



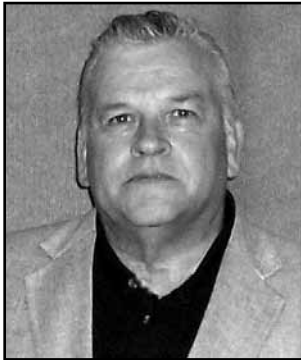
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 123, Fall, 2015



PRESIDENT

Don Taylor

The holidays are quickly approaching and the one year anniversary of the confirmation of the Detroit Bankruptcy. For many of us these are joyful times spent with family and friends, but as a result of the additional financial burden imposed as a result of the Bankruptcy these can also be a very stressful times. I can assure you your Association is fully aware of the financial burdens facing our members, and we are continuing to pursue all remedies available in an attempt to lessen some of that burden. One of the groups hit hardest, is those not yet eligible for Medicare, and those of Medicare age but not qualified to receive it.

One of the pieces of legislation we are working on is Senate Bill 368. This Bill, (as I pointed out in my last article) would give a deduction on state income tax to those born after 1952. The Bill was recently voted out of the Senate Finance Committee on a 7 to 0 vote recommending that it pass. The Bill is now before the full Senate and we expect a vote within the next couple of weeks. We are now meeting with members of the House Tax Policy Committee, where we believe the Bill will be sent once it's voted out of the Senate. I have also just scheduled a meeting with a representative of the Governor's office to discuss our pending legislation. If we are successful with SB 368 this could save as much as \$2800 per year in pension tax for a couple

that both retired from municipality that did not participate in Social Security. Our records currently show that approximately 1500 retired Police and Fire Fighters will be affected by this legislation.

We also continue to work with Congressman Bishop's office on Federal Legislation regarding the "Health Coverage Tax Credit" (HCTC) and Senator Peters Office regarding the question of penalty imposed on those that did not apply for Social Security when they first reached eligibility age. As you know many of our members do not qualify for Social Security, and as result they would be required to pay for both Part A and B of Medicare to receive coverage by Medicare. Part A is normally free for those that worked for employers that participated in Social Security. Because we were provided with Healthcare by the City of Detroit, our retirees that did not qualify for the free Medicare Part A. Now with the loss of Healthcare coverage as our retirees looked into Medicare they found that under Federal Law a 10% penalty is imposed for each year past the year they became eligible by age to buy into Medicare, but did not. Senate Peters is attempting to address that issue while Congressman Bishop is addressing the Tax credit issues. As with all legislation these issues take time.

The issue of VEBA Trustee compensation continues. Currently we have retained the firm of Chris Legghio to look at possible legal action, and we continue our legislative action to correct and reverse the current compensation policy. The responses I have received from the membership have been pretty consistent. Most of those responding do not have a problem with the Trustees being compensated, but it must be reasonable and the policy must include accountability, no one should be able to be compensated without requirement to participate and attend meetings. We

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

By the time everyone gets this publication of the "UNITY" the open enrollment will be complete and I am sure there was or will be a few glitches. I know Automated Benefit Services (ABS) will do their best to assist our members and get their choices applied so there will be a smooth transition come January 1, 2016.

This a new venture for Aetna also, our group will be the largest they have in Michigan as they begin to get established here on offering group policies. The PPO medicare policy they offer is very similar to the BCBS policy that many of you now have.

There was a concern among many of our members as to the time restraint placed on the open enrollment process. I would like to apologize for that but because of the change in the third party administrator (TPA), going from the city contracted Benefits Express to the new ABS, it was necessary to expedite the open enrollment

to allow ABS enough time to make all the changes. Remember ABS had to rely on data that was supplied from several different sources, Flex Plan, Benefits Express and last but not least the City of Detroit Benefits Administration. We all know how frustrating that can be. So I ask that you go easy on them during this transition period. We all remember ABS back in the Bankers Life days and what a great job they did back then and I'm sure it will continue into the future.

All premiums for any coverages you have will continue to be deducted from your pension checks. For all those non medicare eligible members, the Health Reimbursement Accounts (HRA) will be the same amount as you received in 2015 with funds being available monthly. The HRA will also be administered by ABS and this should also be a smooth transition. An important note for those retirees that took other jobs after retirement and have an employee sponsored health care plan with their new employer, IRS rules state that you are not eligible for a HRA account. You are only allowed to have one or the other not both. I understand that the IRS has a way of finding out but I'm sure we all know they can do that.

Moving over to the pension side of things it appears that there will be no movement on any restoration of benefits for those that retired with the COLA provision. Although the pensions system remains sound the latest movements in the markets had an effect on any restoration of the COLA benefits. The markets along with the calculations that are used for the active employees new pension plan will show that any restitution will not happen for the 2015 rate of return. Those that retired under the "Old Plan" may see a small bump in your February pension check. This depends on the active contracts and the amounts they receive in bonuses or raises they are due in the coming year and allow them to fully get their 10% pay cut they took during the bankruptcy proceed-

(continued on page 4)

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SECRETARY/ TREASURER

Al Grant

The last issue of the Unity magazine Volume 122, I addressed a concern of not allowing retired public safety, visiting the Public Safety Headquarters, to enter the building when carrying a firearm. The following is the response from Patricia Garnett Borys Hines - Detroit Public Safety Headquarters:

This is the response from my Security Director; Dan Davis. This policy was directed from the Chiefs Office in August.

