



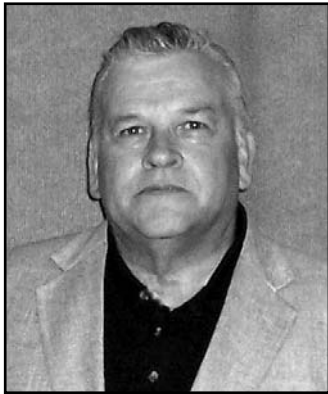
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 101, April 2010



PRESIDENT

Don Taylor

I will be discussing several very important issues in this issue of the Unity. I hope that you will take the time to read and consider all the items of concern to our membership.

First an update on our legislation in Lansing HB4917. As you know if this legislation passes it will afford every Retired Police Officer and Retired Fire Fighter an Equal vote on the election of police and fire Pension Board Trustees. As of this date we believe we have the votes in the Labor Committee to vote the Bill out of committee and on to the full House of Representatives. The Labor Committee has concluded their hearings on the Bill, and once they return from Easter recess, we expect them to vote on the Bill. You can continue to assist us by contacting your legislators and asking them for their support of HB4917.

We are also tracking some new legislation, which was just introduced by the City of Detroit. On March 18th the City introduced two bills in the House of

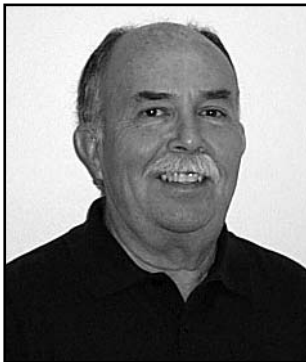
Representative and two bills in the State Senate. If these bills were to pass they could place the Detroit Pension Systems under the management of MERS, (Municipal Employees Retirement System of Michigan). MERS is currently managing over 700 Michigan municipalities' pension systems, with 84,000 active and retired members. The total value of all accounts is approximately 5.5 Billion dollars. MERS was established by the State of Michigan in 1945, but became an independent non-profit corporation in 1996. (So this would not be a takeover of the systems by the State of Michigan).

We have met with Mayor Bing and MERS to discuss this legislation and concerns that our members may have. At this time the RDPFFA has not taken a position in regard to the legislation. I believe it would be irresponsible for this Association to not get involved and meet with all parties and attempt to ensure that the best interest of our members is taken into account. During our meeting with the Mayor there were several issues discussed with him including the possibility of taking a different approach to achieve the same goals the City in attempting to achieve. At the meeting with MERS we identified several areas of concern, regarding procedural matters. The representative's of MERS informed us that they would make every effort to address our concerns. As of this article we are continuing to meet with both the Mayor and MERS. Most importantly I can ensure you that your pensions are not in any danger under either system. But we must take into account the whole picture, although our pension may be safe, if the city goes into receivership or bankruptcy we risk the possibility of having our other benefits eliminated or reduced. Point of information, one of the documents we were given compares the perfor-

Important Notice!

Changes to the Association's Bylaws were recently approved at a General Membership meeting. Please see page 17 for a summary of those changes.

(continued on page 16)



VICE PRESIDENT

Gregory Trozak

I would like to begin by addressing a motion that was made at the March 4th General Meeting. A motion was made and seconded to increase the annual dues of our Association an additional \$1.00 per month which will total \$36.00 annually. In reading the names of deceased Police Officers and Fire Fighters at each of our general meetings it is obvious that we are losing retirees at least four (4) times the number of people retiring and joining our ranks. The last dues increase was in 1987 when it went to \$25.00 from \$20.00. The Board of Directors discussed this issue intensely over the past few months. We understand these are trying times right now but we hope everyone will understand this decision. The last 2 years have seen the need for this Association to become involved in several issues that could be detrimental to our future. This involvement requires legal and legislative concerns which are costly. Again the Association recognizes the timing of

this increase may come into question, but this move was instituted for the future concerns of our Association and our members' rights.

On the pension side of things, hearings on HB 4917 in front of the Labor Committee have concluded. Testimony from both sides was heard on three (3) separate days. It is now in the hands of the Labor Committee. After talking to the Chairman of the committee he stated that the committee vote will take place after the Easter recess. This sounds good but no one can be sure how politics will come into play and intervene in the process. This legislation when passed will give us the voice in our pension system we have been requesting for years. This bill would give us the right to vote for the active personnel that run for the Trustee position on an equal basis. This is the area of the legislation that seems to cause confusion, we would vote for the position on the board according to the rank we retired at, i.e. below the rank of Lieutenant would vote for the active member running for the seat according to rank, retired Inspectors and above would vote for the active member running for that seat. The DFD would vote the same way according to rank upon retirement. The active unions continue to fight this legislation and deny us our voice. They continue to state that it is up to our Association and the City to compromise for a voice on the board and enforce the City Charter. Should this ever come to pass there is no doubt that the unions would say that the composition of the pension board is in violation of the labor agreements and must be negotiated.

Changing the subject also along political lines some may have heard about the City introducing legislation that would enact a law that would create a "distressed municipal pension system act". An identical two bill package was introduced on March 23rd in both the House and Senate. The legislation, if enacted, would

(continued on page 6)

Theodore I. Cohen

Certified Public Accountant

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TICCPA@aol.com

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Paul Mitchell
Al Grant

POET LAUREATE

Roy Moerschell



SECRETARY/ TREASURER

Al Grant

At our May 2009 General Membership Meeting, Representative Durhall Jr. spoke eloquently with complete resolve that legislation (HB 4917) he introduced on our behalf would pass just on its merit. A fairness issue giving retirees a right to vote for Pension Board members, who were established as Trustees to maintain a retirement plan for active and retired city employees. As of this writing the legislation is still in House Labor committee however, we believe after three public hearings and numerous meetings with individual committee members, the committee does understand and agree that retirees should have a voice in our own retirement system.

Despite all of our attempts to discuss this legislation with the union leadership, they continue to oppose our legislation. Why is an issue as basic as voting rights so strongly objected to? Can it be that their ability to use pension money to negotiate contracts with a city that is desperately in need of alternative ways to meet their contractual funding obligation will be in jeopardy? We can only wonder.

The RDPFFA retirees are as of right now, on the outside looking in without a right to be heard on decisions made by a 11 person Board of Trustees - 5 Trustees appointed by the city and 6 Trustees (3 Police and 3 Fire) voted by active personnel of the Police and Fire Departments. At the February 18, 2010 Pension Board meeting the Trustees passed a resolution to employ for 3 months a lobbyist advocating among

Michigan Legislature opposition to HB4917. The fee for this service is \$5,000.00 per month. Isn't this disturbing - using our money against us!

The Pension Board of Trustees object to and is offended by House Bill 4917 for the following reasons, 1) it singles out Detroit and one retirement system, 2) the bill ignores 69 years of history, 3) the content appears to be unconstitutional and 4) the bill seeks to supersede the Home rule act, Public Employees Relations Act, the city charter ordinances, collective bargaining and case law. Noteworthy testimony in our behalf can be argued against all of the above objections.

In opposition to our legislation they lined in front of the Labor Committee testifying one by one against us. First, a state union representative for the Fire Department who presented the standard labor talking points and in my opinion did not convince anyone not to support HB4917. Second up was a newcomer from the Pension Board of Trustees reading his statement in opposition of our legislation, confirming that he takes his fiduciary responsibility seriously and that retirees always get their monthly check. His seriousness regarding responsibility is commendable and I will not comment on the statement about always getting our pension checks, although we as retirees would thank him and appreciate that the checks have not stopped!

