



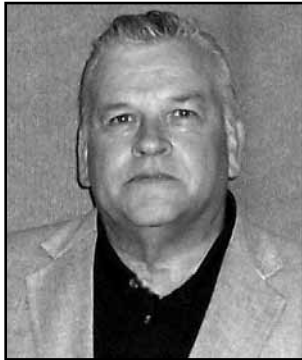
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 122, Summer, 2015



PRESIDENT

Don Taylor

Summer is coming to an end. I hope everyone has enjoyed themselves and was able to spent time with family and friends, and was also able to participate in some of the summer activities sponsored by the Association.

I'm starting my article by addressing concerns about our VEBA (Medical Account). This affects almost all of our members and many of you have made inquiries about the VEBA trustees' compensation. This has been discussed at our General Meetings in March, April, May and June, and videos of those meetings are available on our Web-site. (RDPFFA.COM, click Photo Gallery then RDPFFA Photo Albums Archive).

I will start by enclosing a letter I received from a member which is reflective of questions and concerns I received by phone and at the General meetings. A lot of confusion and concerns still surround this issue.

"August 5, 2015

To whom it may concern,

Enclosed is a small amount for the Legal Fund in memory of Lt. Johnny Thomas.

I would like to know more about the VEBA Trustees. Could you include in the next issue of Unity the following. 1 - Who appointed them? 2 - Who set their monthly stipend? 3 - Why is there no language for removal contained in the Trust Agreement?

This "Trustee Status" seems like a super sweet deal to me. \$1000 a month for life if the person wanted to stay a trustee (no removable clause) and no requirement to attend meetings. He or she can just sit back and collect \$12 Grand a year for doing nothing. Times this \$12 Grand by seven Trustees and it appears \$84,000 thousand out of the VEBA fund each year right off the top, not counting other costs the fund must occur; i.e. staff, building, supplies, mailing, etc. This appears to be the "Old Detroit Way" – other people's money to enrich a few selected political hacks. Call me cynical, but I did work during the Reign of Coleman Young and did observe King Kilpatrick from afar.

Thank you for your consideration,

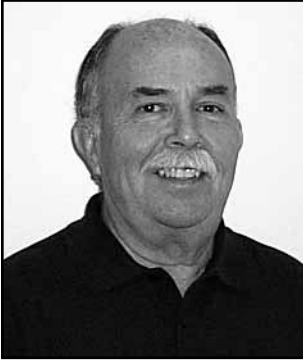
*Elmer (Russ) Bolia
Melbourne, Ark"*

The VEBA issue from the beginning until today, how and why did we reach this point?

I was selected as a member of the Official Committee or Retirees, and during the Bankruptcy process the RDPFFA was granted authorization to participate in the Mediation process on behalf of Retired Police and Fire. During the Mediation we requested that Class 12 be spilt into two separate VEBAs, the city recognizes the value of the Weiler Settlement Agreement and the RDPFFA having control of appointments to the VEBA Board of Trustees.

Under the Plan of Adjustment and the Trust Agreement, the Police and Fire VEBA would consist of Seven Trustees, the Police & Fire VEBA Trustees would have three (3) appointed by the Official Committee of Retirees (Tom Sheehan, Greg Best and John Clark) three (3) appointed by the RDPFFA (Greg Trozak, Al Grant and Andy Dillon) and one (1)

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

I hope everyone had a great summer with family and friends. We had another great turnout at the picnic and breakfast meeting in Frankenmuth in June, the weather tried to cooperate and it seemed like everyone had a great time. We will try and keep these events going as long as the crowds keep coming. Also the annual golf outing was well attended and the weather was fantastic. You can start off the fall season by planning on attending the annual conference in Las Vegas. It will take place September 21-25, 2015 at the Monte Carlo Resort and Casino. If you are planning on attending and made your own travel arrangements or live near by I would like you to notify the office and let me know that you are going to attend and how many guests will be there. This helps so we can get a good headcount for the breakfast. We have some great speakers with a lot of information that I'm sure you will enjoy. Also don't

forget the world famous hospitality room each night of the conference. If you have any questions give the office a call. With September here don't forget the monthly general meetings begin at the east side location. They are held the first Thursday of each month. Hope to see you there if you can make them.

On the pension side of things for those members who retired under the new plan and receive a cost of living you should have seen a small increase on your August pension check. This should have put you back close to what you were receiving prior to the cut earlier this year. As far as the restitution of benefits this will be decided later in the fall and we will get you any updates as soon as we receive any information. Those members who retired under the old plan you should see an increase in August of 2016. I know it has been a long time since your last bump but we were told that some sort of increase should happen then. The pension system is in pretty good shape with assets of 3.2 billion. The City made their annual contribution to the system for the actives new plan. We continue to receive calls asking about the signature verification forms the pension system sends out. This has been going on for years and it is a normal occurrence. It is a random mailing and there may be some who receive the form more than once and some that may have never received it. It is just the systems way of verifying you are still around. The form needs to be notarized and returned, most banks will notarize it for you or if you are local we can take care of it at the office. Remember if you continue to fail to send the form back they will hold your check until you assure them you are still alive.

The V.E.B.A. continues to move forward. The Trustees have hired Automated Benefit Services (ABS) to handle the third party administrator duties. ABS has handled these duties going back to the Banker's Life days so they are familiar with our group and I'm sure

(continued on page 19)

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SECRETARY/ TREASURER

Al Grant

Two historic buildings, the Police and Fire Headquarters, are not designated as city landmarks and therefore have caused great concern with the preservation community. Both buildings will be declared surplus property, appraised for their market value and will eventually slated to be sold. The Police Department's eight story 64,000 square-foot Headquarters building located at 1300 Beaubien in Detroit was completed in 1923 and the Fire Department's five story structure accommodating fire engines on both the Washington Boulevard and Larned Avenue sides was built in 1929. Although there's hope for the fire station, it lies within the city's new Financial District National Historic District of Detroit, designated in December 2009, affording it a degree of protection. The police and fire department buildings were vacated in June of 2013.

The new Police and Fire Headquarters are located at 1301 Third Street. The building was built as an Internal Revenue Service data center in 1974 and was used as a temporary casino by MGM Grand Detroit from 1995 until 2005. In 2010 the City of Detroit approved the purchase of the former casino for \$6.3 million and the sale of \$100 million in bonds to finance the necessary retrofitting.

The over 400 thousand-square-foot complex Headquarters located at 1301 Third Street called the Public Safety Headquarters will house Police, Fire, EMS, Homeland Security and a State Police Forensics Laboratory. It also houses a Detroit Police Museum and Gift Shop which showcases 150 plus years of DPD history, Quarterly themed exhibits and a gift shop containing retail as well as promotional DPD and museum merchandise. The museum is open to the general public Monday – Friday 9:00 a.m. – 4:30 p.m.; admission is free, although donations are accepted. Retired DPD Jeffrey Lemaux is the General Manager, Historian and Curator of the Detroit Police Museum; for information call (313) 628-2161.

In addition, located in the Public Safety Building is the Detroit Firemen's Fund Association office and offi-

cial clothing store; Suite #329, (313) 628-0099. The Firemen's Fund membership is made up of active duty and retired Detroit Fire Fighters.

Often-times retirees may need to visit Police Headquarters or the Firemen's Fund Office on official business. Some retirees also are interested in viewing the recently opened Police Museum, but are refused entry due to a strict safety policy. The policy states that "No guns are allowed in the building". The association has received a number of calls regarding this policy. In response I wrote the following letter to the Chief to address this issue.

June 3, 2015

Chief James E. Craig,

Detroit, "Growth and Change for the better", is a far cry from our past reputation. Talk of the city's progression has reached our membership and is creating an interest to come downtown to see the changes. This positive trend of visitors can only be good for Detroit and is surely something that we all would like to see continue.

The RDPFFA represents over 6,500 members and our office has been receiving numerous calls over a visitor's policy at the Public Safety Headquarters. Retired members are interested in visiting the newly opened Detroit Police Museum on the 3rd floor. However, they are not able to enter the exhibit because they are carrying a weapon. When carrying a firearm, entry is denied and the individual is instructed to leave his or her weapon in an unoccupied vehicle. Retired public safety members who have been authorized to carry their weapon practically all their life, find this directive disconcerting.

The RDPFFA would like to address this concern. Allowing retired public safety with proper ID (Retired ID card) and a CPL (Concealed Pistol License) permit to enter the display or have a lock box (Check-In) installed are two options to consider. Our association is requesting a meeting date or phone conference to discuss this matter. We are willing to assist in any way possible and thus, welcome a response.

Allan Grant
Secretary-Treasurer
Retired Detroit Police and
Fire Fighters Association

cc: John Serda

At this time, the association has not received a response, but I was told that discussions to rectify our concern are being addressed.

PRESIDENT *(continued from page 1)*

Independent appointed by City of Detroit (Floyd Allen) and one (1) non-voting ex-Officio appointed by Retired Detroit Police Members Assoc (Shirley Berger).

