



UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 106, July, 2011

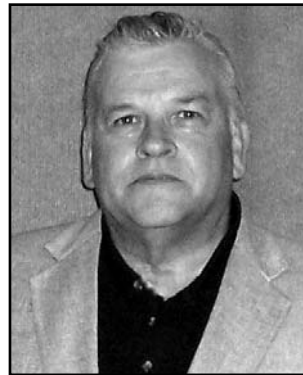
Governor Signs HB 4135 into Law Public Act 25, 2011



May 10, 2011 - Left to right - RDPFFA Secretary/Treasurer Al Grant, RDPFFA President Don Taylor, House Representative Fred Durhal, Jr., Governor Rick Snyder, Senate Majority Leader Randy Richardville and RDPFFA Vice President Greg Trozak

Final Payment in the Weiler vs City of Detroit Healthcare Settlement

Per settlement agreement, the final payment is due this summer. The terms call for the City of Detroit to make the payment in July. We trust that the city will send the final check to Attorney Legghio's office on or before July 31. As a result, the earliest you can expect to receive the check is mid August. The amount of the check will be around \$250.00, the same as the second payment. Do not spend it until you get it!

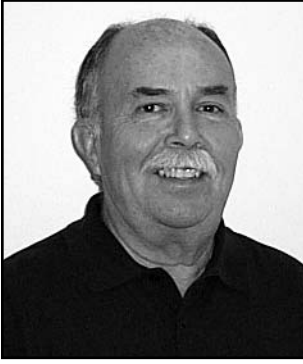


PRESIDENT
Don Taylor

After a very long and difficult struggle HB 4135 was signed into Law by Governor Rick Snyder on May 10, 2011. Gov Snyder called a News Conference and issued a Press Release during the signing of HB 4135 into Law. Gov Snyder stated in part "I am committed to working with lawmakers from both parties to reinvent the state. Making this change to state law so that retired Detroit police officers and firefighters have a say in how their retirement system is administered will make sure the concerns of retirees are taken into account. I want to thank state Rep. Fred Durhal for his leadership on this issue."

With HB 4135 having now been signed into law, (Public Act 25 of 2011) our efforts turn to enforcement and implementation of the law. We are now attempting to work with Mayor Bing and City Council to implement the law. It appears it will be necessary for City Council to draft new ordinances to place the Retiree on the Police & Fire Pension Board. The procedure with the City has been delayed, due to the fact that when the Bill was signed into law the City was in the middle of the Budget process. I have spoken with representatives from the Mayor's office and City Council and they have told me that now that the Budget process is complete they will begin looking into implementation of

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VICE PRESIDENT

Gregory Trozak

The new Legislature and Governor have hit the ground and are moving fast. As you may all know the Association finally secured legislation that moves us closer to obtaining a seat on the Detroit Police and Fire Pension Board. The Governor signed into law HB 4135 in May allowing the City to implement the Charter and place a retirant on the Pension Board. Now it is up to City Council to prepare the necessary ordinance and procedure for the placement. The Association is in the process of getting these procedural requirements in place. Don's column will go into detail of the entire process and also go into the taxing of our pensions and where this Legislation stands. Along those lines I would like to have all our members who reside here in Michigan to contact their State Representatives and ask them to support Senate Bill 409, this is the bill that would exempt Police and Fire from the taxing of our

pensions. The Legislature is on break at this time and now is the perfect time to contact them since this is the time they are supposed to be in their districts. So take a moment and give them a call or e-mail asking for their support on this very important piece of Legislation.

Along the pension side of things there are a few changes on the Board of Trustees of the pension system. Trustee Paul Stewart retired in late May in the middle of his term thus causing a special election to fill his seat. In June there was a special election held with the field be narrowed down to two (2) candidates. Another election was necessary because no one candidate received 51% of the vote. This election has yet to be decided at the time of this writing. The two (2) candidates are John Bennett and Mark Diaz, both Police Officers. These two (2) Officers had the most votes among all the candidates which included an Executive Member of the DPOA. It seems the rank and file are looking to make a few changes regarding who represents them in these important positions. Trustee Greg Best from the Fire Department reached the mandatory retirement age and his position will be filled by a past Trustee George Orzech. On behalf of the Association, I would like to thank Greg for his support and welcome George and hope we can count on his support. The Mayor has yet to name his designee and I'm sure this has to do with the continuing changes within his Administration. I will continue to try and keep everyone updated on the Trustees but as they say "the names keep changing in an attempt to protect the innocent." Which brings me to the point, remember that a Federal Grand Jury investigation continues on the operations of the pension system from a few years ago. No one knows when this will end and what the results will be.

Just a short reminder, we have been asked by the Benefit & Protective Association and the Firemen's Fund to ask our members to take a look at who you have

(continued on page 10)

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Monday - Friday 9:00 a.m till 3:00 p.m.



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Allan Grant

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SECRETARY/ TREASURER

Al Grant

On May 10, 2011 the reality of having a representative on the Police and Fire Pension Board moved a huge step forward with the signing of HB 4135. Governor Rick Snyder signed into law the new legislation effective May 11, 2011. The People of the State of Michigan enact: section 15 (MCL 423.215, as amended by 2009 PA 201). Sec: 15 (7) reads "If the Charter of a City, Village, or Township with a population of 500,000 or more specifies the selection of a retirant member of the municipality's Fire Department, Police Department, or Fire and Police Department pension or retirement board, the method of selection of that member is a prohibited subject of bargaining". The Retired Detroit Police and Fire Fighters Association are entering the final phase of our objective to occupy a seat on the P&F Pension Board of Trustees, the next step is implementation.

The government leaders in our State as well as Detroit are facing deficits and need to find ways to balance budgets. It appears to be an easy fix, just cut spending. However, that is not occurring, where are they looking, retiree benefits. Many of the considered cuts are not on expenses and so-called entitlements, but appear to rely on new taxes and from rewards retirees earned in the past. Their fix weighs heavily on the powerless, people without representation. The present Detroit Police and Fire retirees in their active years have made enough concessions in wages and other benefits.

The Retired Detroit Police and Fire Fighters

Association is going over proposed legislation that could affect retirees and our benefits. It was not long ago when the Association was struggling in our attempt to negotiate an agreement for a P&F Board seat that an active Pension Board Trustee in essence stated "you retirees got yours now move on". The question then, especially looking at today's economic climate, is do we have ours? Is anyone defending our earned benefits? The answer is No! (Except for the RDPFFA). It's going to be interesting times. I expect and trust state administrators, municipalities and unions to find common ground to work out acceptable agreements that will benefit all, but not at Retirees' expense.