The third and fourth people to testify in opposition provided their assertion of a proud family history of public service; we collectively thank their family members for their service at the same time wondering how these family members regard their relative's opposition to over 8,000 retired members lacking a voice. Their primary defense mounted against HB4917 was that the legislation was interfering in an established, "process". The last one to testify wasn't convincing and had very little impact.

Now I shall return to the established "process". We are told that turning to Lansing with this legislation is the wrong method: my response using a parallel is the DPCOA, DPLSA, DPOA and DFFA dig in when negotiating their contracts with issues that are of utmost importance. That is just what we are doing - digging in with our important issue - just like they do. What do the DPCOA, DPLSA, DPOA and DFFA do when negotiations stall? They go to Lansing (Act 312) and binding arbitration. The issue of a voice on our pension system is important to retirees even though attempts to resolve and negotiate have stalled, leaving us nowhere to go but to Lansing with Legislation. There is your "process"!

(continued on page 22)

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Hospitalization

John Devoy

Hopefully as you read your Unity; all the problems created by open enrollment mistakes will be resolved. I repeat many mistakes in the processing of open enrollment forms. As we move forward, let's pray for peace and quiet in all Health Care procedures. Remember as always save all printed materials in regards to open enrollment. You can always refer to them if you have any problems.

On Medicare - when you become eligible for Medicare make sure you take both parts "A" & "B", you must take both and send a copy of your card to Human Resources.

Very Important

You may be receiving a letter from the city requesting a copy of your Medicare card. If you receive this letter please comply with the request and return the completed form to the city even if you have done this before. This request will aid the city in updating their files alleviating future problems.

A reminder - the annual convention to Las Vegas is September 20 thru September 24, 2010. Check your email or Unity for details, or call the office (586) 795-1734.

Note - Additional Information needed to obtain Prescription drugs

Procedure for Doctors to contact BCBSM - Authorization to use:

Brand Name Drugs. - (Fax) 1- (866) 601-4425

For 90 day supply of drugs from BCBSM call MEDCO - (phone) 1 (800) 841-3044

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FRIDAY, AUGUST 20, 2010

18 Holes of Scramble Golf with cart

9:00 A.M. Shot Gun Start

Salt River Golf Course

38633 23 Mile Road

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586-725-0311

COST: \$65.00 PER PERSON

Breakfast (*continental style*), Lunch/Beverages and

Dinner at 3:30 p.m.

Prizes for the longest drive, longest putt and closest to the pin plus other gifts and prizes.

Registration forms are available from the Association Office. Call 1-586-795-1734.

FEEL BETTER IN 30 MINUTES



Dr. Ray

Hon. DPLSA,
DPFA,
Former Army
Paratrooper



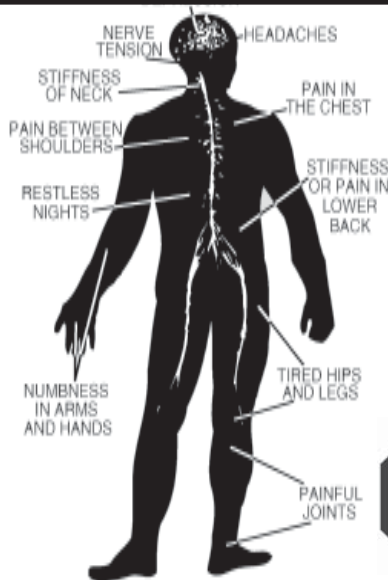
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14243 W. Eight Mile

313-342-5433

Dearborn

Dr. Tom Moses

6549 Schaefer

313-582-5433

Members have full coverage with USH&L and BCBS

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

Welcome New Members!

January

Bitgood, Sean Police • Goode, Janet Police
Nappo, Keith Police • Niarhos, William Police
Peare, Brett Police • Russell, Carrie Police
Tibbals, Daniel Police

February

Bouyer, Johnny Police • Byrne, Kevin Police
Gaul, John Police • Livingston, Tammy Police
McClure, Frederic Police • Rem, Donald Police

March

Champagne, Betty Police • Dow, Jeffrey Police
Marshall, David Fire • Salazar, David Police
Schreiber, Thomas Fire • Victor, Gery Fire

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership

Meeting Schedule

JANUARY 2010 - DECEMBER 2010

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Jan. 7 • Mar. 4 • May 6 • Sept. 2 • Nov. 4

WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Feb. 4 • Apr. 1 • June 3 • Oct. 7 • Dec. 2

West Side Silver Ladies*

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

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

Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

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

“October to May” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

Snowbirds Of Michigan*

2nd Sunday of the month

at “BJ's” Restaurant in Gaylord, MI

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

Nevada Jackpots*

Refer to column for next meeting's location.

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

Articles for the July, 2010 Issue

should be “submitted” by

June 10, 2010

VICE PRESIDENT *(continued from page 2)*

require that the City's pensions systems be turned over to the Municipal Employees Retirement System (M.E.R.S.). For this to happen several factors would have to take place prior to the change, namely the City not making contributions, the contribution would be more than 30% of payroll or the contribution would exceed 15% of the City's budget. There are a total of six (6) factors and if two (2) or more of these factors arise the City could request that MERS assumes management of the pension. The bills that address this legislation are Senate Bills 1239 and 1240 and House Bills 5976 and 5982. The bills are posted on the Michigan Legislature website. Rest assured the Association will keep a very close eye on this matter and use all our means necessary to obtain all the possible information required as to how this may affect our members. As soon as any new information is found it will be placed on our web site and sent out as an email. We will attempt to meet with the City or any other group or Legislator to discuss this issue to protect our present and future pension benefits.



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Avery Jackson III, M.D.

Board Certified Neurosurgeon

Grandfather and Father Retired DPD



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

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

Again I ask everyone to continue to monitor this proposed legislation for any additions, changes or movements. The bills have been sent to the Appropriations Committees in the House and Senate.

With the summer months approaching and the weather improving I would like to remind everyone of the events scheduled these upcoming months. There are still General Membership meetings through June, the picnic is the 2nd Saturday in August, the golf outing is the 3rd Friday in August and there are still seats available for the annual Las Vegas Educational Conference in September. The Vegas trip is September 20-24 and the conference is taking place at the Rio Suites Hotel & Casino. The price is \$575.00 per person and includes air, hotel, all transfers, the morning conference, the evening dinner and a nightly hospitality room. Anyone who has attended in the past can confirm that a good time is had by all so think about it and give the office a call if you are interested, the seats are beginning to fill up fast. More information on the picnic and golf outing will be posted. If members from out of state are planning on returning to the area visiting family or friends make an attempt to include some of these events in your trip. And welcome back to all the snowbirds.

Until the next time if you have any problems or questions give the office a call or drop an email to gregdpffa@hotmail.com.

