



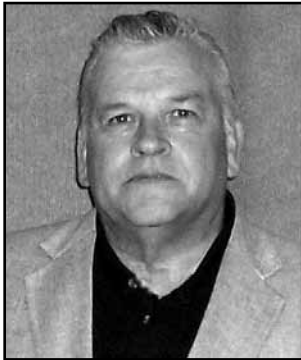
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 126, Summer, 2016



PRESIDENT

Don Taylor

The Association continues its efforts to protect your benefits and reverse some of the negative effects of the bankruptcy. During these summer months things seem to be moving very slowly. Our legislative efforts continue and hopefully will advance once the legislators return from their summer break.

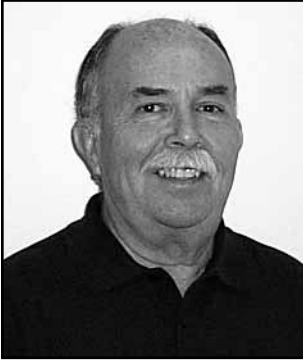
We continue to work for passage of Senate Bill 368, which is the Pension Tax issue and House Bill 5421 which pertains to VEBA governance and compensation. We also are continuing our effort on the Federal level in attempt to address the Healthcare issue through Tax Credits and changes in Medicare requirements.

The Sponsor of Senate Bill 368, Senator Ken Horn attended the Association picnic and General Meeting held in Frankenmuth. Senator Horn addressed the membership at the meeting and indicated he expects the Bill to move once legislators return from summer break. The Bill has faced delays because of the changes in the States financial conditions. This includes the challenges of addressing the financial issues associated with the Flint water issue, the Detroit School issues, and the unexpected short fall in the States revenue. The projection of the first year cost to the State of Senate Bill 368 is approximately 10 Million dollars. We are looking at ways to address the initial cost to ensure passage of the legislation. We will keep you updated on the progress of this legislation.

As we address the issues facing our Association, we cannot overlook the question of our membership. At the end of 2013 our membership stood at 6,550 members, today it is 6,090. This is not unexpected and for most part it is the result of natural causes. Our membership is ageing, active ranks are shrinking, and few new members are joining. The non-member numbers are around a thousand, although they continue to benefit from the actions of our Association they fail to step up and do their part. As our numbers continue to fall, the responsibility of protecting and preserving what benefits all retired Detroit Police Officers and Fire Fighters have retained will be placed on the backs of an ever diminishing membership. We must all continue to work together to address this membership issue. Likely there are some of the non-members that say they do not agree with all the positions the RDPFFA has taken, that is to be expected, there will always be disagreements. We all need to focus on the big-picture, every police & fire retiree is benefiting from the actions of the RDPFFA. A couple of our most recent successes include the protection of our pensions in the bankruptcy and the reversal of most of the pension tax changes that affected our members. There are many other successes the RDPFFA has had, such as lawsuits, negotiations and agreements reached with Detroit City Council, which resulted in many benefits being improved. As you are out and about, if you come across other retirees take the time to make an inquiry into their membership status.

Healthcare open-enrollment is approaching and the VEBA Trustees are now looking into what benefits should be available for 2017 and who should be covered. As you know, as a result of the Bankruptcy we lost our healthcare coverage. I was a member of the Official Committee of Retirees appointed by Court,

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Summer has arrived and it's hot and dry. I know that I love it and I hope everyone is enjoying it with family and friends. It's been a few weeks since the Association's Annual Picnic and June General Meeting, the turnout was fantastic again this year with over 350 of our members and guests attending both events. And, the weather was great this year; no rain, no heat, and no severe storms. Everyone seemed to have a good time. I even got a compliment on the brand of scotch this year. The Association will make every attempt to continue this popular event. We get more members at these 2 events than any other get together sponsored by the RDPFFA. We will get the information out as soon as possible for the 2017 dates so you can make arrangements to attend. If you have never attended, I can guarantee you that you will have a good time and see many old friends (just ask around).

With summer in full swing, the Association has a few more events scheduled. The Annual Golf Outing is taking place Friday August 19 at Hickory Hollow's Golf Course. This is a new venue this year because of the closing of Sunnybrook last year and for \$75.00 a person it is still one of the least expensive golf outings around. The cops will get their morning donuts and the fire fighters will get their buffet dinner. There will be some fantastic prizes and plenty of beverages. So, get your foursomes together and plan on another great time with some old friends. Next on the calendar is the start of the monthly General Meetings. They begin on Thursday September 1st at the east side location, Polish Century Club, and continue on the first Thursday of each month alternating between the PCC and The Joy Manor on the west side so mark your calendars. Also, September brings the Annual Educational Conference in Las Vegas. This year the Conference again will be held at the Monte Carlo Resort and Casino beginning on September 26 thru the 30th. The Conference will take place on Tuesday the 27th with a buffet breakfast followed by presentations from a few of our sponsors and updates on Association business. Don't forget the World Famous Hospitality Room will again be open each evening during your stay. Anyone looking to attend can contact the Association's official travel agent Deborah Ruemenapp from Expedia Cruise Ship Center @ 586-739-4444 or 888-582-6100. Deb can arrange your entire trip according to your requests or, if you just want air or hotel reservations, she will take care of those needs as well. So, plan on attending and give her a call. She can also handle any of your future trips or cruises you may be investigating; just tell her that you're from our Association.

Now, let me update everyone on the Pension System. Police members under the "old plan" should see an increase in their pension on the August 1st check.

(continued on page 9)

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Allan Grant

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Al Grant

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SECRETARY/ TREASURER

Al Grant

The objective of the Retired Detroit Police and Fire Fighters Association is to provide the members with information primarily focusing on the status of Pensions, Hospitalization and Insurances. In addition, we draw attention to all matters relative to the best interests of the association and its members.

The Association's Officers and Board of Directors over the last three years have sincerely attempted to do the best job possible in representing all members of the RDPFFA. The election of officers is approaching, affected are 8 elected positions with a 3 year term starting January 1, 2017. The positions up for election are as follows: President, Vice President, Secretary-Treasurer, 3 Trustees and 2 Sergeant at Arms. If you are interested in becoming involved, get nominated and run for a position. Rules and procedures for the election of officers are included in this issue on page 7; please read them carefully; the process begins at the General Membership meeting on September 1, 2016.

In last month's Unity magazine (Issue #125), I closed my article with information regarding Detroit Police Lieutenants and Sergeants Group Term Life insurance policy underwritten by ReliaStar Life Insurance through VOYA. The information provided in the article was per phone conversation notes I had with the President of the LSA. Additionally, I talked to representatives of the LSA and was told that a clarification letter to all of the participants will be mailed at the end of this month.