The purpose of the Association shall be to provide members with information concerning the status of Pensions, Hospitalization and Insurances. We are doing our best using tools such as a lobbyist and with a political action fund, supporting candidates who show concern for issues that affect retirees. The P.A.C. fund is strictly regulated by the state and is in existence solely through our member's generous donations. All retirees need to be involved regarding issues that directly affect us. It is essential for our members to take part when called on to voice our concerns.

In addition, the Association coordinates activities for members to participate in. For instance, the 11th annual convention was held in May at Crystal Mountain Resort in Thompsonville, MI (Just south of Traverse City). It featured guest speakers providing valuable information about the company they represent and/or the services provided. The RDPFFA will host its annual picnic on Saturday, August 13th at the German Park located at 5549 Pontiac Trail Ann Arbor (See ad in this edition), followed by the 20th annual "Duffers Derby" Golf Outing on Friday, August 19th at Sunnybrook Golf Course 7191 East 17 Mile Road Sterling Heights for members and guests (See ad in this Unity). Call the office if you need more information about an activity (586) 795-1734).

Before finishing, I am requesting members who have not signed up for pay roll dues deduction, to please sign on and save everyone concerned a lot of time. Our total membership is 6,504; out of that number 4,744 are enrolled in the association's dues payroll deduction leaving 1,760 who are not enrolled. This is a notice to members (Associates included) who have received a 2nd notification regarding the annual payment of RDPFFA dues, after the 3rd quarter (September 30, 2011) of this year, members who fail to respond with

(continued on page 10)

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Retirees Gain a Seat on the Police and Fire Pension Board; My Vision for Building the Future of Detroit

Council President Pro Tem, Gary Brown

Together as retirees from the Detroit Police Department and Detroit Fire Department, we have fought for many years to have a seat on the Police and Fire Pension Board. I am pleased to share that our fight is now complete!

Retirees represent more than 60% of the current and former Detroit police officers and firefighters who are impacted by the pension board's decision. That alone is a valid reason to have a retiree sit on the board.

When I was elected as the Council President Pro Tem, I made every effort to support legislation authored by state representative, the Honorable Fred Durhal, to require a seat on the pension board for a retiree. Don Taylor and his team have championed this cause making several trips to Lansing with retiree groups during the past two years.

The bill went through both state houses and the governor's office in 2010. However, it did not become law. Finally, the efforts came to fruition when this year, after the new state legislature approved the bill. Governor Rick Snyder signed the bill on May 10.

There will not be an election for pension board seats until next year. I encourage the mayor's office to appoint a retiree to represent all Detroit police and fire retirees across this country until next year's election takes place.

This action by Representative Durhal, Don Taylor and many others shows that when we all stand together with a shared vision we can accomplish the task. Which leads me to my vision for "Building the Future" for Detroit.

During the past several years, our city has faced many challenges the likes of which most of us have not seen previously. It's true that our entire nation continues to experience extraordinary difficulties due to a wide variety of very complex reasons, but few major cities face the brunt of this challenge more so than Detroit. Far too many Detroiters have lost jobs and homes. Our city faces budget deficits and issues with service deliv-

ery. And the vast, beautiful neighborhoods and infrastructure, which made our city one of the most populated and prosperous, has greatly deteriorated.

But I say never, ever bet against Detroit!

Today, we have leaders who have a passion for getting Detroit back on track and represent integrity, accountability, ethics and transparency that are the foundations of any transformation. Since January 2010, I have collaborated with my council colleagues and the Administration to lead a new direction for Detroit leadership that has addressed our greatest challenges and will continue to transform our city.

I am placing my focus on three priority areas that most impact our viability: public safety, education and the budget.

Transforming Detroit is not a short-term process. It will take significant effort and commitment from those of us who are steeped in the great spirit of Detroit and care enough to invest our very best in our city's revitalization. It is not a lone role for the mayor, City Council members or business leaders – we must all work together with a shared vision to move our beloved Detroit forward.

Today is not about focusing on what is lost. We will create a new future with the passion and strength that is the lifeblood of Detroiters based on the viable resources we possess.

We are beginning to see the fruits of our labor as we make strides in public safety and improvement in our city's financial picture. Companies are rebounding and new industries are investing in the city. There is regional cooperation reflected in the efforts for mass transit.

My mission as your City Council President Pro Tem is to spend every waking hour working on and fighting for those issues that are key to Detroit's ability to prosper. I hear the call from Detroit residents every day and will continue to listen. The focus is on leading a transformation we can all be proud of today and in the years to come.

Together, we already possess the power to become the best of Detroit.

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

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

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership

Meeting Schedule

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Sept. 1 • Nov. 3

WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Oct. 6 • Dec. 1

West Side Silver Ladies*

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

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

Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

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

“October to April” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru December

at “BJ's” Restaurant in Gaylord, MI

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

Nevada Jackpots*

Refer to column for next meeting's location.

*Refer to columns for specifics or program changes

Detroit Police Department Retired Badges

Silver – \$35.00 EA.*



Gold – \$45.00 EA.*

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

Contact Retired Detroit Police Officer George Toy at:

(313) 527-3914

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

**Articles for the October 2011
Issue should be “submitted” by
September 20, 2011**

Hospitalization

John Devoy

There is an Open Enrollment program that will be offered very soon by the City of Detroit for Police and Fire retirees. At the present time, there is no information in regards to benefits and costs. Your Association is following this procedure as closely as possible.

We again urge all our members to read very carefully all the materials presented to you. Make your decision, keeping all printed material that was sent to you. This way, if needed in the future, you can refer to it. If you need help when the Open Enrollment forms come out, please call the Association office 1 586 795-1734 for help. Always keep a copy of the Open Enrollment forms in your possession.

Again, I urge you to attend your Associations functions, the Picnic on August 13, 2011, the Golf Outing on August 19, 2011 and also September 26 thru 30, 2011 in Las Vegas, NV. This trip is planned with a different format. Contact our office with questions about these events.

Also, if you have any extra bucks, your P.A.C. (Political Action Committee) needs more contributions. See you at the monthly Membership Meetings on the 1st Thursday of each month (September thru June).



Karen Whelan-Rivest

Registered Representative

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Robert Siedlik at (734) 953-8558 or robr1278@gmail.com

Welcome New Members!