Below is an excerpt from our Personnel Screening policy updated on August 10, 2015.

The excerpt falls under exclusions to standard screening requirements.

- a. This policy also excludes retired Detroit Police Officers that intend to visit the Detroit Public Safety Headquarters, provided the following requirements are met:
 - i. Valid Detroit Police retiree photo-identification card.
 - ii. Valid Concealed Pistol License (CPL).
 - iii. Both items must be presented for inspection to security. Anyone refusing to provide both items will NOT be permitted to carry a firearm into the facility.

38 Years

A DETROIT FIREFIGHTER'S STORY

Decorated firefighter and true-blue Detroiter Bob Dombrowski risked life and limb saving lives for as long as he could remember. Born and raised on the west side of Detroit, Bob narrates an engrossing account of his illustrious firefighting career, from being a trial man to retiring as senior chief. Be a witness to a truly inspiring thirty-eight-year career.

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- iv. Retired police officers with boxes, bags, briefcases or other carry in items must provide these items to be screened via X-ray equipment. They are not required to pass through the metal detector.

As I assemble the material for the magazine I am amazed at the number of members who continually assist the association with donation allocated to the Political Action Committee "PAC" or the Legal Fund. Writing on behalf of the Board of Directors, I express a sincere thank you. I assure you that your generous contributions are carefully spent with one goal in mind, and that is to protect our earned benefits.

A brief point regarding the "Unity" distributed to the membership. It is our goal to ready our magazine quarterly starting the year with a January edition, followed by an April, July and end of the year October publication. Lately the paper has been running late and the reason for the delay was to give the most up to date information to the membership. In 2016, we will make every effort to be on schedule.



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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 1)*

have a number of meetings scheduled regarding this issue in Lansing over next couple weeks. I still hope to have a resolution to this issue before the end of the year.

On the question of the payout for the death benefit under the .9 cent plan, I have attended a couple of the Benefit Board of Trustee meetings, and I've inquired about the time frame for the payout option. I was told that they are waiting on the actuary firm to submit their report, did not have a date to give me. I discussed this with the President of the General employees Association, it is their term sheet from the Detroit Bankruptcy that makes reference to the payout of this death benefit. Their term sheet requires that those eligible for death benefit be given a one-time election, "which election period shall end June 30, 2015, to have the portion of their otherwise-entitled death benefit amount that is funded by the trust as of June 30, 2015, paid instead in a lump sum directly to them as soon as practicable after the election". As you can see the date has passed in which the option to cash in the death benefit was to be given. The President of the General City Retirees has requested their attorney to step in and attempt to enforce the agreements reached in the Bankruptcy regarding this issue. She told me they hope to have this issued resolved shortly.

We are continuing to work with representatives of US Health regarding the possibility of filing for funds from a Healthcare Foundation which has monies that are dedicated to be used for Medicare Medigap coverage.

In summary, your Association is pursuing any and all possible remedies to ease some of the financial burden placed on our membership as a result of the new State Tax policy and the Detroit Bankruptcy. If you have any ideas or suggestions you would like to see us pursue, please let me know.

That's all for now, please be patient, these things take time. See you at the association membership meetings.



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VICE PRESIDENT *(continued from page 2)*

ings. There will be more on this in the next publication.

In closing, I would like to thank everyone for your support this year. As I sit here the first week of November and it is 70 degrees outside, it seems strange to be saying to everyone: Have a MERRY CHRISTMAS and a HAPPY NEW YEAR and enjoy the Holidays.

As always be careful out there and have safe travels.



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Re-Elect Kim Fett

Firemen's Fund Trustee

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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,

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ASSOCIATION CALENDAR OF EVENTS* **NEW!**

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

Jan 7, 2016 • March 3, 2016

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, MI - 7 PM

Dec 3, 2015 • Feb 4, 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 Winter 2016 Issue
should be “submitted” by
January 8, 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.

Legal (Donation)

In memory of

Arthurs, James & Judy *in memory of*
Richard (Dick) Dungy

Bolia, Elmer (Russ) *in memory of*
Lt. Johnny Thomas

Buckley, A. Jeanette *in memory of*
George Buckley

Budz, Dan & Diane *in memory of*
John Vella and Raymond "Charlie" Burns

Chakan, Sharron *in memory of*
John Chakan

Ciesinski, Jerry & Barb *in memory of*
Chet Kotowicz & John Jamieson

Cooney, Ed & Betty *in memory of*
Jack Devoy & William Walker

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

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

Detgen, Helen & Dawn *in memory of*
Sgt. Warren Detgen

Gajewski, Tim *in memory of*
P.O. Mitch Koleczko

Hagen, Adam *in memory of*
Anthony Trupiano

Hagen, Donald *in memory of*
Anthony Trupiano

Janas, Paul Jr. *in memory of Paul Janas*

Miller, Jerry & Sonia *in Honor of Son*
PO Kenneth Miller

Nicholls, Gar & Joanne *in memory of*
Bill Maurier, Bill Stone & Dale Heberly

Panackia, Ed & Connie *in memory of*
Ed Lalonde, Ron Hackney
and Wayne Sandlin

Quinn, Bernie *in memory of Lloyd,*
Edgar and Calvin Quinn

Radulovich, Edith (Lucy) *in memory*
of Steve Radulovich

Scarborough, Allen *in memory of DPD*
Sgt. Byron Graber

Seneski, Lawrence *in memory of*
Edward Eads

Shanks, Lyndel *in memory of P.O.*
Linda Shanks

Spencer, Mary *in memory of*
Ralph E. Spencer

Spicher, Theodore *in memory of*
Bob Dooley

Legal (Donation)

