



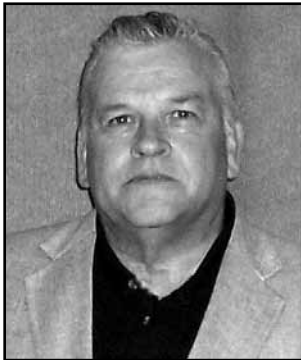
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 118, July, 2014



PRESIDENT

Don Taylor

We continue to work our way through the bankruptcy process. The voting on the Plan of Adjustment ended on July 11. As I write this article the final numbers have not been released. We do know that all three classes which affected us passed; Class 10 Police and Fire Pension, Class 11 General City Pension and Class 12 Retiree Healthcare. The trial to confirm the Plan of Adjustment is scheduled to begin on August 14th. Other creditors have filed objections to our agreement and will attempt to get the Judge to reject the Plan. Our Association will be working with the city, other Retiree groups, and active associations during the trial in support of the plan. The trial could last a month or more, we will keep you updated.

Included in the Plan of Adjustment were Healthcare VEBAs, the Police and Fire retirees will have their own VEBA, and we are now in the process of setting up the structure and selecting the Trustees to serve on the Board of Trustees. The Healthcare options that are currently being offered by the city of Detroit will end on December 31, 2014. On January 1, 2015 the VEBAs will be providing Healthcare options for retirees based on the limited resources they will have to work with. A number of options will be considered including continuing the current options temporarily. I believe we will have a much clearer picture of the options that will be available through the VEBAs

around October. Under the Plan of Adjustment the Police and Fire VEBA will be funded by a 232 million dollar note, other funds may become available through the Bankruptcy process and donations. We won't know the total value of the VEBA for some time.

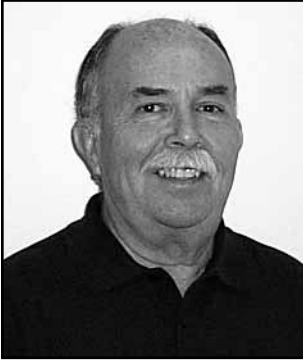
Many have asked, what will happen on August check regarding the COLA (Annual increases for those under new retirement plan) the following is the response to this question we received from the city of Detroit;

"Until the Confirmation Order and Effective Date, the COLA amounts will be paid, and therefore a COLA bump would be added to August checks. Following a Confirmation Order approving reduction (in the case of GRS, an elimination) of the COLA as of July 1, and following the Effective Date, the COLA amounts included in the August checks, etc. will be reduced to the approved percentage per the POA. Whether the "extra" payments made between August and cessation date will be refunded through minor additional reductions in the pension checks has not yet been definitively determined."

(Retirees under the old system will continue to receive increases as they have in the past, but under the POA they will only receive 45% of increase, same percentage as those under new plan.)

The Association continues to incur large legal expenses as we work through the Bankruptcy process. Many of our members are sending in donations to the Legal Fund, which has been extremely helpful. We have received nearly 200 thousand dollars in donations, but our expenses have reached 500 thousand dollars, and with the upcoming trial we will see large increases in our legal expenses. These are very difficult times, but again I must ask for your assistance. If

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

It appears that the Plan of Adjustment has passed and it is now time to let the trial begin. This will begin in August and hopefully be over a few weeks after that. Our attention will now be given to the VEBA account that will be established in the next few months. This account will take the place of the so called health care the city has offered. Remember the city will be out of the health care business at the end of the year. The Association will have a voice in the operation of the VEBA account and we will ensure to keep everyone updated as the account is established and begins operation. We are also continuing to look into other options for our members both eligible and not eligible for medicare. Any and all information will be made available as soon as possible.

Apparently the DPOA has reached a contract with the City that will restore the 10% cut they received

when all this started. They may also receive a small increase during the term of the contract. We have been receiving calls from "Old Plan" members asking how this will affect their pension. As far as we can tell at this time the actives will get a small increase by the end of the contract which I believe is 2018. Their contract has to be ratified by the members prior to any implementation. More information will be made available as soon as it can be confirmed.

The annual picnic and June general meeting in Frankenmuth was another great success, the weather for the picnic could have been better but it seemed the 300 plus members had a great time regardless of a little shower. The morning breakfast meeting was also very well attended and there was a lot of great information given out by the attorneys who spoke. We will make every attempt to keep this event going into the future to benefit all our members. Each year the attendance increases so everyone seems to enjoy it and we continue to see members who cannot make the monthly meeting.

Speaking of the monthly meeting they seem to be just around the corner, September unfortunately is just several weeks away. Remember they are the first Thursday of each month September through May. In 2015 the January meeting will be held on the 8th due to New Years Day so make a note.

The Association Golf Outing is scheduled for August 15 so if you are interested in participating get those foursomes together and get signed up, there is more information available in the UNITY.

There is also still time to get your reservation for the Annual Las Vegas Conference. This year it is being held at the Monte Carlo Hotel and Casino, September 22nd through the 26th. If interested give us a call for any information you might need.

As always I stress that the Golf Outing and the Las Vegas Conference are put on with no funds from the

(continued on page 4)

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(586) 795-1734 • Fax (586) 795-2183

Monday - Friday 9:00 a.m till 3:00 p.m.



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Allan Grant

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Al Grant

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SECRETARY/ TREASURER

Al Grant

The City of Detroit officially became the largest municipality in U.S. history to enter Chapter 9 bankruptcy. Do you feel special? We are not only witnessing, but are a part of it! With decades of mismanagement,

Detroit is insolvent with debt and long term liabilities. Presented with few options the Retired Detroit Police and Fire Fighters Association led the way to endorse the POA (Plan of Adjustment) and our membership overwhelmingly voted to accept Class 10: PFRS Pension Claims and Class 12: OPEB Claims. The settlement was better than years of expensive litigation with an uncertain outcome.

Next is the trial, a time for lawyers, accountants and other professionals to rack up millions in fees. The court will determine dates and deadlines to file eligibility objectives, discovery requests, depositions and briefs. There is not much else to say, so I made a list of acronyms used and brief definitions to refer to as we follow this case. (Acronyms Listed Alphabetically).

AFSCME – *American Federation of State, County and Municipal Employees* – Coalition of Detroit Unions representing non-uniformed retirees.

COLA - *Cost-of-Living Adjustment* - Annual escalation clauses in employment contracts can specify retroactive or future percentage increases in worker pay which are not tied to any index.

COPs – *Certificate of Participation (series)* – A type of financing where an investor purchases a share of the lease revenues of a program rather than the bond being secured by those revenues.

DRCEA – *Detroit Retired City Employees Association* – Volunteer based organization plays an active role in improving and protecting retiree pensions and benefits.

DIP – *Debtor-in-Possession* - Refers to financing for a business that retains control of its assets and continues to operate while under the Chapter 11 bankruptcy reorganization process.

DWSD – *Detroit Water/Sewerage Department* – Provides water service to people in Detroit and three million people in 127 neighboring Southeastern Michigan communities covering more than 1,000 square miles.

GRS – *General Retirement System* – Administers the retirement system for the sole and exclusive benefit of General Retirement System Detroit members, retirees and beneficiaries.

HRA – *Health Reimbursement Arrangement* – An employer-funded spending account that can be used to pay qualified medical expenses.