Subsequently, I received a member's call with repudiating information. The response letter in its entirety is printed below written by Joseph M. DeSchryver Retired DPD Sgt. & Financial Representative to clarify any misunderstandings.

Dear Mr. Grant,

I recently became aware of an article that you wrote in the Spring edition of the Unity Magazine.

I would like to clarify a few matters as it relates to the ReliaStar Life Insurance as my partner and I were the representatives of record on this policy since 2003.

In 2002 then President Jim Galowski approached me and asked if I could find a policy to replace Bankers Life and Casualty who had decided to end their relationship with the Lieutenants & Sergeants Association. At first it was difficult as most insurance carriers were still looking at the events of 9/11/2001 where hundreds of first responders were killed by the terrorists.

However, my partner and I approached ReliaStar Association Sales Division and found them to be very receptive. In addition to picking up the contract as written ReliaStar offered premium rate locks for 3 years, 3 years, 2 years between 2003 and 2012.

My partner and I also offered a concession to keep the policy healthy by accepting only one half the normal commission for this type of policy for all the years in force.

We tried several time to enhance the policy by offering more choices for premiums and coverage but each time in came down to a matter of the City of Detroit would not grant the LS&A any additional deduction codes making this impossible. We were however able to raise the Death benefit to the Active members from 25,000 to 50,000.

As you rightly stated in your article the make-up of the membership is 34% Active to 66% Retiree. But this makes it a very skewed policy.

Between 12/1/2009 and 6/30/2015 the company paid claims of \$5,034,802 while taking in premium of \$4,158,608. In just the period 12/1/2013 and 6/30/15 the number of claims paid were 142. This came as no surprise to the LS&A as the claims are made through their offices.

ReliaStar (renamed Voya) agreed to maintain the policy for the LS&A but requested a 67% increase to make up for past losses. I know the percentage sounds huge but in fact that even after the increase the retirees would still have been paying less than they would if they had other commercial insurance. (e.g. AARP or AAA.)

The President, Sergeant Young, found this to be objectionable and asked if there was a way to avoid the increase. We informed him that the only way to avoid an increase was to limit the claims by excluding anyone over the age of 80. As most Term Policies contain this limit, it is not unusual.

Sergeant Young took this change to the board who agreed, and HE SIGNED THE CONTRACT REQUESTING THIS CHANGE! Now he wants to tell people he and the Lieutenant & Sergeants Association were "BLINDSIDED".

That is totally and completely false. Sergeant Young was with us every step of the way and I have the emails and the signed contract to prove it!

Mr. Grant, I would appreciate it if, in your next article, you would make it a point to clear up this matter with the membership. If you would like to see the proofs that I have, you are welcome to them.

PRESIDENT *(continued from page 1)*

also served as the representative of the RDPFFA in the bankruptcy. During the bankruptcy process there were discussions regarding establishing a new Healthcare Plan for retirees. After months of lengthy discussions and financial reviews a conclusion was reached that we would not be able to establish a new healthcare plan and also maintain our pension benefits. We choose to protect the pensions first, and then concentrate on the healthcare issue. The final outcome as it related to healthcare was that we would receive approximately 10% of the total claim value in the form of a B-Note. It is my position and that of the RDPFFA Board that we should attempt to ensure that everyone that had a claim value should receive equal benefits based on the fact that everyone with a claim value contributed to the funding of the B-Note. This is not what is currently taking place. The VEBA Trustees left in place a temporary healthcare plan that was negotiated during the bankruptcy proceedings. Our argument in court was that the City should be required to continue to provide the current level of benefits we were receiving until the bankruptcy was resolved. The City's argument was that once the court found them eligible to file bankruptcy they should not be required to provide any healthcare benefits, once the bankruptcy determined what if any claim retirees had regarding OPEB benefits (other post-employment benefits) the Bankruptcy would resolve the issue at the conclusion of the process. The temporary healthcare plan that was agreed to was a result of this court filing by the city and groups representing retirees. It was to remain in effect until the resolution of the bankruptcy, it was not meant to reflect a final agreement to the question of retiree claims under OPEB in the bankruptcy. The final resolution as it related to OPEB was that retirees would receive a payment from the city in the form of a B-Note in the amount of approximately 10% of the value of their claims.

The problem we face is that currently hundreds of Class members of the Weiler Settlement Agreement are not receiving any benefit from the bankruptcy. They were Class members, had a claim value, yet the Trustees decided not to give them any benefit. Some of the VEBA Trustees have made statements that if they were to now give a benefit to these other class members, it may result in others seeing their benefits reduced. I guess these Trustees feel that the Class members that have been denied any benefits up to this point should continue to be denied. "After all they have been getting

screwed for so long they should be used to it." (My words)

The RDPFFA Board agrees with me, that the majority of our members /beneficiaries would not want to see these Class members that have been denied any benefit from the VEBA continue with this unjust treatment. I hope everyone agrees with the Board of Directors that all of the beneficiaries deserve just and equal treatment.

The following is an excerpt from the 4th Amended Disclosure Statement that every one of us received and was provided to us to ensure we all were informed when we voted to approve the bankruptcy. As you see the bankruptcy clearly recognized the Class members of the

(continued on page 10)

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UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Luncheon

Second Monday of every month at 11:00 A.M.
Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.
Buddy's Pizza - 13 Mile Rd. and Van Dyke

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101
525 Riverside Dr. – St. Clair, MI

First Tuesday of the month at 9:30 A.M.

Step Inn Restaurant
325 N. Main St., Downtown Cheboygan, MI

Third Tuesday of the month at 9:00 A.M.

Omega Coney Island
22501 W. Eight Mile Rd., Detroit, MI

First Thursday of the month at 10:00 A.M.

Little Chef Restaurant 101 Brookside Lane,
(Enter off Grand River) Exit 145 off of I96

*Call the Association Office
if you need additional information*

Welcome New Members!

May 2016

Downer, Cecilia - Police
McNamara, Daniel - Fire

June 2016

Bunch, Thomas - Police
Kyriakides, Christos - Police
Kirschner, Steven - Fire

Detroit Police Department Retired Badges

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ASSOCIATION CALENDAR OF EVENTS*

NEW!

