



# UNITY

THRU STRENGTH AND PURPOSE



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

*Volume 105, April, 2011*

## Open Enrollment for Retirees

**May 2011 — Effective July 1, 2011**

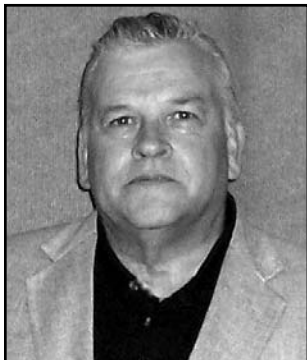
It is important that you read the documents carefully and keep the papers in order to reference it as needed throughout the year. This will return class members to the normal Open-Enrollment period.

## RELOCATED!

### **Benefits Administration Office - Human Resources**

Coleman A. Young Municipal Center • 2 Woodward, Suite 1026

(See directory in this issue for phone numbers)



### **PRESIDENT**

*Don Taylor*

We are moving forward with our new legislation, regarding placing a Retired member on the Police & Fire pension board. HB4135 has already been passed out of the House Standing Committee on Oversight, Reform, and Ethics, by a 5 to 1 vote. It then passed the full House of Representatives with an 84 to 24 vote sent on to the Senate and assigned to the Appropriations Committee. Hearings were held in the Appropriations Sub-Committee on Retirement, where HB4135 was voted out with a favorable recommendation on a 3 to 0 vote (1-Senator passed), heard in the full Senate committee on Appropriations where it received a affirmative vote of 12 to 0,(4-Senators passed). House Bill 4135 is now before the full Senate, the last stop before being sent to the Governor.

*(continued on page 13)*

## Thank You Paul Mitchell!

for over

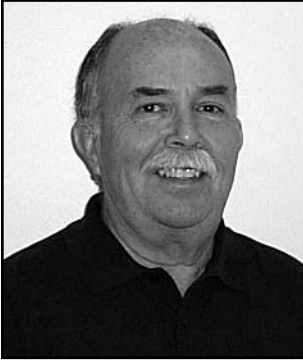
15 Years of dedicated service

to our Association as Chairman of  
the Unity Publications Committee  
and for making the Unity what it

is today. As you move on, we

wish you the best in your

retirement and future endeavors.



## VICE PRESIDENT

*Gregory Trozak*

I know at this time of year all of us here in Michigan are looking forward to the spring and summer months and some warm weather, well it seems like we have been waiting a lot longer than usual. Along those same lines we have been waiting longer than anyone would like in our goal to achieve our voice on our pension board, we all know that HB 4917 was vetoed by our last Governor with a very lame excuse. With a new year, along with a new governor and many new legislators HB 4135 has been introduced by Representative Fred Durhal. The bill sped through the House of Representatives and has made its way through the committee meetings in the Senate. As of this writing the bill is waiting a vote on the Senate floor. There is a chance that by the time you receive this issue of the UNITY the bill will be voted out of the Senate and headed to the Governor for his signature. As they say "stay tuned for news at 11:00".

It is just my opinion but I feel that the active unions will fight this through the court system. I say this because during this entire process from when it began back in May of 2009 the unions have been against this legislation. As recently as last month during committee hearing the Detroit Fire Fighters Association testified against the bill claiming the passage of this bill will interfere with their collective bargaining rights. Thankfully the Senators on the committee failed to agree and voted the bill to move on to the full Senate. Again the struggle has been long and difficult and I just have a feeling it will continue through the court system, I hope that I'm wrong. But please remember that this Association will continue our fight until we have representation on the pension board.

Continuing along pension issues, on the February pension checks some of us may have seen an increase in our federal tax withholding. This was due to the fact that the IRS adjusted its withholding rate to comply with the expiration of the stimulus plan. The new rates will remain in effect unless changed by the Legislature and we all know that is very unlikely. If you would like to have your withholdings changed to a flat rate this can be done by filing a ***Substitute Form W-4P***. This would allow you to have a flat rate deducted from your pension checks every month. The form is available at the Pension Systems web site [www.rscd.org](http://www.rscd.org) or the IRS web site [www.IRS.gov](http://www.IRS.gov). Print out the form and talk to your tax preparer and follow his or her advice. The completed form must be returned to the Pension System or send to our office and I will hand deliver it, while on the pension system web site you may also print out the direct deposit form and have your checks deposited directly into your account. You will still receive a statement every month through the mail but you can be

*(continued on page 4)*

# GREENE'S



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## SECRETARY/ TREASURER

*Al Grant*

'Politicians', - Michigan Governor's plan shifts tax burden from businesses to people – The rate for taxing pension is currently at 4.35% and scheduled to drop to 4.25% on October 1. The Governors overhaul for the state income tax would freeze the tax indefinitely at 4.25%, rather than allowing it to return to the pre-2007 level of 3.9% (as it would under current law). In Michigan - 38 senators, 110 House of Representatives, 1 Governor, and 7 Supreme Court justices equates to 156 human beings out of the 9,969,727 million (2009 census estimate). The following article seems fitting.

### 555 PEOPLE - By Charlie Reese

Politicians are the only people in the world who create problems and then campaign against them. Have you ever wondered, if both the Democrats and the Republicans are against deficits, WHY do we have deficits? Have you ever wondered, if all the politicians are against inflation and high taxes, WHY do we have inflation and high taxes? You and I don't propose a federal budget. The President does. You and I don't have the Constitutional authority to vote on appropriations. The House of Representatives does. You and I don't write the tax code, Congress does. You and I don't set fiscal policy, Congress does. You and I don't control monetary policy, the Federal Reserve Bank does. 100 senators, 435 congressmen, 1 President, and 9 Supreme Court justices equates to 555 human beings out of over 300 million are directly, legally, morally, and individu-

ally responsible for the domestic problems that plague this country.

I excluded the members of the Federal Reserve Board because that problem was created by the Congress. In 1913, Congress delegated its Constitutional duty to provide a sound currency to a federally chartered, but PRIVATE, central bank. I excluded all the special interests and lobbyists for a sound reason. They have no legal authority. They have no ability to coerce a senator, a congressman, or a President to do one cotton-picking thing. I don't care if they offer a politician \$1 million dollars in cash. The politician has the power to accept or reject it. No matter what the lobbyist promises, it is the legislator's responsibility to determine how he votes. Those 555 human beings spend much of their energy convincing you that what they did is not their fault. They cooperate in this common con regardless of party.

What separates a politician from a normal human being is an excessive amount of gall. No normal human being would have the gall of a Speaker, who stood up and criticized the President for creating deficits. The President can only propose a budget. He cannot force the Congress to accept it. The Constitution, which is the supreme law of the land, gives sole responsibility to the House of Representatives for originating and approving appropriations and taxes. House members, not the President, can approve any budget they want. If the President vetoes it, they can pass it over his veto if they agree to. It seems inconceivable to me that a nation of 300 Million cannot replace 555 people who stand convicted -- by present facts -- of incompetence and irresponsibility. I can't think of a single domestic problem that is not traceable directly to those 555 people. When you fully grasp the plain truth that 555 people exercise the power of the federal government, then it must follow that what exists is what they want to exist.

