



UNITY

THRU STRENGTH AND PURPOSE



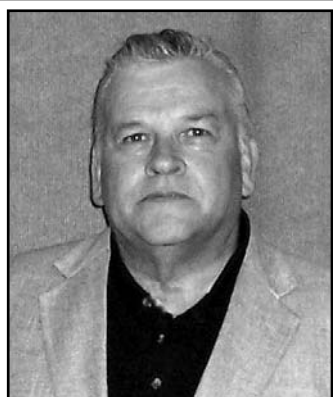
Bi-Monthly Voice of the Retired Detroit Police and Fire Fighters

Volume 99, November 2009

EDITORIAL

Over the past year, the membership has strongly supported our Association and its officers with their contribution and encouragement. This has not gone unnoticed and has increased their desire to reach greater achievements in the future.

Your continued enthusiasm and support can only enhance the Associations position.



PRESIDENT

Don Taylor

Just a couple points of interest for this article. Hopefully everyone has received the first of three installments from the Healthcare Settlement. The City of Detroit did make their first payment of 6 Million, (4- Days late, but for the City of Detroit that's like paying early). The next payment of 3 million is due July 1, 2010 and the final payment of 3 million is due July 1, 2011.

Open enrollment should be underway. Any changes you make in your Hospitalization coverage is still scheduled to take effect on Jan 1, 2010. If you have the open enrollment information, read over make your decision, and send it back as soon as possible. If you have questions or need assistance call the office.

We are still working in Lansing on House Bill 4917, and still need your assistance. Contact your Representatives, and ask for their support. We expect to start having Hearings on the Bill around the first of November. We have also started meeting with the members of the State Senate. We also expect to have a Bill introduced in the Senate shortly. If you have question on our Legislation give the office a call. We also keep our Web-site updated with all pertinent information regarding HB 4917.

We are meeting with Candidates for Detroit City Council, and we have their support, and the support of Mayor Bing regarding our Legislation. We continue to be involved in Local and State Politics. There are several Bills in Lansing regarding the Public Employee Pension Systems in addition to ours. There is also a Bill starting to work it way through the system regarding State and Local Government employee Healthcare. We are monitoring and working with the Legislators in Lansing to insure that your interests are protected. As you know State Law doesn't allow us to use General Funds for this purpose, so we are asking that you continue to donate to the P.A.C. fund.



VICE PRESIDENT

Gregory Trozak

I have received a few questions concerning the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) bills. Both bills have been introduced in congress earlier this year; they are H.R. 235 in the House of Representatives and S. 484 in the Senate. The House bill has 308 cosponsors and the Senate bill has 29 cosponsors. The House bill has been referred to the Ways and Means Committee which is chaired by Charles Rangel (D / NY). There are 41 members on the Committee and Representative Sander Levin (D) 12th District and Dave Camp (R) 4th District from the Michigan Delegation sit on the Committee. Neither of these members has signed on as cosponsors as of this writing. It is imperative that these two (2) Legislators be contacted by constituents living in their districts and advised of the importance of this bill and how it affects our members. This bill needs to be voted out of committee and brought to the house floor. Of the 41 members on the Committee, 22 have signed on as cosponsors, so the votes are there to get the bill out of the committee and begin hearings. The other members from the Michigan Delegation who have not signed on as cosponsors are: John Conyers Jr. (D) 14th, Vernon Ehlers (R) 3rd, Pete Hoekstra (R) 2nd, Carolyn Kilpatrick (D) 13th and Mike Rogers (R) 8th. These Representatives need to be contacted by members residing in their districts and asked to support this legisla-

tion. The remaining House Members from Michigan have signed on as cosponsors but should still be notified if only to thank them for their support. On the Senate side, the Senate bill (S-484) has been referred to the Committee on Finance. This committee has a total of 23 members with 7 members signing on as cosponsors. Senator Debbie Stabenow is a member of the committee and is a cosponsor. Senator Carl Levin, Michigan's other Senator, has not become a cosponsor as of this writing. Again it is very important that all members from Michigan contact Senator Levin's office concerning this important legislation. I would encourage all members throughout the country to contact their Congressional Representatives, both in Congress and the Senate to support these vital pieces of Legislation. A member can read and establish if your member of Congress has signed on as a cosponsor by going to the web site; <http://thomas.loc.gov/> (Library of Congress) type the bill (HR 235 or S 448) and begin your search of the information. Yet again I urge all our members to get involved and contact Congress and let them know that these two (2) bills are extremely vital to us with this matter being a fairness issue.

A second item I would like to remind everyone is concerning the Healthcare Enhancement for Local Public Safety (H.E.L.P.S.) Retirees Act. The H.E.L.P.S. Retirees provision allows qualified public safety retirees to use up to \$3,000.00, federal income tax-free, annually from their retirement plan to pay health care premiums. It is nearing the end of the year and the December 1st pension check will show the year to date amount each member has paid for health care for the 2009 tax year. So save this check stub with your tax papers for your use or your tax preparer's use. Also remember that this amount can only be used for employer provided healthcare benefits.