NASBO – *National Association of State Budget Offices* – Oversees the influx of tax and other government revenues.

OCR – *Official Committee of Retirees* – Nine member committee appointed by the U.S. Trustee's Office.

OPEB – *Other Post Employment Benefits* – Includes post-employment healthcare benefits (such as medical, dental and vision), the cost of these benefits is generally financed by an employer on a "pay-as-you-go" basis, rather than being advance-funded.

PGBC – *Pension Benefit Guaranty Corporation* – A federal agency created by the Employee Retirement Income Security Act of 1974 (ERISA) to protect pension benefits in private-sector defined benefit plans.

PFRS – *Police and Fire Retirement System* - Administers the retirement system for the sole and exclusive benefit of Police/Fire Retirement System members, retirees and beneficiaries.

POC – *Pension Obligation Certificates* – In 2004 and 2005, Detroit issued two sets of pension obligation bonds (Certificates of Participation) to fully fund the city's pensions.

SWAPs – A swap is an agreement between two parties to exchange sequences of cash flows for a set period of time. - (Detroit bankruptcy case) An interest rate deal brokered in 2005 and 2006 to secure a steady interest rate of 6% on a \$1.4-billion pension debt loan.

UTGO – *Unlimited Tax General Obligations* – Typically refers to a bond issued by a state or local government that is payable from general funds of the issuer.

VEBA – *Voluntary Employee Beneficiary Association* – Is a form of Trust fund whose sole purpose must be to provide employee benefits, their dependents, or their designated beneficiaries, or to disabled, laid-off, or retired former employees.

PRESIDENT *(continued from page 1)*

you have the ability, I ask that you consider a donation to our Legal Fund. (make checks payable RDPFFA in memo section write Legal)

That's it for now; use the Hotline for updates. That number is (888) 596-2508.

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VICE PRESIDENT *(continued from page 2)*

Association. Both events are put together with donations from our generous sponsors, golf entry fees and sales of Association apparel and since I brought up the Association apparel we have had a huge demand for our items so I want to apologize to any members who may have ordered something and have not received it yet. We have several items on back order and they should arrive soon and I will assure you it will be in the mail very shortly.

In closing I hope everyone enjoys the rest of summer and as always please stay informed and if you ever have any questions please give us a call.

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.

14th ANNUAL RDPFFA EDUCATIONAL CONVENTION

September 22 – 26, 2014

At the Monte Carlo Resort, Las Vegas

Reserve your seats now and pick your own flights!

Prices starting at \$495.00 per-person based on double occupancy.

Price includes round trip, non-stop air, taxes, private breakfast,
Hospitality Room and much more.

Passengers arriving from out of state or not traveling with the group,
rooms are being held at a rate of \$95.00 per-night plus tax.

To make reservations for this convention and for all of your travel needs,

Call Deborah Ruemenapp of Expedia cruiseshipcenters.

Local (586) 739-4444 – toll free (888) 582-6100

Email druemenapp@cruiseshipcenters.com

Hurry space is limited and prices are subject to change

Resort fee (\$15.00 to \$20.00 per day) will be waived if booking is done through Deborah.

(The Association receives credit for number of rooms booked)

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

For Information call: Joe Borri at (586) 791-5552

5th Precinct Oldtimers Luncheon

Second Monday of every month at 11:00 A.M.

Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.

Buddy's Pizza - 13 Mile Rd. and Van Dyke

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I-96

*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

September 4 • Nov 6 • Jan 8, 2015

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Oct 2 • Dec 4 • Feb 5, 2015

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 October 2014
Issue should be “submitted” by
September 19, 2014**

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)

Abele, Gilbert
Abele, Gilbert
Al Bright, Charles
Alarie, Dennis
Alarie, Dennis
Alarie, Dennis
Allen, Gene & Suzanne
Arena, Ross & Margaret
Arthurs, Jimmy & Judy
Arthurs, Jim
Bania, Ken & Lorraine
Bar, Tim
Bar, Tim
Bar, Tim
Barnes, Mike & Margaret
Barnes, Mike & Margaret
Barnes, Mike & Margaret
Barnes, Mike & Margaret
Barnett, Leon
Barr, John T.
Bartlett, Mary
Benci, James
Bernert, Gerald
Biernat, Kenneth
Blackstone, Thomas & Diana
Blain, Dan & Maggie
Boren, Wm. & Carol
Boucher, Richard & Judith
Braddock, Mary
Bradley, Tom & Glenda
Bradley, Tom & Glenda
Bradley, Tom & Glenda
Braga, Phillip & Patricia
Brandimore, William
Brasso, Betty
Bresnahan, Ken & Michele
Briner, Clyde & Eleanor
Brinkley, Nancy & Roger
Brogan, Roy & Nelda
Brower, David & Eleanor
Brown, Bill & Cathy
Bullach, Peter & Susan
Bullock, Robert
Burns, Joseph
Burns, Joseph
Burns, Joseph
Carlan, Gerald & Barbara
Carlen, David

Carlen, David
Chance, Helen
Charette, Joseph & Debra
Chemotti, Dan & Kathleen
Chinoski, George & Beatrice
Clapp, Roger & Elaine
Condo, Eleanor & Robert
Cook, Bob
Cronk, Richard & Carolyn
Cronk, Dick & Carolyn
Cronk, Richard & Carolyn
Curatolo, Anthony & Diane
Daniele, Joe & Pamela
Daugherty, Arete Joan
Davenport, Frank & Barbara
Denys, Don & Joyce
Dermidoff, Dennis
Devolder, Michael & Denise
Dhans, Willard
Dickinson, Thomas
Diesch, Ed & Pamela
Dubey, James R.
Dunn, Patrick & Sharon
Durecki, Stanley
East Side Police Golf League
Eastman, Joann
Eising, Dale & Betty
Elkins, Grace & Wayne
Elkouri, Denise & Elias
Elliott, Walter & Dolores
Ellyatt, Ed & Mary
Elsey, John & Marie
Elsey, John & Toni
Engelhardt, David & Kathleen
Esse, Emery
Evancho, Charlie
Falbo, Eugene & Lois
Ferrari, Mike & Nanette
Finn, Robert & Mary
Flannery, Adele
Foley, Mike
Foley, Mike J.
Foley, Michael
French, Robert & Carol
Gallmore, Robert J.
Gardner, Jon & Linda
Georgeas, Peter & Carol
Gilbeau, David
Godfrey, Steven & Debra

Godfrey, Steven & Debra
Goniwicha, Cal
Grace, Mary Ann
Grace, Mary Ann
Green, Ron & Grace
Green, John
Greenan, William
Greene, Kevin
Greene, Aubrey & Virginia
Griffis, William & Marsha
Grifka, Bob & Nickie
Gryniewicz, Lawrence & Patricia
Hallmark, Gerald
Hedeen, Ken
Hess, Victor & Nancy
Hewitt, Lori & Dave
Hines, Stanley
Hopfner, Carl & Mary
Hughes, Ken
Huyck, Ed & Kathy
I.O.S. Bowling League, 50/50 Drawing
at Banquet
Ireland, Ellen
Irons, Rick & Diana
Irons, Rick
Irons, Rick
Irwin, Bill
Irwin, Bill
Johnson, Alan & Patricia
Johnson, Richard & Jean
Johnston, Dale & Lois
Jones, Gloria Ann
Kanopsky, Gerald & Donna
Kantak, Robert & Irene
Kantak, Robert & Irene
Kapral, Mary & Michael
Karvonen, Gene
Keillor, Arthur
Kijek, Jim & Liz
Kijek, Jim & Liz
Klinefelt, Ira
Knobelsdorf, Don (Knobs)
Knobelsdorf, Donald (Knobby)
Knobelsdorf, Don (Knobby)
Koehler, Louis
Komperda, Gary & Norene
Kovach, Christine & Ken
Krol, Arthur & Gloria

