan-Rivest**

Registered Representative

Millender Center

333 E. Jefferson, Suite 295 • Detroit, MI 48226

Tel: 313-963-4004

Fax: 313-963-4139



## Silver Ladies

Carol Curley



Happy New Year 2011 to all! May our health, economy and elected officials improve substantially.

Our Silver Ladies annual Christmas Dinner at Filippas Restaurant was the best. The worst snow storm of the season was upon us but we came, we ate, we had fun and we traveled safely. Wilma Fulton, Irene Brooks and Delphine Marciniak did a superb job of setting-up and decorating. Everyone went home with a treat, a gift and a smile. Though we didn't stay as long as we could have, the trip was well worth the effort.

Marie Johnson, our "Sunshine Lady", Helen Malkowski, our poet and Louise Zygmuntowicz were absent but we look forward to seeing them at our next meetings. Sophie Zielinski came, looking refreshed after almost a year of absence.

In October the 50 / 50 winner was Jean Graves – November: President Marcy Rolf won the 50 / 50 – Jennie Matusz won the December 50 / 50. Also in December Pauline Kulek turned the Treasurer job over to Judie Wagner. We thank Pauline for volunteering and thank you to Judie for the back up. Our January birthday is: Wilma Brown – February: Annette Emke, Carol Curley and March: Bernice Hall and Jennie Matusz.

Our meetings are the first Tuesday of the month where we share friendship, lunch, information on health care, credit card fraud and other topics of interest. To join us call President, Marcy Rolf (586) 465-9815

## Procedure to Obtain Retired Detroit Police Photo Identification Cards

### Items needed — Send to Personnel

- 1) Copy of Driver's License or State I.D. with photo
- 2) Electronic photo of member. Please call Personnel for details.
- 3) Member requesting new Photo Identification Card must return their retirement I.D.

Place and send to:

Detroit Police Department  
Personnel

17825 Sherwood

Detroit, Michigan 48212

Enclose a self-addressed stamped envelope

For more information regarding this matter call Personnel Sgt. Henning at:

**(313) 596-2810**

**2011  
Dues  
\$36.00**

### Retired Detroit Police & Fire Fighters Association

Please Complete This Form & Return With Payment

Application for Renewal \_\_\_\_\_ New \_\_\_\_\_ Associate \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ E-Mail: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Make Checks Payable To: Retired Detroit Police & Fire Fighters Association  
Mail To: 2525 E. 14 Mile Rd. Sterling Heights, MI 48310-5969

For Additional Assistance  
Contact Association Office

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

Amount Paid \_\_\_\_\_

Date Paid \_\_\_\_\_

Check No. \_\_\_\_\_

Dues Year **2011**

IRS Notice 835 (Jan. 88)  
Noncharitable Contribution

## IT AIN'T OVER *(continued from page 1)*

state holiday came only after months and years of his death. The struggle to achieve this mile stone, is similar to this struggle. We will gain the victory because our struggle is just...please hang in there a little while longer. **Remember, power gives up nothing without struggle!**

**Update:** The bill was filed with the Clerk of the House of Representatives on 1/20/2011 after receiving 21 signatures of co-sponsors. The new bill number is: **4135**. The committee the bill is assigned to will be determined next week. This bill is truly bi-partisan.

### *And a word from a couple of Rep. Durhal's colleagues that served on the Labor Committee;*

Our Bill sponsor, Rep Durhal, is assisted by colleagues who are key supporters of our legislative efforts to gain a voice in how our pension system is managed. Both served on the Labor Committee and after listening to all the testimony and reviewing all the documents in support and in opposition of the issue, came out in full support of HB 4917.

Rep. Lesia Liss (D- District 28, Warren) was one of our most vocal supporters of HB 4917 last session and will be again this session. "I'm proud to stand with the men and women of the RDPFFA and do everything I can to make this legislation come true" said Rep. Liss. She is joined by Rep. Kevin Daley (R- District 82 Arcadia Twp) who said "I continue to support this legislation because it's the right thing to do-giving retirees a voice-and because I want to help my constituent Don Taylor get what he and all the RDPFFA members have fought so hard to achieve."

**13th Precinct**  
**Quarterly Retirees' Luncheon**  
2nd Tuesday of  
March • June • September • December  
11:00 A.M.  
The Cutting Board  
28655 Schoenherr • Warren, MI 48088



Greetings:

By the time you read this, Jay and I will be in Florida enjoying the warm sun and visiting the Florida Club members.