If the tax code is unfair, it's because they want it unfair. If the budget is in the red, it's because they want it in the red. If the Army & Marines are in Iraq and Afghanistan it's because they want them in Iraq and Afghanistan. If they do not receive social security but are on an elite retirement plan not available to the people, it's because they want it that way. There are no insoluble government problems. Do not let these 555 people shift the blame to bureaucrats, whom they hire and whose jobs they can abolish; to lobbyists, whose gifts and advice they can reject; to regulators, to whom they give the power to regulate and from whom they

*(continued on page 6)*

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# Hospitalization

John Devoy

The Open Enrollment period for Health Care from the City of Detroit is here again. I remind everyone to save all the material that is sent to you in this regard, so that you can refer to the information later.

If you make any changes or add someone to your Health coverage, make a copy save it for your records and mail the form from the city to Benefits Division of Human Resources. Also, at the same time there will be an enrollment period will be held for the new Federal Health Plan for dependants over 25 years of age or older. Again make copies of any additions for your records and save for references.

These enrollments will be held the first week of May and become effective on July 1st 2011. Always take time to read and understand all the conditions of changes in your Health Care Coverage. The official address of the Benefits Division is;

Benefits Administration  
Coleman Young Municipal Center  
2 Woodward Suite 1026  
Detroit, MI 48226-3413

Another reminder, when you become eligible for Medicare, you must take both parts "A" and "B". Then send a copy of your Medicare Card to the Benefits Administration for the city files, DO NOT wait until the last minute to apply.

See you at the General Membership Meeting.

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

assured that your check will be deposited on time and not get lost or tied up in the mail. Bear in mind that if the 1st falls on a weekend or holiday your check will be deposited on the Friday before. The direct deposit form must be filled out by your financial institution and returned to the Pension System either by mail or through our office. If you have any problems or questions contact the office and we will get you the proper forms.

I would like to remind all our local members that the June 2011 General Membership meeting has been canceled due to the fact that the Knights of Columbus hall has a major function that evening so the hall will be unavailable. Sorry for the inconvenience but we were unable to make any other arrangements. The May 2011 meeting would be a good chance to see some old east side friends. The Association does have a few events coming, the Educational Conference is still scheduled for May 24 – 26 at Crystal Mountain Resort near Traverse City. Visit the web site for any more information or give the office a call. The picnic and golf outing are scheduled for August and we are attempting to put together a trip to Las Vegas the last week of September. This year will be a little different from years past. Because of the increase in air fares the Association is attempting to secure a host hotel with a discounted room rate for our members and friends. The rate available for group booking air, hotel and transfers has more than doubled since last year, a recent check of flights for the week of September 26 – 30 are much cheaper if booked individually by several hundred dollars and bear in mind these rates change daily and weekly. We hope to secure the hotel rates soon. Once the hotel is confirmed you may be able to find rates for the air and hotel individually for a good rate. We will make sure everyone is notified once the host hotel is confirmed. This year there will be no conference to attend but we will have a hospitality room in the evening and maybe some other events for the attendees. So look at this trip as a great get together and a lot of fun.

I would like to close by telling all the snow birds to drive careful and hope to see many of you at our meetings or events and as always if you have any problems or question please call the office or drop me an e-mail at [gregrdpffa@hotmail.com](mailto:gregrdpffa@hotmail.com).

Thanks for all your support.



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# UPCOMING SPECIAL EVENTS

## A.P.B. Retirees Luncheon

Third Monday of every month

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

## 5th Precinct Oldtimers Luncheon

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

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

## 11th Precinct Retirees Luncheon

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

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

## 14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

## Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

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

# ASSOCIATION CALENDAR OF EVENTS\*

**NEW!**

## General Membership

## Meeting Schedule

THURSDAY AT 7 PM

## EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

May 5 • Sept. 2 • Nov. 3

## WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Apr. 7 • Oct. 6 • Dec. 1

## West Side Silver Ladies\*

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

## East Side Silver Ladies\*

1st Tuesday of the month

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

Mound North of M-59, Utica, MI

## Police & Fire Club of Florida\*

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

“October to April” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

## Snowbirds Of Michigan\*

Meet 2nd Sunday of the month

May thru December

at “BJ's” Restaurant in Gaylord, MI

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

## Nevada Jackpots\*

Refer to column for next meeting's location.

\*Refer to columns for specifics or program changes

## Detroit Police Department Retired Badges

Silver – \$30.00 EA.\*



Gold – \$40.00 EA.\*

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Contact Retired Detroit Police Officer George Toy at:

**(313) 527-3914**

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

**Articles for the July, 2011 Issue  
should be “submitted” by  
June 17, 2011**

## SEC/TREASURER *(continued from page 3)*

can take this power. Above all, do not let them con you into the belief that there exists disembodied mystical forces like "the economy", "inflation" or "politics" that prevent them from doing what they take an oath to do. Those 555 people, and they alone, are responsible. They, and they alone, have the power. They, and they alone, should be held accountable by the people who are their bosses. Provided the voters have the gumption to manage their own employees. We should vote all of them out of office and clean up their mess!

***Charlie Reese is a former columnist of the - Orlando Sentinel Newspaper.***

What you do with this article now that you have read it is up to you. This might be funny if it weren't so true. Be sure to read all the way to the end:

Tax his land, Tax his bed, Tax the table, at which he's fed. Tax his tractor, Tax his mule, Teach him taxes are the rule. Tax his work, Tax his pay, He works for peanuts anyway! Tax his cow, Tax his goat, Tax his pants, Tax his coat. Tax his ties, Tax his shirt, Tax his work, Tax his dirt. Tax his tobacco, Tax his drink, Tax him if he tries to think. Tax his cigars, Tax his beers, If he cries Tax his tears. Tax his car, Tax his gas, Find other ways To tax his ass. Tax all he has Then let him know That you won't be done Till he has no dough. When he screams and hollers; Then tax him some more, Tax him till He's good and sore. Then tax his coffin, Tax his grave, Tax the sod in which he's laid. Put these words upon his tomb, Taxes drove me to my doom. When he's gone, do not relax, Its time to apply the inheritance tax. Accounts Receivable Tax Building Permit Tax CDL license Tax Cigarette Tax Corporate Income Tax Dog License Tax Excise Taxes Federal

Income Tax Federal Unemployment Tax (FUTA) Fishing License Tax Food License Tax Fuel Permit Tax Gasoline Tax (currently 44.75 cents per gallon) Gross Receipts Tax Hunting License Tax Inheritance Tax Inventory Tax IRS Interest Charges IRS Penalties (tax on top of tax) Liquor Tax Luxury Taxes Marriage License Tax Medicare Tax Personal Property Tax Property Tax Real Estate Tax Service Charge Tax Social Security Tax Road Usage Tax Recreational Vehicle Tax Sales Tax School Tax State Income Tax State Unemployment Tax (SUTA) Telephone Federal Excise Tax Telephone Federal Universal Service Fee Tax Telephone Federal, State and Local Surcharge Taxes Telephone Minimum Usage Surcharge Tax Telephone Recurring and Nonrecurring Charges Tax Telephone State and Local Tax Telephone Usage Charge Tax Utility Taxes Vehicle License Registration Tax Vehicle Sales Tax Watercraft Registration Tax Well Permit Tax Workers Compensation Tax.

STILL THINK THIS IS FUNNY? Not one of these taxes existed 100 years ago, & our nation was the most prosperous in the world. We had absolutely no national debt, had the largest middle class in the world, and Mom stayed home to raise the kids. What in the h\_\_\_ happened? Can you spell 'politicians'?