(continued on page 6)



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.



OFFICERS

President

Donald Taylor

V. President

Gregory Trozak

Secretary/Treasurer

Allan Grant

OFFICE E-MAIL

rdpffa@hotmail.com

E-MAIL

rdpffa@yahoo.com

WEB SITE

www.rdpffa.com

PUBLICATIONS COMMITTEE

Paul Mitchell

Rick Lancaster

POET LAUREATE

Roy Moerschell



SECRETARY/ TREASURER

Al Grant

A common greeting among people I come in contact with is "What's going on?" or "How' is it going? I find myself responding with, "Not much – same old thing". Although in reality that response is the farthest from the truth. The RDPFFA office has received a satisfactory settlement on the Hospitalization lawsuit and House Bill 4917 legislation is making progress. Meanwhile the City is flirting with bankruptcy and/or receivership, struggling to handle its financial affairs. Calls for concession from vendors and city-unionized employees are constant. The newspapers are full of articles about Detroit's financial woes. I should be re-thinking my response of "same ole' same ole".

Another statement used quite often around the office is "that's the way it was always done". I would usually cringe not willing to accept the phrase, but in the following instance I would appreciate a return to the way it was done in the past. Why have we gone off course? For example;

The Charter of the City of Detroit reads in part,

Article 11. Retirement Plans

Sec. 11-103 Principles Applicable in Administration Plans

F. Three (3) firefighters who are members of the retirement system elected by the firefighter members under the rules and regulations as may be adopted by the board. Trustees shall be:

1. Two (2) to be elected by and from members hold-

ing the rank of lieutenant (or equivalent) and lower ranks;

2. One (1) to be elected by and from members holding a rank above lieutenant (or equivalent);

G. Three (3) police officers who are members of the retirement system elected by police officer members under the rules and regulations as may be adopted by the board. Trustees shall be:

1. Two (2) to be elected by and from members holding the rank of lieutenant (or equivalent) and lower ranks;

2. One (1) to be elected by and from members holding a rank above lieutenant (or equivalent); and

H. A retirant, receiving benefits under the retirement system who shall be a resident of the city and elected by retired firefighters and police officers under procedures established by ordinance.

Staff services required by a governing body shall be provided as determined by the finance director.

In my opinion, the relationship with pension board trustees and retirees began to separate after a court decision and the elimination of an unwritten agreement. First, the judgment by a court, stating a union contract superseded the City Charter subject matter regarding a retiree on the pension board, therefore it was a negotiable item. And secondly, the accepted pact of electing pension trustees, one position held by the command officers, one position held by the lieutenants and sergeants and one for police officers.

After being elected as Pension Board Trustee, an oath is taken to represent all (which includes retirees). Even if an individual holds two elected positions, that person must separate the difference in their responsibility. Amazingly one Trustee's response when questioned on retired members concerns regarding excess funds and equal distribution is, you got yours - now you want more - it's our turn. With this being said, is the Trustee representing all?

We are now getting involved in city and state politics and we need our membership to express their concerns at the ballot box. The Election Committee of the RDPFFA has interviewed a number of candidates running for a position on the Council or Charter Commission. The "Unity" magazine has a list of endorsements, people if elected, who have demonstrated through their actions the desire to do all they can to turn the city in a positive direction. Investigate the candidates and make sure you vote. It is in our best interest

(continued on page 4)

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Hospitalization

John Devoy

I hope that when you are reading this column you will have received all the material from the city of Detroit in regard to the Class Action suit that was settled August 26, 2009. After reviewing all your benefits, costs and options, you can make an intelligent decision.

Make sure you keep all the material pertaining to your decision so that you may refer to them if needed. Make sure you send your information to Human Resources Benefits Division by registered mail, so that you have proof it was sent.

The following is directed toward Retired Fire Fighters. The Firemen's Fund election is on hand, there are two candidates that I recommend that you vote for. They are: Jon Bozich and Tom Suchora. Both these gentlemen are conscientious and hard working and would be a big asset to the fund. The fund at the present time needs some new ideas and hard working Trustees. Please vote for them.

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SEC/TREASURER (continued from page 3)

to support candidates who have committed verbally and in writing to support our concerns – the list of RDPFFA endorsements are candidates that have.

Finally, payroll deduction is very important, saving office hours for the staff – Please request a payroll deduction form and sign up.

The next general meeting is November 5, 2009 (east side) at the American-Polish Century Club 33204 Maple Lane Sterling Heights, MI (586) 264-7990 followed by the December 3, 2009 (west side) meeting at Monaghan Knights of Columbus 19801 Farmington Road. Livonia, MI (248) 476-8385.

