



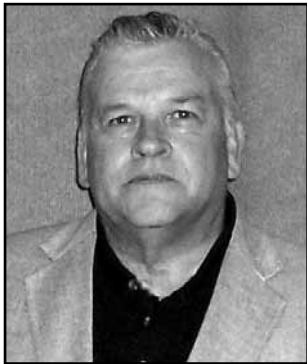
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 112, January, 2013



PRESIDENT

Don Taylor

Hope everyone enjoyed their holidays and wish you and your family the best in the New Year.

I'll start this article with a legislative update. Everyone is aware that with the enactment of Public Act 25, 2011 and Public Act 12, 2012, we were finally successful in seating two elected retiree representatives on the Police & Fire Pension Board. The elected retiree representatives were required to meet additional qualifications that elected active members of the Pension Board were not required to meet. Also the Elected retiree representatives were the only elected members not receiving any form of compensation for serving as a member of the Board.

To correct this Senator Jansen introduced Senate Bill 1189 which would require by State Law that elected retiree Pension Board Members cannot be required to meet additional requirement to seek office and if the elected active members are compensated then the elected retired members must also be compensated.

Senate Bill was signed into law by Governor Snyder on December 27, 2012 and given immediate effect. (Now Public Act 492 of 2012)

Senate Bill 409, was introduced by Senate Hansen to address the issue of fairness regarding those that retired from municipalities that did not participate in the Federal Social Security Act (Detroit being one) and the new Pension Tax Law, as follows;

(Beginning January 1, 2013)

Those born in 1946 through 1952;

The deduction amount for a single return increases from 20,000 to 35,000

The deduction amount for joint return increases from 40,000 to 55,000

The deduction amount for returns in which both the husband and wife retired from governmental agency that did not participate in Social Security the deductible amount increases to 70,000.

Those born after 1952, once you reach the age of 62 through 66 years of age will now receive a 15,000 deduction for a single or joint return. If both the husband and wife retired from a governmental agency that did not participate in Social Security the amount goes to 30,000. Once you reach the age of 67 the amount deductible goes to 20,000 for single and 40,000 for a joint return.

Those born prior to 1946 were not affected by the new pension tax. Their total pension remains non-taxable. If you are affected by Senate Bill 409 you may want to go to the Michigan Legislative web-site (www.legislature.mi.gov) and read the Bill.

Senate Bill 409 was sent to Governor Snyder on December 27, 2012 for his signature.

The legislature passed hundreds of Bills in the final days of the legislative session and sent them on to Governor Snyder, including a new Emergency Manager Bill which the Governor signed into law. We will continue to monitor all legislation in Lansing and when necessary we will insure that your interests are expressed.

Hospitalization

With the new year we understand that retirees were not part of the Settlement Agreement (Weiler V. City of Detroit) seen their Healthcare benefits change and their

(continued on page 7)



VICE PRESIDENT

Gregory Trozak

Another year in the books and it sure seems they go by faster these days but at least we know there will always be new adventures ahead. I hope everyone had a great Christmas and holiday season and I would like to wish you a happy and prosperous new year.

I would like to begin by reminding everyone of the "Healthcare Enhancement for Local Public Safety (H.E.L.P.S.) Retirees Act", this Legislation allows retired public safety officers to use up to \$3,000.00 annually from their pension to pay for qualified health insurance premiums without taxing these distributions. The majority of us would not fall into this group due to the fact that we are part of the class action lawsuit agreement with the City of Detroit and we do not pay medical premiums from our pension checks. If you retired after the dates of the agreement (April 9, 2007

for DPOA and August 1 2008 for LSA, DPOCA and allied Fire Department classes) or if you chose a plan other than the BCBS Community Blue PPO or Medicare Plus Blue Option F, medical insurance is being deducted from your pension checks and these premiums can be tax deferred under this legislation up to the \$3,000.00 limit. As of this writing the IRS 1040 instruction booklet is not available and I cannot give the specific instructions including line number etc. so consult with you tax preparer when filing. Also remember that the December 1, 2012 pension statement will show year to date amounts for all your deductions.

Again this year we will hold our June membership meeting in Frankenmuth, MI, along with the general meeting we are going to include the annual picnic in conjunction with the June meeting. The dates for the picnic and meeting will be June 24th and 25th with the picnic being held on Monday the 24th and the meeting the following morning on Tuesday the 25th.

This will be a new endeavor this year having the picnic and June membership meeting combined but with the great response we had last year with over 250 members in attendance we hope it will be just as successful. As we did last year we have reserved rooms at the Bavarian Inn with a reduced group rate of \$99.00 a night. If you are planning on attending our group number is 11090U and you can call 888-775-6343 to make your reservation.

The schedule will consist of the picnic beginning at 12:00 noon at Heritage Park which is located just a short distance from the Bavarian Inn. There will be a picnic lunch served along with refreshments. After the picnic we will have our famous hospitality room open in the Bavarian Inn for the evening activities.

Tuesday the 25th will begin with a breakfast at the Bavarian Inn with the June membership meeting to fol-

(continued on page 6)

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SECRETARY/ TREASURER

Al Grant

The year 2012 ended, amusingly a misreading from the very beginning, the Mayan calendar did not end on December 21, 2012; despite reports of an ancient Maya prophecy, foretelling a mysterious planet on a collision course with earth or a reverse in Earth's rotation. At the same time, we endured a Presidential race, debates, polls; along with Senate, House and Gubernatorial contests that dragged on and on, incumbents and individuals campaigning all the time definitively wore many out. The "Fiscal Cliff", looming tax increases at all levels of government and a state 2012 Q3 credibility consumer distress index listing states financial condition added to the fatigued. It placed Michigan third from last following Nevada at number one and Mississippi at two.

It did not end there, locally, years of Detroit ignoring the city's budget deficit, declining revenues and increasing expenses have put the town in danger of a state takeover or municipal bankruptcy. In cooperation with Mayor Dave Bing, Governor Rick Snyder remained committed to reviving Detroit's chances; his preference has always been to come up with some mutual agreement. The city of 713,000, in simple terms is in a financial crisis and city government is not working; in plain English, "It's Broke". Michigan's most populous city is in severe financial stress and so far, no plan has been adopted to fix it.

The City of Detroit, struggling with the loss of industry, growing unemployment, abandoned properties fell into a fiscal crisis meeting the criteria to become a distressed city. Subsequently a Consent agreement came into play with plenty of opposition saying distress cities takeover of city services and pension funds, will illegally change collective bargaining agreements and violate the property rights of city workers. They argue that the move also disenfranchises city voters by amending the city charter, which gives Detroiters the authority to create and maintain retirement systems for its employees.

