



UNITY

THRU STRENGTH AND PURPOSE



Bi-Monthly Voice of the Retired Detroit Police and Fire Fighters

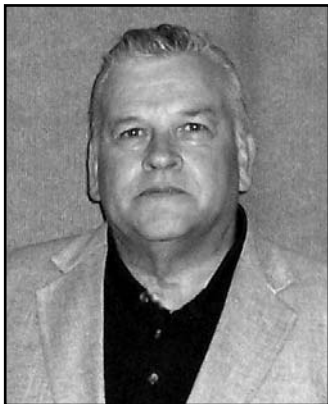
Volume 94, November 2008

EDITORIAL

Recent experience would indicate that the decision to have alternating east and west side meeting locations has become a success.

In our "Unity" publication, under "Association Calendar of Events" you will find the program scheduling for the East and West side meetings, giving location and meeting dates. Now that's another incentive to read the UNITY!

That could also be motivation for our non-members to join us. A little help from you, our membership, could help us grow. Perhaps we just need to try the recruitment program again to enhance our membership.



PRESIDENT

Don Taylor

It's that time of the year again; all the Snow Birds are heading south. The rest of us are staying behind to shovel the snow.

I hope everyone enjoys the holidays. But aside for all the negatives with the stock markets, the lawsuits and any other problems that are causing you stress. It can only get better from here on.

This article will be short, because each of you should have received a letter with your new membership cards, so I am not going to rehash everything I put in the letter.

As stated our attorney Chris Legghio is still working to finalize the agreement on the main hospitalization lawsuit. As soon as it is finalized he is going to mail each member of the class a copy of the entire agreement. Hopefully this will happen shortly.

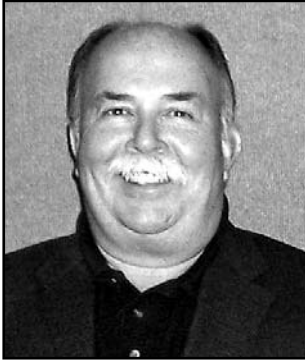
That's about it for now. If you haven't given us an E-mail address, you should make an effort to do so; it's the best way to receive information as it happens. We will try to keep you updated as we work our way through the lawsuits and of our lobbying efforts.

As I pointed out in my letter, we are about to introduce a bill in Lansing that would give us equal treatment on the pension board. We are going to need your assistance in this effort. We need you to make phone calls and send letters to our representatives. We also need donations for the P.A.C. fund.

So stay in touch, attend the membership meetings and we will continue to do everything possible to protect your rights.

TO OUR MEMBERSHIP!

The November issue of Unity will be the last in 2008. With that realization, it's timely to take this opportunity of conveying the feelings of the Officers of the R.D.P.F.F.A., the Board of Directors and staff in wishing all a Happy Thanksgiving, a Merry Christmas and a Happy New Year.



VICE PRESIDENT

Gregory Trozak

I would like to begin by reminding everyone to retain your December pension check pay stub. This is the check with the year-end deductions for all your taxes and health insurance premiums for the 2008 tax year. Use the health insurance deductions to take advantage of the allowance of up to \$3000.00 on your federal tax return. Keep in mind that this may only be used for employee sponsored health care plans. It does not include any private policies for any other type of health care including long term care. There was some confusion last year with some of our members over these types of premiums. So put the stub in your 2008 tax file.

The election is over and in January we will have a new President along with several new members of Congress. The American people have spoken and you may or may not be happy with the results but we as retirees will again have to watch closely any legislation

that will have any effect on our pocketbooks. The national association (N.A.P.O.) will again assist us in this process. One of our main concerns will be the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) legislation. In the 110th Congress both bills were introduced and had more than enough sponsors but they died in their committees. With the 111th Congress hopefully the process will have better results. As soon as the bills are introduced I will inform everyone and we can begin the course of action again and start our letter writing campaign and phone notification of our Senators and Congressional members and urge them to sign on as co-sponsors. I realize this gets tiring but it is necessary for all of our members to get involved and let the Legislature know that this is a necessary change. N.A.P.O. will begin the lobbying process and we will advise every one as soon as the legislation is introduced along with the House and Senate bill numbers.