Theodore I. Cohen

Certified Public Accountant

30300 NORTHWESTERN HIGHWAY
SUITE 323
FARMINGTON HILLS, MI 48334
PHONE 1-248-539-7428
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Dr. Tom Moses
6549 Schaefer
313-582-5433

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UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

Welcome New Members!

July

Dyer, Kathleen Police

August

Bland, James Fire • Taylor, Daniel Fire

Tsolis, James Police

September

DeMent, Edward Fire • Gallman, Lori Police

Zimolzak, Peter Police

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership

Meeting Schedule

SEPTEMBER 2009 - MAY 2010

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Sept. 3 • Nov. 5 • Jan. 7 • Mar. 4 • May 6

WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Oct. 1 • Dec. 3 • Feb. 4 • Apr. 1 • June 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 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.

*Refer to columns for specifics or program changes

**Articles for the January, 2010
Issue should be “submitted” by
December 10, 2009**

VICE PRESIDENT *(continued from page 2)*

A few of our members have had their pension checks withheld because they have not returned the signature verification forms they received from the Pension System. These forms must be filled out and notarized and returned to the pension system in a timely manner. If not, they will place a hold on your check until the form is returned. This is a long standing practice and must be complied with, so I urge everyone, should you receive one of these forms to follow the directions and return them as soon as possible. Most banks have a notary in the branch or you can call the office if you are in the area and I can notarize the form for you.

On a final note as we prepare for the 2010 renewals we are at the point that we are losing more members than we are enrolling. Because of the smaller numbers of active Police Officers and Fire Fighters there are fewer and fewer retirements. Our Association has approximately 6700 members of which 2000 who are 80 plus years young. So you can see that our group is growing old together. Between the economic conditions and the battle that we continue to fight to ensure

that we keep the benefits that we had upon retirement the Association had and will continue to have additional expenses. I do not want to make it sound like we are in bad shape because we are not, with the cost cutting done by the Board of Directors earlier this year the office is running smoothly and cost effective. But a decision may have to be made to increase the annual dues in the near future; I do not feel that a minimum of at least \$1.00 per month increase is extreme. Of all the other associations our members belong to this is probably the least expensive. The Board of Directors will review this resolution over the next few months and make the necessary decision to present to the membership.

In upcoming issues of the "UNITY" I will combine both the Vice Presidents and Pension articles into one thus making it easier for the Publication Committee. If you have any problems or questions feel free to call the office or send me an e-mail at gregrdpffa@hotmail.com and I will get you an answer as soon as possible. Until the next time have a great few months.

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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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.

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.

| | |
|---|--|
| Barber, Evelyn & Gary | McCarty, Jean <i>in memory of Robert McCarty</i> |
| Barnes, Harold & Walsh, Marion <i>in memory of Jerry & John Walsh</i> | McGinity, George |
| Bassett, James | McNeary, Clarence |
| Bennett, James & Betty | McWaters, Emma & VanMaanen, Susan <i>in memory of Doyle McWaters</i> |
| Braddock, Mary & Kathleen Bilger | Monahan, James <i>in memory of Lowell Murdoch</i> |
| Brooks, Irene <i>in memory of George Brooks</i> | Morawa, Dennis & Barbara |
| Bugajaki, M L. "Lou" | Nowicki, Kathleen & Kathleen Nowicki <i>in memory of John Chakan</i> |
| Carlen, David M. - <i>Thanks for your efforts</i> | Opipari, Thomas & Shirley |
| Chakan, Sharon <i>in memory of John Chakan</i> | Pakulski, Ronald & Antoinette |
| Chakan, Sharron & Kathleen Nowicki <i>in memory of John Chakan</i> | Patrell, Joseph & Ann |
| Chance, Raymond F. & Helen J. | Praedel, Janice & Cauleu, Billy <i>remembrance of Lloyd W. Praedel, Joe Porter & Robert Leskie</i> |
| Cyphers, Fred & Pauline | Rabedeau, Harriet & Littmann, William |
| Deroo, James & Joanne | Restum, Rudy & Marion <i>in memory of Dennis Crilley</i> |
| Dew, Veronica J. & Robert D. | Reynolds, Lillian |
| Eastside Silver Ladies (Irene Brooks) <i>in memory of Rita Chase</i> | Rogers, Daniel J. & Daniel L. |
| Eggers, Charlie & Cynthia | Rothfuss, Thelma <i>in memory of Charlie Rothfuss</i> |
| Ellul, Edward A. | Saari, Reino & Mary |
| Fassett, Robert & Majorie | Salo, Norman & Railis <i>in memory of Ernie Zablocki</i> |
| Gould, Eunice <i>in memory of Harley W. Gould</i> | Salo, Norman <i>in memory of Ernie Zablocki</i> |
| Griffis, William & Marsha | Schnars, W & Schnars B |
| Guy, Frank | Shanks, Mildred <i>in memory of Lee Shanks</i> |
| Hamilton, Patrica | Slaughter, Philip & Mary |
| Howell, James & Nellie | St John, Joseph & Marilyn |
| Isken, Wayne | Stewart, Aline <i>in memory of James A. Stewart</i> |
| Jackson, Robert & Nora <i>in memory of Ellis Tackwell, Walter Kushner, Swanboro & Joe Loesche</i> | Tower, Patrick & Phyllis |
| Jaques, Billy <i>in memory of Henry Rogalski</i> | Uschwald, Leonard |
| Jasinski, D. J. & Jasinski, D. | Wagner, Loren E. & Shirley L. <i>in memory of Lyall C. Bennett</i> |
| Joabar, Joseph <i>in memory of Bob Cofell and George Brooks</i> | Weidner, Ronald & Penny |
| Kelledes, James & Theodora | Wilkins, William & Nancy |
| Kowalske, JoAnn | Williams, Charles & Edith |
| Kramer, Virginia & Niberski, Kathleen | Winkler, Frank & Bernice |
| Lindley, Dorothy E. & Flynn, Wendy S. <i>in memory of Jack Lindley & Robert Lindley</i> | Wondero, Ann <i>in memory of W.D. & Class of Sept. 1959</i> |
| Loeffler, Robert & Patricia <i>in memory of Chuck Master</i> | Wondero, Ann L. & Marx, William |
| Maisano, Jerome <i>in memory of George Pollack & Joseph Kameg</i> | Yeip, Thomas |
| May, Regina | Young, Barbara & Peterson, Raymond |
| May, S. & G. | Zaborski, Raymond J. |
| May, Stanley & May G. | Zettlemeyer, Ronald & Karaan |

