



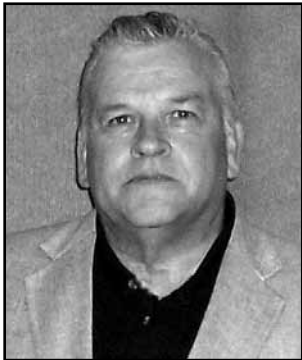
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 119, October, 2014



PRESIDENT

Don Taylor

The Bankruptcy confirmation trial is finally over, and Judge Rhodes has indicated he will release his decision on November 7th. If approved it is expected that the Plan of Adjustment would become effective around the first of December. What does this mean to us? I will attempt to summarize the terms of our settlement.

Pensions

Police & Fire Retirees will not see any reduction in their current pensions.

They will continue to receive annual COLA increases at rate of 45% of previous amount, approximately 1% annual increase. (These annual increases are permanent and not effected by the restoration policy). Old plan members will continue to receive increases based on pay and increases of actives, at the rate of 45% of what they would normally receive. (Old plan members will start seeing annual increases under the terms of the actives settlement starting July 1, 2016 maybe earlier.) Scheduled wage increases DPOA 8% immediately, 2.5% each July 1, of 2016, 2017, 2018, question remains regarding what effect on retirees under the old plan the 10% wage cut taken by actives will have.

Restoration of COLA will be based on annual returns and funding levels of the P&F retirement system. Currently the value of these returns have made it possible that the next step in restoration may already be or is very close to being due.

Current retirees, those retired as of June 30, 2014, will have their COLA restored to a value of 66% prior to new retirees or actives receiving COLA restoration.

COLA that has been restored will become permanent after June 30, 2023, if the pension fund level of the Police & Fire Retirement system is 78% or higher.

There will continue to be two elected retirees serving on the Pension Board, one retired police and one retired fire.

There will be a special election for these two positions as soon as practicable after the Plan of Adjustment is confirmed.

The Two elected retirees will also be appointed to the Investment Committee, this is the pension oversight committee required by State and Grand Bargain settlement.

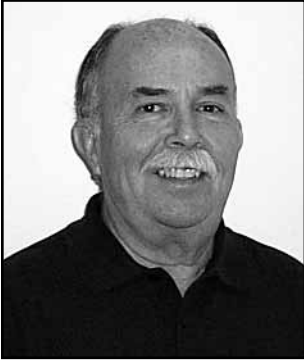
Healthcare

Police and Fire Retirees will have a separate Healthcare VEBA

The VEBAs are funded by a B-Note, the amount was set at 450 million, with the VEBAs receiving additional amounts under a settlement with Syncora and FGIC/COPS, and this additional amount is 42.68 million. Under the Plan of Adjustment the B-Note is allocated with the Police and Fire VEBA receiving .516%. The P&F VEBA should receive approximately 254 Million. (Because the RDPFFA was able to split the VEBA giving P&F their own VEBA the value of Weiler Settlement agreement was taken into account)

The composition of the Board of Trustees of the P&F VEBA will be of 7 Voting members, one non-voting member. The voting members initially will be appointed as followed; 1 by the Mayor, 3 by the Official Committee of Retirees, and 3 by the RDPFFA. After the initial appointment the RDPFFA will appoint all voting positions except the one appointed by the

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

Well it looks like we will see the light at the end of the tunnel very soon. The bankruptcy trial is over and a decision will be made on November 7, 2014 with a written ruling soon to follow. All the legal experts expect the Plan of Adjustment (POA) to be approved and allow the City to emerge from bankruptcy. Now it will be up to the City, its leaders and all the overseers to make sure this will not happen again. This has been a long, frustrating and expensive process but it appears we will come out of this process better than what was originally forecast.

Health care is another subject that has everyone concerned. Through the bankruptcy process and mediations it was agreed upon that the City will extend the present so called healthcare benefits through the 2015 calendar year. This will include the presents plans offered the Medicare eligible retirees and the stipends

for those not eligible for Medicare. You will or may have already received the open enrollment packet from the City. We understand that it will be mailed very shortly. This will be the final booklet you will receive from the City and we ask that everyone review the packet very carefully and make any changes you feel you need at this time. Keep an eye on the dates listed in the booklet as it appears it will be a short time frame for any changes to be made. As we understand any changes will be completed by phone or on line only, there will be no paper forms to be completed. If you are going to keep the present plan you have you should not have to do anything although if you are going to make changes or opt out of the City plan and get you own plan or get your coverage from your spouse or through another employer this is the time to do that. Follow the instructions carefully and again watch the dates. For those non Medicare eligible retirees your stipends will continue as is until March 31, 2015. Beginning in April 2015 retirees will have the option to receive not-taxable benefit to help pay for medical coverage. Options will be provided to ensure that retirees can continue to be eligible for premium assistance they receive to pay for Marketplace Coverage (Obama Care). This is also the time to enroll in or make changes to any dental or vision benefits being offered that you may be interested in or would like to drop. COPS Trust is also going to have an open enrollment for the Delta Dental Plan they offer and an additional vision plan, this should also be in the mail shortly. If you are presently enrolled in the Delta Dental Plan it will continue without you having to do anything and you will not receive the packet. All premiums will remain the same for 2015. So please read over all the materials very carefully and pay attention to the dates for any changes you make.

With 2014 winding down quickly the Association would like to thank all our members for there generous

(continued on page 16)

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(586) 795-1734 • Fax (586) 795-2183

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



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Allan Grant

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SECRETARY/ TREASURER

Al Grant

Detroit's problems have been building for some time. It's lost a quarter of its population in the last decade. A city that grew to 1.8 million people in the 1950s ranked as the 5th largest city in the United States has spiraled down ever since. Detroit's population in 2000 was 951,270, which dropped to only 713,777 by 2010. In 2013, the city's estimated population is 688,701. In 2012, out of the top 50 U.S cities Detroit is ranked 18.

By 2009, the auto industry collapsed along with the economy as a whole, eventually pulling the city down

with it. Government corruption under former mayor Kwame Kilpatrick only made things worse.

The city of Detroit couldn't pay its bills, and so, on July 18, 2013, it declared bankruptcy under Chapter 9 of the federal Bankruptcy Code, the chapter reserved for municipalities. Detroit estimated that it had \$18 billion of debt—about \$12 billion of unsecured debt and \$6 billion of secured debt—and 100,000 creditors. Almost all of the unsecured debt is related to health and life insurance and unfunded pension obligations.

In bankruptcy CBA's (Contract bargaining agreement) are not binding. The Cities administrators' misguided direction and poor decisions lead to numerous casualties and consequences, one loss for retirees is a promise that the city could not keep and that is our Health Care benefit.

Now in bankruptcy, the professionals enter the picture and are projected to spend \$182 million to deal with the legal and financial issues cautiously being fair, equal and just too all creditors. "What a Fiasco"!

The following is a list of professionals involved in the Detroit Bankruptcy case:

City Professionals Fees	2014	(\$ in millions)	2015
1. Conway MacKenzie, Inc. (Ops)	(14.0)		(6.5)
2. Dykema Gossett, PLLC			
3. Ernst & Young LLP (FA)	(13.4)		(4.9)
4. Jones Day (Counsel)	(35.7)		(10.9)
5. Foley & Lardner LLP			
6. Kilpatrick & Associates, PC			
7. Kurtzman Carson Consultants LLC			
8. Miller Buckfire & Co. LLC (IB)	(5.4)		(19.5)
9. Miller, Canfield, Paddock & Stone, P.L.C. (local counsel)			
10. Milliman, Inc. (actuary)	(1.0)		
11. Ottenwess, Allman & Taweel, PLC			
12. Pepper Hamilton LLP			
Total	(69.5)		(41.8)
Committee / Creditors Professionals			
1. Dentons US LLP/Salans FMC SNR Denton Europe LLP (Counsel)	(13.8)		(5.0)
2. Brooks Wilkins Sharkey & Turco PLLC (local counsel)	(0.8)		(0.3)
3. Lazard Freres & Co. LLC (FA)	(1.8)		(0.7)
4. Segal Consulting (actuary)	(tbd)		(tbd)
Total	(85.8)		(47.8)

"Fee Examiner"

Robert M. Fishman,
the duly appointed fee examiner
Shaw Fishman Glantz & Towbin LLC
321 North Clark Street, Suite 800
Chicago, IL 60654

Please note the following Directory Changes

Benefits Administration
Human Resources
Room 304
(Move from room 1026)

Firemen's Mutual
Benefits Fund
Phone Number
(313) 237-3194

PRESIDENT *(continued from page 1)*

Mayor. The non-voting position is appointed by the Retired Detroit Police Members Association (RDPMA); this position will terminate on December 31, 2018.