Received a letter from Marge Helzer saying that she and Ernie Huffman would like to attend the meeting but Ernie can't walk from the parking lot. Will we miss you both and thanks for taking care of Ernie.

Also, a letter from Barbara Browne saying her husband Daniel is in Tender Care Nursing Home in Gaylord and would appreciate any correspondence and or visits.

We need additional get well thoughts and prayers for Walt Dewaelsche who is also having trouble walking and Mike Cherry who is having hip surgery and Ted Ponik who is having foot surgery.

Ed and Marsha Drelinski attended the meeting and it was good to see them again. Ed thanked the members for the cards and prayers. Ed is doing okay but has a pacemaker and has to carry a heart pack around 24-7.

Sorry I missed Ray and Dorothy Heise anniversary. Turkey Raffles were won by Mike Kniaz and Ken Wells.

50 / 50 winners: Mary Ann Ponik, Mike Kniaz and Lorraine Dennerly.

December Birthdays: Dennis Flanigan, Ted Ponik, Dorothy Heise, Marilyn Pionk and Ernie Huffman.

Just a reminder – Our 1st meeting of 2011 will be on May 15th at 1:00 p.m. at BJ's Restaurant in Gaylord – Have a healthy New Year.

## VIETNAM VETERANS OF AMERICA

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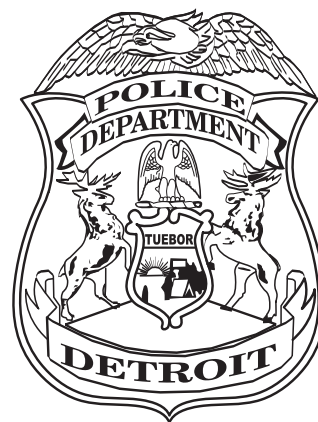
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Fax: (586) 776-9683





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**Fax (810) 606-7115**

**[www.michneurosurgical.com](http://www.michneurosurgical.com)**

**Avery Jackson III, M.D.**  
Board Certified Neurosurgeon  
Grandfather and Father Retired DPD



The Michigan Neurosurgical Institute, P.C. is an institution dedicated to personal, individualized care of patients with spine and brain conditions. We treat all spine disorders, no matter how simple or complex. We always emphasize non-surgical treatment as the first option. We also put emphasis on patient education and participation in a care delivery model.

Dr. Avery M. Jackson, III, Director of the Michigan Neurosurgical Institute, completed a Neurosurgical Complex Spine Fellowship at the Medical College of Wisconsin. Dr. Jackson has extensive training in complex spinal cases, brain and spine tumors, head and spine trauma, vertebroplasty, kyphoplasty and minimally invasive surgery.

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## **RDPFFA Sponsored Event, Crystal Mountain Golf & Ski Resort**

The RDPFFA has scheduled the annual convention at Crystal Mountain Resort located at 12500 Crystal Mountain Drive Thompsonville, MI 49683 (near Traverse City). We will be arriving on May 24 and departing on May 27, 2011. This event is a great opportunity for members to spend a little time socializing with fellow retirees, friends and family. We will host a hospitality room each day which will include snacks and beverages along with a game room which members will be able to partake in some friendly games of chance. (cards) Each evening we will gather in the area located in the center of the Mountain Top Townhomes, for some beverages and a cookout. (We ask that you consider this area first for your accommodations) The area has a private pool and picnic area. On Wednesday we will have a short meeting with speakers that includes representatives from our healthcare providers, dental, investments and other areas of interest.

You can go on line and book your reservation, at [www.crystalmountain.com/grouplodging](http://www.crystalmountain.com/grouplodging) enter group code 45i63M (3 item letter I) or call to made your reservation at 800-968-7686 ex 5100. We have special golf rates (you will receive a discount voucher for the special golf rates in your check in packages). Also special lodging rates for our group are as follows;

Guest Room \$109, Hotel \$119, One Bedroom Condo \$169, Two Bedroom Condo \$209, Two Bedroom Cottage \$259, Two Bedroom Mountain Top \$259, three Bedroom Bungalow \$319, Four Bedroom Bungalow \$369, and five Bedroom Mountainside \$369, these prices are per night and do not include tax and fees. Some of these accommodations sleep up to 16 people. So gather your friends and family and share a home to reduce the overall cost. The homes and townhouses come completely equipped with dishes, pots and pans, everything you need is for the most part provided. If you have questions call the office or call the resort at 231-378-2000 or just check out the web-site [www.crystalmountain.com](http://www.crystalmountain.com) .

