



UNITY

THRU STRENGTH AND PURPOSE



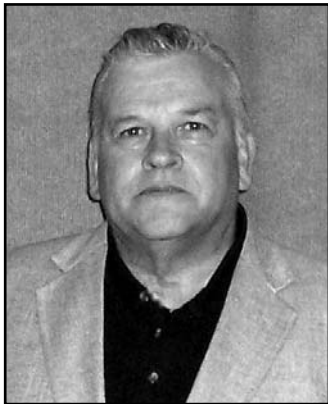
Bi-Monthly Voice of the Retired Detroit Police and Fire Fighters

Volume 95, January 2009

EDITORIAL

Here we are again, another new year and still wondering what happened to 2008 and now we find ourselves half way through January, 2009. Time goes by fast when your having fun and finally start to wonder just where the time went and what have we accomplished?

Obviously, time flies and in order to keep aware of just what is happening currently, we all must stay active! To do this, the R.D.P.F.F.A. and the UNITY publication plus the Internet are our prime sources.



PRESIDENT

Don Taylor

I hope everyone enjoyed their Christmas, and I wish everyone the best in the New Year.

One thing for sure, it can only get better. We are all glad to see 2008 come to an end, good riddance. We certainly hope that 2009 will bring some relief and a brighter economic picture.

On to the business of the Association, It has been nearly three years since the City of Detroit decided to arbitrarily disregard our contracts and make major changes to our healthcare benefits.

After months of negotiations with the City of Detroit and a three party facilitator (George Roumell) a Tentative Settlement has finally been reached. The agreement has been approved by the Mayor, and Corporation Council. It is now awaiting approval from the City Council and the Court. Once all parties have

agreed and signed off on the agreement, the City will set up an open enrollment. Chris Legghio the Attorney representing our class believes that the final stages of this process may be completed around the first of April, at which time the open enrollment should be scheduled.

Chris Legghio appeared at our General Membership meeting on January 8, to explain the Tentative Agreement, and answer questions from the membership. We are going to place excerpts from his presentation on our Web-site rdpffa.com. Just go to Photo Gallery and then click on Web-shots. A DVD copy of Chris Legghio's full presentation will be available for viewing at the RDPFFA office; also we intend to show the presentation at the February General Membership meeting.

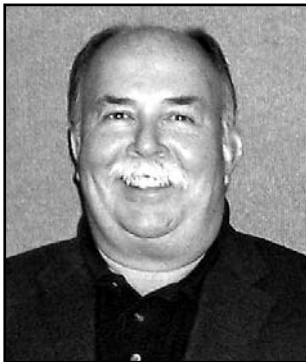
Once the settlement agreement has been completed everyone in the class will receive a letter from the attorney, which will explain the agreement. I will attempt to point out a few of the highlights.

Lawsuit classes are:

DPOA-DFF equivalent that retired prior to 3-1- 2007.
LSA, Command Officers, & DFF equivalent retired prior 8-1-2008.

Everyone that is currently receiving healthcare benefits from the City and fall within the Retirement

(continued on page 6)



VICE PRESIDENT

Gregory Trozak

2008 is in the history books and the New Year is upon us. My resolution for 2009 is to try and remember everything that happened in 2008 and retain it for future use. As the years fly by so does my memory. It was quite a busy year involving the Association. Our hospitalization law suit is coming to a settlement after several years and our pension suit is beginning to start in what will more than likely turn into another lengthy process. The first scheduled hearing is tentatively set for January 23. So if possible clear your calendars for this date, we made need to have a show of force in court that day. Keep an eye on the web site for any updates.

Last year the Association began our payroll deduction process for the annual dues renewal. This method is a savings to the member and a larger savings for the Association in mailing cost. Our members seemed to agree. To date over 4,500 active members and associ-

ates have signed up for this benefit. If you have still not signed up for the payroll deduction and you receive a pension check and would like to enroll, let us know and we will get the form to you.

The new permanent membership cards were mailed to everyone and you have to agree the new card is a big improvement over the old paper cards that we had to write our names on. If you have not received a new card or there was an error and you received someone else's card by mistake call the office or send it back and we will get you the proper card. I know there were a few problems but it wasn't too bad considering over 6600 cards were mailed out. I would also like to ask everyone, if you have not returned your 2009 dues please do so we can close out the dues process for the year. A letter was sent to all non-members after the renewal notices were sent and the good news is that we have had a fairly good response with close to 100 new or delinquent people signing on and this was only after about a week after the mailing. Hopefully many more will see the light and become members.

In 2008 the Association retained a lobbying group to help us become more involved and get our group known in the Michigan Legislature. Don and I have met with many State Representatives, both Democrat and Republican, which should help to get legislation introduced which will give us more say in the operation of the Pension System. The attempt will be to give our members a vote in who represents our members on the Pension Board of Trustees. This too will be a fight because of the labor contracts the active unions have. We cannot sit back and allow our money, in the pension system, to be used as a bargaining tool and we received nothing in return. The New Year will bring more meetings with the members of the Michigan Senate which we also hope will help the Association get this legislation introduced.

(continued on page 10)

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



OFFICERS

President
Donald Taylor

V. President

Gregory Trozak
Secretary/Treasurer
Kenneth Gidner

OFFICE E-MAIL

rdpffa@hotmail.com

E-MAIL

rdpffa@yahoo.com

WEB SITE

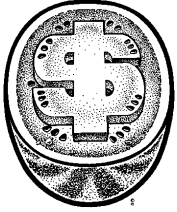
www.rdpffa.com

PUBLICATIONS COMMITTEE

Paul Mitchell
Dominic Catanzaro

POET LAUREATE

Roy Moerschell



PENSION CHAIRMAN

Gregory Trozak

It is that time of year again when the Holidays are over, winter is in full force and April 15 will be here before you know it. As you may or may not know, we as retired public safety officers were given the benefit of excluding from our annual Federal Income Tax, the health care premiums paid to the city from our monthly pension checks. This deduction can only be taken from plans that are offered by the City and does not include any private plans such as long term care policies members may have through a private insurer. You can exclude from income the smaller of the premiums up to \$3,000.00. In the column on the right I am including the exact wording from the I.R.S. which can be found on page 24 of the 1040 instruction booklet:

Every person's amount will be different due to the several options of health care we can choose from. The amount can be found on the year to date column on the December 1, 2008 pension statement. Be sure to hold onto this statement for tax purposes. The annual 1099 form will not include this amount. Your tax preparer should be aware of this benefit and answer any other questions you may have. Make sure you take advantage of this benefit. Every penny helps during these interesting times. Until the next time, take care and if you have any questions or problems give me a call at the office.