April

Montgomery, James F. Fire

Morell, John Police

Thompson, Samuel Police

Sylvester, Susan Police

Nielsen, Daniel Police

May

Britton, Peter Fire

Bryant, Matthew Police

Downey, John Fire

Durhal Jr. Fred Jr. P & F (Honorary)

Evans, Stephen Fire

Gracey, Myra Police

Marshall, Evan Police

Musial, Michael Police

Pessina, Diana Police

Ratcliffe, Joseph Fire

Zapalski, Raymond Police

June

Carlin, Stephen Police

George, Mary Police

Rice, Darryl Police

July

Moreland, Cynthia Police

Monroe, Everett Police

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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.

February 2011

Name	Rank	Dept.	Date of Death
Rohnkohl, James	Sgt.	Police	2-16-11

March 2011

Name	Rank	Dept.	Date of Death
Diekman, David	Lt.	Fire	3-31-11
Pykosz, Richard	P.O.	Police	3-26-11
Ryckewaert, Donald	P.O.	Police	3-28-11
Smith, Bartee	P.O.	Police	3-28-11
Taylor, Louis	P.O.	Police	3-18-11
Tujaka, Edward Sr.	Chief	Fire	3-31-11

April 2011

Name	Rank	Dept.	Date of Death
Beacham, Jerome	Sgt.	Police	4-29-11
Bedwell, Donald	P.O.	Police	4-7-11
Boehmer, Lawrence	Sgt.	Police	4-4-11
Bunge, Donald	Sgt.	Police	4-4-11
Cadaret, Robert	Lt.	Fire	4-6-11
Carey, William	P.O.	Police	4-25-11
Drewek, Clemens	P.O.	Police	4-4-11
Gardiner, Kenneth	Sgt.	Police	4-29-11
Garrigan, Robert	Lt.	Fire	4-4-11
Harlan, Darrel	P.O.	Police	4-7-11
Hurt, James	Lt.	Police	4-1-11
Kahnt, Kurt	Lt.	Fire	4-3-11
Klimbal, Anthony	Sgt.	Police	4-18-11
Klucka, Thomas	P.O.	Police	4-6-11
Knobeldorf,			
Hugo "Bob"	P.O.	Police	4-19-11
Meier, Paul	Lt.	Fire	4-19-11
Miller, Carl	P.O.	Police	4-8-11
Parker, Jimmie	Insp.	Police	4-12-11
Patreka, Charles Sr.	Chief	Fire	4-6-11
Pegg, Victor II	P.O.	Police	4-10-11
Sharp, David	FEO	Fire	4-8-11
Smith, Orland	FF	Fire	4-22-11
Sylvestor, Chester	Dist. Insp.	Police	4-8-11
Szymoniak, Richard	Insp.	Police	4-17-11
Vartanian, Albert	P.O.	Police	4-28-11
Warren, Elijah	Lt.	Police	4-11-11

May 2011

Name	Rank	Dept.	Date of Death
Ashe, Gwen	P.O.	Police	5-29-11
Garvey, Phillip	FEO	Fire	5-4-11
Godwin, Robert	P.O.	Police	5-12-11
Hahn, Herbert	Bt. Chief	Fire	5-22-11
Marchioni, Mark	Sgt.	Police	5-14-11
Moore, Harvey	P.O.	Police	5-11-11
Mulholland, John	FF	Fire	5-9-11
Ounanian, Anthony	FEO	Fire	5-25-11
Russell, William Jr.	P.O.	Police	5-21-11
Scruggs, Walter	Sgt.	Police	5-15-11
Shaheen, Michael	P.O.	Police	5-13-11
Thomas, Edgar, Active	Sgt.	Police	5-20-11

June 2011

Name	Rank	Dept.	Date of Death
Bowyer, John	Insp.	Police	6-20-11
Derus, Casimer	Sgt.	Police	6-8-11
Finkbeiner, James	P.O.	Police	6-30-11
Hendra, Barry	FF	Fire	6-18-11
Kivela, Gordon	P.O.	Police	6-24-11
Owczarzak, Henry	P.O.	Police	6-17-11
Pepper, Robert	Bt. Chief	Fire	6-6-11
Reggish, Michael	P.O.	Police	6-4-11
Schimeck, Steven	Sgt.	Fire	6-7-11
Stock, Glenn	Bt. Chief	Fire	6-13-11

RDPFFA Members Plan Trip to Las Vegas

The Annual Educational Convention was held in Michigan this year. As a result there are some members that are planning to just have a trip to Las Vegas. The Dates will be September 26-30, 2011 and will take place at the Luxor Hotel & Casino.

If you would like to attend, you can contact Jennifer Martinez of Expedia Cruise Center/Mr. Las Vegas Tours at 586-840-7447, all bookings are being done on an individual basis.

If you need more information or have questions, you can also contact the office at 586-795-1734.

Members Letters

I have been going to send you a check for quite some time now but just didn't get to it. I just wanted to say thank you for all the advice you have given me over the years, especially since my husband passed away. Edward Worden became a Detroit Police Officer in the year 1949 and retired in 1974. He was a good man, husband and father. Edward passed away in 1998. I would like to give this gift of money in his memory and it is a way of saying thanks for all the help you have given me in making decisions about all the mail we get about our health plans, etc. Thanks again,

*Kathleen Worden,
Allenton, MI*

Just a short note of thanks for all the work you & the board have done for the retirees, thanks again-enclosed is a check to use where needed.

*George Frahm,
Ret 1975 DFD, St Helen, MI*

Thanks for everything that has been done for the retirees. Use this check as you see fit in memory of John Pike F.E.O..

*Lois A. Pike,
Prudenville, MI*

Enclosed is a small donation in memory of Alfred Trongo in support of the P.A.C..

Sincerely,
*Kathleen Trongo,
Zeeland, MI*

What a great job the Association does on behalf of its members!! Your hard work is greatly appreciated. Please use the enclosed check where it's needed most.

Sincerely,
*Juan F. Hedtler
Clinton Twp, MI*

I believe I already paid my dues. If I did then use this check for the P.A.C. or where you need it most.

Thanks,
Gus Derus, Brooklyn, MI

Please accept this donation to the PAC Fund and thank you for the hard work our Association has done.

Hopefully HB4135 makes it and our voices will be heard.

Thanks Again,
Jim & Marlette Turner

Use this for your PAC fund in memory of James A Edwards. Many thanks for all the work you do for us.

Thank You Again,

Sincerely,
Gustava Edwards

Many thanks for all you have done for the members and widows for all the years. In Memory of my husband Ernest Chalmers.

*Annie Chalmers
Royal Oak, MI*

Guys, keep up the good fight for us. Please use this check for the PAC Fund.

Thanks,
*Harry Nann, Ret. FF
Sterling Hgts, MI*

Please use this with my Heart felt thanks.