(continued on page 7)

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

Krompatic, Jack
Kuczynski, Patricia
Kuklock, Andy & Jan
Kursinsky, Don
LaCrosse, Roger & Hedy
Lamphier, Dan & Mary
Lang, John D
Lanzi, Raymond & Barbara
Ledford, William & Clara
Ledford, William & Clara
Ledford, William & Clara
Lejeune, Luann & David
Lemaux, Max & Yvonne
Lemaux, Max & Yvonne
Levalley, Fred & Ann
Livingston, Steven & Ann
Loehnis, Jim & Reca
Long, Glen
Lundholm, Kenneth
Machesky, Jerome & Lois
Mahoney Charles & Dorothy
Malott, Mike & Jennifer
Malott, Michael & Jennifer
Marentette, Joe
Marsalis, Michael
May, Stanley
McCann, Tom & Constance
McClanaghan, James
McDonald, Mike
McGlaun, E. Norman
McLean, Marvin
Merkau, Heather & Alexander
Michalak, Bob & Debbie
Mlostek, Donald
Moffitt, Jim & Nancy
Montgomery, Jim & Maureen
Morawa, Dennis & Barbara
Morawa, Dennis & Barbara
Morris, Robert & Beverly
Morris, Robert & Beverly
Mowatt, Agnes
Nicholls, Joanne & Garfield
Nowak, Frances
Nowak, Frances
Nowak, Frances
Nye, Charles & Kathleen
O'Dea, Terry & Catherine
Openshaw, Ralph
Orlando, Jim
Orlando, Jim
Palm, James & Catherine
Panackia, Ed & Connie
Peterson, Robert & Shirley

Pfahlert, Philip
Phillips, Charles Sr. & Kathleen
Phillips, Charles Sr. & Kathleen
Phillips, Charles & Kathleen
Plecha, Ryan
Post, Joanne
Potvin, Gary
Priebe, Carolyn
Purdo, David & Barbara
Quinn, Bernard
Regish, Stephen & Jean
Rem, Don & Cynthia
Roberts, Ralph & Lenore
Rogers, Daniel J.
Rose, Donald & Norreen
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Jo & Ken
Sabolovich, Sam & Marlene
Salo, Norman
Samborski, Frank
Schmidt, Bill & Nancy
Schnabel, Walt & Nan
Schneider, Louie & Mary
Schumaker, Eileen Foley
Schumaker, Eileen Foley
Schumann, Robert
Schweiger, Jim
Seeger, Joe R.
Seeger, Joseph
Sehn, Ronald & Susan
Seneski, Lawrence & Sharon
Severs, Gary
Shell, Bill
Skomra, Dan & Dolores
Skomra, Dan & Dolores
Skomra, Dan & Dolores
Smaza, Paul & Karen
Smith, Doug
Smith, Charles A.
Smith, Ray & Marguerite
Snyder, Gary & Josephine
Solecki, Stanley & Gloria
Somero, Mike & Nancy
St. John, Joseph & Marilyn
Stack, Jim & Jean
Stanbury, George & Marie
Stano, Thomas Sr.
Steffke, Sandra
Stiller, James
Stokes, Carolyn & Ron
Storms, Raymond
Swanson, Robert & Susan

Swindler, Gerald & Louise
Tafts, Ken
Teipel, Robert M.
Thornburg, Iver & Carolyn
Treier, Sandra & Anthon
Tsampikou, John
Tynan, John
Valverde, Carlos
Wagner, Loren & Shirley
Wagner, Loren & Shirley
Wagner, Loren & Shirley
Wagner, Loren & Shirley
Walcheck, Richard & Suzanne
Walcheck, Richard & Suzanne
Walcheck, Richard & Suzanne
Walcheck, Richard & Suzanne
Walcheck, Richard & Suzanne
Walcheck, Suzanne & Richard
Wallace, Jerry & Anna
Watt, Sue
Webe, Paul
Wells, Margaret
Wendyker, Al & Linda
Wertman, Wilford & Rosemary
Westgate, Stew & Bev.
Westside, Silver Ladies
Wiener, Al & Tina
Wiktor, John & Aimee
Wilk, Tom & Barbara
Williams, Susan J.
Williams, Hertha
Wisniewski, John
Wojnar, Frank & Doris
Wojnar, Frank & Doris
Worobec, Richard
Zardus, Alda
Zgoda, Chester

Legal (Donation)

In Memory of

Adrian, Jeri (Becky & Gary Manross)
in memory of Bill Adrian
Andrizzzi, Donna *in memory of Bob Trozak
& Dan Andrizzzi*
Bannon, Rosemary *in memory of
James D. Bannon Exec. Dep. Chief*
Barton, Dennis & Margaret *in memory of
Giacomo Buffa*
Baxendale, Dan & Judith *in memory of
Clifford Baxendale*
Belanger, Adele *in memory of
Nelson Belanger*

(continued on page 8)

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

Borg, GERALYN in memory of Lt. Justin E. Watt
 Borg, Manuel & Anna in memory of
 William Bolgar
 Bowron, Nancy in memory of
 Jackson Bowron
 Budz, Dan & Diane in memory of P.O.
 James Sebes & Frank Siemion
 Bulmann, Milton in memory of
 Sgt. Irving Bulmann
 Bulmann, Jennifer in memory of
 Sgt. Irving Bulmann
 Chakan, Sharron in memory of John Chakan
 Chakan, Sharron in memory of John Chakan
 Chakan, Sharron in memory of John Chakan
 Chance, Helen in memory of
 Capt. Roy Chance (DFD)
 Chovich, Margaret in memory of
 Dick Chovich
 Cooney, Ed & Betty in memory of
 Jack Devoy & William Walker
 Cronk, Richard & Carolyn in memory of
 Mary Cronk
 Desjarlais, Mary Ann in memory of P.O.
 Elmer Desjarlais
 Dupuis, Ann Marie in memory of
 Dennis Jaeger
 East Side Silver Ladies in memory of
 Sophie Zielinski
 Evans, Beverly in memory of
 Richard Mortenson
 Faigle, Virginia in memory of
 Robert Faigle (Fire Chief)
 Felisiak, Loraine in memory of Edwin Felisiak
 Felisiak, Loraine in memory of Edwin Felisiak
 Fiddler, Ray & Charlotte in memory of
 Premo Damiani
 Flanigan, Dennis & Deborah in memory of
 Steve Molitor (Gr.Pte.Pk. P.O.)
 Fumerola, Hilda in memory of
 William Fumerola
 Gambotto, John in memory of Dave Patterson
 Godell, Joe in memory of Primo Damiani
 Gomez-Terlep, Rosa in memory of
 Al Gomez-Mesquita
 Hay, Nancee in memory of
 Lt. Gordon Hay (DFD)
 Henningsen, Geri in memory of
 Sgt. William Fumerola
 Hurley, Grace & Howard in memory of
 Pat Adams
 Kingsbury, Lauri in memory of
 P.O. Ray McCloskey & Sgt. Mary Yeager
 Lasich, Mary Lou in memory of
 James R. Lasich
 Mackay, Elie in memory of Robert Mackay
 Madelin, Harry M. in memory of
 Patrick Wisniewski