FIREMEN'S FUND ELECTION RESULTS

Congratulations to Donald Domin, John Fred Anderson and Christopher Dixon on your election to the Firemen's Fund Board of Trustees!

Insurance Premiums for Retired Public Safety Officers

If you are an eligible retired public safety officer (law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew), you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for accident or health insurance or long-term care insurance. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be made directly from the plan to the insurance provider. You can exclude from income the smaller of the amount of the insurance premiums or \$3,000. You can only make this election for amounts that would otherwise be included in your income.

An eligible retirement plan is a governmental plan that is:

- A qualified trust,
- A section 403(a) plan,
- A section 403(b) annuity, or
- A section 457(b) plan.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R does not reflect the exclusion. Report your total distributions on line 16a and the taxable amount on line 16b. Enter "PSO" next to line 16b.

If you are retired on disability and reporting your disability pension on line 7, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 7.

Hospitalization

John Devoy

As we enter into another year, we are still confronted with many of the same health problems. As we grow older, things seem to get more complicated, and confusing.

Hopefully by now there has been a resolution to the court case about Health coverage. As I cautioned you before, keep all the printed material in regard to the settlement. Read it very carefully so that you know what your benefits are.

A reminder to attend the General Membership meetings. Also continue to contribute to the P.A.C. fund. The Association needs your support!

See you at the meetings.

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Welcome New Members!

November

Bowling, James, Jr.
Carlisle, Michael
Ellis, Renee
Lawrence, Brian
Smith, Susan L.

December

Allison, Allen
Alter, Donald
Arambasich, Almeda
Baker, Linda
Barbee, Linda
Bauer, William
Birmingham, Raymond
Brown, John E.
Budzyn, Walter
Bullard, Anthony
Cuneo, Michael
Darlington, James
Dotson, Spurgeon, Jr.
Drew, Sharon
Dudek, Mary
Felder, Carolyn
Ford, Bruce
Fortune, Myron
Gayden, Shawn
Greene, Pierre
Griffin, Ruth
Harley, James
Harrington, Robert
Heggie, Billie
Helms, Michael
Henderson, Keith
Higdon, Julius
Howell, Quentin
Hughes, Donald
Kidd, Marsha

Lally, Christine
Latimer, Emmett
Lynn, Robert
Marshall, James
McCleod, Terrance
McGee, Franklin
McReynolds, Andrea
Minor, James
Monti, Deborah
Moore, Gregory
O'Brien, Martin
Parker, Marcia
Pawl, Christine
Percy, Eddie
Pierre, Gordon
Plieth, John
Poole, Eleanor
Quinn, Charlotte
Raby, James
Reedy, Donald Jr.
Ricks, Quincy
Riggs, Danny
Robertson, Donald
Rose, Aaron Jr.
Ryckewaert, Donald
Settles, Lawrence
Sewell, Corleen
Sharper, Lloyd
Stinson, L'Vanda
Thompson, David
Trotter, Bobbie
Verner, Betty
Wilson, Joan
Wilson, Robert
Worden, John

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership

Meeting Schedule

SEPTEMBER 2008 - JUNE 2009

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Nov. 6 • Jan. 8 • Mar. 5 • May 7

WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Oct. 2 • Dec. 4 • Feb. 5 • Apr. 2 • June 4

West Side Silver Ladies*

2nd Tuesday of the month at 1:00 P.M.

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

Meeting at Filippa's – Time: 2:00 P.M.

Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

Next meeting is 1st Sunday of the month 12:30 P.M.

“October to May” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

Snowbirds Of Michigan*

2nd Sunday of the month

at “BJ's” Restaurant in Gaylord, MI

Social Hour 11:00 AM – Meeting at 1:00 PM

Nevada Jackpots*

Refer to column for next meeting's location.

Arizona Roadrunners*

Members will be notified of

time and place by mail

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

**Articles for the March, 2009
Issue should be “submitted” by
February 16, 2009**

PRESIDENT *(continued from page 1)*

dates, including Widows or Widowers are part of the class and are covered by this settlement. All healthcare providers that are available to you now will continue to be offered.

One is the Lawsuit which we filed regarding the illegal use of our Pension Funds . . .

You will continue to have an annual open enrollment, and be able to switch providers. There will be a 12 million dollar settlement payment to the class members. This will be done in three payments 1st year 6 million, 2nd and 3rd years 3 million. Attorney fees and cost will be deducted from the 12 million. Distribution of the cash settlement will be handled through the attorney's office.

If you are Pre Medicare and you select the Blue Cross Community PPO (also known as the DPOA PPO) this is the Community Blue PPO that is offered to all employees of the City of Detroit, not the LSA Community Blue PPO. Your Co-Pay premiums will be zero for the rest of your life.

If you are on Medicare and you select Medicare advantage Option F, your Co-Pay premiums will be zero for the rest of your life. If you select any of the other providers or options, you will pay 20% of the total premiums in the form of Co-payments on your pension check.

Under all the plans and options, the other Co-pays and deductibles will remain the same as they are currently and can not be increased, nor can the benefits in any of the plans or options be decreased.

