



# UNITY

THRU STRENGTH AND PURPOSE

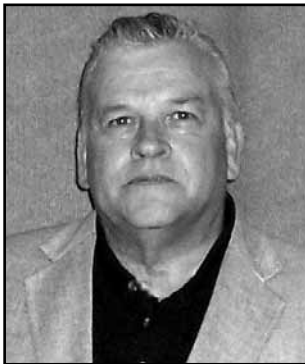


*Quarterly Voice of the Retired Detroit Police and Fire Fighters*

*Volume 108, January, 2012*

## NEW LOCATION

**Westside General Membership Meetings**  
**Joy Manor Banquet Center**  
**28999 Joy Road Westland • (734) 525-0960**



### PRESIDENT

*Don Taylor*

I will start by wishing everyone a Happy New Year and hope that you and your family will have a healthy and prosperous 2012. We all know that a number of new laws went into affect on January 1st, and there are more to come. One of the new laws is Public Act 38 or House Bill No. 4361. This is the new tax policy act and included in this Bill is a tax on pensions. This Bill is covered in Greg Trozak Vice Presidents article, but you should also be aware that along with taxing pensions there are a number of other changes in the tax law. I suggest if you have access to a computer that you go to [www.legislature.mi.gov/bill](http://www.legislature.mi.gov/bill) once you have located the legislature site you should be able to click on Bills and enter the Bill number and bring up the Bill in question. Once there, the easiest way to understand what the Bill does is to read the information under Legislative Analysis. This will give you a summary of the Bill. You may want to do this with a number of Bills some of which are:

- New Tax Policy Bill No. 4361 or Public Act 38 of 2011
- Emergency Manager Bill (Fiscal Accountability Act) Bill No. 4214 or Public Act 4
- Senate Bill 409 (would exclude retirees from Detroit and other cities that did not participate in Social Security from the new pension Tax)
- Retiree Pension Board Seat Bill No. 4135 (Public Act 25 of 2011), and our new Bill 5192

I will attempt to keep you updated on our legislative efforts in Lansing as our new Bill 5192 works its way through the system, and all other legislation that may have an affect on our members. Along with updating this information in the Unity we will be sending out e-mails and posting information on our web-site [www.rdpffa.com](http://www.rdpffa.com) I believe there will be a number of Bills that the legislators will be processing this year that may affect public employees benefits. We will continue to work with our lobbyist and the legislators in an attempt to ensure that any new legislation does not affect current retirees. We need your assistance in these efforts, once again I will point out that we are not allowed under state law to use general funds for lobbying, if you can afford it please send donations to the association PAC fund. Make the checks payable to the RDPFFA, in the memo area write PAC. Thank you for your support in the area.

We are all well aware of the financial problems fac-

*(continued on page 13)*



## VICE PRESIDENT

*Gregory Trozak*

I would like to begin by wishing everyone a Happy New Year and I hope your Holiday Season went well. 2012 will bring some changes some of us retirees will have to deal with. You may or may not know that the State of Michigan will begin taxing our pensions beginning this year. Although many of us may not be affected with this tax everyone will be required to complete form "MI W-4P". We have received information from the Pension System that everyone receiving a pension will receive the form along with a letter explaining the procedure sometime in the middle of February. As far as we know as of this writing everyone will be required to complete the form and return it to the Pension System. Failure to return the form may result in unnecessary taxes taken from our already small pensions. The way the law is written today any retiree born prior to 1946 is exempt from the tax but, keep in mind that

the form must be completed and returned. This includes retirees living in other states regardless of age, although you will not be taxed the form must be returned. The law has three (3) classes of retirees, as stated above if you were born prior to 1946 your public pension is exempt, those born between 1946 and 1952 will have the first \$20,000.00 for single filers or \$40,000.00 for joint files of all public pension benefits and may be deducted from the taxable income. Benefits in excess of these limits are taxable. The third class is those retirees born after 1952 these members will have all public pensions taxable and may not be deducted from your taxable income. It is advisable to contact your tax consultant to ensure the form is completed properly. The most important information is to complete the form and return it to the Pension System.

There is a change in the location that the west side general meetings are going to be held beginning in February. The new location is the Joy Manor located at 28999 Joy Road in Westland (just E. of Middlebelt). The move was necessary because of changes that were made at the Knights of Columbus hall we have used for years. New people were brought in and made changes that the Association would not agree to so the move became a necessity. I would personally like to extend my thanks to Tom Suchora and Kenny Woodruff for searching and finding the new location. We hope this will begin a new long relationship with the Joy Manor. Staying with the general meetings the Association is going to try something new this year. The June meeting will be held on the 19th at the Bavarian Inn in Frankenmuth Michigan. The meeting will be held in the morning and will include a nice breakfast with a meeting to follow which will include the normal business and several speakers with information on hospitalization, finance and other valuable information. We have made available a reduced room rate (\$99.00 per

*(continued on page 6)*

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(586) 795-1734 • Fax (586) 795-2183

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



### OFFICERS

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**Donald Taylor**

V. President

**Gregory Trozak**

Secretary/Treasurer

**Allan Grant**

### PUBLICATIONS COMMITTEE

Al Grant

### OFFICE E-MAIL

rdpffa@hotmail.com

### WEB SITE

www.rdpffa.com



## SECRETARY/ TREASURER

*Al Grant*

Happy New Year! The Association is actually close to realizing its objective to seat a retiree on the Pension Board. The Retired Detroit Police and Fire Fighters Association had to litigate, repeatedly insist, and be there to actively support passing legislation to enforce the will of the people. Over two years of urging officials to recognize the City Charter and seat a Retired Detroit Police and Fire Fighters member on the P&F pension board will soon be coming to an end.

In my opinion, the city administrators and union leaders delayed considering retirees position on the board viewing the additional seat occupied by a retiree as an obstacle. I suppose the subject passed and supported by the voting public of Detroit calling for retiree representation on the Police and Fire pension board was not taken seriously. Our group was subject to sarcastic name calling for example "que" tips and derisive names i.e. unnecessary, former members and ex-members that got theirs and it was time to move on and get out of the way. Nevertheless the association prevailed and the final bill is expected to be voted by the legislature shortly.

It will be over soon and it makes sense for our association to restore and maintain a sociable working relationship with active members and associations as well as the city's administrators taking nothing personal and regarding it as agenda protecting business. A year or so ago the RDPFFA requested that our members withdraw their support of groups that had their own agenda's and

were opposing us in achieving our goal to seat a retired member on the board. The response was huge, many of our members refused to renew membership as associates into their former associations. The tactic was effective, however now it is time to move forward. I have received numerous calls and have been questioned by our members whether they should return and become associate members of their former organizations.

The RDPFFA does not object to our member's choosing to rejoin and become associate members of the Detroit Police Command Officers, Lieutenants and Sergeants, Police Officers or the Fire Fighters Associations. If you are uncomfortable rejoining as an associate member another option would be to attend membership meetings as a guest. Your eyes and ears at membership meetings could assist us and provide an opportunity if needed to voice our concerns. This is strictly a personal decision.

However last but not least, we must not forget that the present leadership of all parties claiming to be on our side and agreeing not to resist did absolutely nothing to assist us and in some cases initiated challenges or worked behind the scenes not to have a retiree seated on the pension board prolonging the outcome.

