



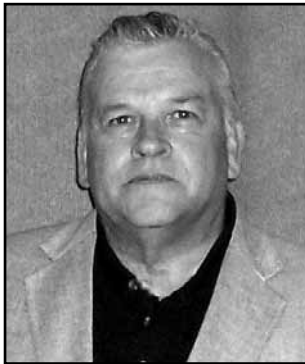
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 115, October, 2013



PRESIDENT

Don Taylor

The city of Detroit has now filed for Chapter 9 Municipal Bankruptcy. The trial on the question of the City's eligibility to file for bankruptcy is scheduled to begin on October 23. The rumors are running wild and will continue throughout this process. Your Association will do its best to keep you updated on actual factual matters as we obtain such information and the release of the information is timely and appropriate.

I will start with an update of some of the activities that have taken place.

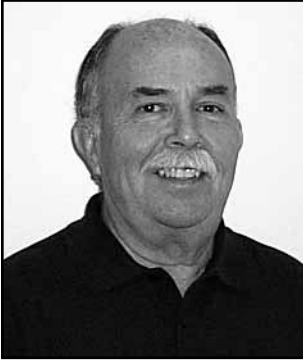
The RDPFFA is currently using the firm of Lippitt and O'keefe and the Bankruptcy firm of Silverman & Morris to represent the interest of our members. The mediation process is just getting underway and the outcome is unknown. The RDPFFA is doing everything possible in an attempt to maintain our benefits. It has become a daily activity of meeting with our attorneys, attending meetings of the Retiree committee and mediation hearings. This is going to be a very lengthy and expensive struggle. We are going to need all of our members' assistance. We have sent out e-mail request to members to submit letters describing the effects of any reductions in healthcare or pensions would have on their lives. Some of those who submitted letters may be contacted by our attorneys and their information used in Court or in the Media.

We have just been notified (October 11, 2013) that the city of Detroit is moving forward in its' attempt to modify the Healthcare Benefits of retirees effective January 1, 2014. Open enrollment information is being mailed starting today. The RDPFFA opposes any changes to your current benefits and will be taking all appropriate legal action in an attempt to block the implementation of the city's' proposed changes to your healthcare benefits. We will keep you updated on our efforts by e-mail and postings on our web-site and whenever necessary we will notify members of important matters by mail. By the time you receive this issue of the Unity you will most likely had already received your open enrollment booklet from the city of Detroit. At this time about the only thing I can say is you may want to begin looking into the options the city is offering, until you hear from us. We are not endorsing the city plan by any means, but it may take us some time to get a decision from the courts, and the reality is, there is always the possibility that we may not be able to prevent the city from implementing these changes. It is very important that you have an e-mail address with the Association, if you don't have your own give us a family members. You should make regular checks for updates on our web-site. www.rdpffa.com

I know these are very difficult times and there is a lot of uncertainty and things are starting to move very fast. I just want to once again assure you that the Association has both of the Legal Firms we have retained doing everything to stop the actions now underway by the City of Detroit to diminish your benefits. Give us a little time as our attorneys do their work.

There is also a number of other Legal and Professional Firms working on behalf of Detroit Retirees. One is the "Official Retiree Committee".

(continued on page 20)



VICE PRESIDENT

Gregory Trozak

As fall begins, the leaves are changing, the weather will be unpredictable and so will the future of the City of Detroit. We all sit and wait, unknown what our status will be in the months and years ahead. Will our pension continue, will we still have health care? These questions still remain unanswered as of today. We know this is frustrating for our members who have questions so all we can do is hang in there and rest assured the Association will get out any information that becomes available.

Moving on to the Federal Government, I would like to update everyone on the "Windfall Elimination Provision" and the "Government Pension Offset". There is proposed legislation in both houses of Congress. On the Senate side there is S.-896 and on the House side there is H.R.-1795, both of these bills would eliminate these provisions which reduce the Social Security Benefits you may be entitled to. I urge all our members to contact their U.S. Senator and Congressional Representative and tell them to support these bills and to sign on as co-sponsors. Explain to them how the situation with the City of Detroit could have on our pensions, health care etc. A simple phone call or e-mail cannot hurt.

Our General Meetings continue and the last two months have shown the concerns we have. We had over

350 in September and more than 275 in October. The Association is attempting to have attorneys who are representing us speak at the meetings and we will try and continue this format. Everyone with computer access can view the information from the meetings and hear what the attorneys have to say, it is quite informative. I would like to bring your attention to the January 2014 which is scheduled for January 2nd. The meeting will be held on this date at the east side location even though it is close to the New Year's Holiday.

The Association is planning on having our June 2014 picnic and meeting in Frankenmuth again. The tentative dates are June 23 & 24, so you can start getting those busy schedules together and make your plans to attend. It was a great time had by all. Once we get the confirmation on the dates the information you need for your reservations will be forwarded to everyone. The annual conference in Las Vegas was again this year a great success. Over 95 of our local and out state members attended. The breakfast was excellent and the conference was very informative. We will begin soon attempting to continue this event will more information to follow. I along with the Board of Directors would like to thank all our sponsors for their continued support for this conference and all our events.

In closing I ask everyone to hang in there during these times, let the attorneys do their job and a few prayers couldn't hurt either. Also the Association will be conducting an election for the three Trustee positions on the Board of Directors, so when the ballot arrives we ask that you cast your vote and return it to the office. Until the next time I hope to see many of soon and as always if you have any questions or problems please give the office a call.



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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Allan Grant

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SECRETARY/ TREASURER

Al Grant

The city shall provide for the public peace, health and safety of persons and property within its jurisdictional limits. Public Safety is the number one topic listed in the City of Detroit Charter. As the city prepares to file for Chapter 9 reorganization, like so many who have called the Retired Police and Fire Fighters Association office to voice their concern, I too need to vent!

Public Safety in the City of Detroit has a long history, two proud departments, the Detroit Fire Department who hired its first paid firefighter in 1860 and the Detroit Police Department officially formed in 1861. Through the years, Detroit suffered the loss of hundreds of police and fire personnel who were killed in the line of duty. I along with thousands of others attended the funerals and have heard eulogies how special public safety people are, with a sincere admiration, the vicar would assert how extraordinary and curiously propose a question? What kind of person would risk or lose their life for someone they don't even know? That is Public Service!

Many of our members entered the public safety field after serving the country in the military World War II, Korea, Vietnam and a number of conflicts etc... Some were simply told by family members to apply for a municipal job stating that the pay is not the best but you will have steady work and the likelihood of getting laid off are slim and none. Some just needed a job.

Many of us beginning our career would hear comments echoed by young officers and firefighters how satisfying it was to be on the job and some were upset because they would have to take a day off or reluctance to take furlough time because they did want to miss anything. Some, innocently and privately saying (although "in jest"), that they loved the job and would work for nothing because they enjoyed it so much! That was the atmosphere in the departments among the personnel.

The above paints a picture of a satisfied worker and working conditions although I am not naive that this rosy picture was not had by all. Those who came on the job in

the late forties knew the pay was low but had to pay for their own uniforms, work six days a week and had no benefits. The Firemen's Fund and the Police Benefit and Protective were organized for one reason, benefit plans to assist families of Police and Fire people who died in the line of duty because there were no funds provided by the city to assist the family following a tragedy.

The city grew and times were prospering, conditions were improving and benefits were negotiated between organized labor unions and the city. Elected representatives were given the responsibility to negotiate contracts that were agreed to by both sides, the employer and the employee. The constant failure to negotiate a mutually agreed contract relying on Act 312 awards was disconcerting. Most recognized that something was wrong; in all probability the city was not accurately reporting their financial situation.

Now reality, the cities desire is to file for Chapter 9 bankruptcy reorganization. Special teams from Washington enter the picture, they formerly present a process that must be followed; On 8-2-13, the Honorable Steven W. Rhodes directs the United States Trustee to appoint an Official Committee of Retired Employees to represent the interests and act on behalf of all retired employees of the City of Detroit. A request was made to the RDPFFA to submit names to interview and serve on an official committee of retirees. The association presented names of qualified members that came forward willing help. On 8-20-13 an U.S. Trustee presents the guidelines to about 100 in attendance. The Trustee states that the committee will be filled with 7-9 applicants; it will represent all retirees to develop a plan with collective views adequately represented with diversity. As I sat in the room and listen, I thought to myself that this whole charade was a scam! I believe it was a done deal - what an insult!