Manzel, C. Patricia in memory of
 Robert R. Manzel
 Marchioni, Judy in memory of
 Sgt. Mark Marchioni
 Maxinoski, Ed & Carol in memory of P.O.
 Walter Karczewski
 Maxinoski, Ed & Carol in memory of
 Sgt. Al Engel
 Mijares, Tomas & Janet in memory of
 Jack Devoy
 Morseau, Kris in memory of
 Sgt. Irving Bulmann
 Nazar, Fred & Jacquelyn in memory of
 Ed Tumej
 Neveau, Marie in memory of
 Frank Neveau (5th Pct.)
 Ogden, Ruby & James in memory of
 William Fumerola
 Palka, Marilyn in memory of Jerome Palka
 Petroskey, Judy in memory of
 Sgt. Irving Bulmann
 Pike, Lois in memory of John Pike
 Reeves Roger & Sharon in memory of
 Deceased Members DFD Class 3/02/1970
 Rossler Tom in memory of Barbara Rossler
 Severs, Gary in Honor of
 Lt. August Cardinali
 Siwarski, Glen in memory of Thomas Formes
 Smith, Bob & Jan in memory of John Sliva
 Tillman, Richard A & Patricia in memory
 of Canton Sgt. Donald Tillman
 Tomaszewski, Anna M. in memory of
 Lt. Vitold Tomaszewski

Twardzik, Helen in memory of
 Lt. Joe Twardzik
 Wagner, Robert & Judith in memory of
 Genevieve Graves
 Wandrie, Gen in memory of Peter Wandrie
 Wiles, Evelyn in memory of
 Sgt. Irving Bulmann
 Wilkewitz, Ralph & Sunni, April in
 memory of "Steve Arkell P.O. Brentwood NH"
 Winkler, Frank in memory of Bernice
 Winkler
 Zadorozny, Patricia in memory of
 Lt.s Joe Twardzik & Paul Rudas
 Zervas, Mike & Shirley in memory of
 Helen Palazzolo
 Zimmer, Erich in memory of Janice Zimmer

P.A.C. (Donation)

Douglas, Eugene & Elanore
 McClanaghan, James
 Saunders, Frank & Nancy
 Solomo, Francisco

P.A.C. (Donation)

In Memory of

Killeen, Dale in memory of John J. Killeen
 Jackson, Gordon & Nancy in memory of
 Lt. Widman Jackson

Editors Note: In our previous issue in the 'Legal (Donation) In Memory of' section, the donation by Robert & Judith Wagner should have read In memory of Genevieve Graves. It has been corrected above.

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Inside Comerica Bank Building Across from the GM Tech Center

UPDATED!

<div>2014</div> <div>TELEPHONE DIRECTORY</div>		<div>Detroit Fire Fighters Association</div> <div>1 (313) 962-7546</div> <div>333 W. Fort Street, Suite 1420</div> <div>Detroit, MI 48226-3149</div>		<div>Detroit Police Benefit and Protective Association</div> <div>1 (313) 870-9301</div> <div>New Center One Bldg.</div> <div>3031 W. Grand Blvd. Suite 405</div> <div>www.dpbpa.org</div> <div>Detroit, MI 48202-3023</div>		<div>Dental Program (Delta)</div> <div>1 (800) 524-0149</div>	
<div>RETIRED DETROIT POLICE & FIREFIGHTERS ASSOC. INC.</div> <div>2525 East 14 Mile Rd.</div> <div>Sterling Heights, MI</div> <div>48310-5969</div> <div>1 (586) 795-1734</div> <div>FAX 1 (586) 795-2183</div> <div>Association Office Hours</div> <div>9:00 a.m. - 3:00 p.m.</div> <div>Monday through Friday</div>		<div>Detroit Police Officers Association</div> <div>1 (313) 567-8770</div> <div>1938 E. Jefferson</div> <div>Detroit, MI 48207-4155</div>		<div>Benefits Administration</div> <div>Human Resources</div> <div>1 (888) 288-2684 (313) 224-2742</div> <div>1 (313) 224-4809 (313) 224-4813</div> <div>Coleman A. Young Municipal Center</div> <div>2 Woodward Suite 1026</div> <div>Detroit, MI 48226-3445</div>		<div>Blue Cross/Blue Shield</div> <div>1 (313) 225-0843</div> <div>600 E. Lafayette</div> <div>Detroit, MI 48226-2998</div>	
<div>Lieutenants and Sergeants Association</div> <div>1 (313) 961-5699</div> <div>28 W. Adams, Suite 700</div> <div>Detroit, MI 48226-1602</div>		<div>Hospital Medical Questions</div> <div>U.S. Health / Cops</div> <div>1 (313) 224-4813</div>		<div>Blue Cross/Blue Shield</div> <div>1 (313) 224-4809</div>		<div>Blue Cross/Blue Shield Major Accounts Claims</div> <div>1 (800) 951-2583</div> <div>This number appears on the back of your Medical, Dental and Visual Blue Cross / Blue Shield membership cards</div>	
<div>Pension Board</div> <div>Detroit Police & Fire Retirement System</div> <div>1 (313) 224-3362</div> <div>1 (800)-339-8344</div> <div>500 Woodward Ave.</div> <div>Suite 3000</div> <div>Detroit, MI 48226-5493</div>		<div>Detroit Firemen's Fund Association</div> <div>1 (313) 628-0099</div> <div>1301 Third Street #329</div> <div>Detroit, MI 48226-4495</div>		<div>U.S. Health / COPS Trust</div> <div>1 (248) 524-0454</div> <div>667 E. Big Beaver Suite 205</div> <div>Troy, MI 48083-1431</div>		<div>Social Security</div> <div>1 (800) 772-1213</div>	
<div>Firemen's Mutual Benefit Fund</div> <div>1 (313) 962-4595</div>		<div>Police Personnel</div> <div>2121 W. Fort</div> <div>1 (313) 596-2540</div> <div>1 (313) 596-2810 (Sgt. M. Hemming)</div>		<div>U.S. Health (ABS) Claims</div> <div>1 (586) 826-4380</div> <div>1 (800) 225-9674</div> <div>8220 Irving</div> <div>Sterling Heights, MI 48312-4621</div> <div>Mail Claims to:</div> <div>P.O. Box 37504</div> <div>Oak Park, MI 48237-0504</div>		<div>Medicare</div> <div>1 (800) 633-4227</div>	
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Members Letters

Our 7 kids decided to throw me a surprise 80th birthday party, what a great party, they came in from California, Wisconsin, Kentucky, Massachusetts and over Michigan.

During the party it was asked if it would be alright if they sold 50-50 tickets to raise money for the Legal fees for the lawyers that are representing us to protect our pensions & hospitalization. The tickets sold really well, I am enclosing a check for \$420 which they collected. What great kids we have!

Jim Loehnis, Retired DFD
Ruby, MI

In appreciation for all of your work to help us retirees, especially the widows of the guys that gave so many years to the Detroit Police Dept. and the City of Detroit. Enclosed is a check to help with legal fees in memory of my husband Lt. Joe Twardzik.