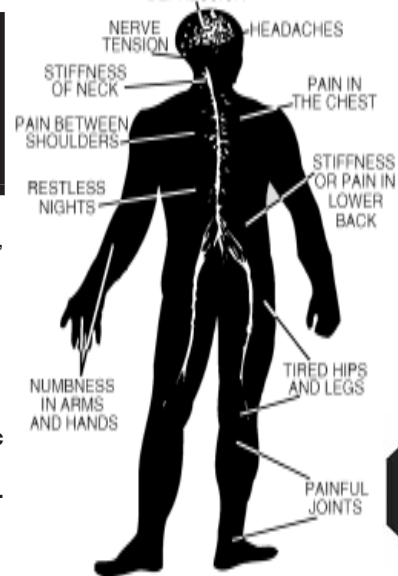
## FEEL BETTER IN 30 MINUTES



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DPFA,  
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# Hospitalization

*John Devoy*

The Holidays are over and everything has returned to normal and quiet. Don't we wish, with all the many doubts and problems that may be facing our association?

A reminder when you reach Medicare age (65), to apply for Medicare and take both parts "A" and "B" that is a must. After you receive your Medicare card, mail or take a copy of the card to Coleman Young Center, 2 Woodward Avenue Suite 1026 Detroit, Michigan 48226 Human Resources office. By doing this you have notified the City of Detroit that you are covered by Medicare that is very necessary. Any questions on this procedure, please call the association office for assistance.

As most people know your association has been providing wheel chairs, canes, walkers, portable toilets and many other articles for our members and their families at no cost. Recently we have run out of wheel chairs so if you have any wheel chairs or if you are not using one that you may have borrowed please return it. Yes we are in need of these items. So please check around and see if you can help.

## Welcome New Members! October

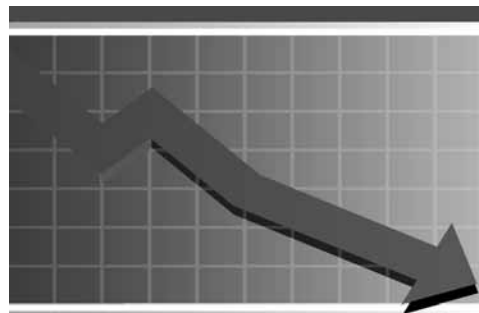
Bernett, Clifton II - Police  
Dixon, Christopher (Active) - Fire (Associate)  
Dudley, Faye - Police  
Greenan, William - Fire  
Grochowski, Derrick - Fire  
Irby, Harold Jr. - Police  
James, Angela - Police  
Kohls, Robert - Police  
Sillers, Carl - Police  
Storm, Bernard Jr. (Active) - Fire (Associate)

## November

Beatty, Marvin - Fire  
Carpenter, Michael (Active) - Police (Associate)  
Jefferson, Gerald - Police  
Phillips-Butts, Jacqueline - Police

## December

Cashen, Timothy - Fire  
Goree, Paethena - Police  
Lenard, Larry - Fire  
Merritt, Rosalyn - Police  
Moore, Jacquelynne - Police  
Rutkowski, Gerald - Fire  
Tullock-Ott, Julie - Police  
Veda, Edward - Fire  
Witherspoon, Douglas - Police



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# UPCOMING SPECIAL EVENTS

## A.P.B. Retirees Luncheon

Third Monday of every month

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

## 5th Precinct Oldtimers Luncheon

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

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

## 11th Precinct Retirees Luncheon

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

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

## 14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

## Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

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

# ASSOCIATION CALENDAR OF EVENTS\*

**NEW!**

## General Membership

## Meeting Schedule

THURSDAY AT 7 PM

## EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

March 1 • May 3 • Sept 6 • Nov 1

## WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Feb. 2 • April 5 • Oct 4 • Dec 6

## West Side Silver Ladies\*

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

## East Side Silver Ladies\*

1st Tuesday of the month

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

Mound North of M-59, Utica, MI

## Police & Fire Club of Florida\*

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

“October to April” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

## 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

## Nevada Jackpots\*

Refer to column for next meeting's location.

\*Refer to columns for specifics or program changes

## Detroit Police Department Retired Badges

Silver – \$35.00 EA.\*



Gold – \$45.00 EA.\*

Available to R.D.P.F.F.A. Members

Contact Retired Detroit Police Officer George Toy at:

(313) 527-3914

\*Add \$5.00 for Shipping & Handling. Allow 6-8 Week for Delivery

Articles for the April 2012 Issue  
should be “submitted” by  
March 21, 2012

## VICE PRESIDENT *(continued from page 2)*

night) for anyone interested in spending a night or two beginning on Monday the 18th and Tuesday the 19th. There will be a hospitality room for all our members to enjoy and see some old friends and make some new ones. The hospitality room will be available both Monday and Tuesday. Feel free to bring the kids or grandkids and have a great time, there is more than enough to keep everyone busy and have some fun. If you have any questions please give the office a call.

The Association is also in the process of planning our annual convention which will return to Las Vegas this year. The dates will be September 24th through the 28th, we are still working on the location and the itinerary but the dates are set. More information will be available in the next month so make your plans now and clear those dates because it is always a great time in Vegas.

Wrapping things up for this issue it looks like the final legislation will soon be finalized and our seat on the Pension Board will soon become a reality. This has been a struggle for over three years and during these years many bad feelings between the active unions and this Association arose. In my opinion and with being involved in many of these feelings I feel it is time to begin a new era and let go of the past and start a new relationship. Over these last three years several members dropped their associate memberships with the unions as a sign of displeasure. Well the time may have come to reassess this view. Keep in mind there is new leadership in some of the unions and our relationships have improved. So give it some thought, I know I have. Until the next time take care and I hope to see you at a meeting or event. And as always if you have any problems or questions feel free to drop me an e-mail at gre-dpffa@hotmail.com or give the office a call.

## THINK SPRING!

### STEPHEN J. RIEDY, D.D.S., M.S., F.A.C.P.

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## Silver Ladies

Carol Curley



Our Christmas dinner at Filippa's was again a very enjoyable finish to the year. Thank you Judie Wagner for our reservation. Thank you to Wilma Fulton, Irene Brooks and Delphine Marciniak for the shopping, festive table decorations and door prizes. Thank you for the homemade treats and fun treats to Mary Rolf, Irene Brooks, Carol Bender, Judie Wagner, Sophie Zielinski and Wilma Fulton. Thank you to all who gave cards.

Fifteen of us came to the Christmas meal (including the chocolate raspberry torte)! Some of our members were not able to attend and our heartfelt prayers go out to them: Fern Garner, Corrine Evans, Louise Zygmuntowicz, Pauline Kulek, Marge Nardone, Teresa Newman and our best poet Helen Malkowski.

### Happy Birthday to:

January	Wilma Brown
February	Annette Emke and Carol Curley
March	Pauline Kulek, Bernice Hall and Jennie Matusz
April	Judie Wagner

The Eastside Silver Ladies would like to send a special "Thank you" to Delbert and Geri at the Benefit and Protective Association; they were very kind to help us with a problem we faced.

