



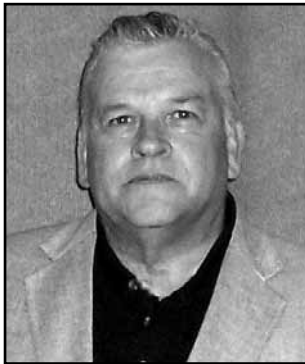
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 114, July, 2013



PRESIDENT

Don Taylor

As we move into the summer months and Detroit's Emergency Manager Kevyn Orr moves forward with the financial restructuring of the City of Detroit, you will no doubt hear numerous rumors about proposed changes to pension and healthcare benefits. I would not put a lot of stock in these rumors, they are just that.

We will do our best to keep the membership up to date on any actual proposals that may have an effect on our benefits. It is important that you keep in mind; however that for the time being these are just proposals if and when there are actual confirmed changes and implementation dates, then; we will put out the details as soon as they are available.

In the meantime, please understand that the Emergency Manager does not have the unilateral authority to make changes in current retirees' vested pensions or to alter the Healthcare Settlement Agreement (Weiler vs City of Detroit). Retirees will have a voice in what, if any, amendments are made. If and when, the City of Detroit goes into a Chapter 9 Municipal Bankruptcy, then the question of the authority of a U.S. Bankruptcy Judge comes into play. Bankruptcy law is a powerful tool, but there will be a lot of novel questions.

One of the most important legal questions that has not as yet been fully addressed in the U.S. Bankruptcy Courts is the question of pensions protected by a state constitution, as Michigan pensions are. The full extent

of this protection will have to be explored as part of the process. And there are a number of other legal issues that must be dealt with as well, while all of the constituents analyze the various restructuring alternatives.

Representatives of the RDPFFA will continue to attend the meetings with the Emergency Manager or his representatives. We will listen and participate in the discussions regarding any proposals. We will study options, and we will do our very best to protect our benefits.

As our attorney put it, "we are in the very early innings of this financial restructuring and it is going to take some time to work through the process". We intend to be playing for the entire game.

The following is a summary of the June 20, 2013 Meeting (this is only a summary-see note below).

RETIREE HEALTHCARE

Medicare Eligible Retirees, Proposed solution effective 1/1/2014

Provide retirees a choice of:

1. City paid fully insured prescription drug only benefit, or
2. City paid fully insured modest medical and prescription plan

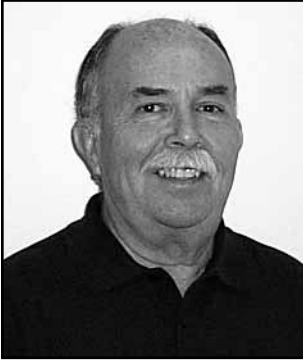
Each option will have the same cost to the City, targeted monthly premium reimbursement of \$100 to \$130 per retiree. City to pay annual increases of up to 3%; retirees to assume additional premium increases.

Pre-Medicare Retirees, Proposed solution effective 1/1/2014

City creates and sponsors Retiree Health Reimbursement Account (HRA) for pre Medicare retirees between the ages of 55-64 and for pre-65 duty disabled retirees. Other retirees under the age of 55 would not be eligible for coverage by the City.

The HRA would provide a monthly stipend that

(continued on page 21)



VICE PRESIDENT

Gregory Trozak

We all knew there was mismanagement, corruption, etc. in the City of Detroit for several decades and it all is beginning to come together and naturally everyone is blaming the retirees. I would like to say we have nothing to worry about but the best information right now is the Association is ready and we will fight any possible way to preserve what we earned for our years of dedicated service. The Association will continue to keep our members updated as we gather all the information we can so make sure your e-mail address is updated and keep an eye on the website.

Last month we had our June membership meeting and annual picnic in Frankenmuth here in Michigan. Over 330 members and family attended both events so to say it was a success would be an understatement. The weather cooperated, the food was great along with the accommodations and most of all, everyone seemed to have a great time. We will continue to explore events for as many members as possible and hopefully give enough notice for some of our outstate members to make plans on attending. This year many of our out of state members showed up and seen many old friends. We still have two (2) events planned for the remainder of this year. The annual golf outing is schedule for Friday August 16, 2013 at Sunnybrook Golf Club. The cost is \$65.00 per golfer and included a continental breakfast, hot dog on the turn, a buffet dinner and a *fabulous* prize. And naturally beverages on and off the

course. If interested please call the office and we will get the signup form to you.

The next event is the annual convention in Las Vegas, NV. The dates are September 23 - 27, 2013. This year again the conference is being held at the Tropicana Casino and Resort. The Tropicana was recently remodeled and its location on The Strip is convenient for getting out and making your donations at all the other casinos. The conference will be held on Wednesday the 24th starting with breakfast followed by the conference which will include updates on all the latest information and presentations from some of our sponsors. And remember if you need a break or you are already broke we have the hospitality room open in the evenings Monday through Thursday. If anyone is interested you can make your room and flight reservation by calling Debbie Ruemenapp at Expedia Cruise Ship Centers (568) 739-4444 or (888) 582-6100. If looking for room accommodation only Debbie will also take care of those and by booking through her using our block of room allows you to not have to pay the daily resort fee all the casinos now charge. This will save you up \$20.00 per day and give you a little more for those slot machines. Air fares change almost daily and she will get you the times and dates you desire. So give her a call and join us for a good time.

Keeping it short this issue I again want to assure all our members that the Association will use all of our efforts and continue to fight and protect our pensions and the benefits we have and earned. I urge everyone to make sure your e-mail addresses, home addresses and all your personal information is up to date and keep an eye on the website or stay in contact with you friends and relatives if you do not use computers so we will be able to contact you with any information we receive. If you have any questions or problems make sure you give us a call at the office. Remember, HANG IN THERE and stay informed.



Retired Detroit Police & Fire Fighters Association Inc.

2525 E. Fourteen Mile Road • Sterling Heights, MI 48310-5969

(586) 795-1734 • Fax (586) 795-2183

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



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SECRETARY/ TREASURER

Al Grant

The following chart parallels retirees pay stub deductions, though in this illustration I added both Police and Fire deductions and amounts may well individually vary.

Please call specific groups or company plans to verify amount listed to be received and take the occasion to check or update your designated beneficiaries.