Sincerely,
*Casey Bielaczyc
Caseville, MI*

This check is a donation in Memory of Capt George DeBruyne. Use it where you need it most.

Annie DeBruyne, Canton, MI

Please use this check for the PAC Fund. Thank you for all you do for us.

*Pete & Virginia Benenati,
Scottsdale, AZ*

I retired in 1972 as Lieutenant and went to industrial fire fighting for the Ford Motor Co. I loved my job with the D.F.D. but I wanted Social Security benefits. This was followed by six years as FF Training Officer for a volunteer fire dept in Florida. I'm 90 now and happily retired in Arizona.

But this isn't about me; it's about you, you and that great gang you work with at the RDPFFA. I assiduously follow everything you and your crew publish in Unity and it gives me a great sense of security. For us old retirees both P. & F. I'm sure we are so grateful for the wondrous job you guys do in monitoring that security.

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All I ever hear and read about now is how the population is abandoning Detroit and the city is talking closure. But it's comforting to read of the dedication and commitment you guys extend in protecting us.

Please extend my sincere gratitude to the crew.

With fond personal regards,

Billy Grieves, Sun City, Az.

I have just received my April Unity and enjoyed reading it very much, but it came to me that I haven't sent a donation in quite awhile. I am going to rectify that right now. Enclosed is a check to be used where needed the most. Thank you all for everything you do for us retirees. I retired in 1969 as a Lieutenant and I'm still hanging in there at 93.

Thank You,

Wilbert Kenny, Lakeland, Fl

Thank you for all that you do and for taking the time to talk to me when I call. In Memory of William K. Wilmot.

Betty Wilmot, Brighton, MI

Enclosed please find my check to be used for the Political Action Fund. Thanks for all the hard work that the Association has done over the years. All retirees would be at a loss had it not been for your dedication.

Charlie & Sharon Gatto,

Howell, MI

Thank you for all your hard work on everything you do to keep us going. The enclosed check is for the PAC fund.

Thanks Again,

Bob & Jan Smith,

Cropwell, Ala

Use this check for anything. Wish it were more. Keep up the good work for us retirees.

Al Saffold, Port St Lucie, Fl

Enclosed is a check which I hope you will accept, to the PAC Fund in Memory of Walter Scott. He was a great partner and teacher for me. I am in complete agreement with the letter from Dennis W. Coon to Non-Members "Stop Being Just a User, Be a Member".

John Henry, Detroit, MI

Please accept this small amount to help our PAC fund in doing the great things it has done for our members. As well as Non-Members. Doing a great job! Keep it up!

Andrew & Leatrice Kapral

Orlando, FL

Thanks for all you guys do. Use for PAC Fund or what ever you deem necessary.

Thanks Again,

Charlie Evancho,

Shelby Twp, MI

I can't thank you guys enough for all you do for us out here in the hinterlands. It seems like the PAC Fund is getting more and more important. Please use this, my small token for that purpose.

Thanks Again,

Wes Dawe,

Fairfield Glade, TN

Please accept this donation to your PAC Fund on behalf of our father, George W. DeCaussin, retired Senior Chief DFD. Use it as you deem necessary.

Terry DeCaussin, DPD (Ret)

Bob DeCaussin, DFD (Ret),

Clinton Twp, MI

So sorry it has taken so long to get a check off to you. Can't thank you enough for all that you have done and continue to do for retirees. Please use this money where you see fit. It is a donation in memory of all of our fallen Warriors!

Terry Laurencelle,

Sterling Hgts, MI

Just a short note, with a donation for the association use, I would like to recognize the names of Detroit's Finest now long gone PO Jim Bulger, PO Al Trosin, PO Clyde Sanford (Appreciation Donation). Thanks again for all the great work you and others have done and are still doing.

Your Friend,

RIP Jackson,

Richard Jackson,

Brighton, MI

(continued on page 10)

Members Letters (cont. from page 9)

Enclosed are a couple of small checks. One to be used for PAC and the other to be used as you wish. Part of the money is the dues that I no longer send to the DPOA.

I would appreciate it if you would put one of the checks in memory of my Father, Retired Sergeant William W. Thom, (deceased). Dad retired from the old Fifth Precinct, 2140 McClellan in August 1949.

Roger W. Thom, Sebring, FL

Please use this donation for PAC in memory of Sgt Robert Lesnau, a mentor, friend and a Real Cops Cop. Keep up your excellent representation of all of us.

Thanks,
Dennis Barton, Caseville, MI

Enclosed is a donation for PAC in memory of William J. Teipel. Thank you for all you are doing for us retirees.

Sincerely,
Bob Teipel, Algonac, MI

Enclosed is a check in memory of Kenneth Stamper. Please use it where it is most needed. Ken always appreciated everything the association has done.

Sincerely,
*Jackie Stamper,
Melbourne, FL*

Please use this donation wherever it is needed, at your discretion, in memory of Richard Phillips Engine 58.

Appreciate what you do to protect what Rights & Benefits we still have.

Thank You,
*From the Family
of Richard Phillips,
Melbourne, FL*

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.

VICE PRESIDENT (continued from page 2)

listed as your beneficiaries with these Associations. It is a good idea to check who you have listed with all your important information. So, take a moment and check, they will be happy to get a call from you and help you out.

In closing, I hope everyone will make an attempt to join our members in the events planned for this summer. The golf outing and the picnic are scheduled and all the important information is listed here in the UNITY. So if you can make any of the events I'm sure a good time will be had by all. Also, the Association has a get together planned on September 26-30 in Las Vegas. This will not be a convention type event but just a different way of getting our members together and have a good time. If you would like any information of the Las Vegas trip, give the office a call and we will get you all the information you will need. Until the next time, enjoy the rest of the summer and if you have any questions or problems, please, let me know by calling the office or drop me an e-mail to gregrdpffa@hotmail.com.

SEC/TREASURER (continued from page 3)

our request to pay their dues will be dropped and all communications from the Association will stop.

Finally, preparation for the 12th annual Educational Seminar is underway and we need your participation and support if we are to continue with the above mentioned events. Your suggestions are welcomed. Please call, email, write or come to the office with your idea(s).



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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

The April 3rd "Taste of Detroit" Coney Island Party was great. I have heard only good feedback so far. Hope everyone enjoyed it. We had 41 in attendance including new members David and Susan Sylvester of Lake Placid. We honored Bill Schmidt and Beverly Kuhn with birthday wishes. Congratulations to Harry and Camille Ramsay who celebrated their 46th Anniversary. Many thanks to Dolores Larsen, Maija Goosen and Linda Shanks for their help, also, thanks to Ken Hedeem for his generous donation.