Helene Twardzik
Sun City, AZ

Please combine these two checks in memory of William Fumerola from; police officers, friends, family and wife, Hilda. Use where most needed.

Hilda Fumerola
Clinton Twp., MI

Thank you for your continuing fight for our pension and benefits. It seems to me the only deal breakers will be a state takeover of the pension funds and losing the right to appeal. No one believes the city will stand tall, but will renege on the agreement at the first opportunity. Please accept this small check in memory of my friend & partner Sgt. Dennis Jaeger.

Anne & Mike Dupuis
Tipton, MI

Please accept this donation to the Legal Fund in memory of Retired DPD Sgt. William Fumerola. Thank you.

Geri Henningsen
Plymouth, MI

Thank you for all you do for the retirees. Please except this check in memory of Robert R. Manzel. Use it as you may, where needed.

Patricia Manzel
Lake Helen, FL

Please accept this check for the Legal Fund. This donation is from the East Side Silver Ladies, is made in memory of Sophie Zielinski (Police Widow).

Thank You
Judy Wagner (Silver Lady)

Thanks for the excellent job on the negotiations on our behalf with the E.M..

Rick & Diana Irons

As I have said several times in the past, Great job you guys are doing. Keep up the good work it is really appreciated.

Retired Bat. Chief Dick Cronk
Lakeland, FL

Thank You for all hard work & sacrifice you are doing on our behalf.

Ken & Jo Russell
Livonia, MI

Thank you for all that you do for the orphans and widows of police and fire and also the retirees.

God Bless

Gene & Suzanne Allen
Northville Twp., MI

This check is to help in the Retirees Association Administration's battle to keep a decent pension and hospitalization for its members. In addition thanks for all you do for us retirees.

Clyde Briner
(Retired Police Inspector)
St Clair Shores, MI

I am enclosing a check for the Legal Fund in memory of my husband Edwin Felisiak. We keep the faith.

Thank You,

Loraine Felisiak & Family
Warren, MI

Please accept my apology for this late payment of my annual dues. I have been retired now for 29 years and have never missed my dues ever. This was strictly an oversight and I thank you for the reminder.

When the late Jack Devoy and the late Charlie Masters were still working in your office we kept in touch as we worked together at different times over the years. I have always supported the building fund. The check is to be used at your discretion. Thanks for understanding this late payment. Please continue to send me a notice as I am now 87 years old and I want to continue

(continued on page 11)

Members Letters *cont.*

to support the RDPFFA. Thank all of you in your office for all of your hard work.

Joseph Charette
Fort Gratiot, MI

Fellow RDPFFA members, As an expression of our gratitude and in an effort to help maintain our pension benefits, I would like to donate the enclosed check towards the Legal Defense Fund, to help continue the Association's fight to maintain our benefits in the face of the City of Detroit's bankruptcy proceedings.

Thanks for all the good work you do on our behalf.

Jim & Liz Kijek
(RDPFFA member)
Georgetown, KY

Thanks for the hard work in a bad situation. The effort you put forth for all members is appreciated. Enclosed is a check for Legal fees.

David Engelhardt
Cheboygan, MI

As a member of the RDP & FF Association I am making an additional donation towards the legal fund. I appreciate your efforts in the current City of Detroit Bankruptcy litigation.

Thomas Blackstone
Rochester Hills, MI

Put this small donation to good use paying off our legal bills. I wish I could send more. I don't know where all of us old retirees would be without the RDPFFA and all the work you have done. My wife and I cannot thank you enough. I am looking forward to receiving my package from the City and casting a vote of approval. Thank you again,

Jim Montgomery (Lt. Ret DPD)
McCormick, SC

Thanks for all your efforts & time. Please use enclosed for whatever is proper, in memory of Giacomo Buffa our brother.

Dennis & Marg Barton
Caseville, MI

Thank you, Thank you; you are doing a great job! Use this for the Legal Fund.

Wm. & Carol Boren
Imlay City, MI

I'm sorry I didn't send a check. I thought I had, but my bank doesn't return checks for verification. Here is one to be used as needed-legal etc. Your help has been fantastic!!

Mary Braddock
Northville, MI

Enclosed is a donation which I would like to be used toward the costs of legal expenses in our recent troubles with the city/state. I think the Association has done an excellent job in looking out for our interest. Let's hope a final settlement in the bankruptcy process will put an end to our troubles and allow us to spend our "golden years" relatively worry free.

Walt Schnabel
Canton, MI

Please use this donation for our legal fund. Thanks for your dedicated work in protecting our pension and health benefits.

Phillip Braga
Sterling Hgts., MI

A very Big Thank You for all you have done for everyone. What would we have done without you? God Bless,

Lori & Dave Hewitt
Syracuse, IN

A worthy voice of Retired Detroit Police & Fire Fighters. Please accept my check for your leadership role in the negotiations regarding our pensions and other post-employment benefits.

Robert Finn
Northville, MI

Please use as you deem most appropriate and thanks for all your efforts.

Ron & Grace Green
Clinton Twp., MI

Please apply this check to our legal action fund efforts. Keep up the good work.

Joanne & Gar Nicholls
Ossineke, MI

A thank you for your efforts representing the retired police officers and fire fighters during these difficult times. Also hope this check helps with the Associations legal fees. Thanks Again,

Donald C. Rose (Ret. Detroit P.O.)
Marshall, MI

(continued on page 12)

Members Letters *cont.*

Please accept this donation for the Association Legal Fund in appreciation for your continued efforts in protecting our members' interest in these most difficult times.

Peter E. Bullach (Ret DPD Sergeant)
Macomb, MI

Thank you for all the work you're doing to protect us and our benefits. Enclosed is a donation toward our Legal Fund.

Robert M. Teipel (Fire)
Algonac, MI

Please use the enclosed check where it is most needed in the memory of my husband Lt. Vitold Tomaszewski. Thank you for all your good work.

Anna M. Tomaszewski
Livonia, MI

Please apply enclosed check to our Legal Fund. Thank you for what you do for us.

Don Kursinsky
(Old #6, MTB, #10 & TCRU)
Port Richey, FL

I'd like to thank you for all the hard work you have done for all the retirees in this organization. Enclosed is a small donation. Once again thank you.

Retired PO Kenneth A Lundholm
(11th Pct. 1-6-98)
Edenton, NC

Hi up North, Keep up the good work. I hope I can help some more in the future.

Ken Hedeem; Sun City, FL

Please accept the enclosed check to use for legal fees for the Detroit bankruptcy. I would like to donate this in the name of my husband; Robert Faigle (Fire Chief). He is looking down from heaven in peace because I am being taken care of by the RDPFFA. I am extremely grateful for my late husband's pension and health insurance. Thanks for all you do!

Virginia Faigle; Livonia, MI

Just a short note and donation to the legal fund for the work you and your crew do to protect us DPD Retirees. We appreciate the effort to protect our pensions and medical healthcare benefits. Thank You,

Bill & Nancy Schmidt
Spring Hill, FL

Could you please recognize the \$400 donation from the IOS Bowling League that was sent in on 4/29/14. Some of the guys asked if it was sent in. Keep up the great work.

