



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 117, April, 2014

RDPFFA ENDORSES PLAN OF ADJUSTMENT

The letter below is being sent to all retirees

April 29, 2014

Dear City of Detroit Police and Fire Fighter Retirees:

The Retired Detroit Police and Fire Fighters Association ("RDPFFA") is writing to you in connection with the Plan of Adjustment as amended and filed by the City of Detroit on April 26, 2014 (the Plan). The Board of Directors of the RDPFFA unanimously recommends that you vote in favor of the Plan on the ballots that you are receiving along with this letter.

This recommendation comes after the RDPFFA took a leadership role in negotiations with the City regarding pension and other post-employment benefit (primarily health care) ("OPEB") treatment of the claims of police and fire fighter retirees. Specifically, those long and hard-fought negotiations resulted in the RDPFFA Board of Directors voting to unanimously approve an agreement in principal with the City on April 15, 2014. On April 25, 2014 the material terms of that agreement were incorporated into an executed Term Sheet. Those terms have now been included in the Plan.

Under the current financial conditions of the City of Detroit and with the limited revenue income streams that are currently available to the City, the results contained within the executed Term Sheet are the best protection of our pension and other benefits that could be obtained. The treatment of police and fire fighter retirees has improved significantly since the onset of the bankruptcy and is materially better if classes 10 and 11 approve the Plan.

Sincerely,

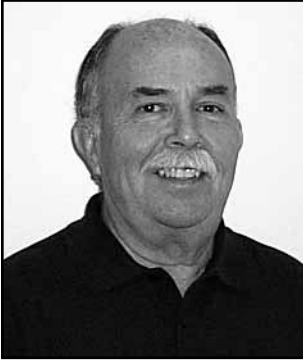
Donald Taylor
President RDPFFA
And on behalf of the Board of Directors

PLEASE NOTE: If you are receiving both a Pension and Healthcare from the city, you will vote twice. The RDPFFA recommends the following:

Class 10 Pension (PFRS) Vote YES

Class 12 Healthcare (OPEB) Vote YES

(The President's Article follows on page 6)



VICE PRESIDENT

Gregory Trozak

Here we are waiting for more updated information to make available to everyone concerning the bankruptcy and the City gets another extension on filling their Plan of Adjustment (POA). As of this writing the Association is still waiting for the final wording on the section of the POA that involves our class in the bankruptcy proceedings. It appears that the City was granted an extension to May 12, 2014 to send out the ballots with a return date of July 14, 2014, but there is always the chance that will change again. Regardless there seems to be more than enough time for the Association Attorneys and legal team to give the final review. We just ask that you keep updated as much as possible either with the hotline or e-mail. As soon as important information is received we will make every attempt to keep you informed.

By the time this issue reaches you the May general meeting will be over and our attention will be directed to the **Annual Picnic** and **June General Meeting** in Frankenmuth, MI. This year the picnic will be held on Monday, June 23, 2014 at Heritage Park which is located directly behind the Bavarian Inn Lodge in downtown Frankenmuth. This is the same location as last year and is walking distance from the Inn. The picnic festivities will begin around noon with lunch being served around 2:00pm. Again the lunch will be handled by the

Bavarian Inn and for those that attended last year know it turned out great and I'm sure the weather will cooperate as it has in the past. The June 2014 general meeting will take place inside the Bavarian Inn on Tuesday the 24th, there will be a breakfast buffet prior to the meeting. This should be a very information filled meeting concerning the bankruptcy proceedings. The Association has made arraignments with the Bavarian Inn for discounted room rates should you decide to spend a few days and enjoy all the festivities. The nightly rate is around \$100.00 per night and reservation can be made directly through the Bavarian Inn by calling 855-652-7200 and use our booking number **11U56N**. The Hospitality Room will be open on Sunday night the 22nd and Monday night the 23rd so make your reservations accordingly. We ask that if you are planning on attending either event just for the day that you give the office a call to help us on our head count. If you make reservations through the Bavarian Inn we will be given a list from them so it is not necessary that you register with us. We hope to see as many members as possible take advantage of these great events. Every attempt will be made to ensure that just our members will be allowed into both the picnic and the general meeting.

In August the **23rd Annual Golf Outing** will take place on Friday the 15th at Sunnybrook Golf Course located at 7191 East 17 Mile Rd in Sterling Heights. As always this outing is well attended which is probably the result of the cost being kept low. Again this year the cost is \$65.00 per golfer and includes a continental breakfast, 18 holes of golf with cart, lunch on the turn, buffet dinner including beer and soft drinks on the course and in the clubhouse. And we cannot forget the fabulous prizes for each golfer and for closest to the pin.

(continued on page 4)



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.



OFFICERS

President

Donald Taylor

Vice President

Gregory Trozak

Secretary/Treasurer

Allan Grant

PUBLICATION/EDITOR

Al Grant

VIDEO/PHOTO WEBSITE

rdpffa.phanfare.com

Ken Gidner - Administrator

OFFICE E-MAIL

rdpffa@hotmail.com

WEB SITE

www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

Mainly, police and fire personnel did their jobs, followed the rules and left the policymaking to the elected city administrators. We received negotiated benefits commonly and officially recognized as a "Contract", guarantees signed and sealed for work performed and the expectation was that these agreements would be time-honored.

Our members had been witnessing Detroit's decline for years and it is hard to believe that there have been no checks and balances in place. Detroit ultimately reached its distressed city status, Bankruptcy followed and our office became inundated with thousands of phone calls. We established a "Hot Line (888) 596-2508 to assist members. RDPFFA members and Associates were concerned, confused, frustrated along

with other related adjectives regarding the loss or reduction in benefits. The City complicated matters unbeknown to retirees by contracting a company from Illinois for Healthcare Open Enrollment and secondly contracting a company out of Washington State to issue stipend checks. The Benefits Administration Human Resources phone banks were usually full.