Now we have an appointed committee of 9 who meet regularly. Unfortunately retirees are considered creditors under bankruptcy laws and are a prime target. The law that compares us to bond holders who invested in the city, whose skin in the game is money, is wrong. Retirees negotiated contracts should take priority and be honored. Our skin in the game is our livelihood and unfortunately for some their "life". The reorganization of city government needs to be done, however nothing should be taken from retirees who fulfilled their part of the agreement and are vested. It's a disgrace, who would of thought after years of service, that were only faceless numbers – What a shame!

Welcome New Members!

July

Anderson, Deborah - Police
Bonita, Carey-Powers - Police
Collins, John - Police
Crawford, Donna - Police
DeCrease, Barbara - Police
DeCrease, Russell - Police
Dix, Gerald - Police
Givens, Glenda Vicks - Police
Graham, Joan L. - Police
Hankins, Gerald - Police
Hill, Elaine - Police
Ingram, Marcetia - Police
Love, Myron Jr. - Police
Marshall, Glenn - Police
Martin, Robert - Police
Meinke, Larry - Police
(Associate – Active)
Parham, Glenn - Police
Parker, Denise - Police
Peltier, Linda - Police
Romeo, Jeffrey - Police
Studzinski, David - Police
Thurau, Rusell Jr. - Police
(Associate - Active)
Wheeler, Mark - Police
Whitaker, Kemp - Police
Hines, Stanley - Fire
Hofbauer, Karl - Fire
Holland, Dennis - Fire
Mitchell, Gary - Fire
Mounser, Steven - Fire
Randolph, Dennis - Fire

August

Arnold, Gary - Police
Bell, Simone - Police
Bennett, Marvin - Police
Berman, John - Police
Berry-Hughes, Brenda - Police
Blair, Cynthia - Police
Boswell, Brenda - Police
Boykin, Toyia - Police
Brandimore, Priscilla - Police
Brook, Lottie - Police
Bullock, Bradford - Police
Cofell, Richard - Police

Coleman, Cassonya - Police
Couch, Earl - Police
Cox-Borkowski, Maria - Police
Crawford, Patricia - Police
Cunningham, Lillian - Police
David, Raphael - Police
Davis, Cynthia - Police
Davis, Tony - Police
Deane, Robert - Police
Dupuis, Daniel - Police
Elhage, Wedad - Police
Ewing, Anthony - Police
Falconer, Gregory - Police
Garrett, David - Police
Gebis, Kimberly - Police
Gross, Cecile - Police
Grundy, Jacqueline - Police
Harper, Marcus - Police
Haynes, Dan Jr. - Police
Henderson, Melvin - Police
Henry, Melvin - Police
Herbert, Terry - Police
Hicks, Lynda - Police
Hightower, Edwin - Police
Jackson, Patricia - Police
Johnson, Sheree - Police
Kowalczyk, Barbara - Police
Larkins, Kevin - Police
Lee, Robert E. - Police
Logan, Samuel, Jr. - Police
Logan, Tony - Police
Manning, Dorothy - Police
Marshall, Danny - Police
Marzette, Jason - Police
Means, Rosalind - Police
Morris, Carl - Police
Nichols, Beverly - Police
O'Neil, Oliver - Police
Osburn, Neil - Police
Robertson, Judith - Police
Robins, Aaron - Police
Robinson, Rochelle - Police
Rossman, Gary - Police
Scott, Kaye - Police
Sewell, Angela - Police
Smith, Robert L. Jr. - Police
Smith, Willie B. - Police
Taylor, Avis - Police

Thomas, Timothy - Police
Tracy, Lynda - Police
Trice, Ronald - Police
Varner, Michael - Police
Wardford, Gregory - Police
Wheeler, David - Police
Williams, Arthur Jr. - Police
Williams, Cynthia - Police
(Associate – Active)
Williams, Robin - Police
Williams, Susan - Police
Wilson, Donald - Police
Young, Alonzo - Police
Young, Frank - Police
Brown, Craig - Fire
Burden, Louis - Fire
Burt, Paul - Fire
Cleland, Michael - Fire
Cole-Murray, Kimberly - Fire
Delon, Lisa - Fire
Frye, Norris - Fire
Harris, Beverly - Fire
Head, Eugene - Fire
Hines, Gracie - Fire
(Associate – Active)
Laprise William - Fire
McBroom, James - Fire
Pritchett, Charlie - Fire
Rebain, Donald - Fire
Smith, Carleton - Fire
Springer, David - Fire
Stevens, Michael - Fire
Turner, Nathaniel - Fire
Wilcox, Laura - Fire
Zygmuntowicz, Robert - Fire

September

Anderson, Louis - Police
Dawson, Sylvester - Police
Gajeski, Gary - Police
Howard, Collette - Police
Hurrah, Martrice - Police
Hutchins, Eugene - Police
Martin, Robert L. - Police
Plieth, Steven - Police
Thomas, Alfred - Police
Valdez, Ramon - Police
Hansen, Jack Jr. - Fire
Segars, Derek - Fire

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

*Call the Association Office
if you need additional information*

Detroit Police Department Retired Badges

Silver – \$35.00 EA. *



Gold – \$45.00 EA. *

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

Contact Retired Detroit Police Officer George Toy at:

(248) 572-4458

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

ASSOCIATION CALENDAR OF EVENTS* **NEW!**

General Membership Meeting Schedule

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Nov 7 • Jan 2 • March 6

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Dec 5 • Feb 6 • April 3

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 January 2014
Issue should be “submitted” by
December 16, 2013**

REMEMBRANCE AND THANK YOU

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

Legal (Donation)

Abair, Ed & Sharon
Abdelnour, Sam
Abele, Gilbert
Aliotta, Jack
Allen, Gene
Allen, Gene & Suzanne
Alsobrooks, Grady & Dorothy
Andrizzi, Donna
Archibald, Joyce & Charles
Archibald, Jim & Mary Anne
Armstrong, William & Dollie
Arreola, Philip & Sandra
Arthurs, Jim & Judy
Arthurs, Jimmy & Judy
Atkinson, Ron & Margaret
Aubel, Josephine
Audette, Robert & Pamela
Augustyn, Ray & Wanda
Avery, Timothy Jr.
Avolio, Dagmar
Bar, Tim
Bar, Tim
Barkell, William
Barnes, Michael
Barnes, Michael
Barnett, Leon & Dolores
Barrick, Theresa & David
Bashur, Robert
Bass, Jack & Olga
Bassett, Jim & Marisa
Bateson, James
Baumgart, Bob & Audrey
Bavol, Joe & Judith
Baxendale, Donna & Gerald
Becigneul, Francis & Janet
Becker, Linda
Bedient, Fred & Yvonne
Bednarski, James & Sharon
Beebe, Robert & Helen
Bell, Karen
Bellinger, Betty
Benci, James
Berger, Bruce & Donna
Bernert, Gerald & Jenene
Berry, Bill
Berry, Tom C.
Beski, Tom & Donna
Biernat, Ken

Biernat, Kenneth
Biernat, Kenneth
Bingham, Larry & Maureen
Blackmon, Roy & Gail
Bobzin, Fred & Sally
Bogenn, Gale
Bolia, Elmer (Russ)
Boren, Carol & Bill
Boren, William
Boren, Douglas & Betty
Borg, GERALYN
Boskovich, John & Laurene
Bostock, Bill & Sharon
Boycott, Dan & Donna
Brachulis, Albert
Brackens, Stacy Jr.
Braddock, Mary
Bradley, Tom & Glenda
Bradley, Tom & Glenda
Bradley, Tom & Glenda
Bradley, Tom & Glenda
Braga, Phillip & Patricia
Bragg, David
Braun, Harry
Breitschuh, Ernie & Paula
Bresnahan, Ken & Michele
Brogan, Roy & Nelda
Bross, Don & Harold
Brown, Jack
Brown, Tom
Brown, Steve & Sam
Brown, Larry & Marlene
Brownell, Angeline
Buckwitz, Barbara & David
Buelk, John & Eva
Bugliesi, Anthony & Kathleen
Bulgarelli, Robert
Bullock, Robert
Burgess, John & Barbara
Burke, Donna & Tom
Butucel, Robert & Barbara
Bylica, Robert & Michele
Campbell, Thomas
Carlan, Gerald & Barbara
Carlen, David
Carlesimo, Emilio & Brenda
Carlin, Stephen & Debra
Carpenter, Dan
Carrier, Arthur