If you have not, please sign-up for dues payroll deduction – forms are in the "Unity" our web-site [rdpf-fa@hotmail.com](mailto:rdpf-fa@hotmail.com) or call the office and we will send one out to you. (586) 795-1734.

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## **7th Precinct Association Retired Members Semi-Annual Meeting**

Wednesday May 18th 1:00 PM

Total Sports Complex  
40501 Production Drive  
Harrison Twp. MI. 48045

Info: Mike Norris 586-619-0199 or Dan Mertz  
[mertz2854@Hotmail.com](mailto:mertz2854@Hotmail.com)

*Open to all Retired DPD*





## 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.

### **January 2011**

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Carr, Robert	Lt.	Fire	1-7-11
Carter, Donal	Sgt.	Police	1-30-11
Donoho, Ronald	P.O.	Police	1-31-11
Erickson, Walter	Capt.	Fire	1-12-1
Gentile, Frank	Lt.	Police	1-13-11
Griffin, John	P.O.	Police	1-22-11
Longhway, Gerald	P.O.	Police	1-11-11
Luckee, Richard	P.O.	Police	1-5-11
Novak, Terry	P.O.	Police	1-8-11
Ostrowski, Arnold	Sgt.	Police	1-8-11
Paradowicz, Edward	P.O.	Police	1-26-11
Sloan, Charles	P.O.	Police	1-24-11
Smith, Millard	P.O.	Police	1-21-11
Williams, Billy	Sgt.	Fire	1-10-11

### **February 2011**

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Beck, Robert	FEO	Fire	2-19-11
Funke, James	Lt.	Fire	2-9-11
Kocis, Edward	FF	Fire	2-26-11
Naert, Marcel	Bt. Chief	Fire	2-24-11
Ogletree, Edward	P.O.	Police	2-14-11
Rycerz, Eugene	P.O.	Police	2-7-11
Sanford, Clyde	Sgt.	Police	2-2-11
Thompson, Rueben	FEO	Fire	2-15-11

### **March 2011**

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Blakeslee, Donald	Sgt.	Police	3-9-11
Bradford, Thermon	P.O.	Police	3-5-11

### **March 2011**

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Defour, Norman	Capt.	Fire	3-15-11
Giganic, Gordon	Dep. Chief	Fire	3-29-11
Kinney, Glenn	Insp.	Police	3-24-11
Kivela, Leroy	Sgt.	Police	3-20-11
McGinity, George	P.O.	Police	3-11-11
Merriman, Anthony	Capt.	Fire	3-8-11
Murray, Robert ( <i>active</i> )	Lt.	Fire	3-22-11
Phillips, Richard	FEO	Fire	3-17-11
Purdue, Johnnie	P.O.	Police	3-4-11
Savinski, John	Capt.	Fire	3-1-11

## **Welcome New Members!**

### **September**

Hartzell, Paul Police

### **January**

Cook, Carl Fire

Dorsey, Duncan Police

Loftis, Gery Police

Smith-Shoate, Sheila

### **February**

Christian, Elliot Police

Dembinski, John Police

Halpin, Mark Fir

Jones, Howard Police

McCabe, Patricia Police

Perttunen, Markus Police

Porter-Elliot, Lena Police

Thompson, Samuel Police

Tuttle, Catherine Police

### **March**

Turkaly, Thomas Police

Butler, Katrina Fire



### **Karen Whelan-Rivest**

Registered Representative

Millender Center

333 E. Jefferson, Suite 295 • Detroit, MI 48226

Tel: 313-963-4004

Fax: 313-963-4139



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# Members Letters

They should be embarrassed.

I am a retired police officer, and joined the RDPFFA after I retired. Whenever I get a good internet connection, I read the Unity and browse through the 17th Precinct pages. Both are good sites, with a lot of information available to the reader. It is fun to find out where members are located, and email them if you wish to make contact with an old classmate or partner. But, what really upsets me is how many retired officers have not joined the Association. It is disgusting and embarrassing to me, to have so many retired officers not joining the RDPFFA. How much representation do they think retired officers would get with the City of Detroit, without OUR Association? The RDPFFA is for YOU, and it is your responsibility to join and make it a strong agent, for the retired officers now and the ones who retire later. With the payroll deduction of \$3.00 a month it is easy. For the cost of one beer a month, you could join OUR Association, and not be an embarrassment to yourselves and to me. I imagine that the non-members are first in line to cash checks that the RDPFFA has gotten them from a court settlement etc. I see that some deceased member's spouses are still active as members, come on non-members, get with the program and join OUR Association. TODAY!!!!!! Together we stand, divided we fall, stop being just a user, be a member.

*Dennis W. Coon, retired DPD*

I wonder what Carl Parcell and Charlie Winters would say to the current president of the DPOA (notice his name is not being used) about the treatment of the retired officers. The current president has no understanding of the troubles that Carl and Charlie had to overcome to establish the DPOA as a union to represent the Detroit Police Officers. Where was the current president during the Police Blue Flue when at that time we acquired the binding arbitration Act 312. At that time parity (wages) was gained between Fire Fighters and Police Officers.

Now this brings up the "wanna be" fire fighter that tells me all I want is "to tell stories, drink beer and eat pizza". This doesn't say much for his diet, and maybe he doesn't have any stories to tell. (My family has more time in the pay line than he has on the job.) Back before the "wanna be" fireman was alive, police and firemen respected and assisted each other. Back in the day, this

officer while walking a beat, a drunk individual (who was later identified as a fireman) exited a bar attempting to fight this officer. After he was subdued, four others exited the bar, identified themselves as firemen and asked to take him home which, as a courtesy, this officer agreed to.

Where was the "wanna be" fireman in the Detroit riots of 1967. Firemen were sent to a fire and a sniper shot one fireman who was down on the street, at which time a Police Officer\* ran over to the downed fireman, laid over him to protect him from any further gunfire. The officer then placed the fireman's arms around his neck and did the low crawl dragging the fireman to safety.

This story lends itself to the camaraderie between fire and police in the past. It appears the camaraderie between police and fire has ceased to exist. It also appears that the active officers no longer care about the retired officers. John Storm's letter regarding the treatment from the current DPOA president is accurate and directly to the point.

Mr. Taylor, you and your staff have done an outstanding job and we as retirees respect and encourage you to continue your dedication to all of the retirees needs. Thank you.

Sincerely,

*Edward N. Saffold*

\*the Police Officer was Larry Germaine from the DPD Mounted Unit.

Thanks (John Devoy) for your assistance in helping me get my regular co-pay of \$15.00. I have been paying \$43.00 and change. I owe you and my doctor a BIG THANK YOU.

With best regards,

*Robert M. Jackson*

I would be remiss if I didn't take a few moments to express my gratitude for the great job you (John Devoy) did in getting my prescription problem solved. I received two new cards from BC in yesterday's mail. These bore the Group Number XXXXX. Wanting to be absolutely certain that they had it right this time, I took one of my wife's prescription to the drug store. When I picked it up this morning, the pharmacist told me the cost was \$5.00. I walked out of the store with a smile on my face and an extra five dollar bill in my pocket. Thank you so much for helping a transplanted yankee. I really do appreciate it

Sincerely,

*James J. Eddy #2 DB 1980*

*(continued on page 9)*



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Please use this check where it can be used most. Was sorry to hear and read about the attitude of the active guys towards the retirees. Do they not realize that, God willing, they too will be there some day? Anyway enough complaints, want to thank you guys and gals for all that you do for us, appreciate the updates being out of pocket as we are. Thanks again and God Bless.