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Karen Whelan-Rivest

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IN MEMORIAM

Once again we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

December 2009

Name	Rank	Dept.	Date of Death
Alexander, Regina	Sgt.	Police	12-19-09
Arbour, Lawrence	P.O.	Police	12-23-09
Baublin, Nicholas	Capt.	Fire	12-29-09
Cook, Walter	Lt.	Fire	12-26-09
Coolidge, Kay	P.O.	Police	12-1-09
Duane, Thomas	P.O.	Police	12-18-09
Hogg, James	FEO	Fire	12-6-09
Jones, Edward	P.O.	Police	12-18-09
Kalinowski, Frank	Sgt.	Police	12-20-09
Kirk, Felix	P.O.	Police	12-3-09
Linder, Robert	Lt.	Fire	12-20-09
Loyd, James	P.O.	Police	12-9-09
Masch, Edwin	Sgt.	Police	12-17-09
McPhee, James	Chief	Fire	12-21-09
Milliner, Kenneth	Capt.	Fire	12-25-09
Pankake, Steven	Sgt.	Fire	12-6-09
Patterson, David	Insp.	Police	12-6-09
Rodgers, Herbert	P.O.	Police	12-6-09
*Kulek, William	Sgt.	Fire	11-6-09

January 2010

Name	Rank	Dept.	Date of Death
Badaczewski, Ernest	FEO	Fire	1-27-10
Carter, Leonard	P.O.	Police	1-14-10
Faber, Henry	Asst Chief	Fire	1-26-10
Fench, James	Capt.	Fire	1-19-10
Gaiera, Charles	Lt.	Fire	1-9-10
Hardin, Leonard	FFD	Fire	1-8-10
McCarthy, Michael	Sgt.	Police	1-12-10
McCosh, Donald	Bt. Chief	Fire	1-15-10
Morris, Lowell	FEO	Fire	1-27-10
Richter, John E.	Capt.	Fire	1-19-10
Ricketts, John	FF	Fire	1-22-10
Sanow, Clarence	P.O.	Police	1-26-10
Williams, Leslie	Sgt.	Police	1-29-10
Wooley, Joe	P.O.	Police	1-15-10

February 2010

Name	Rank	Dept.	Date of Death
Ackley, Otis	Lt.	Fire	2-25-10
Callaghan, Michael	P.O.	Police	2-20-10
Chaney, Michael	Capt.	Fire	2-25-10

February 2010 (cont.)

Name	Rank	Dept.	Date of Death
Comstock, Bartholomew	Sgt.	Police	2-18-10
Costello, Frederick	Sgt.	Police	2-18-10
Fiorini, Elmo	FF	Fire	2-14-10
Jakubowski, Leonard	P.O.	Police	2-26-10
Kuppe, Elmer	P.O.	Police	2-2-10
Lang, Robert	P.O.	Police	2-8-10
O'Bannon, Charles	Sgt.	Police	2-6-10
Osborne, Darrell	FFD	Fire	2-23-10
Pilut, Lawrence	Lt.	Fire	2-7-10
Raymond, George	FF	Fire	2-19-10
Reif, John	Bt Chief	Fire	2-26-10
Talbert, Theodore	Active P.O.	Police	2-1-10
Tighe, Robert	Sgt.	Fire	2-15-10
Twardzik, Joseph	Lt.	Police	2-6-10
Wallace, Bennie	P.O.	Police	2-4-10
Weilandt, Wibur	P.O.	Police	2-18-10
Wengle, Gerald	FEO	Fire	2-8-10
Zimmerman, James	P.O.	Police	2-4-10

March 2010

Name	Rank	Dept.	Date of Death
Zimmerman, James	P.O.	Police	2-4-10
Bentoske, Donald	P.O.	Police	3-4-10
Cary, Robert	P.O.	Police	3-12-10
Converse, Jack	P.O.	Police	3-7-10
Given, John	P.O.	Police	3-15-10
Johnson Jr., John	Active P.O.	Police	3-16-10
Lanzi, Raymond	Capt.	Fire	3-22-10
Schwartz, Neil	Sgt.	Police	3-11-10
Sheehan, Francis	P.O.	Police	3-15-10
Tront, Lawrence	P.O.	Police	3-7-10

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.

Members Letters

I can not imagine how police and fire widows would fare against the city of Detroit!!! Thank you for being there to fight the battles for us. You are truly appreciated. I wish this donation could be more. I'm making the donation in memory of my husband, Gerald and his close friend, James E Cater Sr.

Thank You, Sincerely
Geri Henningsen

Many Thanks to the RDPFFA for all you do for us, here's a little something for the Big things you do.

Please apply to General Fund.

Louie Bennett

Thank you for the fine job you are doing for us Retirees. Enclosed is cash for anything needed.

Daniel Rogers

Thank you for the fine job you are doing for us Retirees. Enclosed is cash for anything needed.

Daniel Rogers

Enclosed is a check to be used as the Association sees fit, and thanks to Secretary/Treasurer Al Grant for assisting me with my Health Care.

Urban A Grafton
(Retired DPD)

I want to express my appreciation for everything the President Don Taylor did for me, to get my insurance back to normal. Use this check as you see fit.

Bob Fadie
(Class of 1948)

In Memory of, Joe and George Wooley, We appreciate all you do for us.

William and Hilda Fumerola

Use this contribution where it is needed most. Thank you for all your help for all of us Retired people. This is in memory of my husband Francis C. Heaney.

Patricia L Heaney

Enclosed please find 2 checks, one to be used where needed and the other for the Political Action Committee.

Thank You for everything that you do for us Retirees. God Bless & Keep You All.

Timothy Kelly

Thank You for all your hard work. It is very much appreciated!! Here is a donation for PAC I know it will help some.

Bob Teipel

I'm sending this contribution to thank all of you for helping the Retired Members. Use it where it's needed.

Irvin Kress

How good to know you are a phone call away. Yes! I phoned a few days ago and the instant relief I felt that day (I had been told at the local pharmacy that my insurance was no longer valid)-what a load off my shoulders to learn I did in fact have insurance. Blessings on your heads-all of you. I am sincerely grateful (but I kind of think you've got the idea that I am by now).

I do wish the enclosed check could be at least ten times the amount, it's for the fund you designate. Along with so many others, I must thank you for all the work you have done, are doing and will continue to do on our behalf.

If you'd ever have the necessity to phone the RDPFFA and have your questions answered with authority and assurance, I know you'll understand how absolutely grand it feels.

Thank You.

Sincerely,
Lorraine Elpers

Use this \$100.00 where the need is greatest, remember united we stand. Or as Ben Franklin said "We either hang together or we hang separately.

Thank you for your persistence in over coming the "Evil Empire" also known as the City of Detroit. I retired 22 years ago on January 22nd, and if it was not for the Retired Assoc, we would have much less or nothing.

Sincerely,
Joseph Schmidt

Thank you for all you have done. I have been calling quite a bit lately and I appreciate your advice & help. Enclosed is a check in memory of my husband Edwin.

God Bless,
Lorraine Felisiak

Just to say thanks for the effort you guys put out to help us. Use this where it will do the most good.

Thanks;
Jim & Arlene Tines

Please use this donation for your PAC activities. Thanks for all of your efforts.

Ron Nowicki
(Retired 12-1988)

Please accept this contribution to the PAC fund in memory of Patrolman Michael Czapski. He was fatally wounded in front of C. L. Franklin's (I can't say Reverend) church on March 29, 1969.

Ralph W. Wilkewitz

Enclosed is a check for the PAC Fund. Thanks for all your help during this time of change in our medical insurance. I have passed on the information obtained from the officers of the RDPFFA to the retirees at the meetings for the Florida retirees. Thanks again for all you do for all the Retirees.

Marv. Kammer

The enclosed check in my way of saying thank you for all you have done for us retired PO's & FF's. Please use the money wherever the need is greatest. My best to you and God Bless for all the hard work you do on our behalf.

Ray Smith

Enclosed is a small check in appreciation for all the work that you do for us retirees, not only here in Florida, but for all the retirees everywhere.

Part of the check is for the dues that I will never, ever send again to the DPOA, an organization I belonged to since 1953. Those running the DPOA are either just plain greedy or lost all common sense.

I believe the check is best used for PAC and to help pass HB-4917. Sorry I can't be there to be of some help.

Thanks for all your hard work for us.

Janet and Roger Thom

Enclosed is a check – please use as you see fit. Thank You for all your help if I have any questions about our pension or health care.

Thank You.

Wilford Wertman
(Retired DPD 1983)

We are enclosing a check. Please use for whatever the Association needs. Keep up the good work! Thank You

Joseph and Kathleen Lach

The hard working officers and staff of our Retired Detroit Police and Fire Fighters Association. Enclosed is a check to contribute where ever it is needed. Thanks for all you do for us.

