



UNITY

THRU STRENGTH AND PURPOSE

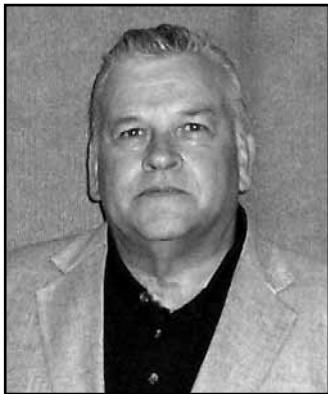


Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 100, January 2010

EDITORIAL

Effective with this issue the “Unity” will be published quarterly reducing the publication from 6 to 4 issues per year. The scheduled issues will be January, April, July and October and publishing, when necessary, an off schedule one or two page “Alert” or “Newsletter”.



PRESIDENT

Don Taylor

Well the Siberian express is arriving, and the Snow Birds are bailing out for warmer quarters. The rest of us will remain behind to hold down the fort. I hope everyone has enjoyed the holidays and wish everyone a Merry Christmas and Happy New Year.

On to the business at hand. The Chairman of the Labor Committee in Lansing has set January 27th as the date to begin hearings on House Bill 4917. As you know this Bill was sponsored and introduced by State Representative Fred Durhal Jr. Basically what the Bill would do, is give Retired Police Officers and Retired Fire Fighters an Equal Vote with the active members when electing the six elected Trustees to the Police & Fire Pension Board. We ask that you continue to contact your State Representatives and ask them to support HB 4917.

The Hospitalization settlement has finally been scheduled to be implemented. Hopefully everyone took the time to go over the open enrollment information and completed the forms and returned them within the time limits specified. We are expecting that there will be some problems as the City attempts to implement all the changes requested by our members.

Notify the office of any problems you encounter, but please give us time to resolve the issues and be patient. We all know the sometimes dealing with the City can be time consuming and difficult.

Members that haven't signed up to have their Association dues deducted from their pension should have received a request for the 2010 dues. If you haven't sent your dues in yet please do so as soon as possible. We also ask that everyone that has not yet signed up to have their dues deducted from their pension checks do so.

We will continue to send out E-mail updates regarding important matters, and also post the information on our web-site. If you have an E-mail address and have not yet requested to be placed on our e-mail list, I suggest that you do so. This is the most efficient method for us to communicate with the membership.

That's it for now, we have a number of issues that we are continuing to work on, we will keep you updated, and I hope to see you at the General Meetings.



VICE PRESIDENT

Gregory Trozak

I would like to begin by wishing everyone a Happy New Year and hope your Christmas and Holidays were enjoyable. I'm sure the New Year will bring the Association a few new endeavors along with our continuing concerns. By the time this article goes to print we should have a scheduled committee hearing in Lansing on H. B. 4917 and for those that elected to make a change in your health care coverage you should have or will soon see an adjustment in your health care premiums. Those that made a change prior to November 18, 2009 should have received the new BCBS cards and those that changed after the 18th should receive them soon. Keep an eye on the web site for updates on both of these issues.

With the close of 2009 we will begin receiving our tax information. Again I would like to stress that the December 2009 pension check statement will show the "year to date" amounts we will need for taking advan-

tage of the Healthcare Enhancement for Local Public Safety (H.E.L.P.S.) Retirees Act. For the 2009 tax year the instructions are located on page 25 of the 1040 booklet. On that page you will look for the column titled:

INSURANCE PREMIUMS FOR RETIRED PUBLIC SAFETY OFFICERS

If you are an eligible retired public safety officer, you can elect to exclude from income distributions made from your eligible retirement plan that are used to pay the premiums for coverage by an accident or health plan or a long-term care insurance contract. You can do this only if you retired because of disability or because you reached normal retirement age. The premiums can be for coverage for you, your spouse, or dependents. The distribution must be from a plan maintained by the employer from which you retired as a public safety officer. Also, the distribution must be made directly from the plan to the provider of the accident or health plan or long-term care insurance contract. You can exclude from income the smaller of the amount of the premiums or \$3000.00. You can only make this election for amounts that would otherwise be included in your income.

If you make this election, reduce the otherwise taxable amount of your pension or annuity by the amount excluded. The amount shown in box 2a of Form 1099-R does not reflect the exclusion. Report your total distributions on line 16a and the taxable amount on line 16b. Enter "PSO" next to line 16b.

If you are retired on disability and reporting your disability pension on line 7, include only the taxable amount on that line and enter "PSO" and the amount excluded on the dotted line next to line 7.