Members Letters

Enclosed, please find a check in memory of my husband Lt. Lee Shanks. You folks have done so much for widows like myself and this is just a small way to show my appreciation.

Thank you,
Millie Shanks

Please use the enclosed check for what you think best. Thank You for all you have done for all us retired people!

Harriet Rabedeau

Just wanted to say thanks for all that you guys do on behalf of all Retirees. Use the enclosed check for whatever purpose you deem appropriate

Clarence McNearn

Use this money for whatever you choose and keep up the good work. You guys are a blessing.

Phyllis Tower

Last week as I picked up my medication, my friend, the local pharmacist remarked what an excellent insurance plan I had.

Upon hearing this for the third time I needed to give credit to those who deserve it, our Association. I am very grateful for all you do and have done for my husband, me and my entire family through the years. Although it was difficult in the beginning, I am sure benefiting now.

Thank you!
Louis Bugajski

Please use this check for whatever you wish. I'm forever grateful for all your support for the wives of our deceased loved ones. You people are the best.

Thank you,
Regena May

I am always so happy to get my Unity news letter, but this one made me sad instantly. Charles Master has

passed away. What a wonderful and dedicated man. He will be missed by all who knew him, his wife, family and the Association. Thank You for all you have done for the Association and all members.

Then I went to page 10 and read that Joe Loesche, my dear friend and partner was also gone. We worked on 13 cruiser for many years with Walter Kushner, Edward Swanboro, Jim Faytek and Ellis Tackwell. I would request this donation be in memory of all those wonderful men who have gone to the celestial home, not made with hands.

Congrats to all the new members. Thank you much for all the effort and hard work re: the Hospitalization lawsuit and other beneficial issues the Association is working on. May God bless the Association – my donation is included for use in the P.A.C.

With Best Regards,
Robert and Nora Jackson

I wish to thank all of you who are doing our fighting for us and are continuing to do so. When I was young and physically strong and healthy I never thought I would have to depend on others. Well it happened, I got old and weak.

Please use the money as you believe necessary. Thank your group for me. Stay strong

James Kelledes

Enclosed please find a check in appreciation for all the hard work you do to help all retiree's and widows. Use it any way you feel it will best help you to continue your good work on our behalf.

Thank You
Thelma Rothfuss

Just a little check for your good work you do for the Retired Police and widows. Thank you so much.

Virginia Kramer

I'm sending a small check to help anyway I can. I have been sick for several years so everyday I'm thankful for the pension check I get and my Health care. Don't let them kick us retirees to the curb. Keep up the good fight.

Ray Peterson (DPD)

Today I received my first check from the healthcare settlement, and you will find enclosed with this letter my personal check for \$150.00. I firmly believe that the RDPFFA deserves a portion of my check. You have represented me to the fullest on a shoestring budget. Only if we are willing to contribute to our defense can we expect proper representation. It is my hope that the vast majority of our membership responds in a similar manner.

Please use the funds wherever you deem they are needed. The officers of our Association have tirelessly worked in our behalf. We too often take their dedication for granted. Please call on me if I can be of any assistance in the future. I will also be sending portions of the two future checks to the Association.

P.S. To all those retirees who have failed to join the RDPFFA, but receive the benefit of its efforts: You were probably the same people who complained when you were active members of the Police Department, but never contributed anything for your representation.