Following the initial appointment period of four (4) years the RDPFFA will be responsible for the appointment of all 6 of the beneficiary Trustees, the non-voting ex-Officio position will be eliminated. The RDPFFA is currently responsible to fill board member vacancies created by the departure of voting members initially appointed by the Retiree Committee or the RDPFFA.

All Members of Class 12 voted in one group (Healthcare Issue) and voted to accept the Bankruptcy proposal. You were provided with documents under the 4th Amended Disclosure Statement (File #4391 5/5/2014) which included the VEBA Trust Agreement and it showed only the Independent Trustees (City Appointee) receiving any compensation. The Disclosure statement did not show any compensation for the Beneficiary Trustees (appointees of the Associations). Compensation for all Trustees was added after your vote on the Bankruptcy Settlement. This was done by an agreement between one Attorney from the Official Committee of Retirees and one Jones Day City Attorney. There was no discussion prior to this change with any of the Retiree representatives or the Associations.

After this change in compensation to include \$12,000 per year for all Trustees, I sent objections to Judge Rosen, the Mediators, and the Governor's Representatives. Following a number of meetings and conversations an agreement was reached to include in the Syncora Settlement Agreement a clause including the following Language;

"If acceptable to the majority of voting VEBA Trustees-to-be for its applicable VEBA amend such VEBA so that voting VEBA trustees are to receive a maximum of \$1000 per month, but only if they attend four or more meetings in a given month. To

the extent that a voting VEBA Trustee attends less than four meetings in a month, she or he will receive compensation of \$250 per meeting".

The VEBA Board starting holding meetings in October 2014, members of the RDPFFA Board of Directors inquired as to any discussions by the VEBA Trustees regarding compensation at the November and December Board Meetings. The VEBA Trustees responded that there had not been any discussions in regards to Trustee compensation.

Following the VEBA Trustees January 26, 2015 meeting, I made a general inquiry of our Trustees if anything important came out of their meeting, and was told no, nothing. Later that evening I was informed by another Trustee that the VEBA Board had voted to approve paying themselves \$1000 per month with no restriction or participation requirements. I notified the RDPFFA Board of Directors of the actions of the VEBA Trustees, and following some exchanges; the VEBA Board called a Special Meeting and reversed their action. But a couple meetings later they again approved the compensation package.

(continued on page 6)



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UPCOMING SPECIAL EVENTS

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

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*

Welcome New Members!

June 2015

Wilson, Robert Jr. - Police

August 2015

Prusinski, Michael - Fire

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

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, MI - 7 PM
Sept 3 • Nov 5 • Jan 7, 2016

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, MI - 7 PM
Oct 1 • Dec 3 • Feb 4, 2016

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*

Meet 1st Sunday of the month
“Oct thru April” at Hillsborough County Library
619 Vondenburg Dr. - Brandon, FL 33511
Doors open at 12:30 P.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 Fall 2015 Issue
should be “submitted” by
October 28, 2015**

PRESIDENT *(continued from page 4)*

The VEBA Trustees held all their meetings at the office of the RDPFFA (Our Office) and in their bylaws/Rules of operation listed the RDPFFA as their office location. At the next meetings of the RDPFFA Board of Directors there were discussions and suggestions of having RDPFFA Board Members attend VEBA Meetings to ensure all pertinent information was coming back to the RDPFFA and our members. The RDPFFA Board also discussed in general terms the frequency of VEBA Board meetings. Normally within Michigan and across the county, VEBA Boards meet not less than four times per year. There were questions and concerns expressed regarding what happened to the compensation option offered through the Syncora Settlement Agreement.

What happened next, and what did we find?

The VEBA Trustees voted to change their meeting location to the Attorneys office in downtown Detroit. This change makes it more difficult for our Board Members to attend VEBA meetings, thereby limiting our Associations contact with the full VEBA Board.

The VEBA meetings immediately following the RDPFFA Boards comments questioning amount of compensation with the limited amount of time normally spent at such meetings (Approx two hours) the next few copies of the VEBA Board minutes were missing the times of the meetings. (In reviewing all other minutes prior to the comments of the RDPFFA Board, times were never excluded before).

We found the Syncora Compensation option was voted down by the VEBA Board at their November 24th meeting. The action of voting down the Syncora compensation option never appeared in any VEBA Trust Minutes. Neither the RDPFFA nor the Membership was informed of this action. The only one that gave a reason for refusing the Syncora option was the VEBA Attorney he stated, they refused it because of concern that the

Non-voting ex-officio might end up making more than the other Trustees. (Remember this option required just a simple majority). Once this option was turned down any other changes would require a vote of 6 out of 7 of the Trustees, something that is extremely difficult to get.

The RDPFFA reached out to the Legislators to begin legislation to force limits on compensation, require accountability and participation in VEBA compensation policies and insert Trustee removal language. (State Representative Andrea LaFontaine is sponsoring the legislation.)

I met with Representatives of Municipal Employees Retirement System (MERS) (they represent over 700 hundred municipalities in Michigan), reviewed other VEBA Trust Agreements, and found that no other Publicly Funded Healthcare VEBAs in Michigan provide any compensation to VEBA Trustees other than reimbursement of expenses. (Our VEBA Trustees are also eligible for re-imbursement of expenses along with their compensation).

The VEBA Legislation, sponsored by Representative LaFontaine is still currently in the drafting stage. We received a copy of the first Draft Bill, and are reviewing it and discussing possible changes to the language. We hope to have the final draft shortly. The legislation includes removal language, restrictions and accountability on compensation. This Legislation, as Drafted, would only affect VEBAs formed as a result of a Bankruptcy.

Our new VEBA Trustee Chet Opolski since his appointment has taken the leadership role in attempting to convince the VEBA Trustees to do the right thing and make the appropriate changes to their Trust Agreement. Chet pushed for and got the Trustees to adopt Trustee removal Language. He has now drafted and introduced Trustee compensation language. This language is very similar to the language in the Syncora Settlement Agreement. A vote on this proposal is scheduled for August 31st. As pointed out any change now requires a 6 out of 7 vote.

If the VEBA Trustees fail to adopt appropriate changes to the current compensation policy, we will continue to take every possible step available to force a change in policy. So to that point I am asking for your input. Take a minute to express your opinion regarding this issue and send it to me, by mail or e-mail donrdpfa@hotmail.com . I will pass along your comments to the VEBA Trustees and the State Legislators.

(continued on page 7)



Bob Blickensdorf
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PRESIDENT *(continued from page 6)*

Give me your opinion: *Is it appropriate to use your Healthcare money to compensate VEBA Trustees at the rate of \$1000 per month, with no requirements to attend meetings? Or even if they attend meetings, is attending one or two meetings a month for a couple hours' worth \$1000?*

Under the Bankruptcy, your settlement was approximately 10% of the value of your Healthcare claim. Most of you are currently receiving a stipend or city Healthcare with a value of around \$120 per month. The settlement to the Police and Fire VEBA included a portion of the B-Note valued around 255 million dollars. If the VEBA Trustees cannot sell the Note for Face Value, which is highly unlikely, you face the possibility of further reductions in the meager amount you receive to purchase Healthcare, while the Trustees will continue to enrich themselves by way of this excessively high compensation. Let us never forget we just went through the

fiasco with the Trustees from the Police and Fire Pension Board, which cost our pension system over \$100 million dollars. We are all paying for that failure of proper oversight so don't sit back and watch a few Trustees once again take advantage of their position to enrich themselves at our expense. Please respond and assist in this struggle.

On to other issues at hand

As the State Legislators return from their summer break, our Association looks forward to movement on our Legislation. The RDPFFA not only has its own Legislation, we are also monitoring a number of other pieces of Legislation. I will attempt to recap the issues our Association is focusing on and update you on the progress of those issues.

Federal Legislation

We are working with Congressman Mike Bishop in an attempt to modify current Federal Legislation on a couple issues. First we are attempting to modify the lan-

(continued on page 8)



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PRESIDENT *(continued from page 7)*

guage in the "Health Coverage Tax Credit (HCTC)" to include Public Safety Retirees that lost their Healthcare through Federal Bankruptcy. Currently the language covers individuals whose pensions have been taken over by the Pension Benefit Guaranty Corporation (PBGC) and lost Healthcare coverage due to trade. This Tax credit provides a credit up to 72.5% of the cost of coverage to qualifying individuals. Congressman Bishop's Staff that is working on this issue has responded "HCTC would need to be narrowly expanded to include RDPFFA and others". They have also asked the "Joint Committee on Taxation (who scores tax provision costs) to score this.

The other Federal issue is the "Retired Public Safety Officer Premium Program" this allows retired public safety officers to deduct up to \$3000 on their Federal Tax, but currently only allows you to deduct premiums that were deducted from your Pension Check. The Congressman's office has informed us they are meeting with Ways and Means Pension Counsel to examine options outside the strict tax space and within current federal pension laws to address this issue.

