UNITY

THRU STRENGTH AND PURPOSE

Quarterly Voice of the Retired Detroit Police and Fire Fighters *Volume 167, Fall, 2026*

PRESIDENT

Chet Opolski

My heart remains heavy and broken from the loss of a good friend and leader for the good of all police officers and fire fighters, Greg Trozak. My time with Greg goes back many years. I first met Greg while working the street, then through his leadership role with the DPOA and after my retirement through the RDPFFA. This void will never be filled, but I, and all that were close to him, must remain strong and support his wonderful wife and family. Rest in peace my friend and gallant warrior.

Thank you to all those that responded to the Newsletter and Facebook postings extending your condolences to Greg's family and RDPFFA family too.

I want to thank Don Taylor for his almost two decades of service to this association, and its members, as President of the RDPFFA. Don, you will be truly missed by all. Next, thank you to the Board of Directors for appointing me to step into the position vacated by Don as President of your Association. I commit to each of you, although there is much to learn, to do my best to represent the Association on your behalf.

I will also continue as one of your representatives on the Retired Detroit Police & Fire Health Care Trust (VEBA), for those retiring on or before December 31, 2014. My past years as the Business Agent will continue and I will be your liaison with BeneSys, Priority Health, COPS Trust (Delta Dental & VSP Vision), and Humana dental and vision providers effective January 1, 2027.

I look forward to working closely with your Associations leadership including Vice President Rick Kosmack, Secretary/Treasurer Al Grant and the entire Board of Directors.

I want to welcome to the RDPFFA Board of Directors, Steve Iannucci (police) who I appointed, in accordance with the existing Restated By-Laws, to finish out my term in office as Trustee. Also, I appointed John 'Jack' Richter (police) and Robert Valgoi (fire) as members of the Board of Directors. Each of these gentlemen possess unique attributes that'll be essential to the future success of the Association.

Membership for any organization, whether DPOA, LSA, DFFA, or RDPFFA has been and continues to be difficult to recruit new members. However, I'm sure that you're in contact with others e.g., business leaders / owners, family members and friends alike that have been envious of some of the functions that you're entitled to attend. There are quarterly general membership meetings, Frankenmuth picnic – hospitality room & breakfast meeting, Firekeepers Casino & Hotel fellowship and more events are in the planning stages. There is an opportunity for those friends and family members to become Associate Members of the RDPFFA, simply by returning the enrollment form located later in this publication along with their payment of $36.00 for their 2027 dues. The only things they will not be able to do are vote or hold elected office. They can attend regularly scheduled general membership meetings and are entitled to all the other social events including their spouse.

Do you have an idea for a future outing, event, etc. for members and family? If you do, get in touch with me to discuss it. Ideas of venues or establishments that offer discounts to first responders, or where cost is

(continued on page 4)

VICE PRESIDENT

Rick Kosmack

Our Association suffered a great loss last month in the passing of Greg Trozak. Troz and I have had many great times together playing softball, golfing, travelling and many bar hours enjoying a little Bourbon and Beer. Troz you will be missed, not just by me but by everyone that knew you, you always kept everyone laughing. My condolences go out to Greg's wife Josie and the entire Trozak family. You will always be in my prayers. Troz, until we meet again, Rest in Peace and CHEERS.

Greetings to all. I hope you had a great summer. The Association has had a very active summer. Once again, we had a successful Frankenmuth Picnic in June. The weather was great and a large group enjoyed the occasion. Next year's dates have been set and will be announced later in this article. We had a sold-out 35th Annual RDPFFA Golf Event in August. Next year's dates will be noted below. Our long time President Don Taylor, stepped down from his office and we thank him for his many years of leadership. Don was replaced by Chet Opolski . We welcome three new members to our Board: Steve Iannucci, Jack Richter and Bob Valgoi. Welcome.