Ronald J. Zettlemoyer

Thank you for assuming the work and responsibility of this organization's Secretary/Treasurer. Shirley and myself wish to make the enclosed contribution to the Political Action Committee in memory of Lyall C. Bennett.

Thank You,
Loren Wagner

Remembering WD and the class of September, 1959. A token check to aid you.

Sincerely,
Ann Wondero

Please use the enclosed check where it's needed most. Your hard work on behalf of all the widows is very much appreciated.

Thank you,
Irene Brooks

Thanks so very much for all you do it has kept me alive with all my medical problems. I think Bill would want to contribute to P.A.C. This past check was a fortune to me.

Patricia Hamilton

Enclosed Please find my check I just received my 1st of 3 checks from the class action law suit against the City. I wish it could be more but my only income is my pension check and a part-time job. Please apply this money to whatever our Association needs.

Thank You for all you have done for us.

Thomas Yeip

Enclosed is a contribution to be use as you see fit. We are both retired Police Officers and are really glad that we have an association that is working so hard to take care of our pension and health benefits.

*Charlie P. Eggers &
Cynthia R. Eggers*

I understand that the P.A.C. fund could use a little help. Hope this check can help Thanks for all your hard work.

Leonard Uschwald

Enclosed please find my check for my gratitude and appreciation for all the lawyers etc. did on our behalf in winning our case. Please use this check as you feel deem necessary. Again mu sincere thanks to all of you for caring about us.

Lillian Reynolds

Thanks for being of service over the phone. Enclosed is a check for the P.A.C. fund.

James & Betty Bennett



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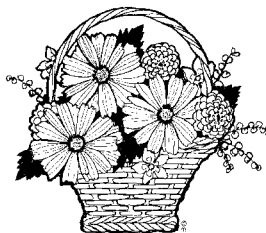
Robert Siedlik at (734) 953-8558 or robr1278@gmail.com



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 | Rank | Dept. | Date of Death |
|---------------------|-------|--------|------------------|
| Ball, George | P.O. | Police | 8-15-09 |
| Bender, John | Lt. | Fire | 9-7-09 |
| Bielak, John | Capt. | Fire | 9-1-09 |
| Bodenhorn, Earl | FEO | Fire | 7-16-09 |
| Brewington, Raymond | Sgt. | Police | 9-27-09 |
| Briggs, Curnie Jr. | Sgt. | Police | 8-12-09 |
| Dewberry, Janetta | Sgt | Police | 6-2-09 |
| Dow, James | Sgt. | Police | 8-23-09 |
| Dye, Harold | Sgt. | Fire | 8-11-09 |
| Eby, Colburn | Lt. | Fire | 8-29-09 |
| Ehrman, George | Sgt. | Police | 9-21-09 |
| Ewald, Ronald | P.O. | Police | 9-5-09 |
| Hart, Stephen | P.O. | Police | 8-13-09 |
| Keech, Claire | Sgt. | Police | 9-10-09 |
| Klebowski, Leonard | Lt. | Fire | 9-2-09 |
| Kopitzke, Paul | Lt. | Fire | 9-3-09 |
| Kuzila, Michae | Sgt. | Police | 8-9-09 |
| Lynch, James Sr. | Chief | Fire | 8-21-09 |
| Marsh, Stephanie | Lt. | Police | 9-13-09 |
| Miller, William | Capt. | Fire | 9-16-09 |
| Nash, Robert | Lt. | Fire | 8-18-09 |
| Pease, Fred | P.O. | Police | 8-9-09 |
| Philbin, Ronald | Sgt. | Police | 8-24-09 |
| Sklut, Robert | Insp. | Police | 9-2-09 |
| Ullom, Floyd | P.O. | Police | 8-10-09 |
| Williams, Edward | Inv. | Police | 9-22-09 |
| Williams, Patricia | P.O. | Police | 9-22-09 |
| Wolfe, William | Lt. | Fire | 9-1-09 |



ASSOCIATE MEMBERS

(Surviving Spouses)

Fern Garner

Mid October and still waiting for the new health care packets so patience is the word. When it comes, the officers and directors of the Association will try to explain it all to us. So since they will do that job I will try to touch on another subject which could and should be of interest to those of us who are getting up there in age.

For those retirees who prefer to brave the cold and snow and ice in Michigan and other northern states, driving becomes more of an issue than for those who prefer to drive south to avoid what we have to contend with.

The first snows bring mixed reactions from drivers who have either forgotten how to drive in it or just ignore it. Caution does not seem to be a byword anymore. With our age and experience we are more attuned to the hazards and more cautious. But caution alone sometimes is not enough when our faculties are somewhat diminished by either failing eyesight or physical ailments which limit our control of an automobile. Our reactions might be slower but hopefully our speed is too. I remember taking the written exam for my first driver's license and I am sure there was a question in there about how far behind a car should you travel to allow for a safe stop. As I remember the answer was 'an assured clear distance for stopping', whatever that meant.

