



# UNITY

THRU STRENGTH AND PURPOSE

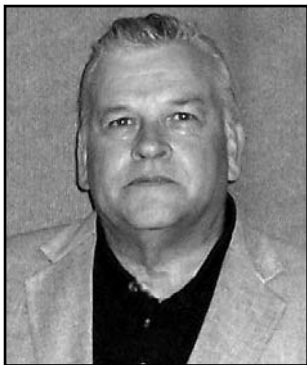


*Quarterly Voice of the Retired Detroit Police and Fire Fighters*

*Volume 116, January, 2014*

## NEW RDPFFA HOT LINE (888) 596-2508

**for the latest updates that affect you!**



### **PRESIDENT**

*Don Taylor*

With the New Year the level of confusion and uncertainty continues. The city once again is pushing forward with the Healthcare open enrollment that severely reduces benefits for Medicare eligible retirees, and eliminates Healthcare coverage for pre-Medicare members. We realize that this new level of benefits is going to cause a severe economic hardship for our members. The Association is doing everything it can in an attempt to improve this situation, but it is going to take some time. We had made a request that the city include an additional option on its Healthcare proposal for the Medicare eligible retirees. That additional option will give the retiree the opportunity to receive a cash option equivalent to the value of the supplement being offered with the Medicare Advantage Plans. The City has now agreed to offer this option. Those that decide to opt out of the plans offered by the City, will now be able to receive a stipend in the amount of \$115.00 for the Retiree and additional

\$115.00 for the spouse, if the spouse is also Medicare Eligible, and not covered by her/his own insurance. These funds may not be available until May 1, 2014.

The Association has also met with several Healthcare providers and found that the retiree would be able to purchase a plan much richer in benefits than those currently being offered by Blue Cross and HAP in this open enrollment. If you want to contact them, they include:

#### **Globe Care Medicare Supplement**

George Molnar 888-534-3257

[georgemolnar@hismi.com](mailto:georgemolnar@hismi.com)

#### **Professional Benefits Services**

Group Policy Only - working on the details

#### **Senior Choice**

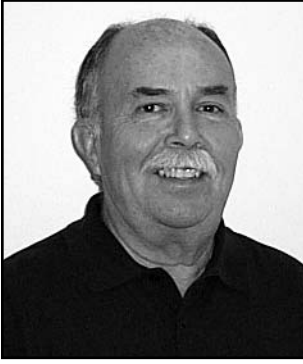
Kurt Foulds (734) 262-3206 [kufou@live.com](mailto:kufou@live.com)

We have posted video presentations by the above Insurance providers on our web-site [www.rdpffa.com](http://www.rdpffa.com)

We have not as yet been able to find any Healthcare Plans that would be beneficial for those under 65 and not eligible for a Federal subsidy under the Affordable Care Act (Obama Care) the city has stated they may attempt to put together a Group Plan that pre-Medicare retirees could purchase. The only other option is going to be for pre Medicare retirees to find their own coverage.

We have received information from three companies that say they are interested in providing you with

*(continued on page 22)*



## **VICE PRESIDENT**

*Gregory Trozak*

I would like to begin by thanking everyone for having the faith in me to serve as the Association's Vice President for another term, it is greatly appreciated.

Now moving on to current events. As I write this article the open enrollment is in progress and by the time you read this it should be over and we will all have great stories of how smoothly it went with no "glitches". After all this is not "healthcare.gov", but remember this is a City run operation. Which brings me to another issue, for all our members who are not eligible for Medicare you must make a decision by February 15, 2014 to enroll in "Obama Care" in order to be covered by March 1, 2014. Be prepared for a shock if you have not looked into it yet, the prices will amaze you. I am personally a part of this group and it is not pretty.

As an alternative for all the Veterans out there you may want to look into Veteran benefits that are available. You may be able to get some needed coverages for health, drugs and even free gym memberships, so do some research, you earned these benefits, do not let them go unused. And do not forget the discounts at the eating establishments we all have to keep up our strength in these uncertain times. Many of the counties around here and I'm sure throughout the country offer Veteran ID cards for a nominal processing fee so look into that it may be helpful.

With all that is going on with the City now, the Association is making every attempt to keep our members informed by e-mail, the web site and we now have a hotline (888-596-2508) that you can call and get all the latest information. We make updates to the web site, now the HOTLINE and send e-mails when new information is made available. If you hear a rumor, a TV report or read an item in the paper remember how the media reports a story, we all have seen how things are reported and what actually happened differ. It makes good conversation when we get together but remember there is a lot of bad information out there.

The new year brings another income tax filling, I would like to remind everyone who payed hospitalization premiums last year to enter the total premiums on their tax fillings again this year and get the tax credits you are allowed. Be sure to tell your tax preparer to include this deduction on your form. The process is on page 25 & 26 of the 2013 Form 1040 instruction booklet.

The Association is again planning the June 2014 General Meeting and picnic. Both will take place in Frankenmuth, MI on June 23 & 24, 2014. The picnic will be held on Monday the 23rd and the general meeting will be a breakfast on Tuesday the 24th at the Bavarian Inn. There will also be the famous hospitality room on Sunday and Monday evenings. The room rates are going to be around the \$100.00 per night range and you may start getting your reservation anytime. Call the Bavarian Inn @ (989) 652-7200, give our booking number 11U56N and be one of the first to join in the fun. There will be more information available as time approaches. We are also preparing for the annual Educational Conference in Las Vegas, the tentative dates are going to be September 22-26, 2014. Details and locations are still being gathered and will be made

*(continued on page 4)*



### **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 association has been busy answering hundreds of weekly phone calls. The number one and two questions are regarding Health care changes and pension concerns as Detroit moves forward in the bankruptcy process. We are experiencing open enrollment procedures that are not the same as we are accustomed to - no forms to fill out. This is not business as usual! Retirees have two choices, call toll-free 1-(855) 224-6200 or visit the web-site

### **BlueSky Direct**

Tom Valenti, President and COO  
138 W. Highland Rd. Suite 950  
Howell, MI 48843  
Blueskyhealth.org  
(888) 288-0201

### **Seniors Choice**

#### **Insurance Advisors Direct**

Jason McClellan CEO  
39555 Orchard Hill Place, Suite 203  
Novi, MI 48375  
(248) 946-4640 ext.110 / (800) 381-0977 ext.110

### **Blue Cross Blue Shield**

Blue Care Network of Michigan  
Dental – Vision

### **GDP / Golden Dental Plans**

Gary Bingaman, Vice President  
Director of Marketing  
5671 Trumbull St.  
Detroit, MI 48208  
(313) 535-4241

### **Heritage / (Vision)**

(888) 322-0919

www.mydetroitbenefits.com The information is all detailed in the booklet titled, Retiree Health Plan for March 1, 2014 through December 31, 2014 City of Detroit Retiree Health Care Plan.

On January 13, 2014 the RDPFFA Board of Directors met and listened to a number of presentations from the companies listed below. For those with computers Medicare.gov is a great website for information on health and drug plans. At your convenience you may want to do some research of the listed companies.

Inclusion or exclusion of a company or plan is not a recommendation to purchase or not to purchase a plan. This information is condensed to save space. You should do a complete comparison and should view each Company's website for specific details. Everyone is an individual and what makes sense for one person may or may not be best for you.

RDPFFA Board of Directors met for presentations of Health Care options from the following:

### **Professional Benefits Services**

Kimberly Hamelin  
Director of Sales & Client Services  
43155 Main Street, Suite 2210B  
Novi, MI 48375  
Group Policy Only - working on the details

### **Globe Care Medicare Supplement**

George Molnar  
26677 West Twelve Mile Rd. #102  
Southfield, MI 48034  
(888) 534-3257  
georgemolnar@hismi.com

### **COPS Trust / U.S. Health and Life**

### **DENCAP**

Joseph T. Lentine  
(313) 972-1400 / (888) 988-3384  
over 135 offices

### **COPS Trust / U.S. Health and Life**

**Delta Dental**  
(800) 451-5918

**COPS Trust/U.S. Health and Life**  
**United Healthcare Vision Network**

**Workers Compensation (WCA) State of Michigan (313) 224-3707**

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

and locations are still being gathered and will be made available soon. The Association Annual Golf Outing is on and being held at Sunnybrook Golf Course on Friday August 15, 2014. And don't forget the monthly meetings if you can make it.

