



# UNITY

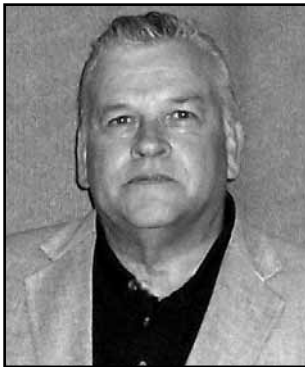
THRU STRENGTH AND PURPOSE



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

*Volume 107, October, 2011*

## **Retired Detroit Police and Fire Fighters Association Endorses Revised City Charter Vote November 8, 2011**



### **PRESIDENT**

*Don Taylor*

At our October 6, general membership meeting, retired police officers & firefighters who are members of the City of Detroit Police & Fire Retirement System elected Retiree Louis Sinagra to serve as our retiree representative on the City of Detroit Police & Fire Retirement System Board of Trustees.

That's the good news but, not totally unexpected, we have received a copy of a resolution passed by the Board of Trustees of the P & F retirement system refusing to recognize the retiree representative. Your association is taking a number of steps to ensure that the City of Detroit and the Pension Board comply with State Law and the Detroit City Charter. The sponsor of the legislation, State Representative Fred Durhal Jr., has requested an expedited opinion from the Michigan Attorney General; we are also working with the legislators in Lansing to ensure compliance with Public Act 25.

(Public Act 25, is enrolled HB 4135 sponsored by Rep Fred Durhal Jr. and signed into Law by Governor Snyder May 10, 2011 and states;

"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".)

I believe that most of the credit for the delay in our elected representative taking his seat can go to Jeffrey Pegg, Secretary of the Detroit Fire Fighters Association and a Trustee on the Pension Board. The information we have is; he personally requested a legal opinion from Mary Ellen Gurewitz of Sachs Waldman as to the meaning and intent of Public Act 25 of 2011. Ms. Gurewitz wrote an opinion that Public Act 25 was basically meaningless and the language in the Bill did not properly address the issue. Our attorneys and the Legislators strongly disagree and we expect that we will resolve this issue shortly. Mr. Pegg appears to have a personal agenda to block and deny retired police officers and retired fire fighters their basic right to fair representation. It amazes me that active fire fighters would continue to elect Mr. Pegg to representative them on the Pension Board, as they too will retire some day, and may then realize that they have suffered a loss of benefits or basic rights as a direct result of the actions of Mr. Pegg.

In the mean time we are continuing with our efforts to seat the retiree representative. On October 20th we will accompany our elected representative to the Pension Board Meeting in room 908 of the City County Bldg at 8:30AM and request that the Pension Board comply with State Law and seat our representative. If you live in close proximity to Detroit and receive this notice in time, come join us and witness

*(continued on page 13)*



## VICE PRESIDENT

*Gregory Trozak*

Upon receiving this edition of the UNITY the Association will have a retiree in position for the seat on the Police & Fire Pension Board. The election took place at the October general meeting, per City Ordinance. Although elected according to the Ordinance, as of this writing that person will not be recognized by the Board as an elected Trustee. While the Association worked diligently the past three (3) years in Lansing to enact legislation allowing a retiree a seat on the Board, the present Trustees on the advice of the Board's legal counsel, passed a resolution stating they would not recognize the elected retiree seat at the table. We feel this is a clear violation of State Law and are in the process of using all of our resources, whether it is legislative or legal action to allow a retiree the seat we deserve. I ask that you continue to monitor your e-mails or the Association's web site for all the updates as

they become available. Rest assured there will be an abundance of information coming in the months ahead.

Next month the Association will begin our annual dues mailing for 2012. We ask that when you receive your renewal form in the mail you send in your dues as soon as possible, or if you have not done so and you do receive a pension check, please sign the payroll deduction form and allow the \$3.00 monthly fee be taken directly from your pension check. By signing up, this gives the Association the ability to save the cost of postage and helps in keeping the books up to date. But remember any additional donations will be greatly appreciated whether it is for the general fund or the PAC fund.

Now that summer has ended and fall is upon us the Association will look back at the sponsored events your Association scheduled and evaluate each. The year began with the RDPFFA Annual Conference held at the Crystal Mountain Resort in northern Michigan. The conference and sponsored full breakfast went well with plenty of food and information presented and made available to those that attended. The accommodations were great, the hospitality room was well stocked and the barbeque turned to be pretty good and I hope those that did attend had a wonderful time and enjoyed themselves. The only problem was with the attendance. I won't get into numbers because the event is in the books and closed out, but trust me the turnout was quite small to say the least. This year the conference was held in Michigan rather than Las Vegas, Nevada. We were hoping to allow our members something new and easier to plan and travel to. Although this was not the case and it appears that the Annual Conference may return to Las Vegas next year.

Moving on to the Annual Picnic, which was held in August, again the attendance was low and the weather cannot be used as an excuse. It seems every year the

*(continued on page 4)*

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## Retired Detroit Police & Fire Fighters Association Inc.

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(586) 795-1734 • Fax (586) 795-2183

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



### OFFICERS

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**Donald Taylor**

V. President

**Gregory Trozak**

Secretary/Treasurer

**Allan Grant**

### PUBLICATIONS COMMITTEE

Al Grant

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rdpffa@hotmail.com

### WEB SITE

www.rdpffa.com



## SECRETARY/ TREASURER

*Al Grant*

*What a city (with a sigh)*

- The City of Detroit Administration and Council neglecting their responsibility not held responsible to fulfill the intent of the Charter.
- Bargaining organizations blatantly pay no attention to the Charter and the will of the people.
- Judges not accountable to the will of the people decide that the City Charter language becomes secondary following collective bargaining.
- Elected and appointed pension board members brush aside their duties and ignore the Charter and residents.

*What a city (shaking my head - puzzled)*

Adopted by vote of the people on November 5, 1996 effective January 1, 1997, the City of Detroit Charter was approved by the people. The Charter in Article 11. Retirement Plans Sec. 11-103. Principles Applicable In Administering Plans. Trustees shall be: H. "A retirant, receiving benefits under the retirement system who shall be a resident of the city and elected by retired firefighters and police officers under procedures established by ordinance." Home Rule Charter Part II Preamble and Declaration of Rights Preamble states in part "the people of Detroit, do ordain and establish this Charter for the governance of our city", followed by the Declaration of Rights 1. Maintaining Detroit City government is a service institution that recognizes its sub-

ordination to the people of Detroit. The Charter is the City's equivalent to the Constitutions of both the State and Federal government.

Why isn't the Charter enforced? The Retired Detroit Police and Fire Fighters Association have been concerned with representation permitted by the Charter and the need to fill the pension board seat with a retiree. After meeting with a number of individuals in opposition of our objective, I believe the facts got in the way and the issue became clouded and personal.