RDPFFA Annual Convention

September 26-30, 2016

For additional information, see ad on page 10

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM
Sept. 1, 2016 • Nov. 3, 2016

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, MI - 7 PM
Oct. 6, 2016 • Dec. 1, 2016

West Side Silver Ladies*

2nd Tuesday of the month at 1:00 P.M.
Archie's – 30471 Plymouth Road – Livonia
Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month
Meeting at Filippa's – Time: 2:00 P.M.
Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

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

Snowbirds Of Michigan*

Meet 2nd Sunday of the month
May thru December
at “BJ's” Restaurant in Gaylord, MI
Social Hour 11:00 AM – Meeting at 1:00 PM

**Refer to columns for specifics or program changes*

**Articles for the Fall 2016 Issue
should be “submitted” by
September 12 , 2016**

REMEMBRANCE AND THANK YOU

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

Appreciation (Donation)

In memory of

Awe, Roy & Barbara *in memory of*
Sgt. Michael Dowd

Budz, Dan & Diane *in memory of*
Sgt. Michael Dowd
& *P.O. Steven Hoskins*

Elliott, Walter & Delores *in memory of*
Ed Ploe & Rocco Rossi

Fumerola, Hilda *in memory of*
Bill Fumerola

Legal (Donation)

Bakowski, Robert & Irene *in memory of*
Charlie Newsome

Birch, Arlene *in memory of* Fred Birch,
Joe & George Wooley and Mike Tralka

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

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

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

Engelhardt, David & Kathleen *in memory of* James T. Roberts Jr. &
Leonard Bartlett (DFD)

Hartner, Ione *in memory of*
Lt. Bernard Hartner

Hughes, Liz *in memory of*
Sgt. Jerry Hughes

Kopp, George & Joyce *in memory of*
Charles Newson III

Kummer, Roger *in memory of*
David (Mad Dog) McDowell

Lemaux, Max & Yvonne *in memory of*
Robert R Rossi

Marquez, Steven *in memory of*
Charlie Newsome

Niarhos, William & Rosemary *in memory of* Marvin Mieczkowski

Pilate, Carolyn *in memory of*
Larry Nevers & Paul Fitzgerald

Ronayne, Diane *in memory of*
Charles Newson III

Selleck, Ron & Carol *in memory of*
Charlie Newsome

Vadnais, Janell *in memory of*
Lt. Bernard Vadnais

Walsh, Steve & Sandy *in memory of*
Charlie Newsome III

Wilkewitz, Ralph & Sunni *in memory of*
John Zehel

PAC (Donation)

In memory of

Barr, John T *in memory of* Scott Larkins

Decker, Frank & Patricia *in memory of*
Frank Tata

Dewolf, Michael & Markel *in memory of* George Dewolf

Jackson, Gordon & Nancy *in memory of*
Lt. Widman Jackson

Tines, Arlene *in memory of*
Lt. James Tines

Wolff, John T. Sr. & Kathie *in memory of* Charles Newson III

Appreciation (Donation)

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Nowak, Frances

Phillips, Charlie & Kathleen

Ret. Detroit Police & Fire Club FL

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McKane, Dan & Barbara

Nowak, Frances

Solecki, Stanley & Gloria

Stanbury, George & Marie

Trombley, Dennis & Gayle

Wilk, Tom & Barbara

Wojnar, Doris & Frank

RDPFFA 2016 Election Rules

Only Active Members are eligible to run for office, Associate Members are not eligible to run, or vote in elections. Candidates are not eligible to run for more than one elected position within the Association. Candidates may be nominated for any number of positions, but may, only accept and run for one position.

Nominations for offices will open on September 1, 2016 and will close on October 6, 2016, at the General Membership Meeting. Candidates for office may have their names entered into nomination during the nomination period at the RDPFFA office or at the September or October 2016 General Membership meetings.

The Chairman/Representative of the Election Committee will take Nominations from the floor at the September and October General Meetings. At the October General Meeting the Election Committee Chairman/Representative will close the nominations for all offices. For a Candidate to have his/her name appear on the election ballot, he/she must accept the nomination in writing within 14 days of being nominated.

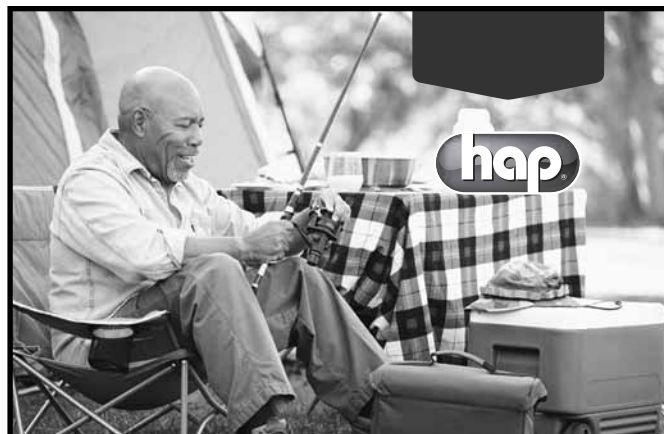
Following the close of the acceptance period, the Election Committee will cause the election ballot to be prepared, and insure that all Candidates listed have accepted the nomination, and that all Candidates are current Active Members of the Association. If only one Candidate has been nominated for an office and has accepted the nomination, then the Candidate will be considered elected, and no election shall take place for that position.

Ballots will be mailed to all currently listed active members on November 1st, 2016; along with the ballot a specially printed return envelope will be included. In order for a ballot to count it must be returned to the RDPFFA office by November 21st, 2016, and must be returned in the specially designated return envelope. As election return envelopes are received at the RDPFFA office, the envelopes will be counted, remain sealed and placed in a lock box designed for such purpose by the Election Committee.

Voided ballots will be kept separately; the Election Committee will count and tally the ballots prior to the December General Membership Meeting. During the ballot count observers will be

allowed as well as candidates or their designated representative. It shall be the duty of the Election Committee Chairman to provide instructions and appoint personnel to count ballots.

The Committee at their discretion may recount any or all ballots cast. Any candidates may request the Committee to conduct a recount in any disputed position for which they were candidates within 7 calendar days of the December General Meeting. The request to the Election Chairman must be in writing and signed by the candidate making the request. Recount requests shall not be honored by the Committee if their total count for any office being contested shall show an identical count total for two consecutive tallies. All election results will be announced prior to the end of the December General Membership meeting. All ballots will be maintained at the RDPFFA office for a minimum of 60 days following the election.



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Now that you know your rights..

KNOW YOUR OPTIONS.