(continued on page 6)

Theodore I. Cohen

Certified Public Accountant

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SECRETARY/ TREASURER

Al Grant

At the December 3rd meeting I shared a short story with our membership. A member came into the RDPFFA office and after a brief conversation he made a comment that he was disappointed in me. I asked, what was the problem? He stated that he was disappointed because I was not going to report the Association's finances at the General Membership Meeting.

To give some background, I chose as the newly elected Secretary/Treasurer to modify the monthly reporting at membership meetings. My reasoning for change was that figures read did not mean much to people in attendance, besides without knowing all of the facts, numbers could be taken out of context. I assumed that letting the members know our financial reports are available for office review during business hours was good enough for those interested.

After he left, I thought about his disappointment remark and it constantly bothered me because I was elected to do a job that included satisfying the membership not disappointing them. I recognized that this was a fixable situation. I admitted that I was mistaken and reverted back to the policy of reporting noteworthy figures to the membership.

The similarities between the above story and what is going on between our Association and some leaders of the Pension Board amazes me. Although our dispute regarding representation on the Pension Board is of

greater importance, in this case many, I mean thousands of people are disappointed and the bottom line is that this is also a fixable situation. Elected people in leadership positions just need to stop, do what is right and admit they made a mistake, unless there are other motives for this lack of common sense.

Fairness and a basic right to vote is the issue, many people fulfilled their part of the contract working for the Police and Fire Department, and now the RDPFFA is representing all retirees who just want a right to be heard in controlling the direction of the P&F Retirement fund. The Mission Statement of elected Pension Board Trustees is, "To effectively manage the resources of the Retirement Systems to provide essential services to all active employees and retirees." The fund controlled solely by active members cannot be used as a tool to enhance benefits for active members of the Police and Fire Departments or to relieve the City of their contractual agreement unless retirees have a voice.

The City of Detroit voters approved a ballot proposal allowing a retiree seat on the board, many city leaders, including the Mayor are supporting our right for representation. Stop the nonsense, the political maneuvering and do what is right. The disappointment is growing,

I recall a letter written months ago by an RDPFFA member and Past President, a respected and former President of the Lieutenants and Sergeants Association and I quote in part, "Finally, to keep Retirees ignorant of their activities and silence their voice these Union leaders not the City of Detroit, have steadfastly refused to allow and/or negotiate a Retirees elected position on the Board of Trustees of the Police and Fire Retirement System.

One of these Union Presidents even had the nerve to tell me that as far as he's concerned it's never going to happen. Well, never is a long time and he can take it from me he won't be President forever." Along with a second quote, "I say keep partying instead of paying attention to business, eventually the party will end for you greedy self serving. ". As a matter of fact, **RETIRES ARE NOT GOING AWAY**, we will continue our struggle making sure that Police and Fire retirees will always have the right to be heard!

I would like to thank all members who have donated to the Retired Detroit Police and Fire Fighters

(continued on page 4)

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Hospitalization

John Devoy

Another year and each New Year bring some surprises. So, again I will remind you to save all the paper work from the most recent open enrollment period. By saving these papers, you can always refer to them. They also will be helpful in the next open enrollment. It is always good to have a means of reference.

As always when you become eligible for Medicare, send a copy of your Medicare card to the Benefits Division Human Resources. Always take both parts "A" and "B", it gives you the most and best protection along with your secondary coverage.

Always check with any new Physician, Hospital, Clinic, etc. and make sure that they are participating in your health plan, whatever it may be.


So, as time goes by remember that any questions pertaining to Police or Fire Pensions and Health, call our office. I am sure that some one in the office will be able to help you.

Don't forget the monthly Membership Meeting is the 1st Thursday of the month. See you there!

NOTE

Additional information needed to obtain prescription drugs

- **Procedure for Doctors to contact BCBSM Authorization to use Brand Name Drugs. (Fax) 1- (866) 601-4425**
- **For 90 day supply of drugs from BCBSM call MEDCO – (phone) 1 (800) 841-3044**



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SEC/TREASURER *(continued from page 3)*

Associations Appreciation and P.A.C. funds. Your contributions are not only appreciated but necessary to continue protecting our earned benefits. The Associations \$25.00 annual dues per member (\$24.00 if you are enrolled in payroll deduction), fall short in paying all the expenses associated in our defense.