The VEBA Trustees will be responsible for setting benefits for retirees Healthcare. The current plans are expected to remain in effect until April 1, 2015 and maybe beyond. So please allow some time for the Trustees to get into position and establish policy and benefit levels. I am sure you will be hearing from the Trustees once/if the Plan of Adjustment is approved by Judge Rhodes.

On the POA effective date the Employees Death Benefit will be frozen (the life insurance .9 cent Plan). The City will have no obligation to fund the Plan, Retirees will be given one time option to receive pay-out, or they can remain in the Plan. It will take time for the city to calculate payments.

This is just a short summary of the settlement agreement of the RDPFFA under the Plan of Adjustment. As we have pointed out throughout this process, no one wins in Bankruptcy. I believe if you read the POA and our settlement agreement you will see we were able to come out somewhat better than others. In the pension area the RDPFFA was able to negotiate no reductions in current pensions and maintain a portion of the COLA. Our settlement agreement was 3% more in value on pensions than another group representing retirees was going to use as a starting point. In our Healthcare settlement we were able to split the VEBA into two parts giving the P&F a larger portion of the B-Note, approximately 16 million dollars more to fund the P&F VEBA. After the initial appointments to the VEBAs the RDPFFA will control 6 of the 7 seats. There will be two elected retirees on the Pension Board and the Investment Committee, which oversees the investments of the Pension Board.

There will always be those that disagree with any outcome, but I believe this was the best possible outcome under the circumstances we were faced with. Only pensions had a chance of being protected in Bankruptcy under the State Constitution, and not all of our attorneys were in agreement as far as protection of annual increases COLA (which is all P&F loss) and I spoke with a number of attorneys including the State Attorney General that agreed to reverse any reductions in the Courts may require two trips to the US Supreme court. If successful the first time, it was liking the city would not have funds and point at the State

Constitution, requiring a second suit against the State to enforce the Constitution and require the State of Michigan to fund pensions. This would have resulted in a very long and costly legal fight. Facing the possibility of millions of dollars in legal fees, and a lengthy court battle that may not end under the lifetime of many of our members, and an uncertain outcome of the legal challenge, we made the decision to seek a settlement.

This settlement did not come without cost. The RDPFFA has spent over \$600,000 in this legal challenge, but as pointed out in this article I believe we were able to provide benefits at a much greater level than would have been achieved otherwise. The generosity of our members has resulted in over \$247,000 in donations to the Legal Fund. Many of our members are making regular donations to the Legal Fund in varying amounts from as high as \$1,500 dollars to \$10 dollars per month. In the letters included with these donations many include notes that they would like to donate more but just don't have the resources available to do so. It is gratifying to see so many members step up to assist the Association in the effort to fund this legal battle. We fully realize that there are many that are just getting by and cannot afford any additional expenses at this time. The Association is not by any means facing the possibility of defaulting on its financial obligations, but I believe we do need to maintain the funds necessary to meet any future challenge we may face. So even though the Bankruptcy is coming to an end, we continue to need the support from those that do have the ability to assist in replacing our depleted reserves.

In closing as we finally near the end of one of the most challenging events in our lifetimes, I want to express my sincere appreciation for all those that have expressed words of appreciation and encouragement throughout this process. I have also heard from a few of those self-educated bankruptcy experts that with very little if any real facts or knowledge of the circumstances, have criticized the efforts of the Association at every step. I can ensure you that prior to making a recommendation to the Board of Directors to consider entering into the settlement agreement I reviewed thousands of pages of financial documents, attended hundreds of meetings and spoke with many experts that did have the knowledge and expertise in the fields necessary to assist me in making an informed decision. Again this was Bankruptcy, with limited options, none good.

Thank you for your support, and hope to see you at the Association meetings and events.

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

*Call the Association Office
if you need additional information*

Detroit Police Department Retired Badges

Silver – \$35.00 EA. Gold – \$45.00 EA. *

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Contact Retired Detroit Police Officer George Toy at:

(248) 572-4458

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ASSOCIATION CALENDAR OF EVENTS* **NEW!**

General Membership Meeting Schedule

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Nov 6 • Jan 8, 2015

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Dec 4 • Feb 5, 2015

West Side Silver Ladies*

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

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

Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

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

“October to April” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

Doors open at 11:30 A.M. with coffee & donuts

Snowbirds Of Michigan*

Meet 2nd Sunday of the month

May thru December

at “BJ's” Restaurant in Gaylord, MI

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

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

**Articles for the January 2015
Issue should be “submitted” by
December 19, 2014**

REMEMBRANCE AND THANK YOU

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

Legal (Donation)

In Memory of

Barthlow, Rita *in memory of*
Roger Barthlow

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

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

Brooks Irene, *in memory of*
George Brooks

Butwill, Shannon *in memory of*
Mary Gawlowski

Chakan, Sharron *in memory of*
John Chakan

Chakan, Sharron *in memory of*
John Chakan

Chakan, Sharron *in memory of*
John Chakan

Crist, Grace *in memory of Louis Crist*

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

Dabrowski, Al *in memory of*
Joan Dabrowski & James Bardell

Delegato, Dan *in memory of*
Earl Berry (Pres Local 344 DFFA)

Dennerly, Loraine *in memory of*
Sgt. A. James Dennerly

Fiddler, Ray & Charlotte *in memory of*
of Capt. Eugene Snarski DFD

Godfrey, Steve & Deb *in memory of*
Mike Gambotto

Gulowski, Ed & Loretta *in memory of*
Sgt. Joseph Barath

Gwizdz Robert & Vicki *in memory of*
Dan Maynard

Huck, Arlene *in memory of*
Gary Huck (Batt. Chief)

Jackson, Bob *in memory of "Fred Auner*
Pete Hall & Pauline Jackson"

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

Kocis, Jean *in memory of Bob Kocis*

Malott, Mike & Jennifer *in memory of*
Mike Goss

Maxinoski, Ed & Carol *in memory of*
PO Tom Geck

McComas, Connie *in memory of*
Ronald B. McComas

Newberry, Larry *in memory of*
Chief Major Winston (DFD)

Nowak, Thomas *in memory of*
Antoinette Nowak

Parrott, Ron & Rita *in memory of*
Thomas John Parrott

Parsell, Stephen *in memory of*
Carl Parsell

Pathe, Anna *in memory of*
Sgt. Eugene Pathe

Payne, Lowndes *in memory of*
Sgt. Robert Woods

Peltier, Ernie & Kris *in memory of*
Paul Begin & Michael Tinney

Ryan, John T. *in memory of*
Josephine (Jo) Ryan

Saffold, Ed & Isabel *in memory of*
Lt. Albert Saffold

Saski, Michael & Justine *in memory of*
of Tom Emerick & Steve Yakimovich

Schiepke, Raymond & Judith
in memory of Richard (Lou) Waem

Shanks, Millie *in memory of*
Lt. Lee Shanks

Skubik, Chester *in memory of*
Bob Nowak

Smolka, Ron & Carol *in memory of*
Ed Sawle & Jim Hughey

Spicher, Ted *in memory of Bob Dooley*

Teipel, Robert & Bernadine *in memory of*
of Deputy Chief Patrick R Adams Sr.

Turney, John *in memory of*
Keith Whitehead

Vanleen, Richard *in memory of*
Roy Moerschell

Wandzel, Elaine *in memory of*
Donald Wandzel

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

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

Wendyker, Al & Linda *in memory of*
Wayne Keeney

Whitty, Paula & John *in memory of*
Sgt. Sherry Keyes

Williams, Peggy *in memory of*
Wallace N. Williams

Womack, David *in memory of*
Lt. Paul D. Womack

Zielinski, Patricia *in memory of*
Edward R. Zielinski

Legal (Donation)

Adamson, Duane

Alarie, Dennis

Alarie, Dennis

Alarie, Dennis

American Legion, Police & Fire Post
161

Armstrong, Bill & Dollie

Arthurs, Jimmy & Judy

Bania, Ken & Lorraine

Bar, Tim

Bar, Tim

Bar, Tim

Bar, Tim

Barnes, Mike & Margaret

Barton, Dennis & Margaret

Baxendale, Gerald & Donna

Beeman, Bernard & Mary

Benskey, Peter & Mary

Bernert, Gerald & Jenene

Billings, Jerry

Black, Don & Carmen

Blackmon, Roy & Gail

Bogumil, Zig

Boren, Douglas

Boren, Douglas

Borg, GERALYN

Bourdeau, James

Brace, Joseph

Bradley, Tom & Glenda

Bradley, Tom & Glenda

Bradley, Tom & Glenda

Brogan, Roy & Nelda

Burgess, John & Barbara

Burns, Joseph

Butucell, Bob & Barb

Cackowski, William & Laurine

Caloia, Dan & Jennifer

(continued on page 7)