The mailings and paper continued with a document filed 03/06/14 – titled - Second Amended Order Establishing Procedures, Deadlines and **Hearing dates relating to the Debtor's Plan of Adjustment** - In part, "The City has filed a plan of adjustment and a proposed disclosure statement. To promote the just, speedy, and inexpensive determination of this case as required by Fed. R. Bankr. P. 1001, the Court hereby established the procedures, deadlines and hearing dates set forth below". - (Take note of a few words "just, speedy, and **inexpensive** determination)

Words mean something and the Michigan Constitution was worth looking at because of the following section, "State Constitution (Excerpt) Constitution of Michigan of 1963

24 - Public pension plans and retirement systems, obligation.

Sec.24. The accrued financial benefits of each pension plan and retirement system of the state and its political subdivision shall be a contractual obligation thereof which shall not be diminished or impaired thereby.

Financial benefits arising on account of service rendered in each fiscal year shall be funded during that year and such funding shall not be used for financing unfunded accrued liabilities. - (Focus on the underlined)

Continuing with words meaning something, It is noticeable that City representatives make a deliberate attempt to avoid using "Contract" or "Obligation", by constantly substituting "unable to keep our promise" which softens the impact to readers or listeners by not using the correct terms of "Contract" or "Obligation". A final point, it is ironic that authorization has been given to spend millions of city dollars for administrative, attorney and accountant fees for finding the fairest way to cut pensioners earned benefits."

Like so many who have called our office over the last few months it is my turn to vent!

WANTED

U.S. Issued Model .30 Cal. M1 Carbine
& D.P.D. Issued Glock (pistol)
Call – Retired D.P.D. (586) 996-0357

FEEL BETTER IN 30 MINUTES

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Former Army
Paratrooper

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National Board
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Dr. Tom Moses
6807 W. Vernor
313-843-5433

Dearborn
Dr. Tom Moses
6549 Schaefer
313-582-5433

www.metrochiroclinics.com

VICE PRESIDENT *(continued from page 2)*

So get your foursomes together and plan on a great day of golf with some good friends. There is a registration form in the UNITY or give the office a call and we will get one out to you. This is another event that has no cost to the Association, all expenses are taken care of by entry fees and sponsorships.

Our next big event is the annual **Educational Conference** in Las Vegas. The dates are September 22nd through the 26th and this year will be held at the Monte Carlo Resort & Casino. Again this year we will have a breakfast on Tuesday the 23rd followed by presentations from our great sponsors and updates on any information that will be available. There will also be the world famous Hospitality Room each evening Monday through Thursday. It is always a great time to get to see some old friends who travel from around the country for the event. And I want to stress to everyone that this particular event is no cost to the Association. All expenses are taken care of by the generous donation from our sponsors and the sale of the Association apparel and gifts. Should you be interested in attending the room rates are around \$95.00 a night which includes taxes and resort fees. We have a block of 25 rooms and reservations can be made directly through the Monte Carlo by calling 1-800-311-8999 and using our Group Code: **XRDPFFA**. If you would like to get a package deal with air and hotel we are again working with Deborah Ruemenapp from Expedia Cruises. You can give her a call @ 586-739-4444 and let her know what your schedule is and she will be more than happy to help you out. Should we go over the 25 rooms there may be more incentives the Monte Carlo will include so get those reservations made early, relieve some of that stress and have a great time in Las Vegas. If you have any question or concerns feel free to give me a call at the office.

We know that this issue has been delayed and we hope to get back on schedule with the summer issue but we all know the situation could change so we ask that you understand. Until the next time make sure you keep informed by calling the hotline and if you have computer access get us your e-mail so you can receive any updates. Take care and as always if you have any problems or concerns give us a call.

Welcome New Members!

February

Burch, Theresa - Police
Coleman-Morris, Jevestine - Police
Jenkins, Ricardo - Police
McGregor, Merri - Police (Associate)
Shenouda, Emad - Police
Harrison, Patrick - -Fire
Holben, Bruce - Fire

March

Mack, LaVern - Police
McClure, Sarah - Police
Nierzwick, James - Police
Perry, Gregory - Police (Associate)
Schmekel, Steven - Police
Gallo, Michael - Fire
Hood, Dennis - Fire

April

Lynnderek, Leonard - Police
Falk, John Jr. - Police
Rudoni, Edmund - Police
Burton, James - Police
Fields, Frank - Fire
Sleeman, Richard - Fire

Interested in a Retired Detroit Police Photo ID Card?

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

Detroit Police Department Personnel
1301 Third Street, 6th Floor
Detroit, Michigan 48226-2503

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

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

*Call the Association Office
if you need additional information*

Detroit Police Department Retired Badges

Silver – \$35.00 EA. *



Gold – \$45.00 EA. *

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

Contact Retired Detroit Police Officer George Toy at:

(248) 572-4458

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

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

September 4 • Nov 6

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Oct 2 • Dec 4

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

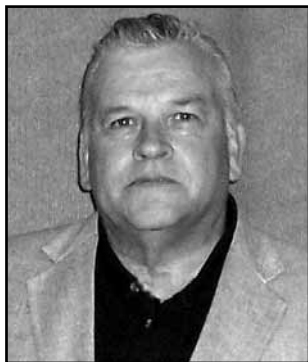
May thru December

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 2014 Issue
should be “submitted” by
June 23, 2014**



PRESIDENT

Don Taylor

The RDPFFA has reached an agreement with the City of Detroit regarding the City's Bankruptcy "Plan of Adjustment (POA) there is a lot of moving parts to this agreement and the struggle to protect our benefits will continue. The following are the main issues contained within the agreement:

1. Current Retirees will continue to receive the full amount of their current pensions.
2. Current retirees will receive in aggregate value to 45% of the value of future COLA, this includes those under Old System, increases are dependent on Actives increases.
3. There is a variable restoration program which could restore COLA benefits to 100%, current retirees, those retired as of June 30, 2014 will be the first to have their benefits restored until the value reaches 66% of the previous benefits level.
4. There will be a separate Healthcare VEBA for Police & Fire Retirees; the RDPFFA will be able to appoint Board Members.
5. Police & Fire Retirees will continue to have voting representation of the Pension Board.