A state financial review team is going through Detroit's finances in a process that could lead to appointment of an Emergency Financial Manager (EFM). An EFM has more powers than what the city is presently operating under. Although some believe that the current Consent Agreement is part of the law voters repealed on Nov. 6, 2012 under Public Act 4 of 2011.

If the EFM scheduled to take effect at the end of March 2013 fails to resolve the matters the last option for the city through state authorization will be municipal bankruptcy protection. An assignment of a Federal Bankruptcy Judge will be more aggressive in forcing change on distressed local governments. The judge could rewrite or end labor contracts. Retirees collecting a pension have protection in the state constitution, though active city workers and retirees health care benefits could be cut or eliminated.

Retirees should not be naïve in believing that our earned benefits from years past will not be a target. Our association, the Retired Detroit Police and Fire Fighters, elected Officers along with the Board of Directors will be monitoring the situation as it develops and members can be certain that the association will take all necessary steps to ward off any disruption or decrease of earned benefits. While it has not happened, this potential aim should not work against our true desire for the city to survive.

Most of the Retired Detroit Police and Fire Fighters Association members were born, raised or educated in Detroit; hired as public servants of the city, "ran out of fire engine houses" or worked at police precinct stations. Our people have plenty of memories; mostly good, some bad and a few sad, in spite of everything, the majority would like the city to thrive and turn out well. Concerned about issues and events, I believe that a positive outcome can be had and that the events will turn out for the best. Thinking about one word that comes to mind, time and time again is "HOPE"!

Happy New Year!

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:

(248) 527-4458

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



PENSION TRUSTEE

Louis Sinagra

Mike and I hope that you and your families had happy holidays. We would like to bring to your attention the release of the newsletter that is being published by the Detroit Police and Fire Retirement System. The first issue was mailed near the end of November and all members of the Retirement System should have received a copy by now. The current plan is to publish the newsletter quarterly and it will be used to inform the members of current events related to the Retirement System.

If for some reason you did not receive a copy of the newsletter it is available on the new Detroit Police and Fire Retirement System website at www.pfrsdetroit.org. The newsletter can be found by navigating from the homepage to the download link and choosing the newsletter link on the download page.

The pension fund assets have remained stable with our funding level remaining in the upper 90 percent range.

If you are in the area, we hope to see you at the monthly Retired Detroit Police and Fire Fighters Association meetings.

Interested in a Retired Detroit Police Photo ID Card?

**You will need to contact
the department at
their new address:**

Detroit Police Department Personnel
2121 W. Fort Street
Detroit, Michigan 48216

For more information
call the department at
(313) 596-2810

Welcome New Members!

August

Thomas, Audrey - Police

October

Adams, John - Police

Broughton, Tim - Police

Carter, Timothy - Fire

Davis, Augustus - Police

Dial, Levaughn - Police

Wyche, Eva - Police

Zivanovich, Nicholas - Fire

November

Burns, Michael - Fire

Cannon, Mark - Fire

Chojnacki, Kenneth - Fire

McClendon, Shelby - Police

Rogers, Charles - Police

Terry, Keith - Police

Voydanoff, John - Police

December

Alexander- Baker, Joy - Police

Coleman, John III - 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 I96

Special Association Events & Activities

RDPFFA Picnic June 24, 2013

RDPFFA Golf Outing August 16, 2013

*Call the Association Office
if you need additional information*



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POST 1519

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

For information contact:

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

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

Mar 7 • May 2 • Sept 5 • Nov 7

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Feb 7 • Apr 4 • Oct 3 • Dec 5

SPECIAL LOCATION FOR JUNE MEETING & ANNUAL PICNIC

Bavarian Inn Lodge and Heritage Park

Picnic - June 24 • Meeting - June 25

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

Doors open at 11:30 A.M. with coffee & donuts

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru December

at "BJ's" Restaurant in Gaylord, MI

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

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

**Articles for the April 2013 Issue
should be "submitted" by
March 15, 2013**

VICE PRESIDENT *(continued from page 2)*

low and after the meeting the now world famous hospitality room will open. There will be more detailed information to follow but try and arrange those busy schedules of yours to include the June events, everyone had a great time last year, just ask around.

The Associations golf outing is again scheduled on Friday August 16, 2013 at Sunny-brook Golf Course. I know it is early to start thinking about golf at this time of year but get those foursomes together. The cost will remain \$65.00 a golfer, a great deal anywhere. The golf outing is not a fund raiser and that is the reason for the low cost, the \$65.00 just covers the expenses and allows our members to get together and enjoy a nice day on the course. Fliers and additional info will follow in the coming months.

We are in the process of planning our Annual Convention in Las Vegas on September 23rd through the 27th, 2013. This year again we are attempting to make arrangement with the Tropicana Resort and Casino. The venue suited our Associations needs very well last year. In checking the rates prior to going to


print we found air and hotel for just under \$500.00 per person. We are in the planning and reserving stage at this time and there will be a lot more information to follow. So this is another one of those schedule clearing events you should make an attempt to fill with the Convention. Keep an eye on the web site and the e-mails for any further information.

We hope everyone received and read the hospitalization open enrollment packet and if you wanted to make any changes you did so. I know it is a frustrating process when dealing with the Benefits Administration office and trying to get someone to answer the phone let alone get an answer to a question. Persistence is the key and we found the best time is early in the morning prior to 9:00 a.m. but remember they are only open Monday, Wednesday and Friday.

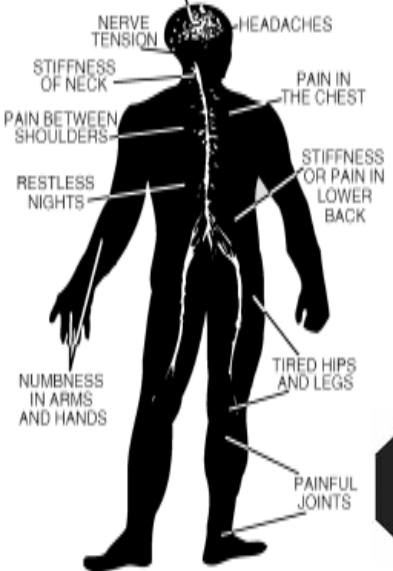
The first mailing for 2013 dues renewals for those not on payroll deduction went out last month and the second mailing will be going out within the next couple of weeks. We ask that you renew your annual dues and if you do receive a pension please fill out the enclosed payroll deduction form and your \$3.00 monthly dues will be taken directly out of your pension check. This saves the Association the cost of the mailings and we receive the dues checks from the pension system on a monthly basis.