*What a city (shaking my head - amazed)*

The city administrators were not making any effort to seat a retiree on the Police and Fire Pension Board disregarding the Charter language. Bargaining units stated that they were in support of retirees having a seat; however it was a collective bargaining issue, implementation was going nowhere. In negotiations the city and unions were not going to initiate and seat a retiree without the other side giving something or making a concession. With no movement or method to enforce the will of the people, the Retired Detroit Police and Fire Fighters Association had no choice but to seek relief through the courts. The RDPFFA filed a lawsuit in 2005 against the City of Detroit and received a favorable decision ordering the City of Detroit, to take all reasonable actions, including bargaining with the unions in order to implement Article 11 (H) of the Charter. The City of Detroit appealed and the decision was reversed, writing that unions are not parties to this action and cannot be compelled to negotiate. Ultimately the decision made by the Court of Appeals was that the obligation imposed by Public Employment Relations Act (PERA) made the issue a mandatory subject of bargaining. The RDPFFA was back to square one and going nowhere!

*What a city (shaking my head somewhat baffled)*

The charter and the will of the people meant nothing! Our requests to implement were disregarded and the issue was stalled. The RDPFFA had no other option than to go to the State for relief. Focused on our need to have representation, the RDPFFA was fortunate to join together with State Representative Fred Durhal Jr. Detroit District 6 Democrat. He moved promptly in favor of our issue and submitted non partisan legislation. He writes in our defense "It is a matter of reflecting the demonstrated will of the people of the City of Detroit as voiced in their Charter".

After many months, on May 10, 2011 a law was signed by the Governor. The RDPFFA was assured by the unions' leadership that they would not interfere in

*(continued on page 12)*

## Muccioli Studio Gallery

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

attendance has been decreasing whether it is the location or the time of year, this will also be assessed.

Now on to the golf outing, this was probably our most successful event with having 108 golfers (we need 100 golfers to break even). A new venue was used this year, Sunnybrook Golf Course. The course was in nice shape, although it did not help the group I was in, the weather was fantastic and the food was very good. All in all, one out of three is definitely not okay but it's better than a total flop. There is a great deal of planning and preparation for all of these events not to mention the cost. The committees make every attempt to gain sponsorship for these events and we have been successful over the years. Just an example, after the spring conference we received calls inquiring about the annual trip to Las Vegas and the requests to schedule a trip at the same time as last year. The committee made arrangements with a local travel agency and made the information available to our members both locally and abroad. In the short amount of time we managed to get 38-40 members sign up for the trip, this did not include members who made their own arrangements and other out of state members. Just returning from the trip I can say that together both members from here and across the country we had over 60 members and guests attend. We contacted our sponsors and received donations which allowed us to have a hospitality room for three of the four nights at our hotel and Tom Schneider from Cops Trust graciously sponsored a separate event for all the attendees which was truly very nice. Although the Las Vegas trip was not an Association sponsored event the turnout was good and there was no cost to the Association. We appreciate all our sponsors and we do not want to schedule events and have attendance so minimal that our sponsors feel snubbed.

An update on the structure of the Police and Fire Pension Board from the my last UNITY article, I wrote that the election for the Trustee to fill the remainder of the Paul Stewart term was ongoing; well I can report that Police Officer Mark Diaz won that election and will fill the remainder of the term. Mayor Bing named the head of Labor Relations, Joseph Martinico, to the fill his Ex/Officio Trustee seat. Congratulations to both. I know that we will have the support of Officer Diaz and I hope Mr. Martinico will also support the Association.

To wrap this up I would like to ask all of you that if you have any suggestions or ideas as they relate to any of the events this Association has please feel free to give

me a call at the office (586-795-1734) or my cell phone (586-945-8133) and you can always drop me an e-mail through the office at [gregrdppffa@hotmail.com](mailto:gregrdppffa@hotmail.com). This includes any change of dates or time of year as far as scheduling which would benefit our members and their families. Hope to see some new faces at our general meeting. Take care.

# **Chris Dixon**

**Firemen's Fund**

**Current President**

Hardworking, Trustworthy, Dedicated

**Remember**

**Dont't Vote For Three**

**Just Vote For Me**

**Trustee Dixon**

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

**Tuesday, October 18th 1:00 PM**

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

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

*Open to all Retired DPD*

# 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

Nov. 3 • Jan. 5 • March 1 • May 3

## WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Dec. 1 • Feb. 2 • April 5 • June 7

## 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 January 2012  
Issue should be “submitted” by  
December 19, 2011**

# Welcome New Members!

## July

Dekun, Michael – Police  
 Monroe, Everett – Police  
 Moreland, Cynthian – Police

## August

Ambabo, Jason – Police  
 Babcock, Isaac – Police  
 Balow, Craig – Police  
 Banks, Steven – Fire  
 Boone, Elaine – Police  
 Bosley, William – Fire  
 Broderick, Thomas – Police  
 Brown, Helen – Police  
 Brown, Patricia – Police  
 Brynaert, Darryl – Police  
 Burrell, Joan – Police  
 Butler, Yvette – Police  
 Coleman, Donald – Police  
 Collins, Dale – Police  
 Dade, Malcolm III – Police  
 Eaves, Eric – Police  
 Espinoza, Grigg – Police  
 Felton, Elmer – Police  
 Frederick, Emmett – Police  
 Gallant, Laverne Jr. – Police  
 Garrison, L.S. – Police  
 Goldsmith, David – Fire

Greer, Denine – Police  
 Haider, Anwar – Police  
 Hain, Matthew – Police  
 Harlin, Kenneth Lee Jr. – Fire  
 Harriman, Terry – Fire  
 Herron-Gray, Espenola – Police  
 King, John T. – Fire  
 Lang, Maggie – Police  
 Logan, Margaret – Police  
 Love, Ervin – Fire  
 Mackey, Arthur – Police  
 Martin, Latisha – Police  
 Newton, Richard – Police  
 O'Neil, Daniel – Police  
 Peden, Allan – Police  
 Perez, Melissa – Police  
 Powell, Samuel – Police  
 Radford, Wesley – Fire  
 Richardson, Joe Jr. – Police  
 Rue, Bryon – Police  
 Sawyers, Herbert Jr. – Police  
 Serra, Rita – Police  
 Simmons, Lendell – Police  
 Simpson, Lenora – Police  
 Slater, Richard – Police  
 Smith, Landy – Police  
 Smith, Martha – Police

Swierczynski, Gregory – Police  
 Sypniewski, Walter – Police  
 Thomas, Karen – Police  
 Upshaw, Harold – Police  
 Walker, Walter Sr. – Fire  
 Washington, Raphael – Police  
 Williams, Oliver – Police

## September

Boyd, Virginia – Police  
 Hendrix, Derrick – Police  
 Hall, Joyce – Police  
 Dawson, Robert – Police  
 Geary, Joseph – Police  
 Carter, Daniel – Police  
 Taylor, William – Police  
 Ward, Gerald – Police  
 Clapp, Gary – Fire  
 Whitfield, Andrea – Police  
 Carter, Steven – Fire  
 Graves, Daryel – Fire  
 Gutierrez, Genaro – Police  
 Lyons, Marshall – Police  
 McDonald, Charles – Police  
 Zellman, Mark – Police  
 Bullock, Aaron – Police  
 Allen, Steven – Police  
 Allen, Ursula – Police



### Karen Whelan-Rivest

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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.