If the type of accommodations you are looking for is not displayed or listed please call the Resort reservations to make your request. (800-968-7686 ex 5100)

**Activities on site**, Golf 18 holes \$40 or \$35 depending on course (W/cart), 10 acre Golf learning center, indoor & outdoor pools, Fitness Center, Tennis, Michigan Legacy Art Park, Spa, Chairlift Rides, Hiking Trails, Crystal Coaster (Michigan's only alpine slide), Mountain Bike Rental.

**Nearby**, Charter Fishing, Horseback Riding, Lake Michigan & Crystal Lake Beaches, Winery Tours, Canoeing, shopping, sleeping Bear Dunes Boat Cruise, and Casinos.

Rates are valid for pre and post stays, rates are for single/double for Hotel or Suite, and for single/quad for the two bedrooms or larger accommodations. Additional charge per person after the allotted number of guest.

Only limited accommodations were held, so you need to make your reservations as soon as possible. Space is very limited.

If you do not have computer access, or would just like some assistance with the selection of your accommodations, Call the office 586-795-1734 or Don Taylor cell 810-627-9349

Please notify the office if you make a reservation, room type and number and names of guest.

---

# Cop & Fire Fighter Estate Planning: A Document Primer

Leon C. LaBrecque, JD, CPA, CFP™, CFA; Matthew Teetor, LJPR, LLC

*"You'll never get out of this world alive": Bill Monroe (just before he went off a bridge)*

When we're having our consultations with cops or firefighters, we like to put their life in succinct terms: You're going to be in one of three conditions: a) You're OK; b) You're not OK; or c) You're dead. If you're OK, you handle your affairs properly (we hope). If you're not OK, you need a couple of documents to allow someone to act on your behalf until you either go back to being OK, or end up at item c). If you're dead, you want your assets (and kids) with people you like, and not lawyers or probate judges. We get a lot of questions regarding what types of documents people need, when they need them, and what they do.

## **If you're not OK:**

### - Medical Power of Attorney

#### o Advantages

In the event you are incapacitated and are unable to make decisions for yourself, you can name somebody to do that for you. For example, you are in a coma, who will make your medical decisions? Who will talk to your doctor? If you want the plug pulled or organs donated, who makes that decision? A medical power of attorney lets somebody do that. You can't order somebody in a power of attorney to pull-the-plug but you can give them the authorization to do that.

#### o Disadvantages

None – Everybody needs this. Otherwise, you have expensive guardianship proceeding and may end up on life support draining away our assets or staying in a bad medical situation.

### - Financial Power of Attorney

#### o Advantages

In the event of incapacity, the Financial Power of Attorney lets somebody access your bank accounts to pay your bills, file your taxes, etc. You can also designate a guardian for your children if you and your spouse are both unable to act.

#### o Disadvantages

None – Everybody needs this.

## **When (not if) you're dead:**

### - Will. A Will is a set of written instruction to the Probate court for the orderly disposition of property to named heirs. Wills vary in complexity from handwritten (yes valid, but inadvisable) to complex documents. A common myth is that a will avoids probate; it does not.

#### o Advantages

Easy to set up and maintain.  
Property can still get to your heirs.  
Names a guardian for your children.  
Relatively inexpensive.

#### o Disadvantages

Property will still have to go through probate.  
Property might go to heirs immediately.  
Public record of the probate proceedings.  
More contestable.  
Longer time frame to close the estate.

#### o When do I need one?

When you have minor kids (to name the Guardian).  
When you have modest assets (under \$400K), larger consider a trust.  
If you have only bank accounts or investment accounts (like brokerage or IRAs) and you trust your heirs to not blow the money, you can probably use beneficiary designations to transfer assets (called 'POD' or 'TOD').

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o Why this over a Trust?

You may only have one §457 or IRA account and a house that can pass to your heirs without probate. You can designate beneficiaries on the 457 or IRA and do a Lady Bird Deed on the house to your heirs. If your heirs are mature and you don't care if they receive a lump sum of money immediately and if your property can be passed with beneficiary designations and deeds to avoid probate, why spend the extra money to set up a trust?