Rick Irons; Clinton Twp., MI

Enclosed is a check in memory of Captain Ray Chance of the Fire Fighters Dept., gone but never forgotten by wife Helen and daughter Joyce. Thank you,

Mrs. Helen Chance
Lapeer, MI

Here is a check for the "Legal Fund". Keep up the good fight. I see you are getting some criticism from some people. I would just like you to know I appreciate the time and sweat you put into representing us AGAIN when the city is trying to take away our earned pensions and medical coverage. I know that it is impossible to be made whole in this thing. I can't say that I am happy with the results but I am satisfied that you did the best possible for us retirees. I hope that you don't take the complaints from the disgruntled as the way the majority of us feel, because it isn't. I think most people feel like I do. There are those that would complain if you got them a raise. That's just the nature of the beast.

Thank you very much for representing me and the rest of the retirees. Judy and I hope to see you in Frankenmuth. Your Brother in Blue,

Jimmy Arthurs
Anacortes, WA

Please use toward legal fund. Thanks for all your hard work. We appreciate it very much.

Andy & Jan Kuklock

The enclosed check payable to the RDPFFA represents a donation to the Legal Fund for the continuing fight in the Detroit Bankruptcy case. Your efforts are greatly appreciated.

Ronald Sehn (Retired P.O.)
Central City, PA

You-all have done an enormous amount of work defending our pensions and benefits from the City's financial catastrophe. Thanks doesn't cover it. Enclosed is a money order, please use it for our Legal fund. I wish it could be more. Please list it in memory of my dad, Patrolman Ray McCloskey (died 2003) and my dear friend Sgt. Mary Yeager (died 2013).

Lauri A. McCloskey (Retired P.O.)
Bozeman, MT

(continued on page 13)

Members Letters *cont.*

Good job, thank you for all your work and the wounds received from the slings and arrows. Keep up the good work. Please accept this check to the Defense Fund in memory of two classmates, Police Officers James Sebes and Frank X Siemion.

Dan & Diane Budz
Dearborn Hgts., MI

Thank you for your work on behalf of the widows of Detroit Police Officers. Please accept this check in memory of Sgt. Mark Marchioni.

Judy Marchioni
Macomb, MI

Here is a donation to our legal fund. I think the so called "Grand Bargain" will fail in Federal Court and I don't think a Federal Bankruptcy Judge trumps a State Constitution. Against my better judgment and my inclinations I have voted yes on both.

Dale Arden Johnston
(Retired DPD Sgt.)
Grosse pointe Farms, MI

Enclosed is a donation for the Legal Fund. Thank you all again for the great work you have done on our behalf.

Robert Peterson; Howell, MI

Enclosed check #6 June Legal Fund, D Taylor Thank you for the frequent e-mail updates, G Trozak thank you for Hotline Updates. We have made our Las Vegas 14th Annual flight and lodging through Deborah Ruemenapp so that RDPFFA will get the proper credit. Crime Fighter Shirley is anxious to see both of your smiling faces. We both thank the 2 of you for your work!

Loren & Shirley Wagner
Las Cruces, NM

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

Ed & Betty Cooney
Rochester, MI

I write this letter to thank you and the executive board for your dedication and expertise in dealing with our interest in the bankruptcy proceedings. Please direct the enclosed check to the legal action fund on behalf of Ed and Kathy Huyck.

Ed Huyck (Ret Detroit Fire)
Northville, MI



Greetings from Northern Michigan:

Our May meeting was well attended. Members were updated on the changes over the last couple months. We have two new members who joined our association and we are happy to have them and we welcomed them. They are retired police officers Dan Marcum and David Lee.

May Birthdays: Marsha Drelinski, Moe Gekiere and Doris Shumaker

May Anniversaries: Ted / Maryann Ponik,
Jerry / Evelyn Brehm and Bernie / Robin Mueller

Our June meeting was also well attended. Many issues were discussed mostly our plight with our health insurance. Recommendations were made to attend the RDPFFA meeting in Frankenmuth, June 24th.

Some of our outings were put on hold because of the difficult times.

Our meetings will continue on the 2nd Sunday of each month at 1:00 p.m. at BJ's Restaurant. However, August 10th – our meeting and picnic will be at 12 noon in Glennie at the pavilion and ball field – all are welcome- no charge – good food and fun. August 16th were planning on doing the Lovell's Bridge Walk at 12 noon. A free fun day from 8:00 a.m. to 3:00 p.m.

Thank you Barney Barnauskas and John Pietrangelo for your donations to our association.

June Birthdays: Barney Barnauskas, Mike Cherry, Ted Farquhar, Larry Fortier, Dan Marcum, Marge Helzer and Roland Raska.

June Anniversaries: Jerry and Della Rozanski, Mike and Joann Cherry.

I'm sorry to say that we've lost three long time members this year – Bob Emery, Steve Wagner and Bev Clayton. Our sincere condolences go out to their families.

Get well thoughts and prayers go out to Ernie Huffman, Harry Rudeen and Ted Farquhar who sustained some non-life threatening inquiries.

In the meantime, take care, stay healthy and God Bless.

Our phone number is (989) 735-3450 – if you have any questions or information.



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.

January 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Bardon, Charles	Lt.	Police	10-20-47	3-20-75	1-2-14

April 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Houston, Frederick	P.O.	Police	2-5-68	9-2-94	4-26-14
Murphy, James E.	Sgt.	Police	8-2-57	6-23-78	4-30-14

May 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Blodick, Kenneth Sr.	Lt.	Police	9-25-61	12-20-86	5-29-14
Lewis, Robert T.	P.O.	Police	11-16-69	8-17-96	5-14-14
Sanger, Bruce	P.O.	Police	5-27-68	11-13-76	5-12-14
Bulman, Irving	Sgt.	Police	4-25-60	8-1-85	5-11-14
Szalkowski, Casimer	P.O.	Police	10-20-47	1-6-73	5-17-14
Whitman, Harold	P.O.	Police	1-2-46	1-3-86	5-15-14
Haden, Robert	P.O.	Police	10-29-51	12-2-76	5-6-14
O'Neil, Lois	Insp.	Police	4-19-48	11-1-73	5-16-14
Ross, Charles	P.O.	Police	11-18-41	1-2-67	5-21-14
Sikora, Ray	Sgt.	Police	3-15-41	7-6-66	5-5-14
Adams, Patrick	Dep. Chief	Fire	9-12-55	6-28-92	5-13-14
Bailey, Walter Sr.	Insp.	Fire	7-23-51	12-26-81	5-2-14
Meldrum, Robert	Capt.	Fire	7-7-52	2-6-85	5-31-14
Snarski, Eugene	Capt.	Fire	3-30-53	7-11-86	5-6-14

June 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Barath, Joseph	Sgt.	Police	10-20-47	6-13-92	6-23-14
Estell, Lawrence	P.O.	Police	1-8-73	3-1-84	6-10-14
Frinkley, Elaine	P.O.	Police	7-14-86	Died Active	6-3-14
Gawlowksi, Mary	Sgt.	Police	2-8-75	3-15-91	6-13-14
Hamilton, Anna	P.O.	Police	4-27-98	Died Active	6-12-14
Hodak, Richard	P.O.	Police	6-6-55	1-21-92	6-25-14
Keyes, Sherry	Sgt.	Police	6-2-77	7-9-05	6-2-14
Lambert, Jerry	Sgt.	Police	10-21-57	5-10-75	6-25-14
Peplowski, Ronald	P.O.	Police	5-16-66	6-1-91	6-5-14
Pitman, Joe	Inv.	Police	9-8-70	9-11-95	6-16-14
Quinn, Calvin	P.O.	Police	7-9-62	12-1-66	6-1-14
Decker, Herbert	FEO	Fire	3-5-51	7-8-87	6-3-14
Goik, Robert	Lt.	Fire	7-7-52	7-15-77	6-6-14
Harris, Charles	Capt.	Fire	7-2-62	7-11-90	6-13-14
Knorp Barney	Bt. Chief	Fire	12-30-46	9-1-82	6-25-14



Silver Ladies



Carol Curley

Summer, so far this year, is great! Weekends warm and sunny; week days rainy. Climate change is good!