By now all our members should have or very soon will receive the new permanent Association identification cards. As we make every attempt to make the annual membership drive to move the process smoothly and at a savings for the Association and our members. The payroll deduction went very well considering we had close to 4500 members and associates sign up for the monthly deduction with a small savings for the member and the Association. We will again sometime next year make an attempt to send out the forms again. For those who have not signed up for the payroll deduction your annual dues request will be in the mail by the end of the year.

The Association is looking into possibly having an annual picnic at an east side location sometime in late spring or early summer. This will be in addition to the picnic on the west side. The picnic was down in atten-

(continued on page 6)

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V. President

Gregory Trozak

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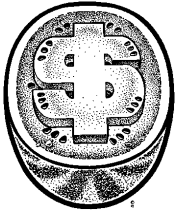
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Roy Moerschell



PENSION CHAIRMAN

Gregory Trozak

I do not need to say that these are difficult and interesting times concerning the economic situation in today's markets. With the huge swings in the markets it is difficult to look at our nest eggs on a daily basis. So the swings in the assets of the pension system can also be troubling, it is hard to comprehend the amount of gains and losses on a daily basis. A few months ago I could publish the total assets of the system and it would change plus or minus a minimal amount by the time this article made it to our members. In these times I will not even make an attempt to put figures in this article. The experts say invest for the long term and this is the approach our pension system uses. On the brighter side the system was overfunded earlier this year. Remember it is not just our system but throughout the country. With the political changes in the White House and Congress only time will tell.

I wrote about the possible changes in the make-up of the Pension Board with the new Administration in place in the last UNITY and I will update the changes as of this writing. The Mayor has yet to name an Ex/Officio Trustee at this time. He stated he would like some time prior to the appointment. The Police Chief's Ex/Officio is Deputy Chief Jamie Fields, Timothy Ngare is the Ex/Officio/ Treasurer and Tyrone Scott continues to be the Ex/Officio/Fire Commissioner. As of right now the Board has ten (10) Trustees.

There was a news report the past month about General Motors Corporation appearing in front of the Board with an appeal for a \$500,000,000.00 loan. This was a request for \$250,000,000.00 from each board. This was not a request for any type of credit enhancement or letter of credit this was an outright loan. The Police and Fire Board took no action and it appears that no action will be taken.

On another subject both boards have met and the new building problems seem to have been taken care of a ground breaking will be happening soon. As I mentioned prior the location will be along E. Jefferson near Van Dyke along the river. The General City Board has made room in their fund to purchase half the property thus the building will be jointly owned by the Pension System.

A lot of the information I try to supply can also be obtained on the Pension Systems web site. Our

Associations web site has a link for the Pension System. The site may be used for reading minutes from the Board Meetings along with forms and general information that may be of assistance. This is also the site that the direct deposit forms and change of address forms may be downloaded. Also there is a form if you would like to change the amount of taxes withheld from those large pension checks we receive.

As I close this article so our editor can get the UNITY to print, I would like everyone to remember if you have any questions or problems please feel free to let me know and give the office a call or send an e-mail to trozdpd@comcast.net and I will make every attempt to get your answer or assist in the problem.

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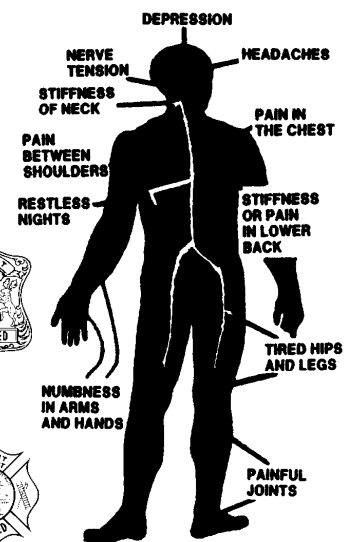


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Hospitalization

John Devoy

The old song, "As Time Goes By", is a big reminder that as our court case on Health Care coverage drags on and on, time and money also goes by. Every week, every month, and every other day your Association hears that the resolution of this problem is very close. How close no one knows!

When it finally comes, we would hope the City of Detroit will provide sufficient time for the retiree's to study the findings made by the court and that sufficient time be allowed those retiree's and dependents effected both local and nationwide, to study the proposals being presented.

Remember, the City must also have time to respond to the needs of the retiree!