Call - To Update Beneficiaries and Check Benefits

Amount could vary

Determined by

<i>(Check pay stub)</i>	<i>Deduction code</i>	<i>Age & Status</i>
Federal Income Tax Federal Tax Brackets based on income - 10%, 15%, 25%, 28%,33%,35% and 39.6%		
Michigan Income Tax 4.25% of income		
Medical Plans 5 Options - Blue Cross Traditional * Community Blue (PPO) Blue Cross (CMM) * Blue Care Network (HMO) * Health Alliance Plan (HMO)		
Death Benefit (.09 cents after retired) 25 years Phone (888) 288-2684 City of Detroit (2 Woodward Suite 1026) Detroit, MI 48226-3445	40210	\$3,255.00 25 yrs. / +\$93.00 each additional yr.
Dental Delta (800) 524-0149 Monthly contribution Blue Cross Traditional "Plus" LSA Plan Monthly contribution	<u>US Health or BC</u> 50020 50080	<u>whichever</u> \$14.67 \$22.76
Vision United Healthcare (Formally Spectera) (800) 638-3120	<u>US Health</u> 40071 or 40061	\$0.00
Reliastar Life - L & S - *On or after Dec. 1, 09 - 1/2 After 65 (Refer to plan & schedule of benefits in booklet) 28 W. Adams Suite 700 Detroit, MI 48226-1602 (313) 961-5699	<u>11 different codes</u> 40700 up to 40748	*\$12,500.00 Spouse \$5,000.00
Guardian Life - DPOA - \$25,000.00 - 1/2 After 65 1938 E. Jefferson Detroit, MI 48207-4155 Phone (313) 567-8770	<u>7 different codes</u> 40610 up to 40650	\$12,500.00 Spouse \$5,000.00
Detroit Police Benefit & Protective Association Paid (40 year policy) Paid on Death *Call to Check Beneficiary 3031 W. Grand Blvd.-Ste. 405 Detroit, MI 48202- 3023 (313) 870-9301	40315	\$10,000.00
Detroit Firemen's Fund Association (313) 961-2988	<u>40330</u>	\$12,000.00
Detroit Firemen's Mutual Fund	<u>40501</u>	\$6,500.00
Detroit FF's Association varies w/ participants level of coverage (313) 962-7546 varying Spouse provision provided	<u>19 different codes</u> 40510 up to 40591	\$25,000.00
Retired Dues - per month (586) 795-1734	80100	\$3.00



PENSION TRUSTEE

Louis Sinagra

At the time this article is being submitted to the Unity Magazine, there is not a lot of information from the Emergency Manager (EM) to the Police and Fire Retirement System (PFRS) that has not been published to the public. There is one important piece of information I would like to detail at this time.

The pension fund has formed a restructuring team (the PFRS Restructuring Team) to protect pension fund assets and rights throughout the pre-filing EM restructuring process and the Chapter 9 case, if a bankruptcy filing occurs. The team consists of Greenhill LLC., as the restructuring advisor and Clark Hill PLC., as the restructuring counsel. The primary goal of the restructuring team is to preserve the pension fund's right to receive from the City the annual employer contributions required by state law and protect the lawful composition of the board of trustees. The latter part means and includes challenging any attempt by the EM to unlawfully change the board composition, including the removal of a retiree trustee.

The PFRS will present more information as it becomes available and appropriate for distribution. The PFRS web site (pfrsdetroit.org) is one media source utilized for the distribution of information.

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of
March • June • September • December

Kavan's Colony East Bar & Grill
28970 Hayes Rd. • Roseville, MI 48066

(586) 776-3500

RDPFFA 13th ANNUAL EDUCATIONAL CONVENTION

SEPTEMBER 23 – 27, 2013

at "The New Tropicana Las Vegas"

Reserve your seats now and pick your own flights!

Prices starting at \$495.00 per-person
based on double occupancy.

Price includes round trip, non-stop air, taxes, private breakfast, Hospitality Room and much more.

Passengers arriving from out of state or not traveling with the group, Rooms are being held at a rate of \$95.00 per-night plus tax.

To make reservations for this convention and for all of your travel needs, Call Deborah Ruemenapp of Expedia cruiseshipcenters:

Local (586) 739-4444 – toll free (888) 582-6100

Email druemenapp@cruiseshipcenters.com

Hurry space is limited and prices are subject to change

Resort fee (\$15.00 to \$20.00 per day) will be waived if booking is done through Deborah.

(The Association receives credit for number of rooms booked).



Karen Whelan-Rivest

Registered Representative

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Fax: 313-963-4139

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UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

Second Monday of every month at 11:00 A.M.
Big Boy's at Garfield and Hall Rd. (M-59)

11th Precinct Retirees Luncheon

Second Wednesday of the month at 1:00 P.M.
Buddy's Pizza - 13 Mile Rd. and Van Dyke

14th Precinct Quarterly Breakfast

Contact Ron Smolka at
734-422-8258 for future schedules

Fire Fighters Breakfasts

First Monday of the month at 9:00 A.M.
Voyageur Restaurant – (810) 329-4101
525 Riverside Dr. – St. Clair, MI
First Tuesday of the month at 9:30 A.M.
Step Inn Restaurant
325 N. Main St., Downtown Cheboygan, MI
Third Tuesday of the month at 9:00 A.M.
Omega Coney Island
22501 W. Eight Mile Rd., Detroit, MI
First Thursday of the month at 10:00 A.M.
Little Chef Restaurant 101 Brookside Lane,
(Enter off Grand River) Exit 145 off of I96

Special Association Events & Activities

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

*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
Sept 5 • Nov 7

WESTSIDE/JOY MANOR BANQUET CENTER

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

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 October 2013
Issue should be “submitted” by
September 18, 2013**

Welcome New Members!

April

Amy, Debra - Police
Brooks, Garth - Police
Bryant, Daniel - Police
Bryant, Tiffany - Police
Butler, Janice - Police
Clark, Charles - Police
Clyburn, Jeffrey - Police
Daniel, Joyce - Police
Daniels, Janice - Police
Dawson, Keith - Police
Douglas, Freddie - Police
Edwards, Clayton - Police
Ford, Richard - Police
Golfin, Day III - Police
Gordon, Angela - Police
Gordon, Daryl - Police
Greer-O'Bryant, Joannetta - Police
Haddad, Ronald - Police
Hampton, Gordon - Police
Hassler, Steve - Police
Hawkins, John III - Police
Hetherington, William - Police
LaBurdy, Lance - Police
Lee, Senora - Police
Malone, Rosemary - Police
McCain, Roderick - Police
McClanahan, Brenda - Police
McClanahan, Carl - Police
Miller, Harold - Police
Miller, Kathleen - Police
Mitchell, David - Police
Nolan, Raymond - Police
Norwood, Judith - Police
Petty, Teta - Police
Rahaman, Jose - Police
Randolph, Terrence - Police
Rice, William - Police
Robinson, William W. III - Police
Scott, Nicole - Police
Selby, Robert - Police
Smiley, Ingrid - Police
Stewart, Gerald - Police

Thomas-Stewart, Jaquelyn - Police
Turner, Beverly - Police
Wheeler, Dennis - Police
Williams, Brenda - Police
Williams, Errol - Police
Adamson, Duane - Fire
Baumann, Ross - Fire
Cooper, Charles - Fire
Dodds, Ronald - Fire
Doyle, Seth - Fire
Evans, Stephen - Fire
Goik, Robert - Fire
Lane, Christopher - Fire
Milewski, Brendan - Fire
Poole, Charles - Fire
Vogler, Leo - Fire

May

Almeranti, Carol - Police
Chapp, Daniel - Police
Conaway, Naomi - Police
Eastman, Don - Police
Gause, Dorothy - Police
Hines, Kathy - Police
Howard, Eunice - Police
Jones, Kevin - Police
Law, April - Police
Mix, Gwendolyn - Police
Sanders, Darryl - Police
Wenturine, Jeffrey - Police
Wilson, Gina - Police
Foster, Leroy - Fire
Miner, Keith - Fire
O'Brien, Patrick - Fire

June

Barszcz, Leonard - Police
Coleman, Randall - Police
Gentry, Bruce - Police
Marble, Tenisha Bridgewater - Police
Marshall, Glenn - Police
Moore, George - Police
McCall, Jeffrey - Fire
Tramble, Antonio - Fire
Williams, D.L. - Fire



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DETROIT POLICE DEPARTMENT



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Announces

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detroitpolicegear.com

Shop online today for the latest in Detroit Police off-duty gear,
pins, patches and much more or call us at 586-285-5500!