Retired DPD Inspector 1-7-1952 – 1-7-1997.

Robert Taylor

Small donation for use where needed. In memory of Barbara Rossler, Fred Pedlar, Walt Gregory and Robert Leskey

Thanks,
Tom J. Rossler

It is with heartfelt thanks that I want to commend all of you for what you have done thru your efforts to make 36 + years of retirement the most wonderful time of our lives. Please use the enclosed check where it will do the most good.

With up most respect
Fred Lawrence
(DPD Retired)

Just a note to thank you for all the services you render to retirees. I HAD been a proud member of the Lieutenant and Sergeants Assn since 1965 and during that time felt they were honestly adhering to their preaching of SOLIDARITY with an interest of protecting all members, both active and retired.

Somewhere along the line they have become self centered, not only abandoning the retiree but also opposing our efforts to protect the benefits retirees have earned over the years. It is such a shame they have chosen this path because there are a good number of fine men and women within that organization whom I honestly believe do not share the opinion of the leadership.

We can only hope that in the near future clearer heads will prevail and responsible leaders will replace those who have lost site of what solidarity truly means.

Use the enclosed check for the purpose you deem most appropriate.

Ronald Green
Class of April, 1956

(continued on page 11)

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)

Becigneul, Janet
Bennett, Louie
Bussell, Ronald
Cardinali, August
Caussin, George
Chubb, William
Davis, Carl
Dermidoff, Dennis
Elsey, John
Fechser, Douglas
Grekowicz, James
Hund, Gary
Kawa, Michael
Lamphier, Daniel
Lankford, Charles & Betty
Laube, Paul & Judy
Lawrence, Frederick
Martin, Harrison
Maxinoski, Ed
McCann, Thomas
Melady, Irene
Montgomery, James
Morawa, Dennis
Neill, Donald
Oipari, Thomas
Reich Ph.D, Philip
Schroeder, Frederick
Scott, Michael
Solano, Daniel
Stephens, Ed & Barbara
Stirling, August
Taylor, Robert
Tines, James & Arlene
Toepel, David
Tutak, Pat
Vann, Frances
Williams-Jones, Mary
Winkler, Frank
Winkler, Frank

Appreciation (Donation)

In Memory of

Carolan, Pat & Jay *in memory of*
Jackie Frank
Chakan, Sharron *in memory of*
John Chakan
Chakan, Sharron *in memory of*
John Chakan
Chakan, Sharron *in memory of*
John Chakan
Felisiak, Loraine *in memory of*
Edwin Felisiak

Henningsen, Geri *in memory of*
Gerald Henningsen & James E Carter Sr
Kelly, Tim *in memory of*
Sgt Charles McDaniels
Rossler, Thomas *in memory of*
Barbara Rossler

P.A.C. (Donation)

Anderson, Larry
Barber, Gary
Barber, Gary
Barber, Gary
Barnes, Michael
Brown, Thomas
Bussell, Ronald
Caussin, George
Chinoski, Gerge
Corbett, William
Cubitt, Lawrence
Davis, Alex
Dimaggio, Emanuel & Nancie
Elpers, Lorraine
Fadie, Robert
Grafton, Urban & Victorina
Green, Ronald
Isken, Wayne
Johansson, Bertil
Kammer, Marvin
Kelly, Tim
Konopa, Paul
Kress, Irvin
Lach, Kathleen
Lloyd, William
Mcarthey, Michael
McCann, Thomas
Meldrum, Robert
Merritt, Dallas & Linda
Nowicki, Ronald
Nuber, William
Pakulski, Ronald
Pattwell, John
Phillips, Kathleen

Rogers, Daniel
Sabolovich, Samuel
Sabolovich, Sam & Marlene
Sabolovich, Samuel
Schmidt, Joseph
Shiner, Ronald
Singer, Charles & Betty
Smith, Raymond C
Teipel, Robert
Thom, Janet & Roger
Watkins, Carl
Wendyker, Al
Wertman, Wilford
Wilbert, Kenny
Zinser, Andrea

P.A.C. (Donation)

In Memory of

Bemke, Joseph *in memory of*
Dick Newcomb
Bokuniewicz, Rick & Karen *in memory of*
Walter & Leona Bokuniewicz
Cook, Robert *in memory of*
Lt. Michael Kokocinski
Fumerola, William & Hilda *in memory of*
Joe & George Wooley
Heaney, Patricia *in memory of*
Francis Heaney
Monahan, James *in memory of Bob Jones*
Monahan, James *in memory of Bob Jones*
Ragan, Joann *in memory of Jim Ragan*
Spicher, Theodore *in memory of*
Harold "Bo" Soulliere
Swistock, Gloria *in memory of*
Kenneth Swistock
Wagh, Marion *in memory of*
George Wagh
Wilkewitz, Ralph *in memory of*
Michael Czapski

**Detroit Firemen's Fund is accepting donations of
all Fire Department memorabilia which can be sold
at the Jackson Swap Meet, April 24, 2010.
All proceeds will go to the Memorial Rig.
Contact the Fund Office at
(313) 961-2988 - Tom Suchora**

Members Letters (cont. from page 9)

Please find enclosed check as a token of my gratitude for belonging to this Association which I am so proud and honored to be a member of.

My appreciation to our elected officers who so diligently work on our behalf.

Gratefully,
Mr. Al Wendyker

Enclosed is a contribution to the account which is needed the most. I would like to thank all the officers and volunteers for a job well done

Sincerely
George Chinoski
(Retired DPD 1989)

I am a little late in sending this check, but I wish to thank you for all the things that have occurred the past year. I am 92 years old and I don't know what I would do without our Association.

Thank You,
Wilbert Henry
(Retired Lt. 1969)

First of all, thanks for all that you and the other officers and volunteers at the Association do for us retirees. When I retired in 1986 and started a second career, the RDPFFA was essentially a social organization. That has certainly changed over the past twenty-four years. Today the Association represents a powerful voice for us old retirees. Further, you have established a system for communication and follow-up that the active unions should seek to emulate. I certainly appreciate the emails

that keep me informed since we now live in sunny South Carolina and I am unable to attend the regular meetings.

I have enclosed a check for \$25 (which is in addition to my dues already submitted) and a copy of a letter that I sent to the President of the LSA. I considered not sending them my dues for this year.

However, upon reflection I thought it might be beneficial to continue my support in the hope that in the future the active unions would realize that they need and would benefit from the support of the RDPFFA. It was our generation of active officers and fire fighters that created the unions that they now have leadership roles in. I hope that they can follow in the leadership examples shown by yourself and others.

As a result, I have decided to double my annual dues to the RDPFFA, all of you have more than earned that level of support along with our gratitude for your tireless actions. I wish you and the Association the best in the coming year.

Sincerely,
James Montgomery
(Retired Lieutenant)

HELP WANTED!

Awrey Bakeries, LLC. Livonia, MI, has an opening for one retired P.O. for an armed security officer position for straight mid-nights, 11:00 PM to 7 AM, Monday thru Friday with weekends and holidays off. Includes benefits and 401k plans. Located on Farmington Road, between I-96 and Plymouth Road.

Contact Jim, (retired DPD) at 734-522-1100, ext 679, Monday thru Friday from 7:00 AM to 3:00 PM for more information.