With everything going on with the City the Association asks that you hang in there and as soon as more information is available we will make every effort to relay the info to our members. Keep looking at the web side RDPFFA.org, dial the new HOTLINE and make sure your e-mail address is on file and updated. If it is not send an email to the office, [rdpffa@hotmail.com](mailto:rdpffa@hotmail.com), and we will get you on the list. Until the next time take care and remember if you have any questions let us know. THINK SPRING.

### **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 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 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, (313) 237-3194, and the Police and Fire Retirement System (PFRS), (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.

## **Welcome New Members!**

### **October**

DeWolf, Mark - Police  
Jennings, Michael - Police  
Powell-Parker, JoAnn - Police  
Rivers, Robbin - Police  
Schaffstein, Edward - Police  
Edward, Nelson Sr. - Fire  
Washington, James - Fire

### **November**

Martinez, Emanuel - Police  
Perry, Tracy - Police  
Rose, Jon - Police  
Saffold, Fred III - Police  
Hollier, Carl - Fire  
Kalvenas, Ronald - Fire  
Mack, James W. Jr. - Fire  
Mosteiko, Thomas - Fire  
Varnas, Steve - Fire  
Zeigler, Jeffrey - Fire

### **December**

Morris, TiJuana - Police  
Smith, Patrick M. - Fire

### **January**

Haig, Robert - Police  
Prince, James - Police

### **Interested in a Retired Detroit Police Photo ID Card?**

**You will need to contact  
the department at  
their new address:**

Detroit Police Department Personnel  
2121 W. Fort Street  
Detroit, Michigan 48216-1841

For more information call the department at  
**(313) 596-2810**

# 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 I96

*Call the Association Office  
if you need additional information*

## Detroit Police Department Retired Badges

Silver – \$35.00 EA. \*



Gold – \$45.00 EA. \*

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

Contact Retired Detroit Police Officer George Toy at:

**(248) 572-4458**

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

# ASSOCIATION CALENDAR OF EVENTS\* **NEW!**

## General Membership Meeting Schedule

THURSDAY AT 7 PM

## EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

March 6 • May 1 • September 4 • Nov 6

## WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Feb 6 • April 3 • Oct 2 • Dec 4

## 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

Doors open at 11:30 A.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 April 2014 Issue  
should be “submitted” by  
March 17, 2014**

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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 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)

Alarie, Dennis  
Alarie, Dennis  
Albright, Charles  
Alderman, Ed  
Allegrina, Robert & Patricia  
Amato, Joseph & Linda  
Anderson, Sherwood  
Anderson, Henry & Martha  
Angeluski, Ray & Helen  
Archibald, Joyce & Charles  
Arnold, Tom  
Arthurs, James & Judy  
Atkinson, Ron & Margaret  
Ayres, James  
Bagnasco, Tom & Deborah  
Bania, Ken & Lorraine  
Bania, Ken & Lorraine  
Bar, Tim  
Bar, Tim  
Bar, Tim  
Bar, Tim  
Bar, Tim  
Bardy, Don & Sharon  
Barnes, Michael  
Barnes, Michael  
Bateson, James  
Benci, James  
Benenati, Pete & Virginia  
Benitez, Judith & Joachim  
Benskey, Peter & Mary  
Bernert, Gerald  
Bessinger, Gary & Lorrie  
Biernat, Ken  
Binder, Darryl & Patricia  
Biscup, Gerald  
Blacha, Chester & Joyce  
Borowski, Richard & Bonnie  
Boucher, Richard & Judith  
Brace, Joseph  
Bradley, Tom & Glenda  
Bradley, Tom & Glenda  
Bradley, Tom & Glenda  
Braga, Phillip & Patricia  
Bratfish, Herman  
Bresnahan, Ken & Michele

Brewster, Ivan & Carol  
Brittain, Archie  
Brittain, Betty  
Brogan, Roy & Nelda  
Brown, Kay & William  
Buda, John & Leon  
Bullock, Robert  
Burns, Joseph  
Burns, Joseph  
Burns, Joseph  
Butucel, Bob & Barb  
Campanella, Tom & Carol  
Carlen, David M.  
Carlesimo, Emilio & Brenda  
Carlin, Steve & Debra  
Carney, Pat  
Carpenter, Bob & Lenore  
Carroll, Robert & Mary  
Cassity, Gary  
Castro, Bob  
Cavin, Betty  
Cernava, Joseph  
Chalou, Jim & Janice  
Christopher, Wilbur & Kathryn  
Cimino, Sam  
Cinco, Victor  
Cliff, Gerald  
Cliff, Gerald & Janis  
Cliff, Gerald & Janis  
Coles, Jim & Diane  
Collins, Walter  
Cook, Robert & Anna  
Cowell, Don & Jane  
Cronk, Richard & Carolyn  
Cybulski, Bernard & Marcella  
Danto, Abner & Eleanor  
Davis, Carl & Lenore  
Davis, James & Barbara  
Dawe, Wes & Arlene  
Dawe, Wesley & Arlene  
Decaussin, Robert & Josephine  
Dejesus, Esteban  
Dermidoff, Dennis  
Deschryver, Joe & Teresa  
Dickinson, Ron & Cynthia  
Dickinson, Gregory & Mary

Diesch, Ed & Pamela  
Downing, Ray & Margaret  
Dubey, James  
Duhonich, Mike & Evelyn  
Dujardin, Ray & Marcella  
Duncan, Douglas & Maureen  
Dupuis, Mike & Ann Marie  
Durkin, William  
Dwyer, Alan  
Dziuba, Stanley & Donna  
Eastman, Don & Joann  
Eastside Breakfast, Club  
Eising, Dale & Betty  
Eising, Dale & Betty  
Eising, Dale & Betty  
Eklund, Larry  
Ellul, Edward  
Elsey, John & Marie  
Esse, Emery  
Esse, Emery  
Esse, Emery  
Estrada, Alexander  
Etrych, John & Rosemary  
Evancho, Charles  
Fassett, Robert & Marjorie  
Feldt, Tom & Patricia  
Felisiak, Loraine & Sandra  
Ferguson, Charles & Bernadine  
Ferrari, Mike & Nanette  
Ferrari, Gary & Mary  
Fiddler, Ray & Charlotte  
Figurski, Jim & Patricia  
Fire Fighters, Breakfast Club  
Flannery, Adele  
Foley, Mike & Patricia  
Foley, Mike  
Foley-Schumaker, Eileen  
Forrest, Greg & Donna  
Forrest, Greg & Dona  
Fournier, Ron & Florence  
French, Robert & Carol  
Fuhrmann, Martin & Karen  
Gallmore, Robert  
Garber, Charlie & Barbara