Other considerations enter in to our driving now too, hopefully not the distractions so often mentioned such as texting, cell phone use, grooming and eating, but worries about the economy, the stability of our pension system, and especially our health care benefits.

We all have much to occupy our thoughts, but please, not when driving.

Happy Thanksgiving

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Snowbirds

Dan Zemaitis

Congratulations to the Snowbird Officers for 2010. They are: President Moe Gekiere, Vice President, Mike Kniaz, Treasurer, Dave Ambrose and Secretary, Dan Zemaitis. I know you'll continue to do a good job and you're appreciated.

Once again I need to remind everyone that there will be no meetings January, February and March of 2010. We will resume our meetings on April 11, 2010 and then May 16th because of Mothers Day being May 9th. Then we will be back to our regular schedule being the 2nd Sunday of each month at 1:00 p.m. at BJ's Restaurant.

Our November 8th meeting will have a turkey raffle and on December 13th we will have our Christmas Party, buffet, gift exchange and of course our meeting. You can just come to the meeting if you don't want to participate in the rest.

October Birthdays: Donna Andrizzi, Bob Haderer, Harry Rudeen, Ed Podczervinski and Sylvia Wells.

October Anniversaries: Vince and Ellie Barnouskas, Tom and Nancy Collins and Moe and Georgette Gekiere – congratulations to all the above.

Get Well wishes and prayers go to Harry Rusden, Karen Haderer and Georgette Gekiere

I want to thank Joann Cherry for filling in as Secretary for the October meeting and she did a great job. I would also like to thank all the people who sent

me cards and prayers after my back surgery which enabled me to go from 5-9 to 5-13 again.

Questions for the month: Why did Kamikaze pilots wear helmets? And, Is there ever a day that mattresses are not on sale?

One more thing, the members voted to do the Mackinac Island trip again on the 3rd weekend in June 2010 because it is a fun outing. If anyone is interested, you can call Jey and I in Florida at 727 397-6226 as we will be there by the time you read this.

Stay Healthy



Karen Whelan-Rivest

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Westside Silver Ladies

Geri Henningsen

Thank you to all who sent prayers & condolences on the death of my son-in-law. His funeral was the day of the eastside RDP&FFA picnic. I heard it was quite nice.

Mother Nature did not co-operate for the Westside picnic but the 100 or so of us attendees had a good time anyway. Hilma Clifford, Fran Murphy, Theresa Zalewski and myself were the brave ones from the Westside Silver Ladies.

Dolores Weaver & I attended the Retirees eastside meeting in September. The class action law suit regarding our medical insurance has been resolved. The Silver Ladies give a most sincere thank you to the RDP&FFA for their perseverance.

At that meeting, we shared a table with members of the Eastside Silver Ladies out-going president Irene Brooks, Wilma, Marcie and a familiar face and special person to me, Barb Tally. It was a pleasure. Congratulations & best wishes to their in-coming president, Carol Curley.

Our most recent SO/50 winners were Dolores Linn for July & September and Shirley Brandt for August.

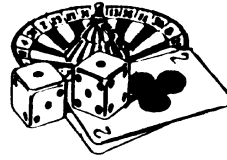
Happy birthday to Martina Burke - 9/23, Elmira Affelt & Sally Emerick - both 9/26, Dorothy Bliss - 10/1, Dolores Tanana - 10/17, Nancee Hay - 10/12, Theresa Kelley 10/15, Jo Kozlowski - 10/22, Dolores Weaver - 10/28 & Pat Tomasaitis - 11/4.

An older gentleman had a doctor's appointment at 8:00am & a breakfast date with his wife in her nursing home at 9:00am. When the doctor asked about her health, the husband said she was a victim of Alzheimers disease and had not recognized him in 5 years but he still eats breakfast with her every morning. Surprised, the doctor asked, "Why do you still go every morning when she doesn't know who you are"? The husband smiled & said, "She doesn't know who I am but I still know who she is"!! FOOD FOR THOUGHT: The happiest people don't necessarily have the best of everything; they just make the best of everything they have!!

Christmas Luncheon 12-8-2009 at 1:00 p.m. at SUBU (Little Bottle) Restaurant. For information call Geri at the number below.

Let's meet at Archie's....

Geri Henningsen, (734) 335-6778



NEVADA JACKPOTS

Ray Downing

The July meeting of the Nevada Jackpots took place at Hugo's Cellar at the Four Queens Hotel on Saturday, July 11, 2009. Breakfast orders were taken and the meeting was called to order at 9:35 a.m.

President John Breed gave a report on the RDPFFA hospitalization suit. The next court meeting in Detroit was scheduled for July 15 (Note: It was adjourned for a week due to the illness of the presiding judge). Hopefully, this matter will be finalized by the time of the next meeting. The proposed settlement includes reduction of hospitalization costs and a refund on some premiums previously paid.