Bagnasco, William

Bar, Tim

Barnes, Mike & Margaret

Barnes, Mike & Margaret

Bradley, Tom & Glenda

Brogan, Roy & Nelda

Brogan, Roy & Nelda

Christopher, Wilbur & Kathryn

Cislo, Fred & Rose Marie

Csizmadia, Frank

Davis Alex & Maria

Ellul, Edward

Foley, Mike J.

Foley, Mike J.

Foley, Eileen

Foley, Mike J.

Hulkkonen, Tom & Diana

Hynes, Melbourne II

Hynes, Melbourne II

Hynes, Melbourne II

Irons, Rick

Jablonski, Daniel

Jackson, Richard & Carolyn

Kaiser, Robert

Klinefelt, Ira

Kostera, Thomas

Koziell, Charlotte

Lang, John

Lang, John

Mahoney, Charles & Dorothy

Martin, Tom & Joan

Merkau, Alex & Heather

Michalski, Leonard & Arlene

Miller, Liane & Arthur

Niarhos, William & Rosemary

Nowak, Frances

O'Dea, Terry & Catherine

Palm, James

Palm, James

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Restauri, Don & Madolyn

Rogers, Dan J.

Russell, Ken & Jo

Russell, Ken & Jo

Russell, Ken & Jo

Schuster, Ralph & Dolores

Sefton, Larry

Sefton, Larry

Selwa, Greg & Barbara

Skomra, Dan & Dolores

Skomra, Dan

Skomra, Dan

Solecki, Stanley & Gloria

Stec, James & Jacqueline

Szarafinski, Leroy

Tanana, Dolores

Toepel, David & Mariane

Tremonti, Edith

Tutak, Patrick

Velthuysen, Tom & Kathy

Wendyker, Al

Wilkins, William & Nancy

Wood, John & Carolyn

PAC (Donation)

In memory of

Awe, Barbara & Royden *in memory of*
Richard Dungy

Brozo, Dave & Marlene *in memory of*
Richard Dungy

Chakan, Sharron *in memory of*
John Chakan

Chakan, Sharron *in memory of*
John Chakan

Dewolf, Mike & Markel *in memory of*
George and Victor Dewolf

Kress, Carolyn *in memory of John Kress*

Nowak, Frances *in memory of*
Felix Nowak

Post, Joanne *in memory of Alice Helm*

Ryan, John *in memory of*
Josephine (Jo) Ryan

PAC (Donation)

Bar, Tim

Bar, Tim

Billings, Jerry

Bingham, Larry & Maureen

Bone, Henry "T"

Bradley, Tom & Glenda

(continued on page 7)

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

Bradley, Tom & Glenda
Cackowski, William
Davis, James & Barbara
Feldt, Tom & Patricia
Finlay, Ian & Melanie
Hine, Steve & Jody
Johnson, Jean & Richard
Kaiser, Robert & Mary
Karson, Gerald
Knobelsdorf, Donald (Knobby)
Loeffler, Bob

McDonald, Don G.
McKane, Dan & Barbara
McKane, Dan & Barbara
McKane, Dan & Barbara
Nickolai, Allen & Edna
Nowak, Frances
Nowak, Frances
Oehmke, Don
Pfeil, Dwight
Quirk, Ed & Noreen
Rem, Don & Cindy

Savin, Richard
Schmidt, Joe & Patricia
Solecki, Stanley & Gloria
Stanbury, George & Marie
Thom, Roger & Janet
Weide, Barbara
Wilkewitz, Ralph & Sunni
Winkler, Frank & Susan
Wojtas, Joseph
Womack, David & Mariane
Yost, Herman

DEATH OF MEMBER

FAMILY ASSISTANCE PROCEDURE

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

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

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund, leave message at (313) 237-3194, and the Police and Fire Retirement System (PFRS), (313) 224-3362 or 1 (800) 339-8344, extension 221.

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

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MEDICARE 101: KNOW YOUR RIGHTS

The reason for this article is to let the average Medicare eligible person know they have many rights when it comes to Medicare options. While many believe their Medicare Advantage plan is Medicare, it is not the same. The differences will be outlined in the chart below.

Step 1: Decide how you want to get your coverage.

Original Medicare

Part A
Hospital
Insurance

Part B
Medical
Insurance

-OR-

Medicare Advantage Plan (PPO/HMO)

Part C
Combines Part A, Part B
and usually Part D

Step 2: Decide if you need to add
drug coverage.

Part D
Prescription Drug
Coverage

Step 2: Decide if you need to add drug
coverage.