Come join us, Call President, Marcy Rolf for more information – (586) 465-9815.

## 13th Precinct

### Quarterly Retirees' Luncheon

2nd Tuesday of

March • June • September • December

11:00 A.M.

The Cutting Board

28655 Schoenherr • Warren, MI 48088



## 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.

### **December 2008**

Name	Rank	Dept.	Date of Death
Lawrence, Dennis	FF	Fire	12-21-08

### **July 2011**

Name	Rank	Dept.	Date of Death
Kemp, Walter	Lt.	Police	7-13-11

### **September 2011**

Name	Rank	Dept.	Date of Death
Radomski, Robert	P.O.	Police	9-30-11

### **October 2011**

Name	Rank	Dept.	Date of Death
Barbret, Donald	Sgt.	Police	10-13-11
Byrge, Diane	Sgt.	Police	10-29-11
Curry, John	Sgt.	Police	10-24-11
DeCamillo, Carl	P.O.	Police	10-15-11
Gentry, Charles	EDC	Police	10-12-11
Heinz, Marvin	Marine Engineer	Fire	10-15-11

Hemeyer, John	Capt.	Fire	10-3-11
Maione, Francis	Insp.	Police	10-4-11
McLeod, Michael	Lt.	Fire	10-7-11
Merritt, Dallas	P.O.	Police	10-20-11
Norlund, Bernard	Sgt.	Police	10-22-11
Ranta, Thomas	FEO	Fire	10-13-11
Rayburn, Charles	Capt.	Fire	10-15-11
Sanchez, Robert	P.O.	Police	10-13-11
Schatz, Alfred	P.O.	Police	10-3-11
Scott, Kenneth	Sgt.	Police	10-12-11
Smith, Thomas	Sgt.	Police	10-25-11
Szakal, Paul	Sgt.	Police	10-23-11

### **November 2011**

Name	Rank	Dept.	Date of Death
Allen, Edward	P.O.	Police	11-18-11
Belangie, Nelson	FF	Fire	11-30-11
Heaviland, Ralph	P.O.	Police	11-15-11
Hojnacki, Henry	Capt.	Fire	11-8-11
Ivey, Lloyd	Sgt.	Police	11-28-11
Jefferson Hercules Jr.	Sgt.	Fire	11-19-11
Kapral, Andrew	Sgt.	Police	11-27-11

### **November 2011 (continued)**

Name	Rank	Dept.	Date of Death
Lucas, Russell	Capt.	Fire	11-22-11
Milantoni, Robert	P.O.	Police	11-7-11
Miller, Thomas	P.O.	Police	11-2-11
Organ, John	P.O.	Police	11-13-11
Sermetut El (Ronald Smith)	P.O.	Police	11-27-11
Smith, Derrick	FF	Fire	11-22-11
VanSickle, Ralph	BT. Chief	Fire	11-17-11

### **December 2011**

Name	Rank	Dept.	Date of Death
Barna, Edward	P.O.	Police	12-12-11
Dolecki, Harry	P.O.	Police	12-4-11
Donaldson, Raymond	Bt. Chief	Fire	12-22-11
Giles, John Jr.	FEO	Fire	12-12-11
Henahan, William	Sgt.	Police	12-26-11
Main, George	Capt.	Fire	12-15-11
Ozimek, Stephen	P.O.	Police	12-22-11
Royer, Charles	P.O.	Police	12-21-11
Smith, Irey	P.O.	Police	12-27-11
Walker, Stuart	Sgt.	Police	12-21-11
Wanzar, Tamara	P.O.	Police	12-22-11



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### **Karen Whelan-Rivest**

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**Millender Center**

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**Tel: 313-963-4004**

**Fax: 313-963-4139**

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# Members Letters

Just a note to say "thank you" for the great work you do for all of us. I'm enclosing a small taken of my appreciation, please use wherever needed. God Bless!

*Charlotte Koziel  
Raleigh, NC*

Hey Everybody, Here's a PAC donation! Hope to make more. Well Done! In Memory of Johnny Perdue

*Dagmar Avollo  
Detroit, MI*

Please accept this donation not only in Memory of my recently deceased husband, Timothy E Reghi (DFD), but also as an expression of gratitude for the assistance provided after his death.

Use these funds wherever need is greatest.

*Jane Reghi  
Ewart, MI*

We wish to express why this contribution to the Political Action Committee is most necessary.

"Nothing comes Free"

Just as we had to work TOGETHER to obtain past benefit and wage gains, we must continue to work to JUST HOLD ONTO, let alone even thinking about any FUTURE increase in future cash pensions and benefits, no matter what the cost-of-living increases are.

Fellow members, please be aware and most thankful for the unbelievable amounts of both time and effort that is contributed by both Association volunteer and elected members.

Unity, We Must Stand,

*Loren & Shirley Wagner  
Las Cruces, NM*

Enclosed is a check for the PAC Fund, in Memory of Terry Novak & Mitch Koleczk1!

Thanks for all you accomplish!

*Richard Graves  
Chesterfield, MI*

Please use this check for whatever you wish, in Memory of Bob Cofell.

*Barbara Cofell,  
Renee Westwood &  
Richard Cofell  
Westland, MI*

Please use this check in honor of all the Baumgarts

who have worked for the City of Detroit and now are deceased. They are;

My dad's brothers, Edward (Police), Walter (Police) George (Fire), my father Emil (Fire), my brother Roy (Fire), Edwards son Ralph (Police), Walter Jr. (Sheriff of Wayne Co), The Living; Edwards Son Gerald (Police), and Robert (Police).

Thank You for all that you are doing for us retirees.

*Bob (Pepper) Baumgart  
Clinton Twp, MI*

Want to thank all of you for your diligence & persistence in protecting hard fought gains already won, and winning a seat on the Pension Board, which is a significant gain.

Also want to make a contribution to Pac and remember two of our members who have passed away this year. Robert Sklut and Richard Luckee,

Thanks Again;  
*Jerry Maisano  
Bayonet Point, FL*

Enclosed is a check for the PAC Fund in Memory of my husband Louis Crist.

Thanks for all you do, it is much appreciated.

*Grace Crist  
South Lyon, MI*

You guys are doing a fabulous job, and I know will continue to do so. Please use this check in any way you best see fit.

Retired police Officer  
*Roger Clapp  
Milford, MI*

Thanks Guys for all the good work. Here is something for the PAC Fund.

*Dan & Carol Vanarsdale  
Croswell, MI*

Enclosed check for the Pac Fund. Thanks to all for the great and continuing job well done.

PS Retiree Jim Srock's statement in the Oct issue is right on re; the \$1 a month idea.

*Mike (Dennis) Zamieski  
St Clair Shores, MI*

PAC Fund. - Again many thanks to all who work so hard (along with the frustration) in helping the retired members, and that includes us widows who are truly appreciative for your help if and when needed, can't thank you enough.

(PS) Wishing everyone, Thanksgiving Blessings,  
*(continued on page 9)*



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Merry Christmas, may it be a happy one, and all our boys/girls home from the Military I pray.

*Angie Brownell  
St Clair, MI*

Please accept this check in Memory of my husband Frances C. Heaney, use it where it is most needed.