*Bill Brown  
Spring Branch, Texas*

This check is a donation in memory of Kenneth J. Swistock. Use the money where you need it most.

*Gloria Swistock  
Harrison Twp, MI*

Just a note to express my gratitude to you and fellow elected officers for your supreme effort in our behalf. I appreciate all you do.

*Thanks Again,  
Al Wendyker*

To all who have helped me with any questions, all the many times I've called, Thanks So much, Long over Due!

*Thanks Again,  
Irene Melady*

Please use where needed most in memory of Robert V. Weismiller, Communications.

*Thelma Weismiller  
Anna Maria, Fl*

Dues and donation to be used for the Pac fund. Thanks again for all you do for us.

God Bless you All!

*Leonard Riina  
St. Clair, MI*

A small check to the PAC Fund, or what ever?

*Chester Stuch*

Thank you for all you have done and continue to do! Please use this donation where it is most needed.

*David Ramsey  
Canton, MI*

Please accept this PAC check in memory of Gerald Longhway of the old 2nd Precinct and the Tactical Mobile Unit. Thank you for all the good work the asso-

ciation has consistently done for the good members.

*Carl Watkins  
Whitmore Lake, MI*

Enclosed is a donation for the PAC Fund. Thank you for your diligence and exceptional efforts to protect our benefits that are constantly under attack.

*In Appreciation,  
Ernest & Peggy Eschik  
Oxford, MI*

Thank for all your hard work & dedication. The enclosed is for the PAC Fund.

*Bill & Nancy Wilkins  
Deckerville, MI*

Please accept this donation in memory of Robert Lindley.

*Thank You,  
Dorothy Lindley  
South Lyon, MI*

Enclosed please find a check to be used where you think it is most needed, in memory of Lt. Vitold Tomaszewski.

*Thank You,  
Anna M. Tomaszewski  
Livonia, MI*

This check is in memory of my husband, Frank R. Tanana. Thank you & Bless you all. Keep carrying on.

*Gratefully,  
Dolores Tanana, Redford, MI*

Please accept this check for the Pac Fund in memory of Walter Pezda died 5/8/10, my husband.

Thank you for all your help.

*Sincerely,  
Jane Pezda, Detroit, MI*

Please accept this donation in memory of my husband John Daly. Many thanks for all the good work you do!!

*Florence Daly*

Enclosed is a donation to the Pac Fund. Keep up the good work.

*Fraternally Yours,  
Carl Wojtas*

*(continued on page 10)*

---

# Members Letters

(cont. from page 9)

Please accept this donation to the PAC Fund and thank you for all your diligent work on behalf of all us retired Police and Firemen.

Keep up the great job.

*Hugo E. Lemke,  
Retired Police 1973  
Sebring, Fl*

PAC Fund, I appreciate all the association does for retirees. Without your hard work where would we be?

*Thank You,  
Wilbert Rosey*

I will be 89 years old in a few months, so I thought I better make a donation to PAC, In memory of Lt. James O. Bennett.

*Respectfully,  
Bruno Kramer, Retired 1974*

Please accept and use this PAC donation as deemed appropriate for the furtherance of the goals and objectives of our association. The continued effort and work being done for the "voiceless" retirees is very much appreciated.

*Regards,  
Bill Shell, Clermont, Fl*

Hi, just received the latest Unity magazine. I was shocked to see so many of my friends have passed away. Makes you stop and think. Anyway, please use this check in your PAC Fund, In memory of Dan Ziegeler & Ray Lanzi.

*Thank You,  
Paul Weber, Sun City West, Fl*

Enclosed is a check to use any way you wish, in memory of Gerald S. Boward. Thank you very kindly for all that you do.

*Eleanor R. Boward  
Grimesland, NC*

In appreciation for your hard work, for the PAC Fund.

*Sincerely,  
Charles H. Kuess  
Sterling Heights, MI*

Enclosed is a check that was for my 2011 LSA dues. Thanks for being there for us.

*Ron Karchefski  
Glenwood, AZ*

Please accept this contribution to the PAC Fund in memory of Fred Cosletto & Walter Scott. Keep up the good work.

*Best Regards,  
Frank Sounders, Livonia, MI*

Thanks for all the hard work you are doing. Enclosing check for the Association, Hope it helps.

*Retired F.F,  
Raymond Augustyn  
Sterling Hgts, MI*

The enclosed donation to our PAC Fund is in memory of my wife's uncle, Lt Ben S. Fischer.

Many thanks for all you do.

*Don Schimmel,  
Retired MTB Crossville, TN*

Enclosed is a check for the PAC Fund, in memory of my husband, Richard Moller.

*Doreen Moller  
Lake Orion, MI*

Please accept this donation in memory of Giacomma (Jack) Buffa. It's been 25 years since that un-fateful day. To be used in any way where needed the most. Thank you for your outstanding efforts for us.

*Sincerely,  
Kevin Greene  
Clinton Twp, MI*

Please use the enclosed check to assist in your political activities. Thanks for your efforts on our behalf. Retired 11-19-77 and have been a member ever since.

*Arthur Krol Plymouth, MI*

This check is for your fund in memory of Sgt Francis Heaney. Thank you for all you do.

*Patricia Heaney  
Harbor Beach, MI*

Enclosed is a check to thank you for the hard work and future efforts of the Association. It is much appreciated.

(continued on page 11 )

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# Members Letters

(cont. from page 10)

Please use it for the PAC as requested in the Unity.

*Michael & Evelyn Duhonich  
Royal Oak, MI*

Use this donation wherever needed in memory of Walter & Leona Bokuniewicz.

*Richard J. Bokuniewicz  
Clinton Twp, MI*

Enjoy this day, it is only here for today and it will never come again. For the PAC in memory of "Bo" Soulliere.

*Ted Spicher, Detroit, MI*

We are enclosing a check in memory of our father George L. Browne Ret Detroit PD, and our brother Bt Chief Terrence J. Browne. Please use this check for whatever the association needs. God Bless all of you for all the work that has been done for us.

*Retired F.F. Driver  
David & Alice Browne*

Thanks for all you've done over the years, Keep on a keeping on.

*Don Manning  
Murfreesboro, TN*

Just a quick note to say Thanks for all the hard work on behalf of the retired members.

Enclosed find a check for use in the PAC Fund for our obvious next battle.

*Joe Kaptur, Chesterfield, MI*

A small donation for all you do for the retirees & widows. Please apply this where you think it will do the most good. In Memory of Barney Sheehan

*Thank You,  
Mauvis Sheehan  
Pinckney, MI*

Enclosed is a check in memory of my husband Louis Meyers. Please use this donation for whatever purpose you see fit.

*Thank You  
Ilene Meyers  
Boise, ID*

I appreciate everything you men are doing for us old retirees. Please accept my donation to use as you see fit. I wish there was something we could do to those lazy free loaders who accept the benefits, but contribute nothing.

When I was a young officer at the 13th Precinct, I was assigned to a clean up crew. The Supervisor in charge was Walter Stang; on the crew was Harold Liggett, Joe Laesch, Jim Taytek, Dave Hupert and myself. I want to say hello to Bob Jackson who I worked with at the 13th Precinct. I bet this will bring back many memories to the retirees at the 13th Precinct.

Thank you again for all you do for us retirees.