**2010
Dues
\$25.00**

Retired Detroit Police & Fire Fighters Association

Please Complete This Form & Return With Payment

Application for Renewal _____ New _____ Associate _____

Name: _____ Phone: _____

Address: _____ E-Mail: _____

City: _____ State: _____ Zip: _____

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

For Additional Assistance
Contact Association Office

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

Amount Paid _____

Date Paid _____

Check No. _____

Dues Year **2010**

IRS Notice 835 (Jan. 88)
Noncharitable Contribution

Westside Silver Ladies

Geri Henningsen

Hopefully, the medical insurance issues are behind us and there will be no more glitches.

In January, a new member joined our group - Irene Melady, widow of a Detroit Fire Fighter. Welcome to our group, Irene. In March, we had a guest at our luncheon Carol Bender, widow of a Detroit Police Officer...it was sure nice seeing you, again Carol.

January's meeting saw 15 brave members deal with the harsh cold to attend and February's meeting saw 12 very brave members deal with the snow to attend. I won the 50/50 both times so I've heard talk of impeachment papers being circulated!?!?! In March, we had 18 attendees with Hilma Clifford winning the 50/ 50. March also starts our fiscal year so, Ladies, it's time to pay dues. The fee is still \$12/annually. If mailing them in, please make checks payable to Meta Bateson, 1291 Shoemaker Dr. Westland, MI 48185 or pay them at the meeting.

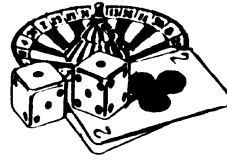
GET WELL wishes go out to Shirley Brandt, Marilyn Noseworthy & Eleanor Popiela.

HAPPY BIRTHDAY wishes go to Jo Moranty = 3/19, Lessie Johnson = 4/19, Dorothy Jamieson & Irene Melady = 4/20, Marilyn Noseworthy = 4/24, Betty Cavin = 4/27, Ginny Kaltenback = 5/1, Geri Henningsen = 5/4, Theresa Zalewski = 5n. Marie McCarthy & Dorothy O'Leary = 5/12, Fran Murphy = 5/17 & Elaine Wallace = 5/18.

Thank you to the Retired Detroit Police & Fire Fighters Association for continuously working on behalf of all of us. I would like to encourage anyone reading this article to consider making a donation to the RDP& FFA. If you want your donation earmarked for a particular fund, you must put that on your check...such as PAC fund or general fund, etc.

FOOD FOR THOUGHT: You're not rewarded for having brains, you're only rewarded for using them!! Let's meet at Archie's

Geri Henningsen,
(734) 335 -6778.



NEVADA JACKPOTS

Ray Downing

The last meeting of the Nevada Jackpots was held in Hugo's Cellar of the Four Queens Hotel in downtown Las Vegas, Saturday, March 20, 2010. It was a small meeting and little business was discussed.

Our meetings have generally come down to just a fine social get-together without any fanfare or formality. We did have a brief conversation about the new health insurance plans of the City of Detroit and there was mention of a bill introduced in Lansing for the state to 'take over' the two pension funds of the City of Detroit. For us out here in the hinterlands, we'll just have to cross our fingers and hope the RDPFFA continues to do its fine job on protecting our interests.

The next meeting of the Jackpots will be on Saturday, May 15, 2010 at 9:30 a.m. at the same location, Hugo's Cellar at the Four Queens Hotel. All DPD/DFD visitors are welcome. Please call Ray Downing, Secretary at (702) 616-1157 if further information is needed.

RETIRED DETROIT POLICE & FIRE FIGHTERS ASSOCIATION PICNIC SATURDAY, AUGUST 14, 2010

KOLPING PARK
47440 Sugarbush Road
Chesterfield Township, MI

Take I-94 to 21 mile east to Sugarbush
North ½ mile on right side

Admission is by a valid R.D.P.F.F.A. Membership Card



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

The February meeting opened with the Pledge. Opening prayer by Reverend Ron Goosen. Harry read the Final Roll Call. About 37 members in attendance. Minutes were read by Fran Maione. Treasurer's report was given by Dolores Larsen. After a brief meeting we all enjoyed a Pizza Party that was great.

The funeral for Les Williams this past week was well attended by club members, and the outstanding Eulogy was given by our own Rev. Goosen. We also lost Mike McCarthy of MI., Our hearts and thoughts go out to their wives and families.

Happy Birthday to Lorraine Bateson. Anniversary wishes for 64 years of marriage go

out to AI and Jo Balogh. On our sick list are Don McDonald and Harry Ramsay. Marv Kammer had surgery recently, but he was at the meeting and feeling better. Also, Linda Shanks is scheduled for hip surgery soon. Well wishes to you all.

50/50 was won by Ray Kosmack and our guest Steven Parsell. We were honored to have as guests Steven and Cheryl Parsell. Steven being retired from the Detroit Fire Department and on vacation. We would like to see more from the DFD after all we are all family here.

Please keep in mind the date of the April meeting has changed to April 11th due to Easter Sunday falling on the first Sunday of April. We would like to welcome new members, Larry and Kathleen Kelly of Lakeland, FL. also Bill and Marilyn Igle from Avon Park, FL. It's always good to see new faces. We received emails and phone calls from Lois Spencer, Jan and Roger Thom, John and Pat Engle, Ron Wolber, Norm Dodson, Herman Bratfish, Walter Rakicki, Joe Sweeney and Carrie Engel.

We had our Annual Dinner Sunday March 7th at the Clearwater Country Club and it was GREAT, food was good, atmosphere very pleasant and I'm sure everyone had a good time chatting with folks they hadn't seen in a long time. Bill and Dolores Larsen did a tremendous job setting this up for us and we are grateful for all their hard work. The 50/50 was won by Sylvia Hrubak and AI Saffold. Bill Larsen figured out the one who came the farthest within Florida that was AI Saffold from Port St Lucie, and the oldest member their was also AI Saffold. We had 77 members and guests in attendance, including George Leone a retired Detroit Fireman, boy, that's two months in a row to have a retiree from the DFD. George and Irene Fedorks celebrated their 60th Anniversary. Birthdays for March are George Stanbury and Willis Livernois. Congratulations to you all. As always my # is (352) 683-7924 or njschmidt@gate.net. It was great seeing you all and to Moe Gekiere. I will cherish the picture you drew for me.

Thanks to you all, Stay safe and well.



hap.

**Your doctor is with us.
Why aren't you?**

Improving health. Enhancing lives.

hap.org



Silver Ladies

Carol Curley



Those April showers that come in May bring the flowers we enjoy each day! We have had a "good" winter in Michigan this past season, but boy are we ready for the warm weather of our never ending climate changes!

The January meeting 50 / 50 was won by Wilma Brown. In February, Wilma Fulton hit the jackpot. Helen Malkowski took home the March 50 / 50 winnings!

We celebrated the Silver Ladies group 18th anniversary at DiFratelli's restaurant on Van Dyke this past March. They have great food and personal service that we appreciate. Thanks again to Barb Talley for the celebration cake!

We welcome new members: Teresa Newman and June Gusler!

Happy Birthday in April: Judie Wagner May: Barb Talley and Corrine Evans June: Louise Zigman-Towwicz and Delphine Marciniak July: Sophie Zielinski and Wilma Fulton.

Our July outdoor picnic may be "indoors" this year! Christmas is already reserved for December 12, thanks to Irene Brooks and Wilma Fulton.

For our members who are having health setbacks, we want the best for your recovery and come back soon!

At our meetings we learn together about our health insurance, credit card fraud, taxes and a plethora of other interests we can share!

Call President Irene Brooks, (586) 749-8894

13th Precinct

Quarterly Retirees' Luncheon

2nd Tuesday of

March • June • September • December

11:00 A.M.

