



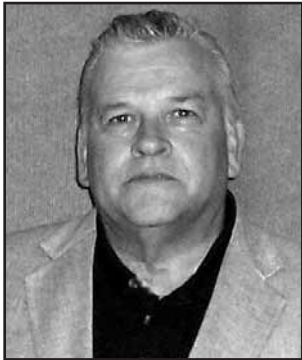
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 128, Winter, 2017



PRESIDENT

Don Taylor

I hope you got everything you asked for from Santa, and I wish you the best for the New Year. Speaking of the New Year, let's look back at what happened in 2016. We did see a few positive events and some setbacks.

On the Legislative front House Bill 5421 received final passage and was signed into Law by Governor Snyder on January 8, 2017 making it Public Act 557. This legislation established a governance policy for Healthcare VEBAs that were formed as a result of Bankruptcy. Although the final version did not include everything we had hoped for, it was the best we could get through the legislative process. The main points of the Law are; Trustees serve at the pleasure of the appointing authority, the VEBA is subject to the Open Meeting Act, Freedom of information request, and board of trustees shall prepare and publish, on a public website a summary annual report that includes the bankruptcy trust's administrative expenditures and expenditures related to a member of the board attending educational conferences that are paid by the Bankruptcy trust.

The disappointing part of this legislation is that it does not limit the compensation of the Board of Trustees that administers the VEBA for retirees that retired prior to January 1, 2015. Compensation of Board members has been a major point of concern

every sense it came to light that Trustees were receiving \$1000, while beneficiaries were receiving a benefit of around \$100 a month. As we move into 2017 all the Trustees appointed by the RDPFFA have opted out of receiving any compensation from the VEBA. These Trustees are Chet Opolski, John Barr, Don Taylor and Andy Dillon. I have not received any information regarding the other Trustees, Floyd Allen, Tom Sheehan or John Clark. As a reminder, I have pointed out numerous times that the only Publicly Funded Healthcare VEBAs that provide compensation to the Trustees are the two Detroit VEBAs, and common sense would dictate that these should be the last VEBAs to consider compensating Trustees.

On to Senate Bill 368. This Bill would have amended the Income Tax Act to extend to a person born after 1952 and retired as of January 1, 2013, an increase deduction on their State income tax. The Bill passed through Senate Committee and full Senate without opposition, but ended up in the House Appropriations Committee, and we were not able to get the Chairman of the Committee to move the Bill, so with this legislative session over the Bill died in Committee. At the current time the Association is considering whether or not to re-introduce the Bill in the new legislative session. If passed this Bill would have provided approximately one million dollars annually in tax relief for retired Detroit police and fire fighters.

As we move forward the Association is always looking to bring in new members. We, as always, ask for your assistance. The next time you run into a non-member and they ask what you get from the Association, the following is just a short list of some of the services and accomplishments of the RDPFFA for total annual dues of \$36 dollars.

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

I would like to begin by wishing everyone a Happy New Year and hope you all had a great holiday season. No one knows what 2017 will bring, but for most of us filing our income taxes is one of the sure necessities. There are few things I would like to remind everyone that may help with your filing. First of all remember that the December 1, 2016 pension statement will have all your year end withholdings, which will include your tax deductions and all your medical premiums. Being a retired Public Safety Officer allows us to claim up to \$3,000.00 in premiums as long as they are taken out of our pension checks. This would include your Medicare Advantage Premiums from Aetna, Delta Dental premiums and your vision premiums from VSP should you have these coverages. Check with you tax preparer and make sure you get everything you are entitled to.

On the other side of the income tax scenario, those

that chose to cash in on the offer from the city concerning the \$.09 insurance plan earlier last year. That payout is considered income and is required to be claimed as such. The issue will be if the City will send out 1099s showing this. I have not been able to get confirmation one way or the other which could be good or it could be bad. You may remember a few years back and the issue was the 1099s from the stipend money that the City distributed, they did send the 1099 but it was late (as usual) and those that filed early might have had a IRS problem. I would again check with your tax preparer.

Another item on the good side of things is if you received payment from your Health Reimbursements Account (HRA) this is not considered income and does not need to be claimed. Claims from the HRA accounts, should you still have a reimbursement coming should be made by March 31, 2017 again this year so you should start thinking about filing those claims.

Moving away from the tax season and getting into the warmer weather time, the annual picnic and June meeting will be in Frankenmuth again this year at the Bavarian Inn. The date of the picnic is Monday, June 26, 2017 and the June meeting will take place on Tuesday, June 27, 2017. Just an early reminder for those that are planning on attending and those that are considering attending, reservations can be made by calling the Bavarian Inn and telling them you are part of the RDPFFA. The rooms are around \$110.00 a night and I know you will have a great time. The Hospitality Room will be open Sunday night, June 25, 2017 and Monday night June 26, 2017 for you enjoyment.

The Association is in the process of having the Las Vegas trip again, this will take place around the end of September or early October and more information will be coming later on in the year.

The monthly meetings seem to be dropping in attendance, this may be that there are no big issues or con-

(continued on page 11)

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(586) 795-1734 • Fax (586) 795-2183

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



OFFICERS

President

Donald Taylor

Vice President

Gregory Trozak

Secretary/Treasurer

Allan Grant

PUBLICATION/EDITOR

Al Grant

VIDEO/PHOTO WEBSITE

rdpffa.phanfare.com

Ken Gidner - Administrator

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

As we begin a new year, I would like to recap some events from last year along with a summary for the period of January 1, 2016 to December 31, 2016.