*Frank & Bernice Winkler  
Birmingham, MI*

Please accept enclosed contributions for all your dedication and hard work from a 15 year member. My wife and I wish it were more, but thanks to our "elected" (Pension) board members that have squandered millions of our money in these 15 years, 13th checks are about as likely as the Lions winning Super Bowl XLV.

These two checks are in the names of Bill Vertin and Reggie Marlatt. Two of the finest police officers I ever served with and two of the finest people I ever knew. It's an old adage, but they would turn over in their graves if they knew how the pension fund has declined since they departed company.

The latest "seminar" these political hacks attended was in Hawaii. This in addition to Hong Kong, Singapore, Las Vegas, Florida and other "low profile" vacations, (whoops – I mean fact finding missions) that have taken place since Bill and Reggie left us. They would find it shocking, (a word neither guy ever used during their street tours) to see how these clowns that never held a real job have approved various "sludge" investments. Sludge investments which from the recent 2010 annual budget glossy booklet mailed to our house, seems to reflect huge losses from "investments" in certain companies. Certain companies named in recent Federal indictments for corruption and bribery's. Ah yeas, shades of Jimmy Hoffa and the Teamsters pension funds, of course the Hawaii seminar will fix all that.

Funny how Toledo or Flint are never chosen by these "fact finders" for meetings to plan these brilliant investments with friends of our convicted felon ex-mayor. Toledo and Flint have both suffered from economic stress in the automotive industry over the years. Each location would welcome hotel and restaurant busi-

(continued on page 12)

# Members Letters (cont. from page 11)

ness from thousand dollar lunches and dinners. Toledo and Flint are both within 100 miles of where this (Pension) Board holds their downtown Detroit meetings.

Also, my wife and I have 401's and IRA's that have performed much better over 15 years then the pension fund. Of course our stuff is small potatoes compared to the billions these financial geniuses are allowed to legally destroy. They have probably blown the equivalent of my IRA at a typical business lunch at one of the downtown casinos.

My bride of almost 40 years and myself had to travel all the way to Birmingham in 1996 to make our investments. That's a whole six miles north of Detroit. Our (Pension) board members, (Cleverly disguised as world tourist) would probably be more than happy to go to Birmingham on a fact finding mission. (Birmingham, England that is – in the European summer of course).

Bill and Reggie would also be disgusted by the present day Police and Fire unions working so hard, (unsuccessfully) to thwart our attempts to be heard and represented on the (Pension) board, Hmmm! Are they afraid of something? Inquiring minds want to know. Do these people think that they are never going to retire from their chosen fields? Stay tuned for the further developments in the continuing saga of "As the Pension Boards Stomachs Turn" Problem is it is our stomachs that turn from all the incompetence.

I have friends that have retired from Metropolitan Police and Fire Departments that have pensions and benefits that dwarf ours. Departments that never had

more than 40-50 members. Perhaps our industrious board members can e-mail us from Wai-ki-ki beach and give us a plausible explanation for this. (Maybe not).

Reggie and Bill and the thousands of others that have contributed over the last 100 plus years deserve an explanation - Whoops! Did I say the present day Police and Fire unions were unsuccessful to thwart our attempts to be heard? Silly me - They and their hip pocket lobbyists convinced our lame duck, lame \_\_\_, blankity blank, outgoing Governor (spelled with a small "g") to veto our bid to have a pension board representative.

These professional investment guru's want to continue their plan to bankrupt our billion plus fund by next Halloween. These pretenders of investment logic think because us "washed up senile old dogs" get our checks every month we will just grab said doggie bone put our tail between our legs and chew on these tidbits. (Checks and bones that are about one third that they should be).

*Clay Pioch, DPD  
1972-1997*

## **PLEASE NOTE:**

The June General Membership meeting has been cancelled. Please mark your calendar.

## **13th Precinct**

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## **PRESIDENT** *(continued from page 1)*

The Senate went on break right after the Bill was voted out of the Appropriations Committee. They will return on April 12, 2011 at which time we expect to have a vote in the full Senate. The only Unions/Organizations to testify in opposition have been the Detroit Fire Fighters Association and the Michigan State Fire Fighters Association. The DFFA has been trying to convince the legislators that they are attempting to resolve this issue in their current arbitration. We do not believe that this is a legitimate attempt to resolve the issue of placing a retired member on the Board, as the only union to make the request, has been the Detroit Fire Fighters, the others continue to ask for status quo. The DFFA only asked for a Retiree to be on the Board as a second choice to the arbitrator with the first choice being status quo. As we look at all the facts around this issue we believe that once again this is just an effort by the DFFA to delay the vote on the Bill. This point has come out during the hearings and as you can see the legislators are not buying the DFFA argument. The DFFA has been and continues to request that the Senate wait for the decision from the arbitrator before their final vote.

We need you to continue to contact your State Senators and the Governor, ask for their support on HB4135. Point out that you need and deserve a voice on the operation of your pension system. A system that is in need of additional oversight, accountability and transparency, which is abundantly clear to all those that have read the numerous articles by Jennifer Dixon of the Detroit Free Press alleging misuse of funds and corruption within the Board of Trustees, or those that have kept up on the current Federal Grand Jury investigation of corruption within Detroit and the Pension System.

There are a number of other Bills and pieces of legislation circulating in Lansing that may have an affect on our membership that we are monitoring and expressing our concerns to the legislators. They include Bills to tax retiree's pensions; form a statewide healthcare plan for public employees, and bills to allow municipalities to void labor agreements. Many of these bills are just now starting to work their way through the system, we will do everything we can to ensure that our concerns reach the legislators and your benefits are protected.

On a lighter note, we are in the final stages of planning our annual convention. This year's event will take place at Crystal Mountain Resort & Spa in Thompsonville, Michigan. Crystal Mountain is a Five Star Resort; our members will receive discounted rates

on accommodations and golf. Those that are planning to attend must sign up now. If you live in the area and are planning to just attend the meeting/events there is no charge, but we still will need your names and the number attending. We will be closing out the registration shortly, to give the resort a final count. If you have questions give the office a call (586) 795-1734, or you can call me on my cell (810) 627-9349, you may also want to contact the Resort with your questions at (231) 378-2000 for reservations (800) 968-7686 ext 5100.

We have additional information relating to the convention at Crystal Mountain in this issue of the Unity magazine, so check it out and sign up today.

I want to thank everyone for their continued support of our association, we will be facing a number challenges this year that will require our participation in the political area. We cannot use general funds for political purposes so we need you to consider making a donation to our Political Action Committee. If you do decide to make a donation, just write the check out to the RDPFFA and in the memo area write "PAC". Once again thank you for your support and we look forward to seeing you at our association sponsored events.

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Nevada



Jackpots

### Ray Downing

The Nevada Jackpots had their March meeting at our usual meeting place, Hugo's Cellar at the Four Queens resort with a small number in attendance. Our numbers seem to be getting smaller, with only 21 dues-paying members left. I'm hopeful we don't go the way of the Arizona Roadrunners in the year ahead.

We were saddened to learn of the passing of Deloris Kotowicz, widow of Chester, on March 11. She was a retired schoolteacher, and a regular in attendance at our card parties. Deloris' smile will be missed by us all.

The next meeting of the Jackpots will be at Hugo's Cellar on Saturday, May 14th, at 9:30 a.m.

