

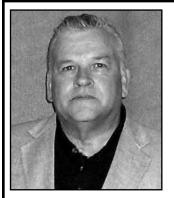
UNITY



THRU STRENGTH AND PURPOSE

Quartely Voice of the Retired Detroit Police and Fire Fighters

Volume 113, April, 2013



PRESIDENT Don Taylor

As we look forward to the summer and the good times with family and all the activities associated with this time of the year, we now must face a great amount of uncertainty regarding our benefits and the financial outcome of the City of Detroit being under the control of an Emergency Manager. Will the City of Detroit be under bankruptcy protection by the end of the year?

Over the next several months I am sure there will be all kinds of rumors circulating throughout our ranks from many sources. You will hear everything from our pensions are going to be cut, to your healthcare coverage is being eliminated. You should not put much stock in these rumors; the Association will keep you updated on any actual proposals that are being put forward that may have an effect on our benefits. We will also let you know what actions the RDPFFA is taking and the likelihood of any of the proposals actually being implemented.

Where do we stand now?

Healthcare:

On March 6, 2013 at a meeting with State Treasurer Andy Dillon, we were notified that the state of Michigan was going to challenge our healthcare settlement agreement (Weiler vs City of Detroit) in court. Treasurer Dillon did make a point that those that are currently on Medicare would not be affected, he stated; their concern is the cost of providing coverage to the

pre-Medicare group ages 50-65. Treasurer Dillon did not give any actual details of the changes they are going to attempt to implement as it relates to our settlement agreement. We have discussed this with our attorneys and the class attorney Chris Legghio, and there is a consensus that it would be very difficult for the state to overturn or modify our settlement agreement. If the state does make a court challenge to our settlement agreement, we are prepared to defend the Agreement in court and will keep you updated on any actions taken by the courts.

Pensions;

Retiree pensions are protected by the State Constitution of Michigan 1963; Page 40 Article 1X ("Public pension plans and retirement system, obligation. Sec. 24. The accrued financial benefits of each pension plan and retirement system of the state and its political subdivisions shall be a contractual obligation thereof which shall not be diminished or impaired.)

As for other changes relating to pensions and the pension board, Treasurer Dillon did point out that he felt that it may be necessary to make changes to the way future retirees' pensions are calculated, and changes may be made to the governing body of the Detroit retirement systems, he did not give any details, other than: he did assure us that the elected retirees would not be removed from the Police & Fire Pension Board.

The Officers of the Association requested a meeting with Detroit's' Emergency Manager, Kevyn Orr to discuss the concerns of our membership. We are currently awaiting a response from Kevyn Orr's office. We will post any updates regarding this upcoming meeting on our web site.

The RDPFFA over the past few years have become very actively involved on both the local and state level of Government and I believe as a result we are now

(continued on page 7)



VICE PRESIDENT

Gregory Trozak

About the only thing that has not changed much around here since the last UNITY is the weather. Winter continues to hang around but the so called experts tell us it will get better and it will warm up. The elected officials in the City of Detroit have been telling us the same thing for the past few decades. The city now has an Emergency Financial Manager (EFM) and the elected officials will be on the outside looking in. This may be a good thing considering their past record. The questions remain, what will happen to our pensions and benefits let alone the future of the City of Detroit?

This once proud city we all lived in (well most of us), worked for and raised our families in has fallen on hard times. We all know changes must be made and the Association will monitor everything that would involve our members. The Association Officers have a meeting





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16414 WALCLIFF CLINTON TOWNSHIP, MI 48035 scheduled with Mr. Orr, the EFM, after the UNITY goes to press to express our concerns. We advise all our members to monitor the web site and your e-mails for any information we obtain. At this point all factual data, not rumors, is important so stay informed.

After depressing everyone with the above venting I am going to move on to more pleasurable material. Once summer does arrive the Association has a few events planned. This year we are again going to have our June general meeting in Frankenmuth, MI at the Bavarian Inn. Attempting to change things from the past several years the annual Association Picnic will be held in conjunction with the general meeting. The picnic will take place the day before the meeting on Monday, June 24, 2013 at Heritage Park which is adjacent to the Bavarian Inn. This event will kick off at around noon with a picnic lunch in the afternoon. Naturally there will be plenty of food, beverage and great stories. Later that evening the World Famous RDPFFA Hospitality Suite will be open with more beverages and some of the same old stories that more than likely changed over the past few hours.

The June membership meeting will take place at 9:30am Tuesday morning the 25th following breakfast which is scheduled for 8:30 am. For those staying around, the hospitality room will open following the meeting. Those that have not made room reservations can call the Bavarian Inn directly at (888) 775-6343 and use our group # 11090U. Room rates will be \$99.00 per night and we have these rates reserved for both Monday and Tuesday nights. For those outdoor enthusiasts there are a few campgrounds in the area. One of our members said the Jellystone Park is very nice and a list of all campgrounds can be found on the City of Frankenmuth web site. There is also a lot of information on this site including maps, points of interest, shopping etc. For our members who will be visiting for the day or making other

(continued on page 6)



Retired Detroit Police & Fire Fighters Association Inc.

2525 E. Fourteen Mile Road • Sterling Heights, MI 48310-5969 (586) 795-1734 • Fax (586) 795-2183 Monday - Friday 9:00 a.m till 3:00 p.m.



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SECRETARY/ TREASURER

Al Grant

On the first Thursday of the month with the exception of June, July and August the Retired Detroit Police and Fire Fighters Association schedules a General Membership meeting. For the convenience of the members, the association decided on two locations, one on the east side of town and one on the west side trying to provide a suitable location for our members to get together. Minutes are provided from the preceding meeting followed by a regular order of business.

At the last two meetings I made a note from member's questions that are worthy of further discussion. I understood that most of the frustration by our members asking was directed at eligible members not joining the association. Questioning progressed to; what is the number of retirees not paying dues? This dissatisfaction lead to a follow up question on what is the association doing to address this issue?

In March a letter was mailed to all non-members briefly detailing the association's successes. The letter urges everyone eligible for membership to the RDPFFA to join, and assist us as we attempt to protect our benefits. Continuing with a plea to become a member it is pointed out that we are currently involved in two lawsuits, one to protect newly retired members and one to protect our Healthcare Settlement Agreement "Weiler vs. City of Detroit, adding that other lawsuits may become necessary in both the state and federal courts. We petition assistance by requesting a contribution of

Detroit Police Department Retired Badges

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Available to R.D.P.F.F.A. Members
Contact Retired Detroit Police Officer George Toy at:
(248) 572-4458

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

\$3.00 per month to join and become a member of the Retired Detroit Police and Fire Fighters Association. For now there are nearly 1,300 retired non-members, approximately 950 police and 350 fire who have not joined the Retired Detroit Police and Fire Fighters Association.

Understanding that all retirees benefit from the associations efforts concerning the status of Pensions, Hospitalization, Insurances and relative matters, members need to encourage those who have not joined to sign on. Allow me to reprint from what I wrote a couple of issues ago, "The Retired Detroit Police and Fire Fighters Association stands-up to protect and defend all retiree earned benefits. We need to keep our numbers as high as possible realizing there is strength in numbers in addition to appreciating the monetary value of added contributors.

For the most part, members disappointed and irritated with people who have not joined simply must try getting the person to join when it is known that the person is not participating. We need to promote the RDPFFA explaining that retiree benefits are under attack. The assault does not single out individuals but affects each and every retiree. We are all in this together present and future and the best recipe for success is "Unity".

