



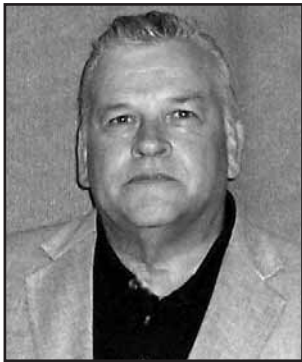
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 134, Summer, 2018



PRESIDENT

Don Taylor

Summer is now well under way and in Michigan the weather has certainly caught up with, if not moved ahead of the calendar. We just returned from Frankenmuth, where the Association held its June meeting and annual picnic. Both were once again well attended, and all in attendance appeared to have enjoyed the events.

Here are some important issues that are coming up:

The Healthcare open enrollment may be under way prior to the next issue of the Unity, so keep this in mind, and watch your mail. Last issue we notified everyone that the VEBA Board of Trustees were reviewing the issue of the Third Party Administrator to see if any changes were appropriate. The Trustees have decided to make a change, so starting January 1, 2019 BeneSys will replace Automated Benefit Services (ABS) as the Third Party Administrator. BeneSys will also be responsible for conducting the Healthcare Open Enrollment process. Once again keep this in mind, as you may receive mail from both of these Administrators during the changeover.

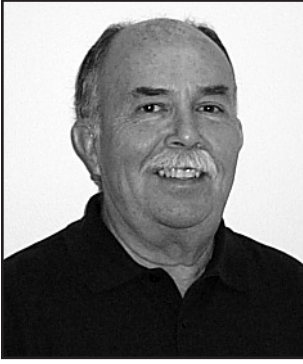
In a somewhat related issue, the current seven (7) member VEBA Board of Trustees terms of office all expire on January 1, 2019. Under the Bankruptcy process, the initial trustee appointments were; three by

the Official Committee and Retirees, three by the RDPFFA and one by the Mayor of City of Detroit. The RDPFFA will now be responsible for all six (6) of the Trustees appointed by the RDPFFA and the Official Committee of Retirees. The Mayor of City of Detroit will still have one Trustee position. The RDPFFA Board of Directors will make the decisions on all of our appointments, so anyone interested in applying for one of these positions should contact the RDPFFA office. It is expected that the selection process will get underway in September.

The RDPFFA Board of Directors is currently working on some documents and an application process. These forms may be available shortly at the office and/or on the Association Web-site. If you are interested in applying, be sure you follow-up on your request and you should check to see if there are any documents you may be required to submit.

On the Legislative front, we continue to work with Senator Kowall's office to see if we can pass any legislation that may help to ease the burden of healthcare cost on our members. A request for a Bill Draft was submitted a few months ago, but the drafting and investigating of possible changes to the State Healthcare Plan requirements is taking much more time than expected. We are continuing our efforts, and hopefully we will have a Bill Draft by the time the Legislators return in September. If we are able to get our Bill Draft and overcome the obstacles currently delaying the drafting, we still hope to have final passage by the end of this year. We will continue to keep you updated on this issue and any other legislative issues that may arise in the legislative year end session that may affect our members.

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

I would like to begin by saying "THANK YOU" to all the retired Police Officers that voted and gave me the opportunity to serve a second 3 year term on the Police & Fire Pension Board. It is truly an honor to represent a great group of retired Police Officers, I will continue to the best of my ability to ensure our pension system carries on to benefit all retirees. Thanks again for your support.

Another great success in Frankenmuth for the Annual Picnic and June General Meeting, the weather cooperated as it was a fantastic day. The lunch was great, there was plenty of food and beverage, although there was a minor issue with the "beverage trailer" but that was resolved and everyone seemed to have a wonderful time and it was great seeing everyone and it was really nice seeing some new faces out there. The breakfast meeting went well, the attendance was down a little

but that could have been the result of the attendance at the Hospitality Room the night before. I can assure you the attendees there had a great time. It could be that Hospitality is a little higher priority than a healthy breakfast for some, regardless I hope those that attended had a great time and we will look into continuing both events next year.

Never fear there is more fun on the horizon, the Annual Golf Outing is Friday, August 10, 2018 and the Annual Las Vegas Conference is scheduled for September 24-28, 2018. Should anyone be interested in participating in either of these events give the office a call for more information or questions. And don't forget the monthly General Meeting will begin in September, but it's too early to be talking about monthly meetings we still have some summer let to enjoy. Those that are planning on attending the Las Vegas Conference I ask that you give me a call and let me know.

On the pension side of things everyone should have noticed the changes in the monthly pension statement. The system hired a new company for the monthly distribution of the checks and statements. There was some confusion because of the look on the statements and a few extra codes and I believed those have been addressed.

Those in Michigan may have noticed a change in the withholding of state taxes, the reason for this is the withholding amount changed due to new legislation. Should you need to change your amount to a flat monthly rate a new MI W4P form should be submitted to the pension system. A good rule is to contact your tax preparer and get their advice.

Just a reminder for those that still receive a paper check, the Pay Card is coming and if you think that this may not be what you want, you should switch to direct deposit of the pension check. August 1st is normally,

(continued on page 22)

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



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Gregory Trozak

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PUBLICATION/EDITOR

Al Grant

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Ken Gidner - Administrator

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

Half way through the year, time sure does quickly fly by. Overall, the Association is doing well. We keep the members informed hosting General membership meetings mandated by the Association's Bylaws. The yearly General Meeting schedule consist of five meetings on the East side at the Century Banquet Center located within The American Polish Century Club and four on the west side at the Monaghan Banquet Center – Knights of Columbus #2690. Meetings are alternating from the east side to west side of town for our members' convenience, there are no meetings scheduled for the months of July and August.

We are more than, as some misinformed outsiders from the past have said, "Pizza eating old timers sitting around telling stories from the past.", which I may add is a good thing, but I do find some enjoyment in relaxing with old friends talking about the past.