Thanks for all you do.

*Patricia Heaney  
Harbor Beach, MI*

RDPFFA PAC Fund, please accept the enclosed check in Memory of my husband Henry Sedmak. Many thanks for all you do on our behalf.

*Marie Sedmak  
Brighton, MI*

A donation for the PAC and thank you for all your effort.

*John Wisniewski  
Homosassa, FL*

This check is for the PAC Fund. Thanks for all the work you do. It's really appreciated, Happy Holidays!

*Bill Niarhos  
Sterling Hgts, MI*

Thank you for your unfailing support of retirees. My small donation to the PAC Fund.

*Edward J Ploe  
(DPD Retired 1991)  
Grosse Pointe, MI*

Just a small check for the PAC Fund. I hope every little bit helps. Keep up the good fight and thank you for all the time and hard work it takes to lookout for us Retirees.

*Raymond Peterson,  
Retired Detroit Police  
River Rouge, MI*

Thank you to all the officers for their dedication and hard work. We are indeed fortunate to have you represent us. Enclosed is a check for the PAC Fund.

*Walter Rakicki  
Bellaire, MI*

I would like to think the wonderful staff of Unity in the way they were able to place the names of "Detroit's Finest," both living and deceased, in the article that I submitted. 3 names that I forgot; Sgt's Wayne Smith, Robert Pawlus and Officer Gerald Packard of #4 Pct.

*Thank You  
David Lee #04  
Cleveland, OH*

Enclosed find a donation to the RDPFFA PAC Fund in Memory of brothers Henry and Arthur Owczarzak. We lost both of these DPD retirees this year. Please keep up the good fight for our retiree benefits.

*Best Wishes,  
Stephen Lewis  
Clay Twp, MI*

Please use the enclosed check as you see fit. Thanks for all you do.

*William J. O'Brien  
Sterling Hgts, MI*

The Association is doing a fantastic job for the retirees. We appreciate all you do.

*Leonard Riina  
St Clair, MI*

Use this donation for the PAC Fund. Keep up the good work.

*Richard Bokuniewicz  
Clinton Twp, MI*

Thanks for looking out for us. I've been a member since my retirement 35 years ago. Looks like the fight goes on (check enclosed).

*Bob Taylor,  
Retired Insp. DPD  
Sanford, MI*

I want to thank you all for all your hard work. Enclosed is a check for PAC in Memory of my husband. Bat. Chief Robert E. Rolf. I also want to thank Jack Devoy for all the help he has given me.

*Marcella (Marcy) Rolf  
Clinton Twp, MI*

Please use this for PAC and thank God for RDPFFA.

*Bob Dew  
St Clair Shores, MI*

Just a small donation to help continue the great work you guys are doing to preserve our benefits. Also I am making this donation in Memory of Richard Vauris & Robert Sanchez.

*Thank You for all your hard work,  
Mike Foley  
Romulus, MI*

Please accept the enclosed check for PAC fund. You gents do good work. Bless you.

*Aubrey Greene  
Farmington Hills, MI*

---

*(continued on page 10)*

# Members Letters (cont. from page 9)

Please accept this check for the PAC Fund, in Memory of my husband Sgt Robert David.

*Katheryn David  
Clay, MI*

Enclosed is a donation to use as you see fit. Thank you and the RDPFFA Assoc. for all your efforts concerning the best interest for us retirees. What would we do without you and your dedicated staff? Thanks again.

*Al & Kathy Vicunas  
Hubbard Lake, MI*

Your hard work certainly is appreciated. Sending warm Thanksgiving wishes to Al from "The Valley of the Sun" (PS) Look forward to seeing you in Vegas in 2012. Thanks go out to Greg Trozak for putting a 2011 trip together. (Check in Memory of Alan Helquist)

Take Care

*DPD Retirees  
Pat & John Engle  
Phoenix, AZ*

Thank you for all you have done. Keep up the good work. Please use the check where needed most.

*Wilfred (Bill) Berry  
Palm Harbor, FL*

I am enclosing my dues for 2012, also enclosing a donation for PAC in Memory of my husband, Reino Saari. He retired in 1971 and passed away in august 2011. You have been a great help to us in all of these years. Thank you so much.

*Mary Saari  
Lake Alfred, FL*

A dollar a month sounds good for the PAC-on behalf of my husband PO Daniel F. Brown, now confined to a nursing home.

*Barbara Browne  
East Jordan, MI*

Please use this donation anywhere needed. Thank you very much.

*Bob Fadie (Class of 1948)  
Naples, FL*

Enclosed is a donation for the PAC Fund. You people are Great.

*John Loy  
Longboat Key, FL*

Enclosed is a check for the PAC. Thanks for all you do for us.

*Clara Labenz  
Sun City West, AZ*

I am a 91 yr old privileged & honored charter member of the RDPFFA. I choose to remain a pension deduction dues paying member of the Association. Check enclosed is for the PAC Fund. Served 67/71 as the 11th Battalion Director Local 344 DFD. I still treasure photos of the Board & the self winding watch, presented for our service. Thanks again to Jack Devoy' committee & the Unity magazine, lots of useful information.

*Orvin Lauer (Class of 1946)  
Palm Harbor, FL*

Thanks to all at the RDPFFA, you are all great. Thanks are not enough, but what you do is outstanding.

*Gene Mangum  
Sarasota, FL*

Please accept with my humble gratitude for all your endeavors on our behalf, this check for the PAC Fund in Memory of Francis Maione, retired Commander/Inspector for the old Women's Division.

Fran was a wonderful lady and a great friend to everyone fortunate enough to have known her. Her smiling face and sweet disposition will be sadly missed by all of us at our Florida meetings. It just won't be the same.

*Beverly Evans-Kuhn  
Holiday, FL*

The enclosed PAC donation is made in Memory of a special retiree, Frances Maione, who died this October, 2011. Frances was a member who was very actively involved in the Florida Retirees until her death at age 92. She was the queen, she will be sorely missed.

*Don McDonald,  
VP Florida Retirees  
Sebring, FL*

Enclosed check to use wherever needed.

*Thank You  
Larry Cubitt  
Englewood, FL*

This check is a donation to your PAC Fund in Memory of Joseph Galuszka

*Thank You,  
Marceline Galuszka  
Howell, MI.*

*(continued on page 11)*

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# Members Letters

(cont. from page 10)

Please accept the enclosed check & since I don't know what PAC is, use it for that or wherever you feel needs money. Just want to "Thank You" for working so hard for us Survivors. May husband Richard was a line of Duty death in 1987 and it is nice to know I am still being looked after. Many Thanks,

*Marie Fortin  
New Hudson, MI*

Enclosed is a donation for the PAC Fund in Memory of Joseph Galuszka and Richard Waldis.

*Henry Baginski  
Canton, MI*

Just a little something to help the PAC Fund out. In Memory of Gerald Bockhausen. Keep up the good work.

*Richard Vanleen  
Lewiston, MI*

Thank you for all you do for the retirees. Enclosed check for PAC fund. Know you'll do whatever it takes to protect us from the greedy bad guys. Also thanks for your e-mails, live up in Baraga, MI in yooperland. Thanks for keeping us informed.