- Revocable Living Trust. A revocable living trust is like having a corporation or legal entity own your assets. While you're alive, you control it, change it, and do whatever you want with it. Upon your death, it becomes irrevocable and holds your assets. Because the trust holds your assets (we call this 'funded'), the assets in the trust are not subject to probate

o Advantages:

Avoids probate and heirs receive property quickly and smoothly (if funded correctly). Don't just sign the documents, but change the registration of appropriate accounts (after-tax brokerage accounts, CD's, savings bonds, large bank accounts, possible beneficiary of life insurance, deed the house(s). etc)

Control over how and when beneficiaries receive the inheritance. Minor's and young adults can receive income from the principal for care, custody, and education but can be restricted from receiving all or a portion of the principal until a more mature age or ages. Example, cop/fire fighter & spouse have two kids ages 18 & 21, a house with \$200k in equity, life insurance of \$300k each and savings of \$200k (That's \$1,000,000!)...Spouses are killed (Insert sarcastic death)..Without an estate plan, each child will receive \$500,000 immediately! Realistically what are an 18 yr old and 21 yr old going to do with \$500,000? (Think back to when you were that age). With a trust, somebody more mature can take care of the principal and use the income for basic annual expenses. When the kids reach 25 they can receive ½ the principal or about \$250,000 and at 30 they can receive the rest. It can be written any way you choose.

Secrecy on your estate. Wills are public record, Trust are secret. Nobody knows your business.

o Disadvantages

More complicated and expensive than a Will to set up.

Debts are discharged faster in a probated Will.

o When do I need one?

Properties in multiple counties and/or states..Want to avoid probate in multiple areas.

Many people have the summer cottage or hunting camp in a different county than their primary residence.

If minors or irresponsible adults are to receive an inheritance.

If you have a special needs child, a special needs trust can be set up.

o Do I still need a will?

Yes. If you die under circumstances where there might be money (lawsuit or whatever) or you forget to add asset(s) to your trust, those assets still float in the probate space. You need a 'Pour-Over' Will with a living trust to guarantee it gets funded.

If you need more information about your estate plan, and would like a review of your current situation, contact us. We provide a substantial discount to Michigan Police officers and Firefighters.

*Matthew Teetor and Leon C. LaBrecque JD, CPA, CFP™, CFA are advisors at the independent advisor firm of LJPR, LLC. Matthew and Leon run the firm's practice for public safety officers. LJPR reduces uncertainty in the lives of Michigan police officers and firefighters by applying creating wealth management solutions in tax, financial planning, retirement planning and estate planning. To contact us for a consultation or to discuss group programs for your unit, contact [matthew.teetor@ljpr.com](mailto:matthew.teetor@ljpr.com) or call at 248-641-7400. Also visit our website <http://LJPR.com>.*

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# Westside Silver Ladies

*Geri Henningsen*

Happy New Year, Valentine's Day, St. Pat's Day and Easter! We have a brand new year to work with. Let's try to keep at least one of our New Year's resolutions.

The Westside Silver Ladies enjoyed a delicious Christmas luncheon at Archie's. Those in attendance were Meta Bateson, Dorothy Bliss, Shirley Brandt & daughter, Pam, Martina Burke, Betty Cavin, Hilma Clifford, Doris Kaiser, Jo Kozlowski, Dolores Linn, Marie McCarthy, Irene Melady, Jo Moranty, Marilyn Noseworthy, Dorothy O'Leary, Louise Progar, Pat Riley, Dolores Smith, Mary Wagner, Theresa Zalewski, Gayne Zell and myself.

We congratulate the new officers of the Eastside Silver Ladies - President Marcy Rolf, Vice President Judy Wagner and Treasurer Pauline Kulek.

Our condolences go out to long time member, Pat Tomasaitis and her family on the death of her son, Martin.

Our thoughts and prayers are with Elmira Affelt, Eleanor Popiela, Elaine Wallace & Dolores Weaver who are all battling illnesses and/or broken bones.

During the last six years I've been doing this article, I have received requests from readers who would like to see their names mentioned. SO...Hello to some avid Unity readers in Florida, Nancee Hay, Jenny Moilanen & Carol Sava plus a thank you to Nancy Schmidt for her complimentary words about me in her column. We had a great phone chat & I hope to have another one soon. I've been asked to pass along greetings from

retired Sgt. Ray Jones to all the officers who worked with him. I've been told he was the best supervisor these officers ever had!! Don't ask, "Who said that"?!!?!

Happy birthday to Hilma Clifford & Elaine Prince = 2/7, Mary Wagner = 2/8, Gayne Zell = 2/12, Doris Kaiser = 2/22 & Jo Moranty = 3/19.