Secretary Ray Downing read a letter from Holly Rizzo, daughter of Bunny Paske, advising of Bunny death in mid June. She will be missed by all. A memorial services was planned for July 21, and members were advised of the location and details.

It was noted that a number of the Jackpots membership had left town or were planning on leaving town for their annual summer vacations. The Breeds had just returned from a trip to Michigan and reported gloomy weather. That did not deter Tony Pakula, who advised us that he was likely returning to Michigan in the near future for good if he can ever sell his house.

Treasurer Tom Hulkkonen gave a status report on our Treasury. Not much activity there at all.

The Downings will host a bunco party at their home, 2592 Solera Sky Drive, in beautiful Henderson, on Saturday, August 22, 7:00 p.m. Call them at 616-1157 to RSVP soon as possible.

The next meeting of the Jackpots will be on Saturday, September 12, 9:30 a.m.

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Bill Schmidt

The first meeting of this fall was held on October 4th 2009, at Brandon, Florida. Next Meeting, November 1st, 2009.

This article is usually written by Nancy Schmidt, but she is still in the hospital at MRMC, Kindred Hospital, 5th Floor, Ocala, Florida, 34474, still recovering from illness.

Received requests for our Membership Rosters and they were sent to; Kenneth Hadeen, Al Bensmiller, Jerry Maisano, Robert Evans, Nancy Hay and Geri Henningson. Rosters can be picked up at our meetings or mailing \$1.50 to cover postage to Nancy or Bill Schmidt 1220 Corolla Ave., Spring Hill, FL. 34609-5718. Phone # 1-352-683-7924.

Birthdays in October are; Al Bensmiller, James Caulfield, Frank DeMercy, James Farris and Les Williams.

Clearwater Country Club is Hosting our Annual Dinner. The Date is Sunday, March 7th, 2010. Tickets will be available at the November Meeting. More information later.

Dues can be sent to Dolores Larsen, 399 Walnut Court, Palm Harbor, FL. 34683 or Phone 1-727-786-3429.

Two Thousand Police Officers were at the funeral of Cpl. Mike Roberts, Tampa, Florida, shot and killed by a bullet hitting him under his bullet proof vest! Our Florida Retirees were proud to be represented at the funeral!

Nice crowd at the October Meeting, Marvin Kammer spoke about the Hospitalization Plans available for us Retirees and the options available.

50/50 Winners were Bill Schmidt & Ron McComas, retiree cap won by Bill Larsen, and doughnuts won by Ken Hedeem.

Thanks to Fran Maione for assuming the Secretary duties while Nancy is absent. Rev. Ron Goosen gave the closing Prayer. Meeting was adjourned.

Stay Safe, see you all next Month!!

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Silver Ladies

Carol Curley



We had our September meeting and it turns out we have again, Irene Brooks; President – Sophie Zielinski; Vice President and Wilma Fulton; Treasurer. We are well pleased with your good work, ladies!

Delphine Marciniak, Sophie Zielinski and Bea Hall and Marie Johnson will again take responsibility for our Christmas party fun on December 13 - Thank you!

Irene Brooks won the 50/50.

Our October meeting was also enjoyed and we welcomed a new member: Judy Wagner! We also have another prospective lady considering us.

Barb Talley won the 50/50.

Happy November birthday to: Helen Malkowski and Irene Brooks – Happy December Birthday: Jean Graves and Happy January: Wilma Brown.

We were greatly saddened by the death of our friend and member, Rita Chase this past September. A few of our members are dealing with family matters, their own new preparation needs and some are even traveling at this time of the year! We wish them each success.

Please call Irene Brooks, (586) 749-8894 for more information.

Our member poet, Helen Malkowski, has a reading for all following this article. Merry Christmas and the pursuit of a Happy New Year!

The Terpsichore

Now when you think of the Dance Floor of life

What was your Thing?

Was it the Blues or was it Swing?

In the Dance of Life what did you do?

Was it the Foxtrot or the old one - two?

Maybe it was something with a little schmaltz

Done to the tune of a dreamy Strauss waltz.

Looking back does your heart take a tug,

When you cut a rug with the old Jitterbug?

Then came true life with decisions to wrangle

Never had time to master the Tango.

As lawns had to be mowed and gardens hoed

We longed for the times of the Doesy Doe.

Now we dance to Life's music it never halts

Taking life as it comes and we just waltz. .

Helen Malkowski



ARIZONA ROADRUNNERS

Al Helquist

On Thursday, November 20, 2008, I sent an E-MAIL to DON TAYLOR, President of the RDPFFA, stating in part the following:

After approximately twelve years as the Secretary and then the President of the ARIZONA ROADRUNNERS, this past Sunday, November 16, 2008, I informed the members at our meeting that for personal reasons I am retiring from this position.

It has been a long road and quite frankly I am tired. I am currently unaware of anyone taking my place, but that is a decision which I am leaving up to the membership of the ROADRUNNERS.