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

Gardner, Maria & William	Hutchinson, Mary	Laurencelle, Terry & Marsha
Gatzke, Ray & Sharon	Igel, Bill & Marilyn	Lebeau, Barry & Diane
Gaynor, Martin	Irons, Rick	Lebeau, Barry & Diane
Gennari, Armando & Barbara	Irwin, Bill	Ledbetter, Mike & Charlotte
Gerardy, Rosaria	Ivey, Carla & Heather	Ledford, William & Clara
Gibson, Dick	Jackson, Richard & Carolyn	Lemaux, Max & Yvonne
Gilbeau, David	Jagger, James & Katherine	Lemaux, Max & Yvonne
Gillen, Joe & Brenda	Jansen, John & Linda	Lesperance, Michael & Dawn
Gitari, George & Phyllis	Jansen, John & Linda	Lewandowski, Elizabeth
Glass, Bernadette	Jasper, William & Catherine	Lilley, James
Gleason, Ed & Flo	Johnson, Gary	Lindstrom, Paul & Cathy
Godfrey, Debra & Steve	Johnson, Alan & Patricia	Linn, Dolores
Godfrey, Debra & Steven	Johnston, Charles & Maria	Livingston, Steve & Ann
Godfrey, Steve & Debra	Jordan, Patrick	Lloyd, Bill
Gomez-Terlep, Rosa	Joseph, Marty	Loranger, William & Dorothy
Gonzalez, Carlos	Kalvenas, Ron & Doreen	Lott, George
Goodwin, Lynn & Donna	Kane, Jeffrey	Lott, George
Grace , Mary Ann	Kantak, Robert	Loy, John & Patricia
Gracer, Neil & Barbara	Kantak, Robert	Lozon, Roy & Delores
Graham, Joan	Kantak, Robert & Irene	Lucido, Sam & Paulette
Grange, Gary & Camellia	Kasprzyk, Rich & Barbara	Luckey, Bob & Caroline
Greenan, William	Kawa, Mike & Cheryl	Luckow, Stella
Greenan, Bill	Keck, Jimmy & Judith	Lynch, Jim
Greene, Kevin	Keillor, Arthur Jr.	MacEwan, John & Marie
Greene, Kevin	Kelley, Theresa	Machesky, Jerome & Lois
Grekowicz, James & Marjory	Kenny, Wilbert & Sandra	Macy, Robert & Darlene
Gross, Jim & Maryann	Kiehl, William & Janet	Mallender, Herbert & Gretta
Gryniewicz, Larry	Kijek, Jim	Malott, Mike & Jennifer
Gryniewicz, Lawrence & Patricia	Kijek, Jim	Malott, Mike & Jennifer
Haas, Ralph	Kijek, Jim	Malott, Mike & Jennifer
Hady, Ken & Norma	Klinefelt, Ira	Manar, Randy & Kathryn
Hamilton, Jim & Sue	Knobelsdorf, Don (Knobby)	Manning, Don
Harkuscha, Oleg	Knobelsdorf, Don (Knobby)	Marchwinski, Judith
Harriman, Terry	Kosmack, Richard & Margery	Marlow, Bob & Pat
Harris, Charles	Kovach, Christine & Ken	Martin, Ken
Hartzell, Paul & Patricia	Krajewski, Ed & Marion	Maxinoski, Ed & Carol
Heidelmeyer, George & Julia	Krammer, Marv & Patricia	Maxinoski, Ed & Carol
Henahan, Pat & Nancy	Krantz, Thomas & Brenda	McBride, Dan & Deborah
Henningsen, Geri	Kreza, Gerald & Barbara	McDonald, Michael
Henry, John	Lamb, William & Shelley	McKane, Pat & Zachare
Henry, Fred	Lambert, Dianne	McKane, Dan & Barbara
Hess, Vic & Nancy	Lampe, Mary	Mckinnon, Don & Geraldine
Hewitt, David & Lori	Lang, John	McNeary, Clarence
Hix, Carter	Lang, John	Meinke, Larry & Paula
Hoover, Lemuel & Kathleen	Lang, John D.	Merkau, Alex & Heather
Hughes, Ken	Lapere, Carroll & William	Merte, Gary
Hulkkonen, Tom & Diana	Lapum, George & Carol	Mestdag, Ron & Elizabeth
Hunt, William	Lash, Violet	Mestdag, Ron & Liz
Hurwitz, Larry & Deanna	Laube , Paul & Judy	

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

Meyer, Bob & Carolyn	Ramel, Bob & Sandy	Shell, Bill & Madeline
Michalak, Robert & Deborah	Ramsey, David & Susan	Sherwood, Donna
Michalski, Gary & Delynn	Randolph, Eugene	Siedlik, Robert & Irene
Miller, Jerry & Sonia	Raycraft, Gerald	Simon, Mike & Karen
Miller, Bob & Jeanne	Rebrovich, Mark	Singer, Charles
Miller, Karen	Regish, Stephen & Jean	Skaggs, George
Moffitt, Jim & Nancy	Regish, Andrew	Skaggs, George (Skip)
Morawa, Dennis & Barbara	Rem, Don & Cynthia	Skomra, Dan & Dolores
Morawa, Dennis & Barbara	Rem, Donald & Cindy	Skomra, Dan & Dolores
Morse, John & Diane	Rentz, Robert & Charlene	Skomra, Dan & Dolores
Muscat, Pat & Mary	Restauri, Don & Madolyn	Slaton, James & Sandra
Nagy, Zoltan & Penney	Restum, Rudy & Marion	Smith, Bob & Jan
Nevada, Jackpots	Retired Detroit, Police Club FL	Smith, Ray & Micki
Nicholls, Garfield & Joanne	Rice, Jack	Smith, Tom & Sue
Nierzwick, Eugene	Richter, Donald	Smith, Ed III & Wanda
Nowak, Frances	Riffle, Gregory	Smith, Jerry & Margo
Nowak, Tom	Riina, Len & Mary	Smith, Ray & Marguerite
Nowak, Frances	Ritchie, Sandra & Clyde	Smith, Micah
Nowak, Frances	Rivers, Julianne & Arthur	Solai, Gretchen & Gerald
Nowinski, Ruth	Roberts, John & Elaine	Solecki, Stanley & Gloria
Nye, Charles & Kathleen	Roberts, David & Jeanne	Soncrant, John & Dolores
O'Brien, Lawrence	Robinson, Alson	Spaulding, Paul & Paula
O'Dea, Terry & Catherine	Rogers, Dan J.	Spinelli, Gerald & Phyllis
Oleniacz, Keith & Janet	Romolino, Harry & Patricia	Springer, Chuck & Susan
Orlando, Jim	Rozanski, Jerome & Della	Sroka, Ron & Sandra
Owczarek, Marty	Rudzis, Michael	St John, Joseph & Marilyn
Palazzolo, Salvatore & Helen	Rudzis, Michael	Stack, Jim & Jean
Palm, James & Catherine	Russell, Ken & Jo	Staples, Charles
Peltier, Ken & Linda	Russell, Ken & Jo	Stebbins, Leo & Elaine
Peplinski, William	Russell, Ken & Jo	Stec, James & Jacqueline
Perry, Elizabeth	Rusu, Jim	Steffke, Sandra
Perry, George & Lorraine	Sabolovich, Sam & Marlene	Stevens, Leo & Joan
Peterson, Robert & Shirley	Sabolovich, Sam & Marlene	Stiller, James
Petoskey, Jim & Barbara	Saffold, James & Sharman	Strach, Joe
Phillips, Charles & Kathleen	Saski, Mike & Justine	Stricker, Thomas
Phillips, Charles & Kathleen	Saunders, Frank & Nancy	Swanic, Duane & Maryann
Piontek, Mike & Claudia	Savin, Richard	Talley, Barbara
Ploe, Ed & Ann Marie	Schumaker, Eileen	Thomas, Audrey
Plowman, Leon & Bernice	Schumann, Robert	Tines, Jim & Arlene
Plowman, Leon & Bernice	Schweiger, Jim & Phyllis	Toepel, David & Mariane
Plowman, Leon & Bernice	Scully, Bob & Pat	Torrice, Frank
Postek, Josephine	Sefton, Larry & Patricia	Tower, Patrick & Phyllis
Potts, George	Seger, Joseph	Treier, Sandra & Anthony
Price, Billy & Sharon	Selwa, Gregory & Barbara	Tremonti, Edith
Prince, Don & Christine	Seneski, Lawrence & Sharon	Tremonti, Edith
Przybylowicz, Ken	Seneski, Lawrence & Sharon	Trombley, Dennis & Gayle
Quinn, Calvin	Settlemoir, Judith	Urbanczyk, Charles
Quinn, Bernard	Severs, Gary	Uschwald, Leonard & Sylvia
Quirk, Ed & Noreen	Shanks, Lyndel & Linda	

*(continued on page 9)*



## REMEMBRANCE AND THANK YOU *(continued from page 8)*

Valentine, Dan  
 Valverde, Carlos  
 Vanarsdale, Don & Carol  
 VanSullen, Lawrence & Jean  
 Vasiloff, Ron & Cynthia  
 Wagner, Mary E.  
 Walcheck, Richard & Suzanne  
 Walcheck, Richard & Suzanne  
 Walcheck, Richard & Suzanne  
 Walczak, Richard  
 Warner, Dick  
 Warner, Nancy  
 Wegehaupt, Geoffrey & Dorothy  
 Weir, Charles  
 Wendyker, Al & Linda  
 White, Joe & Linda  
 Whitty, Paula & John  
 Wiktors, John & Aimee  
 Wilk, Tom & Barbara  
 Wilkewitz, Ralph & Sunni April  
 Wilkewitz, Ralph  
 Willey, Dave & Fran  
 Wilson, Vernon  
 Winkler, Frank & Bernice  
 Winn, William  
 Winn, William  
 Winslow, John  
 Wojnar, Frank & Doris  
 Yost, Herman  
 Yuran, Edward  
 Zagar, Mark & Alicia  
 Zarembo, Mark  
 Zazula, Betty  
 Zupancic, Ed & Jeanette