The Association is more than that! We entered the electronic world, corresponding with our members providing updates through constant contact service to over 3,000 members who have supplied our Association with their e-mail addresses. All of our General Membership meetings are videotaped and these are provided to our members by going to our Home page RDPFFA.org. This gets done thanks to the excellent work provided by elected Trustee Ken Gidner. Examining counts from June 6, 2017 until today we had 449,644 people who viewed the presented videos and pictures. From our latest picnic date of June 26th to today total views were 133,402 breaking the numbers down revealed 2018 picnic photos viewed were 90,837, 2018, June General Membership meeting photos at 10,968 views and 2018 General Membership Meeting Videos at 5,360.

A decision was made back in 2013 to have a June General Membership Meeting and picnic in Frankenmuth. Since the event was well accepted and successful we have ultimately held this two day event for six years in a row. A word of acknowledgment must be pointed towards Greg Trozak. Although the complete

Board reviews and approves all expenditures, Vice President Greg Trozak is the one who coordinated all of the activities which is no easy task. He ordered food, beverages, reserved tables and chairs, shelter and a hospitality room as well a banquet facility for the Tuesday breakfast. Also hats off to all the Board members and special thanks to their spouses who assisted in the set-up, bar tending and clean up.

Furthermore the Association, led specifically by President Don Taylor (Lobbying Agent), keeps an eye on potential legislation that could help or hurt retired members. The Board of Directors authorized funds to hire a lobbyist on a full time basis. The lobbyist provides daily monitoring of legislation that could impact or be of interest to RDPFFA and its membership.

The Association is moving along even though the most concerning issue is the lack of new membership. We are well aware that things have changed and hiring and retirements have been much lower than in the past. The active numbers are considerably smaller but the needs and services provided by our Association presently are the same. The Board of Directors will continue to monitor this situation and make necessary changes if needed.

In closing, we are in this together for the long haul; the Association is not going away. We are looking for newer retirees to step-up and get involved with the Retired Detroit Police and Fire Fighters Association (RDPFFA), so we can continue to be a force and a recognized representative of all Detroit Police and Fire Fighters.

UPCOMING ASSOCIATION EVENTS

RDPFFA 27th Annual Golf Outing

Friday, August 10, 2018
Oak Ridge Golf Course
\$75.00 per Person

RDPFFA 18th Annual Las Vegas Seminar

September 24, 2018 thru September 28, 2018
(Monday thru Friday)
New York – New York Hotel and Casino
3790 S Las Vegas Blvd, Las Vegas, NV 89109
(702) 740-6969

**For Information Call the RDPFFA office at:
(586) 795-1734**

PRESIDENT *(continued from page 1)*

Other upcoming Associations events;

Golf Outing August 10th at Oak Ridge Golf Course

Vegas trip Sept 24 to 28 at New York New York

General meetings start back up on the East Side location, Sept 6 at Polish Century Club 33204 Maple Lane in Sterling Heights.

That's it for now, enjoy your summer, and hopefully we'll see you at some of the Association events.



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Phone: (248) 245-0720

Welcome New Members!

April

Gibson, Robert - Police
Moomaw, Jeffrey - Police

May

Gadde, Jeffrey - Fire
Moran, Shannon (Active) - Fire

June

Balinski, Denise - Police
Funchess, Michael - Police
Terry, Marlon - Police

MEMBERS PLEASE NOTE

For your information and the Associations benefit it is important that, when your summer/winter address changes, we are notified in advance of the move and again when you are returning to your home address. That way we can keep you current. We don't want to lose you in the process.



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UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Breakfast

Second Monday of every month at 10:00 A.M.
Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

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

Fire Fighters Breakfasts

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

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

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

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

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

Omega Coney Island
22501 W. Eight Mile Rd., Detroit, MI
First Thursday of the month at 10:00 A.M.
Little Chef Restaurant 101 Brookside Lane,
(Enter off Grand River) Exit 145 off of I96

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if you need additional information*

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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

Sept 6 • Nov 1

GEORGE P. MONAGHAN K of C #-2690

19801 Farmington Road - Livonia, MI - 7 PM

Oct 4 • Dec 6

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

Snowbirds Of Michigan*

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

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

**Articles for the Fall 2018 Issue
should be "submitted" by
September 21, 2018**

REMEMBRANCE AND THANK YOU

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

Appreciation (Donation)

Barton, Den & Mag *in memory of*
Sgt. T.J. Smoot

Bauer, William & Mary *in memory of*
Charlie Burns

Bell, Kazue *in memory of*
Det. Sgt. Jerry Fields

Bell, Sean & Mya *in memory of*
Det. Sgt. Jerry Fields

Brown, Gail *in memory of*
Det. Sgt. Jerry Fields

Cristino, Diane *in memory of*
Det. Sgt. Jerry Fields

Cronberg, Lilly *in memory of*
Det. Sgt. Jerry Fields

Cruce, Gary & Ruth *in memory of*
Ret. Batt. Chief Don Simmons

Devlin, Patricia *in memory of*
Det. Sgt. Jerry Fields

Evola, Joanne *in memory of*
Det. Sgt. Jerry Fields

Guest, Stan & Lily *in memory of*
Det. Sgt. Jerry Fields

Henningsen, Geri *in memory of*
Gerry Henningsen

Kelly, Tim & Geri *in memory of*
P.O. Joseph Kaltz

Lashbrook, Jim & Mary *in memory of*
Sgt. Robert McIntyre

Lindroo, "Doreen, Tamara & Windy"
in memory of Det. Sgt. Jerry Fields

Mijares, Tomas & Janet *in memory of*
Jack Devoy

Moceri, Denise & Rob *in memory of*
Det. Sgt. Jerry Fields

Panackia, Ed *in memory of*
Robert T Moore

Pathe, Ann *in memory of*
Sgt. Eugene Pathe

Pattinson, Jane *in memory of*
George R. Pattinson

Schumaker, Eileen Foley *in memory*
of Chester Skubik

Severs, Gary *in memory of Leonard Todd*

Stano, Nancy *in memory of*
Leonard Stano

Stricker, Thomas *in memory of*
Carl Miller & Jerry Fields

Stricker, Tom *in memory of*
Det. Sgt. Jerry Fields

Tophan, Jimmie *in memory of*
Michael Dell & Don Simmons

VanHulzen, Connie & Glenn *in*
memory of Det. Sgt. Jerry Fields

Veneri, Neil *in memory of Lloyd Eagle*

Wandzel, Elaine *in memory of*
P.O. Donald J. Wandzel (Papa Wan)