The March Banquet was discussed and it has been confirmed that we will return to the Clearwater Country Club next March and the price will stay the same, according to Bill and Dolores Larsen.

Election of Officers took place with the results being, President -Bill Schmidt, Vice President -Don McDonald, Treasurer -Dolores Larsen, Recording and Corresponding Secretary -Nancy Schmidt and with Jim Bateson as Sgt. At Arms, Ron Goosen as our Chaplain and Bill Larsen -Activity Chairman. If you noticed we have a new V.P due to Harry Ramsay declining this year. We'll miss you up front Harry but hope to see you at future meetings. Welcome goes out to Don McDonald.

On June 9th, we heard that Harry had a four-way heart by pass. We are keeping you in our thoughts Harry and hope by the time this goes to press you will be home and recouping. We would also like to send some get well wishes to Fran Maione and Lorraine Bateson.

The 50/50 was won by Mary Stanbury and Jim Caufield. The Retiree Hat was won by George Stanbury after it was declined by Marv Kammer and Frank DeMercy because they had one already. George kindly offered it to Bev Kuhn, which she gladly accepted. I guess that tells us no hats for awhile. The Detroit Coffee Cake, donated by Carol Dornan was won by Evelyn Brehm. I spoke with Tom and Sharon Sowell of Oklahoma; they pass along a Hi to all and hope to join us at one of the meetings next year. I have been trying to get a hold of James or Mary Lou Illsley and have no luck so if you see this and can give me a call it would be appreciated.

At this time, on behalf of the club, I want to thank all you guys that come early and help set up the hall and then put it all away, also to Bill and Dolores Larsen, Maija Goosen, Jim Bateson, Fran Maione, Bill and Fran Peplinski, Don McDonald, Marv Kammer, Bev Kuhn and anyone else that I may have missed. A big thanks for all you do to help keep the meetings running so smoothly. I would also like to thank Paul Mitchell of the RDPFFA for all his help these past few years. Enjoy your retirement Paul. Also, a thank you to Dona Norlock of the Tuebor and Marty Mulcahy of the Bars and Stripes for their help and advice.

On a real sad note, we have lost a few of our long time members. Tony Klimbal of Spring Hill passed away in April. No services were planned at this time. We also lost Joan Wooley in March. There was a Memorial Luncheon held at the Bon Appetit Restaurant in Dunedin Fl. given by Joan's niece, Pat Waterston along with her husband, Bob and their family, from Seattle, Wash. There were 10 of our club members present. Stories were told and a lot of pictures of Joan were passed around. It was a very nice send off and everyone agreed that she would have loved it. Not a member but a dear friend of many, Dolores Kotowitz of Nevada, the wife of the late Chester Kotowitz also died in April. We want to send condolences to all of their families.

If I may, I'd like to say a few words about the trip back to Michigan for our Grandson's Graduation. It was great seeing family and retired friends from the DPD. We saw Al and Gloria Schulte of Farmington Hills, Bob and Audrey Baumgart and Dolores Gianotto from Clinton Twp. Also George and Mary Stanbury of Washington. Mi... We met in Frankenmuth with Herman and Inbeth Bratfish of Roscommon along with Walter Rakicki from Belaire. What a great time we had. At the Graduation party were Jack and Toni Wrobel our daughter-in-law's parents, Bob and Pat Allagrinna our daughter-in-law's aunt and uncle. While Bill was pumping gas, a Tom D. Hedblom noticed the sticker on our car and that started a conversation, he was also retired from the DPD. Small world.

It's going to be a long summer so, if you have any info you'd like to pass along, feel free to call me 1-352-683-7924 or njschmidt@gate.net.

Enjoy your summer. Stay Safe, Well and COOL.

DEATH OF MEMBER

FAMILY 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.



Silver Ladies



Carol Curley

A personal Thank You to Paul Mitchell for your help, support and patience with my attempt to produce this article! Enjoy your decision.

In these past few months, some of us have been doing our warm weather traveling. Millie Stone was in Florida, Marcy Rolf did a Hawaiian trip, Wilma Fulton went to California for her grandson's wedding and Bernice Hall was in upper Michigan with her daughter.

Our 50/50 were won by the following:

April	Fern Garner
May	Barb Talley
June	Marcy Rolf

Happy Birthday to:

July	Sophie Zielinski and Wilma Fulton
August	Marie Johnson
September	Fern Garner, Marge Nardone and Theresa Newman

We again had discussions on health insurance, specifically the dental insurance portion, at our June meeting. We are trying to learn as we go.

Get well wishes and enjoy the summer everyone. My parents' advice was the warm weather was to prepare for the cold – old time common sense!

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

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PRESIDENT *(continued from page 1)*

Public Act 25. We hope that the City will follow through and implement the law without delay. We have spoken with our attorney just in case it becomes necessary for us to take legal action. We will continue to follow the progress and keep you updated.

We are also following other legislation in Lansing. As you know Gov Snyder has signed into law a new tax policy that includes taxing of public employee pensions. We have been working with the Legislators in the House and Senate to amend with new tax policy to exclude public employees that did not participate in Social Security. Under the new Tax Policy retirees are allowed to deduct all income from Social Security, but income from Public employee pensions, is subject to both state and federal tax. This will result in Public employees paying far more in pension tax than their counterparts in the private sector.

Senator Mike Nofs (Retired State Trooper) attempted to introduce an amendment to the original Tax Policy Bill during the vote in the Senate, but was convinced to not submit the amendment, but to wait for a separate new Bill. The new legislation was introduced by Senator Hansen, and is Senate Bill 409, "A Bill to Amend 1967 PA 281, entitled income tax act of 1967" in this new legislation under deduct from income is, "Retirement or Pension Benefits from employment with a governmental agency that was not covered by the federal social security act." This Bill if passed and signed into law would allow retired Detroit police & Fire retirees to deduct their pensions from income as it relates to state pension tax. Senate Bill 409 passed in the Senate by a 35 to 2 vote. But in the House it is facing an uncertain future. The House of Representatives took up Senate Bill 409 during a late session on June 30, an unofficial vote showed that there was insufficient support to pass the Bill, so the Bill was pulled and the vote was not recorded. The Bill remains on the calendar for the House of Representatives, but it does not appear likely that it will pass in its current form. You should continue to contact your State Representatives and ask that they support Senate Bill 409, and we will continue to work with the legislators in an attempt to pass legislation that ensures equal treatment of public employees under the state's new pension tax policy.