An afternoon get-together is scheduled for Sunday, April 10, at the home of John and Evie Breed. This will be a special "going-away" party for Charter Member Tony Pakula, who is moving back to the metro Detroit area to be with family. Tony, the Jackpots photographer and historian for 25 years, has been an absolute spark plug for our group in all that time, and it just won't be the same without him around. Hopefully, he'll visit back here from time to time, and I'm sure those of us headed for a Michigan vacation will be looking him up in the years ahead.

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*Retired Chief of Police  
Madison Heights Police Dept.*

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## Silver Ladies

Carol Curley



Spring at last! We started ours in March with the 19th anniversary of the Eastside Silver Ladies; fourteen of our members were present for great food and service at Di Fratelli Ristorante 46155 Vandyke Utica, Mi 48317 (586) 739-6322. Excellent desert was again presented by Barb Talley. Door prizes and gifts chosen by Bea Hall and Carol Curley.

The Eastside Silver Ladies started in February 1992 with Virginia Huffs' idea and home as the meeting place. She, Barb Talley and Marie Johnson sent out hundreds of letters inviting widowed women to join. By October 1992 there were 22 active women! The Westside Silver Ladies "Sprouted" on the West side in 1995! Here we are today, 19 years later with the nicest women joining us again and again!

Our Birthday's for

March	Pauline Kuklek, Bernice Hall and Jennie Matusz
April	Judie Wagner
May	Barb Talley, Carol Bender and Corrine Evens
June	Marcy Rolf, June Gusler, Louise Zygmuntowicz, Millie Stone and Delphine Marciniak

50/50 was won by

January	Carol Curley
February	Wilma Fulton
March	Marcy Rolf

Our next meeting is April 5, 201. We need ideas for our "July Picnic" and maybe some other excursions too? Call our President, Marcy Rolf at (586) 465-9815.

Every day may not be good, but there's something good in every day!

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## Snowbirds

Dan Zemaitis



Greetings:

I know that in tough economic times there are a lot of cutbacks. This is the case of our union paper publications which have cutback to quarterly issues. So it would be a good idea to save the papers because there will be dates and activities covering a couple months at a time. We are sorry for the loss of another one of our members, Richard Skowronski who lived in Harrison, Michigan. Our Sympathies go out to his family.

### March Birthdays:

Steve Wagner, Richard Vanleen, Jerry Rozanski, Evelyn Brehm, George Perry, Shirley Haidys and Violet Prater.

**April Birthdays:** Mike Kniaz, Maryann Ponik, Karen Haderer, Mary Stano, Marlene Ambrose, Leon Buda and Pat Shaheen.

**April Anniversaries:** Bob and Karen Haderer.

**May Birthdays:** Doris Shumaker, Marsha Dreslinski, Moe Gekiere, Leo Haidys and Bernice Suchara.

**May Anniversaries:** Jerry and Evelyn Brehm, Ed and Marsha Dreslinski, Ted and Maryann Ponik, Moe and Georgette Gekiere.

Our first meeting of 2011 will be May 15th because of Mothers Day. After that, they will resume on the 2nd.Sunday of each month at 1:00 p.m. at BJs restaurant in Gaylord.

In June we will have our Mackinac Island outing and August 14th will be our annual picnic in Glennie at 12 noon. Also in the works are the Soo Locks Boat and Dinner trip and the Agawa railroad overnight trip. Anyone who needs information on any of these trips please call Jey at (727) 397-6226.

Do you remember the Bill Kennedy and Rita Bells prize movies in the morning, Jack Le Goff, Van Patrick and Wolf-man Jack????????????? Till next issue-stay safe and healthy.





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

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## REMEMBRANCE AND THANK YOU

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

### Appreciation (Donation)

DeVolder, James  
Patrell, Joseph  
Riina, Leonard

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**In Memory of**  
Lash, Violet *in memory of*  
*Henry J. Lash*

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*John Daly*  
Greene, Kevin *in memory of*  
*Giacomma (Jack) Buffa*  
Gwizdz, Robert & Vicki *in memory of*  
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*Francis Heaney*  
June, Hugh *in memory of*  
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Kramer, Bruno *in memory of*  
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*Louis Meyers*

Moller, Doreen *in memory of*  
*Richard Moller*

Pezda, Jane *in memory of*  
*Walter Pezda*

Pioch, Clayton *in memory of*  
*Bill Vertin*

Pioch, Clayton *in memory of*  
*Reggie Marlatt*

Sabolovich, Sam *in memory of*  
*Bill Lewandowski*

Saunders, Frank & Nancy  
*in memory of Fred Cosletto & Walter Scott*

Schimmel, Don & Jan *in memory of*  
*Lt. Ben S. Fischer*

Spicher, Ted *in memory of*  
*Bo Soulliere*

Swistock, Gloria *in memory of*  
*Kenneth J. Swistock*

Tanana, Dolores *in memory of*  
*Frank R. Tanana*

Tomaszewski, Anna *in memory of*  
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*Gerald Longhway*

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*Edward Yandric*

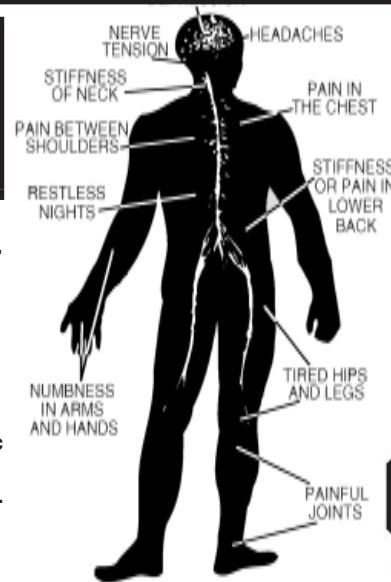
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# Written Testimony House Tax Policy Committee

**March 28, 2011**

**Re: HB 4361**

Leon C. LaBrecque, JD, CPA, CFP<sup>®</sup>, CFA<sup>1</sup>

Troy, MI

Leon.labrecque@ljpr.com

HB 4361 proposes to tax municipal and public pensions, including the pensions of police and fire units in the state of Michigan. There are two issues relating to the state income taxation of police and fire pensions:

First, it is highly likely that the taxation of police and fire pensions is unconstitutional as a violation of Article 9 §24 of the Michigan constitution, which provides, in relevant part:

The accrued financial benefits of each pension plan and retirement plan of the state and its political subdivision shall be a contractual obligation which thereof shall not be diminished or impaired thereby...

As pointed out in written testimony by D. Daniel McClellan<sup>2</sup>, Michigan law provides exemption to Michigan taxation in two statutory sources: § 40 of the State Employees' Retirement system Act (SERS Act), and the Income Tax Act of 1967. HB 4361 is only addressing the Income Tax Act. SERS provides a full income tax exclusion for pension under the Act. As Mr. McClellan continues to point out, the OAG has ruled twice on the exemption, ruling that taxation could only be applied prospectively to new members of the system. Mr. McClellan's analysis is sound.

Second, prior to 1984, many municipal systems were exempt from Social Security. For example, in police and fire pension systems in the City of Detroit, or Dearborn, or St. Clair Shores; employees are exempt for Social Security and as a result either do not receive a Social Security benefit or receive a greatly reduced benefit computed based on outside earnings. Their pension plan generally absorbs a greater employee contribution to make up the difference. Employees of a covered system would receive a pension benefit and social security, which under the proposed law, the pension only would be taxed.