The purposes of the Association shall be: To provide the members with information concerning the status of Pensions, Hospitalization and Insurances. To some extent the organization achieves pension issue goals by supporting two elected pension representatives' one fire and one police who in return report to the membership all pertinent activities. Hospitalization benefits, although decreased from past coverage due to the cities bankruptcy are continuously monitored by elected Trustees, a majority are RDPFFA Board of Director members who report to the participants all relevant information.

In addition, the Retired Detroit Police and Fire Fighters Association objective is to promote a spirit of good fellowship and a closer personal relationship among members and their families. Attempting to accomplish this goal the Association arranges an annual picnic and coordinates an annual golf outing. The Association is organized and shall be operated exclusively for the purposes set forth in Section 501(c) (4) of the Internal Revenue Code.

This is a summary of annual numbers gathered by the Retired Detroit Police Fire Fighters Association. The total of 6,040 persons were participants in the Association at the end of 2016, of those participants, 4,745 are on payroll deduction. Others not eligible for

automatic payroll deduction pay dues annually. To a large extent expenses of \$329,575 are spread over twelve categories such as: Donations, General Meetings, Honorariums, Insurance, Legal Fees, Office Expenses, Payroll Expenses, Picnic, Professional Fees, Property taxes, Unity magazine and Utilities. Investment expenses are not included.

Expenses as of December 31, 2015 were \$373,575 as compared to \$737,248 in December 31, 2014. A higher than normal portion of expenses in 2015 and 2014 was spent to defend our benefits in the bankruptcy proceedings.

The Association expense as of December 31, 2016 was \$330,770. The Association had a total income of \$218,795, \$194,438 in dues including participants' contributions of \$28,800. Also, \$40,000 of investment earnings was transferred to the Association's fund to cover expenses. The dues assessment of \$36.00 annually has covered expenses for a numbers of years, although in recent years, expenses are supplemented by transferring investment funds.

The office located at 2525 E. 14 Mile Road Sterling Heights, Michigan 48310 is owned by the organization.

The above numbers are approximates for members' informational purposes only and are not to be construed as a professional audit and official certified numbers.

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.



*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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PRESIDENT *(continued from page 1)*

Following is few on ongoing regular services available:

- Fully staffed office open 5 days a week, to assist retirees and their family members
- Regular monthly meeting to keep members informed of events and their benefits
- Free use of medical equipment
- Free use of Notary Service
- Quarterly Newsletter
- Web-site
- Hotline
- Representatives to act on your behalf on local, State and Federal issues

Following is a partial list of some of the Associations accomplishments:

- 1975 - Prescription rider for retirees and spouses (\$115,000.00)
- 1976 - Half payment for Hospitalization for spouses retired before July 1, 1974 (\$1,400,000.00)
- 1978 - Optical program (\$38,000.00)
- 1984 - 10% additional hospitalization benefits (\$185,000.00)
- 1986 - All retirees improved hospitalization (\$642,000.00)
- 1988 - Major Medical coverage for all retirees (\$680,000.00)
- 1989 - Improved HAN optical program (\$325,000.00)
- 1990 - Dental coverage retiree & spouse (\$1,690,000.00)
- 1992 - Yank/Gentile Lawsuit (\$70,000,000.00)
- 1994 - Complete health coverage select group (\$13,900.00)
- 1998 Paid hospitalization for option 1 widows (\$440,000.00)
- 2001 - 13th check totaling \$13,820.00 each retiree (approximately \$11,000,000.00)
- 2009 - Weiler Settlement approximately \$70 Million annual benefit value, back pay (\$12,000,000.00)
- 2012 - Participate re-drafting Detroit City Charter, results two seats on Pension Board
- 2012 - House Bill 5192 Public Act 12 of 2012 enforce seating on Pension Board
- 2012 - Senate Bill 1198 Public Act 492 of 2012 required equal treatment of Retiree serving on Pension Board
- 2013 Senate Bill 409 Pension Tax Police & Fire Retirees born 1946 & 1952 value \$1,500,000.00 per year

- 2013 and 2014 - represent retirees Detroit Bankruptcy, prevented cuts to pensions
- 2013 and 2014 - bankruptcy able to split Healthcare settlement into two VEBAs resulted in additional \$16,000,000.00 for Police and Fire Retirees
- 2016 - House Bill 5421 Public Act 444 of 2016, VEBA Governance policy.

As you review the services and accomplishments of the RDPFFA, I hope you will discuss the efforts of the Association with members and non-members alike, and point out that these activities and services carry a cost with them. In order for us to continue to provide and pursue issues and protect your benefits, we need the financial assistance from those members that have the resources to assist us. Our Lobbying and legislative efforts can cost as much as \$50 thousand dollars a year.

In closing, I want to thank you for your continuing support, and hope to see you at the General Meetings and other Association events.



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COMMUNITY
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UPCOMING SPECIAL EVENTS

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

*Call the Association Office
if you need additional information*

Welcome New Members!

November 2016

Brooks, Scott - Fire

Crawford, Kenneth - Police

Erickson, Mark - Police

Guice, Tamika - Police

Shelton, John - Police

December 2016

Chapman, Herbert III - Police

Coleman, Robert - Police

Salisbury, Christopher - Police

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership Meeting Schedule

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM

March 2, 2017 • May 4, 2017

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, MI - 7 PM

February 2, 2017 • April 6, 2017

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 Spring 2017 Issue

should be “submitted” by

March 17 , 2016

REMEMBRANCE AND THANK YOU

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

Appreciation (Donation)