RDPFFA 13th ANNUAL EDUCATIONAL CONFERENCE

SEPTEMBER 23 – 27, 2013 at "The New Tropicana Las Vegas"

Now is the time to make your reservation for the upcoming Convention being held in Las Vegas. The Association has blocked a group of rooms at a rate of \$80.00 per night with the daily resort fee being waived. Room reservations can be made by contacting Deborah Ruemenapp of Expedia Cruise Ship Centers at (586) 739-4444 or (888) 582-6100. Deborah will also make your air & hotel packages and work with you for your choice of flight times and dates to attend. Give her a call and get ready to have a great time in Las Vegas.

The Association will provide a hospitality suite each night of the conference along with a breakfast and the Conference on Wednesday the 25th. We look forward to seeng you in Las Vegas and if you have any questions please give the office a call at (585) 795-1734.



PENSION TRUSTEE

Louis Sinagra

There have been news reports recently that have stated that the Police and Fire Retirement System (PFRS) is funded at 65% or below. This of course has caused concern and questions among our members about the funding of the retirement system. Our current funding level is 96.1% and the June 30, 2012 actuarial report from the PFRS actuary Gabriel Roeder Smith & Company should be available in the coming weeks. The PFRS has yet to determine how the news reports are determining the low funding levels.

I would like to remind the members that the PFRS has a website available at www.pfrsdetroit.org. There is information posted on the website members will find useful including funding levels, reports and forms.

Currently, there is a statement on the PFRS website from Chairman Gnatek regarding the recent news reports on the PFRS funding levels. The intention is that information will continue to be posted on the website that will dispel rumors or statements not based on fact.

Another source of information for retired members or associate members of the Detroit Police and Firefighters Association is the monthly meetings. I hope to see you there.



Welcome New Members! January

Alexander-Baker, Joy - Police Browner, Kervin - Police Carroll, Norma - Police Hartman, Brenda - Police Jakeway, David - Police Kozlowski, Robert - Police Lott, Dale - Police Brown, David - Fire Hughes, Tonia - Fire

February

Halstead, Alan - Police Lynch, James - Police Moore, Dennis - Police (Active) Petersen, William - Police

March

Coleman, Afford - Police
Coleman, Donald - Police
Galloway, Corzzell - Police
Gore, Timonthy - Police
Johnson, Alan - Police
Muczynski, Tammy - Police
Parker, Curtis - Police
Stallings, Sheila - Police
Stallings, Sheila - Police
DeSmet, David - Fire
Grabowski, Louis III - Fire
Masty, Dennis - Fire
Roelans, Lewis - Fire



Karen Whelan-Rivest

Registered Representative
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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 196

Special Association Events & Activities

RDPFFA Picnic June 24, 2013 RDPFFA Golf Outing August 16, 2013 RDPFFA Annual Convention September 23-27, 2013

Call the Association Office if you need additional information



VETERANS OF FOREI GN WARS OF U.S. POST 1519

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

For information contact:

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

ASSOCIATION CALENDAR OF EVENTS*

General Membership Meeting Schedule
THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan May 2 • Sept 5 • Nov 7

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan Apr 4 • Oct 3 • Dec 5

SPECIAL LOCATION FOR JUNE MEETING & ANNUAL PICNIC

Bavarian Inn Lodge and Heritage Park Picnic - June 24 • Meeting - June 25

West Side Silver Ladies*

2nd Tuesday of the month at 1:00 P.M. Archie's – 30471 Plymouth Road – Livonia Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month Meeting at Filippa's – Time: 2:00 P.M. Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

Next meeting is 1st Sunday of the month 12:30 P.M. "October to April" at Brandon Community Center 502 E. Sadie St. - Brandon, Florida Doors open at 11:30 A.M. with coffee & donuts

Snowbirds Of Michigan*

Meet 2nd Sunday of the month
May thru December
at "BJ's" Restaurant in Gaylord, MI
Social Hour 11:00 AM – Meeting at 1:00 PM
*Refer to columns for specifics or program changes

Articles for the July 2013 Issue should be "submitted" by June 17, 2013

VICE PRESIDENT (continued from page 2)

arrangements we ask that as the event nears please give the office a call and let us know you will be attending.

The Association's Annual Golf Outing is August 16, 2013 at Sunnybrook Golf Course located at 7191 East 17 Mile Road, Sterling Heights, (586)264-2700. The price is \$65.00 per person and includes 18 holes of scramble format golf and cart, continental breakfast, lunch at the turn, beverages on the course, buffet dinner and prizes. Get those foursomes together and give the office a call for a registration form.

Now that we kept you kind of busy for a few months you may as well wrap up the summer with a trip to Las Vegas. The Association's 13th Annual Educational Conference is taking place September 23-27, 2013. The venue again this year is taking place at "The Tropicana". We are taking the World Famous RDPF-FA Hospitality Suite on the road to a secluded room on a still undisclosed floor in The Tropicana Hotel and Resort. Oh, I almost forgot the Conference will be held on Wednesday the 25th which will include breakfast, an update on Association business, presentations by our gracious sponsors and you will more than likely hear a

BETTER IN 30 MINUTES HEADACHES PAIN IN STIFFNESS LOWER Dr. Rav NIGHTS **Dr. Tom** Hon. DPLSA, Diplomate of National Board DPFA, of Chiropractic Former Army Examiners Paratrooper Members IN ARMS AND HANDS have full chiropractic coverage PAINFUL with USH&L and BCBS Each chiropractic office independently owned $\boldsymbol{\delta}$ operated Call nau! Clinton Twp. **Southwest Detroit** Dr. Ray Kaminski **Dr. Tom Moses** 43297 Garfield at 19 Mile Rd 6807 W. Vernor (586) 286-1100 313-843-5433 www.drraychiro.com Dearborn **Northwest Detroit Dr. Tom Moses Dr. Tom Moses** 6549 Schaefer **14243 W. Eight Mile** 313-582-5433 313-342-5433 www.metrochiroclinics.com

few of those same old stories again and again.

The Association has reserved rooms for our event at a cost of \$80.00 per night and by booking with our group the daily resort fee will be waived. Anyone interested should contact Deborah Ruemenapp @Expedia Cruise Ship Centers (586) 739-4444 or (888) 582-6100. Debbie will make your room reservation if you have your own travel plans or she will work with you for air & room rates that fit your needs. It is always a fabulous time so rearrange those busy schedules and join us in Las Vegas.

Since I have you spending all that pension money on our events and trips (remember you cannot take it with you, many have tried) the Association anticipates that we will have to fight for the benefits we have and prevent any changes. This will no doubt require legal action. Your Association has established a Legal Fund for this purpose and any donation of any amount will be greatly appreciated, so while those check books are out just keep writing.

We are all concerned on what the future holds, so maybe taking a little trip with friends will help everyone lose that stress and have a good time and enjoy the golden years. If you have any questions about any event or concerns please give the office a call or drop us an email. By giving us your e-mail will assure you will be updated and kept informed on important information. Until the next time take care and I hope to see you at one of our events.

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PRESIDENT (continued from page 1)

recognized as a well-organized organization that represents the interest of our members. This has made it possible for us to gain access to those at the highest level of the decision making process. At this point no one knows what the future holds, but you can rest assured that the Officers of the RDPFFA will do everything possible to make sure your interest and concerns are expressed to those making the decisions that affect your livelihood.

On a somewhat related issue, a number of you that recently retired started calling the Association, when you received your November pension check and found that your insurance premiums had doubled. Many of you also may have noticed your benefit levels have been changed in the 2012-2013 Healthcare booklet that was included in the last open enrollment package; we need to hear from you. If you recently retired and have had substantial changes to your healthcare co-pays and benefits, (after you retired) give me a call or send me an e-mail at donrdpffa@hotmail.com

On a lighter note, those planning to participate in the Association events this summer need to make their reservations now. You can find all the information you need in the Vice-President's article of the Unity. The June meeting in Frankenmuth, the Golf Outing and the Convention in Las Vegas, plan to attend. With all that is going on these events would be good venues to get

updated information along with a great opportunity to socialize with your friends and family.