Carroll, Robert & Mary
Castro, Robert Jr. & Gale
Cheney, Ralph & Lenore
Chernenkoff, Alex & Elaine
Chiazzese, Carol
Chojnacki, Dennis
Ciesinski, Jerome & Barbara
Cislo, Fred & Rose Marie
Clapp, Roger & Elaine
Clark, Judith & David
Clark, Joe & Carolyn
Cliff, Gerald
Cliff, Gerald & Janis
Cloutier, Leo & Marilyn
Coffman, Ken
Cole, Dave & Marcia
Colembei, Norman & Margaret
Collins, Pamela & Gary
Cook, Robert & Anna
Cook, Bill & Roe
Coraci, Vito & Bonnie
Cox, Paul & Laverne
Cronk, Richard & Carolyn
Curatolo, Anthony & Diane
Cybulski, Bernard & Marcella
Dabrowski, Al & Joan
Dale, Gary
Danclovic, John & Pamela
Darnell, John & Rose Marie
Daum, George & Margaret
Davis, Alex & Maria
Davis, Barbara & James
Debruyne, Annie
DeCausin, Terrance & Barbara
Dekiere, Henry & Debbie
Demkowicz, Mike & Jane
Deneweth, June
Dermidoff, Dennis
Deroo, Jim & Joanne
Desmyter, Richard
Dest, Steven
Devolder, Oscar & Patricia
Dewolf, Mike & Markel
Dhans, Willard & Jane
Dickinson, Thomas
Dickson, Charles & Freda
Diesch, Ed & Pamela
Dixon, Samuel Jr.

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REMEMBRANCE AND THANK YOU *(continued from page 6)*

Dodson, Norman & Mary Ann
Dolan, Francis
Dornan, Lynn & Randall
Douglas, Eugene & Elanore
Douglas, McKinley & Olivia
Drouin, Elsie
Dubey, James
Dunn, Patrick & Sharon
Dupuis, Mike & Ann Marie
Dziuba, Stanley & Donna
Edmond, Vivian
Edwards, Marcus & Ann
Eggers, Charlie & Cynthia
Eising, Dale & Betty
Eising, Dale & Betty
Elliott, Walter & Dolores
Ellul, Edward
Engelhart, Al & Marcia
Engle, John & Patricia
Erdmann, Ray
Eschik, Ernest & Peggy
Esse, Emery
Evans, Beverly
Fett, Dennis & Nancy
Fiddler, Ray & Charlotte
Fierimonte, Anthony & Ann
Figurski, Mike & Susan
Fillare, Stephen
Finlay, Gordon & Joan
Finneren, John Jr. & Jacqueline
Finney, Bruce R.
Fitzgerald, Patrick
Flood, Ken & Lynn
Flynn, Elden
Foley, Mike
Foley, Mike & Patricia
Forshee, Wade & Linda
Fortier, Pierre
Fournier, Walter
Frabotta, Frank & Karen
Frahm, George Jr.
Francis, Steve & Lori
Freel, Gary & Sherry
Gajeski, Richard & Patricia
Gale, Edward
Gallaher, John & Kathy
Gallaway, Sigrid
Gallaway, Sigrid
Gallmore, Robert
Gambotto, John
Garanzini, Alex
Gardner, Jon & Linda
Gatto, Charles

Gekiere, Morris
Germaine, Larry & Bonnie
Giacobozzi, Jake & Eva Maria
Girardini, Celestino & Eleanor
Girardini, Viola
Giuliani, Arthur
Gladhill, H. Alan
Glide, David & Kathie
Godfrey, Steven & Debra
Godfrey, Steve & Debra
Golec, Dennis & Ellen
Golembieski, Tom & Nancy
Goniwicha, Calvin & Mary Ann
Gonzalez, Carlos
Gordon, Hector & Dennis
Grabowski, Frank & Nancy
Gracer, C. Neil & Barbara
Graves, George
Graves, George & Patti Ann
Gray, William & Diane
Green, Ron & Grace
Green, Ed & Christine
Greene, Aubrey & Virginia
Griffis, William & Marsha
Gryniewicz, Lawrence
Gummerus, Robert & Joann
Gundersons, Elwood
Gutierrez, Carlos
Haas, Ralph & Antonina
Habermas, Richard & Deborah
Haddas, William
Haddas, William
Haderer, Robert & Karen
Hady, Ken & Norma
Hall, Peter
Hamilton, Bob
Hamm, Ray
Hancock, Joyce
Hardy, Mary & Jason
Haro, Frank & Susan
Harris, Alexander
Hartzell, Paul & Patricia
Haynes, Patricia & Robert
Hearit, Melvin & Priscilla
Hedtler, Juan & Kathryn
Hein, Mancell
Heise, Raymond & Dorothy
Hine, Steve & Judith
Holland, Larry & Janet
Hopcian, Leonard
Hotchkiss, Janice
Howard, Mary
Howell, Jim & Nellie

Howell, James & Nellie
Huff, George & Nancy
Hughes, Joe Sr. & Lola Lee
Hughes, Jerry & Elizabeth
Humphrey, James & Pat
Humphreys, George & Jetty
Hurwitz, Deanna & Larry
Hynes, Melbourne & Susan
Iantelli, Michael
Iannucci, Steve & Darlene
Illsley, Jim & Mary Lou
Ireland, Sally
Ivanics, Paul
Ivey, Carla & Heather
Jackson, Andrea
Jackson, Charles & Mildred
Janadia, Gary
Jennison, Bill & Mary
Jezewski, Wallace & Paula
Joabar, Joe
Johansson, Bert & Marie
Johnson, Gary
Johnston, Charles & Maria
Jones, Roy & Nancy
Jones, Ray & Colleen
Jones, Jennifer
Jorgensen, Fred & Barbara
Kalita, Carl & Rosemary
Kaltz, Joe
Kammer, Marv & Patricia
Kantak, Robert
Kapagian, Vahan & Diana
Kaptur, Joe
Karchefski, Ron & Velma
Karson, Gerald
Kawa, Mike & Cheryl
Keillor, Arthur
Kelly, Lawrence & Kathleen
Kelly, Jim & Kathleen
Kennedy, Bruce & Italia
Kennedy, Leland & Arlene
Kenny, Wilbert
Kerwood, Ron & Betty
Kijek, Jim & Elizabeth
Kijek, Jim
Kijek, Jim
Klinefelt, Ira
Knight, Gayle
Knobelsdorf, Don
Knox, Stanley & Dorothy
Koch, Ken

(continued on page 8)