### **Legal (Donation)**

#### **In Memory of**

Andrews, Kathy *in memory of*  
*Sgt. Russ Andrews*  
 Arthurs, Jimmy & Judy *in memory of*  
*Mike Bossuyt*  
 Baginski, Henry & Debra *in memory of*  
*Richard Waldis*  
 Bandy, Max & Susan *in memory of*  
*Shawn Bandy & All Our Heroes*  
 Barnes, Harold H. *in memory of*  
*Lt Harold C Brown DFD*  
 Barr, John & Donna *in memory of*  
*Gerald Riley*

Belloli, Arthur *in memory of*  
*Mary Frances Belloli*  
 Bennett, Louie & Pattie *in memory of*  
*Inez Bennett*  
 Berezik, Phil & Elizabeth *in memory of*  
*Ronald W. Shiner*  
 Bitten, Louis & Joycelyn *in memory of*  
*John Bitten*  
 Bokuniewicz, Richard & Karen *in*  
*memory of Walter & Leona Bokuniewicz*  
 Bolderson, John *in memory of Frank Walls*  
 Bolderson, John *in memory of Jim Schmit*  
 Borg, Emanuel *in memory of Vic Chiazzese*  
 Bradley, Tom & Glenda *in memory of*  
*Tim Selmi*  
 Broughton, Tim & Marlene *in memory of*  
*Francis Murphy*  
 Budz, Dan & Diane *in memory of*  
*Sgt's Danny Maynard & Douglas Christy*  
 Burke, Gordon & Penelope *in memory of*  
*Richard Lustig*  
 Chakan, Sharron *in memory of John Chakan*  
 Chakan, Sharron *in memory of John Chakan*  
 Chakan, Sharron *in memory of John Chakan*  
 Champagne, Ken & Betty *in memory of*  
*Richard Leskie*  
 Clifford, Hilma *in memory of John Clifford*  
 Cronk, Richard & Carolyn *in memory of*  
*Mary Cronk*  
 Den Dooven, Ted & Joan *in memory of*  
*Charlie Melvin & Leo Dorr*  
 Dest, Steve & Joyce *in memory of Friends*  
*& Partners*  
 Dimaso, Anthony & Karen *in memory of*  
*PO Frank Walls*  
 Dreslinski, Marsha *in memory of*  
*Ed Dreslinski*  
 Engquist, John *in memory of*  
*Dave Jakeway Sr.*  
 Evans, Beverly *in memory of Richard Evans*  
 Foley, Mike *in memory of "Richard Vauris,*  
*Walter Moore & Al Gomez"*  
 Forsythe, Clifford *in memory of Ed May &*  
*John Logan*  
 Fulton, Wilma *in memory of*  
*Det. Lt. Edward L. Fulton*  
 Glubaskas, Louis & Clarice *in memory of*  
*Michael P. Cannon*  
 Gnotek, John *in memory of Dan Raicevich*  
 Gotelaere, Paul & Beverly *in memory of*  
*Larry Nevers*  
 Grifka, Bob & Nickie *in memory of*  
*Gerald Jagoda*

Hogue, Tom & Darlene *in memory of*  
*Bob Hogue*  
 Holland, Larry & Jan *in memory of*  
*Bill Corbett*  
 Hunt, Michael *in memory of Dan Katchmark*  
 Husk, Ray & Donna *in memory of*  
*William O'Dell*  
 Jasinski, Dorothy *in memory of*  
*Jerome Jasinski*  
 Kosmack, Ray & Audrey *in memory of*  
*Leonard & Clare Kosmack*  
 Lambrecht, Terry & Barb *in memory of*  
*David (Skip) Littlefield & Mitch Koleczko*  
 Mac Nicol, Ken *in memory of*  
*Eleanor Mac Nicol*  
 Marheineke, June *in memory of*  
*Howard Umloff*  
 Mischnick, Ed Jr. *in memory of*  
*Ed Mischnick Sr.*  
 Moller, Doreen *in memory of*  
*Richard Moller*  
 Murray, Ken *in memory of Carl Murray*  
 Murray, Raymond & Lynda *in memory of*  
*David Patterson*  
 Olsen, Anna *in memory of Sgt. William Olsen*  
 Parsell, Stephen *in memory of*  
*Carl F. Parsell DPD*  
 Pawl, Lawrence & Gayle *in memory of*  
*Capt. Ed Surawski*  
 Peterson, Beth *in memory of*  
*Lt. Thomas F. Peterson*  
 Pioch, Clay & Roberta *in memory of*  
*Mrs. G. Lucido*  
 Powers, Ed & Kimberly *in memory of*  
*Dave Hood*  
 Rusu, James *in memory of Robert Woodbury*  
*(Motor Honor Guard)*  
 Sabo, Constance *in memory of*  
*Sgt. William A. Sabo*  
 Schneider, Rich & Kathy *in memory of*  
*Richard Lustig*  
 Schroyer, Dennis *in memory of*  
*Clarence Raymond*  
 Sedmak, Mike & Mary Ann *in memory of*  
*Henry Sedmak & Leo Studzinski*  
 Sheehan, Mary M. *in memory of*  
*Bernard Sheehan*  
 Simon, Joan *Christmas Charity on Behalf of*  
*John M Wing*  
 Slegianes, Jim & Pat *in memory of*  
*Vic Chiazzese*  
 Spicher, Theodore *in memory of*  
*Bob Dooley*

*(continued on page 10)*

---

## REMEMBRANCE AND THANK YOU *(continued from page 9)*

Sudy, Mary *in memory of Lt. Fred Sudy*  
Szajewski, Daniel & Rita *in memory of*  
Gilbert Stocker  
Tanana, Dolores *in memory of Frank*  
*Tanana*  
Tanderys, James & Judith *in memory of*  
*All Our Brothers & Sisters That have gone*  
*Before US*  
Viecelli, Richard *in memory of Men of*  
*Petoskey Station*  
Walsh, Marion *in memory of*  
*Gerald Walsh DFD*  
Wenk Karl-Heinz, Karl & Catherine *in*  
*memory of Danny Maynard*  
*& Rebecca Hollister*  
Youngblood, Tom & Rosalie *in memory*  
*of All Fallen Police & Fire Fighters*  
Zalewski, Theresa *in memory of*  
*Richard Zalewski*  
Zell, Gayne *in memory of Stan Zell*  
Zimmer, Erich *in memory of Janice Zimmer*

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

Anderson, Sherwood  
Lebeau, Barry & Diane  
Lebeau, Barry & Diane

### **Appreciation (Donation)**

Lebeau, Barry & Diane  
Soncrant, John & Dolores

**Donation in memory of Roy Daugherty**  
Ambroso, Patricia *in memory of*  
*Roy Daugherty*  
Anderson, Richard & Barbara *in memory*  
*of Roy Daugherty*  
Arnold, Scott & Cynthia *in memory of*  
*Roy Daugherty*  
Awe, Roy & Barb *in memory of*  
*Roy Daugherty*  
Borio, Ken & Karen *in memory of*  
*Roy Daugherty*  
Brooks, Roger & Lyn *in memory of*  
*Roy Daugherty*  
Burns, Lorraine *in memory of*  
*Roy Daugherty*  
Cardinali, Gus *in memory of Roy Daugherty*  
Carpenter, Marilyn *in memory of*  
*Roy Daugherty*  
Chey, William & Janine *in memory of*  
*Roy Daugherty*  
Daily, Dennis & Pamela *in memory of*  
*Roy Daugherty*  
Daugherty, Joan *in memory of*  
*Roy Daugherty*  
Daugherty, Arete *in memory of Roy*  
*Daugherty*  
Drozdowski, Lori & Ed *in memory of*  
*Roy Daugherty*  
Durfee, David & Mary *in memory of*  
*Roy Daugherty*  
Feustel, Steve & Beth *in memory of*  
*Roy Daugherty*