Brooks, Roger & Lyn *in memory of*
Bob Dooley, Larry Nevers &
David Malinowski

Dow, Louise *in memory of*
Robert L. Dow

Dziuba, Stanley & Donna *in memory of*
Frank Zdankiewicz

Gatto, Charles *in memory of*
Batt Chief Richard Latka

Gomez-Terlep, Rosa *in memory of*
Cmdr. Alfred Gomez-Mesquita

Hewitt, Lori & David *in memory of*
P.O. Patrick Arthurs

Kostera, Tom *in memory of*
Joseph P. O'Leary

Marchwinski, Judy *in memory of*
Robert W. Dooley

Markowski, Michael *in memory of*
Frank Gondek, Harry Nann
& Tommy Mathis

Palm, James *in memory of* Bill Bolgar

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

Radulovich, Edith *in memory of*
Det. Sgt. Steve Radulovich

Ramsey, Dave & Sue *in memory of*
Jim & Judy Arthurs' Son

Schroyer, Dennis *in memory of*
Lt. Bill Whitcher

Sington, Gerald & Philomena *in*
memory of Larry Kuwalek

Twardzik, Helen *in memory of*
Lt. Joe Twardzik

Appreciation/Legal (Donation)

Chinoski, George & Beatice *in*
memory of Eljay Bowron

St. John, Joseph J. *in memory of*
Joseph St. John Sr.

Hewitt, David & Lori *in memory of*
P.O. Patrick Arthurs

Purrington, Jim & Sandy *in memory of*
Sgt. Dale Tiderington

PAC (Donation)

Lambert, Dianne *in memory of*
Roger L. Lambert & Roland E Raska

Wagner, Mary *in memory of*
Beth Peterson & Mary Hatchinson

Appreciation (Donation)

Alderman, Ed
Anderson, Sherwood
Arambula, Ron & Stephanie
Ayres, James
Bar, Tim

Barton, Den & Mag
Bednarski, James & Sharon
Best, Greg

Brogan, Roy & Nelda
Charette, Joe & Debra
Ciesinski, Jerry & Barb
Cleland, Mike & Denise
Crimmins, David & Anne
Ellul, Edward Sr.

Eschik, Ernest & Peggy
Fiddler, Ray & Charlotte

Foley, Eileen
Irwin, William

Isken, Wayne
Isken, Wayne

Isken, Wayne
Jennings, Margaret

Kennedy, Lee
Lebeau, Barry & Diane

McNeary, Clarence
Meeks, Robert

Meeks, Robert
Mischnick, Ed

Moro, Martin Jr. & Karen
Morse, John & Diane

Nowak, Frances
Nowak, Frances

Pakula, Tony
Phillips, Charlie & Kathleen

Phillips, Charles & Kathleen

Phillips, Charlie & Kathleen

Ponticelli, Joe & Rita

Price, Billy & Sharon

Russell, Ken & Jo

Schumann, Robert

Sebes, Camille

Sherwood, Donn

Siedlik, Bob & Irene

Skaggs, George

Springer, Charles

Stec, James & Jacqueline

Stieber, Paul & Jacqueline

Szarafinski, Mary & Leroy

Varriale, David & Barbara

Veda, Edward

Wendyker, Al & Linda

Wicker, Arnold

Wilkewitz, Ralph & Sunni

Winkler, Frank & Susan

Appreciation/Legal (Donation)

Biernat, Ken & Jo

Bullock, Robert

Carlan, Gerald & Barbara

Carlson, Barbara

Collins, Walter

Fogarty, Patrick & Donna

Foley, Eileen

Girardini, Celestino & Eleanor

Hynes, Melbourne

Marino, Dan & Patricia

Meeks, Robert

Russell, Ken & Jo

Skonieski, Darryl & Laura

PAC (Donation)

Selwa, Greg & Barbara

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.!

**Retired Detroit Police & Fire Fighters Association
Catalog Order Form**

Item	Description	Price	Circle One If Applicable	Number of Items Ordered	Total \$ Amount Included
T-Shirt	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	\$28.00	M - L - XL - *XXL		
Golf Shirt	Detroit Fire Retired	\$28.00	M - L - XL - *XXL		
Sweat Shirt	Retired Police or Fire (Navy Blue)	\$30.00	M - L - XL - *XXL		
Wind Shirt	Retired Police or Fire (Navy Blue)	\$45.00	M - L - XL - *XXL		
Denim Shirt	Long sleeve Police or Fire	\$28.00	M - L - XL - *XXL		
Golf/Baseball Cap	Detroit Fire Retired	\$17.00	Fits "All"		
Golf/Baseball Cap	Detroit Police Retired	\$17.00	Fits "All"		
Money Clip	Fire Maltese Cross	\$20.00	(Gold or Silver)		
Money Clip	Old P.O. badge medallion	\$20.00			
Money Clip	New P.O. badge medallion	\$20.00			
Money Clip	Police Sergeant medallion	\$20.00			
Money Clip	Gold Police Lieutenant	\$20.00			
Coffee Mug	Choice of Badge (Police - Fire)	\$18.00	(Fire gold/silver)		
Travel Mug	Choice of Badge (Police - Fire)	\$18.00	(Fire gold/silver)		
<i>*All XXL Items - add \$2.00 to listed price</i>			Shipping		

Shipping & Handling \$2.00 for the first item - Add \$1.00 per additional item

TOTAL

** Name
** Address
** City
** State
** Zip
** Phone
email address

**RDPFFA
2525 E 14 Mile Rd
Sterling Heights, MI 48310**

**2017
Dues
\$36.00**

**Retired Detroit Police &
Fire Fighters Association**

For Additional Assistance
Contact Association Office

Retired Detroit Police &
Fire Fighters Association
(586) 795-1734

Please Complete This Form & Return With Payment

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone: _____

Address: _____ E-Mail: _____

City: _____ State: _____ Zip: _____

Amount Paid _____

Date Paid _____

Check No. _____

Dues Year **2017**

Make Checks Payable To: Retired Detroit Police & Fire Fighters Association
Mail To: 2525 E. 14 Mile Rd. Sterling Heights, MI 48310-5969 PLEASE
DISREGARD IF DUES ALREADY PAID

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

Members Letters

Use the enclosed funds where needed. Thanks for all you do for us.