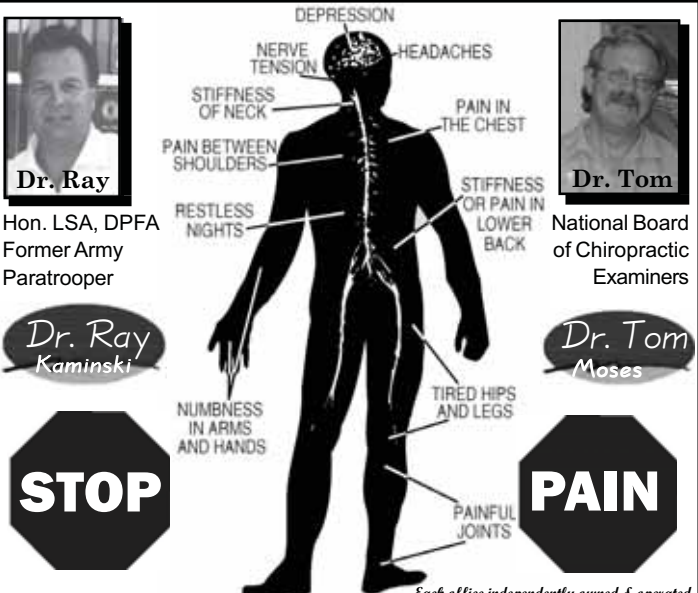
I will close with a few reminders; On December 2nd, I attended a presentation provided by LJPR, the Association's portfolio manager, in this issue you will discover some informative and interesting facts – Please read the information. Secondly, The east side General Membership Meeting is the first Thursday of the month, January 7, 2010, 7:00 p.m. at the American Polish Century Club followed on the west side, February 4, 2010 at Monaghan K of C. Last, but not least, the RDPFFA currently has 4,644 members on payroll deduction but our declared goal is to have our entire membership signed up. Please request a payroll deduction form.


Happy New Year to all.

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Dr. Ray Kaminski
Hon. LSA, DPFA
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National Board of Chiropractic Examiners



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Members have full coverage with USH&L and BCBS

UPCOMING SPECIAL EVENTS

A.P.B. Retirees Luncheon

Third Monday of every month

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

5th Precinct Oldtimers Luncheon

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

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

11th Precinct Retirees Luncheon

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

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

14th Precinct Quarterly Breakfast

Contact Ron Smolka at

734-422-8258 for future schedules

Fire Fighters Breakfasts

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

Voyageur Restaurant – (810) 329-4101

525 Riverside Dr. – St. Clair, MI

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

Step Inn Restaurant

325 N. Main St., Downtown Cheboygan, MI

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

Omega Coney Island

22501 W. Eight Mile Rd., Detroit, MI

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

Little Chef Restaurant 101 Brookside Lane,

(Enter off Grand River) Exit 145 off of I96

Welcome New Members!

October

Brown, Kevin Police • Griffin, Larry Police
Neal, Sean Police

November

Desmet, Craig Fire • Hayden, Patrick Fire
Kelly, Dennis Fire • Lafferty, Mark Fire
Mays, Allen Fire • McCarthy, Gerald Fire

December

Hurst, Gregory Police • Seaton, Dale Police
Love, Philip Police

ASSOCIATION CALENDAR OF EVENTS*

NEW!

General Membership

Meeting Schedule

JANUARY 2010 - DECEMBER 2010

THURSDAY AT 7 PM

EAST SIDE/AMERICAN POLISH CENTURY CLUB

33204 Maple Lane - Sterling Heights, Michigan

Jan. 7 • Mar. 4 • May 6 • Sept. 2 • Nov. 4

WEST SIDE/MONAGHAN K of C HALL

19801 Farmington Rd. - Livonia, Michigan

Feb. 4 • Apr. 1 • June 3 • Oct. 7 • Dec. 2

West Side Silver Ladies*

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

Archie's – 30471 Plymouth Road – Livonia

Between Middlebelt and Merriman Road

East Side Silver Ladies*

1st Tuesday of the month

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

Mound North of M-59, Utica, MI

Police & Fire Club of Florida*

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

“October to May” at Brandon Community Center

502 E. Sadie St. - Brandon, Florida

Snowbirds Of Michigan*

2nd Sunday of the month

at “BJ's” Restaurant in Gaylord, MI

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

Nevada Jackpots*

Refer to column for next meeting's location.

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

Articles for the April, 2010 Issue

should be “submitted” by

March 10, 2009

VICE PRESIDENT *(continued from page 2)*

The above is the wording from the instruction booklet, please be sure to advise your tax preparer of this information although most should be aware of this benefit. Keep in mind that the amount excluded must be taken from your pension check and be a benefit obtained from the City. No other insurance premiums such as your own private coverage for long-term care from outside insurance companies can be used.