Gruse, Edward *in memory of*  
*Roy Daugherty*  
Guarisco, Wendy *in memory of*  
*Roy Daugherty*  
Kauffman, Karen *in memory of*  
*Roy Daugherty*  
Kollasch, Lloyd & Marianne *in memory*  
*of Roy Daugherty*  
Kulpa, Andrew *in memory of Roy Daugherty*  
Kulpa, James & Lucy *in memory of*  
*Roy Daugherty*  
Kurtz, Jill & Dave *in memory of*  
*Roy Daugherty*  
Martin, Charles *in memory of Roy Daugherty*  
McKetrick, Cheryl *in memory of*  
*Roy Daugherty*  
Morin, Michael & Marie *in memory of*  
*Roy Daugherty*  
O'Connor, S. *in memory of Roy Daugherty*  
Pixley, Bobbie *in memory of Roy Daugherty*  
Ploe, Ed & Marie *in memory of*  
*Roy Daugherty*  
Schaffer, Julie & John *in memory of*  
*Roy Daugherty*  
Scrivo, James *in memory of Roy Daugherty*  
Stirch, Catharina *in memory of*  
*Roy Daugherty*  
Swindeman, Bernie & Bev *in memory of*  
*Roy Daugherty*  
Tsampikou, John *in memory of*  
*Roy Daugherty*

## **Joseph P. Clark**

1-4-1929 / 10-27-13

Sergeant – Detroit Police Department

Appointed 5-12-52 / 11-25-1978

After his retirement from the Detroit Police Department and the DPLSA, Joe was hired to become the Director of the fledgling “Michigan Fraternal Order of Police Labor Council”, which represented Police Officers throughout the State of Michigan in labor matters and again his advice and expertise was sought nationally.

However, for me personally Joe was one of what I consider the “Big Four” mentors in my life. Not the synonym used to describe a Detroit Police Cruiser as it was known at the time but rather my mentors in the Police Labor movement that shaped my union thoughts, practices and career. These mentors included Joe Clark, President of the DPLSA, Carl Parsell, President of the DPOA, Charles Withers, President of the DPOA & RDPFFA and Eljay Bowron, President of the Detectives Association. All honest and honorable men now deceased who put their union members first. I thank Joe and them and so should all public safety officers of Detroit and the nation for their dedication.

Rest in God’s Hands and Peace:

John Storm, Past President of the RDPFFA and DPLSA

---

# Remembrance and Thank You



## Paul A. Mitchell

Born 3-30-25 / Died 1-11-14

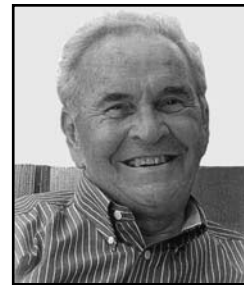
Lieutenant – Detroit Police Department  
Appointed 12-29-47 / Retired 12-15-1973

RDPFFA Appointed Director  
Board Member

Chairman - Publication  
July 1995 / January 2011

**Thank you for your service!**

Officers / Board of Directors



## Richard D. Lustig

Born 7-14-36 / Died 11-17-13

Police Officer – Detroit Police Department  
Appointed 9-28-59 / Retired 1-30-87

RDPFFA Appointed Director  
Board Member

Chairman - Political Action Committee  
March 2005 / August 2008

**Thank you for your service!**

Officers / Board of Directors

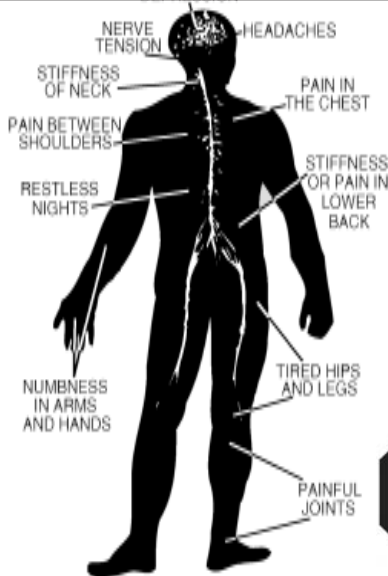
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# Members Letters

Due to the very large number of letters received by the association in response to the current circumstances with the City of Detroit, we will not be publishing the members letters in this issue of the Unity.

## Retired Detroit Police & Fire Fighters Association Catalog Order Form

Item	Description	Price	Circle One If Applicable	Number of Items Ordered	Total \$ Amount Included
T-Shirt	RDPFFA	*\$10.00	L - XL - *XXL		
T-Shirt	Detroit Fire Dept.	*\$10.00	L - XL - *XXL		
Golf Shirt	Assn. Navy Blue w/pocket	*\$25.00	L - XL - *XXL		
Golf Shirt	Police Navy blue w/pocket	*\$25.00	L - XL - *XXL		
Golf Shirt	Police Ret. Navy blue w/ gold trim	*\$25.00	L - XL - *XXL		
Golf Shirt	Fire Ret. Navy blue w/red trim	*\$25.00	L - XL - *XXL		
Denim Shirt	Long sleeve	*\$25.00	L - XL - *XXL		
Golf/Baseball Cap	Retired Association	\$12.00	Fits "All"		
Golf/Baseball Cap	Retired Fire	\$12.00	Fits "All"		
Golf/Baseball Cap	Retired Police	\$12.00	Fits "All"		
Money Clip	Fire Maltese Cross medallion	\$20.00			
Money Clip	Old P.O. badge medallion	\$20.00			
Money Clip	New P.O. badge medallion	\$20.00			
Money Clip	Police Sergeant medallion	\$20.00			
Money Clip	Gold Police Lieutenant	\$20.00			
Optional Personalization Description					
"Block" Print		\$5.00			
"Script" Print		\$5.00			
				<b>Total Amount included:</b>	

\*All XXL Items - add \$2.00 to listed price

Shipping & Handling \$3.50 for the first item - Add \$1.50 per additional item

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** Address			
** City	** State	** Zip	
** Phone			
email address			

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## **Verizon/Public Safety Discount**

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## **ASSOCIATION OFFICE MEDICAL EQUIPMENT!**

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

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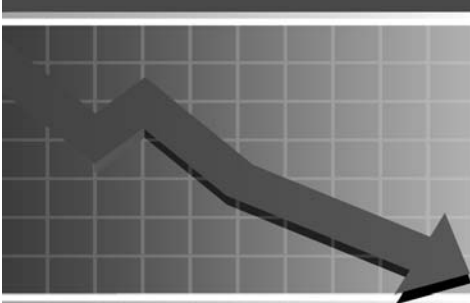
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## IN MEMORIAM

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.

### *August 2013*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Hayward, Richard	P.O.	Police	9-28-59	8-20-85	8-4-13

### *October 2013*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Caretti, MaryAnne	Lt.	Police	7-8-77	12-21-04	10-26-13
Carter, Thelma	Inv.	Police	2-24-75	2-3-98	10-2-13
Clark, Joseph	Sgt.	Police	5-12-52	11-25-78	10-27-13
Daugherty, Roy	Lt.	Police	8-3-53	1-5-79	10-11-13
Dean, George	P.O.	Police	11-4-74	5-29-86	10-23-13
Gardner, Ernest	P.O.	Police	10-7-85	1-2-94	10-17-13
Graff, John	P.O.	Police	9-12-49	9-12-74	10-11-13
Hill, Patrick	P.O.	Police	2-26-01	Died Active	10-19-13
Jordan, Pamela	P.O.	Police	1-21-86	1-21-94	10-19-13
Kap, David	P.O.	Police	8-19-68	12-22-76	10-12-13
Koss, Frank	P.O.	Police	1-11-54	10-1-62	10-1-13
Kress, Irvin	P.O.	Police	1-17-49	1-17-73	10-28-13
Marks, Alexander	Lt.	Police	6-5-50	10-13-76	10-27-13
Nowak, Robert	P.O.	Police	9-24-56	2-3-81	10-15-13
Shiner, Ronald	Insp.	Police	10-3-55	1-13-82	10-22-13
Sumner, Clyde	Sgt.	Police	7-10-61	1-10-78	10-23-13
Dillenbeck, Charles	Lt.	Fire	12-30-46	6-20-72	10-1-13
Fijolek, Chester	Lt.	Fire	7-23-51	7-24-76	10-3-13
Gibson, Clarence	Lt.	Fire	1-22-73	10-1-01	10-27-13