### *May/June 2011*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Austin, Robert	P.O.	Police	5-19-11
Armour, Charles (Died Active)	P.O.	Police	6-12-11
Dunlap, Benjamin	P.O.	Police	5-27-11
Luckow, Carl	P.O.	Police	6-23-11
Pepper, Robert	Bt.Chief	Fire	6-7-11
Shirtz, Clinton	Sgt.	Police	6-25-11

### *July 2011*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Alexander, George	P.O.	Police	7-22-11
Allen, William	Sgt.	Police	7-27-11
Berry, Calvin	Sgt.	Police	7-15-11
Burris, James	P.O.	Police	7-4-11
Bushor, Russell	P.O.	Police	7-27-11
Corbett, William	Cmdr.	Police	7-14-11
Dedenbach, Lawrence	P.O.	Police	7-10-11
Dudzinski, Henry	P.O.	Police	7-3-11
Hartel, Elmer	Sgt.	Police	7-30-11
Kemp, Walter	Lt.	Police	7-13-11
Labbe, Joseph	Lt.	Fire	7-14-11
Martel, Michael (Died Active)	Sgt.	Police	7-17-11
McKim, Wallace	Sgt.	Police	7-17-11
Moore, Barry	Sgt.	Police	7-15-11
Pappas, Nicholas	P.O.	Police	7-13-11
Regghi, Timothy	Lt.	Fire	7-11-11
Reynaert, Jerome	Capt.	Fire	7-26-11
Robertson, Ruffus	FFDA	Fire	7-24-11
West, Andrew	Sgt.	Police	7-7-11

### *August 2011*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Cestkowski, John	P.O.	Police	8-25-11
DeNeal, Gerry	Inv.	Police	8-2-11
Faulk, Raymond	Capt.	Fire	8-7-11
Gaide, Harold	P.O.	Police	8-8-11
Gocher, Larry	Sgt.	Police	8-9-11
Hanford, Michael	FF	Fire	8-6-11
Koleczko, Mitchell	P.O.	Police	8-8-11

### *August 2011 (continued)*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Kulik, Theodore	P.O.	Police	8-9-11
Matusik, James	FF	Fire	8-11-11
Meress, A. Michael	P.O.	Police	8-7-11
Reed, Robert	P.O.	Police	8-17-11
Saari, Reino	P.O.	Police	8-14-11
Scholtz, Gerald	P.O.	Police	8-7-11
White, Theron	P.O.	Police	8-23-11
Williams, Wallace	P.O.	Police	8-24-11

### *September 2011*

<b>Name</b>	<b>Rank</b>	<b>Dept.</b>	<b>Date of Death</b>
Bostick, Hershel	Lt.	Police	9-7-11
Galica, Stanley	Capt.	Fire	9-3-11
Helquist, Alan	Sgt.	Police	9-26-11
Holmes, Sidney	Lt.	Police	9-1-11
Huck, Raymond	Bt. Chief	Fire	9-6-11
Knight, David	Sgt.	Police	9-16-11
Koscielny, Henry	P.O.	Police	9-11-11
Kosmowski, Thaddeus	Sgt.	Police	9-5-11
Lange, Earl	Capt.	Fire	9-10-11
Lasich, James	P.O.	Police	9-4-11
Leszczynski, Lawrence	P.O.	Police	9-8-11
Miller, Godfrey	P.O.	Police	9-17-11
Owczarzak, Arthur	Lt.	Police	9-3-11
Sullivan, John	Lt.	Fire	9-30-11

## **13th Precinct**

### **Quarterly Retirees' Luncheon**

**2nd Tuesday of**

**March • June • September • December**

**11:00 A.M.**

**The Cutting Board**

**28655 Schoenherr • Warren, MI 48088**

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# Members Letters

Enclosing this check in Memory of my Husband  
Harley W. Gould. (Still miss him so much)

*Eunice Gould  
Farmington Hills, MI*

To All, Great Job by All! Thanks for all you do &  
see you at the Picnic.

*Mike Kawa  
White Lake, MI*

Please use enclosed check as you see fit. Thanks,

*Sylvia Krinke  
Plymouth, MI*

Thanks for everything you've done for all of us.  
PAC Donation

*Ralph Haas  
Grand Rapids*

You guys are doing a great job for all the Retirees  
(Even those slugs that don't join the Association).

Here's a contribution to the PAC Fund. Keep up the  
Good Work.

*Frank A. Haro (Retired DPD)  
Royal Oak, MI*

I hope this small amount will help to be used for PAC.

*Larry Newberry  
Traverse City, MI*

OK Guys, its plain to see some politicians are trying  
to get us, tax pensions, healthcare etc. We have 6405  
members. Twelve dollars a year (that's \$1 a month) will  
generate \$76,860.00 to the PAC. That's like a tip at a  
nice restaurant or a couple pulls at the slots. So for any-  
one who is opposed to my suggestion, I'll start & put in  
a little more for some of the "floaters".

Reading the Unity I see there's other retirees that  
contribute their fare share and more. Remember your  
dues cannot be used for the PAC. For 25 years or more  
you stood up and fought. This may be the fight of your  
life. Let's get it done.

To our officers: Keep up the good work. Thank You,

*Jim Srock  
Macomb, MI*

Thank you guys, great work!

*Dave Carlen  
St Clair Shores, MI*

Please use this check for the PAC Fund in Memory  
of my husband Jim May. He was the best. I hope more  
retired persons will contribute to this wonderful cause.

*Many Thanks  
Jean May  
Clawson, MI*

Please use my donation where it's needed. I'm  
grateful that we Retirees have the RDPFFA to lookout  
for our interest, and keep us informed. In Memory of  
Chief Robert Carter.

*Sincerely,  
Ed Powers Ret DFD  
Fort Gratiot, MI*

Ray Kurczewski passed away in 1980. He was a  
Detroit Police Officer. Included is a check in Memory of  
him. Thank You,

*Irene Crago  
Alpena, MI*

You guys are doing a great job. Keep up the good  
work, will send more later. Thanks,

*Al Schatz  
Chesterfield, MI*

Thank you for your untiring efforts in helping all  
retirees. May God give you all strength to keep on. I am  
enclosing a donation to be used as needed in Memory of  
my husband Detective Lt James Caris, retired 1974 DPD.

*Niki Caris  
Sterling Hgts, MI*

Enclosed check for the Political Action Fund and to  
thank you for all the hard work, dedication and commit-  
ment on House Bill 4135 (Long overdue) Sincere  
Gratitude,

*Eileen Foley Schumaker  
Appt 1977 Retired 2007  
Algonac, MI*

A special note of thank you for all Board Members  
for your hard work. It is greatly appreciated. Here's a  
check for the PAC Fund.

*George A. Huff  
(Retired Captain DFD)  
Clinton Twp, MI*

Enclosed is a donation for the PAC in Memory of  
my husband Jim Linn. Really appreciate all of your  
efforts on our behalf. Sincerely,

*Dolores Linn  
Livonia, MI*

*(continued on page 9)*

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Thanks for the hard work and representation. Please use this donation as you see fit.

*David Grassi  
(Lt Detroit Fire Retired)*

Congrats on passage of HB 4135. Enclosed are checks for PAC and General Fund. Regards,

*Thomas McCann  
Livonia, MI*

This check is in Memory of Wilma Rollinger, Beautiful lady, was wife of my partner Erich, badge 1234. God Bless Sincerely,

*Jerome Palka  
Brighton, MI*

Please use this donation anyway needed. Keep up the good work! Thanks again,

*Rick Irons  
Clinton Twp, MI*

Thanks for doing a great job for the members.