The Association attempts to keep everyone updated on any important issues and upcoming events through either the web side or by e-mail. If you do not receive the e-mail updates and would like to just send us an e-mail to rdpffa@hotmail.com and we will add you to the list. If you have any questions or problems please feel free to call the office and we will make every attempt to answer your question or help with your problem. If you have any question for me please drop me an e-mail to gregrdpffa@hotmail.com. Until the next time happy New Year again and take care.

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DPFA,
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Paratrooper





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PRESIDENT *(continued from page 1)*

co-pay increase. We have been meeting with attorneys to discuss these issues and are preparing to take legal action if appropriate. We were advised that nothing could be done until the changes were implemented. If it becomes necessary to take legal action, it will very likely be a long and expensive undertaking. We will keep you updated, and expect that by the next issue of the Unity decisions will have been made regarding our options and if necessary and appropriate lawsuits filed.

The Association anticipating an expensive legal battle over our Healthcare Benefits has set up a legal fund, in which we will place donations made by our members to help cover these additional expenses. If you wish to make donations to the Association please mark in the memo section either PAC or Legal Fund.

The success we had in passing legislation in Lansing would not have been possible, if not for the financial support of our members. The use of dues for Political causes is not allowed by State Law. As we start a new year it appears there will still be a need for legislative and legal action in our attempt to preserve and protect our members' rights and benefits. I understand that these are very difficult financial times for many of us and appreciate all those that have assisted with donations in the past, and hope those that can, will continue to give their support.

In order for you to receive the most up to date information, we suggest you frequently check our web-site www.rdpffa.com and if you have an e-mail address make sure you notify us, if you haven't done so.

The Association has scheduled many of the activities for 2013, including Golf Outing, convention and special location for June 2013 meeting, you can find the dates and information in other articles within this issue of the Unity. I hope you will take the time and effort to participate in the Association sponsored events.



PLEASE NOTE:

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



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Members Letters

For the Pac Fund, you are doing a Great Job.

Ed Kosek
Macomb, MI

Use wherever you need. In memory of Jackson Bowron.

Nancy Bowron
New Baltimore, MI

Last Thursday I called your organization as there were questions troubling me. Larry Winck, the gentleman who answered my call kindly and patiently answered my questions. Thank you Mr. Winck and the Retired Detroit police and Fire Fighters Association for being there for us. Please accept my donation in appreciation.

Geneve Mary Robb
(widow of Sgt. Stanley Robb)
Mesa, AZ

In memory of Ernest & Annie W Chalmers, also William Barksdale. Keep up the good deeds.

Geneve & Avery Jackson
Dearborn, MI

This check can be used where needed. It is in memory of my husband William Avery retired Police Officer.

Deborah Avery

Thank you for all you do for us! Enclosed is a donation to PAC in memory of Rick Lancaster FEO. Please send a remembrance to his wife.

Robert M Teipel, Ret Chief
Algonac, MI

Keep up the Great Work all of us "dinosaurs" are counting on you. Please accept this donation for the PAC in memory of Max Brawner.

Jim Purrington
Whitmore Lake, MI

As promised, my check in honor of Jim Roberts Retired DFF, first ever hole in one. Any news on WEP & GPO?

Thanks Lucian
Pt. Charlotte, FL

Enclosed is our check for PAC Fund. Please use as you see fit. Thank you for all you do for the retirees.

Marge & Les Keller
(Ret. DPD Lt.)
Murfreesboro, TN

Congrats to Evancho, Severs, Weidner, Jackson and St John for commenting on the "Freeloaders". I'm sure some of them did that their whole career; just grab the "Bennies", Play Ball on Department time for one. It would be great if some of these non-members realized that the RDPFFA is the only hope we have. Here's my check for the PAC Fund, Keep up the good work.

Jim Srock
Macomb Township, MI

Please accept this donation for the PAC Fund or other in memory of FEO Edward Lobstein and Academy Chief Robert Lobstein.

Milt and Virginia Lobstein
Clinton Twp., MI

In memory of everyone's great friend, Captain Robert Earl Bias.

Tom & Pam Brown
Farwell, MI

Dear deadbeat brothers, I'm appalled that you can't find \$36 a year for all the benefits you receive. It's time to get off you're a— and be a part of our Association for your own interest & benefit. I really wish I could say in words you could understand, but it wouldn't be printable.

Larry Brogan
Sterling Heights, MI

Keep up the great work. Use this check for sidewalk repair or PAC.

Kevin Greene
Clinton Twp., MI

Thank you all so much for what you do for all of us. Use this check where you need it.

Joe Marentette
Georgetown, TX

Too much to say - First Thank You!! 2nd The phone information is invaluable 3rd Unity is priceless; I save the issues for reference when some day it will be needed. 4th For all that knew me and are not members,

(continued on page 9)

Members Letters *cont.*

shame on you, - I read the list and was ashamed of them. I thought I worked w/some honorable men! I was wrong-sadly. 5th Please remember Victor Dewolf (Lt), & his brother George Dewolf (Officer), two veterans of the Armed Forces, and two of Detroit's Finest, my uncle & father.

Michael J Dewolf
Allenton, MI

Received the Unity, thanks. Time to renew my membership, enclosed is check for members' dues and PAC Fund. I am an associate and happy to pay \$36 fee for membership. I sincerely thank all of you for helping us widows who can't do it on our own. God Bless each one of you for all the time and patience you put into this Association for the benefit of so many.

I rec'd the Unity and noticed the Vote suggestion. Very helpful, thank you. You and your staff are doing a great job but rather hectic at times, I'm sure. Just wanted you to know that we do appreciate all you & staff do and it doesn't go without our noticing. God Bless. (PS) My husband Bill Brownell retired in 1971 (25 years) and died in 1985. Retired as Det. Lt.

Angie Brownell
St Clair, MI

Enclosed is our check to be used where needed in memory of Daniel's good friend John Bozigar. As Daniel is a long term care patient at Tendercare Gaylord (517-732-3508) and rarely has visitors, any visit would be appreciated.

Barbara Anne Browne
East Jordan, MI

Thank you for the work you do on behalf of our retirees. This donation is in memory of Clarence Zdanowski and Squad 2.

Thomas Francis
Lafayette, KY

We would like to thank you all for all you do in fighting for our benefits. Please accept the check enclosed to be added to the PAC fund, in memory of my old buddies, Frank Gianotto, Norm Johnson, Al Engel and Bill Kearney.

Bill & Nancy Schmidt
Spring Hill, Florida

I just received my copy of the "Unity" and realized it's been a while since I donated, so please use where most needed. Thanks so very much for the dedication you so unselfishly perform by all of you for the Retirees.