I recently attended an event in Lansing that Senator Debbie Stabenow attended and I briefly discussed the issue of the Health Coverage Tax Credit with her. She told me that two of her Staff members are working with Congressman Bishop's Office on this issue. Senator Stabenow is the Minority Chair in the Senate Finance Committee, which the Legislation regarding the Health Coverage Tax Credit will be addressed.

State Legislation

Senate Bill 382 "If a Public Safety Officer is permanently and totally disabled as the direct and proximate result of a personal injury sustained in the line of duty, this state shall provide the officer, the officer's spouse, and any dependent children of the officer or the officer's spouse a medical benefit plan on terms comparable to the medical benefit plan offered to Michigan State police Trooper Retirees".

Current Legislative action on SB 382, there has not been any movement yet, the Bill was introduced by Senators Hood and Schmidt on June 9th and referred to the Committee on Appropriations.

House Bill 4124 "Under Section 30 of the Income Tax Act (MCL 206.30), the treatment of retirement income of married couples filing jointly is based on the age of the older spouse. House Bill 4124 would contin-

ue this tax treatment for the younger spouse after the death of the older spouse, as long as the surviving spouse did not remarry during the tax year. The language used is permissive, allowing taxpayers to choose the tax treatment that is most advantageous in their particular situation."

Current Legislative action HB 4124, Introduced by Representative Townsend on January 29, and referred to the Committee on Tax Policy, following a number of Hearings in Committee it was reported out of Committee with recommendation to the Full House that it pass. The Bill is currently in front of Full House on Second Reading.

Senate Bill 218 The bill would amend the Public Safety Officers Benefit Act to require the State to provide health care coverage for the surviving spouse and dependents of officers who died in the line of duty, on or after the Bill's effective date with coverage through a medical benefit plan comparable to the medical benefit plan offered to retired State Police Troopers.

Current Legislative action SB 218, Introduced by Senator Schmidt March 18, and referred to Committee on Appropriations, following Hearings it was reported out of Committee with recommendation to Full Senate

(continued on page 9)

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PRESIDENT *(continued from page 8)*

it pass. On April 28 placed on order of Third Reading and passed Roll Call vote 37 Yeas, 0 Nays. April 29 received by House of Representatives and referred to Committee on Appropriations.

Senate Bill 368 Would amend 1967 Public Act 281, entitled "Income tax Act of 1967". Under the new pension tax law that went into effect in 2013 public employee pension are no longer tax free. Deductions are based on age currently those born after 1952 receive no deduction until age 62 though age 66 and then they are eligible for \$15,000 deduction. At age 67 they are eligible for \$20,000 single and \$40,000 joint return. Senate Bill 368 would make those that were retired on January 1, 2013 eligible to receive the same deductions as those born between 1946 and 1952. They would then be eligible for \$35,000 single and \$55,000 joint return.

Current Legislative action SB 368, Introduced by Senator Horn June 4, and referred to the Committee on Finance. I have had informational meetings with members of Senate Finance Committee and Senate Policy Committee. We were informed that the Senate Finance Committee plans to hold official hearings on this legislation as soon as they return from summer break.

Disabled Retirees Life Insurance

As the August Pension checks were being prepared, we were notified by the President of the General City Retirees that the Pension Boards had been notified to discontinue the payroll deduction for every retiree covered under the Met Life policy. This is the Life Insurance Policy provided by the City to all active employees and many of the totally disabled retirees. We were provided with the list of disabled Police and Fire retirees that would be affected, total number Police and Fire listed is 539. The city agreed not to make any change on the August check. I reviewed the current active contracts and found that this policy is still contained within the active Labor Agreement and the City Code covering this policy still covers disabled retirees. I attended meeting of the city Benefit Committee and discussed our concerns with representatives from the city. The City agreed not to make any changes until the matter is resolved. I contacted the President of DPOA, Mark Diaz, and he in turn contacted the City Labor Relations Dept concerning violations of his contract. Bottom line everyone is monitoring this and will keep you updated. The policy I believe involved is the Met Life \$35,000 death benefit, most Police and Fire dis-

abled retirees currently are paying \$1.99 monthly and city portion \$21.00.

Healthcare Foundation

RDPFFA is reviewing possibility of applying for a Grant from a Healthcare Foundation. I have met with representatives of US Health and an attorney that assist with drafting request for Grants. Currently this Foundation has \$100 million dollars that is dedicated to assisting seniors with the cost of Medicare Medigap Insurance. This is something we have never attempted before, but we are looking into everything possible that may help our members with their Healthcare costs.

Lansing Updates

Our Lobbyist, Michigan Legislative Consultants, sends out regular updates regarding legislative activities in Lansing. We have started to post these updates on the Home page of our Web-site www.rdpffa.com.

After all of this, I must also point out that along with requesting you respond to the question of Trustee compensation, we continue to need your financial support for both the Legal Fund and the PAC. As you can see we are involved in numerous issues. If you can, please assist.

Thanks for your time and consideration. If you have questions you can reach me at:

Office: 586-795-1974

Cell: 810-627-9349

or email me at donrdpffa@hotmail.com

#UPDATE# #UPDATE#

VEBA Trustees Voted to reject proposed limitation on Trustee Compensation!!!

At the VEBA Trustee meeting of August 31, Trustee Chet Opolski presented his proposal regarding VEBA Trustee Compensation; the proposal required Trustees to attend meetings to receive compensation and those attending would be compensated at the rate of \$250.00 for each meeting attended.

The Vote:

Voting in support; Chet Opolski, Greg Trozak and Greg Best

Voting against; Floyd Allen, John Clark, Thomas Sheehan, Andy Dillon

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.

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In memory of

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Bill Adrian

Allen, Shirley *in memory of Daniel Allen*

Asbill, Nancy *in memory of Donald Asbill*

Boward, Eleanor *in memory of*
Gerald S. Boward

Breitschuh, Ernie & Paula *in memory of*
Lt. Thomas Breitschuh (DFD)

Burgess, John & Barbara *in memory of*
Robert Rossi

Chakan, Sharron *in memory of*
John Chakan

Click, John & Mary Ann *in memory of*
Det Lt. Robert Smith

Collins, Tom *in memory of Lt. Art Howison*

Cretu, Gail Anne *in memory of*
Nicholas Cretu

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

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

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

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

East Side Silver Ladies *in memory of*
Ann Waldis

Evancho, Charlie *in memory of*
Capt Donald B. Robinson

Fiddler, Ray & Charlotte *in memory of*
Mike Kaczrowski

Gordon, Rick *in memory of Dan Ziegeler*
& Fred Birch

Hanlin, Larry *in memory of*
Robert (Bob) Bashur

Hughes, Jerry & Elizabeth *in memory of*
Dennis Alarie

Humphreys, George & Jetty *in memory of*
Harold Mittlestat

June, Hugh & Kathleen *in memory of*
Kenneth Swistock

Kiehl, William & Janet *in memory of*
Sgt Samuel Wright (DPD)

Knittel, Jim & Ann *in memory of*
Richard (Tiger) Zalewski & Elmar Desjarlais

Knobelsdorf, Don (Knobby) *in memory of*
Sr. Chief Ray Hamm

Knobelsdorf, Knobby *in memory of*
Sr. Chief Ray Hamm

Laurencelle, Terry & Marsha *in memory of*
Fallen Brother's & Sister's

Majur, Karen *in memory of Terry Majur*

Manke, Margaret *in memory of*
Harold Manke

Mistele, Donna *in memory of*
C. Alan Malesky

Nelson, Alf & Elizabeth *in memory of*
W. W. Weaver

Nichols, Patricia Ann *in memory of*
Ronald D Nichols

Palka, Marilyn *in memory of Jerome Palka*

Rosenau, Arlene *in memory of*
Martin Rosenau

Seneski, Lawrence *in memory of*
Edward Eades

Severs, Gary *in memory of*
"William (Bill) McBride, John May, John Darnell, Roscoe Miller"

Skotzke, Gene *in memory of Don Morris*

Smith III, Ed & Wanda *in memory of*
Raymond Hamm

Sroka, Ron & Sandy *in memory of*
Don Bedwell & Ron Ewald & Larry Nevers

Swistock, Gloria *in memory of*
Kenneth J. Swistock

Tanana, Dolores *in memory of*
Frank R. Tanana

Tomlinson, Mike *in memory of*
Walter Schutzler

Tucker, John & Jeanne *in memory of*
Premo Damiani

Twardzik, Helene *in memory of*
Lt. Joe Twardzik

Veda, Ed *in memory of Sr. Chief Ray Hamm*

Watson, Phyllis *in memory of*
Sgt. Donald J. Watson

Whitford, J.R. & W. Jeanne *in memory of*
Joseph Godell

Whitford, J.R. & W. Jeanne *in memory of*
Patrick Adams

Wilmot, Betty *in memory of*
William K. Wilmot

Zinser, Andrea *in memory of*
Insp. Dorothy Gay and PW Lillian Beebe

Legal (Donation)