Joe & Rita Ponticelli
Shelby Twp., MI

Congratulations on the re-election of our fine Officers. With Officers like you there should be no term limits. Thank you for everything you do for us.

Al Wendyker
Northville, MI

Thank you for all that you do for the retirees and surviving spouses. My husband was a Detroit Police Officer out of the 12th Precinct. Bob passed away October 27, 2006, a little over 10 years ago. I still miss him. In his memory I'm enclosing a check to use when needed.

Louise M. Dow
Hersey, MI

In memory of Jim & Judy Arthurs' Son, Please accept this donation to be used as needed. A special thank you to all of the Staff for your dedication and hard work on behalf of our members and their families. You are truly appreciated!

Dave & Sue Ramsey
Canton, MI

Please know that even though you may not hear from all of us out here, we all do very much appreciate your continued and deliberate work in the efforts to protect and increase our benefits. The Windfall Elimination and Pension Offset provisions are of particular interest.

Please use this small donation as you see fit.

Ed Mischnick
The Villages, FL



Thank you for all the hard work you do. Use the enclosed check wherever it is needed.

Margaret Jennings
Bark River, MI

Please apply half to the Legal fund and half for appreciation memorial. In memory of former P.O. Patrick Arthurs, youngest son of Retired Insp. Jim Arthurs.

Dave & Lori Hewitt
Syracuse, IN

Please accept our donation to be used as needed in memory of; Bob Dooley, Larry Nevers & David Malinowski, our S.T.R.E.S.S. members are dwindling.

Roger & Lyn Brooks
Highland, MI

I was a member of the July 5, 1949 Academy Class, which consisted of one hundred (100) aspiring recruits and all Veterans of World War II. I am uncertain as to how many or if any remain as recipients to our Pension System. At the time of our graduation from the Academy we were paid an annual salary of approximately two thousand dollars and were required to buy our uniforms at a cost of \$300.00. I was married and we had two young children.

The City of Detroit did not provide us with any health insurance coverage. Re-visiting those times and years that followed including the City's fall from grace "bankruptcy", one can see the extraordinary and notable importance and thoughtfulness demonstrated and rendered by those who represented us through the seasons of our employment and retirement years. They were more specifically the Retired Detroit Police and Fire Fighters Association, Detroit Police Officers Association and the Lieutenants and Sergeants Association.

We are and should be eternally grateful to those self-sacrificing persons who tried and gave so much of themselves to inspire and inflame the dignity and recognition that the title "Police Officer" represents in the truest sense "Protection for All".

Fellow Officer, Robert Bullock
Bozeman, MT

Please accept this check in Memory of Det. Sgt. Steve Radulovich, Please use where needed most. I appreciate all you do. Thanks again.

Edith (Lucy) Radulovich
Grosse pointe, MI

(continued on page 9)

Members Letters *cont.*

Enclosed please find a check for 2017 dues and a second check for the Association to use as needed. I appreciate all the time and effort your staff puts in looking out for the membership. In memory of my husband Robert W. Dooley.

Judy Marchwinski
Odessa, FL

Please use this donation for the PAC Fund in memory of Roger L. Lambert & Roland E. Raska both were proud & dedicated serving the community as Detroit Police Sergeants.

Dianne Lambert
Warren, MI

Mr. Don Taylor (President) Thank you and your associates for all your hard work. Hello and congratulations to all classmates of the class of July 3, 1950 that are still with us.

Joe Charette

I really appreciate all the hard work you do for us. Please accept donation for Legal & PAC funds in memory of Edwin Carlson who retired in 66.

Barbara Carlson
Alpena, MI

Unity, Please use the enclosed check wherever needed. Keep up the good work. All of our retirees are most appreciative.

C. McNeary
Forrest City, AR

RDPFFA, your tireless work on behalf of all retirees is greatly appreciated. Please accept this check for the Legal Fund in memory of Eljay Bowron, who was described as a policeman, politician and police union leader.

George Chinoski
Chesterfield, MI

Thanks for all the work you do on our behalf. Please use the enclosed check where it is needed the most.

Ernest & Peggy Eschik
Oxford, MI

Your hard work helping us to continue receiving the best benefits for retirees is greatly appreciated. Once again you have gone to bat for us, making sure we con-

tinue to get what our Detroit Police & Fire Fighters worked so hard for. Please use the enclosed check to help where it is needed---In memory of my late husband Lt. Joe Twardzik.

Helene Twardzik
Macomb Twp., MI

Please accept this monetary donation in appreciation for the work you do in our interest.

Sgt. Jerry Ciesinski and Barb
Warren, MI

Please accept this donation to the Legal fund in memory of Sgt. Dale Tiderington. Keep up the good work on behalf of the members.

Jim & Sandy Purrington
Whitmore Lake, MI

I am writing to express my sincere appreciation to you all for all of the hard work and dedication you exhibit that benefits all Police and Fire Retirees.

I especially appreciate your dedication to making the VEBA the success that it is. As more retirees advance in age they will appreciate your efforts even more. Of course, your overall efforts to oversee the welfare of all retirees is appreciated as well. Please accept the enclosed check as a token of my appreciation and deposit it in any fund as you see fit. Thank you all again and "Job well done".

Lee Kennedy, Ret. DPD Sergeant
Fenton, MI

Please accept this check in memory of Frank Zdankiewicz, to be used in your general fund. Thank you for all the hard work you have done for our benefits.