The Association will keep you updated as much as possible through e-mails and postings on our web-site www.rdpffa.com

In closing, welcome back to all the snowbirds, and to all, enjoy your spring and summer; try not to become overly concerned with all the rumors of doom and gloom, it won't do any good, and who knows better days may be ahead.



PLEASE NOTE:

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



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Members Letters

I recently retired a year ago, and want to thank the RDPFFA officers for their hard work and commitment in the fight to protect Police/Fire benefits and pensions. Although the recent State tax legislation does not immediately favor me (due to my age), your efforts should not go unnoticed. With that said, I am confident the Association will continue to fight for all its members in the future battles. Thank you again; I have enclosed a check for the PAC..

John C. Skubik Livonia, MI

Happy New Year! Wishing all a healthy year and looking forward to seeing the group in Vegas again!. Thank You, Please use this donation as needed.

Pat & John Engle Phoenix, AZ

Just a brief letter to say thanks for all the Association does for us retirees. In this age of anti-everything it was great to see the last paragraph written in the Jan Unity by Al Grant. Al you echo my sentiment exactly, we all owe a lot to the people who went before us and the least we can do is honor their memories. We had great schools, finest Fire Fighters in the world caring and competent Police Officers.

Please accept this donation for the Legal Fund in the name of Lt. Andrew Zazula. I retired in 1990 and experienced other law enforcement areas, it was then I really began to appreciate how good the training and personnel in the DPD really were throughout the years.

Thanks again for all you do.

Thomas Collins Scottsdale, AZ

Please accept this donation for your Legal Fund, in honor of all the officers and staff of our RDPFFA. Without your hard work we would not be having a good retirement. Too bad our nonpaying retirees are riding our coat tails.

Wayne P. Isken Retired DFD Bruce Twp., MI

Another year has come and gone. With many Thanks to you RDPFFA as you continue to be there to guide and help the retirees and their widows, you are Great. Please accept this donation in memory of my husband Joe Twardzik (Lt DPD)

Helen Twardzik Macomb, MI

Please use this donation in memory of Patr Frank Warchulski of Old #7. Use this donation wherever you need it. Thank you for all you do.

Patr Ray Makowski (Ret. 1971) Sterling Hgts., MI

Enclosed please find my check in gratitude for the diligence of our elected officers in the pursuit of what is rightfully ours.

Al Wendyker, Proud member RDP&FF Northville, MI

Enclosed is a donation to PAC in memory of Gerald Wojtalewicz. Thanks for all you do.

Loretta Wojtalewicz Shelby Twp, MI

Thank you for all your hard work. Use this check for the PAC of Legal Fund.

Dan Rogers Warren, MI

A donation in memory of my deceased husband, Wallace N. Williams (RDP). Please us where needed. Thank you for your continued work on behalf of all retirees.

Peggy Williams, Detroit, MI

Thanks and keep up the great work. Attached check is for the Legal Fund.

Ronald Stephens (Ret.8-17-87) White Lake, MI

I have been lax in the past as far as donations to the causes of the Association. Please accept this check for the work of the PAC or where you see fit. Thank you for all you are doing!

William J. Cackowski Chesterfield, MI

Please use the enclosed funds where needed. Two suggestions: Increase dues to \$6.00 a month. Print the (continued on page 9)

names of those that DON'T pay dues in every addition of the Unity. The suggested increase is very nominal considering the past, present and future challenges that most certainly remain. Many Thanks,

> Rick Gordon Clinton Twp, MI

I would like to thank you for all you do in fighting for our benefits. Enclosed is my check for the PAC fund in loving memory of my husband Donald Blevins.

> Shirley Blevins Plymouth, MI

Thanks for all you do for us. Enclosed is a donation for the Legal fund. Keep up the good work.

Joe & Rita Ponticelli Shelby Twp, MI

This donation is in memory of Leslie and Robert Lindley. Thank You,

Dorothy E. Lindley South Lyon, MI

Thanks for all the great work you're doing for all of us. Add this to the PAC fund.

Ralph & Lenore Cheney Chesterfield, MI

In memory of a Great Cop and True Friend, Police Officer Johnnie Perdue.

John Autrey Detroit, MI

Here's some extra in appreciation for all the great work you're doing for us.

Joe Seger Macomb, MI

Please find my checks for 2013 dues, also a check for the PAC fund in memory of my husband, Bob Kanka! Thank you so much for all the hard work you do for us! God Bless,

Ginny Kanka Brooklyn, MI

I would like to express my sincere thanks to our Association Leaders and to everyone that works in the office; thanks for answering the phone and resolving my issues. If we did not have the strength of unity in our retirement Association we would receive nothing from the city, except the shaft. There is strength in unity.

Ben Franklin stated to the Continental Congress: "We must all hang together, or we will all hang separately." If the states did not become united and were individual countries, like they are in Europe, the Socialist Nazis would have won World War II, and we would all be speaking German.

I am sorry that there are so many retirees that are not members and fail to invest in the future, and support the team. Enclosed is a check for the PAC.

> Joseph Schmidt (Retired these 25 yrs.', since Jan 1988) Royal Oak, MI

Just short notes to thank you for all the good work you have done for us retirees. Please add this check to your Legal Fund.

Clyde Briner (Ret DPD) St Clair Shores, MI

Don, Kudos to you and all the other Officers for all you have done for us and what you continue to do for us. Take this donation and use it as needed. Thanks again,

Retired PO Arthur Carrier Clinton Twp, MI

I can only imagine where we would be w/o you guys & gals. To those who have chosen not to pay dues in the past, realize it is a new day. We need your support now...and so do you need ours!

John Yager St Clair Shores, MI

Enclosed check for the PAC fund. Thank you for all you do for us retirees. Hello Jack Devoy, hope you are doing well. (Received 1/23/13)

Pete and Virginia Benenati Scottsdale, AZ

PAC check from an old Fort & Green Retired COP 1975. Also in memory of Joe Brasko from the old Fort.

Jim Illsley Boynton Beach, FL

(continued on page 10)

Enclosed is a check for the Legal Fund, in appreci-

ation for all that you do for us retired. I turned 95 in December and still going strong.

Wilbert Kenny Lakeland, FL

Please use as you deem most appropriate. Your efforts are Greatly Appreciated.

Ron Green Clinton Twp, MI

Thanks and keep up the Good Work.

John Hynes Zephyrhills, FL

Enclosed are two checks. One to pay my dues for the year. The other to use where it is needed most. Thank you for the many, many years you have looked out for the Retirees. In memory of my husband Paul, went on disability 1956 and died 2005.

> Lois Porch Vancouver, WA

Please accept this small donation to the PAC fund in the name of the men who taught me how to be a cop and always had my back, Chester Kotowicz and John Jamison, Sct. 5-2. It's comforting to know that you guys at the RDPFFA have our back.

> Jerry & Barb Ciesinski Warren, MI

Thank you for all your help. Please use the donation for some of the trouble spots.

Estelle Gerrie Gabalski Lake Worth, FL

"God Bless You All!!, Please accept this donation in memory of Capt. Patrick E Melady, from his loving wife, and for all you great firemen, a special thanks for all you do for us widows.

> Irene Melady Westland, MI

I've been retired since 1979. I served the city during some good years. I worked at old #7 Chene station. I worked at APB during the 60's. I retired from #13,

Woodward Station. I have been blessed with a long retirement. With this small donation in memory of Charles Quinn, I ask that it be used to support the RDPFFA in whatever endeavor is currently most pressing. May God Bless all of you at the RDPFFA for the work you are doing for all of the retired police and fire fighters.

Robert L. Beebe Leesville, SC

Enclosed is a check for you to use where it is needed, in Memory of fellow officer Marilyn Bateson.