*Ed & Barb Stephens  
Baraga, MI*

Enclosed is my payroll deduction form. Also enclosing a small check for the PAC, in Memory of my brother, Michael Kokcinski Retired Lt. Squad 4 DFD. Thank you for all your good work.

*Robert R. Cook  
Ret FEO Eng 35  
Henderson, NV*

Thanks for all you do. Dues are enclosed, Please use remainder for whatever you determine is best use.

*Paul & Judy Laube  
Spring Hill, FL*

Greetings and Merry Christmas to everyone. Enclosed is a check to be used wherever needed. Thanks for all your hard work.

*Joe & Rita Ponticelli*

I am happy to receive the Unity. It keeps me informed of all the latest news. Enclosed is a donation. Thanks Again,

*George Gehling  
Oldsmar, FL*

Returning the check is just another indication of why this particular group is so successful. Consider this check a contribution to our PAC Fund in Memory of the man who served as my inspiration "Big Stan" stood tall in front of the Fisher Building for years, impeccably uniformed, white gloved and always with that great smile: Sgt-Retired Stan Kwiatkowski.

*Thank You,  
Larry Semczak*

PS: Say hello to Dom Catanzaro for me.

In Memory of my late husband, Ed Summers. To be used wherever needed.

*Adelaide Summers  
National City, MI*

Thanks to all the Officers and volunteers. A donation for the PAC Fund in Honor of Danny Ellis, Andy Zazula and Don Andrizzi.

*Dan & Jey Zemaitis  
Glennie, MI*

It is so nice to have such a strong and dedicated team keeping watch for us. Thank you! Thank You!

*John & Eva Buelk  
San Antonio, FL*

My containing thanks for all you do, "for all of us". Please use the enclosed check where it is needed most, in Memory of Bill Corbett and Frank Walls.

*Larry Holland, Retired DPD  
Alanson, MI*

I recently talked to one of our members, who told me about the important work that you do for all of the retired police and Fire Retirees, especially the Political Action Committee. During these uncertain times it is crucial that retirees stay informed and updates.

Enclosed a check to cover my membership dues, and give a donation. Just as I was informed how important the Retired Detroit Police and Fire Fighters Association is, I will continue to inform other Police and Fire Retirees.

*Thank You,  
Keith Jackson, Ypsilanti, MI*

Please use this check for the PAC Fund. Thanks for everything you and the entire staff have done for us in the past, present and the future to come.

*William Bagnasco  
Clinton Twp, MI*

(continued on page 12)

# Members Letters (cont. from page 11)

In appreciation for all of your help. Always there to help and solve any questions. You go beyond to take care of us retirees. In Memory of my husband, Joe Twardzik.

Thank You,  
*Helene Twardzik*  
*Macomb Twp, MI*

Please accept this small donation to the PAC Fund in Memory of Sgt Eugene W. Pathe. You are doing a fantastic job.

Thank You  
*Ann Pathe, Plymouth, MI*

Please find within my dues for 2012, plus donation in Memorial honoring Howard M Unloff.

*June Unloff-Marheineke*  
*Clinton Twp, MI*

The enclosed check, in Memory of John Jacobs, is in appreciation for all you do. Use it for any needs of the association. In these uncertain times it is comforting to know that you continue to work so hard on behalf of the retirees & windows.

Thank You,  
*Sue Jacobs*

Please accept this contribution, and use it for the PAC fund for the best interest of the organization.

*Jerry & Gretchen Solai*  
*Brighton, MI*

Thank you so very much for watching out for all of the widows. I know that many of us appreciate your time taken to answer our questions; especially regarding insurance. Please use this money where it will do the most good.

*Donna Andrizzi, Howell, MI*

Please accept this donation in Memory of "Lt. Ben Fischer" Posthumously, his loving wife Elsie Fischer, she lived on for 44 years after Ben's passing, missing him everyday.

A special "thank you" to Mr. Devoy for, the many times you went the extra mile...

*Phil (Ret Sgt 12-91)*  
*and Helen Fischer*  
*Plymouth, MI*

We would also like to express our sincere thanks to all of you who devote so very much of your time on our

behalf, "the retiree"! I retired in 1976 and each month when the pension check arrives, I thank you people for seeing to it that this check still gets here on the first of every month. Please accept this donation in Memory of Russell Gardner, my old partner and lifelong friend. Use it at your discretion.

Happy Holidays to all,  
*Bob & Mildred Haden*  
*New Hudson, MI*

Accept my annual contribution, please use where needed most. Thanks for all your hard work, have a Great Holiday.

*Ken Borieo, Naples, FL*

Please use donation for the PAC Fund, in appreciation for all you have done for all of us.

Thank You,  
*Steve F Godra, Clarkston, MI*

Thank you for your letter, as an Honorary member I'd like to donate my dues and the balance of this check to PAC or where most needed. Many thanks to all those who have worked so hard for all of us retired members of the Detroit Fire Department.

*Dora M. Matz*  
*Colorado Springs, CO*

I have been a little late with this donation. I just celebrated my 94th birthday. I retired 1969 as a police Lieutenant. Please put this in the PAC Fund. I sure am glad that we have a great organization in Detroit, I have been down here in Florida since 1987. Thanks for all you do for retirees, no matter where they are.

*Wilbert Kenny, Lakeland, FL*

Put it where it will do the most good.

*Thanks Guys,*  
*Carl & Mary Hopfner*

The enclosed check is for the PAC Fund. We will be needing you more then ever with all the talk of bankruptcy or an emergency manager for Detroit. On December 22 the Free Press wrote an article about the "Detroit Crisis". One of the problems they found was the "Generous pension benefits are spiraling out of control". Back in November 1996, I wrote an article for the Tuebor, "Will your pension provide enough income to support you?" I also wrote an article in July 1997 showing how our pension was far less than that of the surrounding police departments. Yet the Free Press says we have generous pensions. This is why we need the

*(continued on page 13)*

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# Members Letters (cont. from page 12)

RDPFFA more now than ever before. I encourage everyone to donate to the PAC Fund now before it is too late.

Thank you for all your hard work,  
*Tom Beski*  
*Macomb, MI*

I am enclosing my check No 4011 payable to the association to use in your PAC endeavors. I really appreciate all that you and the association are doing for us retirees.

Very truly yours,  
*Henry Reczko*  
*St. Clair Shores, MI*



*Ray Downing*

The November meeting of The Nevada Jackpots was held on Saturday, November 5, 9:30 a.m., at Hugo's Cellar in the Four Queens Hotel and Casino. All officers were present.

Treasurer Tom Hulkkonen recruited two new dues paying members, Don Mlostek and Fred Jorgensen. Motion to accept was made by John Breed, seconded by Bruce Watt. Motion carried. Their email addresses are on file; we're still waiting for the returned applications for their snail mail addresses.

General discussion centered on the usual problems with Blue Cross, the failing City of Detroit, and the seat on the pension board sought by the RDPFFA.

The Jackpots Christmas Party this year will be on December 17, 6:00 p.m., at the home of Marge and Ray Downing, 2592 Solera Sky Drive, Henderson. Please RSVP at 616-1157 before the 17th. Ray also asked that those attending park on the side of the street opposite their home; their side is posted No Parking but the signs are hard to see.