Just recently Blue Cross and Blue Shield mailed a booklet to all members who belong to Medicare Plus Blue Group Options E, F and G. This booklet is very complete and contains all the Benefits being offered and an explanation of those Benefits.

I urge everyone to keep this booklet so that they can refer to it and check their benefits. Please save this document, it will serve you well.

On your Blue Cross Blue Shield card, at the bottom left corner, will be the letters PFFS, this means you belong to the Groups of either E, F, or G.

Some thing that should be high on our list should be contributions to our Associations Political Action account. If you can, please make a check out for the P.A.C. Fund in our endeavors to fund our State and lobbyist efforts. Our association will need some financial help in this regard.

See you at the General Membership Meetings and do not forget these meetings are every month on the East or West Side. The schedule can be found in the UNITY under Calendar of Events or you can call our office if you have any questions.

Merry Christmas and Happy New Year.

REMEMBRANCE AND THANK YOU

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

Abele, Gilbert

Allen, William

Barber, Gary

Briner, Clyde *in memory of
Albert E. Wynne*

Brooks, Irene *in memory of
George Brooks*

Buckendorf, Robert J.

Catanzaro, Dominic *in
memory of Albert Wynne*

Chakan, Sharon *in memory
of John Chakan*

Cinco, Victor *in memory of
Nicholas Shock Jr.*

Cislo, Frederick *in memory
of Joseph Garcia
and William Martin*

Fierimonte, Anthony

Flauchel, Norman D.

Godell, Joseph R. *in
memory of Dorothy Godell*

Guffrey, Rudy

Heinz, Marvin F.

Howell, James

Jackson, Robert M.

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

Kuess, Charles

Lewandowski, Elizabeth

Manke, Terry

May, S.

McDonald, Don

Morawa, Dennis R.

Pawlak, Mary Ann *in
memory of Sylvester Pawlak*

Raska, Roland E. *in
memory of Gloria A. Afton,
David A. Afton
and Roger Lambert*

Roman, Michael

Teipel, Robert

Trojanek, Gordon

Tsampakou, John M.

FIREMEN'S FUND ELECTION

Final ballots will be sent out starting November 15, 2008 and will be received by December 2, 2008. At that time, the ballots will be counted and the results known.

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.

Grand River Grill, 2394 Grand River, Brighton, MI

Exit 145 off of I96

IMPORTANT NOTICE TO ALL MEMBERS!

Oakwood Healthcare Systems will again administer flu and pneumonia shots at our General Membership meeting on December 4, 2008 beginning at 6:00 P.M.

COST

Flu Shots – \$25 • Pneumonia – \$40
(Cash or Checks only)

The shots are available **free of charge** to all participants who have Medicare Part B. Medicare card must be presented to receive the Medicare Benefit. No other insurance will be accepted.

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership

Meeting Schedule

SEPTEMBER 2008 - JUNE 2009

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Nov. 6 • Jan. 8 • Mar. 5 • May 7

WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Oct. 2 • Dec. 4 • Feb. 5 • Apr. 2 • June 4

West Side Silver Ladies*

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

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

Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

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

“October to May” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

Snowbirds Of Michigan*

2nd Sunday of the month

at “BJ's” Restaurant in Gaylord, MI

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

Nevada Jackpots*

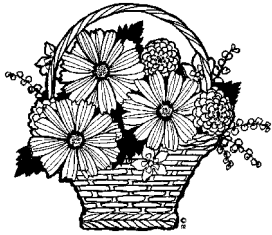
Refer to column for next meeting's location.

Arizona Roadrunners*

Members will be notified of
time and place by mail

***Refer to columns for specifics or program changes**

**Articles for the January, 2009
Issue should be “submitted” by
December 15, 2008**



ASSOCIATE MEMBERS

(Surviving Spouses)

Fern Garner

Some of you may have noticed how late the delivery of the September Unity was, so it may be that this November issue will be delayed also. In that case, I will take this opportunity to wish each and every one of you A Merry Christmas and a Happy New Year. Let's hope that a decision on our health care will be made.

I attended a group meeting this month where the topic of fraud against senior was discussed. There seem to be more schemes appearing all the time for ways to bilk us out of our money. Some of the warning signs are: you have won a prize or free gift, you must act immediately or lose out on a great deal, you must pay for shipping your prize, you are promised fantastic financial returns, and lastly but most important, you are asked for your social security number or your credit card number and expiration date.