We continue to work on a number of other issues on

behalf of the membership. One is the Lawsuit which we filed regarding the illegal use of our Pension Funds to improve benefits for active Police Officers & Fire Fighters, while disregarding the Retired Members of the Pension System. A hearing is scheduled in front of Judge John Murphy on January 23, 2009 has been adjourned until February 27, 2009. The scheduled motions are motions to dismiss and motions for summary judgment filed by the Active Unions and the City of Detroit. The attorney representing our Association in this matter is Mike Stefani, and a copy of the lawsuit is available on our web-site. We will keep you updated on this case as it begins to work its way through the system.

In a related matter to our Pension Lawsuit, we are also working with our Lobbyist, in an attempt to pass legislation that would afford our members equal rights in the election process for pension trustees. Our bill should be out shortly, once we have the bill number, we will put this information out and request your assistance in contacting your Representatives.

We will continue our efforts to protect your benefits using every means possible. It is regrettable that all of the Active Unions sided with the City of Detroit to deny Retired members of the Police & Fire Pension System equal treatment, and violated the 13th check agreement. We can only hope that the Active Unions will reconsider their recent action, and begin to work with our Association to assist us in our efforts to protect the rights of Retirees. One day they too will be a Retiree.

We recently sent out a letter to Non-members in an attempt to join us in our efforts . . .

The new President of the L&S, at a recent L&S meeting stated that their Association will work with our Association. I have contacted Ms Junetta Wynn and

(continued on next page)

PRESIDENT *(continued from previous page)*

asked for a meeting. I hope that this is the beginning of a better working relationship with the active Unions. We would like to work with all the active Unions to resolve the differences we have and settle all the outstanding issues between our organizations.

We recently sent out a letter to Non-members, in an attempt to convince them to join us in our efforts to protect their benefits. So far over two hundred of them have responded and joined the Association. I welcome them into the Association and hope that they will continue their membership and the others that haven't joined as yet will also join us. These are troubling times and we all need to stand together. So once again, I ask that we all check the Non-member list on our Web-site and if you know anyone on the list - give them a call. In retirement we sometime overlook things. I am sure that if contacted many more of the non-members will join.

Regarding our membership, over 4,500 of you signed up to have your dues deducted from your pension checks. I want to express my appreciation for your support. By having your dues deducted you are helping to reduce the operating cost of the Association, and improve our efficiency by establishing an equal flow of income. If you haven't signed up yet, I ask that you take another look. It's convenient for you and reduces your cost. Give us a call and we'll send you a form or you can download one on the Web-site.

In our continuing effort to improve efficiency and reduce cost to the Association, we are asking those of you that have internet access to consider opting out of receiving the Unity paper by US mail and instead, view it over the internet. If you check out our web-site you will see that there is over a years, worth of issues avail-

able on the web-site. The Unity appears on the Web-site days if not weeks before it arrives at some households. An E-mail message will be sent out when the current issue is placed on the web-site. If you choose to opt out please send us an E-mail message stating your request.

Seats are now available for the 9th Annual Educational Convention. This years' event will be held at Planet Hollywood (A 5-star resort located in the center of the strip) the dates are Sept 21-25, 2009. The dinner and cocktail party will be on Tuesday Sept 22. The price per person is \$550.00, based on double occupan-

cy. Price includes air, hotel, transfers, baggage handling, dinner, cocktail party, meeting, hospitality room and much more. Contact the office for further information. You may also download signup forms on our web-site, click on "Event Calendar".

Finally, over the past several months, hundreds of you have sent in donations to the organization. These donations to our P.A.C. fund, Building fund or Appreciation fund are not only greatly appreciated

they are necessary for us to provide the level of service necessary with all the challenges our Association faces. So once again we can not Thank You enough for support. I know your additional support can be very difficult in these tough economic times. We attempt to acknowledge all these donations in the Unity and a list is displayed on our website.

I want to Thank you for your time and support of our Association, we face many challenges in the New Year but with your support we will continue to improve our Association, and send a clear message to those that decide to attack your benefits, that we will fight back, and when challenged our members stand together.

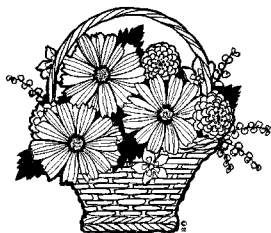
Regarding our
membership,
over 4,500
of you
signed up
to
have
your dues
deducted
from . . .

REMEMBRANCE AND THANK YOU

The following supporters, their names and in the names of their loved ones, have contributed most generously to our Appreciation, Building 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.