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

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

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

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

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

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

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

VICE PRESIDENT *(continued from page 2)*

As of July 1, 2016, all active police bargaining units received an increase in their wages, this includes the LSA, and this increase restored all active police members the 10% cut they received during the bankruptcy plus a small increase. Because of this increase, most of our police members under the old plan will see some increase. I know the Fire Fighters reading this are asking why they were not included. As of this writing, the Detroit Fire Fighters Association were still talking with the City concerning their wages. The way it stands right now, the DFFA have not regained the 10% cut that was implemented. My understanding is that it may happen sooner than later so hang in there. It's not what you want to hear but I know they are pushing hard for the increase. Both Police and Fire Fighters who retired under the "new plan" will see the annual cost of living increase on their August 1st checks. The increase is just a fraction over 1%, I know it's not much but it is an improvement. May I suggest that the "old plan" Police

retirees and "new plan" Police and Fire retirees should use that surge in your income and plan on attending the Conference in Las Vegas. Good things may happen. Even the "old plan" Fire retirees may want to go under those mattresses to grab a handful and join us in beautiful Las Vegas, Nevada.

On to some other good news. With the upturn in the markets the last few weeks, the assets of the pension system have rebounded. A rough estimate at the end of the June showed the value of the system is approximately 2.93 billion dollars and with the volatile markets since the first of the year this is a good rebound.

In wrapping up this issue, I just want to let everyone know that if you have any questions or concerns please give the office a call and we will make every attempt to get you the information or the answer you need. Until the next time, I hope to see some of you at one of the Association's events. Please, take care of yourselves and stay vigilant out there. It's not the same world that we used to live in.



Bob Blickensdorf
*Retired Chief of Police
Madison Heights Police Dept.*

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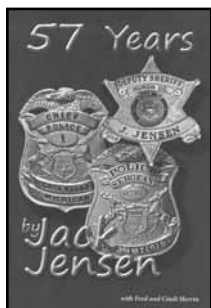
or through our Facebook Site:
Detroit Police Museum and Gift Shop

Curator: Jeff Lemaux
Phone: (248) 245-0720

PRESIDENT *(continued from page 4)*

Weiler Settlement Agreement and there is no justification for denying these Class Members Benefits;

“Under the Plan, the City will provide the Detroit Police and Fire VEBA with \$232 million in principal amount of a note to be issued to non-pension unsecured creditors. For purposes of determining the Detroit Police and Fire VEBA's pro rata share of this note, the City has calculated the PFRS-related retiree OPEB Claim at \$2,208,000,000; the size of this claim reflects the benefits that the RDPFFA negotiated on behalf of the PFRS retirees in the settlement of Weiler et al. v. City of Detroit, Case No. 06-619737-CK (Wayne County Circuit Court). The Retiree Committee believes that the claim number should be higher. If the City does not make the payments under the note, the persons who operate and manage the Detroit Police and Fire VEBA will have the right to sue the City for payment. The Detroit Police and Fire VEBA trustees may also, in their discretion, seek to "sell" or monetize the note in the market to generate more up-front cash for the Detroit Police and Fire VEBA.”



57 Years by Jack Jensen

“This is a Biographical work cross sectioning the professional history of Jack Jensen as he labored in different aspects of law enforcement over a span of fifty-seven years. The stories

recalled here all involved Jack and were verified through actual police records and news accounts.”

Retired Sergeant – Officer (VP) of the Lieutenants and Sergeants Association

For more information, contact by email:
karenjensen3349@comcast.net

ASSOCIATION OFFICE MEDICAL EQUIPMENT!

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

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

I know that some difficult decisions must be made and not everyone will agree with them. Currently the Value of these B-Notes is only around .40 cents on the dollar. There are very limited funds available, but the VEBA Trustees should not be picking winners and losers. They should recognize we all contributed equally to the funding of the B-Notes based on our claim value. We should all receive fair and equal treatment.

Association Hot Line 1 (888) 596-2508

We have not made the best use of the Association Hotline, so in the future I will attempt to ensure the Hotline is updated on a regular basis, and not less than twice monthly.

Thanks for your support and I ask that you continue to support the Association and its efforts; we still face some difficult challenges ahead.

Hope you are enjoying this summer weather, some time with family and friends, and maybe participating in the Association events.

16th ANNUAL RDPFFA EDUCATIONAL CONVENTION

September 26 – 30, 2016

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HURRY
**space is limited and prices
are subject to change!**



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.

April 2016

Name	Rank	Dept.	Appointed	Retired	Date of Death
Davis, James	Sgt.	Police	11-18-63	7-6-90	4-2-16
Dearduff, Charles	P.O.	Police	10-18-71	4-28-77	4-8-16
Hosking, Stephen	P.O.	Police	7-22-68	11-10-93	4-20-16
Kost, Thomas	P.O.	Police	5-3-54	5-3-79	4-19-16
Madsen, Dean	P.O.	Police	3-10-52	7-11-80	4-30-16
Peterson, Raymond	P.O.	Police	6-1-61	4-21-75	4-13-16
Petricevich, Vincent	Sgt.	Police	1-22-51	12-15-76	4-22-16
Rumpa, Paul	Sgt.	Police	1-15-49	11-7-74	4-27-16
Schmidt, Joseph	Sgt.	Police	7-9-62	1-29-88	4-21-16
Simon, Ronald	Lt.	Police	3-6-72	3-12-97	4-6-16
Sparger, Matthew	P.O.	Police	2-13-67	3-23-73	4-21-16
Tuttle, Ellsworth	Insp.	Police	1-17-49	8-27-74	4-21-16
Valenti, Salvatore	Sgt.	Police	1-26-59	3-14-92	4-8-16
Warnick, John	Sgt.	Police	3-26-62	11-7-87	4-26-16
Grieves, Billy	Lt.	Fire	1-26-46	7-11-72	4-19-16
Netzel, Edward	Capt.	Fire	11-12-51	12-1-85	4-14-16
Restum, Rudolph	FF	Fire	7-1-57	6-20-72	4-4-16
Robinson, Joseph	FEO	Fire	12-11-72	10-20-90	4-13-16
Uchwald, Leonard	Asst. Marsh	Fire	6-24-49	7-11-85	4-7-16

May 2016

Name	Rank	Dept.	Appointed	Retired	Date of Death
Dowd, Michael	Sgt.	Police	1-8-62	7-14-90	5-23-16
Glazer, William	Lt.	Police	10-26-53	2-16-79	5-2-16
Greene, Aubrey	Lt.	Police	9-12-49	4-24-78	5-7-16
Hampton, Hurley	P.O.	Police	10-18-65	6-27-92	5-20-16
Krause, Clements	Sgt.	Police	4-11-49	2-22-75	5-26-16
May, James	P.O.	Police	11-15-71	12-6-02	5-31-16
Parsons, William	Lt.	Police	11-24-52	11-29-77	5-18-16
Quinn, Bernard	Sgt.	Police	5-19-53	5-18-78	5-17-16
Rollinger, Erich	P.O.	Police	2-15-60	2-12-86	5-2-16
Silke, Harvey	Sgt.	Police	9-8-41	1-6-76	5-22-16
Watkins, Cedric	P.O.	Police	5-24-99	1-22-10	5-5-16
Woods, Edward	P.O.	Police	6-19-51	7-8-76	5-27-16
Dejardins, Donald	FEO	Fire	12-3-63	1-9-96	5-19-16
Girardin, William	Capt.	Fire	7-2-62	10-17-91	5-31-16
Milliner, Michael	FF	Fire	1-22-73	3-23-89	5-3-16
Zaremba, Gregory	FEO	Fire	11-19-73	2-6-92	5-5-16