The Cutting Board

28655 Schoenherr • Warren, MI 48088

Procedure to Obtain Retired Detroit Police Photo Identification Cards

Items needed — Send to Personnel

- 1) (Copy) Identification with photo
- 2) Electronic photo of member
This photo is produced by taking a digital picture of the member requesting I.D., then forwarding the snapshot by computer to the following e-mail address: henningm744@dpdhq.ci.detroit.mi.us
Personnel can only accept your electronic photo in (bits/bytes) by computer.
- 3) Member requesting new Photo Identification card must return their retirement I.D..

Place and send to Police Personnel with
Self addressed stamped envelope

For more information regarding this matter
call Sergeant Mark Henning (313) 596-2810
or
Police Personnel (313) 596-2540
14655 Dexter Ave. Detroit, MI 48238

SANILAC COUNTY'S ANNUAL POLICE/FIREFIGHTER RETIREE DINNER

Thursday, May 13, 2010

6 PM (Social hour) • 7 PM (Dinner)

Lakeview Hills Golf Course • 6560 East Peck Road
(M-90 – 1.5 Miles West of M-25) Lexington, MI 48450

Golf beforehand at your own cost.

ALL YOU CAN EAT

PERCH & DINNER BUFFET STYLE

\$16.00 total per person

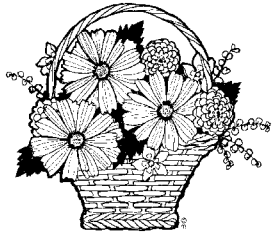
(Includes dinner, coffee/tea and tip)

"CASH BAR" AT YOUR OWN COST

RSVP BEFORE MAY 16, 2010 To:

Bill Gray at 1-800-544-3784 or

Lucy (Sanilac Prosecutors Office) (810) 648-3402



ASSOCIATE MEMBERS

(Surviving Spouses)

Fern Garner

The Postal Service is saying that their business is down, according to clerk when I visited my local post office and was amazed I could walk right up to the counter for service.

The City and Blue cross evidently are trying to jump start the postal business with so many mailings since the first of the year. It is either a letter telling you further info (o in the case of BC/BS cards) will be coming. Our health care providers keep having to change their records too so that billings for services we receive reach the correct destination.

Now for those the Medicare Blue Cross Groups, Medicare is no longer billed by the provider and we can only hope that the computers will be programmed to route the bills to the correct payer. As always, check any bills to see who has paid and if in doubt call BC/BS.

I might mention a personal experience I had with a brand name drug, which my doctor had decided was more effective than the generic. I was billed for the full price because, as I found out later, it had not been pre-authorized. An expensive error but I did learn never to do it again.

In all fairness the City, running with reduced staff in some cases, had a tremendous amount of work to do to make all the changes at the end of the year. Blue Cross had the same problem and in some cases problems did arise.

We will no doubt continue to receive many more mailings and hopefully all transitions from one system to the new one will go smoothly. Glitches are sure to develop and we will have to face them as they come. It will mean more time on the phone with reps, if you can even get through. Good Luck!

50th ANNIVERSARY REUNION DETROIT POLICE DEPARTMENT

CLASS OF FEBRUARY 15, 1960

DATE AND PLACE TO BE DETERMINED

CALL - JOHN BRADY - (734) 981-0049



Snowbirds

Dan Zemaitis



Greetings:

Jey and I attended the Retired Police and Fire Club of Florida banquet on March 7th. The food was good as was the camaraderie. We also got to visit with our Snowbird members who attended. They were Jerry and Evelyn Brehm, Moe and Georgette Gekiere, George and Irene Fedorka, Harry Ramsay, Bill and Nancy Schmidt, Steve and Phyllis Wagner, and Leon and Joan Buda. We met Carrie Engel who remembered us from the Snowbird picnic she and her husband attended in 1999 and had a swell time. Our March 6th Birthday girl Evelyn Brehm was a day late but got recognition at the Banquet as well.

April Birthdays: Marlene Ambrose, Leon Buda, John Rogers, Georgette Gekiere, Maryann Punic and Mary Stano. Best Wishes to all.

Get Well thoughts and prayers go out to John Rogers and Camille Ramsay. It was really nice to see Nancy Schmidt back again after her long illness.

Hope everyone received their 2nd Blue Cross card by now which only uses five letters of your first name and is SOP for Blue Cross. That's what the Benefits Division of the City tells me.

Just remember, that silence is sometimes the best answer and you cannot unsay a cruel word.

Till next time Stay Healthy.



Bob Blickensdorf
Retired Chief of Police
Madison Heights Police Dept.

Wanted: Detroit Police Memorabilia

Seeking old badges, photographs, call boxes, equipment from the Detroit Police Department

1745 Castlewood • Madison Heights, MI 48071
(248) 589-9980 • Email: blick068@hotmail.com

PRESIDENT *(continued from page 1)*

mance of Police & Fire Pension System to MERS over 15 years from 1994 to 2008, MERS outperformed the Police & Fire Pension System 12 of the 15 years. The total difference, if MERS had been investing the funds of the Police & Fire Pension System. The fund would have had an additional \$1,120,169,002. (Over one billion dollars more would be in the system.)

So we will continue to meet with the City and MERS, regarding this legislation and once we have completed our due diligence we will take a position. Keep in mind that this is legislation and the outcome may or may not depend on the RDPFFA taking a position. I believe that the Mayor recognizes that due to our legislative efforts, regarding our own legislation the RDPFFA is very well known and respected in Lansing, so that is why they are seeking our support and assistance with their legislation.

The Detroit City Council has passed two resolutions in opposition to the Legislation, and there appears to be a number of Detroit area State Representatives that are opposed to the Legislation. It may be that everyone needs to step back, do more research and look at all the issues and what effect the legislation may have, positive and negative. We will keep you advised.

On a somewhat related matter, there are numerous legislative proposals circulating around the hallways in Lansing regarding ways to eliminate or reduce the massive 1.7 Billion dollar budget deficit. Many of these proposals would have a negative effect on public employees' benefits. Some of the items being discussed include, Taxing Public employees' pensions, capping the amount a public employer would be allowed to pay towards a public employee's healthcare at 80% of the total cost. (Which means every public employee would be required to pay a minimum of 20% of the total cost of Healthcare.), automatically reduce public employees pay and benefits, whenever there is a budget deficit.

This is just a few examples, there are many more and other proposals will be added to the list, as the State continues its' work on the budget. Many of the proposals are being pushed by local governments, as they seek assistance from the State to help eliminate their budget deficits. To sum it up, Public employees' benefits are going to be under attack in a way we have never seen before. Your Association is preparing for the upcoming onslaught on your benefits. We will be monitoring all the legislation and will be expressing your concerns to the State Legislators.

To assist in the battle we have been working to form a Statewide Public Employee Association. We have held meetings in our office with a number of retirees from other departments and organizations to move forward with the formation of the new statewide organization. (in attendance at the meetings were retiree representatives from the following Departments/Org; Beverly Hills Public Safety, Dearborn Police & Fire Retirees Assoc, Lincoln Park Police & Fire Retirees, MSP Retirees, Romulus PD, St Clair Shores PD, Sterling Heights Pd/FD, Wayne County Sheriff, Livonia PD, Southgate PD, Southfield PD, Madison Heights PD, Clinton Twp PD, Grosse Pointe Woods PD, United Retired Government employees local One of Flint.)

The representatives at the meetings agreed that there is enough common interest to move forward. The name of the State organization will be "Michigan Association of Retired Public Employees". A web-site has been set up www.mi-arpe.com. We have filed the paper work to register as a non-profit corporation. We expect to begin recruiting shortly. We ask that you inform any Retired Public Employee you know, of the formation of this new organization and ask that they join and help in the fight to preserve the benefits we all earned and deserve. It is time for all of us to join together in this effort. Even as we continue with the organizational process, we expect to begin a joint lobbying effort under the umbrella of both Associations shortly. This is necessary because we believe that as the State begins serious work on the State Budget a number of the proposed pieces of legislation will start to surface. We need everyone's assistance and the resources to wage this lobbying effort. So I am asking if you can afford it, that you send a donation to our PAC fund. In the future the cost of waging our lobbying efforts will be shared amongst the larger group in the State Association.