Part D
Prescription Drug
Coverage

Step 3: Decide if you need to add
supplemental coverage.

Medicare
Supplement
Insurance
(Medigap) policy

END

END

- Accepted nationally: no network
- Guaranteed renewable for life
- No co-pays/100% coverage (Plan F)
- Customized Part D prescription drug coverage

- Network restrictions
- Co-pays/Deductibles/Out of pocket maximums
- Prior authorizations/referrals may be required
- Benefits are subject to change

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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.

Members Letters

Thanks for all of the work you and the RDPFFA Staff have done regarding the transition of medical insurance plans. It is a complicated matter for the retirees as well as RDPFFA representatives. I'm sure you have answered thousands of questions including mine.

Please accept this donation to the Legal Fund in the memory of two Old #6 partners and friends, Police Officer John Vella and Sergeant Raymond "Charlie" Burns.

Dan & Diane Budz
Dearborn Heights, MI

A big thank you for all you do for us. I appreciate it! Please use the donation where most needed.

Charlotte Koziel
Raleigh, NC

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

Ed & Betty Cooney
Rochester, MI

Thanks again for all your hard work.

Ken & Jo Russell
Livonia, MI

Use this money for the PAC Fund. You guys are the greatest, thanks for everything.

Steve & Jody Hine
Semper, FL

Please deposit this into where it's needed most. A heartfelt "Thank You" for all of your tireless efforts on our behalf! Very Appreciated!

David Womack
Novi, MI



We are fortunate to have you represent us retirees. I appreciate all that you have done. Enclosed is a check for either the PAC or Legal Fund.

Don and Cindy Rem
Summerfield, FL

Accept this donation in memory of Det. Sgt. Steve Radulovich. Thanks for everything.

Edith (Lucy) Radulovich
Grosse Pointe, MI

V.P. Trozak, Thank you for the time/effort/devotion you give to the Association's annual Las Vegas gathering Secretary/Treasurer Al Grant, A written thank you for the time/effort/devotion you yearly have and continue to spend on the yearly Association's Las Vegas gatherings.

Thank you to Travel Agent Deborah Ruemenapp, for making arrangements for our conference.

Loren E Wagner
Las Cruces, NM

Enclosed a donation to the Legal Fund, in memory of Ed Lalonde, Ron Hackney and Wayne Sandlin.

Ed Panackia
Detroit, MI

Here's a couple bucks, put it wherever it will do the most good.

Roger & Janet Thom
Sebring, FL

I can't thank you enough for all the hard work you do. The videos are really helpful especially when we are in Florida. May God Bless all of you!

Don Restauri
Melbourne, FL

I just wanted to send a short note of thanks for looking out for me and the rest of the retirees. I received my email with the recording of the October meeting. I am very glad that you send us guys, who live out of state and can't attend the meetings, those recordings. It makes it a lot easier to understand what is happening.

I am very thankful to all of you for the hard work and time you devote to looking out for our interests. I know that sometimes it must get very hard for you, but if it makes a difference to you, there are a lot of us retirees that really appreciate the effort. So in a word, THANKS!

I am enclosing a check for the Legal Fund in memory of Richard (Dick) Dungy. Dick was a great boss,

(continued on page 11)

Members Letters *cont.*

one of the best. I never heard anyone ever say a negative thing about him. May he rest in peace!

Judy and I will see you all in Frankenmuth next June, God willing. We had a great time at the last picnic.

I hope this letter finds everyone Happy and Healthy, if you have those two things everything else will take care of itself.

Jimmy Arthurs
Anacortes, WA

Enclosed is a small check for whatever you choose. The VEBA high rollers are a shame. It's for sure they don't know the meaning of Unity!

Ret. Lt. Don McDonald
Sebring, FL

Dear #1, You will always be #1. Please use this check toward our Legal fund. I'm very proud of all the work being done by our "Unity" officers.

Al Grant has a place in my home where I sit and meditate, or strain each day. Thanks again to all for your service.

Richard Jackson #2
Brighton, MI

Just a word of appreciation for all the association has done for us retirees. And although I am appalled at the fragrant money grab, thinly veiled as compensation, by some members of the VEBA board. I have complete confidence that the association will take the appropriate action in an attempt to correct this injustice. We need a VEBA board that will act in the best interest of retirees, not self-enrichment.

Allen Nickolai
Jackson, MI

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Thanks for all the Good Work you guys do for the rest of us.

Ian Finlay
Pinckney, MI

Hi Greg; Thanks for all your advice and help. Please use this where you think is best.

Larry Bingham
Charlevoix, MI

Thanks again and a suggestion. Would it be possible to have auto deduction from pension check to you? If it was done automatically I don't think we (retirees) would mind or not forget to send something regularly. Just a thought.

In remembrance of George and Victor Dewolf.

Mike Dewolf
Allenton, MI

Thank you for all you have done. Use where needed.

William Cackowski
Sun City, AZ

Accept this check toward legal expenses. Thank all members or our association for protecting our pension and benefits.

Ralph Schuster
Brighton, MI

To all officers of the association, thank you for your hard work. Please use this money for the legal fund.