Stanley Dziuba

In Memory of my Dad, Joseph St. John Sr. retired Lieut. Fire Dept. 25 yrs. Of service 1926-1951 Eng. 33. I retired in 1986, 29 yrs of service 1957-1986. Lieutenant Lad. 13. I greatly appreciate what Unity did for members under the old pension.

To the members who pay their dues, a Merry Christmas, to the members who free-load-humbug.

Joseph J. St. John
Lexington, MI



Now that you know your rights..

KNOW YOUR OPTIONS.

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

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

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

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

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

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

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

VICE PRESIDENT *(continued from page 2)*

cerns on going but we just want to remind everyone that they are still taking place the first Thursday of every month September thru May. So if you are able to make it or in from out of town stop by and see some old friends or make a few new ones.

Going to close out for this issue but I want to again say Happy New Year and please take care and BE CAREFUL OUT THERE.

Detroit Police Department Retired Badges

Silver – \$35.00 EA. * Gold – \$45.00 EA. *

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Westside Silver Ladies

Geri Henningsen

What will 2017 bring? I'm hoping good health for all of us. Our Christmas party was small. It was held at Archie's two days after snow storm Caly and bitter cold. We missed Irene Melady & Jo Moranty who were ill. Those in attendance were, Meta Bateson, Martina Burke, Hilma Clifford, Doris Kaiser, Dolores Linn, Marilyn Noseworthy, Louise Progar, Dolores Tanana, Mary Wagner, Elaine Wallace & guest, Linda Jansen, Theresa Zalewski & Myself.

We have many generous members. I would like to thank Louise Progar for bringing the delicious, home-made cupcakes, Elaine Wallace for buying lottery tickets for all of us plus I received gifts, personally from Martina Burke, Linda Jansen, Marilyn Noseworthy and Elaine Wallace. Thank you so very much.

50/50 winners are Meta Bateson for October, Martina Burke for November and Doris Kaiser for December.

Upcoming birthdays: Hilma Clifford – 2/7, Mary Wagner – 2/8, Doris Kaiser – 2-22 AND Jo Moranty – 3/19. We're hoping they are/were good ones.


We have a few members who are no longer able to attend the meetings but I would like them to know we think of them often. They are Theresa Kelley, Marie McCarthy and Fran Murphy. We miss you.

Here's a thought:

"It's important to listen. Most people just want to know they are heard". - Anne Meara

Let's meet at Archie's...

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Some Observations on 2017 Taxes, Economy and Money

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

The election of a new president always brings about change and it is fairly likely there will be changes to individual income taxes in 2017. President-elect Trump is likely to adopt the GOP controlled House's tax proposals which means pretty significant change is probable. Here is one version of how these may affect chiefs and other law enforcement professionals in Michigan.

The following will likely change for individuals, if the proposal is adopted in its entirety:

- Brackets: There will be three instead of seven: 12%, 25% and 33%.
- Reduced taxes: Most individuals will pay less in taxes. The higher your income, the greater the cut. The Net Investment Income Tax (NIIT) and Alternative Minimum Tax (AMT) will be eliminated.
- Deductions: Parents with childcare expenses will be able to deduct childcare from their income, with income limitations. The standard deductions will increase to \$15,000 for single taxpayers and \$30,000 for joint taxpayers. Itemized deductions are anticipated to be limited to mortgage interest and charitable contributions, and would be capped at \$100,000 for single and \$200,000 for joint filers.
- Exemptions: Personal exemptions will be eliminated.

We think 2017 will be a very important year for planning, on taxes as well as investments. Plan carefully and talk this over with your CPA or tax advisor.

1. Try to figure out your deductions. A proposed change is to simplify itemized deductions and limit them to mortgage interest and charitable contributions. Note the standard deduction is going up to \$15,000 for single and \$30,000 for married. After your 2016 return is done, look at your Schedule A (if you don't have a schedule A, you will be using the standard deduction).
2. Some deductions you'll probably lose. If you do itemize, you'll probably lose the following:
 1. Medical deductions
 2. Property taxes
 3. Michigan Income tax deduction
 4. License plate deduction on cars
 5. Misc. Itemized relating to police, like ammo, training, and so forth. It's probably worth thinking about having the municipality pick up all your additional expenses instead of paying for them out of pocket.
3. Hit the charitable contributions. Charitable contributions will probably still be deductible. But, your standard deduction will likely be higher, so if you have regular contributions, consider a Donor Advised Fund (DAF) where you could make a large contribution now, and use it over time. This would suggest making a big contribution in 2017, then using the DAF to fund it in 2018, when you take the standard deduction. If you have appreciated property, like stocks or mutual funds in a taxable account, contributing those instead of cash will provide the double benefit of giving you a full fair market value deduction (within some limits) while also avoiding the capital gain tax if you sold the investment and donated the cash. If you know someone age 70 ½ or over with an IRA, they can make a Qualified Charitable Distribution (QCD) of their Required Minimum Distribution (told you it's complicated), and eliminate that from their income. Most retirees with RMDs will have increasing income, so this strategy works well.
4. 457(b). We normally always suggest maximizing your 457(b) or deferred comp. When you contribute to the pre-tax portion of the 457(b), you are taking it off your income above the line. For a variety of

reasons, we think boosting your 457(b) as close to the max as you can get it is a wise idea. As a chief, you will likely save taxes in 2017. How about saving the tax savings? Worst case scenario, you will have saved too much money. Rats.

5. HSA: A Heck of a Saving Account. A Health Saving Account is a tax-deductible way to put money away for medical expenses. If your municipality has a high deductible plan, you probably have an HSA. With the HSA, you deduct the money as you deposit it in the HSA, and pay no tax if you use a withdrawal for qualified medical expenses. We don't know what will happen to medical insurance, but the HSA is a top-line deduction that allows tax-free growth.