June 2016

Name	Rank	Dept.	Appointed	Retired	Date of Death
Ellerbe, Roosevelt	P.O.	Police	4-17-80	1-8-10	6-19-16
Hedeen, Kenneth	Sgt.	Police	5-18-53	8-19-78	6-21-16
Hottum, Larry	P.O.	Police	1-27-66	2-3-89	6-5-16
Maples, Thomas Jr.	P.O.	Police	3-31-75	8-20-07	6-27-16
Miller, Kevin D.	Sgt.	Police	2-9-87	Died Active	6-29-16
Perry, Ralph	P.O.	Police	6-18-51	7-28-76	6-4-16
Peterson, Beth	Lt.	Police	10-12-70	7-4-95	6-3-16
Smulsky, William	P.O.	Police	1-17-49	1-17-74	6-19-16
Spankowski, Richard	P.O.	Police	6-3-56	10-20-76	6-1-16
Wondero, Ann	Lt.	Police	9-28-59	6-30-92	6-26-16
Arnold, Thomas	Lt.	Fire	3-30-53	1-31-84	6-9-16
Diefenbach, Joseph	Bt. Chief	Fire	11-12-51	5-5-87	6-5-16
Duhonich, Michael Jr.	Capt.	Fire	9-15-52	6-15-85	6-2-16
Edwards, Francis	Lt.	Fire	6-24-45	8-13-75	6-22-16
Kelley, Duane	Capt.	Fire	12-5-77	1-30-11	6-23-16
Moody, Thomas	Bt. Chief	Fire	7-30-56	2-9-92	6-22-16

Members Letters

Enclosed is check in honor of Charlie Newsome. I don't have an address for the family, but if you do. Could you notify them that a donation was made in his name? Thank You.

Robert Bakowski
Canton, MI

Please use the enclosed check toward the Legal Fund. Thanks for all your hard work.

Leon Barnett (Retired DPD)
South Lyon, MI

Please accept this sum of money on behalf of Dr. Loren Newsome, the daughter of Charles W. Newsome III. Mr. Newsome is recently deceased and a Detroit Police Officer. The donation was gathered by a group of Dr. Newsome's colleagues.

Steven Marquez
Olympia, WA

Check ##### is from I.O.S. Bowling League Banquet 50/50 drawing. Lenny Mistretta President, Dave Kopec Vice President, Rick Irons Secretary-Treasurer. Check ##### is from me - keep up the good work, the battle isn't over, legal bills to pay.

Rick Irons
Clinton Twp., MI

We would like to thank you for all the hard work you have done on our behalf. Thank you for sticking to it. We hope this donation can help with the cost.

George & Kay Tavoularis
Lenox, MI



Use the enclosed donation where needed most, in memory of my husband DPD Lt. James Tines. Thanks for all your hard work.

Arlene Tines
New Baltimore, MI

A huge "Thank you" for the hard work and efforts of the RDPFFA on behalf of the retirees. Please use this donation where needed.

Larry Keller
Clinton Twp., MI

A note, George Dewolf (my father) a DPD Officer died active May 11, 1966 having 9 children & a wife (Lila). The Hundred Club & the Retirees Assoc helped lessen the shock and loss! Monday, May 11, 2016 I am attending a luncheon remembering the Officers lost in the line of Duty all provided by the 100 Club & You.

Use this donation as needed; Lila (Wife), Michael, Susan, George, Jeanette, Caroline, Risee, Mark, Ashre, Leal, (Children) all Dewolfs. We all Thank You Again!

Michael Dewolf
Allenton, MI

Thank you for your dedication and good work on our behalf. Standing together as one is the only way. Apply this donation where needed.

Dennis & Gayle Trombley
Clyde, MI

Use enclosed funds where needed. Thank you for the wonderful things you do for us. All the Best!

Herman Wagner (Ret. Homicide)
Hobe Sound, FL

Please accept my check for the Legal Fund in the memory of David "Mad Dog" McDowell, one of Detroit's finest.

Roger Kummer (Ret. Sgt. DFD)
Macomb, MI

Please accept the enclosed donation to the Retired Detroit Police and Firefighters Association, which I received at my father's memorial service this past week-end. The donation is made in the name of Charles Newsome, III, retired DPD.

Lorien Newsome
Canton, MI

(continued on page 13)

Members Letters cont.

Thanks for your continued hard work for all of us retirees. Here's a check to be used where needed, in memory of Charlie Newsome III.

John & Kathie Wolff
Grosse Pointe, MI

Please see that this contribution is donated in Charlie Newsome's memory. If you would send a copy of the newsletter you publish monthly with his name, I'd appreciate it. Thanks so much.

George & Joyce Kopp
Livonia, MI

You have a difficult job that you are doing well, Thanks.

Den & Mag Barton
Caseville, MI

Thank you for all you do for us. The many hours you spend on helping us is very much appreciated. Enclosed is a donation for the Legal Fund. Again Thank you!

Bob Teipel (DFD)
Algonac, MI

Don, Al and Greg, thanks to you and your crew for another great RDPFFA picnic, good to see old friends and partners. Good food and great weather and a lot of hard work from the Association officers. Please accept the enclosed check in the memory of two friends and co-workers Sergeant Michael Dowd and Police Officer Steven Hoskins. Thanks Again.