Some of the details of these agreements are still being worked out. You will find these Terms listed in the City's Plan of Adjustment. Some of the items require implementation of other agreements, such as what has become known as the "Grand Bargain" donations of approximately 816 million dollars. Part of the Grand Bargain requires State legislation, for the State to provide 350 million to help cover pensions. We are working with our lobbyist and others to push this legislation. We are making progress, but this is far from over. Also, Judge Rhodes ordered that the ballots reflect, that if money from outside sources is not received, or State Legislation is not passed, and you have voted in support of the Plan, your vote will be changed from a Yes Vote to a No Vote, to ensure that you do not vote for something and then receive something different.

The RDPFFA will provide a letter of endorsement of the City's Plan of Adjustment, which will be included in the package of information you will receive with your Ballot for you to vote on the Plan. The RDPFFA is recommending that you support the Plan of Adjustment. Voting is scheduled to start on May 12 and run to July 11, 2014. We will continue to have new information available on the RDPFFA HOTLINE. You should call regularly for updates to **(888) 596-2508**.

I have pointed out from the beginning that this was going to be a very long and expensive fight. Currently the Association has our main Legal Firm of Lippitt, O'Keefe, Bankruptcy Firm of Silverman & Morris, and the financial advisory firm of Amherst Partners all working for the RDPFFA on this Bankruptcy case. We are also working with our Lobbyist and others in Lansing on the Legislation. I want to express my sincere appreciation for our members that have donated over \$176,000 dollars towards our efforts, but as of this date the costs have reached just over \$400,000.00. Still facing months of legal maneuvering and further Mediation along with our Legislative efforts, I believe it is likely we will more than double our current cost. If the Grand Bargain doses not materialize, we may very likely then end up facing years of legal battles through the court systems. This battle would require at least one trip to the US Supreme Court and maybe two.


To keep up this fight on all levels I am once again asking of those that have the resources to contribute what you can. I know these are difficult times, but we are in the fight of our lives. We need everyone's assistance to continue our efforts at the current level.

This copy of the Unity is being mailed to all retired Police and Fire Fighters. If you currently are not a member I hope you will take a minute to consider what has been taking place and the value of your benefits that are at risk. You also will notice that not only are the members paying to finance this effort to protect all retirees' benefits with their dues, but hundreds are going the extra mile with regular financial donations. Everyone's benefits are at risk, and we should all do our part. Membership dues are only \$36.00 per year and can be paid on an annual basis or deducted from your pension check (\$3 monthly). If you have questions you can contact the office 586-795-1734.

2014 Dues and Payroll Deduction

Please find the 2014 Dues and the RDPFFA Payroll Deduction forms below. If you have not already done so, please fill out one or the other form and send it to our office as listed on the dues form below. Your support allows us to continue to represent you in all matters regarding your retirement funds and issues.

<p>2014 Dues \$36.00</p>	<p>Retired Detroit Police & Fire Fighters Association</p>	<p>For Additional Assistance Contact Association Office</p> <p style="text-align: center;">Retired Detroit Police & Fire Fighters Association (586) 795-1734</p>
<p>Please Complete This Form & Return With Payment</p>		
Application for Renewal _____ New _____ Associate _____		Amount Paid _____
Name: _____ Phone _____		Date Paid _____
Address: _____ E-Mail _____		Check No. _____
City: _____ State: _____ Zip: _____		Dues Year 2014
<p>Make Checks Payable To: Retired Detroit Police & Fire Fighters Association Mail To: 2525 E. 14 Mile Rd. Sterling Heights, MI 48310-5969 PLEASE DISREGARD IF DUES ALREADY PAID</p>		

Name (First and Middle Initial) _____ (Last) _____
Pension Number _____ Social Security Number _____
To: Payroll manager, PFRS
I HEREBY AUTHORIZE THE POLICE AND FIRE RETIREMENT SYSTEM OF THE CITY OF DETROIT TO REMIT THE SUM SPECIFIED FROM MY MONTHLY RETIREMENT ALLOWANCE TO THE RETIRED DETROIT POLICE AND FIRE FIGHTERS ASSOCIATION
Deduction Amount \$3.00 (Three Dollars) Association Dues
Deduction Code 00080100

SIGNATURE _____ DATE _____

REMEMBRANCE AND THANK YOU

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

Legal (Donation)

Abdelnour, Sam
Adams, John & Vera
Alarie, Dennis
Alessi, Pat
Allen, Gene
Anderson, Dennis
Arasim, John
Aubel, Josephine
Avolio, Dagmar
Bach, Garry
Bagnasco, William & Mary Ann
Bar, Tim
Bar, Tim
Bar , Tim
Barkell, William
Barnes, Michael
Barnes, Michael
Barnes, Michael
Belanger, Adele & Nelson
Bell, Karen
Benskey, Pete & Mary
Berger, Bruce & Donna
Billings, Jerry
Billings, Jerry
Blackstone , Thomas & Diana
Blount, Cara
Blount, Michael
Bonine, Gary & Beverly
Boren, Douglas & Betty
Borg, Geralyn
Bostock, William & Sharon
Boudreux, Lawrence
Bradley, Tom & Glenda
Bradley, Tom & Glenda
Brady, John
Braga, Phillip & Patricia
Braun, Harry & Deborah
Brophy, Bernard & Judith
Brownell, Angie
Brownell, Lawrence & Marlene
Bullock, Robert
Bunyak, Randall & Carole
Burns, Joseph
Burns, Joseph
Campbell, Tom L.