The next meeting of the Nevada Jackpots will be on Saturday, January 21, 2012, at 9:30 a.m. at the same location, Hugo's Cellar.

The meeting was adjourned at 10:30 a.m.

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## PRESIDENT (continued from page 1)

ing the City of Detroit, and the possibility of an emergency manager being sent in. The attorney that handled our Class Action Lawsuit believes that if Detroit receives an emergency manager, under our settlement agreement he/she would not have the authority to set aside the healthcare Lawsuit settlement agreement which covers our member's benefits. We believe given the option of a emergency manager or bankruptcy, we stand a much better chance of protecting our benefits under an emergency manager, then facing the uncertainty of a bankruptcy.

On another issue some of you may have received a letter from the City of Detroit regarding Non-Union employees and changes in benefits. This letter was sent to a number of our members by mistake, and we have been working with labor relations to correct the matter. If you received a copy of this letter and have not yet contacted the retiree office or the City of Detroit you may want to do so. We have compiled a list of those receiving the letter and forwarded the information on to labor relations to ensure that the status of our members is corrected. If you are a member of our Class Action Lawsuit "Weiler vs. the City of Detroit" your healthcare benefits can not be changed.

### Membership Meetings

We have made some changes in the location for our membership meetings held on the West side, and the June meeting. All Westside meetings will now be held at 28999 Joy Road in Westland. The June meeting location has been changed to the Bavarian Inn in Frankenmuth. The meeting will be held on Tuesday June 19, 2012, you are welcome to bring your spouse/guest to this meeting. We also held some rooms for those that would like to join in on some other activities in the area. A hospitality room will be available the nights of June 18 and 19, along with rooms at a discounted rate of \$99. To book rooms call (888) 775-6343 under group number 11J5AA. The association will be providing a breakfast prior to the meeting on Tuesday, so we need those that are attending to call the office or send an e-mail with your name and the number of persons attending in your group.

Please make an effort to participate in the activities of the association, hope to see you at the General meetings and our other events.



Greetings:

First of all the Snowbird officers, Jey and I take this opportunity to wish everyone a very Merry Christmas and a Happy and Healthy New Year.

At our September meeting we had our officer's election. John Wood was elected President, Mike Kniaz Vice President, Dave Ambrose Treasurer and Dan Zemaitis Secretary. We give many thanks to Moe Gekiere our outgoing President and his wife Georgette for all her support and help. We added 6 new members to our association in September they are: Bernie and Robin Mueller, Larry and Nadine Fortier, Don and Cindy Rem. We welcomed them abroad and are very happy to have them. We also welcomed back Ernie Huffman and Marge Helger whom we haven't seen in awhile.

Jey and I, Mike and Joann Cherry and Ginny Rogers had an opportunity to visit Harry and Lorraine Rudeen who aren't able to get out much. We all had a very nice visit. Jey and I also visited Donna Andrizzi in Howell and later Leo and Shirley Haidys in Manistee.

At our November meeting our members voted to keep members who are delinquent for 3 years on the roster until they are contacted by phone or mail and apprised of their status. Our guest in November was Ted Ponikrewski – Ted Poniks brother. Turkey Raffle winners were: Carolyn Wood and Roy Mantay

November Birthdays: Della Roganski, John Wood, Betty Saier, Elizabeth Vanhaaren, Kenny Wells, Pat Samborski and Art Zecchin.

December Birthdays: Joann Cherry, Ted Ponik, Ernie Huffman, Dennis Flanigan, Dorothy Heise, Marilyn Pionk and Ann Podczervinski.

December Anniversaries: Moe and Georgette Gekiere.

Our continued get well thoughts and prayers go out to Walt Dewaelsche, Donna Andrizzi, Bill Henahan, Ken Wells and Shirley Haidys.

Our last meeting of 2011 was December 11th when we also had a gift exchange songs and a Christmas din-

ner Buffett. Our first meeting in 2012 will be May 20th at 1:00 p.m. at B.J.'s Restaurant in Gaylord – because Mothers Day is on the 13th. After that the meetings will resume on the 2nd Sunday of each month.

If you want to pay your \$3.00 dues – send your money and a self addressed stamped envelope to:  
Dave Ambrose

5339 Beachview Drive  
Gaylord, MI 49735-8830

Do you remember Olympia Stadium? Also laundry chutes, milk chutes and coal chutes with coal bins?

Take care and stay healthy and God Bless.  
Jey and I will be in Florida – January thru April 2012.

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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.

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## REMEMBRANCE AND THANK YOU

The following supporters, their names and in names of their loved ones, have contributed most generously to our 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)

Biscup, Gerald  
Bohn, Jimmy Sr  
Jackson, Avery  
Jackson, Keith  
Laube, Paul & Judy  
Shoemaker, Jack & Eleanor  
Sydor, John & Helen  
Sydor, John & Helen

### Appreciation (Donation)

#### In Memory of

Brogan, Larry *in memory of Al Helquist & Frank Koleta (TMU)*  
Lasich, Mary Lou *in memory of James Lasich*  
Maisano, Jerome *in memory of Robert Sklut*  
Petersen, William & Lesley *in memory of William J. Henahan*  
Un-published donor *in memory of Gerald Henningsen*  
Yandric, Virginia *in memory of Edward Yandric*

### P.A.C. (Donation)

Anderson, Sherwood  
Andrizzi, Donna  
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Bagnasco, Wiliam & Mary Ann  
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Baumgart, Bob (Pepper)  
Begin, Louis & Phyllis  
Berry, Wilfred (Bill)  
Beski, Tom & Donna  
Bokuniewicz, Richard  
Borio, Ken & Karen  
Boss, John SR  
Brownell, Angeline  
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Henzi, Leonard  
Hopner, Carl & Mary  
Illsley, James & Mary Lou  
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### P.A.C. (Donation)

#### In Memory of

Allen, Daniel & Shirley *in memory of Walter Kerr &*

Anthony Klimbal  
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Baginski, Henry *in memory of Joseph Galuszka*  
Bateson, Meta *in memory of Marilyn Bateson*  
Bell, William *in memory of Don Barbret*  
Chakan, Sharron *in memory of John Chakan*  
Chakan, Sharron *in memory of John Chakan*  
Chakan, Sharron *in memory of John Chakan*  
Chakan, Sharron *in memory of John Chakan*  
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Cook, Robert *in memory of Michael Kokocinski*  
Crist, Grace *in memory of Louis Crest*  
Cronk, Richard & Carolyn *in memory of Mary Cronk*  
David, Katheryn *in memory of Sgt Robert David*  
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Fortin, Marie *in memory of Richard Fortin*  
Galuska, Marceline *in memory of Joseph Galuszka*  
Graves, Richard *in memory of Terry Novak & Mitch Koleczko*  
Haden, Bob & Mildred *in memory of Russell Gardner*  
Hartner, Ione & Dan *in memory of Bernard Hartner*  
Heaney, Patricia Lou *in memory of Frances Heaney*  
Holland, Larry *in memory of Bill Corbett & Frank Walls*  
Jacobs, Sue *in memory of John Jacobs*  
Lewis, Stephen *in memory of Henry & Arthur Owczarzak*