We have more, but 5 ideas is a good start.

We see a lot more changes on the horizon. If you think about it, before the election the policy of the US was pretty much like this:

- Global trade is good and trade agreements are open
- The Central banks should pour money into the system to lower interest rates
- Inflation is pretty much nonexistent
- Taxes are fine, but the rich should pay more
- We like China, but don't like Russia

Now it seems to look like this:

- Global trade is bad and trade agreements are going to be changed or be eliminated
- Fiscal policy is better than monetary policy: roads, coal mines and oil
- Inflation is likely to arrive sooner
- Taxes need to go down. The more you pay, the more you save
- We like Russia, but don't like China

There's more, way more (guns, regulations, immigration). The world changed, abruptly and significantly. The new world will change interest rates (The Fed indicates they are probably going up, and faster than pre-election), the markets, health care, inflation, as well as taxes. For you as a chief, this will change the dynamics of pensions, tax base, retiree health care, and your budgets. We were playing checkers up to November, now we're playing chess. Get ready for a new game.

I'll be working hard on this. As a Director of the Michigan Association of CPAs, I'm serving on a task force on tax law changes. As you'd expect, CPAs will have to learn and apply any changes, and I will be working on that daunting task. As an advisor, I'm honing portfolio shifts to accommodate the possibility of interest rate and inflation increases, working on plans for what 2017 might bring, and focusing on what tax changes may affect our clients, and in general trying to Reduce Uncertainty. We live in interesting times. Get ready.



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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.

October 2016

Name	Rank	Department	Appointed	Retired	Date of Death
Faulman, John	Sgt.	Police	1-22-51	11-5-81	10-16-16
Gregory, Gwendolyn	P.O.	Police	3-18-75	10-3-00	10-19-16
Haviland, Richard	P.O.	Police	7-5-49	2-11-67	10-31-16
Holt, Jack	Lt.	Police	5-12-52	7-6-77	10-28-16
Jarret, Myron	Corporal	Police	11-21-08	Died Active	10-28-16
Logsdon, Lewis	Sgt.	Police	7-1-52	12-29-77	10-6-16
LoPiccolo, Vito	Sgt.	Police	8-27-51	9-12-96	10-14-16
Malinowski, David	Inv.	Police	3-10-69	7-6-02	10-13-16
Masters, Jack	P.O.	Police	4-25-60	3-21-92	10-25-16
McKay, Clarence	Sgt.	Police	7-18-55	8-28-80	10-26-16
Schuhholz, Raymond	Sgt.	Police	7-21-48	8-3-73	10-6-16
Scott, Kaye B.	Sgt.	Police	11-2-71	11-25-93	10-6-16
Studzinski, Chester	Sgt.	Police	7-5-49	9-5-74	10-25-16
Neill, Donald	Bt. Chief	Fire	11-23-42	2-23-81	10-20-16

November 2016

Name	Rank	Department	Appointed	Retired	Date of Death
Arthurs, Patrick	P.O.	Police	2-22-93	8-15-96	11-3-16
Barsenas, Arturo	P.O.	Police	10-1-73	7-19-03	11-9-16
Cobane, Robert	P.O.	Police	10-26-53	1-18-79	11-25-16
Jacobs, Charles	P.O.	Police	3-7-55	7-16-81	11-4-16
Jaques, Billy	P.O.	Police	1-19-49	5-7-74	11-2-16
Kerr, Tedre	Inv.	Police	3-2-75	4-2-08	11-9-16
Mahmoud, Hadi	P.O.	Police	11-18-13	Died Active	11-7-16
Mallory, Hugh	Sgt.	Police	9-28-59	3-11-87	11-9-16
McCarroll, Joseph	Lt.	Police	9-29-69	3-9-91	11-18-16
Raska, Roland	Sgt.	Police	1-3-56	1-3-90	11-21-16
Sanders, Elmer Jr.	Sgt.	Police	5-8-67	5-3-79	11-29-16
Scrivo, James	P.O.	Police	4-13-56	5-1-81	11-4-16
Sims, David	Sgt.	Police	12-29-47	6-30-73	11-15-16
Smith, Cecil	Sgt.	Police	9-18-72	9-18-97	11-28-16
Smith, Theo	P.O.	Police	6-30-75	4-13-89	11-3-16
Taylor, Robert	P.O.	Police	1-7-52	1-7-77	11-15-16
Tye, Kenneth	P.O.	Police	2-4-74	7-17-04	11-17-16
Wittner, Val	Sgt.	Police	11-15-71	1-30-03	11-3-16
Cooper, Clarence	Insp.	Fire	11-19-73	8-24-91	11-19-16
Cronk, Richard	Bt. Chief	Fire	9-9-57	10-26-93	11-23-16
Kolar, Andrew	Capt.	Fire	11-12-51	2-17-85	11-16-16
Ward, Derrick	FF	Fire	6-18-84	5-19-99	11-6-16

December 2016

Name	Rank	Department	Appointed	Retired	Date of Death
Banks, Randall	P.O.	Police	3-10-69	3-1-78	12-22-16
Hamilton, William	P.O.	Police	5-31-00	Died Active	12-28-16
Johnson, Javier	P.O.	Police	4-19-83	4-1-12	12-21-16

(continued on page 11)

IN MEMORIAM (Continued from Page 10)

December 2016 (continued)