Thus, members of an exempt system would be paying Michigan tax on their pension, whereas members of a nonexempt system would get a portion of their comprehensive retirement benefits (e.g. pension and social security) partially exempt from Michigan tax. In the event the legislature does pass the law, and it is deemed to pass constitutional muster, this disparity has an essential feature of unfairness that taxes some police and fire retirees to a greater degree than others.

The House should consider these factors as it deliberates on HB 4361.

---

<sup>1</sup>Licensed attorney, CPA, Certified Financial Planner and Chartered Financial Analyst and consultant on multiple policed and fire units in the state of Michigan.

<sup>2</sup>Written testimony to the House Tax Policy Committee, March 16, 2011



## **RDPFFA Sponsored Event, Crystal Mountain Golf & Ski Resort**

The RDPFFA has scheduled the annual convention at Crystal Mountain Resort located at 12500 Crystal Mountain Drive Thompsonville, MI 49683 (near Traverse City). We will be arriving on May 24 and departing on May 27, 2011. This event is a great opportunity for members to spend a little time socializing with fellow retirees, friends and family. We will host a hospitality room each day which will include snacks and beverages along with a game room which members will be able to partake in some friendly games of chance. (cards) Each evening we will gather in the area located in the center of the Mountain Top Townhomes, for some beverages and a cookout.(We ask that you consider this area first for your accommodations) The area has a private pool and picnic area. On Wednesday we will have a short meeting with speakers that includes representatives from our healthcare providers, dental, investments and other areas of interest.

You can go on line and book your reservation, at [www.crystalmountain.com/grouplodging](http://www.crystalmountain.com/grouplodging) enter group code 45i63M (3 item letter I) or call to made your reservation at 800-968-7686 ex 5100. We have special golf rates (you will receive a discount voucher for the special golf rates in your check in packages). Also special lodging rates for our group are as follows;

Guest Room \$109, Hotel \$119, One Bedroom Condo \$169, Two Bedroom Condo \$209, Two Bedroom Cottage \$259, Two Bedroom Mountain Top \$259, three Bedroom Bungalow \$319, Four Bedroom Bungalow \$369, and five Bedroom Mountainside \$369, these prices are per night and do not include tax and fees. Some of these accommodations sleep up to 16 people. So gather your friends and family and share a home to reduce the overall cost. The homes and townhouses come completely equipped with dishes, pots and pans, everything you need is for the most part provided. If you have questions call the office or call the resort at 231-378-2000 or just check out the web-site [www.crystalmountain.com](http://www.crystalmountain.com) .

If the type of accommodations you are looking for is not displayed or listed please call the Resort reservations to make your request. (800-968-7686 ex 5100)

**Activities on site**, Golf 18 holes \$40 or \$35 depending on course (W/cart), 10 acre Golf learning center, indoor & outdoor pools, Fitness Center, Tennis, Michigan Legacy Art Park, Spa, Chairlift Rides, Hiking Trails, Crystal Coaster (Michigan's only alpine slide), Mountain Bike Rental.

**Nearby**, Charter Fishing, Horseback Riding, Lake Michigan & Crystal Lake Beaches, Winery Tours, Canoeing, shopping, sleeping Bear Dunes Boat Cruise, and Casinos.

Rates are valid for pre and post stays, rates are for single/double for Hotel or Suite, and for single/quad for the two bedrooms or larger accommodations. Additional charge per person after the allotted number of guest.

Only limited accommodations were held, so you need to make your reservations as soon as possible. Space is very limited.

If you do not have computer access, or would just like some assistance with the selection of your accommodations, Call the office 586-795-1734 or Don Taylor cell 810-627-9349

Please notify the office if you make a reservation, room type and number and names of guest.

**UPDATED!**

<b>2011</b> <b>TELEPHONE DIRECTORY</b>	<b>DETROIT FIRE FIGHTERS ASSOCIATION</b> 1-(313)-962-7546 243 W. Congress Suite 644 Detroit, MI 48226-3217	<b>DETROIT POLICE BENEFIT AND PROTECTIVE ASSOCIATION</b> 1-(313)-870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 Detroit, MI 48202-3023	<b>DENTAL PROGRAM (Delta)</b> 1-(800)-524-0149
<b>RETIRED DETROIT POLICE &amp; FIREFIGHTERS ASSOC. INC.</b>  2525 East 14 Mile Rd. Sterling Heights, MI 48310-5969  1-586-795-1734  FAX 1-586-795-2183  Association Office Hours 9:00 a.m. - 3:00 p.m. Monday through Friday	<b>DETROIT FIRE FIGHTERS ASSOCIATION</b> 1-(313)-567-8770 1938 E. Jefferson Detroit, MI 48207-4155	<b>BENEFITS ADMINISTRATION HUMAN RESOURCES</b> 1-(888)-288-2684 313-224-2742 1-(313)-224-4809 313-224-4813 Coleman A. Young Municipal Center 2 Woodward – Suite 1026 Detroit, MI 48226-3445	<b>OPTICAL PROGRAM (Spectera)</b> 1-(800)-638-3120
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			<b>Blue Cross/Blue Shield Major Accounts Claims</b> 1-(800)-951-2583 This number appears on the back of your Medical, Dental and Visual Blue Cross / Blue Shield membership cards
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			<b>Blue Cross Optical VSP Vision</b> 1-(800)-877-7195
			<b>Medicare Co-ordination of Benefits</b> 1-(800)-999-1118
			<b>U.S. Health (ABS) Claims</b> 1-(586)-826-4380 1-(800)-225-9674 8220 Irving Sterling Height, MI 48312-4621 Mail Claims to: P.O. Box 37504 Oak Park, MI 48237-0504
<b>FIREMEN'S MUTUAL BENEFIT FUND</b> 1-(313)-962-4595 250 W. Larned Detroit, MI 48226-4495	<b>POLICE PERSONNEL</b> 1 (313) 596-2540 1 (313) 596-2810 (Sgt. M. Henning) <b>POLICE (Central Photo)</b> 1 (313) 596-1956		

# Westside Silver Ladies

*Geri Henningsen*

On December 18, 2010, one of our dear members, Eleanor Popiela died. Even when she wasn't feeling her best, she came to lunch with a smile. Our condolences to her family.

On March 14, 2011, long time member, Fran Murphy underwent open heart surgery and of this writing (3/16), she was doing well. If I know Fran, the surgeon had to be an Irishman & she got up to dance a jig on St. Paddy's Day! Hope by now you are completely healed, Fran.

In December, Ginny Kaltenback sent our group a lovely picture of her & her family. Ginny can no longer get to the luncheons so the picture was greatly appreciated. Thank you, Ginny.

"Feel Good" wishes go out to Elmira Affelt, Shirley Brandt, Nancee Hay, Theresa Kelley, Jo Kozlowski;-Fran-Murphy & Dolores Weaver.

Our 50/50 winners were Meta Bateson for January & Dolores Linn for both February & March. Thank you, Jo Moranty for being a great ticket seller.

HAPPY BIRTHDAY TO - Lessie Johnson=4/19, Irene Melady=4/20, Marilyn Noseworthy=4/24, Betty Cavin=4/27, Ginny Kaltenback=5/1, myself=5/4, Theresa Zalewski=5/7, Marie McCarthy & Dorothy O'Leary=5/12, Fran Murphy=5/17 and Elaine Wallace=5/18.

If you haven't yet paid your annual \$12 dues, you're late!! However, we always take money. Please send

them to our treasurer, Meta Bateson, 1291 Shoemaker, Westland, MI 48185.