REMEMBRANCE AND THANK YOU *(continued from page 7)*

Kochan, Walter & Mary Ann	Mathews, Valerie & Roger	Norris, Kelly
Kohl, Donna & James	Maxinoski, Ed & Carol	Norris, Mike
Koperski, Arthur & Madeline	May , Stanley	Novak, Janice & Gerald
Kosek, Edward	Maynard, Hank & Thelma	Nuber, William & Margaret
Kostera, Thomas	Maynard, Sharon	O'Connell, Joe & Arlene
Kostich, Inez & Michael	Mccann, Thomas & Constance	O'Dea, Terry & Catherine
Kovach, Christine & Ken	McClure, Audrey & Irene	O'Neill, Tom & Sharon
Krinke, Sylvia & Tracy	McDonald, Don G	Opipari, Patrick
Krok, Dona	McDonnell, Dan & Mary	Opipari, Camillo & Shirley
Krol, Arthur & Gloria	McGlaun, E. Norman	Osborn, Dan & Linda
Kruger, David	McGruther, Roy & Jean	Osentoski, Richard
Kubicki, Mike & Linda	McKane, Dan & Barbara	Osowski, Gregory
Kulish, Don & Shirley	McKane, Kevin & Deborah	Pakula, Tony
Lach, Joe & Kathleen	McKane, Pat	Palm, James & Catherine
Lally, Donna & Dimitra	McKee, Clifford & Constance	Patton-Cibrario, Lena
Lang, John	McPherson, Gerald	Peck, William
Lang, John	McQuire, Don & Norma	Peters, Candice
Lashbrook, Violet	Meldrum, Robert & Craig	Pew, Larry
Lasich, Mary & Jim	Meredith, Dan & Barbara	Phelps, Cecil & Margaret
Laurencelle, Terry & Marsha	Merkau, Alexander & Heather	Phillips, Charles & Kathleen
Lazur, Robert & Helen	Mertz, Ursula & Daniel	Phillips, Robert
Lebeau, Barry & Diane	Mesky, Robert	Piornack, Richard
Leclair, Theodore & Nicole	Messerschmidt, Sylvia	Piotrowski, Wayne
Ledbetter, Mike & Charlotte	Metyko, John & Judith	Plemmons, Larry & Cheryl
Ledford, William & Clara	Michalak, Bob & Deb	Plewka, Tom & Diana
Ledford, Bill & Clara	Michalski, Ray & Judith	Ploe, Ed & Ann Marie
Lemaux, Max & Yvonne	Michalski, Leonard & Arlene	Pomaville, Ray
Lemke, Hugo & Shirley	Mijares, Tomas & Janet	Ponticelli, Joe & Oretha
Leonard , Paul & Virginia	Miller, Jerome	Popyk, Frank & Beverly
Lichonczak, Taras & Anne	Miller, Bob & Ginger	Porter, Bruce
Liddle, Ed & Pamela	Miller, Danny & Beverly	Posler, Mike & Carol
Livingston, Steve & Ann	Mitchell, Kathleen	Post, Joanne
Loehnis, Jim & Reca	Mitchell, Harold & Terry	Powers, Ed & Kimberly
Loranger, William & Dorothy	Mitchell, Frank & Elena	Prentice, Colm
Lorenz, Larry & Henrietta	Moore, John & Dolores	Presley, William & Christine
Lott, George	Morawa, Dennis & Barbara	Pressel, E. Robert & Frances
Luddington, Richard	Morell, John	Price, Billy & Sharon
Lutz, Gary	Morgan, William	Prochorow, Gary & Theresa
Mack, Theodore & Diane	Morgan, John	Przybylowicz, Ken
Magdowski, Don & Ann	Moro, Martin Jr. & Karen	Purchiaroni, Armanda & Eugene
Maitland, Patricia	Morrison, James P	Pyzik, Chester & Irene
Malone, Tim & Janet	Morrison, Harry & Paula	Quinn, Bernard
Mangum, Eugene & Wanda	Morton, Jack & Janice	Ramsey, David & Susan
Manke, Terry & Lynn	Mozal, Eugene	Ramsey, Stephen & Dolores
Manning, Don	Mulrath, John Jr. & Lois	Randolph, Eugene
Manuel, Harry & Kathleen	Murphy, Art	Rangeloff, Stanley
Marasco, Cynthia	Napier, Billy	Raycraft, Gerald & Lynne
Marchionda, Joe & Joann	Neal, Bob & Patricia	Reese, Harold & Anita
Markowski, Mike	Nelson, Chester & Dale	Regghi, Tim & Jane
Marlow, Don & Betty	Nemeckay, Raymond Jr.	Rehn, Paul & Edlynn
Marston, Eve	Nettleton, Frank & Betty	Rein, John
Martin, Richard & Deborah	Niarhos, Rosemary & William	
Martin , Bernard & Antoinette	Nierzwick, Eugene	

(continued on page 9)

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

Renshaw, Thomas	Simon, Tim & Anna	Turney, John
Reynaert, Albert Sr.	Sims, Harold	Tutak, Patrick
Reynaert, Albert Jr.	Singer, Charles	Tuttle, Catherine
Richardson, Dennis & Bonnie	Sington, Gerald & Philomena	Tynan, John Jr.
Ring, Harold	Skomra, Dolores & Daniel	Vandelinder, Ralph & Ursula
Roarty, Linda	Skotzke, Diana	Vanden Boom, John & Marilyn
Robb, Geneve	Skubik, Chester & Mary Jo	Vansullen, Lawrence & Jean
Roberts, Jim & Sandra	Slaughter, Philip & Mary	Varriale, David & Barbara
Robertson, Thistleton & Jeanie	Smith, Dan & Gloria	Vasiloff, Ron & Cynthia
Rogers, Dan J & Dan L	Smith, Joan & Gregory	Vasser, Dan & Susan
Rollett, Richard & Nancy	Smith, Vernon & Janice	Veda, Edward
Rossi, Rocco & Theresa	Smolen, Mitchell & Patricia	Veda, James
Rossi, Charles	Sokolnicki, Jerry & Mary	Velthuysen, Tomas & Kathy
Rossi, Frank & Mary	Solecki, Stan & Gloria	Veneri, Neil
Rozen, Robert	Solomon, Joe & Suzanne	Wagner, Herman & Maria
Rudzis, Michael	Sowell, Tom & Sharon	Walcheck, Richard & Suzanne
Ruhana, George & Mary	Springer, Chuck & Susan	Walcheck, Suzanne & Richard
Russell, Ken & Jo	St John, Joe & Marilyn	Walker, Ken & Cynthia
Ryan, Clifford & Jennie	Stachecki, Craig & Kathleen	Walker, Ken & Cynthia
Saari, Mary	Stallings, Sheila	Wallace (Rozen), Eva
Sabolovich, Sam & Marlene	Stank, Art & Eunice	Wallet, Robert & Caroline
Saffold, Jim	Stano, James & Kay	Welcher, Mary & Dennis
Saffold, Ed & Isabel	Staples, Charles & Brenda	Wendyker, Al & Linda
Salo, Norman & Raili	Stark, Norbert & Antoinette	Wenk, Karl-Heinz
Samp, Vernon & Sadie	Steffke, Sandra	Wenson, Thomas
Samuels, Al & Rhonda	Stehlik, Joan	Wertman, Wilford & Rosemary
Sanders, Earl & Marlene	Stein, Richard	Wertman, Wilford & Rosemary
Satterfield, John Jr.	Stephens, Jim & Marie	Westside, Silver Ladies
Savinsky, John	Stokes, Carolyn & Ron	Whiting, Jerry
Scarborough, Allen & Patricia	Studziński, Chester & Sylvia	Whitty, Paula & John
Schemanske, Robert & Rebecca	Summeracki, Gary	Wiktor, John & Aimee
Schiepke, Ray	Summers, Adelaide & Kathleen	Wilk, Tom & Barbara
Schimmel, Don & Jan	Sunlite Cleaning, R. Dauod	Wilkewitz, Ralph & Sunni
Schlage, Jean	Suski, John	Willer, Edna
Schnabel, Walter & Nan	Swanic, Duane	Winck, Larry
Schnars, William	Swatowski, Lisa	Winkler, Frank & Bernice
Schrader, Joe & Gerlinde	Tabachki, Peter	Winn, William
Schuhholz, Ray & Doris	Tafts, Kenneth	Winn, William
Schulz, Phillip & Dorothy	Taylor, Bob	Winn, William
Schumaker, Eileen	Taylor, Thomas A	Wisniewski, John
Schumaker, Eileen	Teipel, Bob & Bernadine	Wojnar, Frank & Doris
Schweiger, Heinz & Ramona	Thebo, Ed & Alice	Wojtas, Joseph
Scott, Doris	Thomas, Donald H.	Womack, David
Seeger, Joseph	Tillman, Dick & Patricia	Woodhouse, Mike & Lana
Selleck, Ron & Carol	Tomei, Roger	Woodhouse, James & Wilma-Kohrs
Sellers, Dixon	Tower, Patrick & Phyllis	Worley, Mike
Selz, Carl	Trapani, Nicholas & Carol	Worobec, Richard
Seneski, Lawrence & Sharon	Treier, Anthony	Yuhn, Delbert & Gloria
Severs, Gary	Trombley, Dennis & Gayle	Zanke, Gregory
Sheill, Linda & Rich	Trumbull, David & Corry	Zaremba, Mark
Shell, William	Tsampikou, John	Zemaitis, Dan & Rosemarie
Shoemaker, Jack & Eleanor	Turner, Jim & Marlette	
Shortreed, Russell	Turner, Dennis & Marilyn	

(continued on page 10)

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

Zervas, Mike & Shirley
Zgoda, Chester & Lillian
Zimmerman, Ed & Judy
Ziolkowski, Michael

Legal (Donation)