| | | | |
|--|--|--|---|
| Abair, Edward | Brown, Thomas | Crosby, Carol | Flynn, Elden (<i>In memory of Bruno Gorecki</i>) |
| Abele, Gilbert | Brown, Lawrence | Curatolo, Anthony | Fountain, Bill |
| Adams, John | Buckey, George | Cyphers, Fred | Fountain, William |
| Afton, Gloria (<i>In memory of David Afton</i>) | Bugajski, Louise | Daly, Florence | Fuhrmann, Martin |
| Allen, Daniel (<i>In memory of William Whiting</i>) | Bullock, Robert | Damron, Reginald (<i>In memory of Joseph Smigielski</i>) | Fulton, Wilma |
| Andrizzi, Donna | Bussell, Ronald | Darnell, John | Fusting, Elaine |
| Annas, Herbert | Byham, Richard | Daugherty, Roy | Gabalski, Gerrie |
| Appel, Louis (<i>In memory of Joseph Appel, George Appel, Arthur Appel, "Family of Fire Fighters"</i>) | Cackowski, William | David, Kathryn (<i>In memory of Robert David</i>) | Gajeski, Richard |
| Awe, Royden | Cadnick, Emily | Dawe, W. | Gallmore, Robert |
| Babiuk, Michael | Calleja, Jean | DeBlock, Arthur | Galuszka, Marceline (<i>In memory of Joseph Galuszka</i>) |
| Bach, Gail | Campbell, Thomas | Deneweth, J. D. | Gapa, Ronald |
| Bagnasco, William | Cardew, Louis | Derus, Casmimer | Garanzini, Alex |
| Barber, Gary | Cardinale, Louis | Devoy, John | Gariepy, Thomas (<i>In memory of Alex Zoumaris</i>) |
| Barr, John | Carlson, Barbara (<i>In memory of Charles Carlson</i>) | Dewolf, Nila | George, Raymond |
| Bauer, Eileen (<i>In memory of Frank Bauer</i>) | Carlson, Barbara (<i>In memory of Charles Carlson, Walter Gregory, Robert Leski and Fred Pedlar</i>) | Dible, Julianna | Girard, Viola Mae |
| Bender, John A. | Carter, Donald (<i>In memory of Al (Red) Carter</i>) | Dick, Gregory | Girardini, Celetino |
| Bissett, Jack | Casey, Patrick | Dill, Lorraine (<i>In memory of Arvel Dill</i>) | Gnotek, John |
| Bitten, Louis | Catanzaro, Dominic (<i>In memory of Louis (Lou) Melasi</i>) | Doody, Hugh | Godra, Steve |
| Blakeslee, Donald | Chakan, Sharon (<i>In memory of John Chakan</i>) | Doucette, Shirley | Gonzalez, Carlos |
| Blanchard, George | Chance, Raymond | Douglas, Eugene | Gordon, Hector |
| Blount, Michael | Charette, Joseph | Drozdowicz, Mary | Gorecki, Angeline |
| Boren, Douglas | Cheney, Ralph | Dziuba, Stanley | Grabowski, Leonard |
| Borieo, Kenneth | Ciesinski, Jerome | East Side Silver Ladies (<i>In memory of of Our Past President June Tullock</i>) | Grafton, "Ted" Urban |
| Borowski, Richard | Cinco, Victor | Eising, Dale | Graves, Richard |
| Boucher, Gerald R. | Clapp, Roger | Esse, E. | Griem, Floyd |
| Braddock, Mary (<i>In memory of Joyce & John Rozek</i>) | Cofell, Barbara (<i>In memory of Bob Cofell</i>) | Evans, Beverly (<i>In memory of Raymond Kuhn</i>) | Griffis, Deneen |
| Brandimore, William | Colec, Dennis | Ewing, Harold | Haas, Ralph J. |
| Brandt, Fred | Collins, Walter | Feathers, Cathrine | Haden, Robert |
| Briggs, Curnie | Cook, Bill | Felisak, Loraine | Harris, James |
| Briggs, Curnie Jr. | Corbett, William | Fiddler, Ray | Hatch, Jean |
| Briney, Katherine | Cronk, Richard | Fischer, Alfred | Heaney, Patricia (<i>In honor of Francis Heaney</i>) |
| Brown, James | | Fisher, Kathryn | Hedblom, Thomas |
| | | | Heise, Robert |
| | | | Hicks, Phillip |

| | | | |
|--|---|---|--|
| Hollins, Virgil | Malachowski, C. G. | Reynaert, Albert | Trapani, Nichols |
| Hubbard, Michael | Marheineke, June (<i>In honor of Howard Umloff</i>) | Rhodes, Charles | Trozak, Greg (<i>In memory of Robert W. Trozak</i>) |
| Hudson, Barbara | Martin, Ken | Roffey, Ruth | Varty, Genevieve |
| Huff, George (<i>In memory of Warner Matchul</i>) | Martin, Michael (<i>In memory of Alma Phipps the widow of Capt. Donald Phipps D.F.D. (KIA) in 1975</i>) | Rogers, Daniel | Veneri, Neil |
| Humphreys, George R. | Martin, Victoria | Rossler, Thomas | Walrad, Hope |
| Illsley, James | Mathews, Valarie | Rudzis, Michael | Weaver, Beverly (<i>In memory of Ted Piatek</i>) |
| Jacobs, Sue | Maxinski, Edmund | Ruhana, George | Wilcox, Robert |
| Jasinski, D. J. | May, Helen | Rutkowski, Raymond | Willey, David |
| Jenkins, Jean (<i>In memory of Jimmie Jenkins</i>) | McDonald, Don | Ryan, Walter | Williams, Billy |
| Johnson, Richard | McDonnell, Edward | Saari, Reino | Williams, Charles |
| Johnson, Robert | McGhee, Jessie (<i>In memory of Alfred McGhee</i>) | Saffold, A. | Williams, Madelyn |
| Karchefski, Ron (<i>In memory of V. Tomaszewski</i>) | Melady, Irene | Sample, Walter | Williamson, Gary |
| Kawa, Michael | Meyers, Walter | Sauders, Frank | Wilson, Margaret |
| Keller, James | Michnal, Harold | Schiepke, Raymond | Wiltse, Earl |
| Kelley, Theresa | Mink, Michael | Schnars, William | Wisniewski, John |
| Kenny, Wilbert | Mischnick, Edward | Seneski, Lawrence | Wojdyla, William |
| Killeen, Dale (<i>In memory of John Killeen</i>) | Monahan, James | Serafin, Lawrence | Wojtalewicz, Dennis |
| Klimbal, Anthony | Morawa, Dennis | Settlemaier, Judith | Wojtas, Joseph |
| Knobelsdorf, Donald | Nagy, Dennis | Shiner, Ron | Wolinski, Edward |
| Knobelsdorf, Hugo | Nann, Harry E. | Simmons Sr., David L. | Wrobel, John |
| Koster, Phyllis | Nelson, Chester | Skaggs, George | Wynne, Elizabeth (<i>In memory of Albert Wynne</i>) |
| Koziel, Charlotte | Neveau, Francis | Skomira, Dolores | Yokubison, Ronald |
| Krantz, Brenda | Newberry, Deborah | Smith, Gordon | Yoskovich, Frank |
| Krinke, Sylvia | Nicholas, William | Smith, Micar | Youngblood, Thomas (<i>In memory of Danny Ellis</i>) |
| Kuhnlein, Edmund | Niedermeier, Howard | Snyder, Gloria (<i>In memory of Martin Snyder</i>) | Yuhn, Delbert (<i>In memory of Donald Yuhn</i>) |
| Kulish, Donald | Opipari, Thomas | Spaulding, Barbara | Zang, William |
| Lamson, Jean | Palka, Jerome | Spight, Virgil | Zaremba, Mark |
| Lash, Violet | Patrell, Joseph | St John, Joseph | Zgoda, Chester |
| Ledford, William | Pauli, Robert | Staples, Charles J. | Zielinski, Patricia |
| Lindley, Dorothy (<i>In memory of Lesley & Robert Lindley</i>) | Phillips, Charlie | Staskon, F. W. | Zimmerman, Ed |
| Lingeman, Frances (<i>In memory of Sylvester "Bud" Lingeman</i>) | Phillips, Josephine | Stewart, Arlene | Zline, Peter |
| Loeffler, Robert | Plemmons, Larry (<i>In memory of Raymond Harrington</i>) | Stuch, Chester | Zwiller, Raymond |
| Long, Glen | Potts, George | Suchora, Ilene | |
| Loy, John | Purrington, Jim | Suchora, Tom | |
| MacNicol, Ken (<i>In memory of Sgt. Ralph McBrien</i>) | Ramsay, Harry | Sydor, John | |
| Mahoney, Charles | Randolph, Eugene | Taylor, Don | |
| | Rangeloff, S. | Thompson, Henry (<i>In memory of Douglas Fraser</i>) | |
| | | Tillman, Richard (<i>In memory of Donald Tillman</i>) | |
| | | Tines, James | |
| | | Toepel, David | |