Bill Rosey
Tucson, AZ

A "PAC" fund check in memory of our friends that we lost this year. Thanks for protecting our Benefits, your dedication is appreciated.

Jim Shriber
Surprise, AZ

Dear Jack, Please excuse me for being so tardy in thanking you for your kind words expressed in the Unity magazine. He certainly deserved them. It is an unbelievably difficult transition to lose your companion of over 60 years. Please accept the enclosed donation given in Don's name. Put the money wherever you deem best.

(Above letter makes reference to article honoring Don Morris by Jack Devoy in July 2012 issue of Unity)

Elizabeth Morris
Fraser, MI

PAC fund, in memory of my walleye fishing buddy. Robert Dooley.

Ted Spicher
Detroit, MI

Enclosed check for Dues and other for PAC Fund or whatever you might need it for in memory of Richard Moller. Thank you for all the work you do for us.

Doreen Moller
Lake Orion, MI

Please accept this donation to the PAC in memory of my father-in-law, Raymond Harrington, retired D.P.D. keep up the good work!

Larry Plemmons
(Retired DPD)
Milford, MI

Enclosed is my check for the PAC Fund. This is in memory of Reins (Ray) Saari. Thanks for all your hard work on behalf of the retirees and widows.

Mary J Saari
Lake Alfred, FL

(continued on page 10)

Members Letters *cont.*

Please take the small gift to use as you see needed.

Lt. Jerry Rutkowski
(Ret E-41)

Thank you once again for the help you give to widows. It is very much appreciated. Enclosed is a check in memory of my husband Sgt. Donald Andrizzi.

Donna Andrizzi
Howell, MI

Please accept the enclosed check for the PAC Fund in memory of Cyril (Rick) Rickard another dear old police friend keeping Heaven safe now.

Beverly Kuhn (Evans)
Holiday, FL

Thanks for all you do, take the small contribution for what is best needed in memory of Nick Shock.

Vic Cinco
Sterling Hgts. MI

Enclosed please find a check for my 2013 dues and I would like for the remaining amount to go to the PAC Fund in memory of "John M Bitten".

Louis Bitten
East Tawas, MI

Thanks guys for a great job you're doing. Please submit this PAC donation in memory of "Frank Gondek & Harry Nann".

Mike Markowski
Redford, MI

Please use this donation where ever it is needed most. This is in memory of my wife Josephine "Jo" Ryan, who passed away on the 16th of this month. We always appreciated your efforts on behalf of the retired.

John T Ryan DFD
Mountain Home, Arkansas

Thank you for all you have done for us retirees. Keep up the good work. Please use this donation as needed. (PS Merry Christmas & Happy New Year!)

Mr. & Mrs. Charles Mahoney
Las Vegas, NV

Thank you for the Honorary status as a member of the Association, I prefer to continue paying my dues considering all the benefits received in the past and troubled times ahead. Also at my age I don't have very many years to continue contributions. Best Wishes for the Holidays.

Bob Kahle
Metamora, MI

Special thanks to all of you working in that office on our behalf.

(PS hello to all still around from class of 07/03/1950, PSS Hello to Jack Devoy too)

Joe Charette
Fort Gratiot, MI

Thank you for all you do for us.

John Wisniewski
Homosassa, FL

This donation is to be used for the PAC Fund in loving memory of my husband Sgt. Roger L. Lambert, who loved serving as a Detroit Policeman for 35 years. Love to all.

Dianne Lambert
Warren, MI

Here is a donation for the PAC Fund. The way the politics in the city are going, I think we are going to need the fund to again fight for our benefits. Keep plugging at them.

Larry Seneski
Shelby Twp., MI

Please use this donation where needed in memory of my husband Martin Rosenau (Lt. Police Dept.). Thank you for all you do!

Arlene Rosenau
Clinton Twp., MI

Please use enclosed check wherever needed. Merry Christmas & Happy New Year.

Retired PO Gordon Troyanek
Detroit, MI

In deep appreciation for the noble work each of you have given in your untiring efforts to protect our benefits earned during our employed years.

Bob Bullock
Bozeman, MT

(continued on page 11)

Members Letters cont.

Keep up the good work & may all have a Merry Christmas.

Victor Hess
Livonia, MI

To the RDPFFA Staff, thank you for all you do on our behalf. Enclosed with my annual dues payment is a little extra to be used where needed.

Neil A Veneri
Chesterfield, MI

Hi Guys, Here is some extra money for all the legal battles we are facing. Keep up the good work!

Ed Veda
Macomb, MI

I could not find Joy Manor Banquet Center! (Enclosed are 2 Checks for appreciation) Please send Free Sandwich!!!

Dennis Nagy
Allen Park, MI

To all at the RDPFFA office, this check is to say thank you for all you are doing. Merry Christmas

Gary & Bev Bonine
Dryden, MI

Thanks for all the hard work protecting the retirees' interest. I'm enclosing a donation along with my dues. Please use this where needed.

George Skaggs
Troy, MI

Thank you for all your hard work on behalf of retired Detroit police officers and fire fighters, their spouses and widows. Please use this contribution to support your continuing efforts to preserve benefits for current and future police and fire fighter retirees and their dependents. With sincere appreciation,

Doris Staples,
Chelsea, MI
(Widow of Detroit Police
Sgt. John Staples)

I wanted to drop a note and let you know how grateful I am for all the RDP&FFA does for all retirees. I

called and talked with Al and Larry regarding the open enrollment period, and they were both patient in answering my questions and explaining the coverage. Please use this enclosed check where it is most needed. Merry Christmas & Happy New Year to all.

Dorothea A. Martin
Detroit, MI

Thank you for your gift of free dues, do to my age. Enclosed is a check for use where needed. My deceased husband Bob Setzer worked mainly at precinct 14 & 13. Enjoy the holidays.

Margaret Setzer
Bear Lake, MI

Please use the check for the PAC fund in memory of Bob Cofell.

Barbara Cofell,
Renee Westwood
& Richard Cofell
Westland, MI

I could go into a long story why I have not sent my dues the past 3 years, but I really do not think it would help. So, that being said enclosed are two checks one covering years 2010-2013 for dues and the other as a donation.

Jerry Wallace
Allen, Park, MI

Again a little something for my RDPFFA, for all you do to keep us going. Place where best needed.

Louie & Patricia Bennett

I haven't been to a meeting in six months due to health reasons. Next month I'll be 85 years old and I can't drive at night so I am sending my dues for 2013, and sending another for the PAC Fund in memory of two fine retired officers, Art (Skip) Gage MTB and Honor Guard and James Nowak Old #6 McGraw Station. They are missed and may they rest in peace.