*Gerald Brehm  
Brimley, MI*

I retired from the DPD in 1981, after 27 years of service. I have now been retired 30 years, 3 years more than the 27 years I served. The RDPFFA has served all of the Police & Fire retirees, protecting our pension and benefits. I haven't sent a donation in several years so please use this check wherever you think it will be most effective.

I cannot believe we have so many "users" who reap the benefits without joining our association. I once suggested, all of their names be listed in the Unity, so their friends and neighbors could discuss joining with them. Maybe if we listed their names and addresses again in the Unity and sent all of the "users" a complimentary copy, listing all of the benefits the RDPFFA has earned over the years, it would make them understand that "united we stand divided we fall." \$3 a month dues will not break anyone. Sincerely,

*Charlie Cargill  
(Ret DPD Inspector)  
Stanwood, MI*

Sorry I've been remiss in sending a "PAC" check. However, where I read in the "Unity" that Dennis Barton AKA "Dennis the Menace" made a contribution, I sez, why not me? Hey, you guys do good.

*Jerry Willow  
Port Richey, FL*

Enclosed is a donation for our PAC Fund. Keep up the good work, it is appreciated.

Thanks,  
*George (Skip) Skaggs*

Please use this check to the best advantage of the organization.

PS my dues are deducted from my pension check. I have misplaced my identification card. Please send me a new card.

*Clifford Ryan  
Sun City Ctr, FL*

(Former Sec Treasurer DPOA sometime in the 50's I forget, hell, I'm 85 yrs)

Please accept the enclosed donation to be used for the PAC Fund. Your continued dedication and hard work for our Association is greatly appreciated.

Yours truly,  
*George Heidelmeyer  
Bayonet point, FL*

Enclosed is a check for the amount of money I used to send to the DPOA & Las for dues. I am a little late this year with it. I had a lot going on, and then a little procrastination on my part, anyway use it as you see fit. It is just a little something to show my appreciation for the work you do for us retirees especially for those of us that live out of state.

Please make this donation in Memory of Terry Novak & Barbara Bell.

*Jimmy Arthurs  
Anacortes, WA*

Thanks for the great job you do for all of us retirees. We are forever indebted to all of you, great job by some great people. Thanks again,

*Jack Bissett  
Pt Charlotte, FL*

Use this check for where it is needed the most.

*Frank Guy  
Bayonet Point, FL*

Enclosed is a check which I hope you will accept in Memory of the Leadership of local 344 that worked for the active membership and to safe guard the retiree's pension. Earl Berry, Andrew Dempsey to name a few.

Sincerely,  
*Raymond J. Zaborski  
Sun City, AZ*

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(continued on page 10)

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# Members Letters

(cont. from page 9)

Just a note and thanks for all the people who are working for us, hope to be at the Spet meeting, we need PAC. Thanks again,

*Louis Appel  
Hudson, FL/Troy, MI*

Please accept this check for the Pac Fund to use as you see fit. Many thanks for all you do for all us retirees.

*Marge & Les Keller  
Murfreesboro, TN*

Thanks for all you have done and are still doing. A special thanks to Jack Devoy for his assistance regarding a recent matter. It is now resolved. Thanks again,

*Don Manning  
Murfreesboro, TN*

This check is a donation to your Pac Fund in Memory of Walter Scott.

*Marjorie Scott  
Novi, MI*

Thanks for all your time and efforts for us retirees, it's greatly appreciated. Enclosed check for the PAC Fund.

*Bob Loeffler  
Youngtown, AZ*

Thank you for your excellent representation of police & fire retirees. Hope this helps keep the PAC Fund growing. (PS Hi: Al Grant) Sincerely,

*Dennis Golec  
(DPD Ret Jan 1996)  
Traverse City, MI*

Just want to thank you for all you have done for Bill & I. Keep up the good work.

*Betty Beauchamp  
Palms, MI*

Please accept this donation to the PAC Fund in appreciation for all your difficult work and patience. I submit this in Memory of my husband "William M. Eldridge" retired in 1972. Sincerely,

*Dolores Eldridge  
Las Vegas, NV*

Enclosed is a donation for the PAC, in appreciation of all that you do. Thank You!!

*Paul Hartzell  
Troy, MI*

Thanks for all that you do for your members. Hope this check will help you in your work.

*Carmen & Don Black  
Lebanon, VA*

Please accept this small donation to the PAC Fund, in Memory of my wife Barbara. You are doing a fantastic job.

*Thank You,  
Vito Lopiccolo  
Clinton Twp, MI*

Thank you for all the great work you do!

*Thank You,  
Dale Killeen  
Cheboygan, MI*

I can't thank those enough who put forth so much effort who receive so little credit.

*Morris Gekiere  
Lewiston, MI*

Keep up the good work. Best wishes to all.

*Joanne & Gar Nicholls*

With much gratitude, I make this donation in Memory of my husband, Gerry Henningsen. The amount of time and hard work put forth to win the class action law suit against the city of Detroit is immeasurable. The same holds true for the annual picnic. Thank you to all the members who work so hard for this event... especially the kitchen crew. Thank you Gordon Troyanek for assisting with the raffle tickets and to Jack Devoy, it was an honor working with you. I am proud to be a member of this Association. Sincerely,

*Geri Henningsen  
Plymouth, MI*

Thank you seems so small for each and every one of you who works so hard for all of us. Enclosed please find a check to be used where ever it is needed. This is in Memory of my husband, Sgt Robert L. Walker and dear friend Lt Geraldine Schneider.

I truly appreciate the wonderful job you put forth for all of us.

*Sincerely,  
Constance Walker  
Harsens Island, MI*

Thanks for 3rd and final payment from the Weiler class action settlement.

*Ray Maki  
Sebring, FL*

(continued on page 11)

---

# Members Letters

(cont. from page 10)

Thanks for your dedication & hard work, it is greatly appreciated. It is nice to see the new people coming in with us. We should have 100%, but that will never happen.

Enclosed is a donation for the PAC as noted on my check. Thanks for taking care of the retired people. Best wishes.

*Bob Jackson  
Ocala, FL*

Please use this donation to our PAC Fund for all the great work and loyalty to our association now and in the past. In Memory of Dave Patterson. Thanks for everything!!!

*Don Kolehmainen  
Hancock, MI*

Thanks again for all the wonderful work you do, we appreciate it! Here's another small check for the PAC Fund. A special hello to John Devoy and thanks for your help with insurance.

*Thanks again,  
Pete & Virginia Benenati  
Scottsdale, AZ*

I just received a check for the payment of the court settlement. Thanks to the few of you members who do so much for all of us. Enclosed is a check to be used in the PAC Fund.

*Thank you again,  
William Olsen  
Vancouver, WA*

We appreciate all you do for us.

*John & Toni Elsey  
Lupton, MI*

Please use this check for PAC. Thank you for your efforts to protect the benefits of retirees.

*Pat & Mary Butler  
Emmett, MI*

Thank you all for being here for us.