In Memory of

Allen, Nobby & Toni *in memory of*
Lt. Danny Allen & Sgt. Tony Klimbal
Arthurs, Jim *in memory of Al Gomez*
Baker, William & Patricia *in memory of*
John Fabian
Bannon, Rosemary *in memory of*
James Bannon
Bardel, Patricia *in memory of Jim Bardel*
Bartlett, Mary *in memory of*
Leonard Bartlett
Bashur, David *in memory of Al Gomez*
Bemben, Leon & Barbara *in memory of*
Lt. Dan Allen
Bloom, Don *in memory of*
PO Frank Bloom
Bloom, Robert *in memory of*
PO Frank Bloom
Bone, Henry *in memory of*
Wm. Pendergast & Daniel Allen
Borg, Emanuel *in memory of Ron Lynch*
Boward, Eleanor *in memory of*
Gerald S. Boward
Bowron, Nancy *in memory of*
Jackson Bowron
Brooks, Roger & Lyn *in memory of*
Bob Dooley & Larry Nevers
Brooks, Irene *in memory of*
Det. Sgt. George Brooks
Brozowski, Patricia *in memory of*
Sgt. Robert Brozowski
Caris, Niki *in memory of*
Det. Lt. James Caris
Carter, Joyce & Family *in memory of*
James Carter & Gerald Henningsen
Chakan, Sharron *in memory of*
John Chakan
Chakan, Sharron *in memory of*
John Chakan
Chakan, Sharron *in memory of*
John Chakan
Clark, Tressie *in memory of*
William G. Clark
Clausi, Charlotte *in memory of*
Sgt. Louis Clausi
Click, John & Mary *in memory of*
Lt. Robert A Smith
Clifford, Hilma *in memory of*
Patr. John Clifford
Cohan, Mike & Eelia *in memory of*
Sgt. Dooley Cohan
Collins, Thomas *in memory of*
Mike Babiuk

Colombo, Lawrence & Claudette *in*
memory of Johnny R O'Dell
Cooney, Ed & Betty *in memory of*
Jack Devoy & William Walker
Craig, Betty *in memory of*
Sgt. Guyot W. Craig Jr.
Cunningham, Helen *in memory of*
Sgt. John (JC) Cunningham
Damron, Reginald *in memory of*
Fred Law
Decker, Frank & Patricia *in memory of*
Richard Decker Sr. Chief DFD
Decrease, Marjorie & Russell *in*
memory of Francis J. Decrease
Dogonski, Tom & Allysan *in memory of*
Sgt. Earl White
Dreslinski, Marsha *in memory of*
Ed Dreslinski
Eastside, Silver Ladies *in memory of All*
who put their Lives on the Line
Edwards, Gustava *in memory of*
Jim Edwards
Engelhardt, David & Kathleen *in*
memory of Nelson Belanger FEO
Fedorka, Irene *in memory of*
George Fedorka
Felisiak, Loraine *in memory of*
Edwin Felisiak
Flanigan, Dennis & Deborah *in memory*
of Steven Molitor
Fox, Douglas *in memory of*
Lt. Martin Fox
Gajewski, Tim & Laurie *in memory of*
P.O. Mitch Koleczko
Galbraith, Patricia *in memory of*
Charles R. Galbraith
Galuszka, Marcy *in memory of*
Sgt. Joseph Galuszka
Gasparetto, Noreen *in memory of*
Ron Gasparetto
Genther, J. Charlene *in memory of*
P.O. Frank Walls
Geromette, Eula *in memory of*
Joseph Geromette
Gould, Eunice *in memory of*
Harvey W. Gould
Hartner, Ione *in memory of*
Bernard Hartner
Heaney, Patricia *in memory of*
Francis C. Heaney
Hodges, Mary *in memory of*
John Hodges
Hornshaw, Deborah & David *in memory*
of Al Gomez
Howell, Margaret *in memory of*
Lt. Raymond Howell
Husk, Ray & Donna *in memory of*
Lt. Guy Cooper & FEO George Burke
Jackson, Bob *in memory of Fred Auner*

Johnston, Roger & Roberta *in memory*
of Orville and Ralph Johnston
Kearney, Bettie *in memory of*
Emmett Kearney
Kelley, Theresa *in memory of*
Sgt. Jim Kelley
Konopa, Nancy *in memory of*
Paul Konopa
Kramer, Virginia *in memory of*
Bernard F. Kramer
Lambert, Dianne *in memory of Sgt.*
Roger L. Lambert
Lamphier, Dan *in memory of*
Shirley Lamphier
Lapere, Bill & Caroll *in memory of*
Roy W. Kolakovich
Lashbrook, Jim & Mary *in memory of*
Leroy Dimeglio
Lopiccolo, Vito *in memory of*
Barbara Lopiccolo
Mackenzie, Loretta & Tom *in memory*
of Reide Mackenzie
Marchwinski, Judith *in memory of*
Patr. Robert Dooley
Marcum, Dan & Sharon *in memory of*
Stu Peterson & Larry Nevers
Mark, Julianne *in memory of*
John A. Mark
Marrone, Mary Jean *in memory of*
Capt. Isidoro 'Bill' Marrone"
Martin, Mike & Kathy *in memory of*
Donald Phipps
Martin, Kathleen *in memory of*
Kenneth M. Martin
Matras, Ed *in memory of Al Gomez*
McCarthy, Beverly *in memory of*
Michael P McCarthy (Det. Sgt.)
McCormick, Barbara *in memory of*
Michael & Bernard McCormick (DFD)
Merritt, Doris *in memory of*
Harry Merritt
Meyers, Ilene *in memory of Louis Meyers*
Miller, Madeline Ann *in memory of*
Carl F. Miler
Mulholland, Jean & John *in memory of*
Capt. Jimmie Jenkins DFD
Murray, Ken & Gail *in memory of*
Carl Murray DPD
Olander, Duane *in memory of*
Steven Olander
Olsen, Anna *in memory of*
Sgt. William Olsen
Oneil, Theresa *in memory of*
P.O. Thomas M. O'Neil
Palka, Marilyn *in memory*
of Jerome Palka
Parsell, Stephen & Cheryl *in memory of*
Carl Parsell

(continued on page 11)

REMEMBRANCE AND THANK YOU *(continued from page 10)*

Pathe, Anna *in memory of Eugene Pathe*
Pawlak, Mary Ann *in memory of*
P.O. Syl and John (Mike) Pawlak
Perkins, Harry & Donna *in memory of*
Al Gomez
Phillips, Tom *in memory of*
Johnny Perdue & Patrick McIsaac
Pike, Lois & Gary *in memory of*
Lois A. Pike FEO
Plemmons, Larry & Cheryl *in memory*
of Raymond Harrington
Priebe, Carolyn *in memory of*
Det. Sgt. Richard Priebe
Purrington, Jim & Sandra *in memory of*
John Fuqua & Michael Jastremski
Regan, Mike & Betty *in memory of*
Frank Blount
Reid, William *in memory of*
Sgt. Freddie Douglas
Reinke, Margaret *in memory of*
Sgt. Gerald Reinke
Restum, Rudy & Marion *in memory of*
Dennis Crilley
Richards, Mary Louise *in memory of*
Lt. Donald Richards
Rossi, Robert & Jacqueline *in memory*
of Al Gomez
Sexton, Ron & Mary *in memory of*
Charles Staff
Siwarski, Glen & Renee *in memory of*
Matt Reilley

Smith, Ray & Marguerite *in memory of*
Det. Henry Hemeyer
Smith, Charles *in memory of*
Dick Butwell
Stamper, Jacquenline *in memory of*
Ken Stamper
Stanley, Helen *in memory of*
Harry Stanley
Sundermeyer, Dennis & Shirley *in*
memory of Herb Sundermeyer &
Bob Moug
Szynkowski, Lorraine *in memory of*
Don Szynkowski
Talik, Ed & Patricia *in memory of*
Paul Begin
Tuer, Virginia *in memory of*
Lt. Thomas Tuer
Tuttle, Dana & Catherine *in memory of*
Al Gomez
Twardzik, Helen *in memory of*
Lt. Joe Twardzik
Ustick, Ray & Richard *in memory of*
John Fox, Kenneth Wood and
George Fedoorka
Victory, Susan *in memory of John Fruner*
Wagner, Mary *in memory of*
Sgt. Carol Roketa
Wagner, Mary E. *in memory of*
Sgt. Carol Roketa
Weidner, Ron & Penny *in memory of*
Carl Hall

Weismiller, Thelma *in memory of*
Robert Weismiller
Wendyker, Al & Linda *in memory of*
Al Gomez
Williams, Peggy *in memory of*
PO Wallace Nathaniel Williams
Yordy, Linda *in memory of Don Yordy*
Zielinski, Patricia *in memory of*
Edward R. Zielinski
Zinser, Andrea & James *in memory of*
Insp. Alice Hehn, Lt. Lucia Simpson,
Sgt. Isobel Burrell & P.O. Lillian Beebe

P.A.C. (Donation)

Abdelnour, Sam
Barr, John
Coffman, Ken
Lebeau, Barry & Diane
Popyk, Frank & Beverly
Stephens, Ron & Carol
Willow, Gerald & Beverly

P.A.C. (Donation)

In Memory of
Boward, Eleanor *in memory of*
Gerald S. Boward
Felisiak, Loraine *in memory of*
Edwin Felisiak

CORRECTION

In our previous issue of the Unity, in the Members Letters on the bottom of page 9, first column, we incorrectly printed 'In Memory of Marilyn Bateson'. It should have read 'In Memory of Marlyn Bateson'.