See us at our new location: 33272 Groesbeck Highway

Members Letters

Please use this for Legal expenses & thank you for the work you are doing on our behalf.

Ken & Jo Russell
Livonia, MI

Please add this to the Legal fund. Thank you for all you've done for the retirees.

Don & Carol Van Arsdale
Croswell, MI

Hello All, I just wanted to drop you a quick note to thank you for all that you do for us. Also, I have enclosed a check for the Legal fund. Again, thank you for everything. All of your hard work is greatly appreciated.

Paul Hartzell, Retired DPD
Troy, MI

Thank you all for the help and support you give to us retirees.

Bill Vitoratos
Brighton, MI

Enclosed is a check; use this where it helps the most. Maybe this offsets some of the "deadbeats" who refuse to pay. Thank you for all you do.

Bill Migora
Clearwater, FL

Donation, In Honor of all our Brothers and Sisters who have made the ultimate sacrifice!

Terry Laurencelle
Sterling Hgts., MI

Put this check into the Defense fund. The battle has just begun.

Michael Rudzis
Stanwood, MI

Hello Guys, Well hello from the Pacific Northwest! It seems we just get through one crisis and we are in the middle of another one. I feel very lucky to have all of you looking out for our interests. It is very important that we have a strong association especially in these times where we seem to be targeted from all sides. I thank each and every one of you for your time and hard work.

The fact that I am so far away makes it impossible for me to help in any other way that monetarily, so I am enclosing a check designated for the "Legal Fund" in

hopes it will help in some small way. I have also done my best to spread the word so that others are aware and can also do their part. Thanks again for all you do for us retirees! Your Friend and bother.

Jimmy Arthurs
Anacortes, WA

Enclosed please find our check to be used for the Legal fund. If there is anything we can do to help just let us know.

Ron Sexton
Henderson, NV

Thank you for all of your assistance and for fighting the fight. Here is a small contribution towards the Defense Fund.

Dan Budz
Dearborn Hgts., MI

We would like to express our appreciation for your incredible service to us. Please use this donation as needed. Thanks again for all your help!

Leonard & Pat Jamison
Belgrade, MT

Please apply this to your defense fund. Thank you for all you do.

Bill & Cathy Jasper
Roscommon, MI

Please accept my check for the Legal fund.

Donald Rem
Hale, MI

I feel compelled to again write a letter and enclose a donation to say thanks for all the Association does for us retirees. Our Pension and hard earned benefits are sure to come under attack in the near future. Please accept this donation for the Legal fund in the name of PO Harold Tullke who paid the ultimate price Dec of 1964 while I was in the Academy. Thanks again for all you do.

Retired Sgt. Thomas Collins
Scottsdale, AZ

Enclosed is a check to be used for PAC or Legal in Memory of my husband, Retired FEO Nelson E. Belanger. We have always appreciated that you do for retirees.

Adele Belanger
Lillian, AL

(continued on page 9)

Members Letters *cont.*

Our donation to help save our pension. God Bless you all for taking the time to fight for us.

Donald J Watson, Det. Sgt.
Fort Myers, FL

Enclosed is my check to be a contribution to "Defense Fund". Thank you for all your efforts.

Frank Mitchell
Beaverton, MI

Enclosed is a check for the Legal fund. Thanks for all you do.

Ron Mestdagh, Ret. 1989
Macomb Twp., MI

You guys are doing a Great Job for all of us. Keep up the good work. Enclosed is a donation to the Legal Fund.

Frank Haro
Royal Oak, MI

Please accept this check from the Eastside Silver Ladies. A donation in Memory of a long time member of Silver Ladies, Helen Malkowski, who passed away at the end of March. She and her poems will be greatly missed. We would also like to donate to help defray the costs for our legal representation in honor of our 21st Anniversary which was also this past March. Thanking you all again for your continuous hard work.

Judy Wagner,
Eastside Silver Ladies

Please accept this donation to the PAC fund in Memory of Charles H. Rothfuss. Thank you for all the help you give us retirees.

Thelma Rothfuss
Westland, MI

Thanks for all your hard work and effort to keep our benefits. This is for the legal fund.

James Tines
New Baltimore, MI

Thanks doesn't seem enough for the job you're doing for us. Put this check where it will do the most good.

Carl Hopfner
Plymouth, MI

My appreciation and gratitude for all of your efforts on behalf of the retirees! In Memory of Marilyn Bateson.

Meta Bateson
Westland, MI

Legal fund donation, Thank you for all you do!
Chester Harkiewicz, DPD Retiree

Use this donation anyway you see fit to further the goals of the Association.

Dennis L. Chojnacki, Retired DFD
Fort Gratiot, MI

Please deposit the enclosed check to the Legal fund. Thank you for all that you do, particularly your diligence to protect our hard fought for benefits. Lastly I greatly enjoy and appreciate the Meeting Videos presented on the website. Fraternally Yours,

Carl E. Wojtas
Macomb, MI

Thanks for your dedication and hard work. It certainly will be needed to deal with future events. Please use enclosed check for PAC or Legal fund.

Joe Daniele, Retired DPD
Chesterfield Twp., MI

For legal fund in Memory of Chief Raymond Cashen DFD.

Jim Holycross, Ret. Lt. DFD
Livonia, MI

Please use this donation for whatever it is needed, in Memory of my husband Louis Crist. Thanks for all you do for the retired.

Grace Crist
South Lyon, MI

Donation to be used where it is most needed. In Memory of Harvey Bell, Walt Schutzler and Joe Savel. Thanks for all the good work.

Bob & Nickie Grifka
Warren, MI

Enclosed donation is in Memory of James McDonagh. Thank you for your efforts.

Dennis Barton
Caseville, MI

Please use the enclosed check for the Legal Fund. Thank you all for what you're doing for us.

Bill Brown
Spring Branch, TX

Dear Fellow Retiree, please put enclosed check in the legal fund, in Memory of everybody's friend, Jack Devoy. Thank You,

Robert Cook
Henderson, NV

(continued on page 10)

Members Letters *cont.*

Unity, In Memory of Gean Brockett. Thank you for all you have done for the retirees. Enclosed donation is for the Legal Fund.