*Albert Brachulis  
Detroit, MI*

Please use this check in any way that's needed the most. Again I thank you for all your efforts in behalf of the Retired Police and Fire Department "Old Timers"

*Thanks,  
John T Ryan DFD  
Mountain Home, AK*

Upon receiving the recent "third and final check" I thought it only fair to share part of it with you. In Memory of Sylvester "Bud" Lingeman, I am sending this check in his name for you to use toward wherever you think it is needed the most.

On behalf of all the widows, I thank you all for being there for us and all you do on our behalf.

*Sincerely,  
Francis Lingeman  
Fremont, MI*

For all the hard fighting that you do for us:  
Lt Archibald, Reginald Marlett, Bill Bolgar, Emery Esse (USMC the few, the Proud), Rod Lingle, Gary (Best Narcotics /Vice Cop), David Lee (APB), Ronald Flynn Wilson (Big Bird), Stanley Thompson, Loren Wagner (Crime Fighter), Ed Thebo (Forever Faithful), Clint (The Wood) Kirkwood, Barbara Rogers, Gil Stocker, Big John DPD Green Beret, Frank Randazzo, Richard Tillman, Janet Mijares, Bill Carey, George Szocs, Jim Kirwin, Steve Pongracz, Norm Sieloff (Always there), Tom Peterson, Commander Ridley Robinson, Donna Mistelle, Robert Gerds, and others!!!

To those friends and partners who were so much a part of my life; may they live in peace, or rest in paradise with Heavenly Father, His Son and the Holy Ghost.

*David Lee #04  
Cleveland, OH*

Thanks for all your hard work in regards to health-care litigation as well as all the other issues affecting retirees.

*John Mlynarczyk  
Detroit, MI*

Thank you, association for all the help.

*Irvin Kress (Retired 1-17-74)  
Carsonville, MI*

Thanks!! Please use as you deem most appropriate.

*Ron Green  
Clinton Twp, MI*

Enclosed is a check for the PAC Fund in Memory of Lt Arthur L. Owczarzak.

*Roland Raska  
Warren, MI*

Please find enclosed check, credit this amount to the James R. Lasich Memorial Fund.

*Thank You,  
James A. Welch*

(continued on page 12)

# Members Letters (cont. from page 11)

Please add my yearly donation to the Pac Fund in Memory of my husband "George Brooks" Thanks for your hard work on behalf of the widows of Detroit Police and Fire Fighters.

Sincerely,  
*Irene Brooks*  
*Chesterfield Twp, MI*

A big thank you for all you do on our behalf. You are our last and final line of defense. Enclosed is a check for the Pac Fund.

*Allen Blom*  
*Traphill, NC*

Here's a check in remembrance of my Uncle Ray Gnathom who inspired me to join the P.D. Use where needed. Thanks for all your hard work.

*Marvin Redlawski*  
*St Clair, MI*

The Eastside Silver Ladies wish to make this donation to the P.A.C. Fund with a great big "Thank You" for the good work you do for the Retirees & their widows.

Thanks Again;  
*Eastside Silver Ladies*

My husband and I wish to make a contribution to your organization's Appreciation Fund, in memory of former Detroit Police Officer James Lasich of Alpena, and in tribute to his daughter, Betty Lasich, MD

Thank You,  
*Pat Roach*  
*Mancos, CO*

Please accept this donation in Memory of Robert Lindley 14th Precinct. Thank You,

*Dorothy Lindley*  
*South Lyon, MI*

Sending a check for the P.A.C. Fund in Memory of Ed Jozel and Dan LaPorte, keep up the good work.

*Tom Burke*  
*China Twp, MI*

## SEC/TREASURER (continued from page 3)

our continuing effort to seat a retiree on the police and fire pension board. To sum up the RDPFFA was shocked by a September 8, 2011 Police and Fire Trustee Board action voting not to seat a retiree. P&F Trustees based their decision on an opinion that the law HB4135 – also known as Public Act 25 passed by the House and Senate with overwhelming numbers signed by the Governor was improper and the seat was a subject of collective bargaining.

*What a city (shaking my head astonished)*

Retirees need a voice! We have continued our goal to seat a retiree on the P&F board. I want to thank the 9 candidates on the ballot nominated for the Retiree Trustee position. At the October 6, 2011 General Membership Meeting, Louis M. Sinagra was duly elected by the membership present in accordance with the rules for selection and election. Congratulations Louis M. Sinagra.

**Elected politicians, representatives, and trustees for the people! – Or for?**

*What a city (with a sigh)*

**VOTE FOR**

**John "Fred" Anderson**

**A Retiree**

**Running**

**For**

**Firemen's Fund**

**Trustee**

---

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

the pension trustees when they ignore State Law and refuse to seat our member. Once they refuse to seat our representative we will then follow the advice of our attorney and take all additional action necessary to force compliance with State Law and the Detroit City Charter. We will keep you updated and once again we expect to have this resolved shortly.

Once we have successfully seated our representative, we will prepare for the regular election. The ordinance which we are using called for the interim election to take place in 30 days followed by the regular full 3 year term election to be held in May of 2012. When the election for the full term is conducted it will be a mail ballot to all members of the system.

**Update on Senate Bill 409** – This bill if passed would exempt from state income tax, pensions from cities that did not participate in social security. As you know in 2012 the new tax policy (PA38 of 2011) goes into affect. This new tax policy established 3 categories for pension tax. If you were born before 1946 there is no change, if you were born between 1946 and 1952 you will have a 20,000 deduction single or 40,000 joint before being subject to state tax. If born after 1952 all retirement income is subject to state tax until you reach age of 67. (Social Security retirement income is not subject to State Tax). Senate Bill 409 as currently written would exempt all qualifying retirement pension income from state tax. Senate Bill 409 passed the Senate but is held up in the House. Some are still attempting to pass the bill as written, but others are now working on a compromise. The compromise being discussed would raise the amount of pension income a person could deduct prior to becoming taxable, from the 20,000 / 40,000 to 34,000 & 54,000. Once again this larger deduction would be for persons that are receiving pensions from cities that did not participate in Social security (Detroit being one). We believe that action will be taken on this legislation prior to the new tax policy going into effect in 2012.

**New Revised City of Detroit Charter** – On November 8, 2011 residents of the City of Detroit will vote on the new revised city Charter. I ask that if you are a resident of Detroit that you support this new Charter. It contains language that would give retirees two seats on the Pension Board, one for a retired police officer and one for a retired fire fighter. It also contains strong enforcement language, something that is missing in the current Charter. I encourage you to vote for the new

Charter and ask your friends and relatives to also support the Charter.

**Hospitalization Open Enrollment** – By the time you receive this copy of the Unity open enrollment should be underway. Read the information carefully. If you are happy with what you presently have, it is not necessary for you to do anything. If you do make a change make sure you make a copy for yourself, and either hand deliver the completed forms, or if you can not deliver them, you may want to send it certified. We believe that sometimes the city may lose or misplace forms and deny having received them.

**Payroll Deduction for Dues** – I ask that if you receive a pension check, and do not already have retiree association membership dues deducted, please consider having them deducted from your pension check. This saves time and money for the association. First check your pension check stub the deduction code is 80100 for \$3 per month, if the code already appears thank you, if not the form is in our Unity Magazine or online at [www.rdpffa.com](http://www.rdpffa.com).