Caris, Niki
Carlen, David
Carlen, David
Carney, Pat
Carney, Pat
Carrier, Arthur
Carroll, Robert & Mary
Ciesinski, Jerry & Barb
Cimino, Sam
Cislo, Fred & Rose Marie
Clayton, Gloria
Collinash, Bob & Margaret
Cook, Robert
Cronk, Richard & Carolyn
Cryderman, Eugene
Damm, David & Dorothy
Dawe, Wes & Arlene
Detgen, Helen
Dettloff, Ray & Joann
Diamond, Patrick & Margaret
Dick, Gregory T.
Doheny, Dennis & Patricia
Domin, Don & Suzanne
Dornan, Lynn & Randall
Douglas, McKinley
Downing, Ray
Dubey, James
Dujardin, Ray & Marcella
Dunn, Pat & Sharon
Dziuba, Stanley & Donna
Eagle, Lloyd
Eastman, Don
Eising, Dale & Betty
Eklund, Tim & Doreen
Ellul, Edward & Susanne
Esse, Emery
Evans, Beverly
Fiddler, Ray
Fillare, Stephen
Finneren, Jacqueline
Flannery, Adele
Flannery, Adele
Fogarty, Pat & Donna
Foley, Mike & Pat
Foley , Mike
Foley-Schumaker, Eileen

Foley-Schumaker, Mike
Foley-Schumaker, Eileen
Fournier, Mike & Anne
Frabotta, Frank & Karen
Fuhrmann, Martin & Karen
Gajeski, Richard & Patricia
Gale, Edward
Gallaher, Kathy & John
Gaston, Isaiah
Gehling, George & Gloria
Gerds, Charles & Gail
Gilbeau, David
Girard, Viola Mae
Given, Eleanore
Gnotek, John
Godfrey, Steve & Deb
Graham, Joan
Graham, Joan & William
Grassi, David
Green, Ron & Grace
Greenan, Bill
Greene, Kevin
Grezelewski, Margaret
Groth, Greg & Marcia
Guffrey, Rudolph & Rose Marie
Gutierrez, Carlos
Haas, Ralph
Haddas, Bill
Hagerman, Harley & Bernice
Haidys, Leo
Hamm, Raymond
Haney, William & Elaine
Harbar, Lucian Sr.
Harkuscha, Oleg
Haro, Frank & Susan
Hedtler, Juan & Kathryn
Hernacki, Wanda & Michael
Hewitt, David & Lori
Hine, Steve & Judy
Hines, Stanley
Hofbauer, Karl
Hopkias-Parker, Beverley
Hudson, William
Hurwitz, Larry & Deanna

(continued on page 9)

REMEMBRANCE AND THANK YOU *(continued from page 8)*

Hynes, Mel & Sue	Loranger, Del	Osborn, Dan & Linda
Hynes, William & Joyce	Malone, Tim & Janet	Panackia, Ed & Connie
Irons, Rick	Mamo, Will & Diane	Pas, Ed & Nancy
Isken, Wayne	Mangum, Gene & Wanda	Peterson , Raymond
Joabar, Joseph	Manning, Donald	Peterson , Robert & Shirley
Johansson, B.O & M.L	Marchetti, Joseph & Sandra	Pew, Lawrence
Johansson, Bertil	Marentette, Joe	Phillips, Charlie & Kathleen
Johnson, Alan & Patricia	Marlow, Don & Betty	Phillips, Charlie
Johnson, Alan & Patricia	Marrone, Mary Jean	Phillips, Charles & Kathleen
Joiner, Bob & Arlene	Martin, Tom & Joan	Plowman, Leon & Bernice
Kaczorowski, Michael & Helen	Martin, Tom & Joan	Ponticelli, Joe & Rita
Kaltz, Herbert	Mathews, Roger & Valerie	Popyk, Frank & Beverly
Kammer, Marvin & Patricia	Maynard, Eural	Post, Joanne
Kantak, Bob & Irene	Maynard, Stanley	Presley, Kathleen
Kantak, Robert & Irene	McCann, Tom & Constance	Price, Billy & Sharon
Kantak, Robert & Irene	McPherson, Mac	Priemer, Paul
Kantak, Robert & Irene	Mestdagh, Ron & Elizabeth	Przybysz, Matthew & Carolyn
Keillor, Arthur Jr.	Michalski, Gary	Randazzo, Frank
Kelly, Tim & Geraldine	Miller, Liane & Arthur	Rangeloff, Stanley
Kerwood, Ron & Betty	Miller, Danny & Beverly	Reghi, Jane Ann
Kijek, Jim & Elizabeth	Miller, Bob & Jeanne	Regish, Stephen & Jean
Kijek, Jim	Mitchell, Frank & Elena	Regish, Andrew
Kirkwood, Clinton & Myrah	Mlinarich, Michael	Rehse, Ellen
Klinefelt, Ira	Mlynarczyk, John	Rem, Cynthia
Knobelsdorf, Don	Montgomery, Jim & Maureen	Restum, Rudy R.
Knobelsdorf, Don (Knobby)	Monti, Deborah	Rewers, Doris
Knobelsdorf, Don	Montie, Leonard & Karin	Reynolds, Lillian & Larry
Knobelsdorf, Don (Knobby)	Moore, John & Dolores	Ricci, Robert & Linda
Koby, Jay & GERALYN	Morawa, Dennis & Barbara	Richie, David
Koehler, Thomas & Carolyn	Morawa, Dennis & Barbara	Richie, David
Kopce, David	Morawa, Dennis & Barbara	Roberts, David & Jeanne
Kosmack, Richard & Margery	Moreland, Herbert & Cindy	Rogers, Daniel J
Krompatic, Jack	Morell, John	Russell, Ken & Jo
Kuchinski, Ferdinand	Murphy, Arthur	Russell, Ken & Jo
Lamb, Gerald A & Diana	Narduzzi, Richard	Russell, Ken & Jo
Lang, John	Neal, Robert & Patricia	Sabolovich, Sam & Marlene
Lang, John	Niarhos, Rosemary & William	Santarossa, Richard & Connie
Laroche, Ronnie	Norris, Kelly	Sartor, Ras
Laudan, Dolores	Novak, Gerald & Janice	Schipani, John
Laurentius, Marvin & Donna	Nowak, Frances	Schmidt, Joe & Patricia
Ledford, William & Clara	Nowak, Frances	Schnars, Barbara & William
Ledford, William & Clara	Nowak, Frances	Seeger, Joseph
Lee, Gary P & Mary	Nye, Charles & Kathy	Seneski, Lawrence & Sharon
Lemaux, Jim	Nye, Charles & Kathleen	Serafin, Larry & Arlene
Lemaux, Max & Yvonne	Obidzinski, Robert & Donna	Simmons, David & Patricia
Lemaux, James W	O'Brien, Pat & Linda	Singer, Charles
Lemaux, Max & Yvonne	O'Dea, Terry & Catherine	Skomra, Dan & Dolores
Lewis, Stephen	Oliveri, Phillip & Doris	Skomra, Dan & Dolores
Ling, Terrell & Marilyn	Opipari, Thomas & Shirley	