### *November 2013*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Anderson, John W. Jr.	P.O.	Police	2-22-93	Died Active	11-8-13
Barlow, Billy	P.O.	Police	8-5-46	8-5-71	11-2-13
Charrier, Leroy	Insp.	Police	6-18-51	7-29-77	11-26-13
Gunn, Raymond	Sgt.	Police	11-18-46	1-2-73	11-11-13
Jackson, Avery Jr.	Sgt.	Police	10-18-67	3-3-89	11-27-13
Kenny, Wilbert	Lt.	Police	8-4-41	5-19-69	11-20-13
Lassner, Robert	P.O.	Police	9-27-48	9-27-73	11-16-13
Leonard, Philip	P.O.	Police	4-11-49	10-3-75	11-12-13
Lustig, Richard	P.O.	Police	9-28-59	1-30-87	11-17-13
Reeves, Reginald	P.O.	Police	10-1-77	4-16-93	11-18-13
Turner, Clyde C.	Insp.	Police	9-22-52	4-14-87	11-1-13
Zwiler, Raymond	Lt.	Police	1-22-51	8-4-76	11-24-13
Bussell, Ronald	Lt.	Fire	9-9-57	9-9-82	11-23-13

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Kleiner, John	Lt.	Police	6-11-51	2-12-81	11-18-13
Merritt, Reginald	FF	Fire	2-15-88	1-22-93	11-19-13
Siuru, Gary	Capt.	Fire	1-4-65	6-29-92	11-22-13
Svabik, Joseph	Capt.	Fire	2-4-52	11-1-85	11-15-13
Varnas, Zenon	Capt.	Fire	4-1-47	8-5-76	11-11-13

### ***December 2013***

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Brittain, Archie	P.O.	Police	9-24-73	10-30-95	12-15-13
Callahan, Sylvester	Sgt.	Police	1-11-54	1-11-79	12-21-13
Carr, Daniel	Insp.	Police	7-8-68	7-10-93	12-19-13
Fischer, Alfred	P.O.	Police	10-20-47	10-20-72	12-26-13
Hackney, Ronald	P.O.	Police	10-18-65	5-12-89	12-27-13
Kreitsch, Marvin	P.O.	Police	9-22-47	10-3-72	12-17-13
Little, Milton	Sgt.	Police	4-9-73	1-8-92	12-24-13
Pallarito, Thomas	P.O.	Police	10-30-67	12-16-77	12-4-13
Patrell, Albert	P.O.	Police	11-6-50	1-1-61	12-11-13
Peterson, Robert	Sgt.	Police	12-29-48	9-19-84	12-17-13
Ramsey, Stephen	P.O.	Police	4-25-60	5-1-85	12-21-13
Settles, Lawrence	P.O.	Police	10-13-69	1-26-00	12-6-13
Whiting, Jerry	P.O.	Police	10-20-47	4-17-74	12-3-13
Brozo, Kenneth	Lt.	Fire	3-2-87	Died Active	12-18-13
Chance, Raymond	Capt.	Fire	3-5-51	6-27-85	12-5-13
Gilbert, Anthony	Capt.	Fire	5-6-68	3-7-99	12-13-13
Momcilovic, Barney	Lt.	Fire	11-12-51	5-11-78	12-3-13
Pletcher, William	FF	Fire	6-24-49	8-20-70	12-13-13
Rupprecht, Ludwig	Bt. Chief	Fire	10-5-42	2-10-78	12-13-13
Smith, Edward D.	FEO	Fire	5-4-70	8-3-96	12-31-13

### ***January 2014***

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Appointed</b>	<b>Retired</b>	<b>Date of Death</b>
Barden, Charles	P.O.	Police	10-20-47	3-20-75	1-2-14
Bolgar, William	Sgt.	Police	9-24-56	1-5-82	1-25-14
Hall, Peter	Sgt.	Police	3-7-55	3-7-80	1-2-14
Kleczkowski, George	P.O.	Police	10-1-65	10-1-73	1-12-14
Kosicki, Casmere	P.O.	Police	8-25-47	5-18-74	1-2-14
McComas, Ronald	Sgt.	Police	11-18-63	1-8-92	1-16-14
Mitchell, Paul	Lt.	Police	12-29-47	12-15-73	1-11-14
O'Connor, George	Sgt.	Police	1-1-50	7-14-76	1-17-14
Schatzberg, Charles	Sgt.	Police	1-11-54	2-4-87	1-25-14
Shepherd, Elgazar	Inv.	Police	12-8-72	1-4-02	1-15-14
Weber, Harold	Lt.	Police	12-10-73	10-1-96	1-9-14
Clor, Edward D.	FEO	Fire	5-19-47	5-20-72	1-16-14
George, Raymond	Chief of Dept.	Fire	2-4-63	3-1-98	1-23-14
Green, Edward	Capt.	Fire	1-22-73	2-12-07	1-16-14
Porrett, Donald	Bt. Chief	Fire	5-19-47	3-1-86	1-8-14

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## Silver Ladies

Carol Curley



Ah, the cold fresh air of winter! Admit it or deny it, but the Michigan freeze is an adventure! I was young once. My memories include: tunnels thru huge snow drifts, tripping and falling from knee high snowfalls or ice, frozen fingers and toes, animals surviving, snow-ball fights (ouch!), "fox and goose", drippy noses, and my Mom's hot food. My mother and dad did all the hard stuff: the labor, the worrying, and the teaching – every single year over and over and over again!

It's not as simple or easy now. I/We have to do the thinking – "wear cleats and hang on to something or someone". By the time this Unity is distributed we may know our future possibilities.

Our October meeting was lead out with discussion of the retirement situation: Internet and paper mail, lawyers, court cases, along with a few of us dedicated silver ladies attending the RDPFFA meeting every month for more information to share. Carol Bender, Irene Brooks and Delphine Marciniak volunteered to run our Christmas dinner at Filippas. June Gusler won the 50/50.

Fifteen ladies were present at November's meeting. We had in depth talk about insurance options and cost. Confusing as it is, it helps us to know more. We do not change our insurance till the end of February 2014. Wait and see. Theresa Newman won the 50/50 jackpots.

Our Christmas party, December 8, was delicious, thanks to a new chef and our waitress Kim. Thank you again to Carol bender, Irene Brooks and Delphine Marciniak for all their work putting this delightful party together!

Welcome to new Silver Ladies: Patricia Maurer, Marylyn Galubowski and Ann Waldis.

To join us call President, Marcy Rolf at: (586) 465-9815



Our "Snowbird" officers hoped everyone had a Merry Christmas and a Happy and Healthy start to the New Year. Also we give a big thank you to outgoing Treasurer Dave Ambrose for his years of service and a big welcome to our new Treasurer Ginny Rogers.

We had 40 people at our November meeting. Among them were guests Dan Marcrum retired police officer who also joined our association and retired Detroit Police Lieutenant Paul Janness who I worked with at #13. They were welcomed by the members with applause. Turkey Raffle winners were Della Rozanski and Larry Fortier.

Our December 8th meeting will be our Christmas banquet, gift exchange and singing and the last meeting until May 18, 2014 because of Mother's Day.

Get well thoughts and prayers go out to: Ted Farquhar, Ernie Huffman, Ellie Barnauskus, Joyce Knasiak and Dennis Flanigan.

November Birthdays: John Wood, Della Rozanski, Frank Lask, Betty Saier, Liz Vanhaaren, and Pat Samborski.

November Anniversaries: Art and Carolyn Zecchin, Ray and Dorothy Heise who have been married 65 years.

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

January Birthdays: Bernie Mueller, Paul Ninelist, Dan Zemaitis, Gar Nicholls, Ann Podczerrinski and Leroy Symons.