ASSOCIATE MEMBERS

(Surviving Spouses)

Fern Garner

I hope the holidays were merry and bright and you are ready to face whatever this New Year brings. As of the date of filing this column the Federal Government had not completed plans for a bailout for the auto companies. Nor had there been any final signoff by all parties involved in the lawsuit over our hospitalization.

That will be a long drawn-out procedure and you will receive information on the settlement from our attorney. Then a new enrollment period will be announced with hopefully up to date information on our cost and coverage. With the financial situation of the city let's hope they have sufficient staff to process all this information and get the mailings out within a fairly reasonable time.

We are still fortunate to have the health care coverage that we do, in view of the changes made by the auto companies. This whole area and beyond will be adversely affected by cut-backs. It's like lining dominoes up and when one goes they all go. For some of the older members who were around during the Great Depression, late 20's and early 30's, the memories of mass unemployment still linger. Let's hope the actions the government has taken early on will lessen the effects.

Aside from all this gloom and doom, we can still look forward to a better New Year and a better climate for the City, with elections coming up. So let's hope solutions can be found to stabilize the economy and bring new hope and developments for the City.

Again, Happy New Year and keep up to date on enrollment for hospitalization.

VICE PRESIDENT *(continued from page 2)*

On the Federal Government side, 2009 will bring a new administration to Washington D.C. The process will begin again on legislation involving the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). With anticipation, this legislation will be introduced again in this new session of Congress. We will have to become involved again when the progression starts. This includes contacting our U.S. Senators and Congressional representatives and explain to them this legislation needs to be passed. In Michigan and I'm sure throughout the country the U.S. House of Representatives has a few changes so everyone will have to contact your current member of Congress and find out how they stand on this legislation. I will keep you updated on the development.

Well I am sure I have already forgotten a few things from last year so I will stop for now and if I remember anything else important I will work on that the next time. If you have any questions or need any assistance drop us a note or give the office a call and we will make sure you get your answer.

ATTN: City of Detroit Police and Fire Fighters

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Members Letters

Don Taylor

First of all thank you and our association for services rendered over the years.

Enclosed is a check to be used for whatever reason you seem fit and also a check for my 2009 dues. I'm not sure I filled out a form for dues to be deducted from my pension check.

Sincerely;
John G. Darnell

Editors Note: You are enrolled John!

Appreciate the letter telling me my dues will be paid from now on.

I really am eligible as I was born 3-13-17.

Am in reasonable health and grateful for each new day.

Thank you for all you do for us.

Thanks again,
Lorain B. Soldan

Enclosed please find a check to use where needed. The check was for L&S dues but I think our Association can make better use of it.

Saw Richard Newcomb's name on the non-member list. He is in a convalescent home suffering dementia.

Tom Rosslor

President Don Taylor

The membership should be informed that one of the candidates for Mayor has stated that our pension fund belongs to the taxpayers. She further stated that our pension fund should be utilized to make up the Detroit budget shortfalls. Heaven help us.

Thomas Gariepy

Dear RDP&FFA,

Please consider this a PAC contribution.

This organization has done so much for me and my family that words alone cannot describe my appreciation.

I was very proud to be a Detroit Police Officer and very proud to be a retiree. Detroit was the beginning of a wonderful law enforcement career.

Thank you for everything you do.

Bill Corbett

Retired Sgt. James H. Brown (1973) wishes to say "Thank You" for all you do. He is in a nursing home but doing quite well for 86 years young.

Sincerely,
Mrs. Gladys Brown

RDP&FFA,

As a result of recent decisions made by the LSA that are not to my benefit or to the benefit of other retired members, I have decided not to renew my membership with the LSA. Instead, I am sending that amount plus extra to the RDP&FFA to use for the PAC fund or where ever it is needed. I know the RDP&FFA will work for the benefit of all retired members. Thanks for all you are doing.

Ed Diesch
Retired DPD

With grateful appreciation for all that you have done for us.

Thank you,
Michael Babruk

RDP&FFA,

Please use the enclosed donation to help pay for legal costs resulting from the protection of pension benefits.

Charles J. Staples

Although I am already having my membership dues deducted monthly from my pension check - please accept this additional contribution to use where ever you feel best in order to continue the work of our association in the fight to preserve the benefits we were promised and earned when we worked for the city.

I really appreciate all that you've already accomplished on my behalf.

William H. Gray
Retired DPD Lt.

I received a phone call from our Association asking me if I had too much money. I asked "What do you mean?" I was told that I had sent a second \$25.00 check for my 2008 dues. I told the caller to just consider that second check as a donation.

I received my Unity and I noticed there was no mention that I had made a donation.