Name	Rank	Department	Appointed	Retired	Date of Death
Kochan, Walter	P.O.	Police	8-3-53	7-23-90	12-13-16
Martin, Clair	Lt.	Police	2-22-48	8-22-73	12-16-16
Moersch, Michael	P.O.	Police	9-29-69	12-12-80	12-11-16
Osterbeck, John	P.O.	Police	3-23-70	12-19-92	12-30-16
Pawley, Walter	P.O.	Police	11-17-47	8-28-56	12-1-16
Snow, Gordon	Lt.	Police	7-18-55	11-15-80	12-16-16
Hustedt, William	Lt.	Fire	11-24-47	3-13-73	12-6-16
McKay, Frederick	FEO	Fire	2-10-47	7-24-77	12-4-16
Nettleton, Frank	Capt.	Fire	6-24-49	11-10-83	12-26-16
Williams, Tobias	FF	Fire	11-26-01	Died Active	12-21-16

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		Lieutenants and Sergeants Association 1 (313) 961-5699 28 W. Adams, Suite 700 Detroit, MI 48226-1602	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
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		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



Silver Ladies



Carol Curley

Well we have another New Year! Another chance to improve living on earth even if in a small way! Be respectful, courteous, patient, smile, hold your tongue when someone says something ignorant. At the least respond without foul language. That way their words are the last stupid words to echo through the room not yours! If all fails be silent, silence allows us to hear more than was said!

We Silver Ladies have had good traveling weather all year till our Christmas celebration December 11th, which was the worst storm of the year. Those of us determined to venture out were able to arrive at our destination and return home safely. We enjoyed, as always, our dinners thanks to Filippas Restaurant, door prizes and gift cards thanks to Delphine Marciniak. Table decors and honorary gifts thanks to Carol Bender. Home-made individual breads thanks to Irene Brooks. Home-made chocolate fudge and cookies thanks to Marcy Rolf and individual mystery boxes thanks to Judy Wagner! In between this excitement we talked, laughed and solved most of the country's problems!

November 50/50 winner was Barb Talley. The New Year birthdays for February are: Marilyn DeFour,

Annette Emke, C. Curley. Happy Birthday in March to Bernice Hall.

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DPD Veteran and Family gather for brother's funeral at Arlington National Cemetery.



Former DPD Veteran, William and Patricia Cassidy kneel at the grave of Lloyd and Mary Anne Cassidy in Arlington National Cemetery

William and Pat joined 70 members of Lloyd and Mary Anne's family, ages 3 months to 94 years, to accompany their loved ones to their final resting place and say their final good-byes in Arlington National Cemetery in Arlington, Virginia.

William said, "It's a once in a lifetime thing. The view of the military performing the funeral, perfected so well. You are in awe of your country's military." Pat said, "It was just so wonderful. We were so proud and felt privileged to be there, as one of our family members was given such an honor. All the grave sites there, it was just overwhelming; I had a lump in my throat. All those men served our country. It was pretty emotional. This was our closure, because we weren't able to attend the funeral in February, because of an ice storm."

Following the military service, the family attended a luncheon at the Officer's Club, where they shared memories of Lloyd and Mary Anne, and they had an Irish Wake at a pub in old Alexandria that evening. William shared experiences from growing up with Lloyd. "He was such a wonderful example," William said. "He helped me make decisions. We never had a bad word between us all our lives. If I was able to pick a brother and sister, I couldn't have picked anyone better than those two."

(Note: Excerpts were taken from an article that appeared in The Oakland Press on 12/01/16 by Sharon Longman and the photo by Tony Rossa)

Arlington: A Place to Honor Those Who Gave Their All

by Harry Wisniewski

Arlington is a place where Americans honor those who have made the ultimate sacrifice for our country. I would like to lay the wreath at the Tomb of the Unknowns to honor my uncle who was in the Air Force. I also have many other family members who have served our country, including my grandpa who is a Vietnam Veteran. The Tomb of the Unknowns is especially moving because an American soldier gave his life for our country and no one knows who he is but God alone.

I consider myself patriotic and appreciate the reverence and respect that is involved with this solemn ceremony. It is honoring all veterans who have served our country including those who are alive and those who have died. This is a symbol of all American Military Cemeteries both in and outside of the U.S. Arlington represents all of the servicemen who never were buried in a cemetery and all of the troubled veterans especially those with PTSD.

I understand the demeanor and preparation that goes into this solemn ceremony. I know that this isn't the time to goof around, look sloppy, and have poor posture. It is a time for seriousness, a time to be dressed your best, and a time to stand up straight and mentally tell yourself the honor you are about to do. It will also be a humbling experience to lay the wreath.

I understand the time and effort that it takes to plan a military funeral as I was present during the planning of my Uncle Pat's. My Uncle Pat was only 33 when he was killed by a drunk driving come home from his shift as a security forces Officer from Selfridge Air Base almost three years ago. He had served three tours of duty in the Middle East. When Uncle Pat was killed his body was laid out at the chapel of Selfridge Air Base. He is the first and only person to have ever received that honor. In my Boy Scout Uniform I saluted my Uncle's coffin at the burial. I can still hear the 21 gun salute at the Great Lakes National Cemetery. I see in my mind when my three year old cousin Pat Jr. receiving a folded American flag as well as watching my grandparents receive a flag. My uncle also used to lay wreaths at the Great Lakes National Cemetery where he is buried and my grandparents still lay wreaths every Advent. I feel that I have to carry on that tradition to honor my family.

To me this honor would be beyond words. To lay a wreath at the Tomb of the Unknown is paying your respects to every person who in the last 240 years has taken up arms and fought to defend our liberty so that you and I can be standing here today as free men. Very few get the honor of laying a wreath at the Tomb and I hope that I can say that I am one of them. He was also a New Baltimore, Michigan Police Officer.

Editor's Note:

This article was actually an essay prepared by Harry Wisniewski, the grandson of RDPFFA member, Harry Wisniewski, in honor of his Uncle. We thought this essay was a moving description of a military service as seen through the eyes of an eighth grader and his understanding of the solemnity of attending one of these services whether locally or at Arlington National Cemetery.