Harold Michnal
Livonia, MI

Please use this donation where it will do the most good. Keep up the good Work!

Mark Zaremba
Brighton, MI



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.

September 2012

Name	Rank	Dept.	Appointed	Retired	Date of Death
Andrews, Jerome	Sgt.	Police	11-1-54	11-1-79	9-15-12
Baumgart, Gerald	P.O.	Police	7-6-54	9-17-81	9-29-12
Blom, Allen	Sgt.	Police	7-18-55	7-18-80	9-22-12
Byers, Eric	P.O.	Police	12-20-71	1-15-83	9-5-12
Dooley, Robert	P.O.	Police	3-18-68	2-27-75	9-15-12
Dragun, Stanley	P.O.	Police	11-17-47	11-20-72	9-12-12
Estes, Elvin	P.O.	Police	2-26-66	8-22-97	9-27-12
Gasparovich, Joseph	P.O.	Police	8-20-47	8-20-73	9-18-12
Heinrich, Gerald	Lt.	Police	1-3-56	1-3-81	9-23-12
Kato, Joseph	P.O.	Police	10-15-45	10-15-70	9-28-12
Lovendosky, Daniel	P.O.	Police	4-19-48	4-19-73	9-20-12
Martin, Kenneth	P.O.	Police	5-1-53	10-5-76	9-24-12
Peterson, Thomas	Lt.	Police	8-1-66	9-12-94	9-14-12
Rogers, Edward	P.O.	Police	6-28-71	7-8-87	9-15-12
Sikora, Teddy	Insp.	Police	12-29-47	11-15-75	9-15-12
Sullivan, Immelda	Lt.	Police	1-7-52	6-10-78	9-12-12
White, John	Comdr.	Police	7-6-54	10-12-79	9-28-12
Wood, Kenneth	Lt.	Police	11-1-54	9-5-84	9-17-12
Morant, Steven	Sgt.	Fire	4-23-73	7-5-94	9-26-12
Neumann, Alfred	Lt.	Fire	8-3-53	9-12-78	9-9-12
Spets, Dennis	Lt.	Fire	10-5-42	8-1-68	9-14-12
Tonti, James	Lt.	Fire	6-26-72	9-22-00	9-18-12

October 2012

Name	Rank	Dept.	Appointed	Retired	Date of Death
Ayotte, Donald	P.O.	Police	7-8-57	11-1-83	10-28-12
Beattie, Robert Jr.	Sgt.	Police	7-10-56	9-10-81	10-31-12
Dugan, Jack	Sgt.	Police	3-7-55	1-14-81	10-7-12
Fitzgerald, Gerald	P.O.	Police	7-5-49	8-5-71	10-29-12
Hiles, Fred	Lt.	Police	10-15-45	10-24-70	10-2-12
Kanka, Robert	Sgt.	Police	7-6-54	7-6-79	10-14-12
Lewis, Leon	P.O.	Police	8-2-71	8-14-04	10-15-12
Macinkowicz, Henry	Lt.	Police	2-23-48	3-15-73	10-25-12
Malone, Russell	P.O.	Police	2-12-50	7-5-75	10-14-12
McIsaac, Patrick	Lt.	Police	1-21-74	1-26-01	10-5-12
Munck, Robert	P.O.	Police	4-3-67	5-1-92	10-28-12
Pizzimenti, Vincent	Sgt.	Police	8-1-50	8-1-75	10-31-12
Smith, Ralph	Sgt.	Police	7-7-47	3-21-74	10-4-12
Belanger, Nelson	FEO	Fire	10-2-50	7-5-86	10-9-12
Johnson, Robert F.	FEO	Fire	2-23-48	3-2-86	10-24-12
Jurmo, Jack	Lt.	Fire	9-16-46	4-29-73	10-25-12
Krouse, Leo	Lt.	Fire	6-11-51	2-14-77	10-16-12

(continued on page 13)

October 2012 (continued)

Name	Rank	Dept.	Appointed	Retired	Date of Death
Lyons, Robert	Lt.	Fire	11-19-73	8-20-00	10-12-12
McGarry, Dennis	FF	Fire	3-9-92	Died Active	10-14-12
Nann, Harry	Lt.	Fire	1-22-73	3-1-06	10-14-12
Reghi, Nicholas	Bt. Chief	Fire	7-30-56	6-28-92	10-12-12

November 2012

Name	Rank	Dept.	Appointed	Retired	Date of Death
Adamski, Stanley	P.O.	Police	6-18-51	1-4-78	11-2-12
Allen, Daniel	Lt.	Police	10-21-57	1-3-86	11-2-12
Bair, Ollie	Lt.	Police	8-25-47	9-19-72	11-6-12
Berriman, Robert	P.O.	Police	10-4-71	4-18-86	11-18-12
Bratton, Hanson	Lt.	Police	3-26-62	5-30-98	11-9-12
Carlton, William	P.O.	Police	1-17-49	1-17-74	11-10-12
Clark, Melvin	P.O.	Police	2-28-44	3-1-69	11-19-12
Frayer, Kenneth	Lt.	Police	6-6-55	7-9-86	11-24-12
Gocha, Clayton II	P.O.	Police	3-8-71	4-22-88	11-22-12
Jagoda, Gerald	P.O.	Police	11-17-69	1-25-99	11-30-12
Jastremski, Michael	P.O.	Police	5-10-71	7-16-96	11-23-12
Jocque, Vernon	Sgt.	Police	7-10-61	8-15-86	11-6-12
Maurer, Russell	P.O.	Police	1-17-49	7-26-74	11-15-12
Michaels, Albert	P.O.	Police	9-11-43	9-13-68	11-9-12
Pierson, Jack	Lt.	Police	7-5-49	10-12-75	11-13-12
Rickard, Cyril	Sgt.	Police	8-27-51	8-27-76	11-12-12
Schubert, Fred	Sgt.	Police	9-22-52	12-7-77	11-5-12
Smith, Nathan	P.O.	Police	8-7-72	8-29-86	11-6-12
Titcombe, John	P.O.	Police	9-25-61	6-30-71	11-6-12
Tucker, Joe Sr.	Sgt.	Police	10-27-69	8-2-09	11-28-12
Vander Meulen, Alphonse	P.O.	Police	9-28-59	9-9-85	11-23-12
Kotlinski, Eugene	Bt. Chief	Fire	2-5-46	3-1-83	11-7-12
Michalik, Robert	Fire Marshal	Fire	7-2-62	5-9-98	11-25-12
Willis, Edward	Bt. Chief	Fire	2-2-42	5-15-74	11-24-12