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Father Kern Medallion Award

Presented May 19, 2016 to

Avery Jackson, PhD

World Medical Relief

God brought Avery, who began his career with the Detroit Police in 1948, and Father Monsignor Clement Kern from Holy Trinity together to help stop gangs in Corktown, by changing their behavior, and getting them invested in community service. After gaining the gang members' respect, the young men began to help Father Kern and Avery with the World Medical Relief organization. They helped load medicine and supplies, sometimes as much as 82,300 pounds, on trucks to ship to Haiti. Later, Avery recruited many of these young men as cadets and police officers for DPD. Avery and his beloved wife, Geneve, began supporting World Medical Relief in 1953, when Irene Oberlin founded the organization. Through the years, Avery, Geneve and their family with other benefactors solicited, sorted, catalogued, sterilized, crated and shipped prescription medicines to clinics around the world to missions or disaster areas. Upon recommendation of Gov. G. Mennen Williams, Avery was invited in 1960 to participate in the meeting of the Golden Anniversary White House Conference on Youth in Washington. The Detroit Chamber of Commerce recognized Avery for his outstanding, meritorious service in combating juvenile delinquency and improving police community relations with the "Distinguished Service Award". Later, Avery was named "Detroit's Most Outstanding Young Man of the Year" for his unselfish efforts and outstanding community action. A few previous recipients included Henry Ford II, Joseph L. Hudson Jr., and Charles T. Fisher Jr. Avery served on many boards including the Metropolitan Detroit YMCA Board and was the co-founder of the National Organization of Black Law Enforcement Executives. Avery retired from his career in public service in 1984, as Director of Administration for the Wayne County Road Commission, which oversees roads, bridges, parks, and the Detroit Metropolitan Wayne County Airport. In 1979, Avery received his Doctorate in Higher Education from the University of Michigan and continues to use his background in relationships with communities. Avery is 92 years old.

UPDATED!

2016 DIRECTORY		Police Personnel	Detroit Fire Fighters Association	HAP Senior Plus HMO
RETIRED DETROIT POLICE AND FIRE FIGHTERS ASSOCIATION, INC. 2525 East 14 Mile Road Sterling Heights, MI 48310-5969 1 (586) 795-1734 <u>HOT LINE - (888) 596-2508</u> Fax 1 (586) 795-2183 Web site - rdpffa.org e-mail rdpffa@hotmail.com Association Office Hours 9:00 a.m. - 3:00 p.m. Monday thru Friday		1301 Third Street (6th Floor) 1 (313) 596-2540 ID Cards 1 (313) 596-1910	1 (313) 962-7546 333 W. Fort Street, Suite 1420 Detroit, MI 48226-3149	1 (800) 801-1770
		Police (Central Photo - 3rd Floor) 1 (313) 596-1956		U.S. Health / COPS Trust 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431
		Lieutenants and Sergeants Association 1 (313) 961-5699 28 W. Adams, Suite 700 Detroit, MI 48226-1602	Detroit Firemen's Fund Association 1 (313) 628-0099 1301 Third Street #329 Detroit, MI 48226-4495	Delta Dental (800) 524-0149
		(Standard) LSA Life Insurance Call LSA Office	ABS (VEBA - PFRHCT) 1 (800) 645-9978 8220 Irving Sterling Heights 48312-4621 Mail Claims to & Queries to: ABS P.O. Box 4545 Troy, MI 48099-4545	COPS Trust Dental / Vision / Benesys 1 (248) 641-4991 VSP Vision (800) 877-7195
				Benefits Administration 2 Woodward Suite 304 Detroit, MI 48226-3445
Detroit Police & Fire Retirement System Pension 1 (313) 224-3362 1 (800) 339-8344 500 Woodward Avenue Suite 3000 Detroit, MI 48226-5493 <u>Retirement System</u> Death Benefit Ext. 221 Direct Deposit Ext. 229 Withholding Tax Ext. 238 Missing Check Ext. 265		Detroit Police Officers Association 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155 (Standard) DPOA Life Insurance Call DPOA Office	AETNA Health Ins. Members Services 1 (888) 267-2637 send claims to AETNA Medicare PO Box 981106 El Paso, TX 79998-1106	Workman's Comp CMI (Claims) 1 (800) 533-9366 Fax Claims 1 (800) 688-9892
				Social Security 1 (800) 772-1213
				Medicare 1 (800) 633-4227 Co-ordination of Benefits 1 (800) 999-1118
		Detroit Police Benefit and Protective Association 1 (313) 870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 Detroit, MI 48202-3023	AETNA Mail Order RX PO Box 417019 Kansas City, MO 64179-7019	Veterans Administration (VA) 1 (877) 222-8387

Westside Silver Ladies

Geri Henningsen

I know physical death is the end game of life but we certainly have lost a lot of members in the past 18 months. We dedicate this column to Shirley Brandt who died May 12. Shirley had been a long time active member and will be missed. Our sympathy goes out to her family.

50/50 winners: Our members who are still able to attend our luncheons are dwindling so the winnings are not "BIG BUCKS" but winning is still fun. I won and in June, Dolores Tanana won after drawing her own ticket....hmmm.

Members celebrating birthdays in the next few months are: Donna Hope – 7/26, Meta Bateson – 8/5, Dolores Linn – 8/18, Martina Burke – 9/23 and Elmira Affelt – 9/26. We're hoping your "day" is or was a good one.

Thank you, Dolores Linn and Irene Melady for donating greeting cards.

Today's thought – "Look at life through the windshield, not the rear view mirror".

Let's meet at Archie's!

Geri Henningsen, (734) 335-6778



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T-Shirt	Detroit Fire Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
Golf Shirt	Detroit Police Retired (Navy w/Golf trim)	\$28.00	M - L - XL - *XXL		
Golf Shirt	Detroit Fire Retired (Navy w/Red trim)	\$28.00	M - L - XL - *XXL		
Denim Shirt	Long Sleeve Police or Fire	\$28.00	M - L - XL - *XXL		
Wind Shirt	Police or Fire	\$45.00	M - L - XL - *XXL		
Golf / Baseball Cap	Retired Police	\$17.00	Fits "All"		
Golf / Baseball Cap	Retired Fire	\$17.00	Fits "All"		
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Retired Detroit Police and Fire Fighters Association
2525 E. 14 Mile Road - Phone (586) 795-1734
Sterling Heights, MI 48310-5960

Retired Detroit Police & Firefighters Association
The Twenty-Fifth Annual
Golf Outing for RDP&FFA Members & Guests

Friday, August 19, 2016

9:00 A.M. (Shotgun start)
Hickory Hollow Golf Course
49001 North Avenue • Macomb, MI
586-949-9033

18 holes of golf with golf cart
Breakfast (continental style) • Lunch and Beverages
Dinner at 3:00 P.M.

(choice of three entrees, deserts and beverages)

Beer and beverages
served in the club house and designated areas on the golf course

Prizes for closest to the pin and other gifts and prizes.

\$75.00 per person with a gift for every registered golfer

Golfers ***must register*** individually before 8:30 A.M. to receive tee and cart assignments

Scramble format with Shotgun start promptly at 9:00 A.M.

Please return score cards after 18 holes of golf.

No refunds for "no" shows.