Also in the Members Letters on page 11, first column, 6th item we incorrectly printed 'in honor of my husband Robert E. Spaulding'. This should have been 'in honor of my husband Robert E. Spaulding'

Please accept our sincere apologies for these typographical errors.

Members Letters

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

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.

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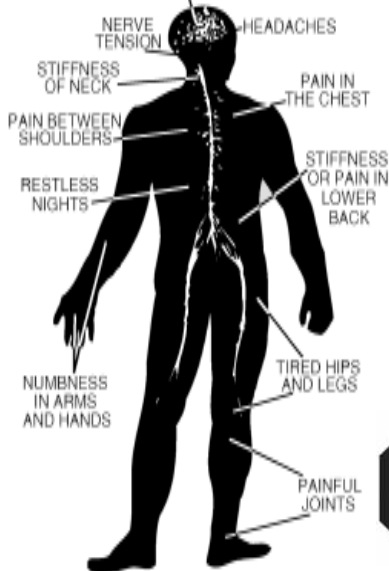
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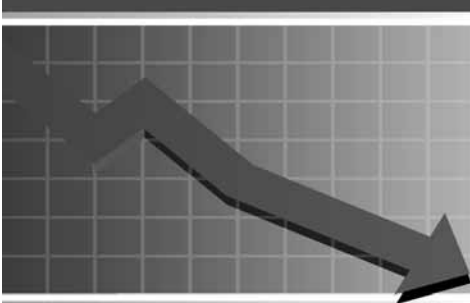
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IN MEMORIAM

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.

June 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Edwards, George	Sgt.	Police	7-21-48	2-15-77	6-26-13

July 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Catalano, Anthony	P.O.	Police	11-14-47	11-17-72	7-23-13
Detgen, Warren	Sgt.	Police	5-3-54	8-17-76	7-20-13
Douglas, Freddie	Sgt.	Police	9-24-74	2-6-96	7-27-13
Frunek, John	P.O.	Police	9-12-49	9-3-75	7-30-13
Hadacz, Robert	P.O.	Police	6-12-95	Died Active	7-10-13
Hodges, John	P.O.	Police	6-6-55	7-12-86	7-2-13
Massie, James	Sgt.	Police	8-10-64	1-25-92	7-17-13
Jones, Vernon	FF	Fire	8-3-53	9-21-71	7-21-13
Maurier, Andrew	Capt.	Fire	7-7-64	6-18-92	7-19-13
Scheel, Henry	Bt. Chief	Fire	2-10-47	8-5-83	7-20-13

August 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Balogh, Albert	Sgt.	Police	8-25-47	9-12-72	8-15-13
Blanchard, George	Sgt.	Police	1-3-55	3-25-80	8-2-13
Fijolek, Charles	P.O.	Police	4-27-70	12-5-86	8-12-13
Formes, Thomas	P.O.	Police	8-21-72	5-12-78	8-28-13
Haywood, Richard	P.O.	Police	9-28-59	8-20-85	8-4-13
Mast, John	P.O.	Police	1-14-73	1-15-87	8-17-13
Miller, Earl	P.O.	Police	11-26-73	4-17-81	8-12-13
Pendergast, William	Sgt.	Police	7-21-52	8-19-91	8-21-13
Sudy, Fred	Lt.	Police	7-21-52	2-3-78	8-3-13
Young, Philip	Sgt.	Police	3-27-72	7-2-03	8-14-13
Bright, William	Capt.	Fire	10-5-42	12-8-73	8-21-13
Damiani, Premo	Dep. Chief	Fire	1-15-56	6-28-92	8-16-13

September 2013

Name	Rank	Dept.	Appointed	Retired	Date of Death
Fedon, John	P.O.	Police	6-5-50	10-14-75	9-21-13
Jones, Rodney W.	P.O.	Police	8-12-85	Active	9-14-13
Nicolae, David	Sgt.	Police	9-4-73	1-7-02	9-28-13
Piersante, Vincent	Chief of Detectives	Police	9-6-41	4-1-67	9-27-13
Santhony, Keith	P.O.	Police	1-17-49	2-17-77	9-2-13
Selmi, Timothy	P.O.	Police	12-6-70	2-7-86	9-13-13
Trice, Jim	Lt.	Police	4-9-56	2-15-06	9-17-13
Wandrie, Peter	P.O.	Police	9-4-73	10-8-85	9-14-13
Case, Robert	Dep. Chief	Fire	12-1-41	5-1-80	9-13-13
Costage, Andrew	FF	Fire	7-28-43	3-19-66	9-19-13
McInchak, Thomas	FEO	Fire	2-4-63	11-19-86	9-27-13

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Silver Ladies

Carol Curley



Enjoy the Autumn! Every year we have the seasons. They never are the same as the year before. Yet nature grows the seeds it needs. Each year's season we are surprised whether it is nice outside or fierce. Why are we so unprepared for the variety of weather and nature?

Our meetings too are the spice of life! Informative conversation, good food, friendly faces, laughter, always an enjoyable time. A nice way to get out of the house!

The July "picnic" was cool and enjoyable on a very hot day! Irene Brooks won the 50/50.

Our August meeting was wrought with fears and apprehension about our pensions. After sharing the information we had heard or read, we settled into the "wait and see" what will be worked out. We have made a donation to the R.D.P.F.F.A. legal fund.

C. Curley won the 50/50.

Better yet Judie Wagner and Marcy Rolf have taken on being Treasurer and President again. It was approved with a unanimous hand vote!

September meeting lunch was a lot of talk and fun. Marylyn Galubowski shared the day with us. Millie Stone won the 50/50.

Irene Brooks birthday is in November, Jean Graves in December and Wilma Brown in January.

Most of us are back from our vacations. Too many of our ladies are feeling "under the weather".

Please get well – we miss seeing your smiling faces.

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



Snowbirds

Dan Zemaitis

It's been a busy summer with our group. July 12 and 13th we did the Tahquamenon Falls train and boat tour. It was scenic, interesting and fun.

On August 11th we had our 19th annual picnic. We had a good day, good food, camaraderie, fun and games. Thanks to everyone who came early and helped set up, shuck corn etc... We had guests, Ruth Slinger, Rich Carlson, Linda Sheill, Ray and Shirley Lademan who came and hopefully had a good time.

The ladies piñata was unmercifully battered and finally broke open by Joan Cherry. The men's piñata was broke open by John Wood and Mike Kniaz. The games had good participation. The water balloon toss was won by Dan and Jey Zemaitas. 2nd place went to Mike and Lynn Knaiz. Men's Putting: 1st - Mike Kniaz and 2nd - John Wood; Ladies Putting: 1st - Ruth Slinger and 2nd - Joann Cherry; Men's Bean Bag toss: 1st - Dan Zemaitas and 2nd - John Wood; Ladies Bean Bag toss: 1st - Mary Stano and 2nd - Lorraine Dennerly; Men's Bocce: 1st - Bob Haderer and 2nd - John Wood; Ladies Bocce: 1st - Carolyn Wood and 2nd - Cindy Rem; Men's Shoe Kick: 1st - Ted Ponik and 2nd - Dan Zemaitas; Women's Shoe Kick: 1st - Joann Cherry and 2nd - Georgette Gekiere; After the games we all played Bingo and everyone won.

We need to send get well thoughts and prayers to Harry Rudeen, Jerry Whiting, Ernie Huffman and Ted Garguhar. It was good to see Ellie Barnauskus back and in good spirits.

Our Mackinac Island trip went really well. We had 30 people attend and I'm sure had a good time. It's a fun, relaxing scenic and eating trip.

The September meeting also had a good turnout, including guests Mary Kosten, Ruth Slinger, Walt and Marilyn Konopka and Will and Kay Christopher, swell people whom we haven't seen in many years.

September Birthdays: Joan Buda, Jey Zemaitas, Isabella Ninelist, Delphine Raska and Carolyn Wood.

October Birthdays: Bob Haderer, Harry Rudeen, Herbert Rodgers, Lillian Edwards and Donna Andrizzi.

Take care, stay healthy and do stuff!

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DETROIT POLICE DEPARTMENT



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Westside Silver Ladies

Geri Henningsen

For the second time this year, we have lost one of our dear members. Jo Kozlowski died August 3. Jo was the first president of the Westside Silver Ladies. We dedicate this column to her.