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

Cardinali, August	Gordon , Hector	Lebeau, Barry & Diane
Casey, Patrick H.	Green, Chris	Ledford, William & Clara
Cislo, Fred & Rose Marie	Greene, Kevin	Lemaux, Max & Yvonne
Collinash, Robert & Margaret	Griffis, William & Marsha	Lemaux, Max & Yvonne
Cook, Robert	Gryniewicz, Lawrence & Patricia	Lemke, Hugo & Shirley
Cook, Bob	Guerrini, Ralph & June	Link, Dan & Nancy
Costage, George & Nancy	Guffrey, Rudolph & Rose Marie	Lloyd , Bill
Couch, Earl Frank	Guy, Frank	Loch, John & Claudette
Cronk, Richard & Carolyn	Haas, Ralph	Loch, Richard & Patricia
Damm, David & Dorothy	Haderer, Bob & Karen	Locke, Adrian & Mary
Danclovic, John T.	Hartner, Ione	Loeffler, Bob
Davis, John S.	Heidelmeyer, George & Julia	Logan, Margaret
Decker, Frank & Patricia	Heise, Ray & Dorothy	Machesky, Jerome & Lois
Delibera, Mike & Kathy	Henzi, Len & Sheila	Maki, Raymond & Judith
Dermidoff, Dennis	Hewitt, David & Lori	Malone, Tim & Jan
DeVolder, Oscar & Patricia	Hood, Diane	Malott, Mike & Jennifer
Dick, Gregory T	Hubbard, Mike & Kathy	Mamo, Wilfred & Diane
Doheny, Dennis	Hughes, Jerry & Liz	Manning, Don
Dombrowski, Bob & Linda	Hunt, William	Martin, Tom & Joan
Downing, Ray & Marge	Iannucci, Steven & Darlene	Materna, Stanley & Sandra
Duhonich, Michael	Irwin, Bill	Mathis, Daron
Dupuis, Daniel	Ives, Rolland & Jackelyn	McCann, Tom & Constance
Dwyer, Don Jr. & Joan	Jablonski, Dan & Greta Ann	McDonald, Don G.
Dziuba, Stanley & Donn	Jagger, James & Katherine	McKane, Dan & Barbara
Dziuban, David	Jaminet, Tom	McPhail, John & Georgia
Eddy, Jim & Sharon	Jennison, Mary & William	Michalski, Raymond & Judith
Eising, Dale & Betty	Kalvenas, Doreen & Ron	Michalski, Leonard & Arlene
Eising, Dale & Betty	Kantak, Robert	Moffitt, Jim & Nancy
Elsey, John & Toni	Keillor, Arthur Jr.	Morawa, Dennis & Barbara
Engelhardt, David & Kathleen	Kelly, Larry & Kathleen	Morawa, Dennis & Barbara
Fairbairn, Wilma	Kelly, Elizabeth	Morawa, Dennis & Barbara
Fairweather, Bill & Donna	Kelly, Jim & Kathleen	Morris, John & Lorraine
Ferguson (Fergie), Leroy	Kijek, Jim & Liz	Mosier, Loren & Linda
Finlay, Gordon	Kirk, Don & Mary	Nelson, Alf & Elizabeth
Fitzpatrick, Laura	Klinefelt, Ira	Nierzwick, Eugene
Flynn, Elden	Knobelsdorf, Knobby	Nold, Dan & Mary
Foley, Mike	Knobelsdorf, Knobby	Norris, Kelly
Foley, Mike	Knobelsdorf, Knobby	Nowak, Frances
Foley, Mike J.	Knobelsdorf, Knobby	Nowak, Frances
Francis, Louis & Kathleen	Kohls, Scott A.	Nye, Charles & Kathleen
Frantti, Paul	Korona, John Sr.	Nye, Charles & Kathleen
Gajeski, Richard & Patricia	Kovach, Christine & Ken	Nye, Charles & Kathleen
Gale, Ed	Koziol, Allan	Obidzinski, Robert & Donna
Gambotto, John	Kozlowski, Norbert & Kathleen	O'Brien, Martin
Garber, Charlie & Barbara	Kulish, Don & Shirley	O'Dea, Terry & Catherine
Gersch, Hugh & Yoonsil	Lamphier, Dan & Mary	Oehmke, Don
Girardini, Celestine & Eleanor	Lang, John	Panackia, Edward & Connie
Gjarich, Milan & Lydia	Lang, John D	
Golec, Dennis & Ellen	Lawrence, Robert	

(continued on page 8)

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

Parsons, Bill
 Pauch, David & Melanie
 Peitz, Nelson
 Peterson, Ray
 Peterson, Robert & Shirley
 Phillips, Charles & Kathleen
 Phillips, Charles & Kathleen
 Phillips, Charles Sr. & Kathleen
 Ploe, Ed & Ann Marie
 Ponik, Ted & Mary Ann
 Ponticelli, Joe & Rita
 Post, Joanne
 Postek, Melvin & Josephine
 Potts, George
 Price, Billy
 Ramsey, David & Susan
 Ramsey, Harry & Camille
 Raycraft, Gerald & Lynne
 Rea, Bob & Deborah
 Reczko, Henry & Marilyn
 Reed, William & Mary
 Regish, Andrew
 Reid, William
 Rem, Don & Cindy
 Restum, Rudy & Marion
 Riina, Leonard & Mary
 Robertson, Dick & Delphine
 Rogers, Daniel J.
 Rossi, Rocco
 Rudeen, Harry & Mary
 Ruhlig, Jim & char
 Russell, Ken & Jo
 Russell, Ken & Jo
 Russell, Ken & Jo
 Sabolovich, Sam & Marlene
 Schiepkke, Ray
 Schmidt, Joe & Patricia
 Schnars, William & Barbara
 Schwartz, Fred & Kathleen
 Schweiger, Jim
 Seger, Joseph
 Selz, Carl
 Seneski, Larence & Sharon
 Serda, Margaret
 Singer, Charles R.
 Sklut, Alma
 Skomra, Dan & Dolores
 Skomra, Dan & Dolores
 Skomra, Dan & Dolores

Skotzke, Diana & Eugene
 Small, Carol
 Smith, Micki & Ray
 Smith, Ray & Micke
 Smith, Joe & Glenda
 Smith, Jerry & Margo
 Solomon, Joseph & Suzanne
 Stanbury, George & Marie
 Stano, Patrick
 Stefan, Ray
 Stokes, Ron & Carolyn
 Surma, Mark
 Sustrich, Bernie
 Swan, Joseph H.
 Szarafinski, Leroy
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 Trupiano, Anthony & Alice
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 Vallimont, Noreen
 Van Arsdale, Don & Carol
 Van Sullen, Lawrence & Jean
 Vandenoorn, John & Marilyn
 Vorpagel, Charlie & Sue
 Wagner, Rudy & Fanny

Wagner, Loren & Shirley
 Wagner, Loren & Shirley
 Wagner, Loren & Shirley
 Walcheck, Suzanne & Richard
 Walcheck, Richard & Suzanne
 Weidner, Ron & Penny
 Weidner, Ron & Penny
 Weir, Charles
 Whitford, Jr. & Jenne
 Wilkewitz, Ralph & Sunni April
 Wilkins, Bill & Nancy
 Wing, Mitch & Mary
 Winkler, Frank & Susan
 Wojnar, Frank & Doris
 Wojnar, Frank & Doris
 Wojnar, Frank & Doris
 Wojtas, Joe
 Wolff, John & Kathie
 Woodruff, Ken & Margaret
 Wray, Lois
 Wylie, Bill & Christine
 Yager, John & Lynda
 Yokubison, Ron & Janet
 Zagar, Mark & Alicia
 Zarembo, Mark
 Zinser, Andrea

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"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 StormJ h St

Former President of the RDPFFA and DPLSA

I know why you're angry, and you have every right to be. As the son of Steve Parsell, a dedicated lifetime fireman, I spent my childhood seeing my dad as a hero. I often heard sirens and wondered if maybe a night might come when he would not make it home.

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. And 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.

AsA an Insurance Ad iAdvisor ffor S iSenior BBenefits Gfit Group, I've h l d h d d of police officers,helped hundreds fliffi

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. 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@benefits4seniors.com to schedule a free consultation.

www.sbgra.com

Members Letters

Enclosed is a contribution to your organization in sincere appreciation for the many long hours you have all put in on behalf of all our members. A big "thank you" goes out to all of your families for allowing you to spend so much extra time on this all important issue!!! We couldn't have managed without you.

Mrs. Carol Ann Small
(Dell Small DFD Ret. Deceased)
Grosse pointe Woods, MI

As an expression of our gratitude in an effort to help maintain our pension benefits, I would like to donate the enclosed check towards the Legal Defense Fund, to help continue the Association's fight to maintain our benefits in the face of the City of Detroit's bankruptcy proceedings.