Dolores Brockett
Newton, IL

Hello Guys, I want to continue to help with the "Legal Fund" so I am enclosing a check in memory of two great guys I had the pleasure of working with and knowing on the DPD retired Lt. Johnny Thomas and Retired Commander Fred Auner. Two guys that will be missed. May they rest in peace. Take care and keep up the good work that you do. Your Friend and brother,

Jimmy Arthurs
Anacortes, WA

Please accept this check to continue the great care you're giving to us retirees. This contribution is in Memory of my husband, Jim Steffke (Retired Captain DFD) who passed away a year ago.

Sandra Steffke
Northville, MI

A big thank you to the Association for all you do for us retirees. Please accept this donation for the Legal Fund.

Charles Mahoney (will be retired
25 yrs. on 11-18-2013)
Las Vegas, NV

Thank you for all that you do for our organization. Please use this contribution where it is most needed.

Bill Igel
Avon Park, FL

This check is sent to you in the Memory of Andrew Zazula and all the wonderful friends and great officers he worked with. Use this for your PAC or Legal Fund whichever is greater need. Thanks for all you do for us.

Betty Zazula
Mackinaw City, MI

Please accept this donation from my husband Patrick Tinney and me in Memory of Al Gomez-Mesquita. Al was one of the best!

Cynthia Falska-Tinney
Eastpointe, MI

In Memory of Al Gomez-Mesquita, use where needed.
Bob Macy
(Retired DPD Investigator #4
& ETU)

Please use the enclosed check for your Legal Fund. Can't thank all of you who work so hard on our behalf enough, it is sincerely appreciated.

George Costage (Retired DFD)
Safety Harbor, FL

In Memory of Commander Al Gomez-Mesquita, on behalf of Detroit Police Choir Boys.

In loving Memory of Retired Detroit Police Commander and supreme senior softball player and teammate, Alfred Gomez-Mesquita.

Allan Levy
Canton, MI

My husband and I were both born and raised in Detroit, except for the time my husband was sent to live on a farm as a foster child and then 3 ½ years he was in the service during World War II. It breaks my heart to see what has happened to Detroit. The home I was born in has been torn down. I am grateful for all you folks do for us widows. Use this check where it is most needed. In Memory of Leon Shanks. Thank you so much.

Millie Shanks
Holt, MI

Enclosed is my check for the PAC Fund. This is in Memory of my husband Patrolman Donald R. Kelly. Many thanks for all your hard work on behalf of all the retirees and widows.

Elizabeth M Kelly
St Clair Shores, MI

Please put my enclosed check toward the legal fund, and accept my sincere appreciation for your tireless work on our behalf.

John W. Adams (Ret. PO)
Summerfield, FL

Please accept this small donation to the "Legal Fund" in Memory of Sgt. William Olsen.

Anna Olsen
Vancouver, WA

(continued on page 11)

Members Letters *cont.*

Great work you guys are doing. Keep it up really appreciated.

Ret Batt. Chief Richard Cronk
Lakeland, FL

I am enclosing one check for the PAC and one for the Law fund in remembrance and honor of PO Gerald Longhway. Keep up the good work, and thanks for all you do. Thank You,

Carl Watkins
Whitmore Lake, MI

Thank you for all your efforts on the retirees' behalf, and that goes for all on the Board too. Your work on our behalf is greatly appreciated. I am sending this check in Memory of Dan Ziegeler and Ray Lanzi. I think of them often. Use this check wherever it will do the most good. Thank You,

Paul Weber
Sun City West, AZ

Thanks for all you do for us retirees- enclosed is a donation to be used where needed.

Walter Bobowski
Sterling Hgts., MI

Fellow Firemen and Police Officers, use this money wherever needed, to protect us from the ones who would harm us. Thank you all for your time in protecting us.

Herbert Holcomb (Ret. DFD)
Farmington, MI

Please use this check toward the PAC fund or wherever needed in honor of my husband Robert E. Spaulding. Thank you for all you do.

Barbara Spaulding
Howell, MI

Sign me up, use money where needed 1/11/54-12/10/81. Finally woke up.

E. Nierzwick
St Clair Shores, MI

Just want to "Thank you" for all you do. Please use as you see fit. Memory of Sgt. Richard Brozowski.

Mrs. Patricia Brozowski
Allenton, MI

This check is for the PAC Fund, and in remembrance of Larry Nevers, a good Cop who loved his job. He was hung by a Mayor who started the bloodletting of a once great city. Rest in Peace Larry, you did what you could.

Bob Conn
Washington, MI

Thank you for your hard work. Enclosed is a donation to PAC. Again we thank you for your commitment to all of us in the RDPFFA.

John & Marilyn VandenBoom
St Clair Shores, MI

I really appreciate all that you do to assist us in our retirement years. You always answer the phone, provide the correct information, and in short are a tremendous resource to all retirees, especially those of us who live out of state. Thanks much. Use this extra contribution wherever necessary. Wish I could send more.

Jim Montgomery
(Lieutenant, retired in 1986)
McCormick, SC

The Eastside Silver Ladies would like to make this donation to the Legal Fund in memory of Jack Devoy. He was our "How to answer man" for our city health

insurance and a good friend, he is missed by all.

Thank You,
Judith Wagner
for Eastside Silver Ladies

Use this donation for our upcoming legal fees, in memory of Walter & Leona Bokuniewicz, and Lyle & Marion McAuliffe.

Richard J. Bokuniewicz
Clinton Twp., MI

Rdpffa, maybe this will help a little bit.

Jan & Roger Thom
Sebring, FL

Keep up the good work, that all of you do and let's win this fight.

Jim Tanderys
Northville, MI

(continued on page 12)

Members Letters *cont.*

Please accept this donation toward the legal defense fund. We know there will be a long and difficult fight ahead to preserve what we earned during the many years we worked in the city of Detroit. Thank you for your assistance, and all you do for us!

Jerry and Gretchen Solai
(Retired DPD)
Brighton, MI

Thank you to all present and past officers and volunteers of the RDPFFA for all the things you have done and are doing for us. It is greatly appreciated. Enclosed is a check for the Legal Fund.

William Peplinski
Sebring, FL

In memory of my husband Michael P. Cannon Detroit Police Sergeant. Thank you for all you do!

Helen Cannon
Grand Rapids, MI

We are very grateful for all the hard work put forth for us. Please use check where needed. Many Thanks,

John and Toni Elsey
Lupton, MI

Enclosed is a check giving in memory of Roger Lambert for the legal fund.

Roland Raska
Warren, MI

Hello Guys, This donation is the best way I can think of to show my support and appreciation for all you men are doing for us. Keep up the good work. Thanks,

Wes Dawe
Crossville, TN

We hope this will help in the upcoming Battle for our Benefits.

Ross & Margaret Arena
Northport, MI

I am enclosing a check for our legal fund. It appears that the "EM" plans to cut our pensions and healthcare and we are in for some court battles to protect both. It is

time for the retirees to step up and defend our hard earned benefits.

I can't believe some of the names on the list of non-members, who I worked with, socialized with and con-

sidered friends, which do not belong to the association. I want to thank the officers of our association for their hard work and dedication in their effort to protect our benefits.

In memory; Lee McWilliams, Ray Roarty, Myles Perks, Dave Robb and George Wagner.