Now these may sound so obvious to most of us, but those elderly who live alone or without guidance, they might very well be taken seriously, especially in these times when financial setbacks in all areas are affecting so many. It is amazing the number of schemes that are circulating and the number of new ones that appear. One I had not heard about was called the "Rolling Lab", where tests are taken as free at health clubs, retirement homes and shopping malls and then billed to Medicare and our insurance, if you do have supplemental insurance. Some providers bill insurers for services never performed. It is a tedious task but do read all Medicare and supplemental insurance forms usually called Explanation of Benefit Payments.

The list goes on and on so do be extra vigilant with all health care provider insurance payments and question any that you do not think were provided. If fraud can be kept to a minimum perhaps it will at least help to keep our insurance premiums lower. We can only hope!

See you next year.

VICE PRESIDENT *(continued from page 2)*

dance this past summer and it may have been the price of gas or the weather even though the rain held off until later that evening. If a location can be found that will go well with our needs every effort will be made to schedule the event.

It is that time of year again that the Holidays are upon us and many of our members head for warmer weather. I would like to take this opportunity to wish everyone a very Merry Christmas, Happy Holidays and a fantastic New Year.

Detroit Police Department Retired Badges

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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.

Name	Dept.	Rank	Date of Death
Bloom, Robert	Police	Sgt.	8-23-08
Buckholz, Chester	Fire	Chief	10-7-08
Cathey, Alfred	Police	Cmdr.	10-15-08
Coon, Geoffrey	Police	P.O.	8-4-08
Densmore, Jack	Police	P.O.	8-6-08
Donley, Paul	Police	Insp.	9-28-08
Elliott, John	Fire	FEO	10-27-08
Gianotto, Frank	Police	Sgt.	9-1-08
Gross, Paul	Fire	FEO	8-5-08
Hall, Walter	Police	P.O.	10-25-08
Harrington, Arthur	Police	P.O.	10-12-08
Howard, Napoleon III	Fire	Capt.	8-22-08
Jarema, Carl	Fire	FEO	8-10-08
Jaress, Charles	Police	Insp.	6-25-08
Kearse, Roscoe	Police	P.O.	8-15-08
Keenan, William	Police	Sgt.	8-9-08
Kincer, William	Police	P.O.	9-17-08
Lambert, Roger	Police	Sgt.	10-6-08
Leavens, John	Police	P.O.	9-2-08
Lincoln, Gary	Fire	Capt.	8-20-08
Marble, Charles	Fire	FEO	9-10-08
Markulike, Michael	Police	P.O.	10-21-08
McCollom, Kenneth	Police	Lt.	8-25-08
McDonald, Oran	Police	P.O.	10-3-08
Megis, William	Fire	Chief	10-24-08
North, Charles	Police	P.O.	8-10-08
O'Neill, Patricia	Police	Insp.	8-17-08
Pasternak, Victor	Police	P.O.	10-11-08
Pate, Austin	Police	P.O.	8-5-08
Pehrson, James	Police	P.O.	3-10-08
Raymus, Thomas	Police	Cmdr.	9-14-08
Rolf, Robert	Fire	Chief	10-6-08
Saims, Frank	Fire	Dep. Chief	10-24-08
Scherer, Hubert	Fire	FFD	6-23-08
Schurr, David	Police	Sgt.	8-13-08
Shaw, Kenneth	Police	P.O.	9-7-08
Smith, Charles Jr.	Police	P.O.	9-29-08
Stevenson, Atwood	Police	P.O.	9-23-08
Sucesh, Milan	Fire	FEO	9-13-08

Name	Dept.	Rank	Date of Death
Taube, Norman	Police	P.O.	9-28-08
Tyler, Joseph	Police	P.O.	7-24-08
Wagar, Michael	Police	Lt.	9-24-08
Weidner, Louis	Police	Sgt.	9-4-08
White, John L.	Police	P.O.	8-10-08
Wild, Robert	Police	P.O.	10-10-08
Wojichowski, Robert	Police	P.O.	9-22-08
Womack, Eddie	Police	Insp.	8-21-08
Wynne, Albert	Police	Sgt.	10-18-08
Yuhn, Donald	Fire	FEO	10-8-08
Zahrobsky, Robert	Police	P.O.	9-5-08
Zunich, Michael	Fire	Capt.	10-15-08

ASSOCIATION OFFICE MEDICAL EQUIPMENT!