As always, thanks for all the good work you do on our behalf.

Jim & Liz Kijek
RDPFFA Member
Georgetown, KY

Enclosed is a donation for the legal defense fund. My thanks to all of you back in Michigan for the great efforts you are exerting during this bankruptcy matter. It's been a difficult time, and I'll be glad when this is all behind us.

There's a few hard-heads that are quite vocal about voting "no" and I suppose they have their reasons. I feel confident that the "yes" vote will win by at least 75%.

Thanks again, gang.

Ray & Marge Downing
Henderson, NV

Thank you for all of your hard work. Use this money to pay for attorney fees. I hope that the As----- that haven't voted get off their dead asses and vote.

Will & Diane Mamo
Inverness, FL

Thank all of you (Board Members) for all of your hard work, time & a Great Job. Please put this check towards the legal fund.

John & Kathie Wolff
Grosse Pointe, MI

I appreciate you and your team for your time and effort to make this settlement happen. I know it was not easy and took much leadership. Watching your meetings

online and periodic updates, has kept me informed. Hopefully now that the vote has passed, you and your team can get much deserved R/R.

Thanks so much for making our future secure.

Scott Kohls
Naples, FL

Please use the enclosed check towards the Legal Fund. Thank you for all your hard work.

Bob & Karen Haderer
Roscommon, MI

Thank you for all your hard work in this difficult time. Enclosed is a check for Legal Fees in memory of Edward R. Zielinski. Once again thank you & God Bless.

Patricia B. Zielinski
Houghton Lake, MI

Enclosed is my check to help in our legal actions defending the benefits we retirees were promised and now must have to sustain us in our senior years. My wife and I are incurring ever increasing costs for medical services as we get older. Your dedication of time expertise on our behalf is immensely appreciated. A million thanks and God bless you all.

John Burgess (Class of Sept. 1960)
Paris, IL

Thank you so much for the great work you and the other committee members did during our difficult pension battle. I know it's not over but I also know you've got our back. I hope this check helps.

Dan McKane
Canton, MI

Enclosed is a check to be applied to the Legal Fund. This is in memory of my wife Josephine (Jo) Ryan. Thank you for all your efforts on my behalf & all other retirees.

John T. Ryan (DFD)
Mtn. Home, AR

Just a little something to put towards Legal Fund. I just can't say Thank You enough for all your work. Bless You People!

Lori & Dave Hewitt
Syracuse, IN

I just have to write again and express my utter disdain for these parasites, leeches dead weights that will benefit from the effort and sacrifices made to protect their pension. To be too tight fisted with your money when it comes to this only voice we have to protect your

(continued on page 11)

Members Letters *cont.*

livelihood is disgusting. They remind me of the 47% who want those that will work to support those who can but won't, you know this "entitlement crowd". There is no sense of shame with these bottom feeders. They should receive all the cuts. Too bad we can't exclude them from whatever decision we get. Let them lose whatever we are fighting to keep and are willing to support this effort with our wallets. I hope you can print this in the Unity. I know you can't express these thoughts, I hope I can.

Gary Severs #3289
South Lyon, MI

On behalf of all RDPFFA members, thank you for what you have done, and what you are doing for us.

Jim Eddy
Franklin, TN

Thank you for all the difficult exacting work that all of you have done. Enclosed is a check for the Legal fund.

George Potts,
Chesterfield Twp., MI

Thanks to everyone for the endless work you do for the Retirees, glad someone is looking out for us.

Ray Peterson (Retired DPD)
Lincoln Park, MI

Thanks for all the hard work you guys do. No one said it would be easy, but Bankruptcy- Geez.

Don & Mary Kirk
Canton, MI

Thank you for all your time and efforts. We appreciate everything that you are doing in our behalf.

JR & Jeanne Whitford
Clinton Twp., MI

Donation made on behalf of those ungrateful Retired Detroit Police & Fire Fighters that continue to free-load on the efforts of this dedicated Association. Keep up the great work for those that appreciate you.

Hugh Gersch
(Retired DFD Battalion Chief)
Clinton Twp., MI

Thank you for your work on our behalf. Enclosed check in memory of Dad. Lt. Albert Saffold.

Ed & Bel Saffold
Pueblo, CO

Thank you for all you are doing in keeping the retirees voices heard. Use this check toward the legal expenses, in memory of my father, Carl Parsell.

Stephen Parsell (Retired DFD)
Macomb, MI

Enclosed, please find a check toward the legal fund in the bankruptcy case. I thank God every day that there are good people like you folks helping us widows. My husband, Lt. Lee Shanks took the job for security. He was a foster child and felt he needed that security. He would be shocked at what has happened to Detroit. This is in his memory. Thank you so much.

Millie Shanks
Holt, MI

Enclosed is a donation for the Legal Fund. Thank you for all your efforts!

David & Melanie Pauch
Mancelona, MI

Please use this token as seen fit. Would you also as a remembrance for Keith Whitehead, a great partner.

Thanks,

John Turney
Gladwin, MI

Thanks for your hard work. It is greatly appreciated. Best of luck for the future. Check enclosed.

Rudy & Fanny Wagner
Dowagiac, MI

As requested, please apply this donation to legal fund. This adjudication is not over.

Den & Mag Barton
Caseville, MI

Enclosed is a check to help with legal fees. Prayers for all Active and Retired members. Never give up.

Dan Jablonski (Jabo) Retired DFD
Gibraltar, MI

Hail Unity! Times are getting tougher every day and prices on everything going up, but I want to help as I can, so add this to the Legal fund.

Don Thomas
Shelby Twp., MI

Please use this check for the "Legal Fund". Thank you so very much for all your hard work and time you spend to save our pensions. It is truly appreciated.

Raymond & Judith Michalski
Brooklyn, MI

(continued on page 12)

Members Letters *cont.*

Many, many thanks to all of you that continue to work on our behalf. If it wasn't for your efforts, who knows how dire our retirement benefits could have become. Please apply the enclosed funds towards our ongoing legal battle, in memory of my father Lt. Paul D. Womack.

David Womack
Novi, MI

Thank you for all your hard work. We greatly appreciate the effort you have exhibited in protecting our pension.

Tim & Jan Malone
Sterling Hgts., MI

Thank you for your great efforts on our behalf. I wish this donation could be more. God Bless this organization.

Jim & Nancy Moffitt
Roscommon, MI

I want to thank you for the work you have done for the retirees in securing our pensions. I'm sending a check for the legal fund.

John S. Davis
Macomb, MI

Thank you! Thank you! Thank you! It's our honor to give to the legal fund.

Dick & Delphine Robertson
Sterling Hgts., MI

This donation is but a small part of the appreciation, for the commitment and dedication that this association has shown for the membership. Put it towards the legal fund and may we all live in peace.

Mitch & Mary Wing
Dearborn, MI

Thank you for all you do on our behalf. We really appreciate all your time and hard work.

Bill & Nancy Wilkins
Deckerville, MI

Just want to let you folks at the Unity know how much we appreciate all that you do for us retirees and our families, I retired from the DPD in 1994. I was really expecting to stay a bit longer, but after the Budzyn and Nevers fiasco, that changed my mind. You folks at the RDPFFA have made the difference in my pension for sure, you have taken on all the battles. Without your pursuit of justice for us retirees I believe our pension

would be 30% less than they are today, and possibly even less.

The RDPFFA is truly the only voice us retirees have and I must say when needed that voice is heard loud and clear. My wife and I will continue to support the agenda of the RDPFFA with as much as we can afford, and I will verbally assault any retirees who fail to do so, any of you out there reading this should be ashamed of yourselves if you haven't supported the RDPFFA. You have accepted all the benefits that have been won through very expensive litigation, it's time to show your support and donate to the legal fund.

ONCE AGAIN THANK YOU ALL AT THE RDPFF for your long hours and dedication to our cause.

Leonard & Mary Riina
St. Clair, MI

Thanks for all your hard work in this battle to save our pensions. Your efforts are greatly appreciated.

Jim & Marlette Turner
St. Helen, MI

Thank you for all your hard work & all you do for us! Please use this check for our legal fund.

Jim & Char Ruhlig
Linden, MI

Enclosed is a check for use legal fund. Thank you for all you have done.

Lois Wray
Howell, MI

Thank you for all that you are doing to help everyone & trying to get everybody involved. Good luck & God be with you.

Joe Wojtas
Warren, MI

Just a little something toward my share of the legal expenses. Thanks for all you do.

Stan Materna
Imlay City, MI

Enclosed is a check toward the legal fund. We appreciate all the hard work you are doing for us. Keep up the good work.