Ron Tincher
Hudson, FL

Thank you for everything you are doing for us. Please use the enclosed check for the Legal Fund, in memory of Lloyd W. Praedel.

Janice Praedel Cauley
Wolverine, MI

Thank you for your dedicated service and help you provide to the retirees, enclosing a check to be used for the Legal Fund. Thank You,

Bill & Nancy Schmidt
Spring Hill, FL

Please use for our PAC to fight for our Healthcare & Pensions. I will send more when I can. We are all depending on you. God Bless you in your work. Thank You,

David J. Toepel
Shelby Twp., MI

I was a member for 12 years & didn't pay my dues last year. So I am also enclosing a donation for PAC that I would have paid last year in memory of my husband C. Alan Malesky.

Donna Mistelev
Farmington Hills, MI

Please accept these checks in appreciation of the facility in which the Lts. and Sgts. Assoc. (Mrs. Elaine Kinser) assisted me in completing the process of acquiring my benefits upon my wife's death. It was very helpful to me!

Please publish this letter to let some of my very good fellow retirees who knew her very well know that she has passed. Al Dabrowski, Rufus Anderson, Ken Wills and Ralph Haas are friends that might not know otherwise Thank you very much.

Comm. Jake Martin
Bluffton, SC

Great Job at the Frankenmuth picnic conference. Small check enclosed for the Legal Fund. Keep up the good work.

Rick Irons
Clinton Twp., MI

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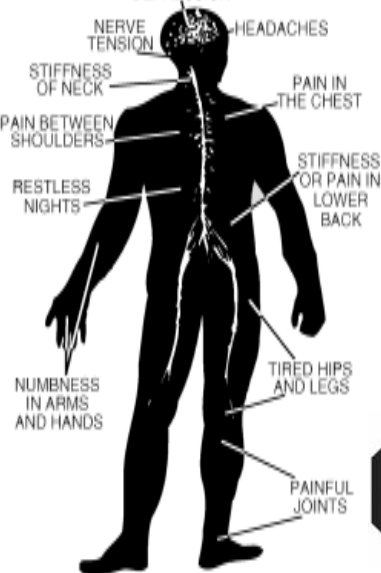
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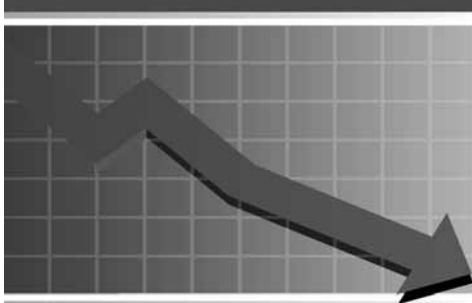
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IN MEMORIAM

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 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Staskon, Frank	Insp.	Police	8-1-50	2-20-76	2-25-13

April 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Apfel, John	P.O.	Police	11-26-62	8-17-90	4-28-13
Auner, Frederick	Cmdr.	Police	6-5-50	6-27-92	4-30-13
Blanton, James	P.O.	Police	12-6-71	3-11-88	4-17-13
Coon, Raymond	P.O.	Police	5-16-66	1-27-84	4-6-13
Gormely, Louis	P.O.	Police	1-17-49	2-11-77	4-18-13
Hook, Stephen	P.O.	Police	9-21-47	10-1-72	4-19-13
Kunnath, Paul	P.O.	Police	8-1-50	9-25-81	4-9-13
Langley, Raymond	P.O.	Police	3-9-70	3-31-94	4-3-13
Mierzejewski, Joseph	P.O.	Police	8-1-50	8-1-75	4-29-13
Moore, Marion	Lt.	Police	8-3-53	5-27-80	4-16-13
Novock, David	P.O.	Police	1-8-73	5-2-92	4-3-13
Nyutu, Chaka	P.O.	Police	12-6-71	10-7-93	4-10-13
Reilley, Matt	P.O.	Police	1-19-70	10-16-75	4-17-13
Thomas, Johnnie Sr.	Lt.	Police	4-17-67	1-7-00	4-24-13
Traeb, Stanley	Sgt.	Police	8-27-51	1-16-76	4-13-13
Ellrich, Clifford	Sgt.	Fire	11-18-57	9-23-73	4-17-13
Hartsfield, Richard	Bt. Chief	Fire	2-13-78	2-7-12	4-12-13
Howard, Donald	FFD	Fire	7-23-51	3-2-69	4-3-13
Shirley, Everett	Sgt.	Fire	10-25-54	7-2-77	4-4-13
Stelzer, Mark	Lt.	Fire	12-5-77	7-11-05	4-4-13

May 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Bannon, James	Ex.Dep.Chief	Police	9-12-49	1-1-94	5-6-13
Cattaneo, Gerald	Lt.	Police	3-26-62	4-1-87	5-16-13
Fedorka, George	Sgt.	Police	10-3-55	10-3-86	5-23-13
Fortney, Paul	Sgt.	Police	1-3-55	9-30-81	5-6-13
Gomez-Mesquita, Alfred	Cmdr.	Police	7-13-59	2-11-06	5-8-13
Nowicki, Ronald	Sgt.	Police	9-25-61	12-3-88	5-4-13
Pavella, Edward	P.O.	Police	11-18-41	1-2-67	5-16-13
Rhodes, Raymond	P.O.	Police	7-8-68	2-27-99	5-5-13
Simmons, Lendell Sr.	P.O.	Police	10-2-81	4-13-90	5-5-13
Fox, Martin	Lt.	Fire	4-1-47	4-5-72	5-5-13
Johnson, Donald	Lt.	Fire	1-22-73	2-16-03	5-8-13

(continued on page 15)

May 2013 (continued)

Name	Rank	Dept.	Appointed	Retired	Date of Death
Kelly, Francis E.	Bt. Chief	Fire	1-17-49	1-1-87	5-26-13
Poucho, William	Bt. Chief	Fire	3-2-42	2-7-76	5-18-13
Walker, William	Bt. Chief	Fire	12-30-46	6-18-85	5-5-13

June 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Barzyk, Gerald	Sgt.	Police	10-7-85	11-7-10	6-20-13
Boucher, Gerald	Sgt.	Police	6-13-59	8-28-85	6-8-13
Dewaelsche, Walter	Lt.	Police	3-13-61	7-17-95	6-22-13
Golubosky, Warren	Sgt.	Police	8-13-62	6-15-92	6-1-13
Gomoll, RobertS	gt.	Police	3-7-55	8-1-90	6-30-13
Nagle, Lawrence	P.O.	Police	5-21-73	9-1-89	6-30-13
Slottke, Robert	Insp.	Police	3-10-47	4-14-72	6-23-13
Swatowski, John	Sgt.	Police	2-8-71	2-11-06	6-28-13
Viers, Emit	Sgt.	Police	6-6-55	9-16-80	6-26-13
Apel, Jerrold	FEO	Fire	7-5-77	6-29-06	6-10-13

RDPFFA 2014 Election Rules

Only Active Members are eligible to run for office, Associate Members are not eligible to run, or vote in elections. Candidates are not eligible to run for more than one elected position within the Association, Candidates may be nominated for any number of positions, but may, only accept and run for one position.