Our medical equipment has been depleted and there is a need for wheelchairs and walkers with wheels.

We ask that if you have borrowed any of our medical equipment and have no further need for the items, please return them to the office.



Frank Derner
RETIRED POLICE OFFICER

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Members Letters

Thanks for your continuing concerns and hard work that you have done and continue to do on behalf of all the Retired Detroit Police and Fire Fighters (both Members and Non Members), of our Association. The title of our Bi-Monthly Newsletter "UNITY", is perfect because that is what the Association is trying to maintain both fraternally and in an economic sense – Protecting the hard earned pensions and benefits that we worked for and some died for during our careers.

Sincerely;
Dennis R. Morawa

Thanks for all you have done for us retiree's. A member for 34 years this month.

William Allen

While I am at it I'd like to put in a word of praise for the terrific work your organization is doing, especially for us widows. Please keep at that medical case! Thanks for everything.

Sincerely,
Therese L. Kalosis

Many thanks for a job well done, in spite of obstacles.
Gil Abele

Hello President Don, Officers and Members,

Yes, all of us are concerned about our health care lawsuit, and of course the 75 million in pension money. Also our pension money we may have lost in the crash, or did. I am also for giving non-members nothing – unless we are compelled to do so. Thanks so much for the great job you're doing for all of us.

With Best Regards,
Bob Jackson

Dear Friends,

Just wanted to say thanks for all your fine efforts on our behalf. Please use this check for any purpose.
Sincerely,

John Tsampikou

Please accept this donation as a Christmas gift for our mother. Our dad was a Detroit Police Officer, he retired in 1971 after a long stint at the 4th Precinct, Fort

and Green. Dad went on to retire from another job, and right up until his death in 1993, held a part time job. He was always proud to be a Detroit Police Officer.

After our Dad died, we took his place as Santa for Mom. We have donated in our Mom's honor to many places. This is the first time Mom has made a request. She asked us to give our donation to your organization because of all of the good things you do for those folks who receive a Police or Fire pension. She says good things about you and how you "stick up" for them.

Please accept this donation In honor of: Gloria A. Afton & In memory of: David A. Afton

Thank you for helping take care of our Mom the way Dad would want,

Sincerely,
Tracey Afton Woznak
Andrea Afton Kovach
Michelle Afton DesJardins

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

Communications vary whether 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.



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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

We had a small crowd for the October meeting, but it was still good to see those that were there. Were looking forward to the return of our Michigan Snowbirds. Have a safe trip down, incidentally, the 50/50 winners were Harry Ramsey and Nancy Schmidt.

Birthdays from June through September were, Bill Larsen, Dolores Larsen, Jim Bateson, Frank DeMercy, Earl Wiltse and Nancy Schmidt. Happy Birthday to you all.

As for Anniversaries, we had only one, yours truly and hubby Bill Schmidt. We celebrated 51 years. Back to Birthday's, we were honored with another Life Member, (No dues anymore). Bill Larsen became 80 year's young in September and he graciously donated his R.D.P. & F. Florida membership dues back to a good cause, "The Club". It looks like we are winding up with more non-paying members than paying members. It means we are living longer and that's a good thing. Thank you Bill. Any dues questions contact Dolores Larsen, (727) 786-3429. Wally Hamer has been doctoring and having tests over the summer and we want to wish him good days ahead. I don't think we all realize all he does for the club. So stay well Wally, we need you!

Just so you can mark your calendar, the yearly RDP&F Club of FL dinner will be held on March 1st, 2009. The cost will be \$15.00 per person. It will be held at Banquet Masters, 8100 Park Blvd. in Pinellas Park, FL., across from Wagon Wheel Flea Market. Anyone wanting to purchase tickets early can contact Dolores Larsen. More info later. We would like to congratulate Ron Goosen, our Chaplin. He has become a Certified Reverend and our club is truly blessed to have him with us. Ron also serves as Clergy for some of the Medical Institutions in this area. May God Bless you Ron.