So, I'm going to send a third check to be used in the lawsuit for our hospital benefits.

I'm going to the Karmanos Cancer Center for tests. I'm not sure how much longer I will be able to contribute to our association. But, as long as I am able, I'll continue to do all I can to support our needs.

Claire E. "Bud" Keech

Editors Note: Our apologies for the oversight Bud and we really appreciate your support.



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.

| Name | Dept. | Rank | Date of Death |
|----------------------|--------|-------|---------------|
| Bruneel, Andrew | Police | P.O. | 12-8-08 |
| Cadwell, Arnold | Police | P.O. | 10-13-08 |
| Campbell, Kenneth | Police | P.O. | 11-14-08 |
| Cathey, Alfred | Police | P.O. | 10-15-08 |
| Cobb, David | Police | Sgt. | 9-27-08 |
| Davis, Jesse | Police | Lt. | 11-7-08 |
| Einheuser, Edward | Fire | Lt. | 11-6-08 |
| Essian, Edward | Fire | Capt. | 11-5-08 |
| Goodnuff, David | Police | P.O. | 12-5-08 |
| Harris, Walter | Fire | FF | 11-15-08 |
| Hasse, Edward | Police | Sgt. | 11-3-08 |
| Himmel, Gerald | Police | P.O. | 11-4-08 |
| Hyslop, William | Police | P.O. | 10-31-08 |
| Kaliszewski, Casimer | Police | P.O. | 11-21-08 |
| Kubik, Ronald | Fire | FFD | 11-25-08 |
| Melasi, Louis | Police | P.O. | 11-19-08 |
| Parrish, James | Police | P.O. | 11-10-08 |
| Pope, Joseph | Police | Sgt. | 10-26-08 |
| Preston, Floyd | Police | P.O. | 12-4-08 |
| Russell, William | Fire | Chief | 11-24-08 |
| Snoeck, August | Police | Sgt. | 12-10-08 |
| Starke, Joseph | Police | P.O. | 11-10-08 |
| Szewczyk, Andrew | Police | P.O. | 11-7-08 |
| Weil, Glenn | Police | P.O. | 12-3-08 |
| Wilcox, Bruce | Police | P.O. | 11-22-08 |
| Wilson, Ronald | Police | P.O. | 11-3-08 |
| Woodington, John | Police | P.O. | 11-24-08 |
| Wurm, William | Police | Sgt. | 12-4-08 |
| Ziegenbein, Charles | Fire | Chief | 11-21-08 |

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 or 1 (800) 339-8344 and Human Resources (313) 224-4809 or 1 (888) 288-2684 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 961-2988 or 1 (877) 961-2988, Detroit Fire Mutual Fund, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (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.

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FAX (586) 619-0298

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

The December 7th meeting was well attended. Snowbirds are slowly coming back to roost for a while. Our President Bill Schmidt opened the meeting with the pledge of allegiance and Ron Goosen gave the Invocation.

Birthday wishes went out to Wally Hamer, he turned 87. We had three guests, Shirley Newman, Larry Kelly and Herbert Heads. The 50/50 drawing was won by Bill Peplinski, and Wally Hamer. The Gift bags were won by Jim Bateson and Jim Caulfield. Our donated Christmas Raffle items were won by Maija Goosen, Frank DeMercy, Dolores Larsen, Marvin Kammer and one extra lucky lady, Evelyn Brehm. Enjoy.

We were happy to welcome back Jim and Edith Caulfield and Joan Wooley. They have been on our sick list. Bill Larsen gave an up-date on the Annual Dinner, March 1st, 2009, to be held at Banquet Masters 8100 Park Blvd. Pinellas Park, Florida across from the Wagon Wheel Flea Market. Doors open 12:30 p.m. Cash bar 12:30 p.m. Meeting 1:30 p.m. with dinner at 2:00 p.m. . . February 22, will be the cut off date for purchasing tickets. The cost is \$15.00 per person. Contact Dolores Larsen at 1 (727) 768-3429, or send your check along with a stamped self addressed envelope and she will be glad to mail you your tickets. Her address is 399 Walnut Ct. Palm Harbor, Fl. 34683. No dinner tickets will be sold at the door. We hope to have a good crowd.

Nancee Hay and Geri Henningson both widows and lifetime club members donated their dues back to the club, Thank you ladies.

Correspondence received this month from Jim Thomas, Houghton Lake, (they had 16 inches of snow). Joe Kameg from Clearwater, called Bill, they had a nice chat. We also ran into his son Bruce Kameg. I also received an e-mail from Albert Balogh, Jensen Beach, Fl. We heard from MaryAnn Pawlak, who is enjoying retirement in Tennessee. We had a nice visit with Tony Klimbal, from Spring Hill, who is Life Member, and he made a nice donation to the club, Thanks much Tony.

Our February 1st meeting is the pizza party; don't forget to bring your appetite.

So until then, keep in touch, my phone number is (352) 683-7924 or my email is njschmidt@gate.net Stay Safe.

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Dr. Tom
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Snowbirds

Dan Zemaitis

Greetings: This winter has been too long already, so by the time you read this, Jey and I will be down in Florida joining many of our Snowbird friends as well as our Florida Club friends.

Our treasurer, Harry Rudeen has some serious health issues and it may be months before he gets them resolved. In the interim, if anyone needs information or wants to pay dues you can call me a (727) 397-6226 or mail me at 10036 63rd Ave. N. #4, St. Petersburg, FL 33708. So, we need get well thoughts and prayers to go to Harry Rudeen, Don Andrizzi, Barney Barnauskas and Barbie Whiting.

On a lighter note, our members want to do the Mackinac Island trip again which is June 12 & 13th of 2009. Our meeting is June 14th. It's a great fun outing. December Birthdays wishes go to: Ernie Huffman, David Peters, Dennis Flanigan, Mary Ann Pionk Ted Ponik, Keith Kniaz, JoAnn Cherry, Dorothy Heise and Helen Geldmacher.