Wojtas, Carl & Diane *in memory of*
Sgt. Joseph Wojtas

Appreciation (Donation)

Caver, Gisele

Caver, Gisele

Collinash, Bob

Ellul, Ed

Falkowski, Kenneth

Falkowski, Kenneth

Falkowski, Kenneth

Fiddler, Ray & Charlotte

Gatto, Charles

Gatto, Charles

Gatto, Charles

Gatto, Charles

Hedblom, Tom & Linda

Hewitt, Lori & Dave

I.O.S Bowling Lge., "Mistretta,
Kopec, Irons"

Irons, Rick & Diana

Irons, Rick & Diana

Isken, Wayne

Isken, Wayne

Isken, Wayne

Isken, Wayne

Jablonski, Daniel

Jagger, James

Jagger, James

Kalita, Carl & Rosemary

Keaton, William & Mary

Komperda, Gary

Lang, John D.

Meeks, Robert

Moomaw, Jeffrey

Nowak, Frances

Nowak, Frances

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Phillips, Charlie & Kathleen

Ponticelli, Joe & Rita

Russell, Ken & Jo

Russell, Ken & Jo

Treier, Anthony & Sandra

Treier, Tony

Tsampiekou, John

Velthuysen, Tomas & Kathy

Wilk, Tom & Barbara

PAC (Donation)

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

PAC (Donation)

Komperda, Gary

Laurentius, Marvin & Donna

Majcher, Judith & James

Stanbury, George & Marie

Stec, James

15th Precinct Reunion

September 12, 2018 • 2 PM

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Flag City Honor Flight is actively looking for veterans of WWII, Korean and Vietnam wars to participate as guest veterans on an amazing trip to Washington D.C., completely free of charge. They will visit the **war memorials, Arlington National Cemetery and the Tomb of the Unknown Soldier. This trip is sponsored by Flag City Honor Flight** and its purpose is to honor the veterans who have served our country.

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Pat Henahan @ 248-892-8580

or visit www.flagcityhonorflight.org

The next flight is scheduled for October 2, 2018 leaving out of Toledo, Ohio.

Transportation will be provided from the Veteran's residence to the airport, to the memorials, back to the airport and back to their residence. There are no limitations regarding age, sight, hearing or speech. Minimum physical limitation for mobility is wheel chairs which will be provided. No stretchers. There is a 3 liter limitation for oxygen equipment. A ten person medical team accompanies the veterans at all times. All meals are provided and veterans will travel with an assigned Honor Flight Guardian to assist them with any needs they may have.



Members Letters

Here's the yearly check from the I.O.S. Bowling League. It stems from a 50/50 drawing at our banquet. Thanks for everything you guys do for the retirees, the paying members & the cheapskates, Alike!

I.O.S Bowling League,
Lenny Mistretta, Pres.
Dave Kopec, V.P.
Rick Irons, Sec/Treas.

Thanks for doing a great job for our association. Enclosed is a check to be used where needed.

Joe & Rita Ponticelli
Shelby Twp., MI

Chet, Thank you for all your help with the VEBA reimbursement troubles. It was "Greatly" appreciated. Use this check where ever it is needed.

Rick & Diana Irons
Clinton Twp., MI

In memory of Chester Skubik a good family man that raised a fine man and a very fair Sgt., John Skubik.

Eileen Foley
Algonac, MI

Please accept this donation to be used as you see fit, in the memory of Sgt. Robert McIntyre. Bob was a great policeman and a great person. Thanks for all you do.

Jim & Mary Lashbrook
South Lyon, MI

In memory of Leonard Todd a great friend, and Dennis Palka a brother in the Lord who has been a real blessing during a difficult time.

Gary Severs
South Lyon, MI

Please accept this check to use where it is needed most. In remembrance of my loving husband, P.O. Donald J. Wandzel (Papa Wan).

Elaine Wandzel
Macomb Twp, MI

Thanks for all your hard work. Nice to have people looking out for us.

Ken & Jo Russell
Livonia, MI

Please apply this to the appreciation donation section, in memory of Captain Michael Dell and Senior Chief Don Simmons of the DFD. Thank you guys for all you do!

Jimmie Tophan
Retired DFD Battalion Chief
Highland, MI

Please use the enclosed check as needed, in memory of P.O. Joseph Kaltz. Thank you.

Tim & Geri Kelly
Chesterfield Twp., MI

Please accept this donation in memory of a friend and partner, Lloyd Eagle. Use it where you see fit.

Neil Veneri
Chesterfield, MI

Enclosed is a check for the Legal Fund, in memory of Robert T Moore, "Killed in the line of Duty" 1973.

Ed Panackia
Detroit, MI

You probably have no idea how grateful I am to have your great organization watching my back. You are especially important to us widows who do not get a pension. Please accept this small token of my appreciation in memory of my husband (and best friend), Gerry Henningsen. Thank You.

Geri Henningsen
Plymouth, MI

Now Accepting Pay Pal!

We are pleased to announce that we now accept Pay Pal for Annual Dues, Political Action Committee and Appreciation Donation payments.

Please check the right side of the RDPFFA home page for a link!

(continued on page 9)

Members Letters (continued)

I need to ask a favor. In the winter edition of the Unity was an "In memory of" with my husband's name George R Pattinson along with two of this good friends. I would like to thank the Smolka's for their remembrance and do not have an address. I have written the note and I'm sending it to you for an address. Please fill out the address and mail it for me.