(continued on page 10)

REMEMBRANCE AND THANK YOU *(continued from page 9)*

Skomra, Dan & Dolores
 Slaton, James & Sandra
 Smith, Vernon & Janice
 Smith, Jerry & Margo
 Smith, Wayne D & Jane
 Smith, Jim & Deborah
 Smith, Ray & Marguerite
 Solai, Gretchen & Jerry
 Solecki, Stanley & Gloria
 Sowell, Tom & Sharon
 Stano, James & Kay
 Stec, James & Jacqueline
 Stein, Richard
 Stephens, Ron & Carol
 Stieber, Paul & Jacqueline
 Sumeracki, Gary & Sophia
 Syme, Nancy & Robert
 Tanderys, James & Judith
 Tassen, John
 Taylor, Bob & Maureen
 Thomas, Roger & Jeannette
 Tibaldi, Gerald
 Towne, Charles
 Tsampikou, John
 Turner, James & Marlette
 Turner, Dennis
 Tutak, Pat
 Varriale, David & Barbara
 Veda, Ed
 Velthuysen, Tomas & Kathy
 Veneri, Neil
 Wagner, Loren & Shirley
 Wagner, Loren & Shirley
 Wagner, Mary E.
 Wagner, Loren & Shirley
 Walcheck, Richard & Suzanne
 Walcheck, Richard & Suzanne
 Warthogs, Motorcycle Club
 Wasser, Fred & Norma
 Weide, Barbara
 Wertman, Wilford & Rosemary
 Wertz, Ed
 Whitty, Paula & John
 Wilkewitz, Ralph & Sunni April
 Wilkewitz, Tom & Barbara
 Williams, Robert L.
 Williams, Susan J.
 Wiltse, Earl & Jean
 Wojnar, Frank & Doris

Wojtas, Carl
 Wolinski, Ed & Genevieve
 Wrobel, John & Antoinette
 Wylie, Bill & Christine
 Yaden, Don & Shirley
 Yokubison, Janet & Ron
 Young, Tobi Ascione
 Zaharoff, Fred & Diana
 Zarro, Ralph
 Zeld, Dawn & Martin

Legal (Donation)

In Memory of

Arthurs, Jimmy & Judy *In memory of Harriett Agnes*
 Bardon, Dorothy *In memory of Lt. Charles W. Bardon*
 Barnes, Harold H. *in memory of Lt. Harold C. Barnes DFD*
 Bemben, Leon & Barbara *In memory of Rich Lustig*
 Breitschuh, Ernest & Paula *In memory of Lt. Thomas Breitschuh (DFD)*
 Bushor, Sharon *In memory of Russell Bushor Jr.*
 Carter, Joyce *In memory of Sgt. Ronald McComas*
 Carter, Joyce *In memory of Sgt. William Fumerola*
 Cashen, Tim & Pat *In memory of Raymond J. Cashen*
 Chakan, Sharron *In memory of John Chakan*
 Chakan, Sharron *In memory of John Chakan*
 Chakan, Sharron *In memory of John Chakan*
 Chambers, Douglas & Margaret *In memory of James Penkala*
 Cronk, Richard & Carolyn *In memory of Mary Cronk*
 Dupre, Cecile & David *In memory of Raymond Dupre*
 Dupuis, Mike & Ann Marie *In memory of Bill Whalen*
 Engelhardt, David & Kathleen *In memory of Sgt. Donald Dorsey (DFD)*
 Fournier, Florence *In memory of Ronald Fournier*
 Fowler, Nancy & Brian *In memory of Shawn Bandy*

Editors Note: In our previous issue in the 'Legal (Donation) In Memory of section', the donation by Harold H. Barnes should have read In memory of Lt. Harold C. Barnes. It has been corrected above.

Frantz, Lois *In memory of Bill Adrian*
 Fulton, Wilma *In memory of Jean Graves*
 Gordon, Richard *In memory of Fred Birch & Dan Ziegeler*
 Helmick, Cecil & Tracy *In memory of William (Bill) Fumerola*
 Jepsen, Christine *In memory of Frank Walls & Mike Bossuyt*
 Jepsen, John *In memory of Karl Jepsen*
 Karson, Gerald *In memory of Ronald Hackney*
 Kress, Carolyn *In memory of John Kress*
 Laurencelle, Terry & Marsha *In memory of All Our Fallen Heroes'*
 Lobstein, Milt & Ginny *In memory of FEO Ed and Chief Robert Lobstein*
 Malone, Jacqueline *In memory of Russ Malone*
 Malott, Mike & Jennifer *In memory of Mike (Loris) Goss*
 Manross, Gary & Rebecca *In memory of William (Bill) Adrian*
 Maxinoski, Ed & Carol *In memory of Ed Maxinoski Sr.*
 Melady, Irene *In memory of Captain Patrick Melady*
 Morris, Elizabeth *In memory of Donald Morris*
 Murray, Raymond & Lynda *In memory of Harold Hap Carlson*
 Pike, Lois & Gary *In memory of John Pike*
 Purrington, Jim & Sandra *In memory of Charles Schatzberg & Clarence Rademaker*
 Quinn, Bernard *In memory of Lloyd and Edgar Quinn*
 Raicevich, Arlene *In memory of Daniel Raicevich*
 Raska, Roland & Del *In memory of William (Bill) Fumerola*
 Shanks, Lynn *In memory of Linda Shanks*
 Simmons, Don & Joyce *In memory of Mike Dell (DFD)*
 Stelzer, Sophie *In memory of Jack Stelzer*
 Sudy, Mary *In memory of Fred Sudy*
 Sustrich, Bernard F & Carol *In memory of Bernard M. Sustrich (DFD)*
 Swistock, Gloria *In memory of Kenneth J. Swistock*
 Thomas, Karen *In memory of Sgt. Avery M. Jackson Jr.*
 Twardzik, Helene *In memory of Lt. Joe Twardzik*
 Wagner, Robert & Judith *In memory of Genevieve Groves*
 Watkins, Carl & Barbara *In memory of Gerald Longhway*