Retired DPD Sgt. Ray Jones AKA The Preacher is hoping to hear from some of his old crew. Anybody out there?

Retired DPD Lt. George McGinity died 3/11 just 10 days prior to his 90th birthday. Condolence to Jenny & his family.

"Think about it" - We should be as quick to compliment as we are to criticize.

Let's meet at Archie's

Geri Henningsen, (734) 335-6778

## **SANILAC COUNTY'S ANNUAL POLICE/FIREFIGHTER RETIREE DINNER**

**Thursday, May 19, 2011**

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.*

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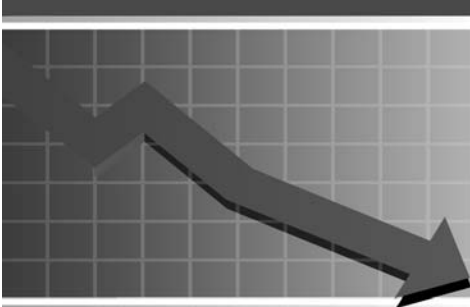
*(Includes dinner, coffee/tea and tip)*

**"CASH BAR"**

**RSVP BEFORE MAY 16, 2011 To:**

Bill Gray at 1-800-544-3784 or

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



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## RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

*Nancy Schmidt*

The February Pizza party was great. We had 42 in attendance. Including guests Bob Bloom from N. Fort Myers FL, and Sharon Schmacher from Colorado. Also this month we gained new members Kenneth and Eleanor MacNicol from Naples, FL. We continue to wish Maija Goosen well. Ron McComas and Tony Klimbal are also on our sick list. Al and Jo Balogh celebrated their 65th Anniversary and Happy Birthday to Nedra Miller. We want to thank Ken Hedeon, Steve Wagner and Bob Baumgart for their generous donations to the club. We would like to also thank Jim and Mary Thomas of Houghton Lake, MI for the gift of money to be given away with the 50/50 at the Annual Dinner Mar. 6th. It will reimburse someone for their two dinner tickets. Can't thank you enough Jim and Mary. Speaking of thanks, we would like to thank Charlie Phillips of Royal Oak MI He is the webmaster of "The Seventeenth Precinct". Charlie posted our Annual Dinner info on his site and how beautiful it was, thanks much.

The February 50/50 was won by Nancy Schmidt and Ron McComas and the Retiree Hat was won by Marv Kammer.

### DO YOU HAVE CATARACTS? NOW YOU HAVE A CHOICE!

You may be a candidate for the new AcrySof ReStor intraocular lens. This remarkable new lens makes it possible, for most patients, to have great vision, after Cataract surgery — **WITHOUT GLASSES!**

**CALL** the office of Dr. Robert A. Sklar **TODAY**  
**TO** see if you are a candidate.

**248-526-1010**

I received e-mails from Sharon Schmacher, Al and Gloria Schulte, Walter Rakicki and a call from Tony Klimbal who is now wheelchair bound. Are thoughts are with you Tony. Our thoughts and prayers have also been with the families of the Tampa and St.Pete officers who were killed in a period of 30 days. Bill Larsen represented our club at those funerals, thanks Bill. Our Son young Bill worked with the last one, Officer David Crawford when he was here in FL. In the 80's. He said he was a great guy.

We also hope the Officers in Detroit's 6th precinct shoot out, have all recovered their wounds. Bless you all.

Now about the Annual Dinner. It turned out to be a super success, thanks to all involved. Bill and Dolores Larsen did a fantastic job, again and Maija handled the Raffle like a Pro. Also thanks to our very own club photographer Beverly Kuhn, your pictures will be enjoyed for years to come. The food was good, the service was excellent and the comradeship was outstanding. It was good seeing new faces and old friends.

Celebrating Birthdays where Evelyn Brehm, Maija Goosen and Steve Wagner. Ray and Audrey Kosmack had another Anniversary. Congratulations to you all. Our past Presidents Fran Maione, Jim Bateson and Ron Goosen were honored and also mentioned was Dick Luckee who passed away in Jan. Henry Macinkowicz was honored for being a past President and Trustee of the RDPFFA and played a roll in keeping us down here informed. We wish you well Henry.

We had 67 in attendance. The 50/50 was won by Grace Hurley and Steve Wagner. Then Steve drew the next ticket which turned out to be his also, and being the Gentlemen that he is He turned it down and drew another ticket. It was Fran Maione's who won the two free dinners donated by Jim and Mary Thomas of Houghton Lake, MI. For an added bit of info, Jim and Mary did this two years ago and would you believe that Fran won those too. Must be Karma! The hand made Afghan donated by yours truly was won by Nedra Miller. We could not have had as a successful day without the gracious support from all of you.

Well, I hope your tired of reading cause I'm tired of typing so I'll sign off. As always you can reach me at 1-352-683-7924 or by e-mail [njschmidt@gate.net](mailto:njschmidt@gate.net)  
Stay safe and well.



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## EYE CARE UPDATE 2011

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

### VITAMINS

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

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

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### CATARACTS AND MULTIFOCAL LENS IMPLANTS

If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in multifocal lens implant technology, we are able to offer even more dramatic vision changes to improve not only your distance vision, but also your intermediate and near vision, as well. In some cases, bifocal intraocular lens implants can reduce the need for reading glasses after surgery. It is quick and painless and almost always results in a dramatic improvement in vision for the patient. That's good news since cataracts are a normal part of the aging process!

The first step is to have a complete eye examination and determine what type of implant is right for you!

### GLAUCOMA TREATMENT

It is estimated that almost 50% of people who have glaucoma don't even know they have it because they have not had a comprehensive eye exam. The pressure in the eye is unusually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

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



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### LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb Zyoptix™ Personalized Laser Vision Correction System for the treatment of nearsightedness and astigmatism. This revolutionary technology is enhanced by the use of an additional space-age laser, INTRALASE<sup>®</sup> that creates the LASIK flap without the use of a blade. We call this 'High Definition Vision'! The advanced diagnostic system used analyzes thousand of data points across the entire eye - to produce a personalized vision treatment plan.

By using the B&L Zyoptix System for traditional LASIK or PRK, our doctors are able to treat most patients who desire to eliminate or reduce their need for glasses.

The good news is that the LASIK procedure *may be* covered by U.S. Health and Life for current and retired Detroit Police and Fire Fighters.

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### AGE-RELATED MACULAR DEGENERATION TREATMENT

Age-related macular degeneration (AMD) is a disease associated with aging that gradually destroys sharp, central vision. Central vision is needed for seeing objects clearly and for common daily tasks such as reading and driving. AMD affects the macula, the part of the eye that allows you to see fine detail. AMD causes no pain.

In some cases, AMD advances so slowly that people notice little change in their vision. In others, the disease progresses faster and may lead to a loss of vision in both eyes. AMD is a leading cause of vision loss in Americans 60 years of age and older.

For a complete medical eye examination to determine if you have AMD and how we can help, call us today for an appointment.

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**Shorepointe Optical Studio - 586/774-9320**

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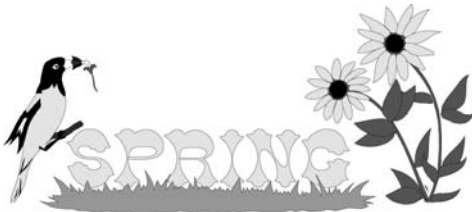
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