As we move into our next season, planning is in progress to grow our falling membership. There is talk of planning more Association events to develop interest in the association. I would also like to bring the topic of Associate Membership to the attention of our members. An Associate member could be any person of good character who is not eligible for active membership and shall be entitled to attend membership meetings but not have a vote. Associate members are also eligible to attend all association events. Many of us know or are related to retired suburban police and firefighters who have benefitted from the work this association has done. There may be those who are interested in joining us as associate members. With Dues of $36.00 a year, it makes this membership a bargain for Retirees from Detroit Police and Fire Departments as well as others invited to become Associate Members.

Moving on to reminders of our upcoming events. November 8th and 9th are the dates for our Firekeepers' event. There will be Hospitality Rooms each night and a reduced room rate when using Group Number 110826RDAB to reserve your room. To get reduced rates you must reserve by 5PM on October 24. December 3rd is the date of our East Side Membership Meeting, at the Polish Century Club at 14 Mile Road and Hoover.

Save the dates for our 2027 scheduled events. Our 2027 Frankenmuth Picnic is scheduled for Monday June 21,2027, with the Breakfast Meeting Tuesday June 22, 2027. There will be Hospitality Rooms' Sunday, June 20th and Monday June 21st. The 36th Annual RDPFFA Golf Outing will be Friday August 13, 2027, once again at Oak Ridge Golf Course this year on The Marsh. Because of the rising cost of everything, the price will go up $5 to $85.00 per golfer or $340 per foursome. Further information on these events will be provided in the future.

In closing, I hope everyone has a great fall season and enjoys all the great seasonal activities this time of year offers. Also, keep in mind all the activities that the Association offers for $36 a year and hopefully we may attract some new members.

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Retired Detroit Police & Fire Fighters Association Inc.
2525 E. Fourteen Mile Road • Sterling Heights, MI 48310-5969
(586) 795-1734 • Fax (586) 795-2183
Monday - Friday 9:00 a.m till 3:00 p.m.

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Vice President
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Allan Grant

PUBLICATION/EDITOR
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OFFICE E-MAIL
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SECRETARY/ TREASURER

Al Grant

The Retired Detroit Police and Fire Fighters Association has been proceeding positively for many years with essentially the same leadership. The Association has enjoyed good times and confronted challenging times; however declining membership receives our continual attention.

Regrettably, unexpected changes in our leadership occurred. Don Taylor, President since 2007 has voluntarily stepped down deciding not to continue as President. In his own words taken from the last issue, Volume 166, Summer, 2026 in part: "Age has a way of catching up with all of us, and with increasing health issues affecting both my wife and me, it is time to step down." Don has led this Association positively for many years, especially and most importantly through the 9-16-2014 bankruptcy settlement.

President Taylor was in Lansing, Michigan participating in many legislative sessions as well as the United States Eastern District Bankruptcy Court of Michigan. The Michigan Legislative Consultants (MLC - lobbying firm), Attorney Brian O'Keefe (Lippitt O'Keefe, PLLC) and Attorney Ryan Plecha then employed with Lippitt O'Keefe assisted our Association, accomplishing a satisfactory agreement in the Detroit bankruptcy case. I want to thank Don Taylor with an often-used acknowledgement of appreciation on behalf of the Retired Detroit Police and Fire Fighters Association. "Thank You for your service."

In addition, our Vice President since 2007 requested to step down from that responsibility and was moved to a less demanding and/or stressful position as Sergeant at Arms because of medical reasons. He was always a participating leader in all the Association decisions. He organized and oversaw the annual picnics in Frankenmuth and a once-a-year Casino weekend. Unfortunately, his health condition worsened, and he passed away on Tuesday, September 22, 2026. He was a special individual and will be deeply missed by all who knew him.

Due to these changing circumstances, Board members have stepped up to fill the vacated positions to efficiently continue our Association business. They will be able to maintain the objectives of the RDPFFA, which is to provide the Members with information concerning the status of Pensions, Hospitalization, and Insurances and to promote a spirit of good fellowship.

Finally, I would like to thank everyone for continuing your support of our Association.