Currently, all of us are holding our collective breaths waiting for the City to drop the other shoe. We thank the RDPFFA for the work, money and hours they spend on behalf of all of us. Also, thank you to three very helpful members...our treasurer, Meta Bateson, Dolores Linn who handles all the phone calls for the group and Jo Moranty who handles our 50/50 every month. Thanks, too to our members who donate to the RDPFFA. As the saying goes, we'd be "Up Smith's Creek without a paddle" without them.

WINNERS: Since our last Unity article, we have had three 50/50 winners...Marilyn Noseworthy for July, Betty Cavin for August and Martina Burke for September.

HAPPY BIRTHDAY wishes to Dolores Tanana = 10/7, Nancee Hay = 10/12, Theresa Kelley = 10/15, Dolores Weaver = 10/28, Pat Tomasaitis = 11/4, Bonnie Klisz = 12/13 & Louise Progar = 12/19. To all of you, HAPPY HOLIDAYS.

Something to ponder..."You can't help getting older but you don't have to get old" ...George Burns.

Let's meet at Archies...

Geri Henningsen, (734) 335-6778

7th Precinct Association Retired Members Semi-Annual Meeting

Tuesday, October 22

1:00 PM

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PRESIDENT *(continued from page 1)*

This committee was approved and authorized by the Bankruptcy Court. The members of the committee were selected by the United States Trustees Office. I am serving as one of the members of the committee, list of other members is posted on our web-site. Once the formation of the committee was completed and approved by the Court, the committee was authorized to retain professionals to represent retiree's interest in the bankruptcy proceedings. The firms retained by the Retiree Committee are as follows:

The Lead Counsel is the Firm of Dentons; they will be working with the local Bankruptcy Firm of Brooks Wilkins Sharkey & Turco. The Financial Advisers is the Firm of Lazard Freres & Co (Lazard). The Actuary Advisers is the Firm of Segal Consulting. These are all large nationally renowned firms with years of experience in area of Bankruptcy and restructuring.

The following factual information has been provided to the RDPFFA by the firm of Dentons, the Legal Professionals representing the Official Committee of Retirees in the Detroit Bankruptcy.

DETROIT'S BANKRUPTCY-

AN UPDATE FROM THE TRENCHES

The City's Proposal To Retirees

The City of Detroit's initial proposal to 20,000 retirees and their beneficiaries is simple. The City intends to stop making contributions to the General Retirement System and the Police and Fire Retirement System on account of the retired employees. Instead of contributions, the City intends to give retirees an **unsecured claim** for the unfunded actuarial liability, which Milliman, the City's actuary, estimates to be approximately \$3.5 billion and

leave the retirees with the existing assets in the pension plans and the claim to pay benefits.

The retirees' unsecured claim will be only part of a total pool of unsecured claims estimated at approximately \$11.5 billion. To pay all of these claims the City intends to issue a \$2 Billion Limited Recourse Participation Note. Based on these numbers, the retirees' share of the \$2 Billion Limited Recourse Participation Note, proposed by the City to satisfy all unsecured claims, is approximately \$667 million.

The Limited Recourse Participation Note, however, is an interest only Note, payable at 1 ½% interest. Principal **may be, but need not be**, repaid if certain conditions are met. Based on its terms, the value of the Note to the retirees may be as little as \$9 million a year.

At the rate of current benefits and with the minimal amount of value contributed by the proposed Note, the assets of the pension funds will run out in 8 to 10 years and the retirees' pensions will be completely gone.

No other City has treated its obligations to retirees as general unsecured claims. Most municipalities in Chapter 9 have left or will leave the retirees pensions intact. The City of Vallejo assumed pension contracts with CALPERS under its plan and its health claims were paid in full. The pension plans passed through unimpaired in the Jefferson County and Orange County bankruptcy cases and will pass through unimpaired in the Stockton bankruptcy. Even the Central Falls plan, which impaired some pension rights, provided in full for certain levels of benefits, including accidental disability retirement claims.

The City's plan violates Article 9, Section 24 of the Michigan Constitution. This Constitutional provision prohibits the impairment or diminution of accrued pension compensation AND makes funding of pension plans on an annual basis an absolute requirement. Nevertheless, the initial plan proposed by the Emergency Manager and the City places no value on this Michigan Constitutional mandate.

As a practical matter, the City's approach to retiree pensions and the proposed defined contribution replacement plans will negatively impact the City's ability to retain qualified individuals in the public sector. Plan closures also raise employee administrative costs substantially in the short term.

THE CITY'S TACTICS

In order to deflect attention from its plan to stop funding retiree pension benefits and to dramatically

(continued on page 21)



PLEASE NOTE:

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

PRESIDENT *(continued from page 20)*

reduce health benefits, the City is placing blame for the alleged shortfall in the pension plans on the Retirement Systems and the retirees themselves.

The City filed the Declaration of Charles Moore, a restructuring professional, not a pension expert, with its bankruptcy petition. In the declaration, Moore casts aspersions on the Retirement Systems' practice of smoothing instead of using the market value of assets in their valuation. Yet, the City's pension expert, Milliman Inc., testified under oath that smoothing is a standard actuarial practice to avoid radical changes in contribution rates caused by fluctuations in the market value of plan assets.

Moore also attacked the rate of return assumption used by the General Retirement System (7.9%) and the Police and Fire Retirement System (8%). The Retirement System is not out of line with the expected investment returns for large public pension plans. The Michigan Public Schools Plan, the State Employees' Pension Plan and Michigan MERS all assume an 8% investment return, for example.

Finally, the City's pension expert, Milliman Inc., testified that it has not evaluated the actuarial data of the Retirement Systems, but rather used the assumptions provided by the Emergency Manager.

THE CITY CAN AFFORD TO TAKE CARE OF ITS RETIREES

The City claims that termination of its pension plans is a financial necessity. But the City can afford to take care of its retirees without sacrificing reinvestment initiatives for the City's redevelopment.

In support of its proposal, the City offers a ten year forecast. The forecast focuses solely on the general fund and deliberately leaves out cash flow and contributions from other sources, including the Department of Water and Sewer, which contributes to the GRS directly and nearly 1800 employees. The City's own projections show \$50 million of additional free cash flow after the 5th year when the reinvestment program from the general fund is complete.

The City has also not factored in asset monetization, tax collection, and federal and state support for its recovery.

The average pension of retirees in the Police and Fire Retirement System is approximately \$32,000 a year. And as you know, many of the uniformed retirees are not eligible for social security benefits and those

hired before 1986 are not eligible for Medicare.

The City can and must do better to honor its obligations to its retirees. Retirees need to show a united front combatting the City's proposal and its negative press campaign.

Back to my article...

The professional firms retained by the Official Retiree Committee is utilizing the services of a public relations and media firm, and is now releasing information to the media in an attempt to counter the negative press and unreliable information being put out by the City.

In closing stay in touch, watch for information from either the RDPFFA or the Official Retiree Committee. Attorneys from both the firms we have retained and from the Retiree Committee have indicated they are available to attend our General Meetings to keep you updated and informed. They did attend our meeting on October 3, and you can view their presentations on our web-site. www.rdpffa.com from home page click Photo Galley, then click RDPFFA Photo Albums Archive and then click on the Oct 2013 Gen Mtg.

That's it for now, we will be in touch.



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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.

Board of Trustees

Candidates

Background Letters

As all our members are aware, we are vigorously fighting to maintain our pensions and health care. To say that these are very trying, troubling and costly times is an understatement. In addition, our membership is declining due to both the passing of members and much smaller Police and Fire Departments meaning less retirees to join.

The best deal going is the \$3.00 per month dues. As a current trustee (seven years) it has been the trustees' responsibility to make sure that we maintain a solid financial future. This includes the expenditures, dues, investments and certainly the good number of donations that the members make throughout the year from a few dollars to several hundred dollars.

The bankruptcy will take its toll on the Association's finances. So it is imperative that we stay the course with our financial advisors LJPR, LLC as well as the current trustees which in addition to myself are Ken Gidner and Chet Opolski. We all are being supported by President Don Taylor. I have had support during my seventeen and one half full time years with the DPOA and support for the last seven years from the combined membership of the RPPFA. I would appreciate your continued support.