Last month, I asked for anyone with info they would like to see in the article to call me and I received a call. Well, this month I got another call, this one from a Retired Sergeant from #7, Walter Rakicki. He resides in Bellaire, MI. He informed me that his wife had died two weeks earlier. We had a great chat with him. Keep in touch Walter. We also received an e-mail from

Audrey Gregory, wife of another former DPD from #5, Linville Gregory. They reside in Clinton Township, MI. He is in the Hospital. We wish you well, Greg and you will be in our prayers.

Hey, this is working. Please keep me busy with these calls at 1 (352) 683-7924 or you can e-mail me at, njschmidt@gate.net. See you at the November 2nd and the December 7th meetings in Brandon, FL. Doors open 11:00 am, meeting at 12:30 pm. Until then stay safe.

That's it for now, see you October 5th, till then, stay safe.

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Snowbirds

Dan Zemaitis

Greeting: The Rocking to the Oldies show in Frankenmuth was very enjoyable. Of course the food was great as always. Most of us stayed overnight at the Bavarian Inn Lodge which was also very nice.

The Las Vegas trip was great. We won prizes and brought home some winnings. The South Point Casino is very nice and has some excellent restaurants. The best part was getting to see some of the guys I used to work with at the 16th Precinct. Jim McDonald, John Barr, and Tom Schneider.

Our next big thing besides the AuSable Paddle Boat, is the November Turkey raffle, and then the Christmas meeting (banquet), and gift exchange on Sunday, December 14th, at 1:00 p.m., Mr. and Mrs. Claus are going to be there handing out treats. Any questions, Call Jey at (989) 735-3450.

At our September meeting we had guests Cas and Pat Derus. Cas retired as a Sergeant from the Scientific Lab and also did polygraphs. Both joined our

Snowbirds and we welcome you to our association.

Dave and Marlene Ambrose celebrated their 42nd Anniversary in September. Way to go folks! October Birthdays: Donna Andrizzi, Bob Haderer, Ed Podczervinski, and Harry Rudeen. Speaking of Harry Rudeen, our \$3.00 Snowbird dues are due in October. You can send payments to Harry at 11534 Bradford Drive, Frederic, MI 49733.

Did you know that the Stars and Stripes first flew over Michigan soil on July 11, 1796? Also, Charles A. Lindbergh was born in Detroit on February 4th, 1902. Hope to see you at one of our meetings at 1:00 p.m...

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Westside Silver Ladies

Geri Henningsen

Condolences to the Eastside Silver Ladies and to the family of June Tullock. We were so sorry to read in the last Unity of her death.

Get Well: Several of our members have been ill and/or having surgery so we wish a speedy recovery to Shirley Brandt, Theresa Kelley, Elanore Popiela, Dolores Smith, Dolores Weaver and Gayne Zell. These are the only ones as of 10/15.

Winners of our 50/50 were Marina Burke at the September luncheon and Gayne Zell at October's luncheon.

As I write this, it is 70 and sunny but we have to talk about our Christmas luncheon. Our luncheon will be held December 9th, at 1:00 p.m. at our regular meeting place, Archie's. I will have the menu at the November meeting.

We would like to thank the officers and members of the Retired Detroit Police & Fire Fighters Association for all their hard work and efforts on behalf of all the retirees and surviving spouses. Remember ladies, when you pay your annual dues, please add a little extra if you are able.

HAPPY BIRTHDAY to Pat Tomasaitis – 11/4, Bonnie Klisz – 12/13, and Louise Progar – 12/19.

TODAY'S THOUGHT: You don't stop laughing because you grow old, you grow old because you stop laughing!!

Let's meet at Archie's.

Geri Henningsen, (734) 335-6778.

AMERICAN LEGION Post 161

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Just By Comparison

I'm just an old man sitting by my T.V.
With nothing much to do, that's plain too see
Watching the weather reports as they appear
They're mostly inaccurate I truly fear.

I make the comparison to the bullies I knew
Who'd push the younger kids in our crowd
They were bigger and louder than the rest
Just like a big threatening cloud.

The clouds soon passed over with no alarm
The sun soon appeared and brightened the day
All the blustering and blowing gone
Sending the bully scurrying away.

Things aren't always what they may seem
Like the bullies who always pick on the young
They depend on the fear that they cause
With the venom that come from the tongue

I have seen much smaller, quieter men
Step up and face the loud and threatening voice
Who when challenged by an eager calmer person
Turn tail and run, having no other choice.