Nominations for offices will open on September 1, 2013 and will close on October 3, 2013, at the General Membership Meeting. Candidates for office may have their names entered into nomination during the nomination period at the RDPFFA office or at the September or October 2013 General Membership meetings.

The Chairman/Representative of the Election Committee will take Nominations from the floor at the September and October General Meetings. At the October General Meeting the Election Committee Chairman/Representative will close the nominations for all offices. For a Candidate to have his/her name appear on the election ballot, he/she must accept the nomination in writing within 14 days of being nominated.

Following the close of the acceptance period, the Election Committee will cause the election ballot to be prepared, and insure that all Candidates listed have accepted the nomination, and that all Candidates are current Active Members of the Association. If only one Candidate has been nominated for an office and has accepted the nomination, then the Candidate will be considered elected, and no election shall take place for that position.

Ballots will be mailed to all currently listed active members on November 1st, 2013; along with the ballot a specially printed return envelope will be included. In order for a ballot to count it must be returned to the RDPFFA office by November 21st, 2013, and must be returned in the specially designated return envelope. As election return envelopes are received at the RDPFFA office, the envelopes will be counted, remain sealed and placed in a lock box designed for such purpose by the Election Committee.

Voided ballots will be kept separately; the Election Committee will count and tally the ballots prior to the December General Membership Meeting. During the ballot count observers will be allowed as well as candidates or their designated representative. It shall be the duty of the Election Committee Chairman to provide instructions and appoint personnel to count ballots.

The Committee at their discretion may recount any or all ballots cast. Any candidates may request the Committee to conduct a recount in any disputed position for which they were candidates within 7 calendar days of the December General Meeting. The request to the Election Chairman must be in writing and signed by the candidate making the request. Recount requests shall not be honored by the Committee if their total count for any office being contested shall show an identical count total for two consecutive tallies. All election results will be announced prior to the end of the December General Membership meeting. All ballots will be maintained at the RDPFFA office for a minimum of 60 days following the election.

REMEMBRANCE AND THANK YOU

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

Appreciation (Donation)

Dawe, Wesley & Arlene
Jablonski, Dan & Greta Ann

Legal (Donation)

Adams, John & Vera
Albright, Charles
Arena, Ross Jr.
Arthurs, James & Judy
Barnes, Michael
Bernert, Gerald
Bobowski, Walter & Helen
Borri, Joseph
Brown, Bill R.
Budz, Dan & Diane
Butucel, Robert & Barbara
Chojnacki, Dennis
Cislo, Fred & Rose Marie
Costage, George & Nancy
Daniele, Joe & Pam
Dowd, Mike & Marjorie
Elsey, John & Marie
Esse, Emery
Fiddler, Ray & Charlotte
Gekiere, Morris & Georgette
Godfrey, Steve & Deb
Graham, Joan
Grassi, David
Haisenleder, Tom & Theresa
Harkiewicz, Chester
Haro, Frank & Susan
Hartzell, Paul & Patricia
Holcomb, Herbert
Hopfner, Carl & Mary
Igel, Bill & E Marilyn
Irons, Rick
Isken, Wayne
Jablonski, Dan & Greta Ann
Jamison, Leonard & Pat
Jaques, Billy
Jasper, Bill & Cathy
Kawa, Mike & Cheryl
Keillor, Arthur Jr.
Keyes, Sherry
Knobelsdorf, Don
Kozlowski, Norbert & Kathleen
Laurencelle, Terry & Marsha
Ledbetter, Mike & Charlotte
Loch, John

Lott, George
Mahoney, Charles & Dorothy
Malott, Mike & Jennifer
Maxinoski, Ed & Carol
Mestdag, Ron & Elizabeth
Migora, Bill
Mitchell, Frank & Elena
Mlynarczyk, John
Montgomery, Jim & Maureen
Morell, John
Nierzwick, Eugene
Nye, Charles & Kathleen
Owczarek, Martin
Paruszkiewicz, Larry
Peplinski, William
Plowman, Leon & Bernice
Rem, Don & Cynthia
Rudzis, Michael
Russell, Ken & Jo
Sabolovich, Sam & Marlene
Schmidt, Bill & Nancy
Schulte, Al & Gloria
Severs, Gary
Sexton, Ron & Mary
Smith, Ray & Marguerite
Smith, Ray & Marguerite
Socha, Eleanor
Solai, Jerry & Gretchen
Solecki, Stanley
Stanbury, George & Marie
Swanic, Duane
Tanderys, James & Judith
Thom, Roger & Jeanette
Tinch, Ron
Tines, James & Arlene
Tor, Ernest & Patricia
Tutak, Pat
Tynan, John Jr.
Vanarsdale, Don & Carol
Vitoratos, Bill
Walcheck, Richard & Suzanne
Walker, Ken & Cynthia
Wallace, Jerry & Anna
Watson, Don & Phyllis
Weide, Barbara
Wilk, Tom & Barbara
Wilkewitz, Ralph & Sunni
Willis, James

Winkler, Frank & Bernice
Winn, William
Wojtas, Carl & Diane
Wrobel, John & Antoinette
Zervas, Shirley & Mike
Zettlemoyer, Ron & Karaan

Legal (Donation)

In Memory of
Arthurs, Jimmy *in memory of*
Lt. Johnny Thomas &
Commander Fred Auner
Awe, Barbara & Royden *in*
memory of Daniel Raicevich
Barton, Dennis & Margaret
in memory of James McDonagh
Bateson, Meta *in memory of*
Marlyn Bateson
Belanger, Adele *in memory of*
FEO Nelson E Belanger
Bokuniewicz, Richard &
Karen *in memory of Walter &*
Leona Bokuniewicz
Brockett, Dolors *in memory of*
Gean Brockett
Brown, Doug & Laureen *in*
memory of Gordon Brown
Brozowski, Patricia *in memory*
of Sgt. Richard Brozowski
Cannon, Helen *in memory of*
Michael P Cannon (DPD Sgt.)
Chakan, Sharron *in memory of*
John Chakan
Chakan, Sharron *in memory of*
John Chakan
Chakan, Sharron *in memory of*
John Chakan
Clark, Lucille & Ken *in*
memory of Gordon Brown
Collins, Tom *in memory of P.O.*
Harold Tullke
Cook, Robert & Anna *in*
memory of Jack Devoy
Crawford, Charlotte *in*
memory of Gordon Brown
Crist, Grace *in memory of*
Louis Crist
Eastside, Silver Ladies *in*
memory of Helen Malkowski
Fahlman, Mary *in memory of*
Gordon Brown
Falska, Cynthia & Patrick *in*
memory of Al Gomez-Mesquita
Gaynor, Marty *in memory of*
Sgt. William Henahan