## REMEMBRANCE AND THANK YOU *(continued)*

Lobstein, Milton & Virginia  
*in memory of FEO Edward &  
Chief Robert Lobstein*

Lopiccolo, Vito *in memory of  
Wife Barbara Lopiccolo*

Maisano, Jerome *in memory of  
Richard Luckee*

Marheineke, June *in memory  
of Howard Umloff*

McDonald, Don *in memory of  
Frances Maione*

McGhie, Thomas *in memory  
of William J. Henahan*

Moller, Doreen *in memory of  
Richard Moller*

Parsons, William & Betty *in  
memory of Odson Tetreault*

Pathe, Anna *in memory of Sgt  
Eugene W. Pathe*

Plemmons, Larry *in memory  
of Raymond Harrington*

Reghi, Jane *in memory of  
Timothy Reghi*

Rolf, Marcella (Marcy) *in  
memory of Bat. Chief Robert Rolf*

Saari, Mary *in memory of  
Reino Saari*

Sabolovich, Sam *in memory of  
Joseph Twardzik*

Sedmak, Marie *in memory of  
Henry Sedmak*

Semczak, Larry & Joan *in  
memory of Sgt Stan Kwiatkowski*

Silver Ladies, *in memory of  
Fern Garner*

Soncrant, John *in memory of  
Max Neuendorf*

Summers, Adelaide *in  
memory of Ed Summers*

Tolley, Barbara *in memory of  
Fern Garner*

Twardzik, Helene *in memory  
of Joe Twardzik*

Vadnais, Janell *in memory of  
Bernard Vadnais*

Vanleen, Richard *in memory of  
Gerald Bockhausen*

Zinser, Andrea & James *in  
memory of Carol Pankake,  
Diane Bargagna, Becky Hollister*



## ASSOCIATE MEMBERS

With saddened hearts we mourn our longtime friend and columnist of the Associate Members column, FERN M. GARNER, who passed away on December 15, 2011. May she rest in peace.

### DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

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

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information, it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and Human Resources (313) 224-4809 or 1 (888) 288-2684 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (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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# ECONOMIC AND POLITICAL OUTLOOK FOR 2012:

## Hang Onto Your Hats!

Leon C. LaBrecque, JD, CPA, CFP™, CFA

Happy New Year, and welcome to 2012. Here are a few predictions/observations that give you our perspective for the New Year. You may want to sit down, with a beverage or an aspirin. In general, we're certain this will not be a nice steady year:

1. *We appear to be nearing the end of an oscillation period.* Since 1903, the market has been behaving in 13-year oscillations, followed by upswings (1903-1915, 1929-1942, 1968-1981, 1999-2012?). Each oscillation is marked by technological growth, economic downturn then growth, and usually some 'tipping point' at the end. We could be at the end of an oscillation, given the right tipping point.
2. *Europe is still messy.* The EU still has an immense amount of work cut out for it. The 'fixes' of the ECB are still only symptomatic and don't reflect the underlying problem: Greeks are different from Italians, and Irish are different from Germans. Unless the underlying economies have some governance, the EU will continue to suffer and will probably spend a part of 2012 in recession.
3. *The market has room to run.* The S&P 500 has a relatively low valuation (the Price to Earnings ratio is quite low by historical standards); interest rates are so low that bank deposits of CDs don't offer much of an alternative. Money has been flowing out of stocks, it could very easily flow back in, but probably before late fall (guess why?).
4. *The economy has room to grow.* Despite all rumor to the contrary, the US economy has grown for nine straight quarters through the end of 2011 (since the 3rd Q of '09). With low interest rates, we could see real estate start to move, car sales starting to pick up, and companies making more money. Don't be surprised that our next threat is not recession but inflation.
5. *We have met the enemy, and it is Washington.* On November 6, there is a presidential election which we predict will be narrowly decided. Importantly, 33 seats of the Senate are up for grabs, including 22 Democratic Senate seats. It seems very unlikely that the two parties will get along before the election, and barring a Republican sweep (and a senate supermajority), it seems unlikely the two parties will get along after the election. More gridlock seems likely.
6. *Unemployment will likely continue to slowly decline.* Corporations have wrung almost every drop of productivity out of their workforce, and it seems likely that the only solution to expansion is to continue hiring. Note that the government workforce is shrinking and the private workforce is growing.
7. *The Bush Tax Cuts Expire 12/31/12.* This is a vast issue that no one seems to be taking seriously right now. Expiration of the cuts raises taxes on virtually every taxpayer, changes the rates on dividends to ordinary income, raises capital gain rates, brings back the marriage penalty, eliminates the child tax credit and raises the Alternative Minimum Tax (AMT). Roth conversion and municipal bond purchases will become more useful as the yearend deadline ticks away.
8. *The Sequestration cuts take place 01/01/13.* The failure of the Super-Committee to act will cause an across-the-board cut in Federal spending. Following the normal mentality of bureaucracy, that will go to the employees first (fat chance Congress will cut their pay!). Job cuts by the Feds could lead to more unemployed people.
9. *The Unearned Income Medicare Contribution (UIMC) starts in 2013.* The UIMC adds a 3.8% additional tax on upper income individuals (over \$200K on single and \$250K on married) on all unearned income, like dividends, interest, and capital gains.
10. *The Debt ceiling expires again in 2013.* Remember the fun we had in August of 2011? Well, it happens again, in early 2013.
11. *Iran is a wild card.* Iran is being very aggressive on its nuclear program, including trying to block shipping in the Persian Gulf. It is completely plausible that this could escalate into a military situation either with the US, NATO, or Israel (we bet on the latter).

Bottom Line: 2012 doesn't look boring, to say the least. Be ready to take advantage of opportunities and avoid the down-drafts. And think about whether this combination of events might cause a 'tip' in the market that has had virtually no upward movement since 1999.

Leon C. LaBrecque JD, CPA, CFP® CFA is the CEO and Chief Strategist at the independent advisory firm of LJPR, LLC. LJPR reduces uncertainty for their clients and their families by applying creative wealth management solutions in tax, financial planning, retirement planning and estate planning. To contact us for a consultation or to discuss your financial situation, email [info@ljpr.com](mailto:info@ljpr.com) or call at 248-641-7400. Also visit our blog and website <http://LJPR.com>.

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# Westside Silver Ladies

*Geri Henningsen*

All our best wishes to all of you for a healthy 2012.

Our Christmas party which is really last year's news was a fun event. In attendance were Meta Bateson, Dorothy Bliss, Martina Burke, Betty Cavin, Hilma Clifford, Lynn Hendra, Diane Johnson (Lessie's daughter), Doris Kaiser, Theresa Kelley, Jo Kozlowski & daughter, Carol, Dolores Linn, Marie McCarthy, Irene Melady, Jo Moranty, Marilyn Noseworthy, Dorothy O'Leary, Louise Progar, Dolores Smith, Dolores Tanana, Dolores Weaver, Theresa Zalewski, Gayne Zell & yours truly. Thank you, Marvin & Louise Janes for your donations. Thank you to those who gave me gifts.

It was good to see Dorothy O'Leary after a long absence due to extensive rehab. Also, Theresa Kelley who is unable to join us very often...good to see you both.