(continued on page 11)

REMEMBRANCE AND THANK YOU

(continued from page 10)

Wend, Dolores *In memory of*

Thomas C. Wend

Wilkewitz, Ralph & Sunni, April *In*

memory of Mike Czapski

Wilmot, Betty *In memory of*

William K Wilmot

Womack, David *In memory of Paul Womack*

Wood, John & Carolyn *In memory of*

Janice Zimmer

Yoho, Jim & Kathy *In memory of*

William (Bill) Fumerola

Zemaitis, Dan & Jey *In memory of*

Don Andrizzi & Andy Zayula & Danny Ellis

P.A.C. (Donation)

Roberts, David & Jeanne

Appreciation (Donation)

Kelly, Tim & Geraldine

Yaden, Don & Shirley

Members Letters

Due to the very large number of letters received by the association in response to the current circumstances with the City of Detroit, we will not be publishing the members letters in this issue of the Unity.

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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.

January 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Carr, Harry	P.O.	Police	6-6-55	6-6-80	1-12-14
Wilson, John	FF	Fire	3-12-73	9-3-86	1-28-14

February 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Baeckeroot, Maurice	Sgt.	Police	6-18-51	9-9-77	2-22-14
Dwyer, Alan	Sgt.	Police	9-26-56	9-28-76	2-5-14
Emery, Robert O.	P.O.	Police	2-13-59	7-6-85	2-3-14
Hansen, Kerry	P.O.	Police	9-8-69	10-22-85	2-2-14
LaHousse, Henry	Lt.	Police	2-23-48	8-16-73	2-10-14
Morrison, Hugh Jr.	Sgt.	Police	1-12-70	8-21-03	2-10-14
Mortenson, Richard	Lt.	Police	10-3-55	6-20-81	2-14-14
Rozenbaum, Vincent	P.O.	Police	5-3-54	10-30-81	2-15-14
Yankovich, Mato	P.O.	Police	7-9-57	4-26-85	2-21-14
Isakson, Daniel	FF	Fire	10-2-72	5-8-88	2-16-14
Lauer, Orvin	FEO	Fire	12-30-46	11-29-75	2-10-14

March 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Adrian, William	P.O.	Police	1-3-56	10-4-74	3-13-14
Bennett, Charles	P.O.	Police	9-25-60	2-4-87	3-16-14
Cily, Michael	P.O.	Police	6-17-68	6-17-93	3-17-14
Edge, Robert	Lt.	Police	4-16-73	7-3-02	3-3-14
Fadie, Robert	P.O.	Police	2-23-48	3-3-73	3-5-14
Fournier, Ronald	P.O.	Police	3-13-61	7-9-86	3-16-14
Fumerola, William	Sgt.	Police	9-7-54	9-9-86	3-14-14
Gale, Ronald	Sgt.	Police	8-4-69	12-15-98	3-9-14
Gladue, Howard	Lt.	Police	11-17-47	11-17-72	3-28-14
Humphries, Steven	P.O.	Police	2-3-75	2-4-84	3-1-14
Makowski, Raymond	P.O.	Police	10-7-46	10-15-71	3-11-14
Nettles, Cherri	P.O.	Police	6-11-01	4-26-06	3-11-14
Price, Charles	P.O.	Police	3-10-52	5-26-78	3-29-14
Reid, Guy III	P.O.	Police	5-5-69	8-4-72	3-30-14
Schieman, Fred	P.O.	Police	8-5-46	10-12-71	3-8-14
Brown, Delmar	Capt.	Fire	7-1-63	5-1-93	3-26-14
Kitson, James	Chief	Fire	3-30-53	5-9-78	3-28-14
Luttenbacher, Carl	FEO	Fire	7-7-52	3-19-80	3-26-14
Quinn, William	FEO	Fire	3-5-51	6-28-89	3-28-14

March 2014 (continued)

Name	Rank	Dept.	Appointed	Retired	Date of Death
Williams, James W.	FEO	Fire	11-30-72	1-12-03	3-29-14
Winston, Major	Bt. Chief	Fire	10-3-66	10-5-03	3-12-14

April 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Conn, Robert	P.O.	Police	12-12-66	6-27-86	4-2-14
Dettloff, Eugene	P.O.	Police	1-11-54	11-29-74	4-2-14
Gallerani, Clavio	P.O.	Police	11-17-47	3-31-73	4-13-14
Saffold, Albert	Lt.	Police	9-13-43	9-13-68	4-13-14
Wagner, Steven	Lt.	Police	9-22-52	12-27-77	4-6-14
Watson, Donald	Sgt.	Police	6-6-55	7-10-81	4-6-14
Smith, Robert L. Jr.	Sgt.	Fire	12-19-77	1-25-00	4-11-14
Weimert, Anthony	Lt.	Fire	11-24-47	2-11-74	4-22-14