I have enclosed a check to help anywhere it's needed. The work you do is amazing and we really need it. I know how wonderful it was to call the office and get all the information I needed when my husband passed. I also find the Unity a help with news and information we need to know. Thank you again.

Jane Pattinson
Madison, AL

Enclosed is a check for the Legal Fund, in memory of Ret. Batt.Chief Don Simmons. Thank you for all your hard work.

Gary & Ruth Cruce,
Ret. Batt Chief
Presque Isle, MI

Enclosed is a check for the appreciation fund (Donation) in memory of my husband Leonard Stano.

Nancy Stano
Howell, MI

Thanks for doing such great and hard work for us retirees. Keep up the good work, stay safe. Use this donation where it may be needed the most.

Bob Collinash
Van Buren Twp., MI

Thanks for all you are doing even for the dead beats that don't want to join & help our cause! This check is in memory of Sgt. T. J. Smoot a loyal dedicated Cop.

Den & Mag Barton
Caseville, MI

Please use this check where ever it is needed. Thanks for everything you guys do for us. In memory of 3 good friend, not to mention good Policemen Pete Georgeas, Cal Goniwicha and Jerry Sponik

Rick Irons
Clinton Twp., MI



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Paul@myclearstrategy.com

Son of Steve Parsell
Retired Detroit Firefighter

Grandson of Carl Parsell
Former President of the D.P.O.A.
and retired Detroit Police Officer



Westside Silver Ladies

Geri Henningsen

The more years I write this article, the harder it is to come up with something new and refreshing!!!

I would like to say that we are in need of members. It has been a few years since we've had any new joiners. We are all widows of Detroit Fire and Police and all of us must deal with the City of Detroit. It's so nice to talk with others who are in the same boat so please consider joining and/or attending out luncheons. The fee is still only \$12.00 a year. Checks or money orders can be mailed to Meta Bateson, 1291 Shoemaker, Westland, MI 48185. Any Questions? Please phone me (Geri) @ (734) 335-6778.

50/50 winner for April and May was Dolores Linn and for June it was Louise Progar...It's nice to have you back and looking so good, Louise.

Happy Birthday to Meta Bateson – 8/5 and Dolores Linn – 8/18. I'm sending a special "Thinking of You" to retired Detroit Police Sergeant Ray Jones and his wife of 60+ years, Colleen. It's always so good to see you, both.

Thought for the day....Playwright Jane Wagner wrote, "I've always wanted to be somebody but I see now I should have been more specific".

Let's meet at Archie's,

Geri Henningsen • 734 -335-6778

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2018 Mid-year Review and Outlook

Leon C. LaBrecque

Heads or Tails?

Headwinds or tailwinds? Tariffs or tax cuts? Rising interest rates? Inflation? Recession or expansion? Jobs or labor shortage? Lots of questions for the remainder of the year. For those of you who don't love our charts, graphs and pithy analysis, here's our take in a nutshell: First, the economy is robust and growing, or even at full growth. There is ample evidence that the tax cuts will have a big positive short-term effect on corporate profits and individual spending (probably not so good in the long run). There is a labor shortage of skilled workers, which will eventually cause labor inflation. Inflation drives interest rates up, which causes an economic slowdown and eventually, a recession. Tariffs are basically tax increases on goods and services. History tells us (Google 'Hawley-Smoot') that tariffs and trade wars cause price increases, decreases in trade and production and can have very adverse consequences. Simply put, a full-scale trade war would likely cause a recession earlier and be more severe, and override any tax cut benefits. In addition, the tax cuts would seemingly eliminate the 'dry powder' to get out of a recession early. In other words, it looks, ok, except...

US Economy - Stocks and Bonds

The US stock market has been in a back-and-forth mode this year, ending through June 2018 - up 2.65% as measured by the S&P 500 Index. Volatility has jumped 30%. We have seen positive corporate earnings growth along with expanding US economic growth. In our 2018 Annual Outlook back in January, we expected inflation to rise - and it has. We also expected to see unemployment fall and it has - to its lowest level in 50 years. It recently moved up slightly, which is a good sign because it means more people are moving back into the workforce. We also expected that the Fed would continue to raise interest rates, an additional good sign of a growing economy. So far, the uncertain political environment has not negatively affected markets and we continue to believe that we still have room to run.

On the other hand, things are not as clear sailing as we would have expected. We expected higher yields on bonds and higher US equity returns (to go along with the solid economic growth, robust tax cuts and higher earnings). We thought a 50 year low in unemployment numbers should produce higher wage inflation - nope - not yet. Let's toss a little uncertainty into the mix to make it exciting.

We think that despite the market volatility, political landscape and geopolitical events, the prospect for continued tailwinds for stocks continues; however, risks are increasing for that wind to die down or, if we get a trade war, blow the other way. Fed Chair Powell told an annual gathering of central bankers that the case for a continued gradual rise in interest rates is strong, pointing to a low unemployment rate and inflation that is approaching the Fed's target. In light of this, we will con-

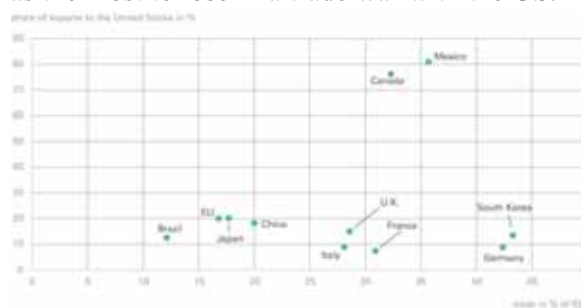
tinue to hold investment grade bonds in balanced portfolios. We'll also continue to keep an eye on inflation protection.