Continuing along the line of pension information, while sitting in on the pension board meetings the past few months I can honestly say that the way the board invests our money has changed. Gone are the days when the prior Administration had groups lined up on a weekly basis to give presentations looking for our money to invest in some questionable investments. Although the elected Trustees have not changed the City representatives have. The new Administration has placed what appears to be knowledgeable and sensible people in these Trustee positions, from the City Treasurer to the Mayor's ex-officio designee. They ask

the right questions and seem concerned with how the money is being spent. Most importantly the line of so called investors has gone way down. This should cut down on the numerous law suits the system is involved with in trying to recover monies lost from a few of those investors from the past regime. The New Year will bring a new member from the City Council to the board, we can only hope that the right choice will be made. I will keep everyone informed. The past few months the system has benefitted from the current market conditions and let's hopes it continues.

Just a reminder concerning the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), keep corresponding with your Congressional and Senatorial representative to support this important legislation.

In closing I hope to see the local members at the general meetings and again if you have any questions or problems please give the office a call or drop me an email at gregrdpffa@hotmail.com.

DEATH OF MEMBER FAMILY ASSISTANCE PROCEDURE

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

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

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

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



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



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.

Late or missed entry

Name	Rank	Dept.	Date of Death
Baldwin, Duane	P.O.	Police	8-24-09
Bohy, Raymond	Sgt.	Police	8-29-09
Bray, Tommie	P.O.	Police	8-25-09
Campbell, Joseph	P.O.	Police	8-30-09
Dwyer, Donald Sr.	Sgt.	Police	9-30-09
Foley, Richard	P.O.	Police	7-28-09
Golm Otto	P.O.	Police	7-29-09
Mahar, James	Sgt.	Police	7-29-09
Martz, Norman	P.O.	Police	9-14-09
Raven, Thomas	P.O.	Police	7-26-09
Sims, Carl	P.O.	Police	8-24-09
Williams, Carl	FEO	Fire	8-27-09

October 2009

Name	Rank	Dept.	Date of Death
Brown, James	Sgt.	Police	10-7-09
Bullo, John	Lt.	Fire	10-30-09
Jackson, Wilbert	Sgt.	Police	10-1-09
Mayne, Kenneth	Sgt.	Police	10-30-09
Parker, Douglas	Sgt.	Police	10-9-09
Reese, Hosie	P.O.	Police	10-19-09
Reusch, Donald	Capt.	Fire	10-17-09
Sabo, William	Sgt.	Police	10-20-09
Scarpace, Lawrence	FEO	Fire	10-3-09
Sternisha, Michael	P.O.	Police	10-15-09
Stieber, James	Sgt.	Police	10-29-09
Waldis, Richard	Sgt.	Police	10-29-09
Yakimovich, Stephen	P.O.	Police	10-23-09

November 2009

Name	Rank	Dept.	Date of Death
Frank, Raymond	P.O.	Police	11-17-09
Godell, Raymond	P.O.	Police	11-5-09
Haase, Richard	Lt.	Police	11-29-09
Harrington, Jimmie	Sgt.	Police	11-15-09
Hart, Thomas	Lt.	Fire	11-15-09
Kimball, John	P.O.	Police	11-2-09
Moller, Richard	Capt.	Fire	11-8-09
Newcomb, Richard	Sgt.	Police	11-10-09
Pennington, Harland	FF	Fire	11-2-09
Raymond, Clarence	Lt.	Fire	11-14-09
Roberts, Alex	P.O.	Police	11-1-09
Rubley, Donald	P.O.	Police	11-8-09
Terrell, Lawrence Jr.	P.O.	Police	11-5-09

December 2009

Name	Rank	Dept.	Date of Death
Alexander, Regina	Sgt.	Police	12-19-09
Hogg, James	FEO	Fire	12-6-09
Kirk, Felix	P.O.	Police	12-3-09
Loyd, James	P.O.	Police	12-9-09
Masch, Edwin	Sgt.	Police	12-17-09
Pankake, Steven	Sgt.	Fire	12-6-09
Patterson, David	Insp.	Police	12-6-09

MEMBERS PLEASE NOTE

For your information and the Associations benefit it is important that, when your summer/winter address changes, we are notified in advance of the move and again when you are returning to your home address. That way we can keep you current. We don't want to lose you in the process.

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Members Letters

I'm enclosing a small check for the P.A.C. fund. I'm grateful for the money I received from the Health Care Settlement and would have sent more except I only receive half of my Police Pension.

Always enjoy reading the Unity magazine. Thanks for all the good work you do.