Thank You, Dennis Turner Sun City, AZ

Enclosed is a check given in memory of Elmer W Soldan, for the legal fund.

Lorene B. Soldan, Associate Member Roseville, MI

Saying thanks seems so inadequate, use this as needed, you know best! Remember officers Ricktor, Gutowski and Bill Craw two of my FTO's before the phrase was coined! 1967! More cards and letters to follow. Keep up the good work.

Mike Dewolf Allenton, MI

I am thankful for what you do for us Retirees. Use this check where needed most.

Douglas Boren Hardin, KY

Please accept the enclosed check to the RDPFFA PAC Fund in memory of my father Henry S. Sedmak. Thank you for all your efforts to preserve and protect the well-deserved benefits of police and fire retirees.

Sincerely, Mike Sedmak Port Austin, MI

I wish this check was bigger. Please use for legal fund. Thanks for all you do. (Received 2/5/13)

Many Thanks, Linda & Lynn Shanks Land O Lakes, FL

(continued on page 11)

Please accept and use where needed, this check in the name of my husband now deceased, Wendell Paul Williams who was a Detroit police officer. Thank You.

> Hertha Williams Detroit, MI

Please accept this offer in memory of the following deceased officers; Larry Nevers, Alex Doran, John Gilchrist and Daniel Allen. Thank you,

"Rip" Richard Jackson Brighton, MI

Enclosed please find the check for memorial to Gordon Brown.

Julia & George Heidelmeyer Bayonet Point, FL

Please accept this check for the PAC Fund.

Roy W. Lozon St Clair Shores, MI

Thank you for all your hard work, protecting the retirees' interest. Enclosed is a check for the PAC Fund. Remembrance & thanks for friends I ran with, Jake Janowitz (E-42) Sgt. Jim Rappert (both deceased).

Joe McCracken Dearborn Hts., MI

Enclosed you will find a check for donation to the PAC in memory of Cyril (Rick) Rickard. Thank You,

Betty and Ed Shoemaker & Barbara Jo Rickard White Lake, MI

A small donation for the legal fund. In memory of Frank R. Tanana. Thank You,

Mrs. Frank Tanana Detroit, MI

The enclose check for PAC is in memory of Jack Devoy. A great friend of Fire Fighters while he was active and a better friend of Retired Fire and police. Our prayers to your family.

Thank You, Dale Eising Allen Park, MI Please accept this PAC donation in recognition of the invaluable service you perform and in memory of Dave Siebert, Bob Dooley and Larry Nevers.

> Mike and Kay Hall Mesa, AZ

A little donation for the PAC fund in memory of Jack Devoy.

Joe Godell Clinton Twp, MI

Enclosed is check for PAC fund, in Memory of my father Otto B. Wandrie Lt. D.F.D. and my partner who just passed away in January James Borland P.O. DPD. Keep up the good work on our behalf.

Peter R. Wandrie Ret PO 11th Pct. Lapeer, MI

Unity Friends, The check enclosed is to renew my membership & a donation in my husband's "Gordon Brown", name. We always looked forward to getting the Unity & knowing how hard you guys & gals are working for us. Please use wherever needed.

P.S. There will be a memorial for Gordon celebrating his life on his birthday April 12, 2013 4PM at Orchard Lake Community Church, Commerce Rd & Orchard Lake, MI

Janet Brown Port St Lucie, FL

Fellow Members, as "tax time" approaches, we must take a moment to redirect money away from organizations that demonstrate very little or even no interest in RETIREES' present and future status. Why spend precious dollars for associate memberships in either DPOA of LSA when it is the RPFFA who repeatedly have shown that they are the ones on our side. As we understand, the dues we pay cannot be put into the "Legal Fund". Therefore, enclosed is our check to the Retiree Association Legal Fund. Unity means working together.

Crime-Fighters Loren E Wagner and Shirley L Wagner

Use enclosed contribution in memory of David Patterson, for PAC or Legal Fund.

The Family of Dave Patterson Brighton, MI

(continued on page 12)

On behalf of our family thanks for all you do for the retirees of the DPD. Please use this check as needed in remembrance of my brother-in-law who recently passed away. He worked in Harbormaster. P.O. Steve Kocis, 68 yrs. old, D.O.D. 2-6-13. My husband, Bob Kocis, was also a Police Officer who passed away 2006.

> Thank You again, Jean Kocis Traverse City, MI

Enclosed is my check for the PAC Fund. This in memory of Fire Lt. James Rappert. Many thanks for all your hard work on behalf of all the retirees and widows.

> Alan Silver, Lt (Retired TMS-1) DFD

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

> Jerry Machesky Beulah, MI

Please use this donation for whatever is needed in memory of "Robert W. Marlow, Detective Sgt., Retired 1969- Deceased 1999.

> Eileen Marlow Highlands Ranch, CO

Please use this check wherever it is needed the most. Thank you for all that you do. In memory of William K. Wilmot.

> Ms. Betty Wilmot Brighton, MI

Thanks for everything you are doing for us. I know during the upcoming period you are going to be called on all the more. Please use the included check for the Legal Fund.

> Bob & Jan Smith Bay Harbor, MI

Please use as you see fit. Keep up the good work.

Thanks, Clyde M. Ritchie Southgate, MI

Thank you for all you do.

Michael McDonald Trenton, MI

Thank you for all you do! Please use this any way vou see fit.

> Cecil & Marge Phelps Clinton Twp, MI

For PAC, In memory of Charlie Ward DFD. Jim Siebert

Livonia, MI

Dear Good People: Here's a check for the fund to fight for our rights in this mess ahead. Keep up the good work. Sincerely Yours,

> Paula and Paul Spaulding (Retired Eleventh Precinct)

Charleston, WV

A little something for the PAC pot.

Thomas McCann (Retired DPD Sgt.) Livonia, MI

Apply this donation to the Legal fund in memory of Frank Manning and Bill Strahn. After dealing with the benefits office regarding my medical coverage I think we will need this fund. Thank You All

> Ira Klinefelt Bad Axe, MI

Thanks for all the help that the retirees have received. Use this check where it is needed. In memory of John Pike (FEO)

> Lois Pike Prudenville, MI

Use this check for the Legal Fund, in memory of Deceased Members of the DPD Honor guard and DPD Color Guard.

> Erich Zimmer Grawn, MI

Donation in Loving Memory of Stephen Kocis from Andrew & Barbara Furchenik and a donation in Loving memory of our Uncle Stephen Kocis, from Laura, Nicole and Matt Cadieux. Stephen Kocis passed away 2/6/13 Retired P.O. from Harbor Master Detroit.

> Laura Cadieux Harper Woods, MI

Enclosed is a check for the PAC. Thanks for all you do and for your dedication and hard work.

> George Chinoski Chesterfield, MI

Thanks for all you do, it is greatly appreciated. Use this donation where most needed. A note of Truth: at death we leave everything behind, taking only what we are. Blessings to all of you.

> Lt Don Manning Retired 1992 Murfreesboro, TN

Enclosed is a check for the PAC Fund. Please accept this in memory of "Warner Matchull" Lt. DFD. Thank you for all your hard work.

> George A Huff Capt. Ret. DFD Clinton Twp, MI

The following were condensed because of their length and/or content:

In Part, "Please accept this donation for P.A.C. in memory of Larry Nevers. I will miss long rides from Macomb Twp. to choirboys in Lincoln Park with Larry. I will miss many hours at Greektown Casino with Larry. (he played hold-em, I played lose-em). He never lost his sense of humor, even when he was sick."

Clay Pioch D.P.D. 1972-1977

Please accept the enclosed donation to assist in the effort to maintain comprehensive health care benefits for police and fire department retirees. I understand the current focus on wellness and health maintenance pro-

grams. These are very good programs for the average person and family – not police and fire personnel. However as the daughter-in-law of a deceased police officer and widow of a fire fighter, I have spent 17 years taking care of sick men whose medical issues were vastly complicated by workplace stress, hazardous chemical exposure and environmental issues (water quality and air pollution). It is essential that appropriate levels of health care be maintained at all costs.