Bitcoin - Update

One area where we called it right was Bitcoin. We suggested avoiding the new form of "currency," if for no other reason than the level of volatility associated with it (and that it wasn't really a currency). On December 17, 2017, a Bitcoin was worth about \$19,000. Since then, it's dropped roughly 65% - dubbed the great cryptocurrency crash of 2018 at its low point for the year. To put it in dollar terms, if you bought \$1,000 worth of Bitcoin at the peak, it would have declined to around \$350. Shortly after our Outlook came out in January, Coincheck was hacked; more than \$523 million "units" were stolen and 260,000 customers had to wait to be reimbursed. Our position is still that this is still a wild- wild-west environment. We think block chain is a revolutionary transactional development, but crypto-currencies are too far out there.

Tariffs – Global Trade War?

The 800 pound gorilla driving volatility in the stock market is the talk around an escalating global trade war. As we highlighted in January, trade wars are bad; bad for the economy, the markets and consumers. Recently, the Trump administration threatened to impose an additional \$200 billion in tariffs on Chinese imports if China retaliates as a result of the \$250 billion in tariffs it has already proposed. The first volley of tariffs on China are scheduled to come into effect during the time of this writing, July. Chinese officials had reached out to their US counterparts in an attempt to deescalate - that hasn't happened. In any case, tensions continue, not only with China, but our trading partners to the north and south, as well as overseas in Europe. The graph below shows who has the most to lose in a trade war with the US.



Sources: World Trade Organization (WTO), Deutsche Asset Management Investment GmbH as of 12/31/16

Clearly Canada and Mexico have the most at stake. We are hopeful that the trade and tariff rhetoric are part of a negotiating tactic. It seems contradictory to say that tariffs on Canada and Mexico are necessary for national defense. On July 11, the Senate voted 88-11 to send a non-binding resolution to the White House calling to get House approval on tariffs issues of national defense. We are carefully monitoring developments and the level of escalation.

(continued on next page)

International Developed and Emerging Markets

Another hot button topic has once again been fallout from Brexit. Chaos seems to be the order of the day in Britain with the departure date for Britain from the EU looming, cabinet secretaries resigning, and negative support from the President. What could happen? Britain could sink into a recession or the withdrawal could trigger further exits from the EU – this situation has markets on edge. There are only nine months remaining before Britain is scheduled to depart the EU. The final outcome will depend mostly on trade deals negotiated with the EU – the UK's primary trading partner (the US is second). We are watching developments around Brexit closely, specifically our portfolio exposure to the international developed world. We do not anticipate any changes in the near term to our position given the favorable tailwinds from the easy monetary policy affecting the region. On the emerging markets front, economic reforms, improving corporate fundamentals and reasonable valuations continue to support our overweight position in that space. Many emerging countries are poised to capitalize on the above trend growth forecasts in the developed world. Risks include a further sharp rise in the U.S. dollar and expanding trade tensions. We see the greatest opportunities in emerging Asia and have positioned portfolios to take advantage of that.

Bottom Line:

So, we think the US markets will do well for the remainder of the year, barring a trade war. We strategically like emerging Asia (think Taiwan, Korea, Singapore, Indonesia, Malaysia, Philippines, Thailand and Vietnam). We favor developed international over the US for the next few years. We intend to keep defensive on bonds and be positioned for rising interest rates and pressure from inflation. Critical points to watch for the remainder of the year - heated talk of trade wars (particularly among our allies), faster pickup in inflation than anticipated and unforeseen developments with Brexit. Oh yes, and maybe geopolitical risks and any tweets that may cause them.



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Twitter: [@leonlabrecque](https://twitter.com/leonlabrecque) / www.linkedin.com/in/leonlabrecque

VEBA

Chet Opolski

Chairman/Business Agent

Retired Detroit Police & Fire Fighter Health Care Trust

Health Reimbursement Account (HRA) Claims

The Board of Trustees will no longer accept HRA claims for reimbursement that are submitted more than 12-months following the end of the prior calendar year.

As a result, your 2016 qualified medical expenses, unless already filed and currently being processed, will no longer be eligible for reimbursement since the May 31, 2018 deadline has expired.

Although the March 31, 2018 deadline for submission of 2017 HRA claims has passed, claims may continue to be submitted as an appeal to the Board of Trustees through December 31, 2018. Those appeals will be reviewed by the Board for approval or denial. Claims for 2017 received after December 31, 2018, will be denied as untimely.

2018 claims for reimbursement may continue to be submitted to the VEBA's third party administrator until March 31, 2019. Thereafter, all 2018 claims for reimbursement must be appealed to the Board of Trustees on or before December 31, 2019, or they will be considered untimely.

OPEN ENROLLMENT

The Board of Trustees has selected BeneSys as the Third Party Administrator, for the VEBA - Health Care Trust effective January 1, 2019. Meetings, discussions and plans continue to move forward as it relates to the transition from our current Administrator. The Board is committed to ensure that the process moves forward in the most efficient manner and with as little, if any, disruption to you as a member.

Watch for mailings, emails, notices and announcements regarding this change in the near future. It is the intention of the Board to be as open and concise regarding the enrollment for 2019, to include town hall style meetings, so that the vendors can make their product presentation, and answer your questions/concerns, before making your decision.

EMAIL ADDRESSES

Since assuming the position as Business Agent for the Trust approximately 200 email addresses have been added to the Trust Newsletter account. Even with that significant increase of addresses there still remains 40% that do not open the mailing. A suggestion going forward is, if you have not received any of the ten (10) Newsletters that I've already sent, then it's very possible that we have an incorrect email address on file for you. If that's the case please contact me at the office 586-275-2404, or email me at: rdpffa_rhctrust@outlook.com



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.