Ted Ponik
Posen, MI

Thanks for your efforts & keep up the good work.
Bill Lloyd (Retired 1979 from #16)
Bear Lake, MI

(continued on page 13)

Members Letters *cont.*

Please accept this check for the legal fund in memory of my husband Roger Barthlow (Sgt. DPD). Thank you for the great job you are doing.

Rita Barthlow
Metamora, MI

For all of the work you have done for us. We all came out of this mess a lot better off then we could have, thanks to all your hard work. Thank You.

Bob & Barb Butucel
Cass City, MI

We appreciate the work that has been done for us/me. As a retiree we have been able to live with less and learned from DPD lay off 9-5-80 to 2-18-85. We married 2 weeks following layoff. Lesson learned thanks to Coleman Young. So to help in legal expense I have a check enclosed for today and promise more. Keep up the battle for us/me. (PS, Could you publish a list of dead beats?)

Donald & Cindy Rem
Hale, MI

Please use this for legal fund and thanks for all you do for us. These are scary times for us old people. Keep up the good work.

Mr. & Mrs. Harry Rudeen
Frederic, MI

Fellow members: Just a note of thanks for all your great work and sacrifices all of you make for your fellow officers. Please accept my humble donation and heartfelt appreciation.

(84 yrs. old still kicking! Playing golf 3 days a week & reasonably healthy and helping others where I can)

Bill Parsons
(Retired Police Lt. 1977)
Kalkaska, MI

In accordance with your column in the July, 2014 issue of Unity, I am more than happy to add to the Associations Legal Fund. My check is enclosed. I can't begin to tell you how much I appreciate everything the Association has been doing for us retirees.

Henry Reczko

Enclosed is a donation for the legal fund. Thank you for the great work you have done on our behalf.

John R. Korona Sr. (Retired DPD Sgt.)
Dearborn, MI

Please accept this small donation, I wish I could send more but hospital bills ate my check. Thanks for the great job that you guys are doing for retirees. We can't say thanks enough.

Harry & Camille Ramsay

Fellow Crime-Fighters and Smoke-Eaters; it is time for all of us to review a few FACTS: Only RDPFFA truly represents us. While on active duty we were REQUIRED to join and pay dues to various associations. But as soon as we retired, these same associations and the people working in them, they THREW US ASIDE for the benefit of their own ACTIVE interest. Our legal fund needs contributions to pay for the PRESERVATION of OUR benefits. Thirty six (\$36) annual dues are not enough to preserve the benefits that you, I and fellow members worked hard to earn. Respectfully with unity.

Crime-Fighter Loren E. Wagner
Las Cruces, NM

Hope this helps in the battle to retain our benefits. Again, thanks for all you do and have done for me, an 85 year old retiree, and all the other old folks.

Dan Nold (Ret. 7-21-77)

Enclosed is a donation toward our legal fund. Thank you for all the work you are doing to protect us and our benefits.

Mike & Kathy Delibera
St. Clair Shores, MI

Thank you for all you're doing on our behalf. It's so appreciated. (P.S. I'm 90 years old and look back with many fond memories). Bless you all.

George Costage (Ret. Fire Fighter)
Safety Harbor, FL

Enclosed please find a check for the "Legal Fund". Thanks for your work trying to clean up the mess created by our past illustrious politicians. You sure have your work cut out for you this time it is greatly appreciated.

William & Mary Reed
Lake Havasu City, AZ

Hey ya'll, it appears that you guys are doing a great job. Keep up the good work.

Don Manning (Retired Lieut.)
Murfreesboro, TN

The enclosed check is toward the legal fund. Thank you for all you do for us.

Patrick H. Casey, Livonia, MI
(continued on page 14)

Members Letters *cont.*

Please accept the check for legal fund. Thanks for the great job against big odds you are doing. It is appreciated. Thanks again and lead us through.

Don G. McDonald
(DPD 1954-1981 Retired Lieut.)
Sebring, FL

Enclosed is my check to help cover legal fees, Pac or anything else you may need. Thank for all the hard work you do.

Charlie Garber
(DPD Lt. Retired May 1991)
Memphis, MI

Please put this check to our legal expenses fund. In memory of Ray Lanzi and Dan Ziegeler. Thank you for all your work. It's a tough job you are doing.

Paul J Weber (DFD)
Sun City West, AZ

Thanks to all in the office, for your efforts. Living away from the city I'd be lost without you guys. A special thanks to you Al for the list of acronyms which can be confusing. With the enclosed check for the legal fund

I hope it will enable you to keep up the good work you do.

Gene Skotzke
Spruce, MI

Please use this donation for our legal fund. Also a big thank you for all your work & dedication protecting our pensions.

Bob Loeffler
Youngtown, AL

Thanks for all you do for us. We appreciate the phenomenal effort you have expended on our behalf. Enclosed is a check for the legal fund.

Don & Pat Dupuis
Detroit, MI

This check is in memory of my husband Donald Wandzel. Don passed away Aug 3, 2014. Please use this check where it will be most useful. Thank you for all your hard work and sacrifice, and everything you are doing on our behalf.

Elaine Wandzel
Macomb, MI

Thank You for your continued effort for and all of the work you have done and continue to do for the retirees. Please accept this check in memory of my husband Wallace N. Williams.

Peggy Williams
Detroit, MI

Ray and I appreciate all that is being done by so many dedicated friends. Keep up the good work, hope this helps.

Ray & Dorothy Heise
Central Lake, MI

Thanks are certainly not enough. You are doing an impossible job and you have no idea how much it is appreciated by the members and families.

Ray & Micke Smith
Hartselle, AL

Thank you for doing a great job and for keeping me informed. Please accept the enclosed money order in memory of Retired Sgt. Robert Woods.

Lowndes A. Payne
Las Vegas, NV

Please put this donation toward the legal fees. Thank you for all your work and stress for the benefit of us retirees. Keep up the good work and God's Blessings to all of you.

Charlie & Sue Vorpagel
Petoskey, MI

Many thanks for all the hard work to save our pension. We hope something can be done to better our medical.

John & Toni Elsey
Lupton, MI

Please accept this small check in memory of our son Thomas John Parrott. You are doing a great job.

Ron & Rita Parrott
Naples, FL

I would like to thank you & your crew for the hard work and long hours that you are putting in. The fight is not over by a long shot. I am sending this donation in memory of Fred Auner, Pete Hall and my wife Pauline Jackson. Thanks.

Bob Jackson (Retired Inspector)
Ocala, FL

Please use the attached check for our legal fund. Thank for all your work in this matter.

Jerome & Lois Machesky
Beulah, MI

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Members Letters *cont.*

Hi, Just a note to thank you for the difficult task you have. My husband, Robert Griffin, Patrolman died in October 1983. He was a good man and he would be shocked at what has happened to Detroit. Hope you can read this as I'm still fighting shingles it affected my left eye for the last 3 years. But thanks again.

Dolores Griffin
Cheboygan, MI

Please find the enclosed check for the legal fund. Thanks for all the hard and difficult work you guys do for us members.

Allan Koziol
Grosse Pointe Woods, MI

Please accept this small check in memory of my husband Louis Crist. Thanks for all you do for the widows of police & firemen. You are very much appreciated. Thank You.

Grace Crist
South Lyon, MI

Use this donation for the good you do for us retirees. Bob passed away in 2006, was a patrolman for 29 years. In Memory of Bob Kocis. Thank You.

Jean P Kocis
Traverse City, MI

Here is check #9 for the legal fund, for the 9th month. Planning on seeing you in Vegas. It will be our only trip of 2014. We have never been to the Monte Carlo.

Crimefighter, Loren Wagner
Las Cruces, NM

Enclosed is another donation for the RDPFFA legal fund. I hope those members who are financially able are donating something. United, I think we can get where we need to be. Thanks again for your efforts on our behalf.

Robert J. Peterson
Howell, MI

Enclosed is a check to use wherever you deem appropriate, don't give up we are going to win this fight. After the Nazis bombed London for 365 days, Winston Churchill the P.M. addressed the nation and he said "We will never, never, never, etc. give up". And we must never give up.

Joseph Schmidt
Grayslake, IL

Many thanks to all of you for all you do and have done for all of us. The check is for the legal fund. God bless all of you.

Gerald & Donna Baxendale
Jenison, MI

Thanks for all you do for us retirees. Apply this donation to your legal fight.

Joe & Rita Ponticelli
Shelby Twp., MI

Enclosed is a check for the legal fund in memory of Sgt. A. James Dennerly. Thank you for all the hard work you have done.

Lorraine Dennerly
Roscommon, MI

I have enclosed a check to be used to offset the legal fees regarding the pension case. The Association has done much to protect our rights. You are there for us. Keep up the great work.

Bob Collinash
Belleville, MI

Please accept this donation to use for legal fees. Thank you for your dedication and hard work, it is greatly appreciated.