Jane Reghi, R.N. - Evart, MI

(Donation) In Part, "It appears that he is needed in the "Legal Fund" so be it – come on Brothers get a board before we lose "Option F". Thanks for All!"

> Kenneth Borieo Retired DPD Lt.-1986

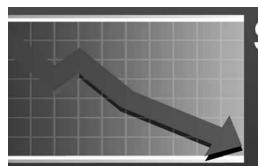
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IN MEMORIAM

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 2012					
December 2012 Name	Rank	Dept.	Appointed	Retired	Date of Death
Good, Ray	Insp.	Police	11-16-46	9-21-74	12-11-12
Priebe, Richard	Sgt.	Police	7-10-61	12-23-86	12-11-12
Adams, Samuel	Bt. Chief	Fire	6-5-42	2-8-77	12-26-12
O'Dell, William	Bt. Chief	Fire	2-23-48	2-8-77	12-5-12
· ·	Dt. Cilici	THE	2-23-40	2-27-63	12-3-12
January 2013		_			
Name	Rank	Dept.	Appointed	Retired	Date of Death
Apel, James	Sgt.	Police	8-1-50	5-15-79	1-14-13
Barnett, Gerald	P.O.	Police	7-21-48	7-21-73	1-6-13
Borland, James	P.O.	Police	2-1-70	2-23-89	1-14-13
Coffman, Arthur	P.O.	Police	2-28-44	3-1-69	1-10-13
Debol, Arthur	Lt.	Police	1-17-49	4-9-74	1-25-13
Doran, Alex	P.O.	Police	5-13-63	8-11-90	1-13-13
Hannush, Russell	Sgt.	Police	10-1-53	10-1-77	1-27-13
Hudson, James	P.O.	Police	7-6-37	7-6-62	1-1-13
King, John	Sgt.	Police	3-8-53	9-24-80	1-9-13
Mayer, Gerald	Sgt.	Police	5-12-52	9-1-77	1-19-13
Meert, Louis	P.O.	Police	8-28-51	8-28-76	1-29-13
Myers, Thomas	Sgt.	Police	5-18-53	9-9-78	1-27-13
Plietz, William	P.O.	Police	2-17-69	8-4-82	1-19-13
Portwood, Lynn	P.O.	Police	11-14-69	2-28-73	1-10-13
Sydor, John	P.O.	Police	8-25-47	7-23-70	1-8-13
Williams, Herman	Inv.	Police	9-7-71	Active	1-24-13
Yeager, Mary	Sgt.	Police	4-10-70	4-11-00	1-22-13
Andrews, Constantine	Lt.	Fire	4-1-47	7-11-75	1-24-13
Brown, Gordon	Capt.	Fire	2-4-51	7-5-86	1-31-13
Fountain, William	FEO	Fire	2-23-48	2-23-73	1-5-13
MacIntyre, Donald	Lt.	Fire	1-16-56	10-12-82	1-15-13
Sanders, Paul	Bt. Chief	Fire	7-7-64	2-23-99	1-26-13
Snarski, Martin	Bt. Chief	Fire	12-1-41	9-1-77	1-18-13
Sustrich, Bernard	Lt.	Fire	2-10-47	5-15-73	1-11-13
February 2013					
Name	Rank	Dept.	Appointed	Retired	Date of Death
Blanchard, Charles	Sgt.	Police	1-3-56	8-1-84	2-27-13
Brozowski, Richard	Sgt.	Police	7-6-54	12-3-76	2-2-13
Campbell, Donald	Sgt.	Police	12-29-47	6-22-76	2-6-13
Dresser, Richard	P.O.	Police	4-1-51	4-16-76	2-25-13
Gon, Mary			2-14-74	2-5-13	
Gon, mary	1.0.	1 01100	2 1T-T/	∠ 1 ⁻ / ⁻	
					(continued on page 15)

February 2013 (continued	d)							
Name	Rank	Dept.	Appointed	Retired	Date of Death			
Herbst, Gerald	P.O.	Police	1-16-51	1-22-65	2-2-13			
Kocis, Stephen	P.O.	Police	10-4-66	1-11-92	2-6-13			
Maisano, Jerome	Lt.	Police	10-17-47	6-1-77	2-9-13			
McNamara, Thomas	Sgt.	Police	3-10-47	2-20-87	2-14-13			
Neal, Merida	P.O.	Police	9-24-56	1-2-82	2-24-13			
Nevers, Larry	P.O.	Police	8-5-68	8-5-93	2-3-13			
Rehmer, Charles	Lt.	Police	1-22-51	9-25-76	2-13-13			
Troyanek, Gordon	P.O.	Police	2-25-57	2-25-87	2-2-13			
Truax, Gilbert	Cmrd.	Police	4-11-49	3-10-76	2-23-13			
Williams, Walter	Sgt.	Police	12-30-71	2-27-01	2-17-13			
Devoy, John	Sgt.	Fire	5-19-47	5-22-72	2-12-13			
Nicholas, William	Capt.	Fire	9-6-45	7-7-77	2-21-13			
Rohrer, Gordon	FF	Fire	8-3-53	5-26-77	2-27-13			
Smith, Jay	Capt.	Fire	9-12-45	5-11-77	2-17-13			
Spezia, Anthony	Bt. Chief	Fire	10-4-45	4-5-79	2-23-13			
Wolf, Donald	Bt. Chief	Fire	8-3-53	4-26-90	2-26-13			
March 2013								
Name	Rank	Dept.	Appointed	Retired	Date of Death			
Bardel, James	Sgt.	Police	7-13-59	1-4-94	3-24-13			
Bieniek, Adolph	Sgt.	Police	2-28-44	3-8-69	3-30-13			
Blount, Frank	EDC	Police	11-6-50	4-1-77	3-10-13			
Detmer, Dennis	P.O.	Police	5-5-69	7-20-02	3-13-13			
Galen, Harry	Sgt.	Police	10-24-53	11-22-78	3-16-13			
Gekiere, Arthur	Lt.	Police	5-2-38	5-15-63	3-4-13			
Hedengren, Reid	Sgt.	Police	7-4-49	7-5-74	3-11-13			
Moore, Walter	Sgt.	Police	1-2-46	1-2-71	3-26-13			
Nightingale, Benjamin	P.O.	Police	7-21-48	8-4-73	3-6-13			
Palka, Jerome	Sgt.	Police	10-21-57	10-28-82	3-21-13			
Shanks, Linda	P.O.	Police	6-24-75	2-29-84	3-1-13			
Skotarczyk, Mitchell	Sgt.	Police	8-1-50	2-12-76	3-13-13			
Zoratti, Nathan	Sgt.	Police	6-18-51	8-21-76	3-13-13			
Graves, Emmett Jr.	FF	Fire	10-10-77	12-29-83	3-18-13			
Hood, David	Bt. Chief	Fire	4-4-66	6-20-03	3-4-13			
O'Grady, John	Bt. Chief	Fire	7-1-57	6-17-92	3-16-13			

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MEMBERS PLEASE NOTE

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

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)

Gaynor, Martin Laube, Paul Jr. Wilson, Vernon

Legal (Donation) Bernert, Gerald Biscup, Gerald Boren, Doug & Betty Borieo, Ken & Karen Briner, Clyde & Eleanor Burke, Rita Cackowski, Bill & Laurine Carrier, Arthur Deweese, Theresa Dewolf, Mike Dibble, Don W. Dunn, Pat & Sharon Engle, John & Patricia Gabalski, Gerrie Gordon, Richard Green, Ron & Grace Greenan, William Hall, Pete & Sharon Haney, Jerry Haynes, Robert & Patricia Holt, Geneva Ireland, Ellen Isken, Wayne Jackson, Ricard & Carolyn Jasinski, Dorothy Kenny, Wilbert Klinefelt, Ira Knobelsdorf, Don Knobelsdorf, Don (Knobby) Krinke, Sylvia Macka, Robert