There are numerous other pieces of legislation in Lansing that will affect public employees, one of which is the Healthcare issue which we are monitoring very

closely to ensure that they do not attempt to include current retirees in any of this legislation. We will continue to monitor all legislation that has the possibility of affecting our membership and whenever necessary we will make sure your concerns and interest are expressed to the legislators.

We also continue to need your support, in order for us to fully participate in these legislative processes, we need PAC Funds. We all know that general funds cannot be used and it is necessary for us to participate and ensure that our voices are heard. Please if you can donate to the PAC Fund, in the memo area of your check write PAC.

That's it for now, be sure to give us an e-mail address if you haven't already done so, we attempt to send out e-mails regularly to keep everyone informed. You can also check our web-site for updates, www.rdpf-fa.com

If you haven't signed up to have your Association Dues deducted from your pension check, we ask that you consider signing up. If you are not sure if you have signed up, just take a look at you pension check.



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Snowbirds

Dan Zemaitis



Greetings:

Were happy to be back in Michigan where we can get back together with relatives and our Snowbird friends.

Our May meeting had a great turnout and we had seven guests attend – Lynn Martinelli, Kirk Clayton, Patricia Kahle, retired DPD P.O. Larry Fortier and wife Nadine, retired DPD Lt. John Dwyer and wife Alma. We all welcomed them and hope they will join our Snowbird Club. At our June meeting we had retired DPD Sergeant Fred Przybylski attend and we welcomed him also.

The members and friends who attended the Mackinaw Island outing in June had a good time even though the weather wasn't the best. It was a fun, relaxing and informative outing. Some even won money at the casino at night.

Our next event is our annual picnic on August 19, 2011 at 12 noon at the park behind the school in Glennie – Free to members and guests. Just bring a dish to pass. Brats, hot dogs, corn on the cob, orange drink, coffee, games and bingo will be provided. September 10th, we are planning the Soo Locks Boat and dinner trip which is only \$30.00 each, but we have to have 20 people for that price. Jerry and Evelyn Brehm are working on lining up overnight accommodations at the Soo. Thanks you two. If you're interested or want more information call Jey at 989 735-3450.

Get well thoughts and prayers go out to Bill Henahan, Walt Dewaclsce, and Harry Rudeen. We all miss you and hope you get better. Della Roganski we haven't seen you since your surgery and we miss you and Jerry also.

June Anniversaries: Mike and Joann Cherry

July Birthdays: Ken Clark, Lucelle Clark, Walt Dewalicki, Bill Henahan, Kathy Summers, Jerry Brehms, Ellie Barnaukas, Joanne Nichols.

July Anniversaries: Gar and Joanne Nichols, Nick and Pauline Zazula and Frank and Pat Samborski.

Remember when Twin Pines Dairy delivered milk and juice to the side of your house and Milky the Clown performed magic with the magic words "Twin Pines"?

Our meetings are always on the 2nd Sunday of the month at 1:00 p.m. at B.J.'s Restaurant on old 27 (Center Street) North of town in Gaylord – except on August 14, our meeting will be at the picnic so please don't go to BJ's on that day.

Also our \$3.00 dues a year can be sent to Treasurer Dave Ambrose at 5339 Brachview Drive, Gaylord, Michigan 49735 Phone 989 732-9268. Please send a return stamped envelope – Thanks.



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Noncharitable Contribution

History and Significance of the Maltese Cross



A good many individuals, including fire personnel, are not aware of the complete significance of the Maltese Cross.

Here they are:

From the days of the first crusade, the cross has been the symbol of the Christian warrior who pledged not only to fight in defense of the Holy Land, but also to protect the lives of his compatriots. The Maltese Cross now worn by modern firefighters is actually an adaptation of a particular crusader insignia, the cross of the Knights of St. John of Jerusalem.

The Knights, one of the oldest orders of warrior monks that fought for Christendom, took vows of poverty, chastity and obedience. Also known as Hospitallers, the monks maintained a hospital for pilgrims in Jerusalem. When that city became the center of the crusade-embattled lands, the brothers militarized their order, but continued to protect pilgrims and extend their charity to the sick and poor.

Because of the extensive armor that covered their bodies and faces, the Knights were unable to distinguish friend from foe in battle, so the need for an identifiable emblem for the Knights became crucial. Since they fought their battles for a holy cause, they chose the Cross of Calvary, a white or silver cross on a dark background. After the fall of Jerusalem in 1187, the Knights of St. John moved to the island of Malta.

During the crusades, many Knights became firefighters out of necessity. Their enemies had resorted to

throwing bombs and sailing war vessels containing naphtha.

Hundreds of Knights were burned alive. Others risked their lives to save their brothers in arms from dying painful fiery deaths.

Thus, these men became our first firefighters and the first of a long list of courageous firefighters. Their heroic efforts were recognized by fellow Crusaders who awarded each hero a Badge of Honor ; a cross similar to the one firefighters wear today.

The Maltese Cross is your symbol of protection. It means that the firefighter who wears this cross is willing to lay down his/her life for you, just as Crusaders sacrificed their lives for their fellow man so many years ago.

The Maltese Cross is a Firefighter's badge of honor, signifying that he/she works in courage... a ladder-run away from death.

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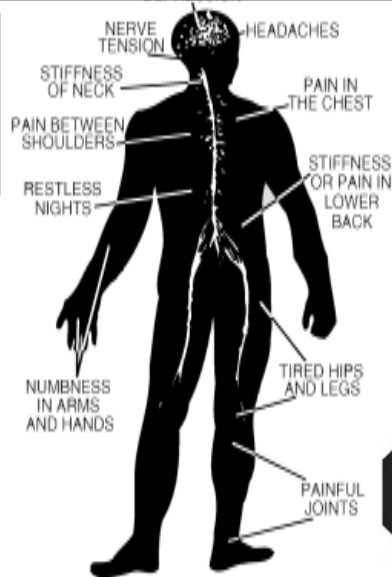
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The Missing Link of Estate Planning

Most of us are aware of the importance of an effective estate plan, which would primarily include a Will, a Durable Power of Attorney for Financial Powers, and a Durable Power of Attorney for Health Care. In many cases this may also include a Revocable Living Trust, funded with assets during the life of the Grantor. If you have already taken the time to have these important documents drafted, then you are well on your way to having a complete estate plan. If you have not, maybe it is time to get things in order and have an estate plan prepared for you. In either case, the creation of effective estate plan documents may not be enough to guarantee a smooth estate transition.