George Heideimeyer
Bayonet Point, FL

Thanks for all the hard work. Hopefully the end is in sight.

Jim & Marlette Turner
St. Helen, MI

This donation in memory of my husband, George Brooks is to be applied to the legal fund. Thank you for your hard work on behalf of police and fire retirees and their widows.

Irene Brooks
Chesterfield Twp., MI

For all that you guys have done for us; all retirees should give you a big thank you. Also in memory of Sgt. Ed Sawle & Jim Hughey.

Ron Smolka
Livonia, MI

Thank you gentlemen for the wonderful job you do and looking out for our best interest.

John Gambotto
Redford, MI

(continued on page 16)

Members Letters *cont.*

Here is my check for the "Legal Fund". I Hope other people are continuing to contribute to the Legal Fund so we are able to respond to any attacks on what is left of our benefits.

I would like to make this contribution in memory of Bernice Winkler, wife of retired Lt. Frank Winkler. I worked for Frank when he was a Sgt. and again when he was a Lt... He is one of the old time good bosses and was a good police officer. I knew Bernice and she was a very nice lady and was always pleasant to be around. I haven't seen Frank in several years. I did visit him and Bernice at their home in Detroit probably 5 years ago. Anyway, Rest in Peace Bernice, you earned it.

I hope everyone made it through the bad weather back there in Detroit with little or no damage. My son's basement in Center Line flooded about two inches. He lost a lot of stuff he stored down there but it could have been a lot worse. The weather has been great out here in Washington so I hope you get some of the same.

I wish all my brothers and sisters in Blue their families the best!

Good Luck! Keep fighting the fight for the rest of us and keep up the good work! I appreciate all you do for us retirees!

Your Brother in Blue, Jimmy Arthurs

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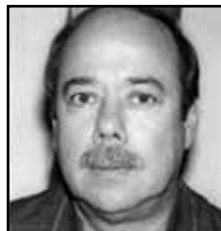
Call for Additional Information:
800-381-0977 ext. 120

*Must be over 65 and enrolled on Medicare Parts A and B to qualify

VICE PRESIDENT *(continued from page 2)*

donations to the Legal Fund, with over \$600,000.00 in legal bills these donation really helped. And remember even though the bankruptcy is coming to a close donations will always be accepted. The legal fees will continue. 2014 brought attendance to all the Associations scheduled events and general meetings to all time highs and we hope this continues into 2015. Again this year we will have our June General Meeting in Frankenmuth, the Golf Outing will continue in August and the Annual Conference in Las Vegas will be held again in September. As soon as the confirmed dates are locked in they will be posted and we hope you think about participating and remember there are no Association funds used for the Golf Outing or the Conference in Las Vegas. The Golf Outing uses participants entry fees and the Las Vegas Conference uses sales from our apparel and our generous donations from our long standing sponsors who I would also like to thank.

With this being the last issue for 2014 I would like to wish everyone a Happy Thanksgiving a Merry Christmas and a Happy New Year and trying to be politically correct include everything in between. Enjoy and be safe.



Vote For

John Tucker

Firemen's Fund Trustee

Member RDPFFA's Board of Director's

Endorsed by Retirees

Former President DFFA Robert Haig

Robert McClary & Frank Rossi

Senior Chief Charlie Towne

FF Brennan (Doogie) Milewski



Silver Ladies



Carol Curley

Did we just get through with last winter? Or is it just that it takes us longer to do daily chores and the "snow-less season" seems shorter?

Our July "picnic" had ten members present at Bayside restaurant in Fair Haven. Conversation and dinner were very enjoyable!

We are working on plans for our December Christmas dinner. Carol Bender, Chairman, Delphine Marciniak, décor and prizes, and C. Curley assisting.

Our members: Irene Brooks, Marcy Rolf, Judy Wagner, June Gusler, Millie Stone, Marie Johnson, and

Carol Bender attended the RDP&FF General Membership meeting, September fourth, to hear proceedings of our status quo.

50/50 winners: July – Irene Brooks

August – C. Curley • September – Irene Brooks

Birthdays: September – Theresa Newman

November – Irene Brooks • January – Wilma Brown

February – Ann Waldis, C. Curley

1940's humor!

In Birmingham, Alabama cruising police cars got a radio call: "Car XY3, go to Third Avenue and 14th Street! A nude woman is running down the street... All other cars REMAIN on your beat. That is all."

Lunch is fun! Call President Marcy Rolf (586) 465-9815 to join us.

Retired Detroit Police & Fire Fighters Association Catalog Order Form

Item	Description	Price	Circle One If Applicable	Number of Items Ordered	Total \$ Amount Included
T-Shirt	RDPFFA Police Badge (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	RDPFFA Fire Cross (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	Detroit Police Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
T-Shirt	Detroit Fire Retired (Blue or Grey)	\$18.00	M - L - XL - *XXL		
Golf Shirt	Detroit Police Retired (blue w/gold trim)	\$28.00	M - L - XL - *XXL		
Golf Shirt	Detroit Fire Retired (blue w/red trim)	\$28.00	M - L - XL - *XXL		
Denim Shirt	Long sleeve Police or Fire (circle one)	\$28.00	M - L - XL - *XXL		
Golf / Baseball Cap	Retired Association	\$17.00	Fits "All"		
Golf / Baseball Cap	Retired Fire	\$17.00	Fits "All"		
Golf / Baseball Cap	Retired Police	\$17.00	Fits "All"		
Money Clip	Fire Maltese Cross medallion	\$20.00			
Money Clip	Old P.O. badge medallion	\$20.00			
Money Clip	New P.O. badge medallion	\$20.00			
Money Clip	Police Sergeant medallion	\$20.00			
Money Clip	Gold Police Lieutenant medallion	\$20.00			
Coffee Mug	Choice of Badge	\$15.00	Lt., Sgt., P.O., Fire		
Travel Mug	Choice of Badge	\$15.00	Lt., Sgt., P.O., Fire		
*All XXL Items - add \$2.00 to listed price			Total Amount		

Shipping & Handling \$3.50 for the first item - Add \$1.50 per additional item

** Name	
** Address	
** City	
** State	**Zip
** Phone	
e-mail address	

Double asterisks ** are necessary to process your order

Make check or Money Order payable to: PFF Educational Fund and mail it along with this form to:

Retired Detroit Police and Fire Fighters Association

2525 E. 14 Mile Road - Phone (586) 795-1734

Sterling Heights, MI 48310-5960



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.

July 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Albright, Charles	P.O.	Police	5-8-72	7-20-90	7-18-14
Belanger, James	Sgt.	Police	2-17-69	9-30-91	7-12-14
Brown, Howard	Inv.	Police	10-6-86	12-14-01	7-29-14
Dickson, Charles	Sgt.	Police	3-26-62	1-30-88	7-1-14
Gambotto, Michael	P.O.	Police	9-27-71	3-2-84	7-15-14
Hitch, Gerald	Sgt.	Police	11-1-54	6-30-89	7-31-14
Kohut, Edward	Sgt.	Police	9-10-45	1-12-71	7-1-14
Martin, Albert	P.O.	Police	4-19-48	4-28-73	7-29-14
O'Mara, Daniel	P.O.	Police	9-22-47	9-22-72	7-4-14
Samp, Vernon	P.O.	Police	3-13-61	11-30-91	7-23-14
Sample, Walter	Sgt.	Police	1-17-49	1-17-74	7-6-14
Slaughter, Philip	Sgt.	Police	4-11-49	7-11-74	7-27-14
Smith, Jack	P.O.	Police	8-5-46	2-20-74	7-24-14
Dolan, Francis	FEO	Fire	12-4-50	3-17-87	7-19-14
Drum, George	Capt.	Fire	11-27-47	2-21-79	7-26-14
Kwiatkowski, Edward	Lt.	Fire	12-4-50	7-5-80	7-12-14
Loehnis, James	Capt.	Fire	11-18-57	8-4-91	7-20-14