Charles Mahoney
Las Vegas, NV

The enclosed check is in the remembrance of Alice Hehm. One of women's divisions finest. As I see it you all are knights in shining armor and special kudos to Chet for his efforts with the VEBA board.

Joanne Post
Palm Springs, CA

Enclosed please find a gift to the Legal Fund, for all the hard work all of you guys are doing.

Wm. Bagnasco (Retired Sgt. #11)

Thanks to all of you for everything you do for all retired Police Officers and Fire Fighters.

David & Mariane Toepel
Shelby Twp., MI

We realize it takes time and effort to attend meetings, but as they are probably using the insurance also,

(continued on page 12)

Members Letters *cont.*

you would think they would be more interested in building the fund not depleting it. It seems that expenses plus \$100 per attended meeting would be fair compensation.

Enclosed please find check for the legal fund. Thank you for all your efforts on our behalf.

William & Nancy Wilkins
Deckerville, MI

Thank you for all us retirees that you work for, with fond memories of the old D.B. Use as you see fit.

Henry "T" Bone
Clinton Twp., MI

Please use this donation where ever it is needed the most. I thank you all for the great job you are doing for the retired men & women who do need your appreciated services on our behalf.

This is in memory of my best buddy who departed almost 3 years ago. Josephine (Jo) Ryan.

John Ryan (DFD E-31)
Mountain Home, AR

Please accept this donation in remembrance of Richard Dungy. Dick was a great friend to me and my wife Marty! More than just a Deputy Chief!

Unfortunately we are both physically unable to attend the services. We totally appreciate your work on our behalf!

Please excuse my scribbled writing and always remember, Jesus We Trust in You! God Bless Richard!

David Brozo
St Clair, MI

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Thank you for all your work and time in helping our membership with the PAC Fund. Keep up your good work.

Jean & Richard Johnson
Livonia, MI

First, I want to say what a great job you all do for the members (plus leaches). I'm very proud to be a member of this brotherhood!!!

I just sent a donation to the legal fund through "PayPal". I must assume the only way we can use our credit card is to belong to PayPal, which I was hesitant to join. Anyway, is that the way it must be? If so I'm good with it as long as our Officers have vouched for it. Since fees must come out of the donated amount, how much should I add to the donation to make sure you get the actual total dollars?

When I sent this donation I meant for it to be in memory of Sergeant Bryon Graber, my brother-in-law. Could you please take care of that for me? In the future I'll figure out how to enclose the proper notes with the donation. Again thank you for everything!!!!

Allen Scarborough
(Retired Fire Fighter) Mesa, AZ

A small token in remembrance of those who have passed. Please use it where you feel it would do the most good.

Gerald Karson
Westland, MI

As requested I send my opinion on VEBA Trustees. I say \$250 is plenty for each member that attends meetings. \$12,000 a year is what attorneys would charge.

Please accept my check for legal fund, in memory of PO Linda Shanks.

Lyndel Shanks (Retired Lt.)
Land O Lakes, FL

Please accept this donation to the legal fund in appreciation for all you do for us. It's easy to sit back and "Armchair quarter back" and I know you guys take a lot of heat for your actions but where the hell would we be without you fellas?

Jerry & Barb Ciesinski
Warren, MI

Please accept this check with my thanks for the excellent job you are doing, and also in memory of three good Police Officers and friends; Bill Mauer, Bill Stone and Dale Heberly.

Gar & Joanne Nicholls
Ossineke, MI

(continued on page 13)

Members Letters cont.

Enclosed is a check for the PAC fund. Thanks again for all your hard work and dedication saving our pensions.

Bob Loeffler
Youngtown, AZ

Enclosed is a check to be used for the legal fund in memory of Sgt. Harry Rudeen, a great Sgt. and a good hunting buddy. Thank you for your hard work and dedication.

John Wood (DPD Retired)
Higgins Lake, MI

Please accept this check as a token of our appreciation for all you do for us. In honor of our son P.O. Kenneth Miller.

Jerry & Sonia Miller
Rochester, MI

Use this check wherever you see the need. God Bless you for all of your blood, sweat, and tears, and God Bless America, Land that I love.

Joe Schmidt
Grayslake, IL

Please accept the enclosed check in honor of my dad, Paul Janas, a Detroit Police Officer from 1951 to 1987. He passed away on March 28, 2009.

Paul Janas Jr. (Son)
New Baltimore, MI

Put the money to good use. Thanks for the work you do!

Tom Hulkkonen
Las Vegas, NV



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T-Shirt	RDPFFA Fire Cross (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	Detroit Police Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
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		
Golf / Baseball Cap	Retired Association	\$17.00	Fits "All"		
Golf / Baseball Cap	Retired Police	\$17.00	Fits "All"		
Golf / Baseball Cap	Retired Fire	\$17.00	Fits "All"		
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Money Clip	Police Sergeant	\$20.00			
Money Clip	New P.O. Badge	\$20.00			
Money Clip	Old P.O. Badge	\$20.00			
Money Clip	Fire Maltese Cross	\$20.00			
Denim Shirt	Detroit Police Retired (w/Gold trim)	\$28.00	M - L - XL - *XXL		
Denim Shirt	Detroit Fire Retired (w/Red trim)	\$28.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Police Badge	\$45.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Fire Medalion	\$45.00	M - L - XL - *XXL		
Wind Shirt	Detroit Police Retired (w/Gold trim)	\$45.00	M - L - XL - *XXL		
Wind Shirt	Detroit Fire Retired (w/Red trim)	\$45.00	M - L - XL - *XXL		
Coffee Mug	Choice of Badge	\$15.00	Lt., Sgt., P.O., Fire		
Travel Mug	Choice of Badge	\$15.00	Lt., Sgt., P.O., Fire		