Some of the information family members would need to finalize an estate is not contained within those formal legal documents. The 'missing link' to a good estate plan is a statement by the Testator (you) to expedite and smooth the process. This is usually called a 'Testamentary Letter' or a 'Letter of Final Instruction'. It may cover a variety of topics, ranging from burial instructions to listings of assets and advisors. The critical issue behind this important missing link is that it is a document only you can complete on your own. The formal legal documents are in place to insure that your estate plan wishes can be carried out in accordance with the law. Much of what is contained in the formal documents is required by law and although they contain information unique to you they are lacking the important information that your family needs to finalize your estate.

The purpose of this mailing is to give you comfort in knowing that your estate plan can be complete and that there is no missing link. From a legal perspective you either have formal legal documents in place or are now thinking about having formal documents prepared. From the perspective of having a complete estate plan with all of the information and guidance your family will need to carry out your final wishes it is essential that you leave a 'Letter of Final Instruction'. Enclosed with this letter you will find the 'Missing Link' Estate Planning Document and a form 'Final Letter of Instruction'.

We think the Final Letter of Instruction is a critical part of an effective plan. It reduces the uncertainty of how your estate will be handled. Everyone should add this to their estate information. Feel free to share the materials, or have friends or relatives contact our office for a copy. If you have any questions feel free to contact us. In any event it is our goal to help answer any of your estate planning and financial questions.

Sincerely,

Your Team at LJPR

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Editor's Note:

LJPR has created a Testamentary Letter that you can use for yourself or give to your loved ones. It can be found on their web site at <http://ljpr.com> (click on the 'Services' and 'Estate planning' tab).

A Mental Block The Mind, a clock helps to time your day.

With the time button on,
A thought may come your way.

Perhaps a wish, the heart's invitation
Or maybe hope will come with inspiration.

Maybe an act or word will come with a thought
But as you think, an idea is all that you've got.

With the clock button on,
a thought does come your way
but it refuses to stay.

How to go on? When will time click?
Or did that Clock of time stop to tick?

With thought after thought
You wind the clock

But alas and alack you must admit
That you have a mental block.

Helen Kucyk Malkowski

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Westside Silver Ladies

Geri Henningsen

The time is fast approaching for the annual RDPF-FA picnic. This is a great event to attend thanks to dozens of retiree volunteers & their family members. Come out and support their efforts. The Retiree's Assn. is the buffer between us & the city.

Several of our members have, recently been ill or in need of surgery. We hope you feel well soon Elmira Affelt, Shirley Brandt, Jo Kozlowski, Marie McCarthy, Fran Murphy, Dolores Smith & Dolores Weaver. Our thoughts & prayers are with all of you.

Erica Hope, granddaughter of member Jo Moranty graduated from Albion College in May. Congratulations, Erica.

The BIG money winners in our SO/50 were Elaine Wallace for both April & May and Hilma Clifford for June. The best way to double that money is to fold it in half & put it in your pocket!!!

Our upcoming birthdays are...Donna Hope-7/26, Shirley Brandt-7/27, Meta Bateson 8/5, Dolores Linn-8/18, Martina Burke-9/23, Elmira Affelt & Sally Emerick both 9/26. Happy Cake Day!

A note of thanks to Dolores Linn. Dolores phones our members each month with updates and meeting reminders....very time consuming.

TWO THOUGHTS FOR THE DAY..."Better to slip with the foot than with the tongue". (Italian proverb) and "You can tell when you're on the right road...it's uphill"!! (Author unknown).

Let's meet at Archie's...Geri, (734) 335-6778



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.

UPDATED!

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RETIRED DETROIT POLICE & FIREFIGHTERS ASSOC. INC. 2525 East 14 Mile Rd. Sterling Heights, MI 48310-5969 1 (586) 795-1734 FAX 1 (586) 795-2183 Association Office Hours 9:00 a.m. - 3:00 p.m. Monday through Friday	DETROIT FIRE FIGHTERS ASSOCIATION 1 (313) 962-7546 243 W. Congress Suite 644 Detroit, MI 48226-3217	DETROIT POLICE BENEFIT AND PROTECTIVE ASSOCIATION 1 (313) 870-9301 New Center One Bldg. 3031 W. Grand Blvd. Suite 405 www.dpbpa.org Detroit, MI 48202-3023	Optical Program United Healthcare (Formerly Spectera) 1 (800) 638-3120
			Blue Cross/Blue Shield 1 (313) 225-0843 600 E. Lafayette Detroit, MI 48226-2998
	LIEUTENANTS AND SERGEANTS ASSOCIATION 1 (313) 961-5699 28 W. Adams Suite 700 Detroit, MI 48226-1602	BENEFITS ADMINISTRATION HUMAN RESOURCES 1 (888) 288-2684 (313) 224-2742 1 (313) 224-4809 (313) 224-4813 Coleman A. Young Municipal Center 2 Woodward Suite 1026 Detroit, MI 48226-3445	Blue Cross/Blue Shield Major Accounts Claims 1 (800) 951-2583 This number appears on the back of your Medical, Dental and Visual Blue Cross / Blue Shield membership cards
			Social Security 1 (800) 772-1213
PENSION BOARD Detroit Police & Fire Retirement System 1 (313) 224-3362 1 (800)-339-8344 908 Coleman A. Young Municipal Center Detroit, MI 48226-3413	DETROIT FIREMEN'S FUND ASSOCIATION 1 (877) 961-2988 1 (313) 961-2988 250 W. Larned Detroit, MI 48226-4495	U.S. HEALTH / COPS TRUST 1 (248) 524-0454 667 E. Big Beaver Suite 205 Troy, MI 48083-1431	Medicare 1 (800) 633-4227
			Blue Cross Optical VSP Vision 1 (800) 877-7195
FIREMEN'S MUTUAL BENEFIT FUND 1 (313) 962-4595 250 W. Larned Detroit, MI 48226-4495	POLICE PERSONNEL 1 (313) 596-2540 1 (313) 596-2810 (Sgt. M. Henning) POLICE (Central Photo) 1 (313) 596-1956	U.S. HEALTH (ABS) CLAIMS 1 (586) 826-4380 1 (800) 225-9674 8220 Irving Sterling Heights, MI 48312-4621 Mail Claims to: P.O. Box 37504 Oak Park, MI 48237-0504	Medicare Co-ordination of Benefits 1 (800) 999-1118