Grifka, Bob & Nickie *in*
memory of Harvey Bell,
Walt Schutzler, Joe Savel
Holycross, Jim *in memory of*
Chief Raymond Cashen DFD
Hulbert, Chris & Jennifer *in*
memory of Gordon Brown
Hulbert, Janet & Heather *in*
memory of Gordon L. Brown
Kelly, Donna & Brian *in*
memory of Gordon Brown
Kotlinski, Mary *in memory of*
Bt. Chief Eugene Kotlinski
Kraft, Mary Anne & R. *in*
memory of Al Gomez-Mesquita
Kzesowik, Frank & Patricia
in memory of Al Gomez-Mesquita
Levy, Allan *in memory of*
Al Gomez-Mesquita
Lindstrom, Catherine & Paul
in memory of Al Gomez-Mesquita
Macy, Bob & Darlene *in*
memory of Al Gomez-Mesquita
Malott, Mike & Jennifer *in*
memory of Mike Goss
Mannix, Fred & Nancy *in*
memory of Gordon Brown
Martin, Jacob *in memory of*
Ida Martin
Mattison, Charles &
Deborah *in memory of*
Gordon Brown
Miller, Debra & Keith *in*
memory of Al Gomez-Mesquita
Olsen, Anna *in memory of*
Sgt. William Olsen
Onica, Lisa *in memory of*
Gordon Brown
Pace, Joe & Katherine *in*
memory of Gordon Brown
Patterson Family *in memory of*
David Patterson
Praedel, Janice *in memory of*
Lloyd W. Praedel
Ramseyer, Robert & Jean *in*
memory of Gordon Brown
Raska, Roland *in memory of*
Roger Lambert
Shanks, Millie *in memory of*
Lt. Leon Shanks
Spaulding, Barbara *in memory*
of Robert E Spaulding
Stocz, Don & Cathrine *in*
memory of Al Gomez-Mesquita

(continued on page 17)



Silver Ladies

Carol Curley



Happy 4th of July! God Bless America!

50/50 winners: **April:** Irene Brooks **May:** Marcy Rolf

June: Carol Bender

(Writers' note: These three ladies win a lot of 50/50's! How do they do it?)

Also in June, our membership dues were to be paid. In July we will enjoy our "summer picnic" in Fairhaven, MI., on the water, in air conditioning, at Bayside Bobby Mac Restaurant!

Birthdays coming up:

July: Sophie Zielinski and Wilma Fulton

August: Marie Johnson **September:** Teresa Newman

Half our year has already passed by, (time definition = always too fast: never enough!)

We need to "squeeze" into this summer: graduation, Bar-B-Q's, gardens, sunshine sitting, listening to our "leaders" who don't know how great America is, and prying that the younger people will read the U.S. Constitution and not let its' words and laws be stolen from us!

For more information about us - call Marcy Rolf (586) 465-9815.

REMEMBRANCE AND THANK YOU (cont)

Wagner, Judith *in memory of*
Jack Devoy

Watkins, Carl & Debra *in*
memory of P.O. Gerald Longhway

Weber, Paul *in memory of*
Dan Ziegeler & Roy Lanzi

Wenneker, Norman & Sue *in*
memory of Gordon L Brown

Wolff, John & Kathryn *in*
memory of John Wolff Jr.

Zazula, Betty *in memory of*
Andrew Zazula

Toepel, David & Mariane
VandenBoom, John & Marilyn

P.A.C. (Donation)

In Memory of

Conn, Bob & Janice *in*
memory of Larry Nevers

Cronk, Richard & Carolyn *in*
memory of Mary Cronk

Jackson, Gordie & Nancy *in*
memory of Widman Jackson

Kelly, Elizabeth *in memory of*
Donald R. Kelly

Mistele, Donna *in memory of*
Alan Malesky

Rothfuss, Thelma *in memory*
of Charles H. Rothfuss

Steffke, Sandra *in memory of*
Capt. Jim Steffke (DFD)

Watkins, Carl & Debra *in*
memory of P.O. Gerald Longhway

P.A.C. (Donation)

Barnes, Tim & Karen

Dawe, Wesley & Arlene

Dornan, Lynn

Henzi, Leonard

Jablonski, Dan & Greta Ann

Magdowski, Don & Ann

Malott, Mike & Jennifer

McLean, Marvin

Ramsay, Harry & Camille

Singer, Charles & Betty



Snowbirds

Dan Zemaitis

Greetings:

Our May meeting had a good turnout. I'm sorry to hear about the 10 people that came on Mother's Day for the meeting instead of on May 19th. Whoever you are I hope you'll come back.

We had 6 guests attend, 4 who became new members. We welcomed Gene and Debbie Karvonen. I worked with Gene at #16 many, many years ago. We also welcomed Danny Budz, Gene Napora, Joe Dabliz and Bob Schemanske – guys I haven't seen in 28 years that was great.

A bunch of our Snowbirds went to Frankenmuth in June for the RDPFFA picnic and meeting. Our annual picnic will be on Aug 11th at 12 noon in Glennie – all are welcome. September 6 & 7th tentative – a Mackinac Island trip. If anyone is interested in any outings – Call us @ 989 735-3450.

We want to thank John Pietrangelo for his generous donation towards our picnic. Get Well wishes and prayers go out to George Fedorka and Jerry Brehm. May Birthday wishes to Moe Gekiere.

May Anniversaries: Jerry and Barbara Whiting "65 Years", Jerry and Evelyn Brehm, Ted and Maryann Ponik and Moe and Georgette Gekiere.

50-50 winners at the May meeting were John Pietrangelo, Jerry Whiting, Joe Dabliz, Mike Kniaz, Bob Schmanske and Gar Nicholls.

Detroit was the first city to install a traffic light, manually operated by a staff of policemen (1915). Leaders from 19 countries and 26 states came to check it out in the first 6 months.

Hope to see you at our next meeting or outing, if not take care and stay healthy.

CORRECTION

In our previous issue of the Unity, on the Remembrance and Thank You page under Parrerson, Hilda, the correct spelling should be Patterson Family. Please accept our apologies for this typographical error.



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

Hello from hot, sunny, stormy Florida. Our Snowbirds have gone back to Michigan and we have no meetings until October's "Pizza Party". Those that were on our birthday list in April were Maija Goosen, Bill Schmidt, Bev Kuhn and Georgette Gekiere. Those celebrating Anniversaries were Harry and Camille Ramsay, 48 years and Ray and Audrey Kosmack celebrated their 62 years in March.

Dolores Larsen our Treasurer had hip surgery April 8th and at the present time she must be doing good, she is out shopping already. Boy there's not much that can keep her down. You go girl.

The April meeting was fruitful in so much as we decided on a lot of little things. All of the present officers are staying so no election was necessary according to our Nomination Chairman Bill Peplinski. We also voted on going back to the Clearwater Country Club so Bill Larsen is going to look into booking that again for the March Annual Dinner. We will be giving out Commemorative Pen's again to attendee's.

Marv Kammer advised us, that if we are donating to RDPFFA to make it out to the Legal Fund as it is needed there so that they can fight for your rights, Speaking of RDPFFA, we hope to see you in Frankenmuth for the Picnic, the Breakfast and Meeting.

Some folks we spoke to over the past couple month's were, Bev Kuhn in regards to the Club's Photo Album. She added the pictures from the March Annual Dinner that were taken by her and Don Rem, and what great pictures they turned out to be. We will be bringing the album to Frankenmuth with us.