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of

March • June • September • December

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PRESIDENT *(continued from page 1)*

affordable to the Association or members will be appreciated and considered.

Since assuming this position with the RDPFFA on August 1st, I've found that generosity of members to be incredible. Donations in support of the Association, or in recognition, and "IN MEMORY OF" fallen / deceased police officers and fire fighters continue and are greatly appreciated. Financial donations to have your caring message published in the Unity are not necessary but certainly appreciated. Keep those memories of our dearly departed going – they certainly deserve the recognition.

I hope to see you at Firekeepers Casino & Hotel for two nights of wonderful fellowship between members. There's still time to book your stay, at a reduced rate, by calling 877-352-8777 and using Group Code 110826RDAB. Vice President Kosmack has put a lot of effort into ensuring that a great time will be had by all that attend.

The Retired Detroit Police & Fire Fighters Health Care Trust Open Enrollment Meeting, for members that retired on or before December 31, 2014 to discuss 2027 benefits is scheduled for Thursday, October 22, 2026, at The Iroquois Club, 43248 Woodward Ave., Bloomfield Township, MI 48302. The doors will open at 10;00am, with presenters from BeneSys, Humana (dental & vision), and Priority Health beginning at 10:45am. The meeting is scheduled to conclude at 1:00 pm. Enhancements to your Priority Health coverage and Health Reimbursement Account benefits will be discussed, as well as coverage, through Humana, for dental and vision benefits and cost.

Looking forward to our next General Membership meeting scheduled for Thursday, December 3rd at the American Polish Century Club, 33204 Maple Lane Drive, Sterling Heights. Doors open at 5:30 p.m., with dinner and refreshments being served prior to the meeting that will start promptly at 7:00 p.m.

Great news for those that want to pay their annual dues, purchase merchandise, golf outing, donations, or donations for listing your thoughts "IN MEMORY OF" to others in the Unity magazine can now submit those payments through ZELLE. You'll need to have a Zelle account set up through your bank account and make payments to payrdpffa@hotmail.com

Remember to SUPPORT the advertisers in this issue of the UNITY.

Welcome New Members!

July 2026

Chimene Irvin - Police

September 2026

Edmund Kress - Police
John Cafagna - Honorary
Mark Mueller - Honorary

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UPCOMING SPECIAL EVENTS

Fire Fighters Breakfasts

First Monday of the month at 9:00 A.M.

Dimitri's Opa Restaurant – **(NEW LOCATION)**

50875 Gratiot Ave, Chesterfield, MI 48051-3133

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 9:00 A.M.

IHOP Restaurant ***(NEW LOCATION)***

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Call the Association Office
if you need additional information

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ASSOCIATION CALENDAR OF EVENTS*

Updated!

General Membership Meeting Schedule:

AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

December 3, 2026

AMERICAN LEGION

Carl E. Stitt Post 232

23850 Military Rd - Dearborn Heights, MI - 7 PM

March 4, 2027

RDPFFA November Event

Firekeepers Casino Hotel - Battle Creek, MI

November 8 and 9, 2026

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru November

at "Fred's of Roscommon"

430 N. 5th Street - Roscommon, MI

Social Hour 11:00 AM – Meeting at 1:00 PM

***Refer to columns for specifics or program changes**

Articles for the Winter 2027 Issue should be "submitted" by December 18, 2026

Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

We have been lucky for many years to have dedicated, hard-working officers in our RDPFFA Association that do the best they can for the members. Don Taylor was one of those leaders whom we are sorry to see step down but wish you the best. Greg Trozak was also one of those leaders who sadly passed away in September and will be missed by all. May you rest in peace Greg!

We also send our prayers and get-well thoughts to Bob and Karen Haderer; we miss you guys.

We had our "Snowbird" picnic on August 10th at Houghton Lake. We had a good time, good people, good food and games. Money winners were Carolyn Wood, Cindy Rem, Sue Kniaz and Mike DeVolder.