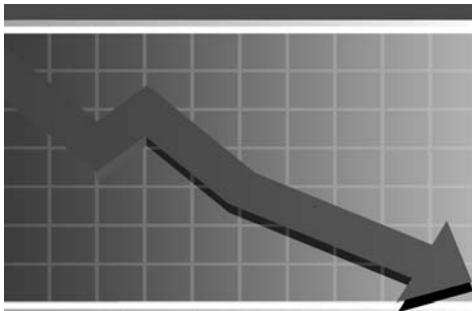
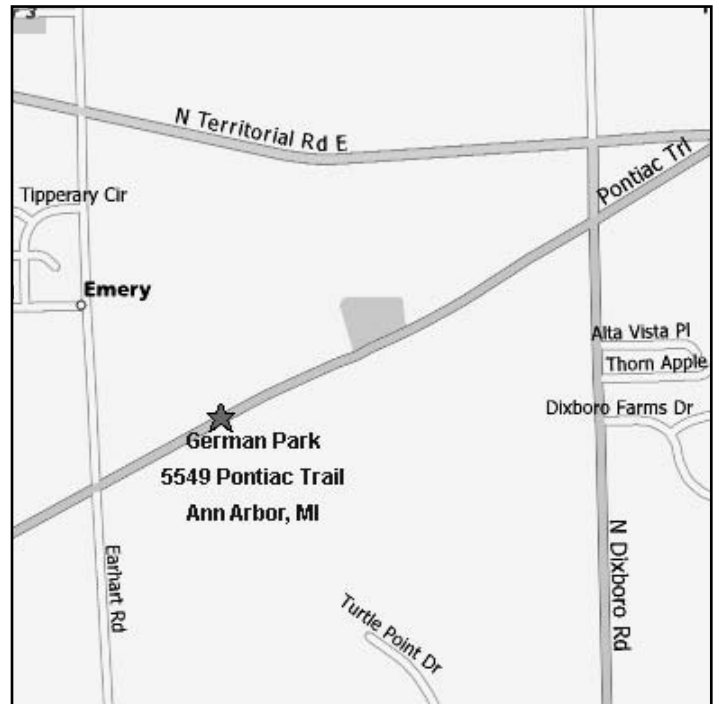
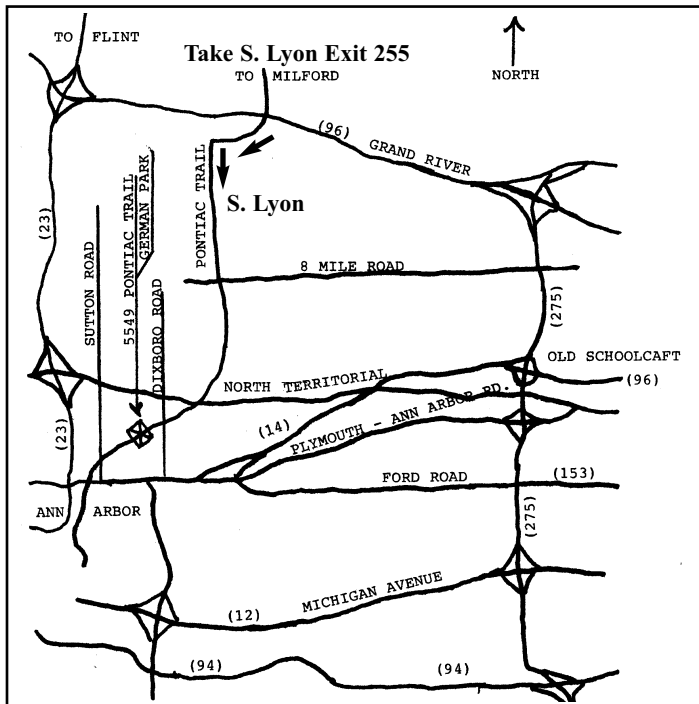
NOTICE!

Your Association invites all R.D.P.F.F.A. active members, associates and their guest (1) to attend the R.D.P.F.F.A. 40th Anniversary Picnic on Saturday, August 13, 2011 at the German Park in Ann Arbor, Michigan.

Just show your current R.D.P.F.F.A. membership card and enjoy the day. Admission is by a valid R.D.P.F.F.A. membership card or ticket purchase only. Non-members and those requiring additional tickets can procure same at the gate for \$5.00 each.

A luncheon ticket will be issued upon admission to the park.

LUNCH WILL BE SERVED NOON TO 3 P.M. ONLY!



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313.962.7777
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Retired Detroit Police & Firefighters Association

Golf Outing

The Twentieth Annual

Date: August 19, 2011 (Friday)
Time: 9:00 A.M. (Shot gun start)
Location: Sunnybrook Golf
7191 East 17 Mile Road
Sterling Heights, MI
1-586-264-0805

For driving directions go to sunnybrookgolfandbowl.com

- 18 holes of tournament golf with golf cart
- Breakfast (continental style)
- Lunch and beverages.
- Dinner at 3:30 P.M. (choice of three entrees, deserts and beverages).
- Draft beer and beverages served in the club house and (beer cart on the golf course).
- Prizes closet to the pin.
- Other gifts and prizes.

Cost: \$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.

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: PFF Educational Fund

Send to, RDPFFA

2525 East 14 Mile Rd.

Sterling Heights, Michigan 48310

Phone: 586-795-2183

REGISTRATION FORM (THIS FORM MUST BE COMPLETED PROPERLY FOR EACH GOLFER)

NAME

ADDRESS

PHONE

1 _____

2 _____

3 _____

4 _____

EYE CARE UPDATE 2011

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

VITAMINS

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

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



CATARACTS AND MULTIFOCAL LENS IMPLANTS

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

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

GLAUCOMA TREATMENT

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

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

LASER VISION CORRECTION

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

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

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

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.

Shorepointe Optical Studio - 586/774-9320

 **METROPOLITAN EYE CENTER**

586-774-0393

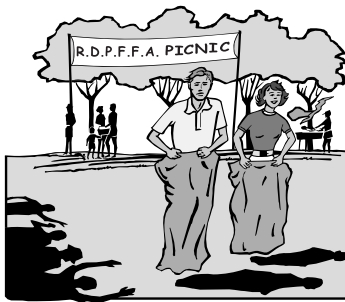
www.metropolitaneyecenter.com

800/774-7565

**RETIRED DETROIT POLICE & FIRE
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August 13, 2011**

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Detroit Metropolitan Credit Union
members have relied on us to meet their
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Now we are serving the entire Metro Detroit
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family and neighbors. Now they can enjoy the
same great products and services that have kept
our members coming back for 80 years!

**Membership
is Now Open to**
all residents who live, work or
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Macomb Counties.



**dm DETROIT METROPOLITAN
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BLOOMFIELD TWP. SATELLITE OFFICE

500 Hulet Drive, Bloomfield Twp., MI 48302 • Inside the Operating Engineers Local 324 Headquarters
Phone 248-836-3417 • Fax 248-836-3418

Mon 8:00-3:00 • Fri 8:00-3:00 • Please call for appointment

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