August 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Beebe, Robert	Sgt.	Police	5-4-54	6-11-79	8-15-14
Burton, Bruce	P.O.	Police	7-18-55	7-18-80	8-18-14
Carpenter, Kenneth	Sgt.	Police	2-25-57	4-13-85	8-8-14
Christie, Thomas	Sgt.	Police	7-5-50	6-5-75	8-27-14
Dix, Gerald	P.O.	Police	9-17-62	1-4-95	8-26-14
Falcone, Demetrio	Lt.	Police	4-18-48	4-19-73	8-19-14
Gonzalez, Carlos	Sgt.	Police	3-10-52	11-25-77	8-11-14
Hollis-Webster, Andrea	P.O.	Police	6-1-01	Died Active	8-27-14
Hubbard, Diana	P.O.	Police	4-25-78	6-5-85	4-7-14
Kleiner, James	Insp.	Police	1-25-65	6-20-92	8-29-14
Kosin, Donald	P.O.	Police	5-8-72	12-20-85	8-8-14
Livernois, Willis	Sgt.	Police	11-24-52	8-24-79	8-29-14
Moerschell, Roy	Sgt.	Police	10-15-45	10-30-75	8-8-14
Radulovich, Steve	Sgt.	Police	1-5-42	3-23-68	8-3-14
Sawinski, Robert	Sgt.	Police	9-28-59	6-13-92	8-29-14
Sawle, Edward	Sgt.	Police	1-3-61	8-17-79	8-8-14
Sells, Glynor	Sgt.	Police	6-6-55	1-10-90	8-15-14
Steiger, Frank	Sgt.	Police	8-27-51	9-1-76	8-4-14
Stolt, William	P.O.	Police	6-5-50	7-31-75	8-28-14
Tait, James	P.O.	Police	7-21-52	7-21-77	8-31-14
Thomas, Mary	Lt.	Police	12-19-77	3-14-14	8-10-14

August 2014 (continued)

Name	Rank	Dept.	Appointed	Retired	Date of Death
Wager, John	P.O.	Police	9-22-69	9-28-96	8-2-14
Wandzel, Donald	P.O.	Police	7-9-62	9-16-95	8-3-14
Jefferson, Gerald	FEO	Fire	2-7-83	3-31-98	8-22-14
Micallef, Charles	FF	Fire	5-5-86	11-12-03	8-16-14
Murray, Glenn	Capt.	Fire	12-4-50	5-25-85	8-13-14
O'Brien, Patrick	Chief	Fire	1-22-73	11-21-11	8-13-14
Reynaert, Albert	Lt.	Fire	1-7-46	2-4-72	8-8-14

September 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Booker, William	P.O.	Police	4-19-77	9-26-03	9-26-14
Clarkson, Arlis	Insp.	Police	8-5-63	7-2-04	9-16-14
Collier, Donald	P.O.	Police	9-7-71	1-12-05	9-26-14
Deruy, Augustine	P.O.	Police	6-5-50	5-31-80	9-29-14
Dow, Theodore	Sgt.	Police	7-6-54	7-30-82	9-6-14
Fleming, John	P.O.	Police	8-8-77	5-20-94	9-24-14
Gabalis, Albert	Sgt.	Police	4-16-51	2-20-80	9-20-14
Green, Pamela	P.O.	Police	5-4-75	8-112-83	9-18-14
Kramer, Donald	P.O.	Police	6-7-71	5-22-85	9-1-14
Markham, Charles	Sgt.	Police	8-13-53	1-16-79	9-12-14
Maternowski, Raymond	Sgt.	Police	3-7-55	10-12-76	9-15-14
Mullaney, Gerald	Sgt.	Police	12-7-59	12-8-84	9-8-14
Piper, Seldon	P.O.	Police	6-18-51	7-15-76	9-11-14
Reaume, Lawrence	P.O.	Police	10-20-47	10-20-72	9-11-14
Asbill, Donald	Bt. Chief	Fire	9-12-55	6-15-90	9-17-14
Hendrian, Richard	Capt.	Fire	12-4-50	2-1-84	9-1-14
Sevald, George	Lt.	Fire	2-6-67	2-24-89	9-9-15
Wardle, Edwin	FF	Fire	10-25-54	12-9-67	9-22-14

October 2014

Name	Rank	Dept.	Appointed	Retired	Date of Death
Baginski, Henry	Sgt.	Police	1-3-55	12-2-80	10-22-14
Barna, Dennis	P.O.	Police	7-5-77	3-6-92	10-20-14
Bashur, Robert	P.O.	Police	11-22-71	11-23-98	10-20-14
Borri, Joseph	P.O.	Police	4-9-48	4-24-73	10-5-14
Buckley, George	P.O.	Police	9-12-49	10-9-74	10-18-14
Gignac, George	Sgt.	Police	11-19-45	11-19-70	10-15-14
Greenwald, Robert	P.O.	Police	6-26-67	1-4-88	10-2-14
Miller, Roscoe	Lt.	Police	11-19-45	1-8-71	10-2-14
Moore, Donald	P.O.	Police	7-13-59	2-13-87	10-28-14
Nowicki, Thomas	P.O.	Police	7-8-57	3-20-77	10-11-14
Schmidt, William	Sgt.	Police	7-8-57	1-3-84	10-4-14
Wisniewski, Ronald	P.O.	Police	8-13-62	2-3-98	10-1-14
Wroblewski, Lambert	P.O.	Police	1-4-49	1-1-74	10-6-14
Boland, James	FEO	Fire	7-7-64	3-26-80	10-14-14
Masta, Robert	Sr. Chief	Fire	3-5-51	1-3-89	10-25-14
Mortiere, Ronald	Lt.	Fire	6-11-51	7-26-77	10-25-14

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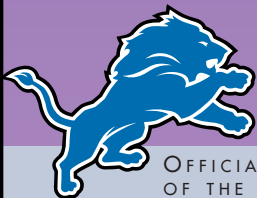
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1-1-1919 / 8-8-2014



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Appointed 10-15-1945

Retired 10-30-1970

RDPFFA President 1990-91

In remembrance of Roy Moerschell

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*When I am gone, don't shed a tear
'Cause tho I'm gone, I'll still be near*

*There among the rustling leaves
In the garden and in the trees.*

*Watching from the skies on high
On a cloud that's drifting by
Or in the raindrops from above
Always with undying love.*

*I'll be there in a laughing eye
I'll be there when you start to cry
I'll be there when you sing a song
I'll be there when things go wrong.*

*And when you wander through the wood
Think of all the things that's good
Of the sweetness of the air
And a sky that's blue and fair.*

*When you wander by the stream
I'll be there as in a dream
Keeping watch as grandkids play
Enjoying the heat of a summers day.*

*I'll be with you at the setting sun
Keeping watch 'til the day is done
By the campfire where you sit at night
With all my loved ones there in sight.*

*Don't cry for me 'cause I'm still here
In all the things that I held dear
I'm drifting in the rippling stream
Or in the melody of a haunting theme.*

*I may be gone from this world we know
To a peaceful rest I hope to go
And if the good Lord takes me in
My eternal life will then begin.*

By & for Roy H. Moerschell

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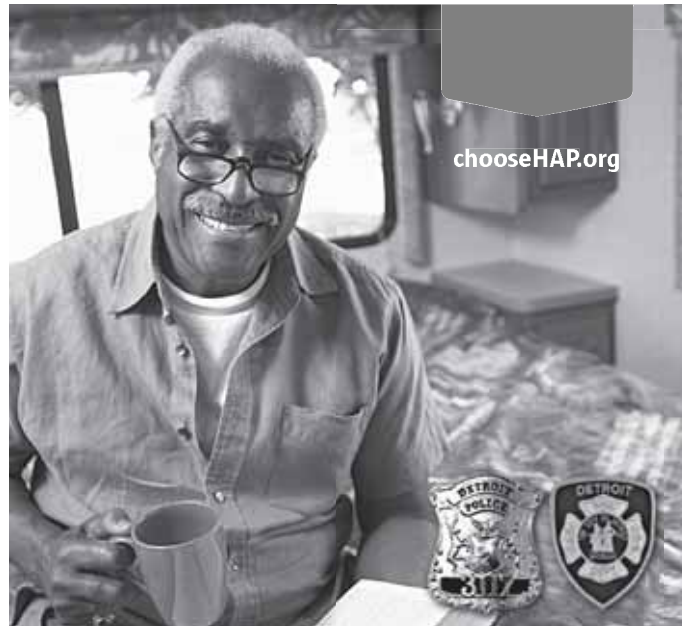
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Westside Silver Ladies

Geri Henningsen

I am dedicating this article to all the members of the Westside Silver Ladies. It has been an honor to serve as your president for the past ten years.

Happy Thanksgiving. Here's hoping all of you will be sharing "Turkey Day" with loved ones, be it relatives, dear friends or dear neighbors.

50/50 raffle winners are Marilyn Noseworthy for July, myself for August and Gayne Zell for September.

We have many members who stay in our group but can't get to our luncheons. We just want you to know we think of you often – Elmira Affelt, Shirley Brandt, Nancee Hay, Donna Hop, Ginny Kaltenback, Theresa Kelley, Bonnie Klisz, Marie McCarthy, Fran Murphy, Dorothy O'Leary & Elaine Wallace.

HAPPY BIRTHDAY: Dolores Tanana – 10/7, Nancee

Hay – 10/12, Theresa Kelley – 10/15, Dolores Weaver – 10/28, Bonnie Klisz – 12/13 & Louise Progar – 12/19

Thank you, Jo Moranty for always handling the 50/50, Dolores Linn for all the Phone calls you make and Meta Bateson for being our A1 treasurer.