Make checks payable to: RDPFFA (GOLF)

Send Check and This Registraton Form to:

RDPFFA
2525 East 14 Mile Rd.
Sterling Heights, Michigan 48310
Phone: 586-795-1734

REGISTRATION FORM

(This form must be completed properly for each Golfer)

NAME

ADDRESS

PHONE

1	_____	_____
2	_____	_____
3	_____	_____
4	_____	_____

Procedure to Obtain Retired Detroit Police Photo ID Cards

To obtain an ID card in person:

- Public Safety Headquarters • 1301 Third Street, Detroit, MI 48226-2503
- Go to Central Photo for a digital picture
(located on the 3rd floor of Public Safety Headquarters)
- You will be directed to the 6th floor to Detroit Police Personnel to complete process.
- Bring old DPD ID Card and Driver's License
-They will keep your old ID card.

For further information call (313) 596-2810



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*Husband Retired LPD
Father Retired MSP*



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Dr. Ray

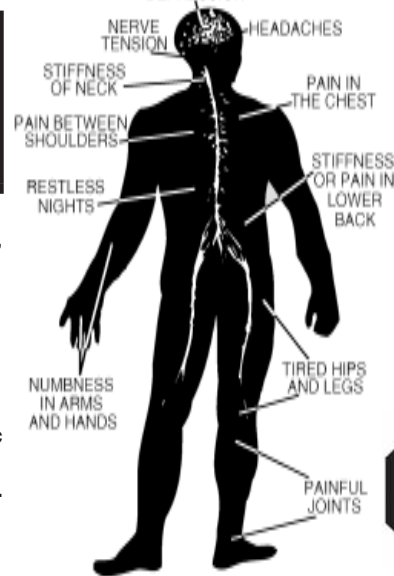
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Silver Ladies



Carol Curley

What a great summer! Humid, hot, sunny and so far, we missed the S.E. floods, the lack of rain and the fires of the southwest states.

Many of our ladies are summer traveling. Some are recuperating from health setbacks and adjusting to change. Others are trying to keep up with yard work and normal daily living.

Bobby Mack restaurant in Fair Haven was our summer "picnic". It has air conditioning, scenic water viewing and nice atmosphere. We had a happy pleasant afternoon!

In May, C. Curley won the 50/50. June's 50/50 winner was Marcy Rolf.

August happy birthday to Marie Johnson, our "sunshine" card writing lady.

We already have our Christmas dinner reservation confirmed.

Everyone is busy with summer activities and is trying hard to decipher media-news so as not to go stark raving mad!

It's nice to have lunch and laughs with friends.

Call Marcy Rolf to get more information.
(586) 465-9815



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.

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Put Your Money Where Your Mouth Is: And Have Something to Show for It

We have a very cool finance lab in our office, complete with a Bloomberg terminal and access to all the inner workings of the finance world. So when three of our bright summer interns were working in the lab, we came up with a good question: What if instead of putting stuff in your mouth, what if you put it in your investment pool? To make it fair, we assumed that you spent \$20 a week on some oral fixation: sweets, junk food, beer, and coffee. Don't get me wrong, I like beer (Ok, and a quick cheeseburger once in a while). But 'what if' you bought \$20 a week of stock instead of \$20 a week of products? We assumed you reinvested the dividends and bought quarterly with a \$10 commission fee per transaction. Here's the results:

Sweets: If you invested \$20,800 in Hershey stock (HSY) over the last 20 years (\$20 per week for 20 years) your balance on 01/01/16 would be **\$58,496.92**. That's a real thing.

Beer: If you invested \$20,800 in Molson Coors (TAP) over the last 20 years (\$20 per week for 20 years) your balance on 01/01/16 would be **\$81,503.05**. That says it all.

Fast food: If you invested \$20,800 in Jack in the Box (JACK) over the last 20 years (\$20 per week for 20 years) your balance on 01/01/16 would be **\$118,436.66**. Those are some juicy burgers.

Coffee: If you invested \$20,800 in Starbucks (SBUX) over the last 20 years (\$20 per week for 20 years) your balance on 01/01/16 would be **\$207,141.99**. That's a lot of grande lattes.

Bagels: If you invested \$20,800 in Panera (PNRA) over the last 20 years (\$20 per week for 20 years) your balance on 01/01/16 would be **\$307,035.26**. Holy smoke!

All: If you invested \$104,000 over the last 20 years (\$20 per week for each stock for 20 years, or \$100 a week) your balance on 01/01/2016 would be **\$772,613.88**. That's about a 17.26% annual return. You don't have to buy individual stocks like our example, but you could change a habit and save more money, maybe in your 401(k) plan. It might make sense to put your money where your mouth is.

Thanks to our interns Kenneth Solecki, Derek Strybel, and Blake Pokley.



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Disclosure: As with any investment, past performance is not indicative of future results. Therefore, It should not be assumed that any securities referenced in this blog will be profitable in the future or yield similar / equal results. Investing any in any security can result in the complete loss of principal.



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Frank Rossi: (586) 421-2155



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan. Florida is nice but it's good to be back in Michigan.

However, I'm sorry to say we lost 2 more members: Joe Dabliz whom I worked with at old #16 and our friend Ellie Barnouskus. Our thoughts and prayers go out to their families. In addition, we lost 2 more friends: Joe Schmidt whom I worked with at #16 and Mike Dowd whom I worked with at Armed Robbery and was kind of my mentor. I hate to look at the obits anymore.

Many attended our May meeting including 2 guests of Adelaide Summers. Her daughter Kathy Summers and her sister Betty Magulski. We welcomed them.

We had an election for treasurer for our association and Cindy Rem was elected. Thanks Cindy for stepping up.

We welcome all retired Detroit Police and Fire and their spouses to attend and join our Snowbirds.

The "Snowbirds" annual picnic will be held the 2nd Sunday of August (the 14th) at 12 noon in Glennie at the school park pavilion. Its free and all are welcome. Just bring a dish to pass. We will have a short meeting before the picnic.

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Get well wishes and prayers go out to Ernie Huffman, Ted Farauhar, Roy Mantay and Karen Haderer.

June Birthdays: Vince Barnauskus, Ted Farquhar, Mike Cherry, Ray Heise, Marge Helzer and Nick Zazula.

July Birthdays: Ralph Rehmer, Muriel Corsiglia, Joanne Nicholls and Dusty Rhodes.

August Birthdays: Lorraine Dennerly, Dave Ambrose, Vahan Kapagian, Roy Mantay and Lorraine Rudeen.

50-50 winners: Bob Haderer, Mike Kniaz, John Pietrangelo, Adelaide Summers, Nadine Fortier and Lorraine Perry.

Do you remember?