May 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Carolan, James	Sgt.	Police	9-7-54	12-15-77	5-27-17

December 2017

Name	Rank	Department	Appointed	Retired	Date of Death
Draper, John	P.O.	Police	10-3-55	8-8-81	12-24-17

March 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Capizzo, Frank	Sgt.	Police	9-27-62	4-20-82	3-23-18
Grochowski, Raymond	FEO	Fire	5-19-47	10-10-82	3-1-18

April 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Adams, Archie	Sgt.	Police	11-1-54	2-14-86	4-29-18
Cummings, Paul	P.O.	Police	8-26-68	11-27-98	4-15-18
Goniwicha, Calvin	Sgt.	Police	5-18-53	1-18-88	4-10-18
Lott, George	P.O.	Police	10-15-65	3-3-02	4-16-18
Keller, Leslie	Lt.	Police	9-24-56	9-6-89	4-18-18
MacKenzie, Donald	P.O.	Police	8-10-64	4-30-94	4-3-18
Page, Thurman	Lt.	Police	10-27-69	2-25-95	4-8-18
Spivey, James	Insp.	Police	5-17-71	1-3-97	4-24-18
Thomas, Marcus	P.O.	Police	12-30-81	5-1-04	4-15-18
Upshaw, Harold	P.O.	Police	8-19-68	10-1-93	4-25-18
Bastien, John	Lt.	Fire	12-4-50	2-21-79	4-25-18
Boelstler, Gerald	Lt.	Fire	9-12-60	5-26-86	4-15-18
Colembei, Norman	Bt. Chief	Fire	5-19-47	5-25-85	4-3-18
Macka, Robert	FF	Fire	7-1-57	3-2-75	4-20-18
Silver, Herbert	Lt.	Fire	12-14-70	6-13-97	4-9-18
Streety, Julius	Bt. Chief	Fire	9-2-69	2-10-03	4-9-18

May 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Hale, Gerald	Dep. Chief	Police	3-7-55	7-31-85	5-9-18
Hudson, Gregory	P.O.	Police	1-6-69	4-4-94	5-8-18
Kenney, James	P.O.	Police	9-21-71	8-5-88	5-20-18
Krupa, James	P.O.	Police	5-13-68	3-21-86	5-25-18
Munn, Cassandra	Inv.	Police	10-14-77	8-21-04	5-20-18
Pauli, Robert	P.O.	Police	7-9-56	8-10-81	5-13-18
Roberson, Glenn	P.O.	Police	5-14-74	4-2-87	5-6-18
Smoot, Thomas	Sgt.	Police	9-13-71	9-12-01	5-1-18

(continued on page 15)

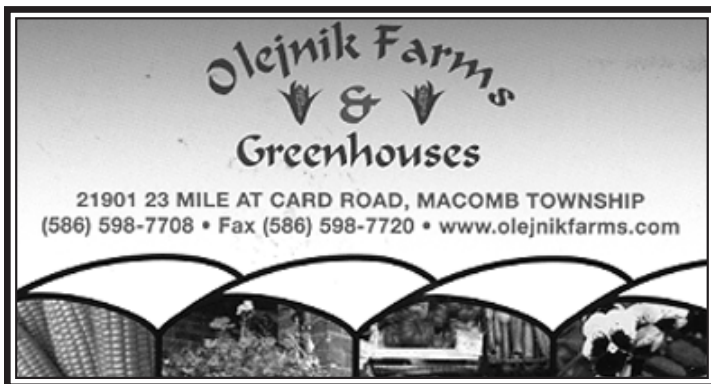
IN MEMORIAM (Continued from Page 14)

May 2018 (continued)

Name	Rank	Department	Appointed	Retired	Date of Death
Sponick, Gerald	Lt.	Police	7-6-54	1-1-92	5-28-18
Tincher, Ronald	Sgt.	Police	8-1-66	8-29-91	5-7-18
Tiszczenko, Ginagi	P.O.	Police	12-4-72	10-13-89	5-15-18
Bray, George	FEO	Fire	2-10-47	8-1-81	5-26-18
Gapa, Ronald	Sgt.	Fire	9-9-57	2-22-79	5-20-18
Hansen, Jack	Bt. Chief	Fire	2-15-54	11-11-89	5-12-18
Head, Eugene	FF	Fire	2-11-74	9-16-86	5-15-18
Hynes, William	Capt.	Fire	2-4-52	2-8-86	5-18-18
Messacar, Donald	Lt.	Fire	10-2-50	5-25-76	5-28-18
Simon, Michael	Bt. Chief	Fire	1-4-66	6-16-02	5-3-18
Teefey, Richard	Bt. Chief	Fire	2-4-52	11-8-89	5-17-18

June 2018

Name	Rank	Department	Appointed	Retired	Date of Death
Debruyn, Michael	P.O.	Police	12-22-69	1-3-96	6-27-18
Feldman, Henry	P.O.	Police	7-1-49	8-10-75	6-12-18
Katina, Richard	P.O.	Police	5-18-53	5-18-78	6-17-18
Kohls, Michael	P.O.	Police	3-6-67	5-13-88	6-10-18
Mix, Gwendolyn	P.O.	Police	4-24-82	5-3-88	6-21-18
Moore, Ronald	P.O.	Police	12-16-68	4-22-88	6-15-18
Shiemke, Dennis	P.O.	Police	7-22-68	8-1-93	6-30-18
Soli, David	Lt.	Police	10-29-73	1-8-04	6-26-18
Boland, Joseph	Capt.	Fire	7-7-52	2-1-86	6-20-18
Braggs, Ottae	FEO	Fire	9-8-97	Died Active	6-13-18
Doty, Jonathon	Lt.	Fire	9-2-69	8-14-92	6-3-18
Lloyd, Robert	Lt.	Fire	5-19-47	4-22-75	6-13-18
Majchrzak, Clarence	FEO	Fire	7-3-50	2-2-76	6-19-18



PLEASE NOTE:

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

Notice to all Veterans!

Eligibility for free interment in a Department of Veterans Affairs national cemetery now can be set prior to the time of a veteran's death. Through the Pre-Need Determination of Eligibility for Burial program (VA Form 40-10007), veterans and their family members can learn if they are eligible for free burial or memorialization in a national cemetery such as the one in Holly, Michigan. Forms are available through service officers such as the ones who work at the Veterans Support Center in Clinton Township.