Taking into account a number of factors we are requesting changes in our Dues Structure, and By-Laws. First in regards to Dues, we must look into the future. Our Association currently consists of an aging membership, well over 2000 of our members are over 80 years old. The ranks of active members have continued to shrink, to less than half of what it once was. So we will see the ranks within our Association continuously decline over the next several years. So if we are to continue to provide the type of service and representation that you expect and deserve we will need to increase the Association membership Dues. At the General Membership meeting the members present

(continued on next page)

voted to increase the annual Dues to \$36.00 per year, or \$1 per month increase from your pension check. We request your assistance by signing up to have your Dues deducted from your pension check. This reduces cost to the Association and makes it easier for you to pay your dues. So please sign up.

As for the requested changes in the By-Laws, we have been looking into changing the voting procedure for several years. At our General Meetings members have expressed their concern that not all members are being giving an equal opportunity to vote. So we have recommended a change in the current By-Laws which would require a mail ballot for election of Officers or future changes in the By-Laws. These changes were approved at the General Meeting on April 1, 2010, and will now be reflected in any future elections or By-Law changes.

With the passage of the National Healthcare plan, a number of members have expressed their concern regarding what effect this national plan may have on our membership. First I believe that there isn't a person on the earth that can fully explain the total repercussions of this Healthcare Plan. But as our Lawsuit settlement was being drawn up, it took into account any future Federal or State Healthcare plans. In the settlement it gives the City the right to take advantage of any benefit offered in the new Federal Healthcare Plan, but it cannot diminish or reduce your benefits granted under the settlement agreement. The settlement agreement guarantees your level of benefits, (which must include a plan with no premium co-pay from your pension check) for the rest of your life.

So in closing, I want to express my sincere appreciation to all of you for your continued support of our Association. I also want to acknowledge all of our members that have made additional financial donations to the Association to assist in our legal and legislative efforts. These donations are needed and greatly appreciated. We are facing uncertain times that require us to remain strong and united.

Take part in the activities that are offered by your Association, General Meetings, Golf Outing, Picnic, and Educational Convention in Las Vegas. Call the office or check out the web-site, www.rdpffa.com for details.

IMPORTANT NOTICE

RDPFFA Bylaw Changes

The Following Bylaws changes were recommended by the RDPFFA Board of Directors, voted and approved by a General Membership meeting in accordance with the Retired Detroit Police & Fire Fighters Association Restated Bylaws Article XI – Amendment.

This is a brief summation – details can be found on the RDPFFA web-site – rdpffa.com or by calling the Retired Detroit Police and Fire Fighters Association office (586) 795-1734.

Article III – Members Section 9. Dues

Dues may be changed upon recommendation of the Board of Directors and a majority vote of the Active Members present at two (2) consecutive General Membership Meetings.

Article IV – Officers Section 2 Election of Officers.

Nomination process is similar although voting for candidates will include the entire membership.

Article IV – Officers Section 8 Duties of Officers (E) Association Trustees

Eliminate Trustees from being the custodians of all financial assets (turning the duties over to a Registered Investment Advisor) leaving Trustees the responsibility to review and continue with the outlined duties in the Restated Bylaws.

Article X – Miscellaneous

Changes the Fiscal Year of the Association to January 1 through December 31.

Article XI – Amendment

Change in procedure – amendments must be read at two (2) consecutive General membership meetings before voted on by the entire membership.

AMERICAN LEGION Post 161

Police & Fire Fighters Looking for Members

Must have military service!

Dues \$35

For information contact:

Milton Lobstein

(586) 791-6995

DUES DEDUCTION

If you would like to be enrolled in the payroll deduction of your R.D.P.F.F.A. monthly dues, please fill out the form below and mail it to:

R.D.P.F.F.A.
2525 E. Fourteen Mile Road
Sterling Heights, MI 48310-5969

Name (First) _____ (Last) _____

Pension No _____ Social Security No _____

☐

I HEREBY AUTHORIZE THE POLICE AND
FIRE RETIREMENT SYSTEM OF THE
CITY OF DETROIT TO REMIT THE SUM
SPECIFIED FROM MY MONTHLY
RETIREMENT ALLOWANCE TO THE
RETIRED DETROIT POLICE AND FIRE
FIGHTERS ASSOCIATION.

☐

CANCEL DEDUCTION

Deduction Amount **\$2.00**
Association Dues
Deduction Code 00080100

SIGNATURE _____ DATE _____



Spring or Snow

Oh to hope for Spring
All the joy that it will bring!
Tired of the cold winds that blow
Tired of all that snow, snow, snow.

Once long ago a sailor sighted land
And shouted "Land HO!".
Looking out the window
I only see snow, snow, snow.

When will you come O Lady Spring
So again our hearts will sing.
As we see violets in bloom
And green grass grow.
As for a while we get to know
No more snow, snow, snow.

Scientists tell of the merit of snow
How it helps flowers and green grass grow.
Winter Days! You can get up and go
Come back Spring and no more
Snow, Snow, Snow.

Helen Kucyk Malkowski

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

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

While the Detroit Police Benefit & Protective Association will normally contact the City of Detroit with the information it would be reasonable to follow up with a call to the Pension Bureau, (313) 224-3362 or 1 (800) 339-8344 and Human Resources (313) 224-4809 or 1 (888) 288-2684 to make sure that they were notified. Last but not least, notify the Retired Detroit Police & Fire Fighters Association, (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 961-2988 or 1 (877) 961-2988, Detroit Fire Mutual Fund, (313) 962-4595, and the Detroit Pension Bureau, (313) 224-3362 or 1 (800) 339-8344.

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



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How to Make More on Your Savings

Leon LaBrecque JD, CPA, CFP®, CFA

Matthew Teetor

LJPR, LLC

According to Bankrate.com the average Money Market fund yield for the week of February 22 was a whopping 0.84%. Interest bearing checking accounts averaged 0.57%. For the Detroit area, the best rate was 0.50% and most banks were paying between 0.20% and 0.10%! To put this in perspective, if you had \$50,000 in a Bank of America Money Market, you'd make about \$75 in interest for the whole year.

With the aftermath of the financial crisis, banks have a virtual unlimited supply of money from the government, and have tightened their lending so that the banks don't really need to attract more deposits. The depositors suffer with very low rates. Here are some ideas on increasing your returns.

Should you have a Money Market Account? The answer to this, in our opinion, is yes. The question is 'how much?' We think all retirees should have at least three months expenses in some form of accessible money. If you are of the conservative nature, have more. The part that gets strange is where retirees build up huge banks deposits. We've seen retirees with over \$325,000 in a savings account making 0.1%! Don't forget that the FDIC insurance limit is only \$250,000. Our strategy is to have a 'nest egg' in a liquid account and put the rest of your cash to work in higher interest investments.

What about CDs? Certificates of Deposit or CDs are time based saving certificates that are insured by the FDIC and pay higher rates than regular deposits. If you withdraw from a CD before maturity, you incur a penalty for early withdrawal, generally equal to the difference on the interest on the CD and the savings account rate. As of the end of February, 2010, one-year CD's were paying about 0.80% (but these rates can vary, with 'teaser rates' and new account only restrictions). With CD's, here are some tips:

- Have CDs of staggering maturities, like a 3 month, 6 month, 9 month and 1-year. This notion is called 'laddering' and gives you an opportunity to get better rates on the longer CDs, while having flexibility if you need to cash one in (in other words, if you have \$50,000 in five CD's you only pay the penalty on the one you cash in early). We like to ladder CD's out about 3-5 years.