December 2012

Name	Rank	Dept.	Appointed	Retired	Date of Death
Brasko, Joseph	Sgt.	Police	7-21-52	7-21-77	12-30-12
Cahill, James	Lt.	Police	2-17-69	10-2-87	12-26-12
Cogley, John	Sgt.	Police	12-16-40	12-16-65	12-26-12
Hamer, Wallace	Sgt.	Police	8-6-45	8-6-70	12-4-12
Kress, John	P.O.	Police	1-2-61	2-1-86	12-24-12
Lane, James	Cmdr.	Police	10-24-66	2-15-92	12-1-12
Parzuchowski, Edward	P.O.	Police	8-5-46	8-5-71	12-3-12
Ross, Joseph	P.O.	Police	4-19-48	5-17-73	12-7-12
Salters, John	P.O.	Police	2-17-69	10-2-87	12-26-12
Shaffer, Marshall	P.O.	Police	2-15-71	2-17-97	12-10-12
Smith, Phyliss	P.O.	Police	2-28-00	Died Active	12-7-12
Wisniewski, Raymond	Sgt.	Police	1-3-56	11-24-83	12-21-12
Cubitt, James	Lt.	Fire	1-1-43	7-16-68	12-25-12
Davis, John	Lt.	Fire	3-12-73	7-15-06	12-6-12
Fairbairn, John	Capt.	Fire	11-12-51	2-6-83	12-7-12
Heikkila, Harold	Capt.	Fire	4-1-47	5-10-81	12-12-12
Johnson, Cedric	FF	Fire	10-30-72	2-22-87	12-5-12
O'Dell, William	Lt.	Fire	2-23-48	2-27-83	12-5-12

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.

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Chakan, Sharron *in memory of John Chakan*
Cinco, Victor *in memory of Nick Shock*

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Jackson, Avery & Geneve *in memory of Ernest & Annie Chalmers & Wm Barksdale*
June, Hugh *in memory of Delores Lozon*
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Kumpula, Jim *in memory of Clarence Jozwiak*
Marheineke, June *in memory of Howard Umloff*
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Legal (Donation)

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Setzer, Margaret *in memory of Bob Setzer*
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Sydor, John & Helen
Wisniewski, John

Zgoda, Chester

P.A.C. (Donation)

In Memory of

Andrizzi, Donna *in memory of Sgt. Donald Andrizzi*
Bitten, Louis & Joycelyn *in memory of John M. Bitten*
Bowron, Nancy *in memory of Jackson Bowron*
Brown, Tom & Pam *in memory of Captain Robert Earl Bias*
Brownell, Angeline *in memory of Det Lt Bill Brownell*
Chankan, Sharron *in memory of John Chakan*
Cofell, Barbara *in memory of Bob Cofell*
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Joabar, Joseph *in memory of Bob Cofell & George Brooks*
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Silver Ladies

Carol Curley



Hope your Christmas was holy and your New Year will be healthy and prosperous.

We Silver Ladies had a fun and beautiful Christmas dinner at Filippa's. So many door prizes, gifts and treats that everyone went home with a prize or two. Thanks again to Carol Bender, Irene Brooks, Delphine Marciniak and Wilma Fulton. Our dessert, the Chocolate Raspberry Torte was the best ever! A few of our members missed this special occasion because of setbacks they have to recuperate from. Hope to see you all again for our next membership meetings. Notice January 8, 2013 meeting for this month!

The election is over, the weather is still changing (as it did last year and were still struggling with our American people's different philosophies), and taxes are rising again! We have lived many years; we know how to manage difficult times. We've even got the R.D.P. & F.F. Association to help guide us. The young don't seem to notice but they are growing older everyday too! Spring is just around the corner. Enjoy.

For more information call President Marcy Rolf at (586) 465-9815.

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Snowbirds

Dan Zemaitis

Greetings from northern Michigan:

Our "Snowbird" officers would like to take this time to wish everyone a Happy and Healthy Holiday season, and are looking forward to seeing everyone again in May of 2013.

I personally would like to thank all of you who sent me cards and called after my surgery.

We are so sorry for Dave Ambrose and his family for the loss of his wife Marlene who passed away in October. Our thoughts and prayers are with him and his family.

Our get well wishes go out to Lorraine Dennerly, Mary Stano, Harry Rudeen and Walt Dewaelsche.

At our November meeting the turkey drawing winner were: Carolyn Wood and Lynn Martinelli.

November Birthdays: Della Rozanski, Betty Saier, Elizabeth Vanhoaren, John Wood, Pat Samborski and Harry Ramsay

November Anniversary: celebrated were Ellie and Barney Barnauskus.

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

Many thanks to JoAnn Cherry for filling in as Secretary at the November meeting.

Our last meeting of 2012 was held December 9th. It was our Christmas banquet, gift exchange and Christmas songs.

Did you know that Michigan's first Police Woman began walking a beat in Detroit in 1893?

Take care and God Bless

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.

Remembrance and Thank You



Henry Macinkowicz

6-19-1924 / 10-25-2012

(Lieutenant–Detroit Police Department • Appointed 2-23-48 / Retired 3/15/73)

(RDPFFA President 1977-78)

Please take a moment to reflect and acknowledge a past member of the Retired Detroit Police and Fire Fighters Association! Mr. Henry Macinkowicz served the RDPFFA in many roles but notably it was his service to the Association as Trustee that needs to be saluted. During his tenure, Trustees were the custodians of all RDPFFA assets. Throughout the Associations' early years there was a need for someone to lead and point our finances in the right direction. Henry was the reliable and diligent board member who filled that seat, the right person in the position who did not take on the responsibilities as Trustee casually. He was remarkably instrumental, joined by two other trustees as well as the Board of Directors, to move the Retired Detroit Police and Fire Fighters Association to the financial status we now enjoy.

Thank you Henry Macinkowicz for your many years of service!

Publication / Editor

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

Well here we are coming to the end of another year, how fast the time does fleet. Over the past year we have lost our past Chaplain Jim Caufield and Henry Macinkowicz. We also lost William Schulte, William Chubb, Agnes Manning, she was the wife of Bill Manning a past President of the Club, also Larry Dokendorf, Harold Whitman's wife Shirley, James Farris and a past member Cyril Rickard. We extend our Sympathy to their families. Today we got the information that Wally Hamer passed away Dec. 4th. Wally was our Rec/Corres. Sec. for many years and also a Past President. He will be thought of often and fondly.