We celebrated our 22nd Anniversary in late March at DiFratellis on Van Dyke. We had good conversations, enjoyable meals and a lovely table display of spring flowers which were given away as door prizes.

April had some of us unable to come so our next membership meeting came in May. Membership dues were to be paid. Marcy Rolf won the 50/50.

In June, we discussed plans for our July picnic and as always our medical insurance, pension ongoing

reports and people involved. Carol Curley won the 50/50.

Birthdays celebrated in:

May: Barb Talley and Carol Bender

June: Marcy Rolf, June Gusler,
Louise Zygmuntowicz, Millie Stone and
Delphine Marciniak

July: Patricia Maurer and Wilma Fulton

August: Marie Johnson

Our two votes of "Yes" on pension and healthcare are to keep any changes good for us!

Come and enjoy lunch with us.

Call: Marcy Rolf (586) 465-9815

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 Police Badge (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	RDPFFA Fire Cross (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	Detroit Police Retired (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	Detroit Fire Retired (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	RDPFFA Logo (Blue or Grey)	\$15.00	M - L - XL - *XXL		
Golf Shirt	Detroit Police Retired (Navy w/Golf trim)	\$25.00	M - L - XL - *XXL		
Golf Shirt	Detroit Fire Retired (Navy w/Red trim)	\$25.00	M - L - XL - *XXL		
Golf / Baseball Cap	Retired Association	\$12.00	Fits "All"		
Golf / Baseball Cap	Retired Police	\$12.00	Fits "All"		
Golf / Baseball Cap	Retired Fire	\$20.00	Fits "All"		
Money Clip	Old P.O. Badge	\$20.00			
Money Clip	New P.O. Badge	\$20.00			
Money Clip	Police Sergeant	\$20.00			
Money Clip	Fire Maltese Cross	\$20.00			
Denim Shirt	Detroit Police Retired (w/Gold trim)	\$25.00	M - L - XL - *XXL		
Denim Shirt	Detroit Fire Retired (w/Red trim)	\$25.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Police Badge	\$40.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Fire Cross	\$40.00	M - L - XL - *XXL		
Wind Shirt	Detroit Police Retired (w/Gold trim)	\$40.00	M - L - XL - *XXL		
Wind Shirt	Detroit Fire Retired (w/Red trim)	\$40.00	M - L - XL - *XXL		
Coffee Mug	Choice of Badge	\$12.00	Lt., Sgt., P.O., Fire		
Travel Mug	Choice of Badge	\$12.00	Lt., Sgt., P.O., Fire		

** Name

** Address

** City

** State

**Zip

** Phone

** e-mail address

*All XXL Items - add \$2.00 to each item

All above prices include shipping

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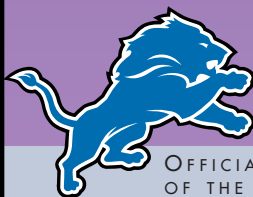


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Westside Silver Ladies

Geri Henningsen

We dedicate this article in memory of long time member, Celestine (Sally) Emerick who died May 9. Sally stayed active for years until health problems made it difficult to attend. She will be sorely missed.

Our membership is dwindling. All Westside widows of Detroit Police or Firefighters who are members of the RDPFFA are welcome to join us. We all have so much in common. Dues are still \$12 annually. You are welcome to attend one meeting before joining to see if our group would be of interest to you. I recently spoke

with Barbara McDonald, a fairly new widow who plans on attending a luncheon in the near future. We are looking forward to that.

Birthdays July – September: Donna Hope - 7/26, Shirley Brandy - 7/27, Meta Bateson - 8/3, Dolores Linn - 8/18, Martina Burke - 9/23, and Elmira Affelt - 9/26. A beautiful day is wished to all of you.

50/50 winners: for April – Dolores Weaver, for May – Hilma Clifford and for June – Mary Wagner. Don't forget to claim your huge winnings to the IRS!

Thought for today: "If things go wrong, don't go with them"!

Let's meet at Archie's

Geri Henningsen, (734) 335-6778

The RDPFFA Twenty Third Annual Golf Outing for RDP&FFA Members & Guests

Friday, August 15, 2014

9:00 A.M. (Shotgun start) • Sunnybrook Golf • 7191 East 17 Mile Road • Sterling Heights, MI
1-586-264-2700 / For driving directions go to sunnybrookgolfandbowl.com

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)

Draft 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.

\$65.00 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	_____	_____
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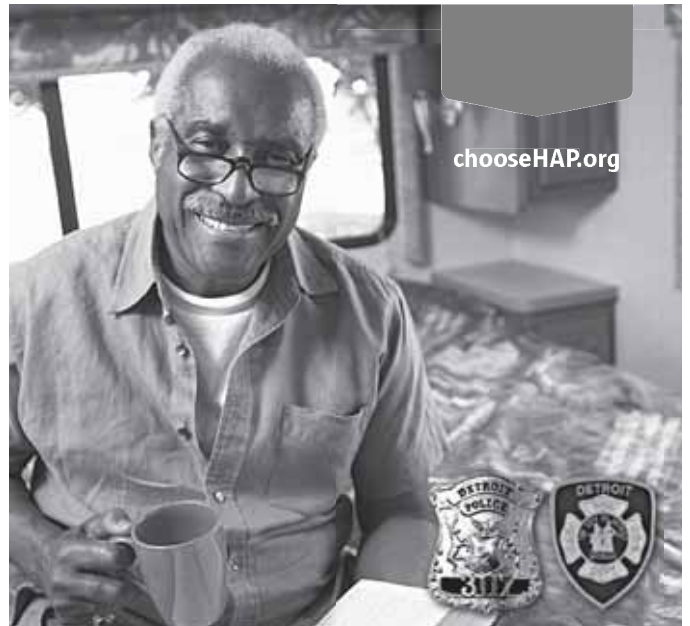
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Volunteers may choose to deliver once per week or more frequently if they choose; it's up to your schedule!

For more information contact:
Misha Stallworth
Volunteers and Advocacy Coordinator
at 313-446-4444 ext. 5818 or
stallworthm@daaa1a.org



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225-20140121-172289

Medical Expenses for Detroit Retirees: New Things to Know

Leon C. LaBrecque, JD, CPA, CFP®, CFA
LJPR, LLC

It's obvious from the Detroit bankruptcy that there will be significant changes as to how current and future retirees from the Detroit Police and Fire Departments will be paying for the medical expenses of themselves, spouses and other dependents. Below is a refresher on IRS rules about the medical expense deduction. You may want to start keeping track of medical related costs to maximize your allowable itemized deductions.