By Roy H. Moerschell



Bob Blickensdorf
*Retired Chief of Police
Madison Heights Police Dept.*

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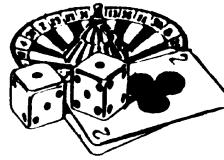
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Silver Ladies

Carol Curley



NEVADA JACKPOTS

Tom Hulkkonen

Have a Happy Family Filled Thanksgiving.

By the time this article is being read we will be scraping ice from our car windows and hoping for a mild winter!

At the printing of the previous article, we, the Silver Ladies, lost a special member, June Tullock. Her passing was unexpected and we mourn the loss of our dead friend!

Our September meeting was in competition with Labor Day vacations but we had a productive lunch. Plans were being discussed for our Christmas dinner. Volunteers were needed. Helen Malkowski was able to attend, thanks to Irene Brooks doing the driving. The 50/50 drawing was won by Irene Brooks.

Sophie Zielinski won the 50/50 at our October meeting! It was decided we will have our Christmas party on December 14th at 12 noon. Bernice Hall and Sophie Zielinski volunteered to do the adorning at one of our favorite eateries, Filippas on Mound Road.

Happy Birthdays in November to Helen Malkowski and Rita Chase. In December, Happy Birthday greetings go to Jean Graves.

We also have two ladies visiting our lunches who are prospective members. For information to join our group of friends and enjoy fine dining and fun conversation, please call our President, Irene Brooks at (586) 749-8894.

Keep-an-eye and a prayer on our economy, our representatives and our pension!

Merry Christmas Everyone!

Theodore I. Cohen

Certified Public Accountant

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Greetings Members,

President Breed opened the September 13th meeting at 9:45 a.m. with the Pledge of Allegiance and a silent prayer for our troops and fallen members. He passed around the VFW Detroit Police Post Newsletter for the attendees to read. Discussions were held pertaining to the RDPFFA lawsuit against the unions and the upcoming RDPFFA activities. The meeting was opened to the floor for new business. There was discussion about a card party and Jan & Mike Nobliski again volunteered to be the hosts. The next business meeting was set for November 8th, 9:30 a.m., at the Four Queens Hotel & Casino. The meeting ended at 9:55 a.m. and we ate breakfast.

I waited to write this newsletter until after Ray & Marge Downing's 50th wedding anniversary party. It was an affair attended by family and friends, with lots of laughs, adult beverages, and photos recording fifty years of marriage. Congratulations for their longevity and happiness.

I did not get any feed back from any members who attended the RDPFFA dinner so I cannot relay any information as to the nature of the event. I was unable to attend.

Helen Swendris attended the anniversary party but was still in pain from her knee surgery. It was nice to see her up and around.

Please RSVP to Mike & Jan's party at 270-3112, so they can make the necessary preparations. You can also get directions to their house if you don't know already.

Our treasury has a balance of \$405.00. We are still looking for someone to volunteer for the Secretary/Treasurer position. We need more involvement from our members to hold officer elections. Please get involved.

I hope to see you at the next party and next business meeting.



ARIZONA ROADRUNNERS

Al Helquist

The LAS VEGAS CONVENTION was attended by many and a good time was had by all, but the ARIZONA attendance was very slim as there were only PAT and JOHN ENGLE and JAN and I. Maybe more next year.

At the banquet, which was delicious, we shared the table with JOHN KASTNER and his Wife. JOHN and I worked at #13 together many – many years ago.

When the meal was over and prior to retiring to the Hospitality Room, I, like a dummy, walked off and left my camera on the table. The next morning I remembered it and mentioned it to DICK ALKEMA at breakfast.

On the way out of the restaurant I saw a Guard in the Casino, told him the story and he suggested I check at the LOST AND FOUND. I did and I was informed “WE HAVE IT.” The Bus Boy must have turned it in.

Can you imagine that happening in DETROIT? All I can think of is they must have INTEGRITY TESTING.

Upon our arrival back in ARIZONA, PRESIDENT DON TAYLOR called from LAS VEGAS to verify I had recovered my camera. Thank you much DON.

On September 14th we held a ROADRUNNER MEETING at the WILD PASS CASINO and that was attended by FOURTEEN persons, which isn’t that bad for our first meeting of the fall season.