Oct. 7th was our first meeting of the season and it was good seeing everyone including some of the Snowbirds. When we asked that anyone with a Birthday or Anniversary over the past few Month's to stand, that took in just about all in attendance, Earl Wiltse being the oldest at 90 year old. So we all sang to each other. The 50/50 was won by Bill Schmidt and Bev Kuhn. Speaking of Bev, we owe her and Don Rem big thanks for the pictures they both have provided the club with of the March Annual Dinner. They will be enjoyed for years to come.

Nov. 4th meeting, we had 28 in attendance, which included new members Dennis and Jimmie Faye Bassow of Nokomis, FL. Reid Hedengren is now a member also but was unable to attend the meeting. Welcome to you all. Those honored with Birthdays were Don McDonald, Harry Ramsay and Frank DeMercy. Frank turned 90 this Month. The 50/50 was won by Jim Bateson and Don McDonald with Harry Ramsay taking home the Holiday Gift Bag.

Donations received these last few month's were from Ken Hedeem, Don Rem, Bev Kuhn, Don McDonald, Lynn and Linda Shanks, Bill Larsen, Bob and Audrey Baumgart and Frank DeMercy. We do appreciate your help in keeping us going.

Dec. 2nd meeting there were 23 in attendance and we welcomed back Harold Whitman and Larry and Kathleen Kelly. Birthday wishes went to Ken and Marge Hedeem. The 50/50 was won by Marv Kammer and Nancy Schmidt. The Holiday Gift Bag went to Jean

Wiltse and then she picked the next ticket that just happened to be her husband Earl's. So they also took home the beautifully hand painted and framed picture of a Xmas Poinsettia that was painted and donated by Mary Stanbury. Thanks so much Mary.

The Jan. 6th meeting will also have a Holiday Gift Bag. The Feb. 5th meeting is our Pizza Party and don't forget about your tickets for the March 3rd 2013 Annual Dinner at the Clearwater Country Club. Contact Bill or Dolores Larsen at 1-727-786-3429.

Hope to see you soon. You can always contact me at 1-352-683-7924 or njschmidt@gate.net. **So if you don't get this by Christmas I hope you all had a nice Holiday and we'll see you next year, so until then Stay Safe and Well.**

Nancy Schmidt



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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.

Westside Silver Ladies

Geri Henningsen

A happy healthy 2013 to all of you from the Westside Silver Ladies.

On December 11, our association enjoyed a Christmas luncheon at Archies. Those in attendance were: Meta Bateson, Dorothy Bliss, Shirley Brandt and daughters Pam and Nancy, Betty Cavin, Hilma Clifford, Irene Doris Kaiser, Dolores Linn, Marie McCarthy, Irene Melady, Jo Moranty, Marilyn Noseworthy, Dorothy O'Leary, Louise Progar, Dolores Smith, Dolores Tanana, Mary Wagner, Elaine Wallace, Dolores Weaver, Theresa Zalewski, Gayne Zell and Myself.

Our 50 / 50 were won by Dorothy O'Leary and door prizes were won by Shirley Brandt, Doris Kaiser, Dolores Linn, Jo Moranty, Dolores Smith and Dolores Weaver. Congratulations, all.

Thank you Nancy Brandt for supplying information regarding benefits to World War II veterans / widows. Several copies were printed and Nancy will bring more.

The first quarter of 2013 brings birthdays to: Hilma Clifford – 2-7, Mary Wagner – 2-8, Gayne Zell – 2-12, Doris Kaiser – 2-22 and Jo Moranty – 3-19.

All our best wishes for a spectacular birthday.

Food for thought: "Turn your face to the sun and the shadows fall behind you". - Maori Proverb.

Let's meet at Archies!

Geri Henningsen (734) 335-6778



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HOLE IN ONE!

I would like to donate \$50 to the RDPFFA in honor of a Hole in One, first ever, for James Roberts, Jr., retired 74 year young Detroit Fire Fighter and member of RDPFFA. This great feat occurred as Jim was playing the 16th hole at his home course, Kingsway Country Club, Lake Suzy, Florida. Witnessed by eleven people, Jim picked up his tee, turned his back and walked off the tee box, never seeing the ball go into the hole. Jim endured some friendly ribbing from his friends and libations were enjoyed by all. It could not have happened to a nicer man.



Thanks for being there,
Lucian Harbar, retired DPD, member RDPFFA

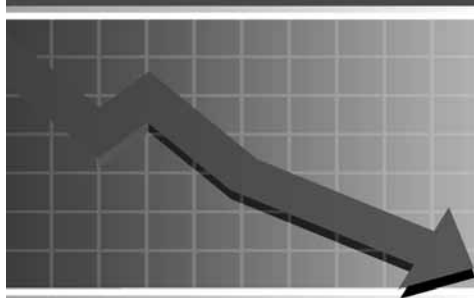
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2013 Economic Outlook: Think Austerity

Austerity Lite, Austerity Regular or Austerity Stout

Leon C. LaBrecque, JD, CPA, CFP®, CFA

For 2013, a theme is clearly emerging with the uncertainty of the “Fiscal Cliff” and that is the notion of austerity. The European Union is forcing austerity on its Southern countries, and the Fiscal Cliff and looming debt leviathan is forcing austerity on the US. our outlook looks at three versions of austerity and the probable consequences for the New Year.

Cliff Note One: Austerity Lite. “Austerity Lite” is a band-aid style patch where some modest revenue increases are coupled with some very modest budget cuts. Light tax increases and light budget cuts will probably avert an immediate recession, but keep the deficit growing. This may be the form of extending all or most of the status quo. We’ll define “austerity lite” as any combination of revenue increase or spending cuts that total less than \$2T over ten years. Incidentally, the deficit for ONE Year is about \$1.2T.

Cliff Note Two: Austerity Regular. “Austerity Regular” would be a bargain that takes both sides into some serious movement. We’d call this a Simpson-Bowles scenario (more than \$2T of cuts over ten years). Here there is movement toward deficit reduction and probably averting a recession, although this aspect may entail low or negative growth in the first quarter of 2013.

Cliff Note Three: Austerity Stout. “Austerity Stout” is a drive off the cliff and the ensuing mess of the wreck. Our version is simply that \$800+B of tax increases and budget cuts will trigger a recession, increase unemployment, decrease consumer spending and cut corporate profits. Any silver lining is that the stout version is so untenable it would most likely move the country toward serious tax reform, plus put a big dent in the deficit, at the cost of a recession.

The reason we elaborate the three scenarios is that each has a different effect on the outlook for 2013.