Alarie, Dennis

Alarie, Dennis

Alarie, Dennis

Alsobrooks, Grady & Dorothy

Ancheta, Doris

Arbuckle, Russell & Karin

Ash, Paul

Bagnasco, Tom & Deborah

Bar, Tim

Bar, Tim

Barnes, Mike & Margaret

Barnes, Mike & Margaret

Barnett, Leon & Dolores

Barr, John & Donna

Bednarski, Jim & Sharon

Benskey, Pete & Mary

Billings, Jerry

Bladley, Tom & Glenda

Bolia, Elmer (Russ)

Bradley, Tom & Glenda

Braun, Harry

Brogan, Roy & Nelda

Burns, Joseph

Burns, Mike & Joan

Caldwell, Theodore

Carlen, David

Carolan, Pat & Jay

Christopher, Wil & Kay

Cimino, Sam

Clark, James & Rafaela

Cronk, Richard & Carolyn

Cronk, Richard & Carolyn

Dick, Greg & Mary

Dick, Gregory

Dick, Gregory T

Duffer, Robert

Dunn, Patrick & Sharon

Eising, Dale & Betty

Elliott, Walter & Dolores

Ellul, Ed

Elsey, John & Toni

Engelhardt, David & Kathleen

Fiddler, Ray & Charlotte

Figurski, Mike & Susan

Flannery, Gerald & Barbara

Fogarty, Patrick & Donna

Foley, Mike

Foley, Mike

Foley, Mike J.

(continued on page 11)

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

Foley, Mike J.
Gallmore, Robert
Gekiere, Morris & Georgette
Gekiere, Morris & Georgette
Gilbeau, David F.
Gladhill, Harvey
Godfrey, Steven & Debra
Gordon, Hector
Gossard, Dan & Marilyn
Greenan, William
Griffin, Jim & Donna
Gryniewicz, Lawrence
Haderer, Bob & Karen
Hagen, Ron
Hamlin, Jerry
Harbar, Lucian
Hines, Stanley
Hines, Stanley
Hines, Stanley
Hines, Stanley
Hood, Dianne
Hughes, Jerry & Elizabeth
Hynes, Melbourne
Hynes, Melbourne J.
Hynes, Melbourne Joseph
Jackson, Keith
Kammer, Marvin & Patricia
Kapcia, Ray
Klinefelt, Ira
Klinefelt, Ira
Knobelsdorf, Donald (Knobby)
Kratz, Richard
Lang, John
Lang, John
Lang, John
Lang, John
Larsen, Bill & Dolores
Malie, Robert
Marrone, Mary Jean
Maxinoski, Ed & Carol
McDonald, Michael F.
McKane, Dan & Barbara
McKeithen, Janice
Meyers, Walter
Mijares, Tomas
Miller, Arthur & Liane
Miller, Arthur & Liane
Miller, Arthur & Liane

Miller, Arthur & Liane
Miller, Liane & Arthur
Miller, Liane & Arthur
Mlynarczyk, John
Monti, Deborah
My, Stanley
Napier, Billy
Newberry, Deborah
Nizol, John
Norris, Kelly
Nowak, Frances
Nowak, Frances
Obidzinski, Robert & Donna
Panackia, Ed & Connie
Perrin, Craig & Janet
Phillips, Charles & Kathleen
Phillips, Charles & Kathleen
Phillips, Charlie & Kathleen
Phillips, Charlie & Kathleen
Piontek, Claudia & Mike
Plieth, Steve
Postek, Melvin & Josephine
Potts, George
Ramel, Robert & Sandra
Restum, Rudy & Marion
Robinson, Alson
Rogers, Dan J
Rose, Donald & Norreen
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Russell, Ken & Jo
Schmidt, Joseph & Patricia
Schmidt, Joseph & Patricia
Schroeder, Fred
Sebes, Camille
Sefton, Larry
Sefton, Larry
Sefton, Larry
Sefton, Larry
Sefton, Larry
Seger, Joseph
Selwa, Greg & Barbara
Singer, Charles
Sington, Gerald & Philomena
Sklut, Alma

Skomra, Dan & Dolores
Skomra, Dan & Dolores
Skomra, Dan & Dolores
Skomra, Dan & Dolores
Skomra, Dan & Dolores
Smith, Jerry & Margo
Smith, Micah
Solecki, Stanley & Gloria
Somero, Mike & Nancy
Sparkle, Network (Fundraiser)
Spicher, Theodore
St. John, Joe & Marilyn
Stanbury, George & Marie
Stark, Norbert & Antoinette
Stokes, Carolyn & Ron
Sylvester, Carrie & Stephen
Tsampikou, John
Tutak, Pat
Veda, Ed
Velthuysen, Tomas & Kathy
Vichunas, Al & Kathy
Victor, Gery & Natalle
Wagner, Loren & Shirley
Wagner, Loren & Shirley
Wagner, Loren & Shirley
Wagner, Loren & Shirley
Wagner, Rudy & Fanny
Walcheck, Richard & Suzanne
Walcheck, Richard & Suzanne
Walcheck, Suzanne & Richard
Walker, Jeffrey
Weir, Charles
Wendyker, Al & Linda
Wojnar, Doris & Frank
Wojnar, Frank & Doris
Zagar, Mark & Alicia
Zagar, Mark & Alicia

PAC (Donation)

In memory of

Anderson, Henry & Martha *in memory of Terry Les*

Awe, Roy & Barbara *in memory of Paul Gitschlag*

Belanger, Adele *in memory of Nelson Belanger*

Bobzin, Frederick *in memory of Don Moore*

(continued on page 12)

REMEMBRANCE AND THANK YOU *(continued from page 11)*

Boward, Eleanor *in memory of*
Gerald S. Boward

Chakan, Sharron *in memory of*
John Chakan

Chakan, Sharron *in memory of*
John Chakan

Damron, Reginald *in memory of*
Thomas Young Jr.

Daugherty, A. Joan *in memory of*
Roy Daugherty

Eastside Silver Ladies *in memory of*
Wilma Brown

George, Thomas *in memory of PO*
Donald Reedy

Golec, Dennis *in memory of*
Richard Lovelace

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

Kawa, Mike & Cheryl *in memory of*
Greg Smolinski & Fred Birch

Kearney, Dan & Erin *in memory of*
Emmett (Ray) Kearney

Priebe, Carolyn *in memory of*
Richard Priebe

Purrington, Sandra & James
in memory of Harry Anderson

Raggio, Carol *in memory of*
Donald Trubak

Restum, Rudy & Marion *in memory of*
Dennis Crilley

Tsampikou, John *in memory of*
Deputy Chief Joe Areeda

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

Yuhn, Del & Gloria *in memory of*
Donald Yuhn

Zazula, Nick & Pauline *in memory of*
Lt. Andrew Zazula

Zemaitis, Dan & Rosemarie *in*
memory of "John Chaperon, Don Andrizzi,
Andy Zazula, Danny Ellis"

PAC (Donation)

Anderson, Charles & Linda

Bar, Tim

Boliger, Gary & Laura

Boren, Wm & Carol

Boss, John Sr.

Boucher, Richard & Judith

Butwill, Sharron

Carlen, Dave

Carlesimo, Brenda & Emilio

Dysarz, Norbert & Brook

Easley, Carroll

Eising, Dale & Betty

Fierimonte, Anthony & Ann

Foley, Mike J.

Frabotta, Karen & Frank

Gallmore, Robert

Gekiere, Morris & Georgette

Golembieski, Thomas & Nancy

Grekowicz, James & Marjory

Hart, Tom

Hedtler, Juan & Kathryn

Hewitt, Dave & Lori

Howell, James & Nellie

Hynes, Melbourne II

Isken, Wayne & Kathy

Jagger, James & Katherine

Keck, Jimmy & Judith

Knobelsdorf, Don (Knobby)

Kuhnlein, Ed

Machesky, Jerome & Lois

Majcher, Judith & James

Manning, Donald

Marentette, Joe

McKane, Dan & Barbara

McLean, Marvin

Nold, Dan & Mary

Nowak, Frances

Nowak, Frances

Pakula, Anthony

Peterson, Robert & Shirley

Peterson, Robert & Shirley

Pfahlert, Philip & Alice

Phillips, Charles & Kathleen

Postek, Melvin & Josephine

Potts, George

Pressel, E. Robert

Roberts, David & Jeanne

Rossi, Frank & Mary

Santarossa, Connie & Richard

Socha, Eleanor

Solecki, Stan & Gloria

Stiller, Jim

Taylor, Robert & Maureen

Tower, Phyllis & Patrick

Veda, Ed

Weidner, Ron & Penny

Weir, Charles & Kathleen

Wiktor, John & Aimee

Winn, William

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, whichever 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 at (586) 795-1734.

Fire employees, start by notifying the Detroit Fire Fighter Association, (313) 962-7546, the Detroit Firemen's Fund Association, (313) 628-0099, Detroit Fire Mutual Fund, leave message at (313) 237-3194, and the Police and Fire Retirement System (PFRS), (313) 224-3362 or 1 (800) 339-8344, extension 221.