Just a reminder: The Snowbirds will not have meetings January, February and March of 2009. Our meetings will resume April 19, 2009, because of Easter and then May 17, 2009, because of Mothers Day. After that, we'll be back to the 2nd Sunday of the month which will be June 14, 2009 at 1:00 p.m., at B.J's restaurant in Gaylord.

Do you remember when Coke cost only a nickel and you could buy a 6 pack for a quarter and when you went to the movies you would get popcorn and a coke for a quarter?

May all of you have a happy, healthy and safe New Year!

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Westside Silver Ladies

Geri Henningsen

The Westside Silver Ladies wish all of you a healthy 2009!

I would like to thank all of our members who overwhelmed me with donations to the General Dynamics Christmas Adopted Troop Unit and Walter Reed Medical Center. Your generosity was awesome!!

I'm hoping everyone had a good time at our Christmas luncheon. Those attending were, Elmira Affelt (who left two feet of snow just to be with us), Meta Bateson, Dorothy Bliss (our 50/50 winner), Shirley Brandt, Martina Burke, Betty Cavin, Hilma Clifford, Donna Hope, Jo Kozlowski, Jean Lewis, Dolores Linn, Marie McCarthy, Jo Moranty, Louise Progar, Dolores Smith, Pat Tomasaitis, Mary Wagner, Elaine Wallace, Dolores Weaver, Theresa Zalewski, Gayne Zell, Myself and one guest, Linda Jansen. Thank You, Elaine Wallace for donating 23 candle gift bags and to Jo Moranty for taking care of the 50/50. Shirley Brandt won 50/50 for November.

We hope Marilyn Noseworthy is all well by the time this Unity comes out. We missed you, Marilyn.

I had a wonderful call from the Eastside Silver Ladies President, Irene Brooks. Thank you for the invitation. I will do my best to make it to one of your meetings in 2009.

Happy Birthday to Hilma Clifford & Elaine Prince - 2/7, Mary Wagner - 2/8, Gayne Zell - 2/12 and Doris Kaiser - 2/22.

REMINDER: Membership dues are due in March...still a bargain at \$12.00 annually.

FOOD FOR THOUGHT: The key to being free from the stranglehold of past mistakes: Learn the lesson and forget the details.

Let's meet at Archie's....

Geri Henningsen, (734) 335-6778

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Wintertime Blahs

We complain when there is no snow

We complain when it gets too hot

It seems we're never happy

With anything we've got.

In the spring we can't wait 'til the weather warms

Too much rain that we can't work out side

Never, ever thankful for what we have

But with these things must abide.

Then when comes the warming breezes

And the grass begins to grow

You take the time to cut the grass

In the place of shoveling snow...

Soon leaves begin to change from green to red
and brown

Garden plants begin to shrivel up and die

Now those of you who love winter sports

Wishing for winter and I don't know why/

Well, now the snow has come to coat the ground

Making the streets slick with ice

Now us older folks have no other choice

But to sit at home, where it's warm and nice.

I, for one will hope for spring

With its freaky changing climes

The snow and ice will then be gone

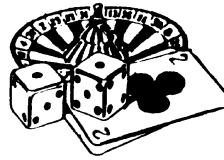
And there will be more enjoyable times.

By Roy H. Moerschell



Silver Ladies

Carol Curley



NEVADA JACKPOTS

Ray Downing

Happy, Healthy and Prosperous New Year!

Here we are in 2009! Whoever thought the 1900's would go so fast and change so much? Not me!

Member news and updates!

Our November and December meetings discussed the details of our Christmas party programed for December 14th.

The November 50/50 was won by Jean Graves and Irene Brooks won the December 50/50 (again)!

Our birthdays for January is: Wilma Brown, for February: Carol Curley.

We have gained three new members: Marge Nardone, Annette Emke and Mary Szneways! Two of whom promise to join us for Christmas! There also was the news of a fourth lady checking us out for membership!

Since the Christmas party happened just before this writing, let me tell you it was wonderful! Clear roads, the food was superb and Delphine, Bea, Sophie, Marie and Irene made it colorful and fun!

Our companionship was rewarding. Thank you to all. It was a lovely finality to our Silver Ladies Year! Should you care to join us, we are here. Call our dedicated President, Irene Brooks at (586) 749-8894!

December

A very old saying, one likes to remember,
Is: "Memories are roses for our December."

We get to an age where we are happy to say:
"I really am carrying a beautiful bouquet."

Happy memories of our Mom and Dad
Who made us aware of what's good and what's bad.

Brothers and sisters and a close family,
Aunts and uncles of a great family tree.

Places where we lived near a church or a school.

A constant reminder to live by the rule.

As years went by and new phases came known
In friends and our loves memories have grown.
The dregs of joylessness, we will disremember
Keeping only in our hearts roses for December.

Helen Kucyk Malkowski

The Nevada Jackpots meeting of Saturday, January 10, 2009, was held at our usual haunts, Hugo's Cellar at the Four Queens resort.

President Breed started the meeting at 9:50 a.m. with the Pledge of Allegiance, and remembered the recent passing of member Merv Adams. We had a silent prayer for him and for those who have passed along before him.

President Breed also announced a change in the structure of our Board of Officers. The function of Secretary-Treasurer, held for so many years by Tom Hulkkonen, is being split into two offices. Tom will continue to be the Treasurer, and Ray Downing has volunteered (?) to be Secretary. John Breed will continue to be President and Bruce Watt continues to be Vice-President.

In appreciation for his services, Tom was presented with two boxes of golf balls, one to go to his better Half, Diane, for her work as "entertainment director". Fifteen golf balls for Tom should last for at least one round of golf.

Discussion was held over two items. The first, the court award on the RDPFFA suit over hospitalization benefits, appears to be a real winner for the retirees. The attorneys handling the suit will be mailing out explanations to all members in the very near future with details. The second, the arbitration award to the LSA, should result in some retro pay for those who retired as a lieutenant or sergeant under the old plan. As always, don't spend it until you have it in your hand.