Manning, Don

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McDonald, Mike

Opipari, Thomas & Shirley

Ponticelli. Joe & Oretha

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Seger, Joe Shanks, Linda Smith, Bob & Jan Spaulding, Paul & Paula Stephens, Ron & Carol Swanic, Duane Traskal, Mike Wagner, Loren & Shirley Weir, Charles White, Ed & Therese Winkler, Frank & Bernice Winn, William

Legal (Donation) In Memory of

Autrey, John in memory of Johnnie Perdue

Beebe, Robert & Helen in memory of Charles Quinn

Cadieux, "Laura Nicole &

Matt" in memory of Stephen Kocis (Retired P.O. Harbor Master)

Chakan, Sharron in memory of John Chakan

Chakan, Sharron in memory of John Chakan

Collins, Thomas in memory of Lt. Andrew Zazula

Furchenik, Andrew & Barbara in memory of Stephen, Kocis (Retired P.O. Harbor Master)

Heidelmeyer, George & Julia in memory of Gordon Brown

Kocis, Jean in memory of Steve Kocis

Lindley, Dorothy in memory of Leslie and Robert Lindley

Makowski, Ray in memory of Patr Frank Warchulski

Marlow, Eileen in memory o Robert W Marlow

McCracken, Joe in memory of Jake Janowitz (E-42) Sgt. Jim Rappert

Melady, Irene in memory of Capt Patrick E Melady

Mijares, Tom & Janet in memory of Jack Devoy

Parrerson, Hilda in memory of David Patterson

Pezda, Jane in memory of Walter Pezda

Pike, Lois in memory of John Pike (F.E.O.) Porch, Lois in memory of Paul Porch

Soldan, Lorene in memory of Elmer W Soldan

Tanana, Dolores in memory of Frank R. Tanana

Torrice, Frank in memory of Ed Gersch

Turner, Dennis in memory of Marlyn Bateson

Twardzik, Helene in memory of Joe Twardzik (Lt. DPD)

Williams, Peggy in memory of Wallace N. Williams (RDP)

Williams, Hertha in memory of Wendell Paul Williams

Wilmot, Betty in memory of William Wilmot

Zablocki, David in memory of Sgt. Ernest Zablocki

Zimmer, Erich & Janice in memory of DPD Honor and Color Guard

P.A.C. (Donation)

Bar, Tim & Karen Benenati, Pete & Virginia Cheney, Ralph & Lenore Chinoski, George & Beatrice Curatolo, Anthony & Diane Eising, Dale & Betty Eising, Dale & Betty Elliott, Walter & Dolores Fiddler, Ray & Charlotte Gryniewicz, Larry & Patricia Haas, Ralph & Antonina Hynes, John & Mary Kanka, Ginny Kiehl, William & Janet Lozon, Roy & Delores Machesky, Jerome & Lois May, David M May, Stanley McCann, Tom & Constance O'Neill. Daniel Peck. William & Jean Ploe, Ed & Ann Marie Schmidt, Joe & Patricia Skubik, John & Suzanne Vallimont, Noreen

Wendyker, Al & Linda

Yager, John & Lynda

P.A.C. (Donation) In Memory of

Blevins, Shirley in memory of Donald Blevins

Chakan, Sharron in memory of John Chakan

Ciesinski, Jerry & Barb in memory of Chester Kotowicz & John Jamison

Eising, Dale & Betty in memory of Jack Devoy

Godell, Joe in memory of Jack Devoy

Gwizdz, Řobert & Vicki in memory of Jerry Kopp

Hall, Mike & Kay in memory of "Dave Siebert Bob Dooley & Larry Nevers"

Huff, George & Nancy in memory of Warner Matchull, Lt. DFD

Illsley, Jim & Mary Lou in memory of Joe Brasko

McCracken, Joe in memory of Jake Janowitz (E-42) Sgt. Jim Rappert

Pioch, Clayton & Roberta in memory of Larry Nevers

Restum, Rudy & Marion in memory of Dennis Crilley (DFD)

Rickard, Barbara in memory of Cyril (Rick) Rickard

Sedmak, Mike & Mary Ann in memory of Henry S. Sedmak

Siebert, Jim in memory of Charlie Ward (DFD)

Silver, Alan in memory of Lt. James Rappert

Wandrie Peter & Genevieve in memory of "Otto B. Wandrie, Lt. DFD James Borland, P.O. DPD"

Wojtalewicz Loretta in memory of Gerald Wojtalewicz



Spring is here again! It's been a long, though not severe, winter. It's always the same seasons, but never consistent temperatures. Many people think it is suppose to be, however the weather is never "fair". Yet, earth is still spinning and traveling in a circle around the sun, so...YEA! Spring!

We Silver Ladies just celebrated our twenty-first anniversary! It is always a pleasure to share a meal with friends. We had prizes, a colorful table, and a choice of great food at DiFratelli restaurant on Van Dyke thanks to Bea Hall, Carol Bender, and Carol Curley. Great cake supplied by Barb Talley. Some members were unable to come due to health setbacks. We miss you and your smiling faces.

Birthdays for: April: Judie Wagner

May: Barb Talley & Carol Bender June: Marcy Rolf, Millie Stone, Delphine Marciniak June Gusler and Louise Zygmontowicz.

50/50 winners: January: Sophie Zielinski

February: Bea Hall March: Carol Curley

A few of us went to the R.D.P.F.F.A. membership meeting this past month, it was mentioned that they had the best meal ever of corn beef sandwiches and potato salad!

Some members are leaving town to go to Florida, South Carolina, North Carolina, and places unknown. Have fun and when you get back here it will be warm (theoretically).

Sadly, we have learned of John Devoy passing, He was very patient, kind, and helpful with our insurance problems, questions, and concerns. He will be missed.

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



Greetings from sunny Florida:

I don't have much news since being down here except that Moe Gekiere had knee surgery and is doing fine. I also had occasion to meet up with George Aereola while shopping which happens at least once a year. George says hello.

Jey and I had a chance to visit with Jerry and Evelyn Brehm in Winter Haven, Fl... We had a great time – played golf, cards, etc... What a swell couple.

Our first meeting of 2013 will be on May 19th, at 1:00 p.m. at B.J.'s Restaurant on Center Street (old U.S. 27) in Gaylord. It would be nice to have a good turnout to start the year. We used to have a solid base of members who attended regularly but many have since passed away. The strength of any organization is in its members and the support they give. I think there are a lot of organizations who are experiencing falling attendance and participation. I know it's hard in our association because most members live so far away, but meetings are only once a month. So, enough of my whining.

Take care and stay healthy

CORRECTION

In our previous issue of the Unity, on the Remembrance and Thank You page under Lucian Harbar, we incorrectly identified his donation in memory of Jim Roberts. Jim is very much alive. Also, on the same page we identified Gary & Beverly Bonine as Bonnie. Please accept our apologies for our oversight.

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Remembrance and Thank You



Jay William Smith
Born 5-13-17 / Died 2-17-13
Captain – Detroit Fire Department
Appointed 9-12-45 / Retired 5-11-77
RDPFFA President 1986-87

Mr. Jay Smith worked for the Retired Detroit Police and Fire Fighters Association and was President of the Association in 1986-87 and above all as Recording Financial Secretary (1991-94). On top of providing information on matters relative to the best interest of the membership He was one of a number of dependable and trustworthy retirees from our past that kept the association positively moving forward.

In remembrance of Jay Smith Thank you for your service!