Published in Volume 96, March 2009 PAT ENGLE made the request asking the question, "If there is any interest in continuing the ARIZONA ROADRUNNERS, please contact her." She heard nothing.

There was no apparent interest in the continuation of the ROADRUNNERS.

Due to the advanced ages and health status of the members, the distance necessary to travel in the State of Arizona and just plain LACK OF INTEREST, the ROADRUNNERS ceased to exist.

If anyone wishes to restart the ROADRUNNERS, please contact either DON TAYLOR or PAUL MITCHELL.

Take care and always HAVE FUN,

Al Helquist

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John Bennett
Shelly Foy

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Olumba-John Olumba
Freman Hendrix
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Noncharitable Contribution

ELECTION ELECTION ELECTION

Insurance Trustee for the Detroit Police Benefit and Protective Association, to represent retired Police members.

My name is Eugene "Gene" Zuzga and I retired in 1990 from the Crimes Against Property Section. I have been nominated to seek and fill one of the positions for Insurance Trustee for the Detroit Police Benefit and Protective Association, which I have accepted.

While being an active member in the Police Department, I was elected as a Trustee for 6 years representing the 5th floor of Headquarters, until my retirement. I was also an elected delegate from the same areas to represent members in the Lieutenants and Sergeants Association. A delegate position I held for 16 years.

I know what is expected of a Trustee and the importance of the work which is necessary to safeguard our retirement rights and assets.

After retiring again in June of 2009 from Blue Cross Blue Shield of Michigan, I wanted to assist the retirees association (RDPFFA) in their never ending battle to secure retirees concerns.

So I am asking for every retired eligible member to review my qualification and vote for me in the upcoming election for Trustee, at the December's meeting. Thank you for your support and vote.

Respectively,

Eugene "Gene" Zuzga

P.S. The election will be held at the December meeting of RDPFFA. West side location. An in-person vote.



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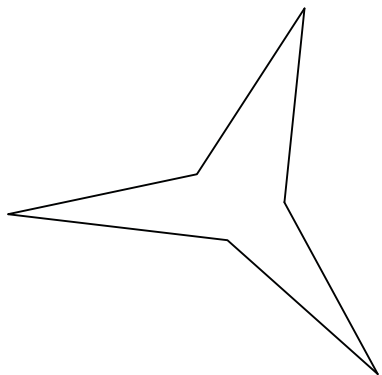
Celebrate your career as a retired Detroit police officer and tell the story of our great city. In 1999, after years of writing and planning, I obtained a copyright for a 566 page book that chronicles police efforts to maintain order in Detroit from 1701 to 1997. Despite time and effort, this book has not been published yet. With your help, I plan to update the history and divide it into separate volumes by time period. As done in the previous book, I will apply the communication theory of historiography to the newly added material. However, I need your help. Perhaps you either:

- Have additional written work that was overlooked
- Are a history buff from a long line of retired Detroit police officers and would like to share some stories
- Were new to the force and developed your own perspective on policing the city

While the days of old are often subjective, the written word will remain as the superior gatekeeper to future generations. Your stories matter. Consider being a history volunteer.

Help is needed in a variety of ways

- Write or submit original stories written about a key police related event in Detroit to include:
 - British Navy efforts from 1759 to 1796
 - American Army efforts from 1796 to 1802
 - Police when Detroit was declared a town and the capital of Michigan from 1802 to 1847
 - Early policing from 1847 to 1944
 - Modern policing from 1944 to 2000
- Review work of fellow officers
- Help with marketing and distribution



Be part of this historic endeavor. Send in your volunteer request or e-mail your submission directly to Julie at jkott@lycos.com.

Detroit Police History Committee Volunteer 2009

Name: _____

Phone: _____ Cell: _____

Address: _____

City: _____ State: _____ Zip: _____

E-mail: _____

Mail to: True North, 19517 Parker St., Livonia, MI 48152

The Passing Seasons

Summer has departed, the garden now is gone
My tomatoes and peppers a thing of the past
Made into a tasty peppery sauce of my own
That like the seasons doesn't last.

The fall season brings with it many colors
Changing the trees into a brilliant hue
And when the leaves have left the trees
We know that the snow and icy streets are due.

Halloween displays will soon be out
Pumpkins and cornstalks decorate the scene
Kids will be running from house to house
Seeing how much of the sweet things they can glean.

Thanksgiving is the next to come
Its presence made known everywhere
With lots of things advertised To ignore it,
I wouldn't dare.

The rest of the holidays to close the year
Are Christmas Time and the ending of the year.
Celebrating with lots of costly gifts one can't afford
Hoping for the best in the coming New Year.

Roy H. Moerschell

DUES DEDUCTION

PLEASE CHECK PAY STUBS

It has come to our attention that some Members have enrolled in payroll deduction and the \$2.00 monthly deduction is not being taken. If this has affected you, let the office know.

If you would like to be enrolled call the office and a form will be mailed to you.

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



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

cataracts are a normal part of the aging process!

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

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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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