Sam and Arlene Comella will have a bunco party in their home on February 14 (hey Valentine's Day!) at 7:00 p.m. Please RSVP by calling them at 269-8530. The address is 2698 Balsam Pear Ct, Henderson.

It was noted that Jan Nobliski was doing just fine following her recent surgery, and the prognosis is excellent. Good news, indeed.

Our annual Christmas party was a huge success, with a super turnout and an evening full of fun and laughs. Thanks again to Tom and Di Hulkkonen for offering their home for the gathering this year.

The next Jackpots meeting will be on Saturday, March 14, 2009, at 9:30 a.m. Hope to see you all there!



ARIZONA ROADRUNNERS

Al Helquist

Here is hoping that all had a MERRY CHRISTMAS and that each and every member of the RDPFFA shall continue to enjoy a VERY PROSPEROUS NEW YEAR.

On November 16th the ROADRUNNERS held their meeting at the WILD HORSE PASS CASINO and all present enjoyed both the Buffet and the good company.

It was sadly reported that LARRY BROWN lost his Wife, AUREA, and also that I received information from CAROL PARRISH that her Husband, JIM PARRISH, also passed away. SO MOTE IT BE.

I also received an E-MAIL from RAY MURRAY that my ole golfing partner, DICK ARRINGTON, received a new valve in his heart. Our Prayers are with you RICHARD.

As of this date, there is No January meeting of the ROADRUNNERS scheduled.

After approximately twelve years as the Secretary and then the President of the ARIZONA ROADRUNNERS, on Sunday, November 16, 2008, I informed the members at our meeting that for personal reasons I am retiring from this position.

It has been a long road and quite frankly I am tired. I am currently unaware of anyone taking my place, but that is a decision which I am leaving up to the membership of the ROADRUNNERS.

I would like to take this opportunity to thank all the R.D.P.F.F.A. staff for their assistance over these many years, especially the Publications Committee as they have been most helpful to this poor person who has been attempting to be a journalist.



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I shall write one last column for the UNITY to be published in the January edition.

In closing I would like to wish you, yours, all of the Officers and the volunteers of the Association a Happy and Successful New Year.

So, in the words of Al Helquist: "ADIOS"!

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The Michigan Neurosurgical Institute, P.C. is an institution dedicated to personal, individualized care of patients with spine and brain conditions. We treat all spine disorders, no matter how simple or complex. We always emphasize non-surgical treatment as the first option. We also put emphasis on patient education and participation in a care delivery model.

Dr. Avery M. Jackson, III, Director of the Michigan Neurosurgical Institute, completed a Neurosurgical Complex Spine Fellowship at the Medical College of Wisconsin. Dr. Jackson has extensive training in complex spinal cases, brain and spine tumors, head and spine trauma, vertebroplasty, kyphoplasty and minimally invasive surgery.

EYE CARE UPDATE 2008

Metropolitan Eye Center will always provide the latest and safest treatments available for our patients. As a full-service eye 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 some services we provide.

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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.



LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb Zyoptix™ 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.

Whether it's using the B&L Zyoptix 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.

NEARVISION CK

Are you at least 45 years old? Have you had good vision all of your life without glasses? Would you like to eliminate your reading glasses most of the time? If you answered yes to all of these questions, then you may be a candidate for NearVision CK. CK is an exciting advancement in vision correction because it is a simple, painless procedure that uses radiofrequency (RF) energy instead of a laser. To find out more about NearVision CK, contact our office at 800/774-7565.

CATARACTS

If you believe you may have a cataract, don't worry. Every year, some 2.5 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. In some cases, bifocal intraocular lens implants can reduce the need for reading glasses after surgery. 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!

MULTIFOCAL LENS IMPLANTS

When our patients have cataract surgery, the improvement to their vision can be life changing. With the latest advancements in multifocal 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. The first step is to have a complete eye examination and determine if this 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 usually 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 new 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.

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Our doctors are experts in all conditions of the eye and look forward to helping you protect your most precious gift of sight!

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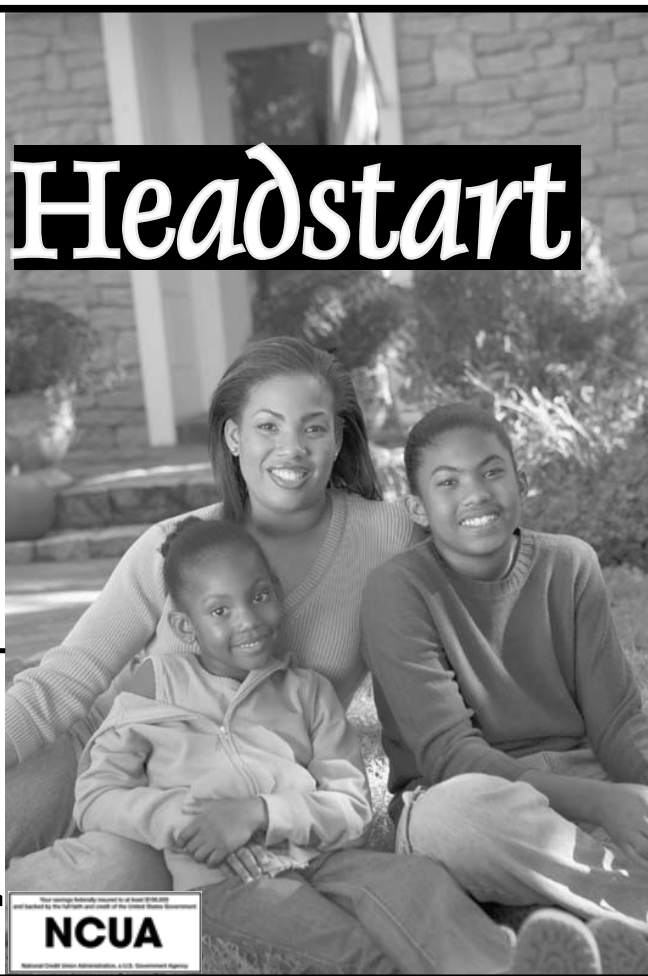
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