At our September 13th meeting we discussed plans for 2027, picnic, boat excursion and maybe a Tiger ballgame. Money winners of big bucks in September were Dave Pauch, Jerry Rozanski, Carolyn Wood and Paul Sevald.

Dec. Birthdays:	Bob Rentz, Maryann Ponik, and Joann Cherry
January Birthdays:	Jerry Ciesinski, Bernie Mueller, Eva Brazier and Dan Zemaitis
Feb. Birthdays:	Gene Karvonen, Diane Kapagian, Dave Pauch and Robert Haig

Note: October 11, 2026, will be our last meeting for 2026

Take care, God Bless and have a great holiday season!

The Snowbirds!

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Members Letters

Where needed to benefit the Association.

Thomas & Elaine Puszczyk
Cadillac, MI

Please accept the enclosed donation, to be used as needed, in thanks for all you do to help inform and assist the retirees.

I would also like to thank Chet Opolski for his advice and aid with a recent health insurance issue.

Robert Peterson, DPD (Retired)
Howell, MI

Please accept this in memory of Jim "Grizz" Watt. A great cop and human being.

Thanking you for all your efforts.

Den & Mag Barton
Caseville, MI

Where needed.

Gary & Sophia Sumeracki
Ocala, FL

Please use the $ in remembrance of Lt. Terrance Driscoll!

Dennis Moore
Northville, MI

Thanks Al for the notary and for all of you, Larry, Greg, Don, Chet and everyone at the RDPFFA do for us. Use the $ wherever needed.

Michael Kawa
Grosse Pointe Farms, MI

Thanks! Use extra as needed.

Michael Cleland
Washington, MI

Use as needed.

Richard Lehnert
Plymouth, MI

Use as needed for the good of the Association.

Colores Tanana
Redford, MI

Please use as necessary. Thank you.

Joyce O'Brien
Lewiston, MI

Ladies and gentlemen of this wonderful association. I recently asked for assistance from our association leadership regarding my hearing aid charger. It was gladly given and was successful. Just another reason to belong to and support this association.

I am enclosing another donation in appreciation for all the work our leadership does for all of us. Please use it where you feel it is needed and thank you.

Bob Luckey
Grand Blanc, MI

Please accept this donation in memory of my husband Don Van Arsdale. I appreciate all that you do for retirees.

Carol Van Arsdale
Croswell, MI

In memory of Lil Man Jimmy Brown

Glen Long
Eddyville, KY

Thank you folks for all that you do for us. Use as needed. Good luck Don & Greg. Thanks again.

Bill & Cathy Brown
New Baunfels, TX

Gentlemen, Please use where needed. In memory of 3 generations of firefighters. Thanks for al you do.

Ted Panaretos
Howell, MI

Thank you and use funds as needed.

Frank Feger
Plymouth, MA

Use funds as needed

Frank Denardo.
Fort Lauderdale, FL

Thank you Chet for all you do for the members. Use where needed.

Charles & Dorothy Mahoney
Las Vegas, NV

The enclosed donation is in memory of Ron Sexton. Please use it wherever needed. Thanks for all you do.

Mary Sexton
Henderson, NV

In memory of Greg Trozak

Paul Hartzell
Troy, MI

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IN MEMORIAM: HONORING THE LIFE AND LEGACY OF TRUSTEE GREGORY R. TROZAK

Gregory R. Trozak

November 20, 1949 – September 22, 2026

Appointed to the
City of Detroit Police Department
September 18, 1972, and retired on
July 30, 1998

It is with deep respect and heavy hearts that we honor the life and service of Retired Police Sergeant Gregory R. Trozak of the City of Detroit Police Department.

Sergeant Trozak dedicated his career to protecting and serving the people of Detroit, bringing honor to the badge and safety to the community. His profound commitment to his fellow first responders extended well into his retirement, where he served with immense distinction as the Vice-President of the Retired Detroit Police and Fire Fighter Association for nearly 20 years.