Thought for the day - Doing nothing is the most tiresome job in the world because you can't stop and take a rest!!

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

## **SANILAC COUNTY'S ANNUAL POLICE/FIREFIGHTER RETIREE DINNER**

**Thursday, May 19, 2011**

6 PM (Social hour) • 7 PM (Dinner)

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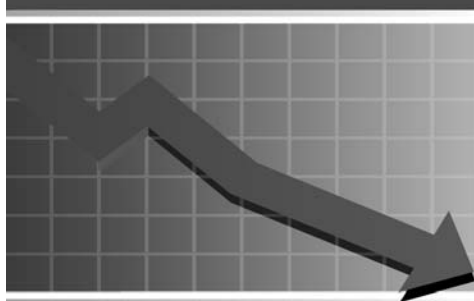
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## RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

*Nancy Schmidt*

Hope everyone had a great Christmas and that the New Year will be good to you all. Our last few meetings have brought us a lot of new members. Dave and Fran Willey of Bradenton FL, John and Pat Loy from Longboat Key FL, Merida and Wanda Neal of Williston FL, Norman Salo of Lantana FL, David and Susan Sylvester from Lake Placid FL, John and Shirley Kastner of Trinity FL, John and Sue Patterson from Higgins Lake MI, and we reinstated Steven and Phyllis Wagner from Holiday FL. We want to welcome you all and hope to see you at the future meetings.

Speaking of meetings, I would like to remind you that the next few meetings, Jan. 2nd and Feb. 6th, there will be Retiree Caps added to the 50/50 drawing. The Feb. meeting will be our Pizza Party. March 6th 2011 will be our Annual Dinner at the Clearwater Country Club. The address is 525 North Betty Lane, Clearwater, FL 33755. The tickets are \$18.00 per person and are available now and will include your choice of Prime Rib, Filet of Sole or Chicken Cordon Bleu. Price also includes tax, tip, dessert and beverage. There will be an open cash bar. You can contact Bill or Dolores Larsen, 1-727-786-3429 or 399 Walnut Ct. Palm Harbor, FL 34683.

Our last meeting for the season will be April 3rd 2011. We will also have a Retiree Cap with the 50/50. We are still working on having a Coney Island Hot Dog

Picnic (inside of course) for this meeting. There will be a shortened meeting with the Election of Officers taking place, due to the discontinuation of the May meetings. If your interested in a position contact Bill Peplinski our Nominations Chairman. The doors will be open at 11:30 a.m. and we will start the meeting a half hour early at 12:00 Noon.

Any changes you want made to the Roster, please let me know. We can also add your e-mail address if you like. As always, you can reach me at 1-352-683-7924 or online, [njschmidt@gate.net](mailto:njschmidt@gate.net).

Stay Safe and Well.

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## EYE CARE UPDATE 2011

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.



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### CATARACTS AND MULTIFOCAL LENS 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 multifocal 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. In some cases, bifocal intraocular lens implants can reduce the need for reading glasses after surgery. 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 and determine what type of implant is right for you!

### GLAUCOMA TREATMENT

It is estimated that almost 50% of people who have glaucoma don't even know they have it because they have not had a comprehensive eye exam. The pressure in the eye is unusually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

Fortunately, glaucoma can be detected by your doctor during your comprehensive eye exam. Early treatment can prevent visual loss. Advances in treatment include new eye drops called prostaglandins and a revolutionary laser treatment called SLT. Using SLT to treat glaucoma, doctors can eliminate the need for eye drops in some cases! You have a higher than normal risk for glaucoma if you are African American, have a family history of glaucoma, or had an eye trauma. For more information, go to our website, or call for an appointment.

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### LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb Zyoptix™ 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<sup>®</sup> 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 Zyoptix 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.

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### AGE-RELATED MACULAR DEGENERATION TREATMENT

Age-related macular degeneration (AMD) is a disease associated with aging that gradually destroys sharp, central vision. Central vision is needed for seeing objects clearly and for common daily tasks such as reading and driving. AMD affects the macula, the part of the eye that allows you to see fine detail. AMD causes no pain.

In some cases, AMD advances so slowly that people notice little change in their vision. In others, the disease progresses faster and may lead to a loss of vision in both eyes. AMD is a leading cause of vision loss in Americans 60 years of age and older.

For a complete medical eye examination to determine if you have AMD and how we can help, call us today for an appointment.

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**Shorepointe Optical Studio - 586/774-9320**

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