Retired Detroit Police & Fire Fighters Association Catalog Order Form

Item	Description	Price	Circle One If Applicable	Number of Items Ordered	Total \$ Amount Included
T-Shirt	RDPFFA Police Badge (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	RDPFFA Fire Cross (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	Detroit Police Retired (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	Detroit Fire Retired (Blue or Grey)	\$15.00	M - L - XL - *XXL		
T-Shirt	RDPFFA Logo (Blue or Grey)	\$15.00	M - L - XL - *XXL		
Golf Shirt	Detroit Police Retired (Navy w/Golf trim)	\$25.00	M - L - XL - *XXL		
Golf Shirt	Detroit Fire Retired (Navy w/Red trim)	\$25.00	M - L - XL - *XXL		
Golf / Baseball Cap	Retired Association	\$12.00	Fits "All"		
Golf / Baseball Cap	Retired Police	\$12.00	Fits "All"		
Golf / Baseball Cap	Retired Fire	\$20.00	Fits "All"		
Money Clip	Old P.O. Badge	\$20.00			
Money Clip	New P.O. Badge	\$20.00			
Money Clip	Police Sergeant	\$20.00			
Money Clip	Fire Maltese Cross	\$20.00			
Denim Shirt	Detroit Police Retired (w/Gold trim)	\$25.00	M - L - XL - *XXL		
Denim Shirt	Detroit Fire Retired (w/Red trim)	\$25.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Police Badge	\$40.00	M - L - XL - *XXL		
Wind Shirt	RDPFFA Fire Cross	\$40.00	M - L - XL - *XXL		
Wind Shirt	Detroit Police Retired (w/Gold trim)	\$40.00	M - L - XL - *XXL		
Wind Shirt	Detroit Fire Retired (w/Red trim)	\$40.00	M - L - XL - *XXL		
Coffee Mug	Choice of Badge	\$12.00	Lt., Sgt., P.O., Fire		
Travel Mug	Choice of Badge	\$12.00	Lt., Sgt., P.O., Fire		

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Silver Ladies

Carol Curley



By the time you read this article, we will be attempting to cut grass and enjoy the sun. After this long winter, we all have had doubts but it happens every year. Things, situations, weather and we are always changing. It is what makes life an adventure. A challenge when one tries to control the change. Confusion and torture when the change is put upon us by forces we did not anticipate.

We as retirees and Americans face the changes our government is throwing at us. It is a sad shame adults do not learn from history. It is a blessing that there are wise and courageous people who can articulate and act to make an effort to correct the confusion. Thanks RDPFFA for all your hard work and effort!

A longtime member of the Silver Ladies, Jean Graves, passed away in February. She was witty, wise lovely and an inspiration to us all. It was a pleasure knowing her.

We were fortunate the long snowing winter gave us clear roads to come to meetings until March. We made a date to celebrate our 21st anniversary but canceled at the last minute which was a good decision since we all got snowed in! A new anniversary dinner reservation has been made. Carol Bender, Marcy Rolf, Carol Curley, and Bernice Hall volunteered to do the foot and phone work. More details next Unity.

Wilma Fulton won the 50/50 in January. Marcy Rolf was winner in February.

Birthdays celebrated in February: Annette Emke, Ann Waldis, and Carol Curley. March: Bernice Hall, Jennie Matusz. April: Judy Wagner

To every member lady recuperating from health setbacks: we miss your smiling faces-please get well soon.

Come and enjoy lunch with us. Call: Marcy Rolf (586) 465-9815.



Snowbirds

Dan Zemaitis

Greetings from sunny Florida;

We're happy to be down here especially since Detroit and Michigan won 1st place for having the worst winter in the whole country.

We're very sorry that we lost another good friend and member - Jerry Whiting. Jerry was a very talented person and also our "Snowbird" photographer. Our deepest sympathies go out to his wife Bard and their family.

Get Well wishes and prayers go out to Steve Wagner, Harry Rudeen, Ted Farquhar and Ernie Huffman.

Jey and I have been attending the Florida Club meetings where we are also members as are several of our "Snowbirds". Our Members that we visited with down here were: Moe & Georgette Gekiere, Jerry and Evelyn Brehm, Don & Cindy Rem, Gene Karvonen, John Pietrangelo, Ed and Marion Kajewski, Barb Whiting, and Will & Kay Christopher.

Belated Birthdays wishes to:

February Birthdays - John Pietrangelo, Barb Whiting, Gerald Tibaldi, Pauline Zazula, J.C. Genter and Dorothy Peters.

March Birthdays - Steve & Phyllis Wagner, Richard Vanleen, Violet Prater, Elizabeth Dewaelsche, George Perry, Gordon Kivela, Cornelius Reyst and Jerry Rozanski.

April Birthdays - Georgette Gekiere, Maryann Ponik, Mike Kniaz, Mary Stano and Pat Shaheen.

Our first "Snowbird" meeting of 2014 will be May 18th at 1:00 p.m., because of Mother's Day. Starting in June the meetings will be on the 2nd Sunday again. We're looking forward to seeing everyone.

Our Michigan phone number is 989 735-3450.

These are trying times, so please support our RDPFFA and Associations.

Take care and God Bless

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Westside Silver Ladies

Geri Henningsen

SPRING! Best word in the dictionary (as I write this during the March 12 blizzard).

We have a few members with some health problems...Nancee Hay, Marie McCarthy and Dolores Smith. We're hoping all is well, now.

Recently, I received phone calls from three members who aren't able to make the luncheons - Elmira Affelt, Nancee Hay and Bonnie Klisz. So nice to talk to all of you.

Birthdays coming April - June are Irene Melady - 4/20, Marilyn Noseworthy - 4/24, Betty Cavin (a very special one) - 4/27, Ginny Kaltenbach - 5/1, myself - 5/4, Theresa Zalewski - 5/7, Marie McCarthy and Dorothy O'Leary - both 5/12, Fran Murphy - 5/17,

Elaine Wallace - 5/18 and Dolores Smith - 6/20. Best birthday wishes to you.

50/50 winners were Dolores Weaver for January, Theresa Zalewski for February and Irene Melady for March.

PLEASE, MEMBERS...If you have not made a donation to the RDPFFA legal fund, do so as soon and as often as you can. When Meta Bateson and I attended their Eastside meeting in March, we shared a table with some Eastside Silver Ladies...President March Rolf, Carol Bender, June Gusler, Irene Brooks and Milly Stone. It was so nice to connect with the group who helped get us Westside's started.