John T. Barr

Dear Fellow RDPFFA Members. I am running for the position of Trustee. I am a Twenty-Eight year retired DPD veteran. I have also served as a delegate for both the LSA and DPOA. I have volunteered and worked at many RDPFFA events in the past. I joined the RDPFFA several years before I retired knowing how important this organization is to past, present and future members and the only retiree association. My wife Karen Sousa-Frabotta is also a retired DPD veteran and my step-son is an active firefighter with the DFD. I hold firm that there should be no reduction in pension benefits for any police or firefighter retiree. If elected I will fight to the end that no deals be made. We must stay strong and united in our fight to maintain our benefits. I will attempt to get every retiree who is not a member of this association to join. Lastly, I will always be available to answer any questions or concerns you may have and am asking for your support.

Frank J. Frabotta

Board of Trustees

Candidates

Background Letters

I am running for re-election to the position of Association Trustee. I have served as Trustee for the past 5 years and as Treasurer for 14 years prior to that.

As part of my duties I take pictures and video tape Association meeting and events, making them available for viewing on the Association photo site (rdpffa.phanfare.com) Photos and videos on that site are for a period from 2000 to 2013.

I am requesting your support so I can continue to serve as Association Trustee. I also support the re-election of my fellow Trustees John Barr and Chet Opolski. President Don Taylor also endorses all three of us.

Ken Gidner

Several months ago this Association and I lost a great friend and dedicated supporter of the RDPFFA, retired Firefighter and Association Trustee John 'Jack' Devoy. Shortly afterward I was approached by RDPFFA President Don Taylor inquiring of my interest of fulfilling the remainder of Jack's term as Trustee for the Association. I humbly accepted and was honored, understanding that I would be following in a legends footsteps. My nomination was taken to the Associations full Board, comprised of both retired Police and Fire representation where my nomination passed unanimously.

By way of introduction, for those that do not know me, I was appointed to the DPD in July 1969 until my retirement in August 1997. I was elected Secretary Treasurer of the Detroit Police Officers Association (DPOA) in 1985, and continued in that capacity until my retirement. During that tenure, I served the membership with fiscal responsibility, honesty, integrity, pride and desire to do what was right for the entire membership.

This current opportunity to serve each one of you continues to be my honor and passion for doing the right thing. Since coming onto the Board I quickly realized the many challenges that we face as an organization and confidence in those serving on the Board, including the elected Officer's, appointed Director's and my fellow Trustee's John Barr and Ken Gidner, who are seeking re-election.

The Associations past has been built on those that offer sincere, honest and complete dedication to serve each of you as proud members of the RDPFFA. I commit to you, as I have in my previous position and as your current RDPFFA Trustee to continue my responsible financial overview to ensure the future success of this Association.

Your VOTE counts and I hope that I have earned your trust to continue as your RDPFFA Trustee.

Chet Opolski

Board of Trustees

Candidates

Background Letters

My name is Eugene "Gene" Zuzga and I have been nominated to serve as a Trustee for the Retired Detroit Police and Fire Fighters Association (RDPFFA). I presently serve as a Trustee for the Detroit Police Benefit and Protection Association, a position I've held representing active and retirees for a total of 12 elected years.

After retiring from the Detroit Police Department after 26 years, I worked at Blue Cross Blue Shield of Michigan (BCBSM) for 19 years. Just as our past friend and Trustee Jack (John) DeVoy, I too, can assist in solving many issues with hospitalization and Association issues. I know many of the issues with BCBSM insurance and can solve problems.

Also, just as I serve to protect association finances at the Detroit Police Benefit and Protective Association, I will review financial assets and liabilities belonging to the RDPFFA and assist our officers in the best interest of the Association.

I know I can serve all members of the Association well. I seek and ask all Association members for your support and your vote. Thank you.

Eugene Zuzga

Vote For

John Tucker

Firemen's Fund Trustee

Dependable, Hardworking, Dedicated

Member RDPFFA's Board of Director's

Endorsed by:

Retirees:

Chief, Author & former President of DFFA,

Local 344, Robert (Bob) Haig

Arson Captain Robert McClary

Engine 5's F.E.O. Frank Rossi

Senior Chief, Sir, Charles Towne III

DEATH OF MEMBER

FAMILY ASSISTANCE PROCEDURE

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

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

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

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



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

We had a long hot summer here in Florida but now looking forward to some cooler days and also getting back to our meetings. The first being Oct. 6th, which will be a Jet's Pizza Party, bring your appetite.

It seems like every article starts out with bad news of members that we have lost and this one is no different. We lost Eleanor Williams, wife of the late Leslie Williams, also George Fedorka of Arizona. In August we lost Albert Balogh, shortly after his 88th birthday. May we all offer our condolences to their families?

In June Bill and I did make the road trip up to Michigan. We attended the events of the RDPFFA in Frankenmuth. The Picnic was great, the Breakfast was super and the Meeting was, well, let me say that it was very interesting. Just being able to see and visit with old friends, and meeting some new one was the highlight. Oh, and thanks much to Dan and Diana Shinske for coming to Bill's rescue and also for the band-aide. The comradeship was over the top. All in all the whole event was very well run, the accommodations were excellent and we will surely put it on our calendar for next year, the good Lord willing. Donations to the RDPFFA Legal Fund I'm sure would be appreciated.

Earl Wiltse "one" of our oldest members, turned 91 on Sept. 16th has been in the hospital for about six weeks but came home on his birthday. I'm sure him and Jean are glad about that.

Now for some good news that we heard from the grapevine. Our Chaplain Ron Goosen is now an ordained Minister of Christ's Church. Congratulations

and we are very fortunate to have you with us, Ron.

We sure hope to see you all at the future meetings held at the Brandon Community Center 502 E. Sadie St. Brandon, FL 33510, the first Sunday of each month from Oct. through April, with the exception of March. Doors open at 11:30 for an hour of coffee, donuts and socializing. Meeting starts at 12:30pm. As to March 2nd 2014, that will be our Annual Dinner held at the Clearwater Country Club. The tickets should be available soon.

It's time again to pay your dues, if you owe them that is. It seems that most of the members are over 80 now and dues are not required.

Our meeting calendar is as follows. Nov. 3rd Gift Bag, Dec. 1st Gift Bag, Jan. 5th 2014 Retiree Hat, Feb. 3rd will be another Pizza Party, March 3rd Annual Dinner with Commemorative Pen's and April 7th Gift bag. So come and join us.

As always you can reach us at 1-352-683-7924 or e-mail me at njschmidt@gate.net.

Until then, Stay Safe and Well.

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of

March • June • September • December

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Lean to the Left, Lean to the Right, Stand up, Sit down, Fight, fight, fight: Shutdown and the Debt Ceiling

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

If I haven't already indicated my dismay at Washington, let me do it again: we are rolling toward the first sovereign debt default in history by a solvent nation. The shutdown is a frustration and an annoyance, like a room full of mosquitoes. The debt default is like a hurricane on steroids, or as Warren Buffet put it, a financial nuclear weapon. A default on the debt would significantly impact the dollar, pensions, the markets and the global economy. Not to mention the fact that we (the U.S.) would look pretty darn foolish. We are the most powerful nation in the world, and we cannot get our house in order (or our Senate or the White House)?

I liken this to two bickering spouses. One wants the garage cleaned. The other offers to take out the trash. The garage cleaning spouse gets mad and demands that the garage gets cleaned. The other spouse insists they will take out the trash and then talk about cleaning the garage. One then threatens to burn the house down unless the garage is cleaned. The other one says they will only take the trash out and talk later, or go ahead and burn the house down. Now the kids are scared as well as the neighbors. Everyone else thinks the couple is crazy.

How do you fix it? Well, maybe one gives in. Maybe two of the sisters-in-law get together and share a bottle of wine and then go talk to their respective siblings (like maybe the budget chairs getting together in a back room and creating a deal).

In the movie Rebel without a Cause (or if you're younger, Footloose), there's the game of chicken, where you drive cars at each other and whoever swerves first loses. In Rebel, James Dean jumps out of the car at the last minute, but Buzz, gets caught on the door handle and goes off the cliff in a fiery crash. This is a game of Chicken with the U.S. (and maybe world) economy on the line.

As Brian Roehl pointed out, Democrats tend to lean left and Republicans tend to lean right. If they're playing chicken, this could be a really bad thing, even if they both swerve.

That being said, to whatever extent the current situation is labeled as "this time it's different", we have been here before and every other time we managed to come to a resolution. While past performance is not a guarantee of future results, we are betting that after the drama plays out in the media and in Washington D.C. that the U.S. will not go down in history as a deadbeat nation.

Let's hope this madness stops without the crash, and open up the national parks again. By the way, I thought the shutdown furloughed non-essential personnel. If that's the case, why are the elected officials still getting paid?

Sorry for the frustrated observations,

Leon

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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