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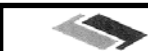
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IN MEMORIAM

Once again, we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

August 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Boldea, Charles	Lt.	Police	9-12-49	5-20-75	8-27-15

Sept 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Apfel, Carl	Sgt.	Police	9-25-61	3-1-95	9-14-15
Ashford, Clifford	P.O.	Police	8-2-71	8-6-96	9-2-15
Boehm, Jerome	Sgt.	Police	4-16-51	7-13-76	9-24-15
Dickerson, Thomas	Sgt.	Police	2-23-48	3-1-75	9-17-15
Dungy, Ricahrd	Dep.Chief	Police	7-10-61	1-8-87	9-14-15
Gyure, Steven	P.O.	Police	8-10-70	8-11-05	9-11-15
Joiner, Robert	Sgt.	Police	8-3-53	12-28-85	9-26-15
Novak, Ronald	P.O.	Police	4-21-69	1-8-00	9-22-15
Rudeen, Harry Jr.	Sgt.	Police	1-3-55	1-4-80	9-2-15
Seeley, George	P.O.	Police	10-26-53	1-3-85	9-26-15
Smith, Vernon	Sgt.	Police	2-25-57	3-17-82	9-23-15
Stevens, Betty	Sgt.	Police	3-24-77	1-4-05	9-17-15
Williams, Gerald	Sgt.	Police	3-6-75	4-21-11	9-29-15
Zalewski, Ricahrd	Sgt.	Police	8-1-51	1-10-87	9-22-15
Seweryn, Timothy	FFD	Fire	11-15-99	4-22-11	9-7-15

October 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Adams, Robert	P.O.	Police	2-12-73	10-1-03	10-18-15
Blondale, Allan	P.O.	Police	1-2-46	1-9-71	10-5-15
Burns, Raymond	Sgt.	Police	3-10-69	2-27-96	10-17-15
Bykowski, Clemens	P.O.	Police	1-23-51	1-22-76	10-21-15
Carpenter, Frederick Jr.	Lt.	Police	6-24-72	2-1-97	10-8-15
Cook, William	Sgt.	Police	9-7-54	1-4-92	10-28-15
Domm, John	Insp.	Police	1-11-54	12-15-81	10-17-15
Frederick, Carl	Sgt.	Police	8-13-57	12-31-04	10-22-15
Gilliam, Joel	Cmdr.	Police	5-26-69	2-28-95	10-16-15
Heard, Ida	Inv.	Police	11-21-74	9-3-92	10-22-15
Karpach, John	P.O.	Police	4-16-51	4-16-76	10-13-15
Kimble, Robert	P.O.	Police	4-24-00	4-7-12	10-7-15
Knepp, Dannie	Sgt.	Police	11-1-54	5-2-86	10-23-15
Kratz, Richard	Sgt.	Police	5-12-52	5-12-77	10-1-15
Kumpula, James	P.O.	Police	6-5-50	12-14-76	10-4-15
Lee, David	P.O.	Police	2-7-70	3-8-86	10-19-15
Pakulski, Ronald	Sgt.	Police	2-7-66	10-12-91	10-17-15
Pardo, William	P.O.	Police	5-12-52	6-1-88	10-31-15
Turner, Dennis	P.O.	Police	9-12-49	9-12-74	10-10-15
Ogilvy, Robert Sr.	Asst.Chief	Fire	12-1-41	12-5-75	10-11-15
Daniel, Joseph	Capt.	Fire	6-11-51	6-12-81	10-2-15

Westside Silver Ladies

Geri Henningsen

The Christmas season is fast approaching as is a brand new Year. I pray all of you have a blessed Christmas and a healthy 2016.

All of us in the Westside Silver Ladies send our sincere condolences to member Martina Burke and her family on the death of her daughter, Maureen.

Congratulations to our 50/50 winners – Mary Wagner for August, Hilma Clifford for September and Jo Moranty for October. Try not to spend all that money in one place, ladies.

We are sending “Get Better, Soon” wishes to Martha Burke who fell, breaking her foot and damaging her leg. Martina, you have been through so much and yet you took time to attend the health fair with me. Thank you.

Our Christmas luncheon will be held at Archie’s on December 8, at 1:00 p.m. I will have the information regarding the cost and menu at the November meeting. Anyone not able to attend November’s meeting will receive the information in the mail.

THOUGHT FOR THE DAY:

“A real friend is one who walks in when the rest of the world walks out”. - *Walter Winchell*

Let’s meet at Archie’s,
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Re-Elect John Roodbeen

Firemen’s Fund Trustee

Election Starts on November 16 and
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Silver Ladies

Carol Curley



2015 has been a busy year for retirees: visiting with family, changing living styles, political unrest, health concerns and medical insurance. We have had to make decisions despite all the confusing and changing information from the government about our health care.