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.

Paul Parsell

Insurance Advisor

Son of Steve Parsell

Retired Detroit Fire Fighter

Grandson of Carl Parsell

Former President of the D.P.O.A.
and Retired Detroit Police Officer



IT'S THAT TIME OF YEAR...

Open Enrollment for Medicare and Obamacare is upon us.

No matter what your age, coverage, or location, the time to make a change is now.

My goal is to educate and advise each individual so you can make an
informed decision.

"This guy really knows healthcare and they believe in honesty and education for their clients. Medicare decisions can be difficult to make without help, but Paul provides the expertise and premier customer service needed to make it easier."

Bob Haig

Retired Detroit Firefighter

"When working with Paul about my options, he was very knowledgeable and knew my situation. He was able to point me in the direction I needed to go to get the best insurance coverage possible. I am extremely satisfied with my decision."

John Storm

Former President of the RDPFFA and DPLSA

As President of the D.P.O.A., my grandfather, Carl Parsell fought tooth and nail for the benefits you deserved for over 30 years. Just like that...the city that you all risked everything for tossed you out in the cold. The ugly truth is this: many of the plans you are being offered can be the WORST possible options, and are being pushed by the same folks who played a role in choosing them for you.

As an Insurance Advisor for Senior Benefits Group, I've helped hundreds of police officers, firefighters, and their families with their health insurance options since last fall. The savings we have been able to witness are nothing short of astonishing.

Please allow me to assist you with a plan analysis this year. Medicare Open Enrollment begins October 15th, 2015 and ends December 7th, 2015. Obamacare Open Enrollment begins November 1st, 2015 and ends January 31st, 2016. With over 50 carriers and products at our disposal, I can personally assure you of savings regardless of your age, health, or budget.

You can contact my office at **855-724-7500**, or e-mail me at paulp@sbgra.com to schedule a free consultation. We will also be offering free seminars, please call for more information.

719 E Grand River Ave Brighton, MI 48116

www.sbgra.com

Members Letters

Enclosed please find gift to the Legal Fund in memory of my missed loving Husband, Sgt. Donald J. Watson. Thank you all for the work and your time making us secure. God Bless You All.

Phyllis J. Watson
N. Fort Myers, FL

Please accept this donation from the Eastside Silver Ladies for the legal fund. In memory of Ann Waldis a Silver Lady who passed away February 24, 2015.

Eastside Silver Ladies

Enclosed please find a small donation for the Legal Fund for all the hard work all of you guys are doing.

Wil & Kay Christopher
Fenton, MI

Please apply my enclosed check to the legal fund. Thanks for all the work you have been doing to preserve our pensions. In memory of my good friend and fellow officer, Robert (Bob) Bashur.

W. Larry Hanlin
Saugatuck, MI

Enclosed is our donation for the Legal Fund. We thank you and your staff for all you have done to preserve our pension and healthcare benefits. It pains us greatly to see how a once great city has deteriorated to a hulking skeleton due to politics and gross mismanagement throughout the years.

We played by the rules, lived in the city, endured the hardships of crime and watched out property values decline while those in the surrounding suburbs increased. Every contract was a battle to secure some relief and, now even in retirement, the fight goes on.

Thanks again for doing a great job for all of us!

Al & Kathy Vichunas
Hubbard Lake, MI

Thank you for all your efforts to save our pensions. Please apply this check to the Legal Fund. Thank you again.

Donald Rose (Retired DPD)
Marshall, MI

Thank you so much for all the work and time you have taken to save our pension. It has been appreciated very much. Enclosed is a check with thanks.

Morris & Georgette Gekiere
Lewiston, MI

Thank you for your expression of sympathy for the loss of a great man, Terry Majur. He followed the hard work you all put in on the recent bankruptcy battle and understood the fight you were facing. Please accept the enclosed contribution in Terry's memory and in appreciation for all you do to protect pensioners every day. God bless you all!

Mrs. Terrence Majur
Apache Junction, NV

A donation for the Legal Fund. Thanks again for all your tireless efforts on our behalf.

Walter Elliott
Macomb, MI

Just a quick note to say thanks and of course looking forward to face to face catch up in Frankenmuth. While the jury is still out about some of our futures I think unity is still the answer for us retirees. Please apply my small donation towards legal expenses in remembrance of Lt. Art Howison.

Tom Collins
Scottsdale, AZ

Please use the enclosed check toward the legal fund. Thanks for all your hard work.

Leon Barnett
South Lyon, MI

Just the Facts, I enjoy life sitting in the land of enchantment (New Mexico) thanks to a monthly pension check. Who knows how much of my earned pension I would receive if not for the RDPFFA. To report, this Association is the main reason I was able to keep both my present and future pension. The Association's monetary cost of keeping my pension was much more than the \$36 annual Dues I pay. I cannot pay my fair share of this cost all at once. Here is my monthly check that I direct to the Legal Fund.

Crime fighter, Loren Wagner
Las Cruces, NM

Thank you so much for your dedicated good work. This check is in memory of Bob Stimmel and Kenneth Swistock.

Hugh June
Algonac, MI

Please accept this donation in memory of my husband, William K. Wilmot. Thank you for all you do for the retirees and their Widows.

Betty Wilmot
Brighton, MI

(continued on page 15)

Members Letters *cont.*

Its' almost a year now since Bills' passing and so many people still tell me how much they miss him. I always wanted to thank all of his motor traffic students for paying such a great tribute to his memorial. We missed 60 years of marriage by just a few months. Thank you for the lovely gesture, regarding my retired member card.

Jeri Adrian also Dave and Julie
Howell, MI

Please accept this small amount to be put forth to pay legal fees. From watching the situation in the city for decades it would appear the politicians sucked the life blood out of the city. Now, the greedy attorneys are feeding off the carcass. The retirees are left to ponder "who won and who lost" Past politicians lived the high-life and attorneys are claiming over a hundred million in fees- just think what could have been, if not for the greedy and corrupt. It appears the Association did its best and I appreciate the effort others put forth for my benefit.

Elmer (Russ) Bolia
Melbourne, Ark

To all the Officers of the Association, thank you for all you have done for all the retirees (which includes members of the Association & Nonmembers as well.) It's too bad those nonmembers cannot see what the Association has done to protect out pensions and benefits for us. Without the Association I am sure we would not have what we have now. If every retiree would contribute as little as \$10.00 to the Legal Fund it would go a long way in clearing up the Legal Bills. Also I want to especially thank Al Grant for his time in keeping those of us in Florida up to date with info for our monthly meetings. Enclosed is a check for the Legal Fund.

Marv Kammer
Englewood, FL

Thank you for your hard work and determination in protecting your members' interest. Keep up the good work, never give up! Use the enclosed check where it can best be used.

Joseph Schmidt
Grayslake, IL

In appreciation for all your hard work on our behalf, find enclosed a check to help out.

Ricky & Fanny Wagner

Thanks for all the hard work, time and effort you have spent fighting to protect our benefits. Please use this donation we are making in memory of DFD Retired Deputy Chief Premo Damiani for the Legal fund. He was a good Fire Fighter, Supervisor, friend and all around great person. Premo was a supporter of the RDPFFA.

John & Jeanne Tucker
Clinton Twp., MI

Thanks to Don Taylor and crew for the best possible outcome under the worst possible conditions.

Al Wendyker
Northville, MI

Please use this where most needed. Thank you all so much for your hard work. In memory of my husband, Capt. Bill (Izzy) Marrone.

Mary Jean Marrone
St Clair Shores, MI

Unity Board Members, Being under the "Old Plan" with no COLA for the past 5 years, here is another contribution to the Legal Fund. In a previous edition of Unity, a member would like a list of nonmembers /non-contributing retirees who have not supported the Legal Fund or PAC. Many retired Fire Department members were Fire Fighters in 1986 when I retired and later retired as Captains and Battalion Chiefs with no donations to the Legal Fund. I could have retired under the "New Plan" but because of labor contracts with the "Prison Mayor" the Old Plan was recommended.

When I joined the Fire Department in 1957, the manpower was 1700 and now it's 836. Looking through the Police/Fire pension budget, I read 8,476 retirees. Under the Old Plan 2,544 with no COLA. Under the New Plan there are 5,932 members receiving a 2.25 yearly increase (COLA). Since joining Unity after retirement, I give Board Members high respect for their work, thanks again.

Joseph St. John
Lexington, MI

Thank you for all the work you put in through the years for us to save our pensions. Please use this check where ever needed most. In memory of Harold Manke.

Margaret Manke
Mt Clemens, MI

Enclosed is my Association dues for 2015, sorry for being late, all my mail does not seem to be forwarded. Also enclosed is a check to use to help pay Legal

(continued on page 16)

Members Letters *cont.*

expenses. Thank you all for your great efforts.