All Active and Retired D.P.D. in S/W Florida

Our annual get-together will be held on Thursday, March 9, 2017 between 11:30 a.m. – 2:30 p.m. It will be at Miller's Ale House, which is located at I-75 & Alico Rd. in Gulf Coast Town Center, Fort Myers, FL.

Please contact me at boldersonj@yahoo.comsq, so I have some kind of head count. Thanks and looking forward to seeing you all! - John Bolderson

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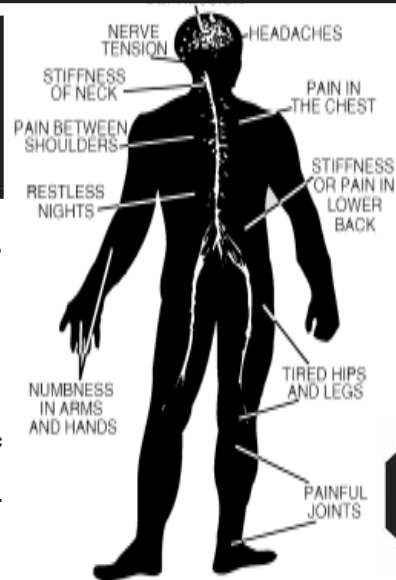
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Snowbirds

Dan Zemaitis

It's been a great fall but it's time for Jey and I to leave for Florida where we'll be until the end of April 2017 at (727) 397-6226.

At our November meeting we had two turkey drawing winners. They were Gene Karvonen and Lorraine Dennerly.

In October, Jey passed out Russell Stover gift bags of candy to all the meeting attendees.

The September meeting was our annual election of "Snowbirds" officers – John Wood was re-elected President. Bob Haderer as Vice President. Cindy Rem – Treasurer and Dan Zemaitas, Secretary. We wished Mike and Lynn Kniaz the best in their move to Laughlin, Nevada for 2 years and thank Mike for his years as Vice President.

Our get well thoughts and prayers go out to Gar Nicholls, Ernie Huffman, Ted Farguhar, Roy Mantay, George Perry, Della Rozanski, Mary Stano, Lorraine Dennerly and Larry Fortier.

Missed Birthday in October – Donna Andrizzi, sorry Donna.

December Birthdays: Dennis Flanagan, Joann Cherry, Bruce Cox, Ernie Huffman, Dave Peters and Ted Ponik.

January Birthdays: Paul Ninelist, Eva Brazier, Gar Nicholls, Ann Podczervinski, Frank Samborski and Dan Zemaitas.

February Birthdays: J.C. Genter, Diana Kapagian, Dorothy Peters, Gerald Tibaldi, John Pietrangelo, Bard Whiting, and Pauline Zazula.

Our 1st meeting of 2017 will be May 21st at 1:00 p.m. because of Mother's Day and then back to the 2nd Sunday of each month starting on June 11th.

Jey has set up a Mackinac Island trip set for June 9th and 10th of 2017. So far we have 12 rooms filled of the 15 we reserved at Best Western Harbor Pointe Lakefront for 2 nights. The Island trip includes a Friday dinner, Saturday breakfast, boat trip, carriage ride around the island, Grand Hotel buffet ride back to the boat and Sunday breakfast for \$230.00 per person (double). It's a relaxing fun outing.

Take care and God Bless and have a happy and healthy and safe holiday season.

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Donald Rem

Greetings from Florida and Happy New Year!

This will be my second year, in correspondence. Time surely, March's on. We welcome, Detroit Police and Fire Fighters that have moved to Florida and would like to attend our meeting. The meeting is on the first Sunday of the month at 12:30 PM. October thru April located at the Brandon Public Library, 619 Vonderburg Drive, Brandon. The meeting has refresher course with what's happening in Michigan with the R.D.P.F.F.A. We are all a little older, but the respect and consideration with these members is something you just do not see any more.

Our schedule for February is a Pizza party. March 6th is our annual banquet dinner at the Clear Water County Club. Tickets are available by calling Cindy Rem or Carrie Engel, before March 24th. Please call ahead so we know ahead how many are attending. Carrie Engel at 352 422-0033, or Cindy Rem at 313-318-4991. There will be photographs taken. Jim Bateson (Past President) states the club has had these banquet dinners for more than 40 years. We are so lucky to have this annual event.

Birthdays for January are Marvin Kammer and Dan Zemaitis. Celebrating Anniversaries were Dan and Jey Zemaitis 60 years and Bill and Doris Larson 62 years. Congratulation to you all.

Bill and Nancy Schmidt has shown us so much after we left Detroit and moved to Florida. We hope to keep the club going for those that gave so much of themselves for the club members. I want to give them a sincere thank you.

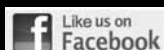
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Bill Larsen is still on our sick list; we think of you often and miss you. Bill says "that getting old is not for sissies". So true. Thank you for your donations Bill.

We would like to thank Marv Kammer for keeping us informed with insurance and how it was going to affect us all.

That brings me to the 50/50 December drawing which was won by Nancy Schmidt and Carrie Engel. Nancy won the Publix Gift Card. Good going guys.

Well, until next time you can reach me at (313) 737-1854 or e-mail me at differentstrokes@yahoo.com. Stay safe and healthy.



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EYE CARE UPDATE 2017

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

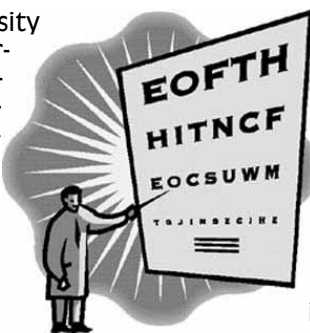
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With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