We were fortunate to have had patient, knowledgeable, Paul Parsell for lunch at our November meeting. He helped guide us with our questions about our health insurance. Thank You Paul Parsell!

The Silver Ladies have had an enjoyable year of fellowship and good eating.

Birthdays for:

August: Marie Johnson

November: Irene Brooks

50/50 winners:

August, June Gusler

September, Irene Brooks

October, C. Curley

November, C. Curley

Our Christmas party will be December 13, led by Carol Bender, Marie Johnson and Delphine Marciniak.

We welcome Suzanne Fetsco Walker, moving up from New Mexico in 2016, planning to be a new member of the Silver Ladies.

Thank you to Judy Wagner, Treasurer and Marcy Rolf, President for your continued work leading us the Silver Ladies. Call Marcy to join us. (586) 465-9815

Merry Christmas and a new year of needed Blessings to one and all!

Re-Elect Dan Salkowski

Firemen's Fund Trustee

Election Starts on November 16 and
ends November 30, 2015

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What's With the Market?

A Commentary on Third Quarter

Leon C. LaBrecque, JD, CPA, CFP®, CFA

LJPR Financial Advisors

The quarter ending 09/30/15 was difficult, but not out of the ordinary. In fact, we think it was overdue. The S&P 500 dropped 6.4% in the third quarter—its worst quarterly performance in four years. In fact, asset classes across the board are mostly negative on a year-to-date basis through the end of the third quarter. While market corrections are never easy to endure, they are fact of investing. Expecting the market to always go up is like expecting Michigan to have summer continually: it's not going to happen. If you're an investor, you know the market go up and down. If you are a saver, you should have your assets in things like bank accounts or money markets earning close to a 0% rate of return, or your mattress – all of which are not good long-term strategies. Markets go up and down, and all of us have lived long enough to know that.

Some factors that drove the markets into the negative this quarter were due to the slowdown in China. China is, and has been, hard to figure out. As the world's second largest economy, if China sneezes, everybody catches a cold. While the size of the slowdown is debatable, we believe what is happening in China will continue to impact markets. Therefore, we are staying the course on our international and emerging market investments (we still believe this is a good area to be invested as we have addressed in previous articles).

What continues to do well in portfolios is domestic large cap growth. We think (and we've put part of our portfolios in) a position in the energy/oil space. Oil is less than half the price 18 months ago, and we see demand increasing. In addition, the oil producing countries (Russia, Saudi Arabia, Iran, Iraq, Libya, and Nigeria) have taken substantial declines in government revenue and don't want low prices. A geopolitical event, or a supply cut will bring prices back up. This is not a short-term move, we expect the upward trend in prices to continue into next year and are keeping a target allocations where applicable in our portfolios. Although oil is volatile, it is important to note it makes up a small percentage of portfolios and is one strategy we think will generate positive results over time. Good investors like to diversify, and we think oil helps diversification.

US Government bond yields fell in September, as the Federal Reserve (Fed) stood pat on interest rates. While we, and most of the market, have been anticipating an increase in short term interest rates this year, many investors feel like the Fed missed their opportunity to begin normalizing rates during September. Most are convinced that the Fed will act before the end of the year; however, with weaker recent jobs data, we are hearing they may delay a move until sometime in 2016. Higher Fed rates likely will have two effects: raising rates on saving accounts and raising rates on debt interest. Higher Fed rates is also a sign of an improving economy.

On the political front it is far too soon to make any predictions regarding who will end up finalists in either race (Democrat or Republican), although the debates are sure fun to watch. The current shake up in the House leadership may lead to more and not less divisiveness. An unusual development has been the Bipartisan Spending Bill, which probably averted a government shut down until well after the 2016 elections (fancy that).

For the past couple of years, returns from traditional asset classes like equities and fixed income have been volatile and in some cases below trend. History has shown that the most effective way to weather this kind of storm has been to maintain a diversified portfolio designed to match your risk tolerance level and stay the course. We think market declines should be viewed as an opportunity to review your portfolio with your professional advisor and make sure your investments are in line with your objectives.

Last note: With year-end approaching, it's time to take advantage of some possible planning opportunities. Here's a short list:

- Take advantage of losses in taxable accounts. Capital losses offset capital gains and can be deductible up to \$3,000 a year with a carryover.
- Make your charitable contributions if you itemize deductions:
 - o You can give appreciated property (like stock) to your favorite charity and deduct the fair market value.
 - o Unsure of your charity? You can give to a Donor-Advised Fund (DAF) and deduct the contribution now and designate the charity later.
- Make a charitable gift if you don't itemize: You can make (at least for now) a Qualified Charitable Distribution from an IRA directly to a charity. You have to be over 70½. You make an IRA payment right to the charity and it's not included in your income.
- Consider a Roth conversion. If you are in a lower tax bracket, you may want to turn part of your traditional IRA to a Roth IRA. Roth IRAs are not subject to income tax, and you don't have to take distributions at age 70 ½. In addition, your beneficiaries (spouse or kids) can get the funds tax-free. To make a conversion, you have to pay the tax up front, but you can get a 'mulligan' in the form of recharacterization.