Walter Meyers
Leesburg, FL

Enclosed find another check to help with the expense of the Bankruptcy legal fees. Thanks again for your time and effort.

Jerry Billings
Clinton Twp., MI

Again thank all of you for all you do for our membership. This donation is in the memory of my Great Partners, Richard (Tiger) Zalewski and Elmer Desjarlais. Thanks Again.

Jim Knittel
Plymouth, MI

Thanks to all the hard working members of are Retired Association. Keep up the good work.

George Potts
New Baltimore

Sending a check for the Legal Fund, will send more soon. Please include in memory of William (Bill) McBride, John May, John Darnell, and Roscoe Miller four really great bosses. Had over \$3,000 this month in co-pays, so will send more when that slows down. Keep up this great job you do, I appreciate it.

Gary & Lisa Severs
South Lyon, MI

Thank you so much for all you guys do. Please use this for your Legal Fund or PAC Fund, wherever you see fit. Thanks Again,

Frank & Mary Rossi
Chesterfield, MI

Enclosed check toward our PAC Fund. Sorry I can't do more. Say, "HI" to all my fellow members of the "Nevada Jackpots" in Nevada.

Anthony Pakula
(Past Sec/Treas, President and Vice-President, Nevada Jackpots).
Canton, MI

To all of the Michigan Officers & Members Thanks, for everything you have done and your continued watch of our future! In the early 70's I wrote the first informational Booklet on our paycheck and insurance. I had it printed & distributed when I was in the L&S Office. There was a need for help & Info when we did those 40

years ago. All of you have out done everything better than I could have imagined!! God Bless you.

Bill & Dolores Larsen (Ret. 1976)
Palm Harbor, FL

Here is Crime fighters Loren and Shirley's monthly payment to our Association's Legal Fund. Strength through Unity.

Loren & Shirley Wagner
Las Cruces, NM

I am making this PAC donation in memory of my old classmate, PO Donald Reedy, who passed away May 19th. We graduated June 1968. I can't believe how fast time has gone by. You guys do good work and please use the money as needed and-LEST WE FORGET.

Thomas George (Retired Sergeant)
Dearborn Heights, MI

Please accept this small donation to use as you see fit. As they say every penny counts. This is the best I could do at this time and we are very appreciative for all that you do. I will do my best to send more.

Connie Santarossa wife of Retired
P.O. Richard Santarossa
Roscommon, MI

Got the Unity magazine today, sorry to hear of our coffers being depleted. Here's a little something to help replenish them. I can't say enough about you guys and what you do for all of us. I thank the Lord every day for all you do.

Dan Nold (Ret.7-21-77)
Sgt. Homicide Bureau
St. Petersburg, FL

For all of your continuing efforts behalf of all of us Retirees, thanks again. Enclosed is a check, use it for either PAC or Legal Fund.

Robert N & Maureen Taylor
(Ret. Inspector DPD)
Sanford, MI

GMB Heating & Cooling

Gas Furnace • Air Conditioning • Hot Water Tanks
Electronic Air Cleaners • Humidifiers • New Construction
Complete Heating & Cooling Service

GLENN BLANK
Licensed Contractor
Since 1975

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Insured

(continued on page 17)

Members Letters *cont.*

Thank you for fighting for us. Enclosed is our check to help with our PAC Fund.

Jerome & Lois Machesky
Beulah, MI

I hope this small check will help. Keep up your good hard work. Thank You

Norbert Dysarz
Lk Havasu City, AZ

Thank you for all the work you do for us. Do whatever you want with this check.

Joe Marentette
Georgetown, TX

Please accept our heartfelt "thanks" for the hard work you do on our behalf.

Brenda & Emilio Carlesimo
Venice, FL

Please apply the enclosed amount in the memory of Det. Lt. Robert A Smith, to the Legal Fund.

John L & Mary Ann Click
Rapid City, MI

Nice to talk to you today! Use this check wherever. I'll pay 2016 dues later. Naturally this is in memory of the guy I miss every day "Roy Daugherty".

Joan Daugherty
Bonita Springs, FL

Enclosed is a check for your PAC Fund. Thank you for your continued hard work on our behalf. We appreciate all of you!

Gary & Laura Boiger
Malvern, AR

Thank all of you for the Great Work you do for all us Retirees. Use this donation for the Legal Fund.

Bob & Karen Haderer
Roscommon, MI

Thanks for your hard work & dedication. Enclosed is a check for the Legal Fund in memory of my friend and old partner, Walter Schutzler.

Mike & Bobbi Tomlinson
Harrison Twp., MI

Hope this helps. Use it where you think best. Appreciate all you're doing for us.

John & Aimee Wiktor
(Retired Lieutenant DPD)
Livonia, MI

Please use as needed in memory of Deputy Chief Joe Areeda, who was a friend to all police officers.

John Tsampikou
Chesterfield, MI

Thanks again for all you do for all of us. Please use this check for Legal expenses.

Bill & Sharon Bostock
Howell, MI

Please use this to help in all the Legal expenses you have. Thank you for all the good work you guys have done to keep our pensions safe.

Wm & Carol Boren
Imlay City, MI

Thank you for all the hard work you have done and are doing. Your diligence and dedication are greatly appreciated. Please keep up the good work. The enclosed check is for the Legal fund in memory of Captain Donald B. Robinson. A good man, a good friend and a fellow fire investigator.

Charlie Evancho (DFD)
Shelby Twp., MI

I wish I had more to Give! Keep up your good work!

Tom Bradley (#13 Retired)
Baxter, TN

Enclosed is a check to help with our Legal fund, in memory of a good friend Robert Rossi. I sincerely thank all of you great people working so very hard for us old retirees.

John Burgess
Paris, IL

Thanks for all you do, and keep up the good work. Use this donation where it's most beneficial.

Thomas & Nancy Golembieski
New Boston, MI

Thank you for all the time and energy that has gone into preserving our pensions and benefits. Enclosed is a check showing our gratitude for the Legal expenses.

Dan & Marilyn Gossard
Clinton Twp., MI

Please accept the enclosed check to help replenish the PAC fund. Your tireless efforts working on Legislation is greatly appreciated. The RDPFFA is greatly appreciated. The RDPFFA voice must be heard!!

Juan & Kathryn Hedtler
Brownsville, TX

Although being informed I was no longer eligible for any benefits, I'd like to make a contribution to the

(continued on page 18)

Members Letters *cont.*

"Police Legal Fund". The donation is in memory of Ronald D. Nichols. He was a policeman of 35 years for the City of Detroit.

Patricia Nichols
Foley, AL

A donation for the PAC fund in memory of; Don Chaperon, Don Andrizzi, Andy Zazula and Danny Ellis.

Dan & Jey Zemaitis
Glennie, MI

Although being informed I was no longer eligible for any benefits, I'd like to make a contribution to the "Police Legal Fund". The donation is in memory of Ronald D. Nichols. He was a policeman of 35 years for the City of Detroit.

Patricia Nichols
Foley, AL

Thanks for all the hard work you guys tackle. My contribution for the PAC Fund. God Bless

Jim Stiller
St Clair Shores, MI

Thanks for all you do! This is in gratitude also in remembrance of my brother, Donald Yuhn Retired DFD. Also I've made 80 years old and have not had a drink for 40 years, by the grace of God.

Delbert (Del) Yuhn
Bakers Ville, NC

I am writing this for my Dad who is blind. I hope you can use this money towards fighting the establishment.

Richard Kratz
Tucson, AZ

It's a Wonderful Life, and that is only because of the RDPFFA. It's hard to believe that there are some members who are naïve enough to think that they would still be receiving their pension and benefits from the city without the RDPFFA. My wife made me change it to naïve.

There are some of you who need to take a trip with Clarence. Your vacations and new cars would be just a dream without our association. If you think your \$3 a month is going to keep our association operative, you must not be very good in math. Between March and May we gained ten new members and lost over 60.

You may think you don't need the RDPFFA, but your wife does. I often think about how wife's like mine would be able to survive without our pension. If you have any compassion for your spouse and their future, make an extra donation to keep our association solvent. We desperately need them to continue to fight for our entitlement that we worked for.

Dave and Lori Hewitt
Syracuse, IN

Thank you for doing a Great job. Enclosed is a check to Legal Fund.

Dan Rogers
Warren, MI

Here is a donation for the Legal Fund. Thank you so much for all your hard work in saving our pensions.

Gery and Natalie Victor
Macomb, MI

For our PAC Fund. Thank you very much for all that the RDPFFA does for us retirees. Please use this in memory of Donald Trubak who served in MTB and was a Rouge Park Range Instructor. Retired in 1978.

Carol Trubak Raggio
Tucson, AZ

Have a happy summer and thanks again for all the hard work being done on our behalf.

Ken & Jo Russell
Livonia, MI

Enclosed are 2 checks for the PAC Fund and Legal Fund. Thank you for all the work you have done for us in the past and what you are doing now. It is much appreciated.