REMINDER: We collect dues in March. They're still a bargain at \$12 a year.

Today's thought: "Life isn't about how to survive the storm, but how to dance in the rain".

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FIRE IN THE HOLE: LESSON LEARNED

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

I dodged a potential big loss last month. Anne, my wife, and I have a nice house and a very nice kitchen. Anne is a gourmet chef, so we have really good (and expensive) appliances. One fateful morning one of our appliances went rogue. The control panel in the stove shorted out and the stove burst into flames. Once a month we have cleaning ladies come in and, luckily for us, they were at the house and they're tough. One hit the circuit breaker and the other called 911 and ran across the street to get my neighbor, who is a firefighter. The fire was extinguished leaving behind one ruined, expensive stove and some burn marks on the floor. We just finished the clean up this weekend.

We dodged the bullet, but it got me thinking about a lot of things, such as what if the cleaning ladies hadn't been there, or if we had been sleeping, or so many other possibilities. Then I realized that I'm a personal finance whiz with some missing ingredients. Had my house burned down, I did have replacement insurance on the contents, but didn't really have a record of the contents. I have a whole bunch of pin numbers on my account, but not a way to get those to my wife. I have insurance, but I haven't shopped it for quite a while.

This was annoying, so I sat down with the programs I wrote years ago and built some useful checklists; simple lists, but things we all should be doing. We refined it and sampled it with some clients, and got a shocking 100% positive response. It seems that most of us, no matter how organized we are, want to get our affairs in order and have some peace of mind. I noticed something else: I have a scarcity of time, so getting these things done liberates some time and brain space.

What kinds of things are on the checklists? Well, the first and foremost is to make a visual inventory of the contents of your home. Use one of your snazzy electronic devices, a camera or video recorder, and make a timely picture record. Put something in the photos (e.g. Time magazine) that dates the picture. Store the picture in a safe place. What about your wallet? Make a copy of the contents of your wallet (not the money, that's illegal), and have that in a safe place. Do the same with your pin numbers and account numbers in your digital legacy.

There's more, a lot more. Have you told your agent on your power of attorney about the POA? Have you talked to the guardian in your will? Did you put a guardian in your power of attorney? Are you using auto-bill pay to speed up your cash flow? Can you benefit from some kind of account aggregation? This is where you can look at all of your accounts in one place at one time, like a dashboard.

All in all, we came up with almost 60 ideas of some simple, but important things that you can do. Of course, not all apply to everyone, but the basic principle is simple: a good financial life has a lot of pieces that are just common sense things that we should do.

Living without a stove for a couple of months was troublesome: I can't wait to make some omelets. On the other hand, I think about what might have happened and respect the wakeup call. If you want a copy of our checklists, drop me an e-mail (leon.labrecque@ljpr.com) and I'll send you the pdf version. I think it's the right thing to do and it will make you and your family's life better. Oh, and be sure to check the batteries in your smoke alarms as well.

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Nancy Schmidt

I hope by now those in Michigan are enjoying better weather.

To the families of some of our members that we lost in the past few months. Wilbert Kenny, Ron McComas, Eleanor McNicol and Maurice Baeckeroot, we wish to offer you all our condolences.

At the Jan. meeting, and after much thought our Treasurer of 7 years, Dolores Larsen stepped down. We all want to thank her for the dedication she put into the job. Cindy Rem was nominated and elected into the position. Welcome aboard Cindy. In case you need to get in touch with Cindy her number is 1-313-318-4991. I would also like to thank Ken Hedeem, Frank DeMercy and Homer Buttrey for their donations.

Birthdays for Jan. were, Marv Kammer and Dan Zemaitis. Those celebrating Anniversaries were Bill and Dolores Larsen their 60th and Dan and Jey Zemaitis their 58th. The 50/50 in January was won by Jerry Brehm and Don McDonald, with Don also winning the Retiree Hat.

The Feb. meeting was our Jet's Pizza Party. We have 30 in attendance which included guests, Ginny Ford, Gene Karvonen and Frank and Pat Krzesowik. The 50/50 was won by Maija Goosen and Nancy Schmidt.

Now that brings us to the March Annual Dinner Held at the Clearwater Country Club. We had 51 members and guests in attendance. The Raffle was won by Frank Rubiak and Ken Hedeem and Beverly Kuhn Evans won the men's Watch Kit that was donated by a thoughtful member.



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This is a little personal story about one of our long-time members Bob (Pepper) Baumgart and his family of dedicated Detroit Workers.

Father, Emil (Fire, deceased)

Uncle's Edward and Walter (both Police, deceased)

Uncle, George (Fire, deceased)

Brother, Roy (Fire, deceased)

Cousin, Ralph - Edwards Son (Police, deceased)

Walter Jr. (Sherriff of Wayne Co., deceased)

Gerald, son of Edward (Police, deceased)

And then that brings us to Robert (Pepper) Baumgart of Clinton Twp. Mi. (Police) One of our life-time members and still on our Roster. Thanks Bob, for your thoughtfulness. Oh, and say Hi to Audrey.

Nuff Said!!

That's all for now. You can reach us at 1-352-683-7924 or my e-mail is njschmidt@gate.net

Stay Safe and Well



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EYE CARE UPDATE 2014

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

VITAMINS

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

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

CATARACTS AND CUSTOM CHOICE IMPLANTS

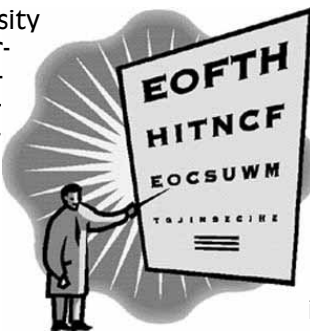
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in laser-assisted surgery, multifocal and astigmatism correcting 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. 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

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.



LASER VISION CORRECTION

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

By using the B&L ZyoOptix 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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