Publication / Editor



John Brady Devoy, Jr.
Born 7-14-25 / Died 2-12-13
Sergeant – Detroit Fire Department
Appointed 5-19-47 / Retired 5-22-72
RDPFFA President 2002-03

Mr. Devoy served the RDPFFA in a number of positions starting in 1997 with the BCBS Hospitalization Committee. John became Vice President of the Association in 2000 and President in 2002-03. He actively continued with association business by assisting members with Hospitalization needs. He was interesting and enjoyable to work with! The Association lost a colleague, friend, always good for a story. Moreover, Jack always spoke favorable and truly loved the Detroit Fire Department.

John B. Devoy Jr. - Eternally remembered!

Publication / Editor



Walter W. Moore

Born 2-8-20 / Died 3-26-13

Sergeant – Detroit Police Department
Appointed 1-2-46 / Retired 1-2-71

RDPFFA Sergeant at Arms 1997-2008

In remembrance of Walter Moore Thank you for your service!

Publication / Editor



James Bardel
Born 1-4-37 / Died 3-24-13
Sergeant – Detroit Police Department
Appointed 7-13-59 / Retired 1-4-94
RDPFFA Sergeant at Arms 1998-2008

In remembrance of James Bardel "JB" Thank you for your service!

Publication / Editor



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

We are into a new year and we hope it's going to be a good one for you all. It's great seeing some of the Snowbirds. At the January meeting we had 25 in attendance including guest Herbert Heads. The final Roll Call was read and it included our very own Wally Hammer who died in Pensacola, FL on Dec, 4th at the age of 90. We also lost James Apel from Lakeland, FL in January and Jerry Maisano died in MI in February. Our Prayers are with their Families.

January birthdays were Marv Kammer and Dan Zemiatis and those who celebrating anniversaries were Bill and Dolores Larsen 59 years and Jey and Dan Zemiatis 57 years. The January 50/50 was won by Ray Kosmack and Nancy Schmidt and the Big D Gift with the Public Gift card went to Marv Kammer and the Mary Kay goodie bags donated by Cindi Rem went to Nedra Miller and Marv Kammer.

The February meeting, our Annual Pizza Party consisted of 33 in attendance including guests Herb Heads and Virginia Ford. Moe Geikere was reported to be not feeling well. We miss you Moe and Georgette. The 50/50 was won by Dennis Bossow and Ken Hedeen with Marge Frische winning the Mary Kay Bag. At this time we proceeded to Party.

The March Annual Dinner was held at the Clearwater Country Club and we had 46 attending. It was a sad moment when we had to announce the passing of Linda Shanks, Lynn Shanks wife on March 1st, she was only 63. She will be missed at our meetings by all of us. Our Hearts and Prayers are with her loving family and friends.

The 50/50 was won by Ray Kosmack and Sue Dewan, a guest of John Pietrangelo. We hope everyone enjoyed their dinner. On the Birthday list was Maija Goosen also Ray and Audrey Kosmack were celebrating their 62nd Anniversary. Congratulations to you all. We would like to thank Bill and Dolores Larsen for handling all the planning for this dinner, they did another outstanding job.

In the past few month's we received donations from Ken Hedeen, Don McDonald, Don Rem and Bill Schmidt for which the club thanks you for. The Election of Officers will take Place at the April Meeting for the 2013 and 2014 year. This meeting will be the last meeting until Oct. 6th. Bill and I are going to try again for the road trip to Michigan. If we make it we will be at the Bavarian Inn in Frankenmuth for the Picnic and Breakfast. Hope to see a lot of you there. You can contact RDPFFA for their Group# and get a good rate for staying over. Should be a lot of fun.

As you know you can reach me at 1-352-683-7924 and you can also e-mail me at njschmidt@gate.net.

I hope you all had a very Happy Easter. So until then Stay Safe and Well



Bob Blickensdorf

Retired Chief of Police Madison Heights Police Dept.

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

Westside Silver Ladies

Geri Henningsen

On Tuesday, March 19, 2013 we lost a beloved member of our group, our condolences to the family of Dorothy Bliss. Dorothy was a loved member of the West side Silver Ladies and will be solely missed by all of us.

As of this writing, we have no idea what will happen in Detroit and to our health care. We can only hope we don't hear the other shoe drop.

Due to illness & weather, our last three luncheons were sparsely attended. We are all looking forward to SPRING. Our 50/50 winners were Hilmar Clifford for January, Meta Bateson for February & Gaye Zell for March. Our annual donations this year went to, PBJ Outreach, Inc. the Salvation Army & Detroit Police Chaplain's Corp.

The under-the-weather list keeps getting longer. We miss you, Shirley Brandt, Martina Burke, Jo Kozlowski, Irene Malady, Fran Murphy and Marilyn

Noteworthy. Thank you to Martina Burke's daughter, Colleen for compiling & printing our Master List & providing copies for all of our members.

HAPPY ANNIVERSARY TO US!!!! The Westside Silver Ladies are 18 years old as of March 14.

If you are a widow of a Detroit Police Officer or Fire Fighter & a member of RDPFFA, please consider joining the Silver Ladies. Eastsiders can call Marcy Rolf at (586) 465-9815 & Westsiders can call me (Geri) at (734) 335-6778 for information. We have a lot in common & can be a comfort to one another.

HAPPY BIRTHDAY - April = Irene Malady (20), Marilyn Noteworthy (24), Betty Caving (27).....May = Ginny Kaltenback (1), Geri Henningsen (4), Theresa Zalewski (7), Marie McCarthy & Dorothy O'Leary (12), Fran Murphy (17), Elaine Wallace (18).....June = Dolores Smith (20).

THINK ABOUT IT: "Be what you want others to become".

Let's meet at Archies! Geri Henningsen (734) 335-6778

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Trustee John T Barr, Ken Gidner & Chet Opolski Message:

After being out of state since 1997 I found myself back in Michigan to stay and share my enthusiasm and experience with both families that I know, my personal family and my extended family behind the badge – both police and fire. That opportunity to help the RDPFFA and it's members was extended to me by President Don Taylor, affirmed by the Board of Directors and I accepted.

The other two trustee's Ken Gidner and John T. Barr also share that same passion and determination to ensure that the RDPFFA remains active, supports and protects the rights of its members, continually researches means to not only preserve but enhance benefits, while remaining open and objective to ideas.

Ken Gidner has continued to maintain and enhance to presentation of meeting and events. He's gone from the old method of still photos, which will never go away and always serve their purpose, to a video record of these events. If you haven't, then you need to go to RDPFFA@phanfare.com. There you'll find a wide array of events that Ken has cataloged by event. We wish that you could attend more of these functions, whether an

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east or west side meeting, golf outing, picnic, Frankenmuth, or other sponsored function of the association. The reality though is that many, for reasons of their own cannot attend, so going to the web site if a perfect answer for you to hear and see what the association is doing for its members.

John Barr has been a firm voice of reason when matters are discussed at our meetings and a huge advocate for ensuring that there is always clothing and memorabilia products that proudly display our association. He's worked very closely with "Marvelous Marv" to ensure that the product is of the highest quality while enhancing the variety continuously. If you don't have a chance to stop in the office to view the items, I encourage you to go to the RDPFFA@phanfare.com, where all of the products are available for your viewing and purchase.

I hope that this message may prompt you to attend one of coming events, especially if you haven't. I think you'll ask yourself why you hadn't done it earlier. I look forward to writing for the Unity as one of your elected trustees, and I commit as I'm sure that John and Ken do as well, to continue to preserve the integrity, well-being and forward thinking of the RDPFFA. Till next time, stay well, safe and hope to see you soon.

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What Do Cyprus, North Korea and Washington have in Common?