**Donations to the PAC Fund** – I believe we all know by now that we can no longer rely on the active unions to protect our benefits, nor should we. It is up to us to continue to band together to ensure that our rights and benefits are protected. If we are to be successful it takes money. We can not use general funds for political donations, and if we are to fully participate in the process we need the funds that would enable us to do so. Please consider a donation to the RDPFFA PAC Fund.

*(The following is for your information, normally we don't get to involved in others' elections, but you may want to take a look at this one!!)*

The Detroit Fire Fighters Association has an election for Vice-President. The candidates are: Verdine P. Day and Jeffrey Pegg. Considering all the expense to our association brought about by Mr. Pegg's actions and biases against retirees, I would hope that if you have friends and/or family members that are active firefighters that you contact them and ask that they support a candidate that is not going to attack retiree's rights and also encourage them to make recommendations and endorsements to other active firefighters.

That's it for now; we will keep you updated by e-mails and/or on our web-site ([www.rdpffa.com](http://www.rdpffa.com)). If you haven't provided us with your e-mail you may want to do so. A lot of things are going on that require our involvement to ensure your rights and benefits are protected. Rest assured we will continue to take whatever action is necessary to protect our benefits.



## Snowbirds

Dan Zemaitis

### Greetings:

We've lost two more members this year, Casimir Derus who passed away in June and Helen Geldmacher who passed on August 15th. Our sincere condolences go out to their families. Our sick list of people who need our get well thoughts and prayers are: Bill Henahan, Kenny wells and Harry Ramsay and Walt Dewaelsche.

Our group has been busy this year. We had a small group go on the Green Bay, Wisconsin trip which included Casinos, Cooks, Taste of Home, and Cheese Factory etc. Now I know what the "Cheese Heads" look like. We also had a trip to Boyne Highlands and saw the "Young American" perform. What a fabulous show that was. On October 13th we're going to see the "Jersey Boys".

August 14th was our 17th annual picnic. We really lucked out with the weather. We had a good crowd and great food again. We had several guests attend including RDPFFA President Don Taylor who brought some

real nice prizes for our raffle. Other guests were: Lynn Martinelli, Don and Cindy Rem, Rich and Linda Carlson and Dave Spaeth now a Lutheran Pastor who said grace for us. We had many games after eating including Bingo with more prizes. Winners in the games were:

Balloon Toss	Don and Cindy Rem
Women's shoe kick	1st – Jey Zemaitis
	2nd – Lynn Martinelli
Men's shoe kick	1st – Don Rem
	2nd – Dan Zemaitis
Women's Bocce Ball	1st – Cindy Rem
	2nd – Phyllis Wagner
Men's Bocce Ball	1st – Rich Carlson
	2nd – Bob Haderer
Women's Bean Toss	1st – Pat Samborski
	2nd – Mary Stano
Men's Bean Toss	1st – Jerry Brehm
	2nd – Rich Carlson
Men's Piñata	Jerry Brehm and Mike Cherry
Women's Piñata	several women beat it open

Many thanks to those to those who helped set-up, shuck corn, clean up, Mike Cherry who helped cook and chop onions, the Woods, Haderes, Gekieres, Brehms helped clean up after especially Joann Cherry  
**August Birthdays:** Ed Krajewski, Betty Henahan, Lorraine Dennerly, Dave Ambrose, Ray Mantay and Lorraine Rudeen

**August Anniversaries:** Bill and Betty Henahan

**September Birthdays:** Joan Buda, Jey Zemaitis, Delphine Raska, and Ise Ninelist

**September Anniversaries:** Leon and J0oan Buda, Ed and Ann Podczewinski and Dave and Marlene Ambrose

**October Birthdays:** Donna Andrizzi, Donna Lask, Bob Haderer and Ed Podezervinski

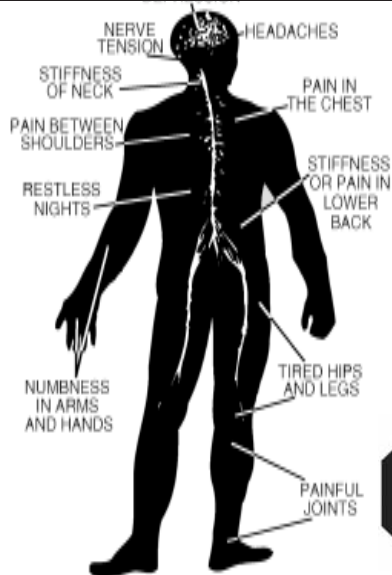
**September Anniversaries:** Tom and Nancy Collins and Vince and Ellie Barnauskus

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# CONGRATULATIONS



**TO  
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**RDPFFA GOLF OUTING  
FRIDAY  
August 19, 2011  
ON THE  
3RD HOLE!**

**VOTE For  
Bernard  
Storm  
Firemen's Fund  
New Ideas**

**Hard Working, Trustworthy**

**RDPFFA Member**



***Silver Ladies***

Carol Curley



Here we are again in the beautiful fall and winter of Michigan. The seasons have never stopped but are always the same and always different.

Our seasonal Christmas party will be at Filippa's Restaurant. Many thanks to Wilma Fulton, Irene Brooks and Delphine Marciniak who will be making our decors and cheer.

Our August annual nomination of officers brought forth the unanimous re-election of Mary Rolf as President and Judie Wagner as Treasurer. We greatly appreciate your time and talents.

Our July picnic at Bayside Tavern, thanks to Millie Stone was air conditioned and fun on a hot July day!

Our 50/50 were won by the following:

July	Marie Johnson
August	Wilma Brown
September	Bernice Hall

Happy Birthday to:

November	Helen Malkowski and Irene Brooks
December	Jean Graves
January	Wilma Brown

Get well prayers to our members with health setbacks.

***Also a special note:***

A letter to Widows

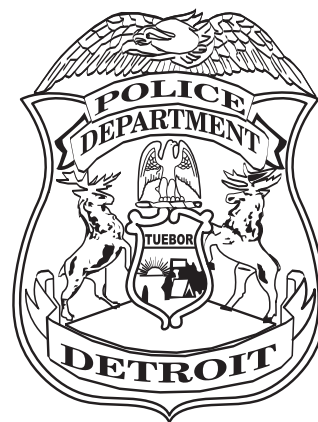
I have been a Police Widow for 5 years this September. The first few years seem to be a blur, taking care of all the details that come along with the ending of a life – and then the reality sets in – all the decisions that have to be made. Stay in your home or downsize? What to do with the extra car? Which health insurance to pick or change to? Who has been and is in the same boat you are – A police or fire fighters widow. For me, joining Eastside Silver Ladies put me in touch with a group of great women – willing to help me with whatever problem I had or have. Come to a meeting and let us be there for you!!