By the time you read this article Jey and I will be in Florida till the end of April. We can be contacted at 727 397-6226 which is in St. Petersburg. Look forward to seeing you in the spring.

Our dues of \$3.00 are due at the end of December for 2014. Dues can be mailed to Treasurer Ginny Rogers at 3606 U.S. 131 South Petoskey, MI 497770. Please include a stamped self-addressed envelope.

Support our association so our officers can negotiate a good health care settlement and continue to work and lookout for our best interests.

Take care and God Bless.

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# Westside Silver Ladies

*Geri Henningsen*

On behalf of the Westside Silver Ladies, I send wishes for a healthy 2014 to anyone reading this article.

We had a great Christmas luncheon and (thankfully) dry roads to help get us safely back home. Thanks to member, Elaine Wallace for donating "scratch off" lottery tickets to all those attending. Thank you Jo Moranty for handling the 50/50. The BIG winner was Dorothy O'Leary who drew her own ticket!!!

Winners for October and November were Theresa Zalewski and Mary Wagner. Those attending the luncheon were Meta Bateson, Martina Burke, Betty Cavin, Hilma Clifford, Doris Kaiser, Dolores Linn, Irene Melady, Jo Moranty, Marilyn Noseworthy, Dorothy O'Leary, Louise Progar, Dolores Tanana, Mary

Wagner, Elaine Wallace, Dolores Weaver, Theresa Zalewski, Gayne Zell and myself.

We send a heartfelt thank you to the RDPFFA for the hard work on behalf of all of us. I've attended a few of their meetings and the legal information is mind-boggling!!! I thank Meta Bateson, Martina Burke and Elaine Wallace for attending with me. Please, members...lets help the ones who are helping us...make a donation to the RDPFFA and enter "legal fund" on the memo line. Thank you to the members who have already done so.

Get well soon, Theresa Kelley, Marie McCarthy, Fran Murphy and Dolores Smith. We miss seeing you.

Happy birthday to Hilma Clifford = 2/7, Mary Wagner = 2-8, Gayne Zell = 2-12, Doris Kaiser = 2-322 and Jo Moranty = 3-19.

Thought for the day... "The problem with retirement is that you can't leave all your problems at work"! Let meet at Archies, Geri Henningsen, (734) 335-6778



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225-20140121-172289



## **PRESIDENT** *(continued from page 1)*

Dental coverage, if you are interested in talking with them to see if they have anything that may be of interest to you the contact information is;

### **Golden Dental Detroit**

(313) 535-4241, Warren (800) 451-5918  
rates single \$23.70

### **Den Cap Network provider**

(313) 972-1400 rates single \$17.90

COPS Trust will be sending out information on Dental and Vision Plans they will be offering, which are;

### **Delta Dental**

Retiree only \$25.79 with dependent \$51.58

**United Healthcare Vision** 12 Month Plan \$12.50, 24 Month Plan \$10.50 ,

The COPS Trust will be mailing out information and enrollment forms to all Police and Fire Retirees offering these plans.

The City of Detroit has slightly improved the level of benefits for the remainder of 2014, some of the improvements include;

1. Stipend/HRA for Medicare eligible. May1, 2014 implementation of \$115 stipend for retiree and Medicare eligible spouse as alternative to Medicare plans offered by the city.

2. Retirees over 65 and not eligible for Medicare would see their stipend increase to \$300 per month from \$125.

3. Spouses under 65 would become eligible for \$125 stipend, if they are not available to be covered under another plan, and household annual income falls between \$30,000 and \$75,000. Must enroll in plan under Exchange ACA (Those with annual income under \$30,000 would qualify for low cost Healthcare under the Affordable Care Act (ACA).

4. Medicare soft cap (at approximately \$4550.00 in payments on prescription drugs, Medicare requires a 5% co-pay). City to pick up in full the 5% co-pay, retiree must participate in Medicare Plan offered by city.

5. Retirees scheduled to receive stipend of \$125 will be able to apply for additional \$50 per month, if household income under \$75,000.

6. For Retirees under 65, The City is working on a Group Plan which will be available at full cost to Retirees; we believe the Plan is the current plan now available to active employees. The premiums Retirees will be required to pay for this plan is not clear at this time.

7. Healthcare Open Enrollment extended until Feb. 7, more details from the City will be released shortly.

The above listed items cover most of the changes or improvements regarding Healthcare Plans for 2014. Once these additional improvements are finalized you should receive information from the city regarding these changes and more details. Some of these changes require in-depth explanation, so wait for informational details from the City. These changes will require additional time to process so spouses and retirees receiving new or increased stipend may not receive it until May or June, but will be effective as of March, 2014. These Healthcare Plans are for 2014 only. As the Mediation continues and a clearer picture of the City's assets emerge and a number of legal questions are cleared up, the RDPFFA will continue to push for improved Healthcare Benefits through a consensual agreement, or in the City's Plan of Adjustment (POA) in the Bankruptcy Court.

The Mediation process is continuing in an effort to reach a consensual agreement regarding Healthcare and

*(continued on page 23)*



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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.

## **PRESIDENT** *(continued from page 22)*

Pensions. I met with Chief Judge Rosen regarding the Mediation and the RDPFFA representation in the Mediation process. After a lengthy discussion Judge Rosen agreed that the RDPFFA should be allowed to participate in the Mediation process as an Association on behalf of its members. This gives us more representation and a stronger voice. Currently we are limited to participation through the one seat allotted on the Official Retiree Committee. Regardless this Mediation process is going to be difficult and challenging. We are going to need our members to stick together as we work our way through this process.

With all the legal maneuvering, Mediation, court hearing and other legal actions we are taking on behalf of our members, we now have our attorneys working just about seven days a week. With two firms working around the clock you can just imagine the legal expenses we are racking up. So we are continuing to ask for your support, if you have the means to assist. Make checks payable to RDPFFA and in the memo section write Legal.

The Association has also filed an appeal with the 6th Circuit Court of Appeals regarding the ruling from Judge Rhodes that the city was eligible for Bankruptcy, and requested an expedited hearing. We are also in Lansing working with legislators in an attempt to improve our situation and protect the pensions. The mediation is continuing, so there is always the possibility that a consensual agreement may be reached.

We are continuing to do everything possible to protect and preserve our benefits, but we must be realistic, it is going to be very difficult to maintain the current level of Healthcare Benefits.



### **PLEASE NOTE:**

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

With all that is happening the Association has set up a Hotline for members to call into for updates. The phone number is 1-888-596-2508. You will be able to call 24 hours a day, and we will update the number whenever new information becomes available.

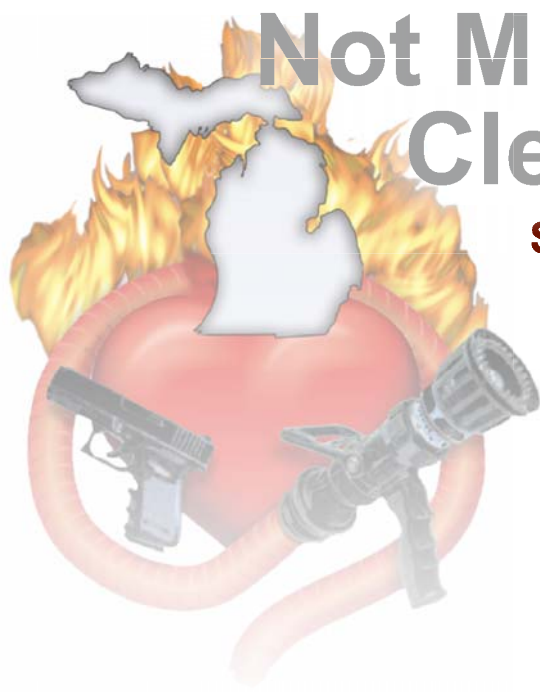
Some of the details regarding changes and improvement to 2014 Healthcare coverage is still being finalized, this is temporary, not the final plan under the Bankruptcy, covers the year 2014.

## **Life Insurance Update**

The Guardian Life Insurance Company will continue to provide Life Insurance protection for the DPOA Active and Retired members. The Association has been advised that the DPOA, through their insurance representatives searched the marketplace for the membership and was unable to find a competitive plan.