Leon C. LaBrecque, JD, CPA, CFP®, CFA LJPR, LLC

Look at the last quarter: amazing growth on the Dow and the S&P, with both closing at record highs. But what is equally amazing is the indifference the market had to a variety of issues. In Cyprus, the European Zone ministers imposed a whole new approach to the Cypriot bank crisis: they took money from the depositors. Anyone with under €100,000 was safe, but any deposits over €100,000 lost somewhere between 30-40%. This is an abrupt departure from all previous 'fixes' by the EU, which usually loaned money to the country from the ECB. In this case they put the pain on the depositors. Normal logic would look at how the markets reacted to Greece actually getting loans in 2011, and suggest that hitting the depositors of European banks would cause a run on banks in countries with problems, like Italy, Spain and Portugal. But so far, no runs (no hits, and apparently no errors). Why? The European banks are pumping money into the system at a frantic pace. In addition, the Germans (who are bankrolling most of Europe) have elections coming up, and it's unlikely that the Germans want anything unusual to happen.

Now, to North Korea. Have you ever noticed when a kid tries to out-do their parents? The first leader of North Korea was Kim Il-Sung. The first Kim was a tough cookie, and it's generally accepted that he started the Korean War (not the Soviets). For those who don't remember, the Korean War was an ugly and bloody conflict in which the US sided with South Korea. The South Koreans were pushed all the way to the end of the peninsula, and the North Koreans retreated only after a US-led invasion from Inchon. The US pushed the North Koreans into China, and then the Chinese pushed back until the Demilitarized Zone (DMZ) was created on July 27, 1953. Over 1.2 million people died in the Korean War. By way of perspective, there were a total of 358 coalition deaths in the first Gulf war, and probably 35,000 combat casualties on the Iraqi side.

Kim I died in 1994 and was succeeded by his son, Kim Jong-II. Kim II, who sported an interesting haircut (he may have shared barbers with Don King), ruled North Korea with an iron fist, and the economy of North Korea declined. Kim II was a strange dictator, collecting over 20,000 movies and Elvis shades and jumpsuits. According to Korean media, he was an excellent golfer, and regularly shot 3 or 4 holes in one per round (we'd like to see that). According to his biography, he had written six operas and was an internet expert. Despite North Korea having one of the lowest GDPs in Asia, he had 17 palaces, and allegedly \$4B in European banks (we're hoping some in Cyprus). Kim II died in 2011, succeeded by his youngest son Kim Jong-un, or Kim III. Kim III is 30 (or maybe 29, they won't say for sure), and the world's youngest head of state. Little Kim seems hell-bent on out doing his predecessors. He's cut ties with South Korea (created by his dad, Kim II) and voided the cease-fire (created by Grand-dad, Kim I). Now he's threatening the US with missile strikes, which we have to take seriously.

So Cyprus is taking money from depositors, and North Korea is menacing the free world. What about Washington? Congress' approval rating is at 15% (actually we're surprised it's that high), the lowest annual rating since Gallup began taking polls in 1974. If you invert that, it means 85% of Americans polled disapprove of Congress. Why? Well it could start with the Cliff, which had an anemic fix on the tax rules at the 13th hour (2 hours past the deadline). It could be the Sequester, which Congress (and the President) just let happen, despite their gloom and doom predictions of bad food and falling planes. It could be the debt ceiling, which Washington handily kicked down the road. But notably, the rating downgrade was probably due to the diverseness and inaction of the whole group. In fact, on April 5, 2013, we saw the jobs number report that the labor participation was the worst since 1979! Why so bad? Uncertainty, the Sequester, name it. The unemployment rate dropped to 7.6% from 7.7%, but this is due more to less people looking for jobs than jobs being added.

So how did the market treat the quarter? It yawned. The Dow and S&P had its best quarter in a long time. New highs were reached as news and events that would have normally taken it down were flying all around. Why? All the time the news circulated, the Fed was pumping money into the system to the tune of \$85B a month of securities purchases. The ECB followed suit, and now Japan, with a new political system, is pumping money into their system. Interest rates on bank accounts are effectively zero (negative, if you count inflation). The ten-year treasury is yielding about 1.69%. With nowhere to go, the stock market was one of the only places to look.

So what happens this quarter? We think that Warren Buffet was right when he said the market is like a broken clock: its right twice a day, and either fast or slow the rest of the time. I was listening to Liz Ann Sonders the other day and she likened the money gushers to watching a fantastic new gymnastic routine that has never been tried before. The audience is amazed at the launch, dazzled by the routine, but we all wonder how it ends. Can they stick the landing? For now, we're still cautious: there's Europe, North Korea and Washington. They're all potentially dangerous places.

About Leon LaBrecque: Leon C. LaBrecque is the managing partner and founder of LJPR, LLC, an independent wealth management firm located in Troy, Michigan that manages \$514 million in assets (as of 2/28/2013). Leon is a practicing attorney, CPA, CFP® and CFA that has specialized in servicing individuals, families, and small businesses in the areas of financial, estate, and tax planning for over 32 years. LaBrecque's extensive career includes previous work at Arthur Andersen, Plante Moran, and as the Department Chair of Finance and Economics at Walsh College where he created the Master of Science in Finance program. He has also authored several proprietary retirement planning programs for CalPERS, the states of Montana, and Washington, and corporate clients including General Motors, Ford Motor Company, Lucent, and AT&T, among others. LaBrecque's specialties include investment management for foundations and non-profit organizations, financial planning for automotive employees and retirees, and retirement planning for police officers and firefighters. Leon LaBrecque's direct e-mail is leon.labrecque@ljpr.com. For an interview with Leon, call Josephine at 734.385.6170.

^{*}As of 2-28-13



DEATH OF MEMBERFAMILY ASSISTANCE PROCEDURE

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

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

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

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

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EYE CARE UPDATE 2013

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 veg-

etables 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 to determine what type of implant is right for you!

GLAUCOMA TREATMENT

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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 treat-

ment 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.

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 R that creates the LASIK flap without the use of a blade. We call this 'High Definition Vision'! The advanced diagnostic system used analzyes 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.

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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Retired Detroit Police & Firefighters Association The Twenty Second Annual Golf Outing for RDP&FFA Members & Guests

Friday, August 16, 2013

9:00 A.M. (Shotgun start)
Sunnybrook Golf
7191 East 17 Mile Road • Sterling Heights, MI
1-586-264-0805

(For driving directions go to sunnybrookgolfandbowl.com)

18 holes of golf with golf cart
Breakfast (continental style) • Lunch and beverages
Dinner at 3:00 P.M.

(choice of three entrees, deserts and beverages)

Draft beer and beverages served in the club house and designated areas on the golf course

Prizes for closest to the pin and other gifts and prizes.

\$65.00 per person with a gift for every registered golfer

Golfers **must register** individually before 8:30 A.M. to receive tee and cart assignments **Scramble format** with Shotgun start promptly at 9:00 A.M.

Please return score cards after 18 holes of golf.

No refunds for "no" shows.

Make checks payable to: RDPFFA (Golf) Send Check and This Registraton Form to: RDPFFA

2525 East 14 Mile Rd. Sterling Heights, Michigan 48310 Phone: 586-795-1734

REGISTRATION FORM

(This form must be completed properly for each Golfer)

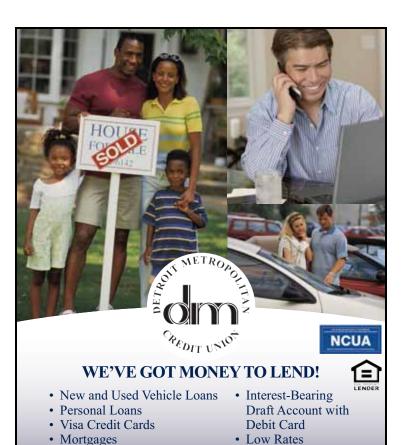
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