Call 586-776-9810 for availability

RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION

THE TWENTY SEVENTH ANNUAL

GOLF OUTING FOR RDP&FFA MEMBERS & GUESTS

Date: August 10, 2018 (Friday)

Time: 9:00 a.m. (Shot Gun Start)

Location: Oak Ridge Golf Club

35035 26 Mile Rd. - New Haven, Michigan

1 (586) 749-5151

- (a) 18 holes of golf with golf cart.
- (b) Breakfast (continental style).
- (c) Lunch and beverages.
- (d) Dinner at 3:00 p.m. (choice of three entrees, deserts and beverages).
- (e) Beer and beverages served in the club house and designated areas on the golf course.
- (f) Prizes for the closest to the pin.
- (g) Other gifts and prizes.

Cost: \$75.00 per person, with a gift for every registered golfer.

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

SCRAMBLE format with Shotgun start will promptly begin 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 to: RDPFFA

2525 East Fourteen Mile - Sterling Heights, Michigan 48310

Phone: (586) 795-1734

REGISTRATION FORM (THIS FORM MUST BE COMPLETED PROPERLY FOR EACH GOLFER)

NAME

ADDRESS

PHONE

SHIRT SIZE

1 _____

2 _____

3 _____

4 _____



Silver Ladies



Carol Curley

Summer has come on with a rush! We have had July heat in June, but need we complain? Michigan has not had the threatening weather that the rest of the states have had. I include Hawaii's volcano!

By majority rule our summer picnic will be at Bobby Mac Bayside. No matter what the thermometer or I-Phone's report; the weather and food are always just right!

July Birthdays: Wilma Fulton
Marilyn Golubosky

April 50/50 winner: Del Raska

May and June
50/50 winner: Carol Bender

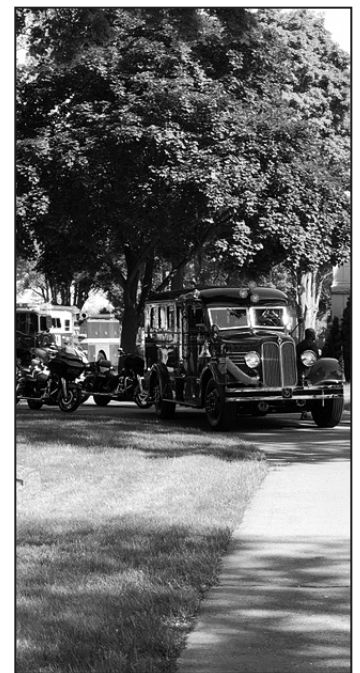
Half of this year has already passed; nothing large to report here. At this time, those of us who receive paper checks will still be able to keep them and not go to automatic deposit just yet, however our checks are looking different.

Our meetings are very enjoyable with good food and laughs. We discuss our HealthCare and monetary survival. We share experiences, knowledge and opinions in a social setting and give each other support and friendship. To join us for lunch call (810) 392-2668. If no one answers, leave a message and your number. Carol will call you back with more information.

Firefighters Memorial Service - Monday, May 28, 2018

A memorial service was held Monday morning, May 28, 2018 to honor Detroit firefighters who gave their lives in the line duty.

A procession was held at 8:30 a.m. that ended at Mt. Elliott Cemetery. The annual service was held at the cemetery following the procession.



2018 DIRECTORY RETIRED DETROIT POLICE AND FIRE FIGHTERS ASSOCIATION, INC. 2525 East 14 Mile Road Sterling Heights, MI 48310-5969	Police Personnel 1301 Third Street (6th Floor) 1 (313) 596-2540 ID Cards 1 (313) 596-1910		Detroit Fire Fighters Association 1 (313) 962-7546 333 W. Fort Street, Suite 1420 Detroit, MI 48226-3149	AETNA (Pharmacy/Prescriptions) (855) 287-7406 Diabetic Supply (877) 764-5390 Order Code 123-AET200
	Police (Central Photo - 3rd Floor) 1 (313) 596-2810		Priority Health HMO (888) 389-6648 (Option 3) 8:00 A.M. - 8:00 P.M. / 7 DAYS	
VEBA - PFRHCT Questions (586) 275-2404 Web site - rdpffa.org e-mail rdpffa@hotmail.com Association Office Hours 9:00 a.m. - 3:00 p.m. Monday thru Friday	Lieutenants and Sergeants Association 1 (313) 961-5699 28 W. Adams, Suite 700 Detroit, MI 48226-1602		Detroit Firemen's Fund Association 1 (313) 628-0099 1301 Third Street #329 Detroit, MI 48226-4495	U.S. Health / COPS Trust 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431 Delta Dental (800) 524-0149
	(Standard) LSA Life Insurance Call LSA Office		ABS (VEBA - PFRHCT) <u>Retiree prior to 2015</u> 1 (800) 645-9978 8220 Irving Sterling Heights 48312-4621 Mail Claims to & Queries to: ABS P.O. Box 4545 Troy, MI 48099-4545	COPS Trust Dental / Vision / Benesys 1 (248) 641-4991 VSP Vision (800) 877-7195
Detroit Police & Fire Retirement System Pension 1 (313) 224-3362 1 (800) 339-8344 500 Woodward Avenue Suite 3000 Detroit, MI 48226-5493 Retirement System Death Benefit Ext. 221 Direct Deposit Ext. 229 Withholding Tax Ext. 238 Missing Check Ext. 265	Detroit Police Officers Association 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155		ABS (VEBA - PFRHCT) Retired - 2015 or later (VEBA) (800) 225-9674	Workman's Comp CMI (Claims) 1 (800) 533-9366 Fax Claims 1 (800) 688-9892
	(Standard) DPOA Life Insurance Call DPOA Office		AETNA Health Ins. Members Services 1 (888) 267-2637 send claims to AETNA Medicare PO Box 981106 El Paso, TX 79998-1106 AETNA Mail Order RX PO Box 417019 Kansas City, MO 64179-7019	Social Security 1 (800) 772-1213 Medicare 1 (800) 633-4227 Co-ordination of Benefits 1 (800) 999-1118
	Detroit Police Benefit and Protective Association 1 (313) 870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 Detroit, MI 48202-3023		Veterans Administration (VA) 1 (877) 222-8387	

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Brian D. O'Keefe
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Daniel J. McCarthy
Partner



Harvey R. Weingarden
Partner

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Special Note to all Retirees!