Today's thought comes from Henry Boyle – "The most important trip you may take in life is meeting people halfway".....Let's meet at Archies

Geri Henningsen, (734) 335-6778

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Medical Expenses for Detroit Retirees: New Things to Know

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

Many components of financial planning relate to investments, taxes, or estate planning. Here are some ways to protect your family and assets that don't take up too much time or money, but will give you piece of mind.

List your valuable papers and put them in a safe place. Do you have your house insured? Good. Do you keep the insurance policy in your house? Bad. Things like your insurance policies, tax receipts, wills, deeds, military record and other valuable papers should be listed, so someone knows where they are, and put in a safe place. By 'safe' I literally mean a safe, like a safe deposit box or a fireproof safe. Don't have one? Use your freezer. Put your papers in a one gallon ziploc bag and put them in the freezer. The freezer will last about an hour in a house fire. Also, tell someone where the papers are, just in case you're in the house.

List your PIN numbers. In today's world, we all have a 'digital legacy' of passwords, emails, PayPal's, eBay's and so forth. Make a list of your online accounts and passwords. Encrypt it and put it in a safe place. As usual, tell someone you trust how to find the list.

Protect your wallet. Think about what happens if your wallet is lost or stolen. Take out your smart phone or find a copy machine. Make a picture of the contents of your wallet, including the health card and the credit cards. Protect the photo with a password and save it. Make sure someone you trust also has access to it.

Make an inventory of your house contents. I've had a fire and a tornado in the last 8 months, so now I'm spooked. Take your smartphone, iPad, or digital camera and go through your house taking photos of everything. Put something in the picture, like the most current issue of Time magazine, to identify the date of the photo. Download the pictures to a safe file and keep in your safe place. If the house is burgled or destroyed, you have a record of the contents. While you're at it, if the contents are valuable, get replacement cost coverage on your homeowner's policy.

Use auto bill pay. Who likes to pay bills? Not me. Not only is paying a bill a pain, but I have to buy stamps, envelopes, write the checks and make sure it's done on time. Banks and Credit Unions offer auto-bill pay services that will automatically pay your regular bills. Most of us use automatic deposits (which make sense); why not use automatic payments. Be sure to record your auto-pays in your checkbook. Is it safe? Yes. In fact, auto pay removes the possibility of loss or interceptions of the check. Just be sure to monitor the accounts.

Like these ideas? Want more? Go to <http://ljpr.com/site/financial-planning/ru-benchmark>

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Snowbirds

Dan Zemaitis

Greetings from "Snowbird" country;

The Snowbirds were started on July 26, 1953, by Harry McLeod and William Walters for social get togethers of the Detroit Police and Fireman and their spouses.

They also had the foresight to adopt by-laws by which to be governed by. However on 7-9-00 the members voted to raise the dues from \$2.00 a year to \$3.00 a year. The membership also added 2 more by-laws – one of which is if you're a member in good standing and have attained the age of 80 years, you become a life member.

So that's where we are today – trying to recruit new members, continue with our various functions and social activities and collecting our \$3.00 dues.

We had 30 "Snowbirds" members attend the RDPF-FA picnic/meeting in Frankenmuth – which I thought was pretty good.

We also had 30 attend our "Snowbird" meeting/picnic on Au. 10th in Glennie – in spite of having a dozen no shows and cancellations. We had good food – the

best sweet corn ever, fun and games and prizes. Thank you to all the helpers – setting up tables, shucking corn, cutting up onions, hanging piñatas and cleaning up.

Some of the members did the Lovell's Bridge Walk on Aug. 16th. The weather wasn't good but we had Mike and Joann Cherry, Don & Cindy Rem, Mary Stano, Lorraine Dennerly and Dan & Jay Zemaitas do the 52 ft. bridge walk that turned out to be ½ mile.

I received a call on Aug. 10th from my Police academy class mate Janet Mijares (Sundermeyer) from Austin, Texas where she and her Tom & family reside. She was celebrating our 50th anniversary since we joined the Police Dept... Thanks Janet – that was nice.

Belated July Birthdays: Ellie Barnauskas, Don Rem and Jerry Brehm

Belated July Anniversaries: John & Carolyn Wood, Frank and Pat Samborski

Belated Aug. Birthdays: Dave Ambrose,

Lorraine Dennerly, Roy Mantay and Vahan Kapagian

Sept. Birthdays: Jey Zemaitas, Joan Buda & Carolyn Wood

Sept. Anniversaries: Don & Cindy Rem, Leon & Joan Buda

Get Well: wishes and prayers go to Nancy Collins, Ellie Barnauskas. Good to see Mike Cherry & Mike Kniaz doing well.

At our November meeting we will be giving away 2 turkeys certificates. December – we will have our buffet dinner optional gift exchange and Christmas Carols.

Our meeting are on the 2nd Sunday of the month at B.J's restaurant at 1 p.m. on Center street (old 27) N. of town All are welcome!!

In the meantime support our RDPFFA and "God Bless"

Any questions – call Dan or Jey at 989-735-3450.

Chris Dixon

Current Vice President

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Trustee Dixon

Candidate Trustee Dixon approves this message

In Memoriam

Reverend Ronald E. Lund
DPD Chaplain



Reverend Lund passed away on August 11, 2014 at the age of 73. Reverend Lund retired as the Pastor of Bethany Lutheran Church in Roseville, MI. He was a member of Christ Lutheran Church, Waterford and is most remembered while serving as Chaplain of the Detroit Police Department for 35 years.



RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

Hello from Florida. Not much going on down here but looking forward to the start of our fall meetings in Oct. and there will be a Publix Gift Bag added to the 50/50 drawing in Oct., Nov., and December. Also our Pizza Party has been moved to the January meeting. We meet on the first Sunday of the month Oct. through April. The March meeting and Annual Dinner has been decided and we will be returning to the Clearwater Country Club on March 1st 2015. The price and the menu will be the same, \$20.00 per person. Hope we can get a nice crowd.

We have lost in the past few months Harold Whitman and Tom Christie. Also Willis Livernois and his wife Betty Jane both in the same week. Our sincere condolences go out to their families.

We have a few members on our sick list. Harry Ramsay is still ailing and in and out of the hospital, also Nancee Hay, our only remaining Retired DFD member. She is the widow of the late Captain Gordon Hay. We wish you both well.

You know they call me the name dropper but are you ready for this one? We have had correspondence with way to many folks to name them all but here are some of them. Some are members some are not. Barbara Christie, Tom Sowell, Jack Tynan, Eugene Mangum, PJay Letuli, Dan Zemaitis, Lynn Shanks, Jim Bateson, Marv Kammer, Herman Bratfish, Don and Cindy Rem, Bev Kuhn, Walter Rakicki Diana Shinske, Joe Dosen, Gina Wilson, Theodor Gaubis, Kenneth Haines, Nancee Hay, Bill and Dolores Larsen and Robert Haig. Keep in touch, we enjoy hearing from you



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all. I like to mention names because it is a way of reconnecting with old friends, and that has happened for many of us.

Just a short note to thank all who have donated to the RDPFFA Legal Fund. They can still use our help, so they can help us.

Looking forward to our meeting and seeing everyone. It has been a long, hot and wet summer. If we didn't see you in October we'll be looking for you at a future meeting. Don't forget Coffee and Donuts and doors open at 11:30 am.

Until then, you know you can reach us at 352-683-7924 or e-mail me at njschmidt@gate.net

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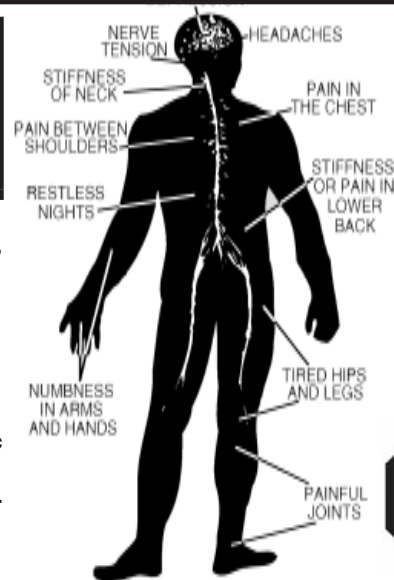
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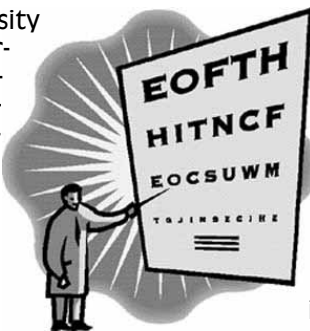
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GLAUCOMA TREATMENT

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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