Sincerely  
Judie Wagner

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



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

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## REMEMBRANCE AND THANK YOU

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

### Appreciation (Donation)

McCann, Thomas

Zgoda, Chester & Lillian

### Appreciation (Donation)

#### In Memory of

Lindley, Dorothy *in memory of*  
*Robert Lindley*

Roach, Pat *in memory of*  
*James Lasich*

Welch, James A. *in memory of*  
*James R Lasich*

### P.A.C. (Donation)

Appel, Louis

Babb, Debra

Bar, Tim

Barber, Gary

Barber, Gary

Barber, Gary

Barnes, Michael

Beauchamp, Bill & Betty

Belanger, Nelson & Adele

Benenati, Pete & Virginia

Bissett, Jack & Ruth

Black, Don & Carmen

Blom, Allen & Leota

Boucher, Richard & Judith

Brachulis, Albert & Marion

Brehm, Gerald & Evelyn

Butler, Pat & Mary

Cargill, Charles & Ruth

Carlen, David M

Chakan, John

Cislo, Frederick

Dunn, Patrick

Eising, Dale & Betty

Elsey, John & Marie

Fiddler, Ray & Charlotte

Foley-Schumaker, Eileen

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Grabowski, Leonard

Grassi, David

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Haro, Frank

Hartzell, Paul & Patricia

Heidelmeyer, George & Julia

Henningsen, Geri

Himes, Robert

Himes, Robert

Huff, George & Nancy

Irons, Rick

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Jackson, Bob

Karchefski, Ron & Velma

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Keller, Leslie & Margaret

Koby, Jay

Kress, Irvin

Krinke, Sylvia

Lankford, Charles

Lee, David A

Lloyd, William

Loch, John A

Loeffler, Bob

Maki, Raymond

Manning, Don & Leona

May, Stanley

May, Stanley

McCann, Thomas

Mlynarczyk, John

Newberry, Larry

Nicholls, Garfield & Joanne

Olsen, William & Anna

Opipari, Tom & Shirley

Patrell, Joe & Ann

Pike, Lois & Gary

Pressel, Robert & Frances

Ryan, Clifford & Jennie

Ryan, John & Josephine

Santhony, Keith

Schatz, Alfred

Schiepke, Raymond

Schumann, Robert

Silver Ladies

Skaggs, George

Skotzke, Diana & Eugene

Srock, Jim & Rozanne

St John, Joseph

Stuch, Chester & Helen

Trapani, Nicholas & Carol

Trupiano, Anthony & Alice

Vandenboom, John

Velthuysen, Tom & Kathy

Weidner, Ron W.

Willow, Gerald

Winkler, Frank & Bernice

Winkler, Frank

Yandric, Virginia

Zgoda, Chester & Lillian

### P.A.C. (Donation)

#### In Memory of

Arthurs, Jmaes *in memory of*  
*Terry Novak & Babrbara Bell*

Brandt, Shirley *in memory of*  
*Howard Brandt*

Brooks, Irene *in memory of*  
*George Brooks*

Burke, Donna & Tom *in*  
*memory of Ed Jozel & Dan LaParte*

Caris, Niki *in memory of*  
*Det Lt. James Caris*

Chakan, Sharron *in memory of*  
*John Chakan*

Chakan, Sharron *in memory of*  
*John Chakan*

Crago, Irene *in memory of*  
*Ray Kurczewski*

Eldridge, Dolores *in memory of*  
*William M. Eldridge*

Flynn, Elden *in memory of*  
*Dick Waldis*

Gould, Eunice *in memory of*  
*Harley W. Gould*

Joabar, Joseph *in memory of*  
*Bob Cofell & George Brooks*

Killeen, Dale *in memory of*  
*John Killeen*

Kolehmainen, Don *in memory*  
*of Dave Patterson*

Lingeman, Frances *in memory*  
*of Sylvester (Bud) Lingeman*

Linn, Dolores *in memory of*  
*Jim Linn*

Lopiccolo, Vito *in memory of*  
*Barbara Lopiccolo*

May, Jean *in memory of Jim May*

Palka, Jerome *in memory of*  
*Wilma Rollinger*

Parker, Jane & Stephen *in*  
*memory of Wallace McKim*

Powers, Ed & Kimberly *in*  
*memory of Chief Robert Carter*

Raska, Roland & Delphine *in*  
*memory of Lt. Arthur L. Owczarzak*

Redlawski, Marvin *in memory*  
*of Uncle Ray Gnahom*

Scott, Marjorie *in memory of*  
*Walter Scott*

Sheehan, Joyce *in memory of*  
*Francis Sheehan*

Walker, Constance *in memory*  
*of Robert Walker &*  
*Geraldine Schneider*

Zaborski, Ray *in memory of*  
*Earl Berry & Andrew Dempsey*

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---

# What to Make of This Crazy Market

Leon C. LaBrecque, JD, CPA, CFPTM, CFA / LJPR, LLC

2011 is shaping up to be one of the most volatile years in the stock market's history. In the 50 trading days between August 15 and October 10, the Dow has moved up or down more than 1% for 34 of those 50 days. Normally the market would only move .87% (as measured from 2000). But 1% swings aren't all; we've had 8 moves of more than 3% and four days in a row when the Dow moved up and down 4%. There's no correlation to the moves either; we had days where gold was up, oil was up and stocks were up, while bonds were down. Then the next day, stocks down, gold down, oil up, bonds up. Then stocks up, gold down, oil down. What's going on, and what's an investor to do?

## First Point: Media Makes It Worse

I've done extensive research into the effects of media on markets. There is clearly a 'cover curse', which is when the media finally takes on a topic, it's over and the reversal has begun. Some conspicuous examples include:

- Newsweek 09/09/74 with the cover of bear destroying Wall Street. Dow was at 627 and went up almost 500 points in the next year;
- BusinessWeek 08/13/79 with 'The Death of Equities' on how equities were dead. The Dow was at 833, at the beginning of a 1950% gain in the stock market;
- Time Magazine of 09/27/1999, with 'Get Rich.com', with the NASDAQ at 2737, before the tech bubble burst (and dropped over 60%).
- Money Magazine of March 10, 2000 (14 days before the peak): "How to Invest in the Hottest Market Ever", when the NASDAQ was at 5048.
- Harry Dent, famous commentator had a whole series of books:
  - o 1993 'The Great Boom Ahead'
  - o 1995 'The Great Jobs Ahead'
  - o 1999 'The Roaring 2000s, Dow 40,000'
  - o 2006 'The Next Bubble Boom'
  - o 2009 'The Great Depression'
  - o 2011 'The Great Crash Ahead'
- Charles Kadles was a great Optimist in 1999: 'Dow 100,000'
- Fortune Magazine's top Stock picks for the New Decade (2000's):
  - o Nokia (down 67%)
  - o Nortel (down 100%)
  - o Enron (down 100%)
  - o Oracle (down 40%)
  - o Broadcom (down 80%)
  - o Morgan Stanley (down 63%)

I can give countless more examples of 'Investment Pornography', but I have hopefully made my point: that we see and hear what is right in front of us and what is readily available to us. (In behavioral finance, we call it 'recency bias' and 'availability bias'.) For example, if the media is talking about Greece, we're thinking about Greece, or gold, or whatever strikes the doomsayers or the optimists that day.