Free Book: We've released our new book "50 Good IRA Ideas". This book is free to RDPFFA members. Go to our website <http://ljpr.com/fifty-good-ira-ideas/> to get an electronic copy or call our office at 248-641-7400 and we'll send you a hard copy.

Best wishes for the holiday season.

Leon LaBrecque



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan where the cool refreshing fall air has arrived.

Our Snowbird "picnic" on August 9th, was great as always. We had great food, prizes and comradeship.

The Piñata was broke open by slugger Mike Kniaz.

The Beach Ball game was won by Jey Zemaitis

Water Balloon Toss: Mike and Lynn Kniaz

Women's Corn Hole: Linda Sheill and Lynn Kniaz

Men's Corn Hole: Ted Ponik and Bob Haderer

Men's Putting: Roy Mantay, Rich Carlson,

Bob Haderer and Dan Zemaitis

Women's Putting: Carolyn Wood and Jey Zemaitis

Women's Shoe Kick: Lynn Kniaz

Men's Shoe Kick: Dan Zemaitis

Much thanks to all who helped with shucking corn, setting up tables, cleaning up after and Don Rem for taking pictures – we couldn't have done it without all of you.

The Mackinac Island trip was real nice and relaxing as always. We only had to buy one meal since all the others were included. Jey also got everyone some free

play at Kewadin and some people did well. John Wood set-up a Euchre tournament for Saturday night while we watched some of the free fireworks display.

On a sad note we lost our long time member and friend Harry Rudeen. Harry was our treasurer for many, many years. Our sincere condolences to Lorraine and their family.

September Anniversaries: Don and Cindy Rem

September Birthdays: Joan Buda, Jey Zemaitis, Isabella Ninelist, Lorraine Perry, Delphine Raska and Carolyn Wood

October Birthdays: Lillian Edwards, Donna Andrizzi, Bob Haderer, Raymond Meyer, Herbert Rodgers and Rich Carlson

At our September meeting the membership voted to keep John Wood – President, Mike Kniaz – Vice President, Ginny Rogers – Treasurer and Dan Zemaitis – Secretary. Thank you all for your service and thanks to my wife Jey Zemaitis who sets up all the outside activities and runs around making sure everything goes right.

Our next meetings are October 11th at 1:00 p.m., November 8th at 1:00 p.m. – Turkey drawings and December 13th – our buffet dinner / gift exchange and Christmas songs all at B.J.'s Restaurant in Gaylord.

We are sorry to see our long time members and friends Morris and Georgette Gekiere moving to Bushnell, Florida. We wish them the best – We'll miss them.

The 2016 "Snowbirds" dues of \$3.00 is due and can be sent to Ginny Rogers at 3606 U.S. 131 South Petoskey, MI 49770.

Also- Support our RDPFFA with any donation to the "PAC" or "Legal Fund" for they work hard for our

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

Greetings from Florida. Our first meeting of the season was Oct. 4th and it sure was good seeing our members and getting caught up. We also had guest, Dan and Diana Shinske and they became new members, we welcome you both, also Linda Becker from Citrus Springs Fl..

Those that celebrated birthdays lately where Lynn Shanks, Don McDonald, Frank DeMercy, Earl Wiltse, Diana Shinske and Marge Hedeon. Keep in mind that the more birthday's you have, the longer you live, so keep having those birthdays.

Bill Larsen is still on our sick list; we think of you often and miss you. Bill says "that getting old is not for sissies". So true.

We have received donations lately from Ken Hedeon, Bob and Audrey Baumgart, Lynn Shanks, and Nedra Miller in honor of Frank DeMercy's birthday.

Needless to say that most of the talk at these last two meeting was about the change in insurance and how it was going to affect us all. We would like to thank Marv Kammer for all his time and effort he has spent finding out info for us.

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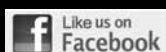
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Bill Peplinske has taken on the task of rewriting our by-laws that where so out of date with the times. At the Nov. meeting he presented the revise copy that was approved by all who were present. And again we would like to thank him for such a fine job he did on this task. Thanks Bill.

Well, that brings me to the 50/50 drawing which was won Oct. 4th by Maija Goosen and Don McDonald and the Publix Gift bag was won by Carrie. Now for Nov.1st the 50/50 went to Don McDonald (who donated his back to the club) and Nedra Miller.

I have spoken lately to Richard VanLeen of Lewiston, MI and Walter Rakicki of Bellaire, MI. Gloria Schulte of Davison, MI, Dolores Gianotto Clinton Twp., MI...

Well, until next time you can reach me at (352) 683-7924 or e-mail me at njschmidt@gate.net.

Don't forget to donate if you can to the folks at the Unions that are working hard in our behalf.

We wish you all a very Happy and Blessed Holiday Season.

Stay Safe and Well

Elect Robert Valgoi

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EYE CARE UPDATE 2015

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

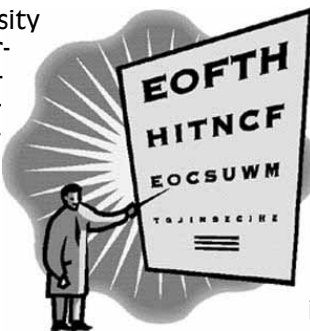
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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