LARRY BROWN called and said that his Wife, AUREA, has back problems and may be going into MAYO HOPITAL shortly. LARRY also said that BILL SABLE is in poor condition and he requires much help. We shall certainly keep both of these dear people in our Prayers.

Tomorrow (10-15-08), JAN and I are going to take a little ride up to PARKER, COLORADO to visit our Daughter, two Granddaughters and our Great Grandson. We also shall have the privilege of seeing our Daughter’s new Condominium that she just moved into the end of September. She said it is great as there is no snow to shovel or lawn to mow, plus it is all on one level. I did bring back from Colorado with me ONE DANDY OF A COLD. Haven’t had one of this magnitude in years.

The next ROADRUNNER MEETING is scheduled for November the 16th at the WILD HORSE PASS CASINO. Dinner shall be from the buffet starting at 12:00 Noon. Hope to see ya there.

In the words of Andy Warhol: They always say time changes things, but actually you have to change them yourself.



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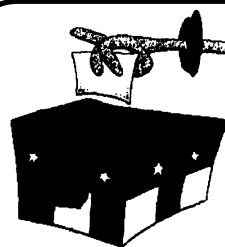
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The Michigan Neurosurgical Institute, P.C. is an institution dedicated to personal, individualized care of patients with spine and brain conditions. We treat all spine disorders, no matter how simple or complex. We always emphasize non-surgical treatment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

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



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EYE CARE UPDATE 2008

Metropolitan Eye Center will always provide the latest and safest treatments available for our patients. As a full-service eye 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 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.



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.

Whether it's 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.

NEARVISION CK

Are you at least 45 years old? Have you had good vision all of your life without glasses? Would you like to eliminate your reading glasses most of the time? If you answered yes to all of these questions, then you may be a candidate for NearVision CK. CK is an exciting advancement in vision correction because it is a simple, painless procedure that uses radiofrequency (RF) energy instead of a laser. To find out more about NearVision CK, contact our office at 800/774-7565.

CATARACTS

If you believe you may have a cataract, don't worry. Every year, some 2.5 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. 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!

MULTIFOCAL LENS IMPLANTS

When our patients have cataract surgery, the improvement to their 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. The first step is to have a complete eye examination and determine if this 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 usually 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 new 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.

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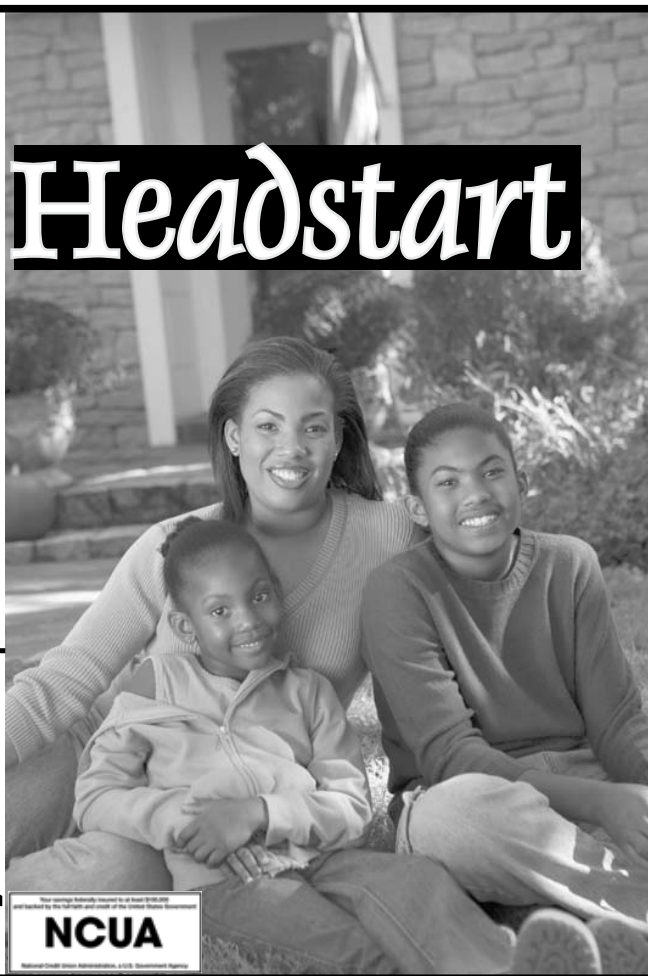
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