Twin Pines Dairy doing the delivery of milk to your home, "Milky the Clown" performing magic tricks, Soupy Sales, Johnny Ginger, Sonny Eliot who gave the weather report and always pointed out Engadine, MI on the map and also the "Good Humor" man delivering ice cream down your street.

Take care and God Bless. Our MI phone (989) 735-3450

13th Precinct

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Donald Rem

There are no meetings due to summer break.

Calling all DPD and DFD retirees living or vacationing in Florida. This club has been around for over 65 years. Our members have something special to offer. We were all rookies at one time, and you can relate. Come and visit the R.D.P.F.C.O.F. The next regular meeting is the first Sunday of the month, October at 12:30 PM. The meetings are on the first Sunday of each month at 12:30 PM. October thru April. We meet at the Brandon Public Library, 619 Vonderburg Drive, Brandon. Members Dolores and Bill Larsen, Mo and Gekiere were missed last season. Hope to see you soon.

Our membership is \$10 per year and the year runs from October to October. There are no initiation fees. The 2017 dues will be due in October. Per our bi-laws, if you are delinquent for more than three years, you will be dropped from our roster.

In an earlier article, I read about retiree Frank DeMercy joining the DPD Snowbirds 35 years ago. Good going! We are glad to have you as a member of the R.D.P.F.C.O.F.

As Bill would say getting old is not for sissies. I received a call from Ken Hedeon Jr, when I returned from the Frankenmuth meeting. Ken informed me of the death of Kenneth Hedeon Sr. A memorial for Ken will be held in Florida and one in Michigan sometime in the next few months. It was privilege to have meet him and for all his years of dedications to the club.

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Celebrating birthdays are James Bateson, Nancy Schmidt and Don Rem.

Many retirees attended the Retired Detroit Police Fire Fighter Association Picnic. I am glad to report there were no tornado reports this year in Frankenmuth, Michigan. We attended the R.D.P.F.F.A. breakfast with the many members. We welcomed the news from Don, Greg Al Gordy and the guest speakers. It was great, seeing members and getting caught up.

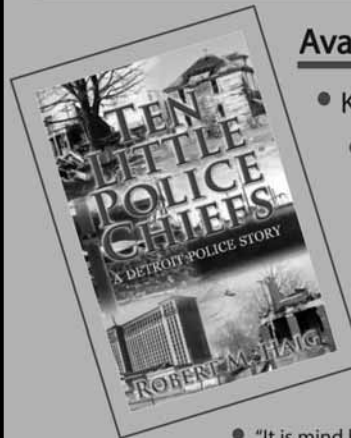
Do not forget to donate to RDPFFA which is working hard in our behalf.

Until next time you can reach me at (313) 737-1854 or e-mail me at: diffrentstrokes@yahoo.com

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.

A DETROIT POLICE STORY



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Reviews from Amazon:

- "This book is truly amazing."
- "It is mind blowing that these are true events."
- "Kudos to Robert Haig, for at last sharing the story of Detroit street soldiers with the public."
- "This book was so good I literally could not put it down."
- "He is such a good story teller, I felt like I was riding right along side of him."
- "I kept having to remind myself that I was not reading crime drama fiction because there are so many holy @!\$ moments."

Contact or purchase direct from the author: roberthaig165@yahoo.com

EYE CARE UPDATE 2016

Metropolitan Eye Center, also home of Lakeshore Eye Surgery Center, will always provide the latest and safest treatments available for our patients. As a full-service Eye Center, and State licensed Surgery Center, with an on-site Optical Studio, you can be assured we will do whatever we can to make your vision the best it can possibly be. Here are just *some* services we provide.

VITAMINS

According to the Seddon Harvard University study, Lutein and Zeaxanthin have been correlated to a 43% lower prevalence of Age-related Macular Degeneration (AMD). Lutein protects the retina by functioning as an antioxidant and by blocking harmful ultraviolet radiation that can damage the delicate macular tissue.

Antioxidants from Vitamin C, Vitamin E, Zinc, and Selenium have been shown to stabilize and prevent further progression of AMD. Patients who have already developed the disease are encouraged to take a vitamin with high doses of Lutein and antioxidants to minimize further loss of vision. Vitamin supplements designed specifically for the eye (MaxiVision) are available in our Optical Studio. Specific dietary components, particularly the carotenoids found in dark green leafy vegetables have shown great promise in reducing the incidence of AMD. Vitamin supplements are readily absorbed from the gastrointestinal tract resulting in increased blood serum levels and macular pigment density. Omega3 supplements available in purified fish oil enhance the beneficial effects of these vitamins. High concentration pharmaceutical-grade supplements are recommended for optimum effect. These supplements are also available in our optical studio.

CATARACTS AND CUSTOM CHOICE IMPLANTS

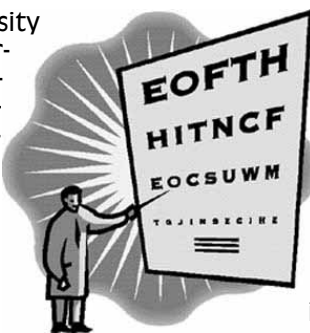
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in laser-assisted surgery, multifocal and astigmatism correcting lens implant technology, we are able to offer even more dramatic vision changes to improve not only your distance vision, but also your intermediate and near vision, as well. It is quick and painless and almost always results in a dramatic improvement in vision for the patient. That's good news since cataracts are a normal part of the aging process!

The first step is to have a complete eye examination to determine what type of implant is right for you!

GLAUCOMA TREATMENT

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

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



LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb ZyoOptix™ Personalized Laser Vision Correction System for the treatment of nearsightedness and astigmatism. This revolutionary technology is enhanced by the use of an additional space-age laser, INTRALASE® that creates the LASIK flap without the use of a blade. We call this 'High Definition Vision'! The advanced diagnostic system used analyzes thousand of data points across the entire eye - to produce a personalized vision treatment plan.

By using the B&L ZyoOptix System for traditional LASIK or PRK, our doctors are able to treat most patients who desire to eliminate or reduce their need for glasses.

The good news is that the LASIK procedure *may be* covered by U.S. Health and Life for current and retired Detroit Police and Fire Fighters.

AGE-RELATED MACULAR DEGENERATION TREATMENT

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

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

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

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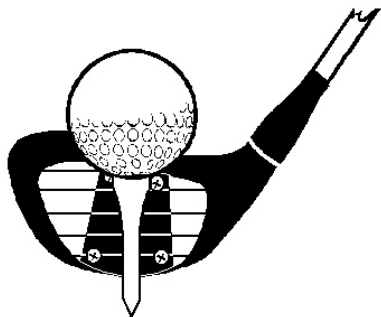
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