- Be mindful of insurance limits. The limit on FDIC deposits, including CD's is \$250,000 per bank (this is scheduled to go back down to \$100,000 per account category on 12/31/2013). Joint accounts are insured for each owner, so joint accounts at a bank get \$500,000 of insurance (certain rules must be met). Trust accounts are insured per beneficiary (the beneficiary must be named and other rules apply).

How about Government Bonds? A lot of people like the safety of FDIC insurance, but you can go directly to the government and buy Treasury securities, ranging from Savings Bonds to Treasury Bills, Notes and Bonds. An easy way to buy Treasury Securities is to go to Treasury Direct (<http://www.treasurydirect.gov>). You can buy securities online directly from the Treasury with no commissions. One type of government bond to look at closely is the Treasury Inflation-Protected Securities (TIPS). TIPS are adjusted for inflation. You receive interest every six months, the principal amount of the bond is adjusted for inflation. And thus your interest payment will fluctuate. You receive at maturity the greater of the original principal or the inflation adjusted principal. TIPS are a hedge against inflation and guarantee a rise in your interest payment in the event of higher inflation. As of 02/22/10, 10-year TIPS were yielding 1.55% and 20 year TIPS were yielding 2.04%.

Bond Funds. Another way to increase your yield is to buy a bond mutual fund. Bond mutual funds allow you to diversify your holdings among a wide variety of bonds. The bond fund charges a management fee (and sometimes a commission, which we think you should avoid), and then provides yield on the bonds. Bond funds come in a variety of types, ranging from government bond funds to short term corporate bond funds, to riskier types of funds, like high-yield (also called junk bond) funds and emerging market income funds. The shorter the term, the less inflation risk. You should also look for quality. High quality, short term bond funds have a yield of about 2.5% (we're using the Vanguard Short-Term Investment-Grade as an example). You can also buy a TIPS bond fund.

(continued on next page)

Municipal Bonds. Municipal bonds, or 'munis' are bonds issued by states, counties, cities and other municipal units (like colleges). Munis have the interesting feature of being exempt from federal, and in many cases, state and local income taxes. Municipal bonds pay interest on a regular (almost always semi-annual) basis, and return the face amount when the bond matures. Bonds can have a maturity ranging from 30 or 90 days to over 30 years. When buying a bond, be sure to look at the credit rating of the issuer (ratings range from AAA (top rated) to D (default)), as well as the time horizon of the bond. You can buy individual bonds through a broker or an advisor, or you can buy a mutual fund that buys muni bonds. Bonds issued by municipalities in Michigan are exempt from both federal and Michigan income taxes.

Annuities. Annuities are a popular product with salespeople in the insurance industry. An annuity is basically an insurance policy in reverse: you put money into the annuity and receive the balance plus interest as a death benefit. In addition you can withdraw the interest (and some principal). Annuities generally allow tax-deferral of the income on the policy. There are a variety of features on various annuity products, including guaranteed death benefit and income for life provisions. However, be aware that most annuities have surrender

periods where you can pay a significant surrender charge for cashing out of the policy. In addition, pay attention to the underlying quality rating of the annuity company.

Summary. In general, most of us should keep a reasonable nest-egg available in a liquid safe asset, like a money market or bank account. A good rule of thumb is to have 3-6 months expenses set aside in ready liquid assets. After that amount is established, you can put the rest to work to gain more interest. Remember the time-honored principal of diversification: don't put all of your eggs in one basket. If you buy CDs, use a 'ladder' to stagger maturities. If you buy bonds, diversify in geography and term. Also, be aware that when you're looking to increase your return, keep in mind the notion of inflation and taxes as well.

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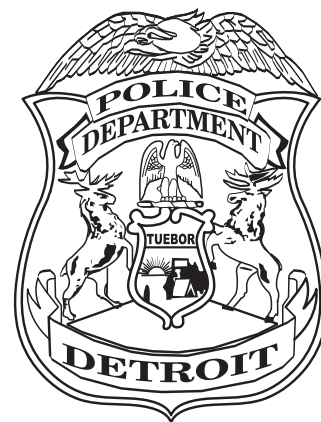
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SEC/TREASURER *(continued from page 3)*

Some regard us, as a "Q tip" social organization – while I do remind the name callers that beneath the white hair on our members there is knowledge, wisdom as well as experience and this social organization must be recognized! As a final point I want to thank many of our members for their support and generosity and remind all of our members to please sign up for payroll deduction; it is an efficient timesaver for the Retired Detroit Police and Fire Fighters Association office personnel.

10th ANNUAL EDUCATIONAL CONVENTION SEPTEMBER 20 – 24, 2010 at the RIO SUITES

Reserve your seats now, limited space, choose from three outbound flights, price per-person \$575.00 includes air, hotel, transfers, baggage handling, private dinner, and much more.

From out of state or not traveling with the group, we have rooms held for \$85 Per-night. Call the office, Jack Devoy 586-795-1734 or after hours call Don Taylor 888-255-3701, or download signup forms from web-site rdpffa.com.

Hurry time and space limited!

**Must be booked and paid in full
prior to June 15, 2010**

RETIREMENT PARTY

WE ARE HAVING A RETIREMENT PARTY HONORING CAPTAIN GARY COLLINS OF LADDER 14. THE PARTY IS ON THURSDAY MAY 27, 2010 AT ZUCCARO'S BANQUET HALL. THE ADDRESS IS 46601 GRATIOT, CHESTERFIELD MI 48051. COCKTAILS AT 6 PM AND DINNER AT 7 PM. THE PARTY IS MIXED. \$35 PER PERSON OR \$60 PER COUPLE. CONTACT ENGINE 50'S QUARTERS TO PUT YOUR NAME ON THE LIST AT (313) 521-9302.

The Well's Run Dry

Poems are getting harder to write
More difficult to write each day
Can't seem to find the things I want
Can't find the things I want to say.

I've written about the weather
Spring, summertime, winter and fall
I've written about the summer storms
I've written about them all.

I've written about every holiday
As they come and as they go
But enough is enough I'd like something new
What to write about I just don't know.

I'm 91 years old and feeling my age
It's difficult to find something new
So I'll just end this sad attempt
By wishing you all a sad Adieu

Roy H. Moerschell

All former MCMU Members

I am attempting to put together a Major Crime Mobile Unit reunion for sometime later this year. If you were ever assigned to the MCMU, please contact me at:
Dennyg637@comcast.net or (734) 284-1397.
Please pass the word. Thanks. Denny

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EYE CARE UPDATE 2010

Metropolitan Eye Center, also home of Lakeshore Eye Surgery Center, will always provide the latest and safest treatments available for our patients. As a full-service Eye Center, and State licensed Surgery Center, with an on-site Optical Studio, you can be assured we will do whatever we can to make your vision the best it can possibly be. Here are just *some* services we provide.

VITAMINS

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

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



CATARACTS AND 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 usually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

Fortunately, glaucoma can be detected by your doctor during your comprehensive eye exam. Early treatment can prevent visual loss. Advances in treatment include new eye drops called prostaglandins and a revolutionary new laser treatment called SLT. Using SLT to treat glaucoma, doctors can eliminate the need for eye drops in some cases! You have a higher than normal risk for glaucoma if you are African American, have a family history of glaucoma, or had an eye trauma. For more information, go to our website, or call for an appointment.

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.

NEARVISION CK

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

CALL TODAY

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



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