Numerous other major life insurance carriers were contacted and asked to submit bids for the same policy benefit in their continuing effort to lower the cost to the Active and Retired members. However, those carriers were not able to provide competitive bids. The Guardian Life Insurance Company did provide a rate adjustment (premium rate) based upon the age and gender of the total members enrolled, changes in group size and significant loss (claims experience) All said and done, Guardian provided the best policy and premium rate for the upcoming year.

In retirement, Life Insurance continues to be important to you and your family and all parties do understand that. The Retirees Association will continue to assist the DPOA and their representatives in any way possible in our quest to provide the best policy and premium rates possible.



# Not Much Windfall, but Clearly Elimination:

## Social Security Windfall Elimination and Government Pension Offset for Michigan Police Officers & Firefighters

**LJPR, LLC**

Leon C. LaBrecque, JD, CPA, CFP®, CFA  
Matthew Teetor

Michigan police officers and firefighters in an exempt system (one that doesn't pay into Social Security), face two potential reductions in their Social Security benefits if they have other covered employment. This is called the Social Security Windfall Elimination Provision (for the retiree) and the Government Pension Offset (for the surviving spouse).

**The Windfall Elimination Provision (WEP)** applies to retired police officers and firefighters:

- In an exempt system (usually an older system);
- Who have other earnings covered by Social Security (other job, self-employment, etc.);
- Who reach age 62 after 1985; or
- Who become disabled after 1985.

The rule for windfall elimination is quite complex. In general, your retirement Social Security benefit is comprised of three levels of Average Indexed Monthly Earnings (AIME). For 2013, the first \$791 of AIME creates a benefit of 90%; the next \$3,977 creates a benefit of 32%, and the remainder by 15%. The Windfall Elimination Provision reduces the 90% benefit level by the number of years you had "Substantial Earnings" (earnings you paid Social Security taxes on) over a specific amount (see chart on page 2). The limitation percentage, based on your years of Substantial Earnings,

is determined as illustrated in the table below. The WEP reduction will never be more than one-half the pension from exempt employment.

Years of SE	Percentage	Maximum Reduction 2014
≥ 30	90	\$0.00
29	85	\$40.80
28	80	\$81.16
27	75	\$122.40
26	70	\$163.20
25	65	\$204.00
24	60	\$244.80
23	55	\$285.60
22	50	\$326.40
21	45	\$367.20
≤ 20	40	\$408.00

**Let's do an example.** Jason was born on 01/15/1952. He is a retired firefighter from an exempt system. His pension benefit is about \$3,700 a month. During his working career, besides as a firefighter, he also worked a variety of jobs including carpentry and teaching at a hospital. He had normal nominal work starting in 1968, and worked after he retired from Detroit in 2004. He goes on the Social Security website ([socialsecurity.gov](http://socialsecurity.gov)) and uses the [WEP calculator](#). After adding in his earnings for his covered years, Jason has 25 years of Substantial Earnings.



His retirement benefit at age 62 will be \$773 a month. His disability benefit would be \$973 a month. If he waits until age 66, his benefit would be about \$1,148, and considerably more if he worked the additional years (\$1,497). Note that the WEP disappears if you have 30 years of substantial benefits.

**Government Pension Offset (GPO).** The GPO reduces spousal and survivor benefits. Normally a spouse of a Social Security recipient gets the greater of their own Social Security or 50% of their spouse's. A survivor gets the greater of their own benefit or 100% of their spouse's. If the spouse or survivor is receiving a government pension (from an exempt system), the Social Security benefit is reduced by 2/3 of the government pension (all the way to zero). The WEP and GPO can hit twice in a household with two government employees.

**Special Michigan income tax rule for exempt system pensioners.** Retirees in an exempt system will receive a different exclusion from Michigan taxes than those covered by Social Security. For those born between 1946 and 1952, they may deduct up to \$35,000 of pension benefits (single) or \$55,000 (married filing joint) from their Michigan taxable income. If both spouses receive a pension from an exempt system, the deduction is increased to \$70,000. For those born after 1952, the deduction is \$15,000 for single

Year	Substantial Earnings	Year	Substantial Earnings
1975	\$3,525	1994	\$11,250
1976	\$3,825	1995	\$11,325
1977	\$4,125	1996	\$11,625
1978	\$4,425	1997	\$12,150
1979	\$4,725	1998	\$12,675
1980	\$5,100	1999	\$13,425
1981	\$5,550	2000	\$14,175
1982	\$6,075	2001	\$14,925
1983	\$6,675	2002	\$15,750
1984	\$7,050	2003	\$16,125
1985	\$7,425	2004	\$16,275
1986	\$7,875	2005	\$16,725
1987	\$8,175	2006	\$17,475
1988	\$8,400	2007	\$18,150
1989	\$8,925	2008	\$18,975
1990	\$9,525	2009–2011	\$19,800
1991	\$9,900	2012	\$20,475
1992	\$10,350	2013	\$21,075
1993	\$10,725	2014	

or married, and \$30,000 if both spouses are under exempt system.

**Conclusion.** The WEP and GPO are serious considerations in retirement planning. Take a hard look at the prospective benefits or sit down with an LJPR adviser to evaluate the WEP and GPO and how it may affect you and your Social Security benefits in the future.

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## RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

*Nancy Schmidt*

The Holidays are passed now and we hope that everyone had a great Thanksgiving and Christmas. Now I'm sure everyone is worried what the New Year will bring. We just have to leave our fate and our faith in the hands of those that are working hard for us all.

Our October Pizza Party was attended by only 14 but we had fun and enjoyed getting together. Thanks to all those who paid their dues or donated to the club. The 50/50 was won by Ken Hedeem and Maija Goosen.

The November meeting had 29 in attendance which included guests, Norm Salo, Bernard Witaszak and Sheila Boyd. Those honored with birthdays were Frank DeMercy who turned 91, Don McDonald and Marge Frisch Hedeem, but we won't reveal her age. Still recovering at home is Earl Wiltse. (Miss you Guy's), also Beverly Kuhn who had been in the hospital suffering from some health issues. She made it to the meeting with the help of her Daughter Sheila. We were all pleasantly surprised. The November 50/50 was won by Jim Bateson and Norm Salo with Mary Stanbury happily winning the Holiday Gift Bag. Some handy goodies were passed out due to the generosity of one of our members.

Now to the December Meeting. We had 22 in attendance which included Joel Kurth, a reporter from the Detroit News who requested to attend. He spoke with some of the members, one on one about what a hardship it is going to be if their pensions or medical insurance is cut. Those with December birthdays were Ken Hedeem, and Fran Peplinski. We also heard that Moe Gekiere is in the hospital, we wish you well Moe. We

also have to report that we lost Wilbert Kenny recently. Our condolences to his family. The 50/50 for December was won by Mary Stanbury and Bill Larsen. The Holiday Gift Bag was won by Bill Schmidt, the next ticket drawn was also Bill's but he declined, so Marv Kammer turned out to be the happy winner of the men's grooming kit. Also thanks to Cindy Rem for donating some of her handy work.

Don't forget about our Annual Dinner, held at the Clearwater Country Club March 2, 2014. The tickets are available now. The cost is \$20.00 each and you can contact Dolores Larsen at 1-727-786-3429 or you can get them at the meetings or you can call me. We're hoping for a nice crowd. Speaking of Dolores, she was scheduled for eye surgery in December. Hope everything is looking better, pardon the pun.

Until next time, you can reach us at 1-352-683-7924 or by e-mail at [njschmidt@gate.net](mailto:njschmidt@gate.net)

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## EYE CARE UPDATE 2014

**M**etropolitan 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 CUSTOM CHOICE IMPLANTS

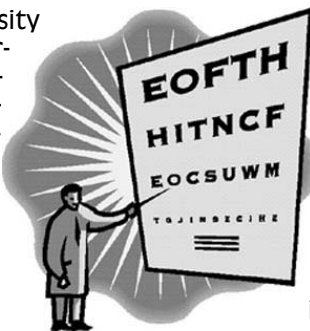
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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



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### 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.

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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**

 **METROPOLITAN EYE CENTER**

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## 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.*

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