From time to time the Association receives submissions from members for publication in the Unity. While we would love to publish all your submissions, due to space considerations, we will focus primarily on such submissions that pertain to our members themselves or to topics of importance to all members.



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan

Our May meeting had a good turnout. We discussed where we could have our annual picnic in August. Jey passed out imported chocolate candy to those attending.

On June 2nd, a good number of our Snowbirds attended a memorial for Moe Gekiere in Gaylord. Moe was a friend, member and past president of the "Snowbirds" for 5 years. Our sincere condolences go out to Georgette and family.

June 8, 9 and 10th our group went on the Mackinaw Island trip. It was a great outing with everything included at a great price. Kewadin Casinos gave everyone a package for free play and food. The motel also gave everyone casino packages.

On the 10th we returned to Gaylord for the Snowbirds meeting at 1:00 p.m. Melanie Pauch gave the members information about Veterans burial. The forms can be obtained on line and the procedure.

The August 12th meeting/picnic will be in Glennie at the pavilion behind the school - All are welcome - just bring a dish to pass. So don't go to BJ's on August 12th. September 9th we'll be back at BJ's Restaurant.

The "Snowbirds" will meet May through November no longer in December.

Get well prayers go out to Gene Karvonem, Della Roganski and Lorraine Rudeen.

Birthdays: Missed Karen Haderers Birthday in June - hope you had a good one

July Birthdays: Jerry Brehm, Joanne Nicholls, Melanie Pauch, Robin Mueller, Paul Sevald and Don Rem

August Birthdays: Roy Mantay, Dave Ambrose and Lorraine Dennerly

September Birthdays: Jey Zemaitis, Joan Buda, Isabella Ninelist and Loraine Perry

Happy Birthday to all!

Do you remember? Blackjack chewing gum, metal ice cube trays with lever, blue flashbulbs, wash machines with wringers, roller skate keys, S & H green stamps, pea shooters, 45 rpm records and pop machines that dispensed bottles.

Hope to see you at the meetings and or picnic. Take care and God Bless.

Questions - Dan or Jey at (989) 735-3450

Procedure to Obtain Retired Detroit Police Photo ID Cards

To obtain an ID card in person:

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

For further information call (313) 596-2810



VETERANS OF FOREIGN WARS OF U.S.
POST 1519

Police and fire fighters looking for members. Must have overseas wartime service!

For information contact:

Robert Siedlik at (734) 953-8558 or robs1278@gmail.com

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Find the solutions that are right for you. For more information, please contact:



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Office: (313) 963-4004
www.pinnaclewealthstrategies.com



*The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals. Registered Representative/Securities offered through Signator Investors, Inc., Member FINRA, SIPC. Michigan Financial Companies and Michigan Financial Companies-Pinnacle Wealth Strategies is an independent firm affiliated with John Hancock Financial Network. 28411 Northwestern Hwy., Suite 1300, Southfield, MI 48034. (248) 663-4700. 225-20150331-226148



**DETROIT
POLICE
DEPARTMENT**



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detroitpolicegear.com

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pins, patches and much more or call us at 586-285-5500!**

See us at our new location: 33272 Groesbeck Highway

VICE PRESIDENT *(continued from page 3)*

not always, a great day. This is the day our pension checks show the increase in our monthly checks, whether it is the cost of living for the new plan members or the escalator increase for old plan members. August 1st this year the majority of retirees will see an increase, the increases will vary depending on rank, date of retirement or plan chosen. So enjoy it and spend it wisely.

Again thank you for your support on the pension board election and I hope everyone enjoys the rest of the summer with family and friends. Any questions or problems please let us know. Remember stay safe out there, this is a different world we live in.

AMERICAN LEGION Post 161

Police & Fire Fighters Looking for Members

Must have military service!

Dues \$45

For information contact:

Frank Rossi: (586) 421-2155

DICKINSON SAWYER PLC ESTATE PLANNING ATTORNEYS

Can your family answer these questions?

- Who would you want to make your medical and financial decisions if you were unable to?
- Would you want to be put on life support?
- Who would you want to raise your children if you could not care for them?
- How would you want your property divided after your death?

An estate plan puts your decisions in writing to avoid costly legal problems and family strife.

CALL FOR A FREE CONSULTATION

- Wills & Trusts
- Powers of Attorney
- Advance Directives
- Lady Bird Deeds

Craig Dickinson, Attorney-at-Law
(248) 572-3399 - Extension 1
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** We offer **discounted rates** to Police and Fire (active and retired)**

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

Communications vary whether 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 Ext. 221 or 1 (800) 339-8344 and Automated Benefit Services (ABS) 1 (800) 645-9978 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (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 call Firemen's Fund Association to leave a message, and the Detroit Pension Bureau, (313) 224-3362 or (800) 339-8344.

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

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of
March • June • September • December

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EYE CARE UPDATE 2018

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

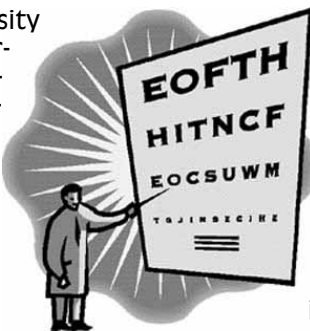
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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

Shorepointe Optical Studio - 586/774-9320

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586-774-0393

www.metropolitaneyecenter.com

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