Economic Growth: In one of the two lighter scenarios (Austerity Lite and Austerity Regular), we suggest that GDP will have modest growth, probably in the range of 1.5%-2.0%. Our take is that the Austerity Lite is most like the status quo, and so the prognosis of this solution to the cliff is that Lite is ‘continued anemia’. A more robust deficit reduction proposal (albeit only a modestly painful one) would probably have an initial damper on GDP in the first two quarters, and more growth in the third and forth. Austerity Stout would be disruptive and probably shrink GDP by 2-3% in the first two quarters and maybe for the year by a negative 3-4%.

US Equities (S&P 500): Our version is the US equity market, as measured by the S&P 500, is showing relative undervaluation based on the political uncertainty. The S&P forward PE is lower than the 10 and 15-year average PE, and the S&P earnings yield is significantly higher than the Baa bond yield. The S&P dividend yield is higher than the 10-year treasury by a significant amount, and the alternate investment in bank deposits has an effective return of almost zero. In this environment, under the Lite scenario, stocks return to being one of the only viable investment alternatives (compared to both international and fixed) and the stock market will probably revert to a normal return. In the Regular scenario, stocks have a greater opportunity to operate under certainty, so we’d suggest that the market may lead the economy and grow faster. In the Stout scenario, corporate earnings and top-line revenue would both suffer and the market would likely decline.

Sentiment: We feel that there is a tendency among analysts to ignore consumer sentiment. Since markets are behaviorally driven, we’d suggest that PE and sentiment are correlated (the R² is actually .75) as are real (inflation adjusted) yields (the R² is .68). Under a Lite scenario, consumer sentiment will likely stay in the 80 range, probably keeping both PE and Real return at the status quo. Under a Regular scenario, the prospect of stability and growth may propel sentiment to 2006-2007 levels (around 100), which might portend an increase in PE and real return. Under Stout, we’d suggest a drop in sentiment and a drop in PE, with real return going negative.

Interest Rates: The current monetary policy, which appears to remain unimpeded for at least the calendar year, is toward extremely low interest rates. We think that interest rates will stay low for the year. In the case of a Stout scenario, some federal rates (TIPS for example) could support negative yields.

Consumer: Consumer debt service as a percentage of disposable personal income was 10.5% in the third quarter of 2012, compared to 14.1% in the third quarter of 2007. With the QE3 loosening and the surge in refinancing, this debt service percent will drop, likely increasing personal savings, and further decreasing debt service. In the absence of a Stout scenario, which would quash consumer spending, the consumer sector should be stable.

Inflation: Basically CPI is relatively stable under 2% (headline at about 1.7% as of 09/30/12). In a Lite scenario, the status quo will probably prevail for 2013, and the inflation rate will likely stay under 2.0%. Under a Regular scenario, inflation may have a very modest initial decline (slight decrease in consumer spending, and the likely ramp up as economic activity increases. Under a stout scenario, inflation would likely drop to zero in the short run.

Commodities: Commodities provide an interesting paradigm by changing their correlations dramatically in different economic scenarios. In the Lite and Normal scenarios we outlined, we think inflation will eventually increase, which historically bodes well for commodities (although equities do better in a low and rising inflation environment). In a Stout scenario, where inflation would likely be lower due to economic decline, commodities would probably suffer declines.

The Hidden Elephant in the Corner: The Money Multiplier: We think it is interesting how most projections summarily ignore the multiplier. The money multiplier, or basically the money supply (M2) divided by the monetary base, expresses how many times money moves when added to the system. For most of 2000-2007, the multiplier was about 8.5, peaking at 9 in late 2007. Basically, one dollar in the system moves about 8.5 times. The multiplier currently sits at 3.8. An expansion in the money multiplier will dramatically increase the money supply and have the effect of quick expansion, probably coupled with quick inflation. The current expansionary monetary policy QE1, QE2 and QE3, coupled with a low multiplier may be creating a 'pent-up' inflation situation.

International: Europe appears to be ahead of the US in the Austerity mode. Under the European 'Austerity Lite', except Greece, we are currently seeing a mild recession, and nominal GDP growth. In fact, developed market GDP is projected at about 1%. Emerging markets, on the other hand, are poised for GDP growth above 4% in total and in some cases, upwards of 8%. Emerging Markets now represent 50% of world GDP (on a purchasing power parity basis), while only being 13% of the MSCI All Country Index. Emerging markets appear to be a brighter spot on the 2013 horizon.

Contagion: A Stout scenario, which would likely push the US into a recession, would likely create contagion throughout the world economy, including emerging markets. In turbulent times, the correlation of US and international markets reverts to 1.0. In a Lite or regular scenario, the markets will likely stay somewhat disassociated.

Leon LaBrecque, JD, CPA, CFP®, CFA is the CEO of LJPR, LLC, headquartered in Troy, MI, a firm that manages over \$470m in assets. Matthew Teetor is a specialist in LJPR's Michigan Police and Fire planning section. LJPR reduces uncertainty in the financial lives of Michigan Police Officers and their families by applying wealth management solutions that include investment management, financial planning, tax planning and estate planning. LJPR is independent, and operates on a fee-only basis. To read Leon's blog, or get more information, including LJPR's police and fire retirement guide, Guns and Hoses, go to <http://LJPR.com>. Also on the site are White Papers on Muni Bonds, Roth conversion, and DROP retirement planning. LJPR's headquarter address is 4555 Investment Drive, Suite 304, Troy, MI 48098. Their phone number is: 248.641.7400. If you would like a complementary consultation with Leon and Matthew, contact Matthew Teetor at matthew.teetor@ljpr.com.*

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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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VITAMINS

According to the Seddon Harvard University study, Lutein and Zeaxanthin have been correlated to a 43% lower prevalence of Age-related Macular Degeneration (AMD). Lutein protects the retina by functioning as an antioxidant and by blocking harmful ultraviolet radiation that can damage the delicate macular tissue.

Antioxidants from Vitamin C, Vitamin E, Zinc, and Selenium have been shown to stabilize and prevent further progression of AMD. Patients who have already developed the disease are encouraged to take a vitamin with high doses of Lutein and antioxidants to minimize further loss of vision. Vitamin supplements designed specifically for the eye (MaxiVision) are available in our Optical Studio. Specific dietary components, particularly the carotenoids found in dark green leafy vegetables have shown great promise in reducing the incidence of AMD. Vitamin supplements are readily absorbed from the gastrointestinal tract resulting in increased blood serum levels and macular pigment density. Omega3 supplements available in purified fish oil enhance the beneficial effects of these vitamins. High concentration pharmaceutical-grade supplements are recommended for optimum effect. These supplements are also available in our optical studio.

CATARACTS AND 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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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 (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.

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