I send many thanks to Eastside Silver Ladies President, Marcy Rolf for taking time to send a copy of a "letter/application". It's ideal for sending to new widows that might be in need of someone to talk to who has been down that road.

One of our dear members, Lessie Johnson is still in rehab. Lessie, we miss you & hope you're home soon. We'd also like to say, "Hi, we miss you" to Elmira Affelt, Sally Emerson & Fran Murphy.

I'd like to take this opportunity to encourage our members to donate to RDPFFA. Without their continuous efforts, we wouldn't be enjoying the benefits we have. If you are uncertain how to make a donation, please call their office or myself.

March month is dues months. The fee is still \$12 yearly and can be paid at our luncheons or mailed to Meta Bateson, 1291 Shoemaker Dr. Westland, MI 48185.

Happy birthday to Hilma Clifford & Elaine Prince – 2/7, Mary Wagner – 2/8, Gayne Zell – 2/12, Doris Kaiser – 2/22 & Jo Moranty – 3/19.

Today's thought - "A person wrapped up in himself makes a very small bundle"

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Geri Henningsen,

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## RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

*Nancy Schmidt*

We hope you all had a nice Christmas and that the New Year will be good to all of you.

We resumed our meetings in October 2nd with a small group but it was great seeing everyone including our guest Al and Gloria Schulte from Farmington, Mi. Al retired from # 7 and he was glad to see some old buddies.

Those honored with Birthday's over the summer months were Bill Larsen, Dolores Larsen, Ron Goosen, Lynn Shanks, Bill Peplinski, Nancy Schmidt and Earl Wilste who turned 89. Anniversaries celebrated by Ron and Maija Goosen 34 years and Bill and Nancy Schmidt 54 years.

Donations received were from Bill Schmidt, Carol Dornan, Linda Shanks, Ken Hedeem and a substantial Donation from our VP to go towards the "Jets" Pizza Party in February.

The 50/50 was won by Bill Peplinski and Maija Goosen.

The November 6th meeting there were 25 in attendance. VP Don McDonald read the Final Roll Call that which included our very own "sweetheart" Fran Maione who died Oct 4th. She will be surely missed by all of us.

Those who had Birthday's were Don McDonald, Harry Ramsay and Marge Frisch-Hedeem. Donations received this month were from Ken Hedeem, Marv Kammer, Wanda Neal, Frank DeMercy, Bill Larsen and Nancy Hay.

The 50/50 was won by Beverly Kuhn and Jean Wilste. The Thanksgiving Gift bag was won by Nancy Schmidt. Now for the December 4th meeting. The group was a little bigger, including guests Doug and Peggy Chambers of Sebring, FL also Don and Cindy Rem from Summerfield, FL. We were happy to sign up the Rem's as new members.

Birthdays for December were Linda Shanks and Ken Hedeem. On our sick list for the past months have been Harry Ramsay and Lorraine Bateson. Harry is doing better and has attended the last few meetings. It is sad to report that Jim Bateson's wife Lorraine, who also has been sick for some time passed away Dec. 6th. Our thoughts are with you Jim.

Dues that were donated back to the club were from Lynn Shanks who turned 80 and Ken Hedeem also Tom Sowell. We would like to thank all those who donated to the club in any way, just for the sake of donating, by dues, or by helping out and to Jim Bateson for donating supplies. The Dec 50/50 was won by Marv Kammer and Jim Caufield and the Christmas Holiday Bag was won by Maija Goosen.

Don't forget about the Feb. 5th pizza party and the March 4th, 2012 Annual Dinner at the Clearwater Country Club. You can contact Dolores Larsen in regards to the dinner tickets at 727-786-3429 or her address is 399 Walnut Ct. Palm Harbor, FL 34683.

Correspondences I have received were from Wanda Neal, Reid Hedeem, George Kimball, Thomas Himebaug, Doug Chambers, Nancy Fithian, Vern Smith, Donald Rem, Leslie Hutsko and Walter Rakicki. Any changes that need to be made to the roster please let me know.

You can reach me at 352-683-7924 or online at [njschmidt@gate.net](mailto:njschmidt@gate.net)

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## MEMBERS PLEASE NOTE

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

**UPDATED!**

<b>2012</b> <b>TELEPHONE DIRECTORY</b>	<b>Detroit Fire Fighters Association</b> 1 (313) 962-7546 243 W. Congress Suite 644 Detroit, MI 48226-3217	<b>Detroit Police Benefit and Protective Association</b> 1 (313) 870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 www.dpbpa.org Detroit, MI 48202-3023	<b>Dental Program (Delta)</b> 1 (800) 524-0149
<b>RETIRED DETROIT POLICE &amp; FIREFIGHTERS ASSOC. INC.</b>  2525 East 14 Mile Rd. Sterling Heights, MI 48310-5969 1 (586) 795-1734  FAX 1 (586) 795-2183  Association Office Hours 9:00 a.m. - 3:00 p.m. Monday through Friday	<b>Detroit Police Officers Association</b> 1 (313) 567-8770 1938 E. Jefferson Detroit, MI 48207-4155	<b>Benefits Administration Human Resources</b> 1 (888) 288-2684 (313) 224-2742 1 (313) 224-4809 (313) 224-4813 Coleman A. Young Municipal Center 2 Woodward Suite 1026 Detroit, MI 48226-3445	<b>Optical Program</b> United Healthcare (Formerly Spectera) 1 (800) 638-3120
			<b>Blue Cross/Blue Shield</b> 1 (313) 225-0843 600 E. Lafayette Detroit, MI 48226-2998
			<b>Blue Cross/Blue Shield Major Accounts Claims</b> 1 (800) 951-2583 This number appears on the back of your Medical, Dental and Visual Blue Cross / Blue Shield membership cards
			<b>Social Security</b> 1 (800) 772-1213
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# Historic Crucifix at Shores Church

(Macomb Daily, October 19, 2011)

A 100-year-old crucifix, rescued from a 1963 church fire in Detroit, was permanently displayed at St. Margaret of Scotland following a rededication ceremony on Saturday, October 22, 2011 at the St. Clair Shores Catholic Church.

A team of retired Detroit firefighters carried the 13-foot crucifix into the church prior to a 4 p.m. Mass.

The wooden crucifix was presented to Our Lady of Sorrows Catholic Church in Detroit in April 1911 as a gift from John Verbiest, a Belgian immigrant.

Our Lady of Sorrows, however, burned as it was caught up in a fire at a Detroit manufacturing plant in April 1963. The crucifix was carried from the burning church by Detroit firefighters.

The 1963 fire was a brutal blow to the city's Belgian Catholics. Established in 1884, Our Lady of Sorrows was the only Belgian parish in the city and it drew families from all over the Detroit area.

The crucifix hung at a new Our Lady of Sorrows site from 1967 until 2000, when the church was sold. It has since been restored, said Mary Lou Schulte, a great-granddaughter of Verbiest.

St. Margaret is at 21201 Thirteen Mile Road.

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## EYE CARE UPDATE 2012

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.

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### CATARACTS AND MULTIFOCAL LENS 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 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. 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!

The first step is to have a complete eye examination and 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.

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### 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.

By 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.

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### 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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