Bob Blickensdorf
Retired Chief of Police
Madison Heights Police Dept.

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Richard Vanleen from Lewiston, MI., Jane Dhans from FL., Mary Stanbury from Washington, MI., Carol Dornan from Clermont, FL., and Harry Ramsay from Port Richey, FL.,

The April 50/50 was won by Maija Goosen and Marv Kammer and the Gift Bag went home with Me. We also want to thank Marv for the Kammer Classic Flash Light and Tool Bonanza that was added to the drawing.

As always you can reach me at 1-352-683-7924 or e-mail me at njschmidt@gate.net. Until, then have a great summer. Stay Safe and Well.

STEPHEN J. RIEDY, D.D.S., M.S., F.A.C.P.

Diplomate, American Board of Prosthodontics
Prosthodontist

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www.michneurosurgical.com

Avery Jackson III, M.D.

Board Certified Neurosurgeon

Grandfather and Father Retired DPD



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

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

Westside Silver Ladies

Geri Henningsen

Being the widow of a Detroit police officer or fire fighter can have its problems. Being a member of the Silver Ladies can help in many ways. All of us must deal with the city of Detroit with our pensions and/or health care coverage. We understand each other's problems and have much in common. If you would like to enjoy a lunch with others in the same boat you're in, please consider joining the eastside or westside Silver Ladies. It isn't expensive (\$12 annually) and we do have a lot of laughs.

GET WELL & THINKING OF YOU wishes go out to Elmira Affelt, Shirley Brandt, Sally Emerick, Theresa Kelley, Jo Kozlowski, Fran Murphy and Dolores Weaver. It was good to see Dorothy O'Leary, again. We're keeping all of you in our prayers.

The "BIG" money from our 50/50 raffles was won by Theresa Zalewski for April, Jo Moranty for May and Martina Burke for June.

Thank you to Irene Melady for donating the greet-

ing cards and to Martina Burke for her gift. I would, also like to thank all of our members who regularly donate to the RDPFFA. Without them, I'd hate to think how us widows would deal with the city.

HAPPY BIRTHDAY to Donna Hope - 7/26, Shirley Brandt - 7/27, Meta Bateson - 8/5, Dolores Linn - 8/18, Martina Burke - 9/23, Elmira Affelt and Sally Emerick - 9/26.

THINK ABOUT IT..."You never know what worse luck your bad luck has saved you from.

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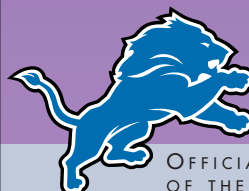
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Good News is Bad News and Bad News is Good News

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

The markets have been interesting lately, to say the least. At the June 19 Fed meeting, Chairman Bernanke indicated that a strengthening economy would cause the Fed to 'taper' its bond buying activity commonly known as QE3 (Quantitative Easing 3, no one really remembers QE1 and QE2 because they really didn't work.) The Fed Chairman then proceeded to repeat a statement almost verbatim that he had said in several previous press conferences. As the economy got better, the Fed would not need to keep pumping money into the system. I likened it to the doctor saying, 'As your hip gets stronger, we can wean you off of the pain medication'.

Well, the last thing the market wanted was to be weaned off of pain medication, despite the fact that the doctor did not actually do any weaning, but merely inferred that said weaning might take place. The stock market plunged, the long term bonds plunged (we have almost no long term bonds, thank goodness), gold plunged. Our take? Complete overreaction. But weird overreaction, not unlike the strange under reaction of the first five months: all bad news – sequester, terrorist attack, North Korea, Cyprus and the market soars. Good (or maybe even just neutral) news, as the economy gets better, the Fed will quit injecting dollars to prop it up and the market tanks.

So what is the reality? All the world's central banks are pumping money at high pressure and volume to get their respective economies moving. That's China, The ECB, the Bank of Japan and the Fed. The dollar numbers are mind boggling: the balance sheets of the Central banks have gone from \$10.4 Trillion in 2007 to \$20.5 trillion today. By my calculations, the balance sheets of the Central Banks are equal to 30% of the world's GDP! So, the question is: if the treatment is working, don't we want it to eventually stop? In other words, if the easing stimulates the economy, then don't we logically want to get off of the QE drip?

Irrational market behavior is nothing new. Our approach is to maintain a cautious allocation and keep our mix properly balanced. We hope the Chairman is right in his view that the economy is continuing to improve. The Sequester has done wonders to the deficit: It's gone from well over \$1 trillion to around \$642 billion. The deficit was 10% of GDP in 2009, and is now rapidly approaching 2%. (Funny how Congress and the President can really work together by doing nothing.) For now, we see continuing slow growth and hopefully a tapering of Fed policy. And, it seems, we need some bad news to stimulate the market...or do we need good news?

Happy summer,
Leon

PRESIDENT *(continued from page 1)*

retirees could access to help pay for health insurance. The targeted amount would be between \$100-\$130.

Post 65 Non-Medicare Eligible Retirees Retirees who worked for the City as of April 1, 1986 and are not eligible to automatically enroll in Part A/B of Medicare, because the City did not participate in Social Security/Medicare, would receive a monthly stipend of between \$200-\$250 from the HRA.

RETIREE PENSIONS

The City anticipates having to freeze and restructure the Plan in a manner the City can afford (details not yet provided). (Mostly future retirees); Eliminate future Cost of Living Increases, (no effective date given)

(The full 24 page proposal is posted on our web-site www.rdpffa.com First item on Homepage under Information Emergency Manager Meeting).

In summary, we are just beginning to see some of the specific elements of the Emergency Manager's proposals. As we get more information, we will ask questions and we will continue our analysis. As we get answers, we will pass along the information to all of you.

It appears we may well be in for a long and very expensive legal battle in our attempt to protect the promised benefits we have earned through many years of dedicated service to the City of Detroit. If you are able and plan to make donations to the Association I ask that you specify they be used toward our newly formed legal Fund. I am well aware that, unfortunately once again we will be using the resources that you provide to not only protect your benefits, but also those that choose not to belong to the Association. I am in full agreement with the words and language used by many of you describe those that fail to do their part, but sometimes it is better to not publish those thoughts.

If any of you are willing or interested in speaking with the media, local and national regarding what effect changes to your Pensions or Healthcare would have on your livelihood, or just wish to give your opinion, contact me at the office 586-795-1734 or my cell 810-627-9349 or e-mail donrdpffa@hotmail.com with your contact information.

In closing I know this is not the information you were hoping for, but keep in mind if, changes are made to current retirees benefits, it will not take place until at the earliest 2014, so let us do the worrying and enjoy your summer.

EYE CARE UPDATE 2013

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

VITAMINS

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

Antioxidants from Vitamin C, Vitamin E, Zinc, and Selenium have been shown to stabilize and prevent further progression of AMD. Patients who have already developed the disease are encouraged to take a vitamin with high doses of Lutein and antioxidants to minimize further loss of vision. Vitamin supplements designed specifically for the eye (MaxiVision) are available in our Optical Studio. Specific dietary components, particularly the carotenoids found in dark green leafy 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 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 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.

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