The first question is whether you are able to deduct medical expense at all. The tax calculation has a standard deduction. You get a deduction of \$6,200 for single retirees and \$12,400 for married couples filing jointly (these are 2014 numbers). If you are over age 65 or blind (either spouse), you get an additional \$1,200 added to your standard deduction for each additional item. So if a married couple are both over 65, they get a standard deduction of \$14,800. If all of your itemized expenses exceed those numbers, you can itemize deductions on Schedule A. Itemized deductions include a portion of your medical expenses, which we discuss below, all state and local income taxes, property taxes, charitable contributions, interest on your home or home equity loans, and some other items. You can easily check last year's return and see if you filed a Schedule A (look on line 40 of your 1040, or look for a Schedule A).

If you are able to itemize deductions on Form 1040, Schedule A, you may be able to deduct a portion of the out-of-pocket amounts you pay for unreimbursed medical, dental and prescription expenses ('medical expenses' for short). Generally, you may deduct only those medical costs that exceed 10% of your Adjusted Gross Income (AGI) - the number at the bottom of page 1 of most taxpayers' federal tax return (line 37 for your 2013 return). However, through December 31, 2016, those that are 65 years or older, the threshold continues to be 7.5% of AGI (the threshold that was the law prior to being changed effective for 2013 and later tax returns). If you are married and only one of you is age 65 or older, you may still deduct total medical expenses that exceed 7.5% of your AGI. Beginning January 1, 2017, the 10% threshold will apply to all taxpayers regardless of age.

IRS Publication 502, Medical and Dental Expenses, provides a thorough explanation of medical expenses, including what expenses are deductible and how to figure the deduction. A summary of the rules is below.

Whose medical expenses can you include? You can generally include those expenses paid for yourself, your spouse, and your dependents.

What medical expenses can you include? While not a complete list, deductible medical and dental expenses include:

- premiums paid for medical, dental and prescription coverage, including the amounts withheld from Social Security benefits (your Medicare B premium);
- long-term care insurance premiums paid (deduction is based on age of insured person);
- out-of-pocket copays and deductibles paid to doctors, hospitals, dentists and for prescriptions;
- medical related transportation including parking and mileage using a standard rate (currently 24 cents per mile);
- certain meals and lodging costs incurred to obtain medical care;
- certain costs of caring for disabled dependents;
- medically necessary improvements made to your home - under certain circumstances (i.e. a ramp to allow wheelchair access);
- medically necessary surgeries and procedures, but not costs incurred for purely cosmetic procedures.

What records should you keep to substantiate medical expenses? Complete and accurate records should be kept to back up your medical expense deduction. Those records should include:

- Name and address of each medical care provider you paid
- The amount and date of each payment
- A statement or itemized invoice showing the following:
 - o A description of the medical care received
 - o Who received the care (yourself, spouse or other dependent)
 - o The nature and purpose of the medical expense

What about the proposed reimbursement from the City of Detroit? Any amounts received as a reimbursement from the City of Detroit or your retirement plan must be subtracted from your otherwise deductible medical expenses. Only those costs that you pay and do not receive reimbursement for are deductible.

The importance of keeping records. Obviously, with new rules, it is very important to keep a record of all of your medical expenses, including things like mileage. We suggest you create a file folder or file envelope to keep all medical expenses. Also be sure to look for your Medicare B premiums on your social security statements (if you receive social security). New rules, new deductions: the game has changed.

Disclaimer: *The views expressed represent the opinion of LJPR. The views are subject to change and are not intended as a forecast or guarantee of future results. This material is for informational purposes only. Stated information is derived from proprietary and nonproprietary sources that have not been independently verified for accuracy or completeness. While LJPR believes the information to be accurate and reliable, we do not claim or have responsibility for its completeness, accuracy, or reliability. Statements of future expectations, estimates, projections, and other forward-looking statements are based on available information and LJPR's view as of the time of these statements. Accordingly, such statements are inherently speculative as they are based on assumptions that may involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those expressed or implied in such statements.*



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

Well, you know your in Florida when your sitting on your lanai under a fan and the temp is 94. I guess it's better than the Winter that Michigan had with the cold and snow and bad storms. Bill and I just came back from Sanibel Island where we had a super family reunion with our kids, grandkids and great grand kids. We are passing on the Michigan road trip this year but looking forward to it in 2015.

We have lost some members in the past few Months. Robert Fadie in March. Steve Wagner in Apr. and also our oldest member Albert Saffold who was 98 years old. Our sincere condolences to their families.

We did sign on a new member, Albert Saffold's son James and his wife Shar. They are from Clarkston, MI. We Welcome you both. Hope to meet you in Fl. Some day.

Our April meeting was the last one until Oct. 5th. The plans for the next season were decided so mark your calendars. There will be Publix Gift Bags for Oct-Nov-Dec. 2014 and Apr. 2015. The Pizza Party was switched to the Jan. 4th meeting and the March Annual Dinner location has yet to be decided. For Feb. there will be a Retiree Hat. So come and join us.

Get well wishes go out to Bill and Dolores Larsen, Earl and Jean Wiltse and Marge Frisch. We all know it's no fun feeling under the weather.

Birthday's celebrated at the April meeting were Georgette Gekiere and Bill Schmidt. She was mum on the subject but Bill's not looking too bad for 80.

The April 50/50 was won by Don Rem and Don McDonald and the Publix Gift Bag went to Bill Peplinski. Then we had another of Marv Kammer's

flash light and tool give away. Thanks so much Marv. Also thanks to Don Rem for his donation.

This is a list of Folks we have corresponded with over the last few months. Bob Baumgart, Al Schulte, Walter Rakicki, Greg Williams, James Saffold, Bev Kuhn, Jean Wiltse, Harry Ramsay, Gina Wilson, Theodor Gaubis and Richard Vanleen.

Last but not least I was contacted by Robert Haig a Retired DPD Sgt. from Livonia, Mi. and is an Author and has written some books one on which is titled "Ten Little Police Chief's". It is a Detroit Police Story. I ordered the book from Robert and Bill read it and he said it is a good read and remarked there was a lot of déjà vu mingled among the pages. If your interested you can contact Robert by phone at 313-806-3347 or e-mail him at roberthaig165@yahoo.com. Enjoy.

As always you can reach us at 352-683-7924 or by e-mail at njschmidt@gate.net.

Now that the meetings are suspended until Oct. let me know what's going on out there. Have a great summer and keep in touch.

Don't forget to support the RDPFFA if you can, they are a work in progress.


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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

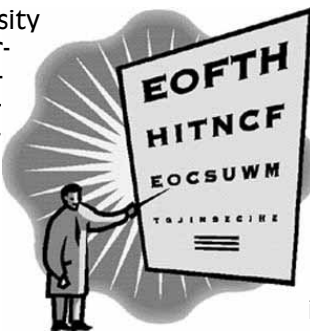
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

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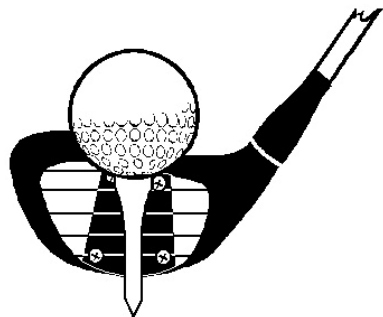
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