Morris & Georgette Gekiere
Lewiston, MI

Enclosed is a check for the Legal Fund in memory of my husband, Martin Rosenau (DPD Lt.).

Arlene Rosenau
Clinton Twp., MI

Thanks for a well done job of saving our pensions, much appreciated. Enclosed is donation to the Legal Fund in memory of my good friend Harold Mittlestat.

George & Jetty Humphreys
Fulton, KY

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Westside Silver Ladies

Geri Henningsen

FIRST ORDER OF BUSINESS:

Welcome new member Betty Zazula. We hope to see you at one of our luncheons in the near future. Our group is small and very much in need of new members. If you are widowed and a member of RDPFFA, please consider becoming part of our family. Westsiders can contact me at (734) 335-6778 and Eastsiders can contact Marcy Rolf at (586) 465-9815.

BIRTHDAY WISHES:

Meta Bateson - 8/5, Dolores Linn - 8/18, Marina Burke - 9/23, Elmira Affelt - 9/26, Dolores Tanana - 10/7, Nancee Hay - 10/12, Theresa Kelley - 10/15, Dolores Weaver - 10/28, Bonnie Klisz - 12/13, Louise Progar - 12/19. We hope your birthday was/will be great.

50/50 WINNERS:

Dolores Tanana for May, Mary Wagner for June, Dolores Linn for July. Congrats and try not to spend all of it in one place!!!

THINKING OF YOU:

Marie McCarthy, Fran Murphy and Dolores Weaver.

THINK ABOUT IT: "Don't wait for crisis to discover what is important in your life".

Let's meet at Archie's,
Geri Henningsen, (734) 335-6778.

VICE PRESIDENT *(continued from page 2)*

they will do a great job. Once they put together all the data that is available we all will receive an open enrollment packet around the first of October. The Trustees are presently waiting for proposals from several carriers including BCBS, HAP and others to see if it will be possible to continue a Medicare Advantage group plan. This will depend on the type of plans available and naturally the cost per member. Should a plan be made available all the information will be included in the open enrollment packet. For those pre-Medicare the packet will also include the information on the Health Reimbursement Account (HRA) that will be made available. This will also be the time for everyone to opt out or in and make any changes you may require. There will also be a web site that should be up and running very soon that should be helpful and answer many of your questions. You will be receiving a lot of information in the next few weeks that should help in your decisions. Read it carefully so the right decision based on your needs will take place at the proper time.

The latest on the \$.09 insurance plan is not clear, the information on this is handled by the Employee Benefits Board who have to make the decision on the time frame and the amounts of the proposed pay out. This board consists of general city employees and retirees, there are no police or fire retirees or actives involved. The last we heard everyone was to be notified in the fall of the decision, once we hear good solid information we will get it out to everyone.

It has been a quiet spring and summer so the "HOT-LINE" has not been updated as often but with more information becoming available we will make every attempt to keep it up to date with the latest information. And as always if you have any questions or problems give the office a call. Any pension question can be directed to me at gtozak@rscd.org. Until the next time take care and be careful out there.



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IN MEMORIAM

Once again, we call the roll and acknowledge those friends and associates who have left us since our last publication. It is hard to let go of good friends but it is easy to remember the good times we shared and realize that now they rest in peace.

February 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Janesick, Frank	FEO	Fire	5-19-47	11-23-72	2-23-15

May 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Alarie, Dennis	Sgt.	Police	5-10-65	4-3-79	5-27-15

June 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Browne, Daniel	P.O.	Police	10-21-57	10-15-77	6-12-15
Chernenkoff, Alex	P.O.	Police	9-22-47	3-3-73	6-29-15
Fortunato, James	P.O.	Police	9-15-69	9-15-95	6-7-15
Godfrey, Richard	Sgt.	Police	4-27-51	5-31-77	6-30-15
Kohler, Willard	P.O.	Police	5-6-46	12-3-71	6-13-15
Massman, Emory	Sgt.	Police	3-10-47	3-10-72	6-18-15
Mittlestat, Harold	P.O.	Police	8-1-50	5-22-76	6-26-15
Ramsay, Harry	P.O.	Police	7-11-66	8-30-75	6-28-15
Robinson, Ridley	Cmdr.	Police	8-5-63	5-18-90	6-30-15
Tear, Donald	P.O.	Police	7-21-52	8-17-77	6-26-15
Thompson, Henry	Sgt.	Police	11-17-47	10-10-74	6-18-15
VanDeusen, Edward	P.O.	Police	12-7-70	6-1-05	6-16-15
Vella, John	P.O.	Police	11-27-67	12-27-84	6-3-15
Wylie, William	Insp.	Police	5-5-65	3-1-03	6-7-15
Pastucha, Edward	Lt.	Fire	2-4-52	7-6-77	6-28-15
Sheiring, Ralph	FPI	Fire	3-5-51	9-14-77	6-10-15

July 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Green, Ronald	Cmdr.	Police	4-9-56	6-5-84	7-23-15
Gummerus, Robert	P.O.	Police	9-12-49	9-12-74	7-30-15
Harris, Maurice	P.O.	Police	2-12-73	3-6-01	7-14-15
Hawkins, John III	P.O.	Police	1-23-78	2-4-13	7-27-15
Jones, Gloria	P.O.	Police	11-21-77	4-10-95	7-6-15

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July 2015 (continued)

Name	Rank	Dept.	Appointed	Retired	Date of Death
Lloyd, William	Sgt.	Police	6-5-50	3-17-79	7-7-15
Magdowski, Donald	Sgt.	Police	1-3-61	11-3-88	7-5-15
Miron, Leon	Sgt.	Police	5-12-52	5-3-79	7-8-15
Roy, Paul	P.O.	Police	9-10-45	9-10-70	7-28-15
Plemmons, Larry	P.O.	Police	4-17-67	6-20-92	7-23-15
Purchiaroni, Eugen	P.O.	Police	11-24-52	11-24-77	7-2-15
Studholme, Thomas	Sgt.	Police	9-25-61	7-23-90	7-21-15
Taylor, Harvey	P.O.	Police	8-5-68	1-5-99	7-15-15
Thomas, James	Lt.	Police	10-20-47	8-1-73	7-12-15
Brosowski, Kenneth	FEO	Fire	2-6-67	5-24-80	7-5-15
Harris, Joseph	FFD	Fire	1-22-73	7-29-79	7-8-15
Mauer, Raymond	Lt.	Fire	5-19-47	5-8-77	7-2-15
Richie, David	FEO	Fire	9-9-57	2-29-96	7-23-15
Zgoda, Chester	Bt. Chief	Fire	5-19-47	2-1-82	7-17-15

August 2015

Name	Rank	Dept.	Appointed	Retired	Date of Death
Abdella, Joseph	Sgt.	Police	11-28-94	Died Active	8-14-15
Buglo, Earl	Sgt.	Police	10-18-65	10-18-90	8-26-15
Darnell, John	Insp.	Police	7-7-47	2-21-76	8-8-15
Green, Arthur III	P.O.	Police	4-14-86	7-27-95	8-9-15
Klukowski, Tod	P.O.	Police	7-28-86	5-21-93	8-7-15
Sims, Donald	Sgt.	Police	1-3-72	1-8-00	8-30-15
Tsolis, James	P.O.	Police	3-24-73	1-5-02	8-12-15
Haney, Jerry	Capt.	Fire	10-2-67	10-17-95	8-8-15
Towne, Charles III	Sr. Chief	Fire	6-2-69	5-9-07	8-21-15
Trupiano, Anthony	Capt.	Fire	2-4-52	10-22-82	8-1-15

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- Go to Central Photo for a digital picture *(located on the 3rd floor of Public Safety Headquarters)*
You will be directed to the 6th floor to Detroit Police Personnel to complete process.
- Bring old DPD ID Card and Driver's License -They will keep your old ID card.

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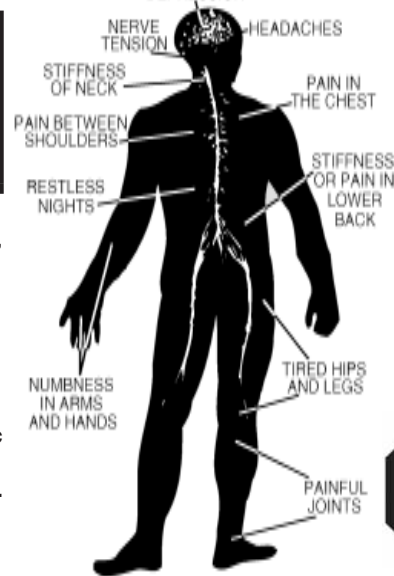
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Silver Ladies



Carol Curley

We had our summer picnic at Bayside Tavern with a fine view of the river. Our waitress was obliging though the air-conditioning had some of us wishing we had brought jackets. We had fun though talking, eating and laughing!