He furthered this lifetime of service as a Trustee for the City of Detroit Police & Fire Retiree Healthcare Trust and as an Elected Retiree Trustee for Police on the Board of Trustees for the Police and Fire Retirement System of the City of Detroit, a crucial leadership position he held for multiple consecutive years. Notably, Sergeant Trozak served as a primary voice of reassurance and advocacy for thousands of local retirees during the high-profile Detroit bankruptcy proceedings. He steered efforts to preserve city-funded pension programs and navigate alternative healthcare coverage, fiercely protecting the futures of those who spent their lives protecting others.

While his final shift has ended, his legacy of leadership, courage, and unwavering advocacy lives on in the hearts of his family, friends, and the countless lives he touched along the way. We thank him for his lifetime of faithful service, and we extend our warmest thoughts and deepest condolences to his loved ones during this time.

Rest easy, Sergeant. Your watch is faithfully complete.

A special thanks to Jennifer Crosby, our Assistant Plan Manager for BeneSys, for this beautiful tribute to Greg Trozak, our dear friend and colleague.

Detroit Police Benefit & Protective Association

NOTICE - Trustee Election
Trustee terms begin
1-1-27 / end 12-31-29.

Election Rules for 2027

Only Active Members are eligible to run for office, Associate Members are not eligible to run, or vote in this election. Nominations for the offices will open on September 2, 2026, and will close on November 30, 2026. Furthermore, candidates for the office may have their names entered into nomination during the nomination period at the RDPFFA office or go to / call the office of Detroit Benefit and Protective Association; New Center One Building; 3031 West Grand Boulevard; Suite 405: Detroit, Michigan 48202; (313) 870-9301 (plan administrator).

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? Will my savings be enough to maintain my current lifestyle?

? How do I set up a legacy with the money I've saved over the years?

? Once I retire, what will my tax implications look like?

Jim Williams is a Registered Representative offering Securities through United Planners Financial Services, Member FINRA / SIPC. Advisory Services are offered through Spectrum Financial Resources. Spectrum Financial Resources and United Planners are not affiliated.

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.

LATE ENTRY

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Dohring, George	FEO	Fire	1-22-73	1-26-96	8-30-25	78
Martin, Ronald	P.O.	Police	7-2-55	1-2-01	2-23-26	91

July 2026

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Andary, Oscar	Sgt.	Police	8-4-69	9-18-99	7-2-26	78
Chapman, Carlos	P.O.	Police	2-9-18	5-10-19	7-8-26	63
Childress, Cherly	Lt.	Police	2-20-75	2-14-05	7-7-26	80
DeVolder, Oscar	Sgt.	Police	4-25-60	7-9-96	7-28-26	91
Granger, Stanley	Invg.	Police	7-14-86	3-1-16	7-10-26	63
Jepsen, John	Sgt.	Police	7-9-61	1-4-88	7-27-26	87
Matthews, John	Sgt.	Police	9-4-73	7-3-99	7-19-26	78
Sims, Phillip	P.O.	Police	1-8-68	2-28-98	7-24-26	82
Temple, John	Sgt.	Police	2-8-71	2-8-89	7-12-26	77
VanArsdale, Donald	P.O.	Police	3-13-67	4-24-87	7-31-26	86
Watt, James	Sgt.	Police	7-7-73	7-3-99	7-9-96	73
Whitaker, Kemp	P.O.	Police	2-9-73	4-1-15	7-27-26	75
Cooper, Ralph	Bt. Chief	Fire	12-30-80	12-29-12	7-15-26	68
Evancho, Charles	Chief	Fire	7-2-62	7-22-96	7-28-26	87
Ingels, Richard	Lt.	Fire	2-11-74	1-4-06	7-27-26	78