## Second Point: Look at the Facts

The media (and the booksellers and the experts) like to talk about what's current and what makes good news. For example, 'Greek Debt Crisis Threatens New Financial Meltdown' is sexy and sells newspapers or airtime. The truth, that Greece has been in default or restructuring on its debt for 50.6% of the time that it's been a country since 1829 and has defaulted 5 times, is less newsworthy. If someone puts out a video on 'Aftershock 2012', describing the end of the monetary system and advising all to buy gold and silver, many will watch the video. If anyone looked, gold hasn't kept up with inflation, is not a hedge against volatility (as this volatility went through the roof, for example, gold dropped 16%), and has made about 0.24% a year since 1257. Incidentally, the producers of 'Aftershock' are trying to sell you (with their 'your free book offers') subscriptions for \$250 worth of newsletters. Here are some facts about where we are:

- Real Estate is cheap
- Mortgage rates are low
- Inflation is low
- Oil is low
- Stocks are low
- Unemployment is going away very slowly (and is bad)
- The European debt crisis is a problem

## Third: Look at History.

So, try to take the most current stories as part of the bigger picture: We have uncertainty from consumers and investors – they aren't sure what is going to happen. On the other hand, the raw ingredients (like oil prices, interest rates and real estate prices) are ripe to allow for expansion. Take away the uncertainty, and you allow the economy to grow. Here's an interesting piece from history: 100% of the time, a decline is followed by a recovery.

## Bottom Line:

Panicking in a panicky market is a losing proposition. Look at your long-term goals: if you are funding your retirement, know that you will experience ups and downs. Jumping out of the market at the bottom is a guarantee that you take the loss. Following the historical trend of riding through the storm is a time-proven strategy. Does this mean sit on your hands? No, this is a good time to review your allocations (how much in bonds? How much in equities?). It's a good time to review the ingredients: how are your funds? How's the manager? What are the fees? And finally, think about a Roth IRA conversion: Converting a regular or rollover IRA to a Roth IRA at a low point in the market may be a great strategic move.

And as to the media and investment pornography out there: just don't look.

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# Westside Silver Ladies

*Geri Henningsen*

The holidays are fast approaching and once, again I wonder where the year has gone!!

Our Christmas luncheon is planned for December 13, 1:00 p.m. at Subu's Leather Bottle, 20300 Farmington Road, Livonia. This location is just south of 8 Mile Road. Johnny Subu has promised a festive luncheon. If you have any questions or need more information, please call me.

The RDPFFA picnic turned out to be a beautiful sunny day. Hilma Clifford and Doris Kaiser and I attended from our group. Doris won a door prize and yours truly won part at the 50/50! I would like to thank Gordon Troyanek for help in selling the raffle tickets. It was truly appreciated. Thanks to all who worked so hard to provide such a nice event.

We have had a few members who have had major health issues recently - Elmira Attelt, Shirley Brandt, Marie McCarthy and Marilyn Noseworthy. All our best wishes for a quick return to good health.

Our condolences go out to Lynn Hendra & Family. Lynn is newly widowed. She was married to a Detroit Fire Fighter and recently attended one of our meetings with her daughter, Debbie. We hope to see you, again soon, Lynn. We all know what you are going through.

Our 50/50 winners were Gayne Zell! for July, Dolores Linn for August and Irene Melady for September. Congratulations.

Happy birthday to Dorothy Bliss - 10/1, Dolores Tanana - 10/7, Nancee Hay - 10/12, Theresa Kelley - 10/15, our first president, Jo Kozlowski - 10/22, Dolores Weaver - 10/28, Pat Tomasaltis - 11/4, Bonnie Klisz - 12/13 and Louise Progar - 12/19.

Thought for the day - "Never underestimate the power of a simple courtesy. It may not be returned or remembered but a discourtesy would be".

Let's meet at Archie's!  
Geri Henningsen,  
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## RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

*Nancy Schmidt*

We hope everyone had a great summer even with all the rain and heat. Now that fall is here we will be starting our meetings again. They are held at the Brandon Community Center 502 E. Sadie St. Brandon FL. With doors open at 11:30 a.m. for coffee and donuts and the meeting is from 12:30 p.m. to 1:30 p.m.

The meetings will be as follows:

**Oct. 2nd** first meeting

**Nov. 6th and Dec. 4th** both with a Holiday Dinner  
Gift bag added to the 50/50.

**Jan. 2012** meeting will be on Jan. 8th due to New Years Day falling on the 1st Sunday.

**Feb 5th** will be our Pizza Party, and you should be home in time for the big game.

**March 4th 2012** meeting will be our Annual Dinner at the Clearwater Country Club.

**The last meeting** will be Apr. 1st with Election of Officers taking place.

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When you come to the meetings please support the 50/50. We have to pay rent for the hall now and it's the only money maker we have. Getting back to the March Annual Dinner, the price is staying the same as last year, \$18.00 each and for any further info you can call Bill or Dolores Larsen at 1-727-786-3429. Just a note that dues are due and can be sent to Dolores Larsen at 399 Walnut CT. Palm Harbor, FL 34683.

Correspondence recently has been from John Jeziorski of Las Vegas looking for a couple of retiree's, also Reid Hedengren of California who has moved to Florida and would like to join our club. We also heard from Al Schulte, Walter Rakicki and Michael Stephens and Harry Ramsay. Harry is still home recouping from his illness and surgery. We wish you well Harry and hope to see you this fall. Any changes to the Roster let me know, also we can add e-mail addresses if you have one. You can reach me at 1-352-683-7924 or by e-mail, [njschmidt@gate.net](mailto:njschmidt@gate.net).

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### **MEMBERS PLEASE NOTE**

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

# Hospitalization

*John Devoy*

In the past few days your Association became aware of mistakes that Blue Cross made in the Medicare Advantage Program. We have been told that someone made these changes on their own.

When notified of these problems and also being confronted by the City of Detroit, Labor Relations Division, they and the Blue Cross people have had meetings to correct and change these mistakes.

They were reminded that there will not be any changes in the class action court suit. The bible for coverage is the 2007 Open Enrollment book.

The Open Enrollment for Health coverage is to be in the near future, I am told. Again when this does happen

make sure you read carefully all of the details if you make a change, also make a copy of any changes made. Your Associations office will be available to help you if need be.

Again I would like to remind our membership to take part in all our functions, membership meetings, picnics and golf outings. Please this is your Association so please participate at every opportunity.

P.S. The P.A.C. Fund could use some of your extra cash, please do not forget.

## VOTE FOR

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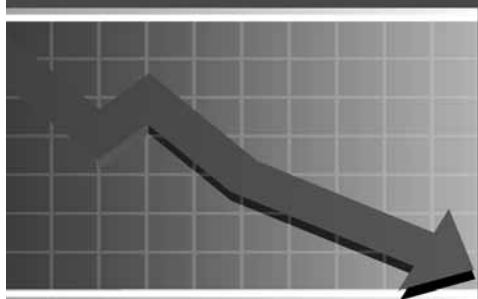
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Please take a few moments to apply for or renew your 2012 RDPFFA annual dues. We have provided a payroll deduction form or mail in form below for your convenience. Please mail either form to RDPFFA, 2525 E. 14 Mile Rd, Sterling Heights, MI 48310

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## EYE CARE UPDATE 2011

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

### VITAMINS

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

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



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### CATARACTS AND MULTIFOCAL LENS IMPLANTS

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

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

### GLAUCOMA TREATMENT

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

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

---

### LASER VISION CORRECTION

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

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

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

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### AGE-RELATED MACULAR DEGENERATION TREATMENT

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

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

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

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