Birthdays so far this year are:

February: Annette Emke, C. Curley

March: Bernice Hall

April: Judy Wagner

May: Barb Talley, Carol Bender

June: Marcy Rolf, June Gusler, Millie Stone, Delphine Marciniak

July: Marilyn Golubosky, Wilma Fulton

August: Marie Johnson

April 50/50 won by Marie Johnson

May 50/50, Millie Stone

June 50/50, Wilma Fulton

July 50/50, Marie Johnson

It is the best time to enjoy the weather. Some of us go on trips, picnics, vacations or move dirt around in the yard. These occupations give us a healing from everyday responsibilities of everyday work and from the pressures we are bombarded with from the media. I've even thought about getting a group of us to maybe take a ride to Pluto! The data being sent back to earth tells us it's larger than we thought, kind of beautiful and only takes approximately ten years to get there! So start packing only essentials mind you; vitamins, maps, warm clothes, camera, soap, dry food, water pills and anything that might help us survive in an unknown and probably hostile environment. It would take our mind off politics and money, right? I'll get the tickets.

We'd like to have you visit at our monthly meetings. Call Marcy Rolf (586) 465-9815

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"Welcome to the Correction"

We were originally going to call this blog: 'Market Cycles Aren't Seven Years', but the last few days have alleviated the necessity of that topic. Our premise was that we have had seven years without a meaningful market decline of 10%. That is very (VERY) unusual. The market, since it is comprised of humans, who have human behavior, will have the tendency to overreact. We call them waves of fear and waves of greed. Warren Buffet calls it the broken clock syndrome: the market is either slow or fast, and is probably correctly valued once in a while (a broken clock is right twice a day).

So for seven years, coming off of the Great Recession (correctly named), we've had a nice upward run. To be sure, many pundits have been predicting corrections or even crashes (if you look on the internet, you can find everything from the crash of the US currency to one where for \$39 you can prevent a \$100 Trillion dollars melt-down). This has been followed by a long series of unsuccessful predictions of rising interest rates, gold soaring, and wide scale collapse. In actuality, the seven year run from our perspective was created in part by the unique and artificial historic increase in the money supply. When the economy tanked, the Fed poured money into the economy, and made interest rates so low that stocks became one of the only viable options. People reacted by buying stocks.

Enter the current scenario (being a Bruce Lee fan, I wanted to say 'Enter the Dragon', which would be an allusion to China). Everyone has been eagerly anticipating, for about four years, the Fed raising rates. Even the hint of raising rates, or in the old days, the hint of stopping Quantitative Easing (remember that) could send the market into a tizzy. For 2015, we've been wondering 'when will the Fed raise rates by (gasp) 0.25%! China gave us something new to wonder about. 'How can the world survive if China only grows at (gasp) 7% instead of 7.4%!???'

So, let's impart some history. In EVERY year for the past 34 years, there has been a negative point in the year. In fact, the average of negative points for that 34 year period is -14.4%. However, in 27 out of 34 of those years, there has been a positive return, averaging 11.1%, according to Morningstar. Furthermore, it's important to look at the reason for the declines. Overreaction? We ask this simple question? What changed in the last few days? Is China going out of business? No. Is the US economy going to collapse if China doesn't grow at 7.4%? No. Is \$40 a barrel oil just the start, is oil going to \$0? No. Is the market volatile, because it is driven by human behavior? Yes.

We did take action. We dropped emerging market debt a while back. We recently took some profits in Asia and dropped a dedicated position. We dropped our pipeline position and added a bit to our energy, because we see \$40 a barrel oil (or less) as a buying opportunity, not a sell. We put some of the proceeds in an alternate that protects on the downside. But, we're still in the game. Corrections are sales. Look at the overall global picture: interest rates are low, oil prices are low, inflation is low and now stocks are getting low.

And, for those of us who have been around this market since 1977, this is nothing new.

Disclaimer: *The views expressed represent the opinion of LJPR. The views are subject to change and are not intended as a forecast or guarantee of future results. This material is for informational purposes only. Stated information is derived from proprietary and nonproprietary sources that have not been independently verified for accuracy or completeness. While LJPR believes the information to be accurate and reliable, we do not claim or have responsibility for its completeness, accuracy, or reliability. Statements of future expectations, estimates, projections, and other forward-looking statements are based on available information and LJPR's view as of the time of these statements. Accordingly, such statements are inherently speculative as they are based on assumptions that may involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those expressed or implied in such statements.*



Snowbirds

Dan Zemaitis

Greetings from Northern Michigan:

Glad to be back home but before I left I received a phone call from Mark Osterman, retired D.P.D. who formed the D.P.D. underwater recovery team. We had a nice conversation and he sent me a box of books that he had written. Thanks Mark

I gave half to the Florida club 50-50 and half to the Snowbirds 50-50. They were appreciated.

We had a good turnout for our May meeting. We also welcomed guests Jane Summers, Adelaide's daughter and Adelaide's sister Betty Magulski.

Don and Cindy Rem donated towards our picnic and items for our Piñata. Thanks for your generosity.

So far we have 21 people for our Mackinac Island outing, all are welcome to go. The cost is \$215.00 each. The buffet lunch at the Grand Hotel is included. Jey is trying to get a casino package also. If interested call Jey or myself at (989) 735-3450, it's September 11 & 12th.

Get well wishes and payers go out to Dorothy Heise, Camille Ramsay, Ted Farquhar, Harry Rudeen

Jr., Ginny Rogers and Della Roganski.

June Birthdays: Nick Zazula, Roland Raska, Ginny Rogers, Marge Helzer, Ted Farquhar and Barney Barnouskus.

July Birthdays: Don Rem, Muriel Corsiglia, Ray Heise, Joanne Nicholls, Dusty Rhodes, John Pietrangelo and Ellie Barnauskus.

August Birthdays: Dave Ambrose, Lorraine Dennerly, Vahan Kapagian and Roy Mantay

Our June meeting got moved to a different room but everyone found us. We welcomed guest Pat Duncan, Roy Mantays (firefighter grandson) and Ginny Rogers granddaughter Sonja Wietch who told us that they do the same pledge of allegiance in their school. I certainly hope so.

If you missed the RDPFFA's picnic and breakfast meeting in Frankenmuth, you really missed out. The food was excellent, even though the Bavarian Inn staff handled the food. The RDPOFFA officers, Board members and their wives did a lot of work and we thank them for that.

We had 28 Snowbirds members attend the functions. We also had 20 members go on the Bavarian Belle Riverboat down the Cass River on a side trip, doesn't count as a cruise but it was interesting and enjoyable.

In the meantime, don't forget to support our RDPFFA in helping out the P.A.C. and legal funding so they can get legislation passed that will help us.

Take care and God Bless

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Nancy Schmidt

If you like it Hot and Wet, then come on down cause we've got hot and wet for you. I don't have much to tell you about, our meetings are on hold now until October for anyone who doesn't know, we have changed our meeting place. We are now meeting at the Hillsborough County Library, located at 619 Vondenburg, Brandon, Florida 33511, off Parson south of 60. Call me if you need directions in October. We have had a few meeting there so far and we have found it to be a very pleasant location. The following dates are for the 2015/2016 period, October 4th, November 1st, December 6th, January 3rd, February 7th, March 6th and April 3rd. As you all know by now I'm sure, we had an Election in April and we have a new President, Donald Rem. Welcome aboard Don. All of the other officers are retaining their positions for another year. Speaking of Don, just received word that he was in the hospital for a few days, how now and taking it easy.

We have some sad news to report, we lost Harry Ramsay, he died June 28th. He had been ill for some time and was in the Hospital and then re-hab. Harry was our past Vice-President under Bill Schmidt for many years. Our condolences go out to his wife Camille and his children Daniel and Pamela. We also lost James Thomas on July 12th. Had a nice chat with his wife Mary of Houghton Lake, Michigan.

We will be having some birthdays over the next few months' we have Don Rem, Bill and Dolores Larsen, Jim Bateson, Dennis Bossow, Gerry Brehm, and Gerald Quinn, Lynn Shanks, Ray Kosmack, Earl Wiltse and Bill Peplinski. Happy Birthday to you all.

Well I will close this for now. You know you can contact me by phone at (352) 683-7924 or e-mail njschmidt@gate.net.

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CATARACTS AND CUSTOM CHOICE IMPLANTS

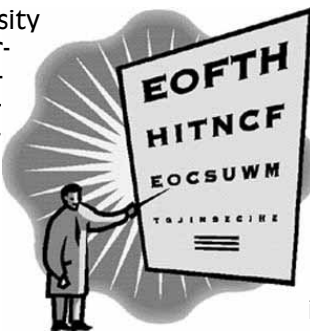
If you believe you may have a cataract, don't worry. Every year, 3 million Americans have cataract surgery. Modern cataract surgery has developed into one of the safest, most successful and most patient 'friendly' surgical procedures available. The improvement to your vision can be life changing. With the latest advancements in laser-assisted surgery, multifocal and astigmatism correcting 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. 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 ZyoOptix™ 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 ZyoOptix 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.

Shorepointe Optical Studio - 586/774-9320

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