August 2026

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Bica, Vito	P.O.	Police	8-1-66	5-30-92	8-1-26	88
Ferensic, Raymond	P.O.	Police	1-9-67	10-15-93	8-16-26	86
Gabrys, Karl	P.O.	Police	2-25-57	12-26-76	8-14-26	93
Hawthrone, James	Sgt.	Police	10-7-85	1-11-11	8-17-26	75
Stank, Arthur	Sgt.	Police	2-25-57	7-9-82	8-11-26	92
Storm, John	Sgt.	Police	2-15-60	3-1-97	8-21-26	89
Williams, Carwell	P.O.	Police	7-5-77	1-7-04	8-14-26	78
Andrusaitis, Vytas	FEO	Fire	7-19-99	1-15-24	8-14-26	62
Gerometta, David	Sr. Chief	Fire	12-2-63	12-22-01	8-7-26	84

September 2026

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Arreola, George	Lt.	Police	1-3-56	6-26-89	9-09-26	92
Ausberry, Michael	P.O.	Police	10-12-81	7-9-02	9-10-26	81
Casey, Patrick	Lt.	Police	7-5-49	8-6-74	9-12-26	98

(continued on next page)

***September 2026** (continued)*

Name	Rank	Dept.	Appointed	Retired	Date of Death	Age
Cross, William	Lt.	Police	2-11-63	2-11-88	9-3-26	88
Finneren, John	P.O.	Police	10-2-72	1-16-98	9-15-26	78
Humes, Vernon	Sgt.	Police	3-6-72	7-21-97	9-28-26	76
Hutchinson, Joseph Jr.	P.O.	Police	4-10-89	xx-xx-xx	9-24-26	65
Klein, Robert	P.O.	Police	6-4-73	9-28-84	9-24-26	74
Marshall, Evan	Sgt.	Police	9-22-69	9-25-89	9-23-26	83
Marshall, James	Sgt.	Police	8-10-64	9-9-89	9-4-26	89
Prechel, Thomas	P.O.	Police	10-21-85	5-23-98	9-16-26	65
Rauser, Stephen	P.O.	Police	8-20-04	Died Active	9-29-26	47
Stovall, Lionel	Sgt.	Police	4-10-89	3-1-22	9-3-16	63
Sydes, Arnett	Sgt.	Police	12-27-71	1-5-00	9-13-26	77
Trozak, Gregory	Sgt.	Police	9-18-72	7-30-98	9-22-26	76
VanMarter, Merle	P.O.	Police	1-8-62	6-27-92	9-6-26	86
Mondoux, Gilles	P.O.	Police	11-18-63	1-4-89	9-27-26	84
Brown, Robert	Lt.	Fire	3-2-70	7-12-95	9-7-26	86
Loch, Richard	Lt.	Fire	12-2-63	4-10-89	9-17-26	85
Richardson, Raymond	FEO	Fire	9-23-96	7-6-23	9-5-26	63
Williams, Damian	FF	Fire	9-9-02	4-18-16	9-9-26	46

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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.

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O'Dea, Terry *Rememberance and Thank you*
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Oehmke, Donald *in memory of Inv Pleze Gardner*
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Velthuysen, Tomas

Gregory R. Trozak

11-20-49 / 9-22-26

Sergeant – Detroit Police Department
Appointed 9-18-72
Retired 7-30-98

RDPFFA – Vice President – (10-2007 / 4-2026)

RDPFFA - Sergeant at Arms – (5-2026 / 9-2026)

RDPFFA – Police / Fire Pension Representative (1-2015 / 9-2026)

RDPB&PA – Trustee (Insurance) (1-2014 / 9-2026)

In remembrance of Gregory Trozak

Thank you for your service!

John B. Storm

10-12-36 / 8-21-26

Sergeant – Detroit Police Department
Appointed 2-15-60
Retired 3-1-97

RDPFFA - President – (4-2000 / 3-2002)
RDPFFA - Vice President – (4-1998 / 3-2000)
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In remembrance of John Storm

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Web site rdpffa.org

e-mail rdpffa@hotmail.com

Association Office Hours
9:00 a.m. - 3:00 p.m.
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