Sincerely,
Allen Martin

Just a short note to express my appreciation for everything the association has done for all retirees - even unfortunately the deadbeat non-dues payers. I have already been retired for 16-years (hard to believe) and during that time the association has already fought & won two battles with the City for me over health care.

Those two health care battles have preserved & solidified our health care benefit and have forced the City to already return to me over \$1,500 in premium over-charges. During that same time my annual association dues have totaled less than \$400 ... my investment in dues has given me a return of almost 400%, wish I could say the same about other investments I've made!

I already signed up for dues deduction from my pension check when that option first became available. The enclosed check for \$100 is an additional donation, to be used wherever the association sees fit, such as the PAC fund.

Yours in UNITY,
Bill (William Gray)

P.S. - I'm also going to start saving \$25 a year by NOT renewing my previous 40-year support of the LSA. Although I wrote them early in 2009 cancelling my retiree associate membership & requested a refund of my unused 2009 dues they never returned any of it, but they certainly will NEVER get another dime out of me.

Enclosed an extra check for whatever purpose the Directors of our Association feel the need is greatest. We are all fortunate as Retiree's to have representatives of our Association continually protecting those vital and important gains we have all acquired over the many years of our times.

Bob Bullock

I would like to show my appreciation to all who fought so long & so hard to benefit the widows & retirees. You are all, truly, a Brotherhood in this wonderful organization of the R.D.P.F.F.A. Your check was timely.

Many thanks,
Blanche Wilkinson

Enclosed are Momma's dues for 2010. She is also sending money for you to use "where you need it". She is still a proud widow of a Detroit Police Officer (George C. DeWolf - 1923-1966).

She looks forward to your news. She is also very thankful for all the work you do at your office for the retirees. She comments often about how hard you work for everyone.

Respectfully
Caroline Szalay

Thanks to you, the small group, who spend so much of your time and effort in obtaining the many benefits that are enjoyed by the whole membership. Many of these we would not have without your dedication.

Enclosed is a check in appreciation for your work and efforts to be used in whatever fund you deem best.

Thanks again,
William & Anna Olsen

Enclosed is my check for my 2010 LSA membership dues. No! I didn't make a mistake. I am just sending the check to where it will do the retirees the most good.

Keep up the good work and thank you
Ronald Karachefski

Thanks for all the extra efforts you put in to take care of us "Retired Fire and Police Officers

Dale Eising

Enclosed are two checks, one for P.A.C. and one check for general needs. Thanks to the volunteers and association board for their work.

Chet Zgoda

I would like to make this contribution, to the account in which you most need it. Thank you all for everything that you do - for all of those of us retired. Best of Luck in 2010.

Larry Holland
Retired DPD 1998

Please accept this donation from the Eastside Silver Ladies. Your hard work on behalf of all Retirees and Widows, it is truly appreciated.

Sincerely,
Irene Brooks representing
the Eastside Silver Ladies

This check is a thank you for the recent settlement of the class action suit and for all the good work that you do.

Sincerely,
Betty J. Wilmot

Just wanted to thank you again for looking out for us old guys! I can't say enough times how much the RDPFFA is appreciated by us retirees, especially those of us who live out of state. Keep up the good work!

I will be in Michigan next month to go deer hunting with my sons. I am going to make a point to get over to the office and say hello.

Jim Arthurs

Enclosed is a check to cover my 2010 dues and a donation for you to use where needed.

Thank you for all your hard work for the retirees and widows of retirees.

I wish I could donate more to you but I am a widow without a pension.

Winning the lawsuit related to the health care was a big help to me financially.

Mary L. McWilliams

Enclosed is a check for the P.A.C. in appreciation. Thanks for all you do for the widows. It's appreciated more than you'll ever know.

Thanks again,
Ellen Ireland

Best wishes to you who work so tirelessly for all of us Retirees. Thanks so much for your labor and may God's blessing be with you. Use the enclosed as you see fit.

With appreciation,
Don G. McDonald

Enclosed is a small check in appreciation for the myriad of problems you have faced everyday. We truly appreciate all we have received through your efforts.

Good Luck & Good Health!
Donald & Nancy Asbill

Enclosed is a check for you to use as is needed to keep our association fighting the good fight for all our members. I told Erich he was a good listener & very helpful & that I would keep my commitment. He's a good guy!

Yours Very Sincerely,
Frank Dee

You are doing a very good job in the Retirees association. Here is a donation for the P.A.C. fund

Thank You,
Lawrence Gryniewicz

Enclosed check is memory of my husband. You have done a lot for the widows of a lot of passed members of the Police Dept. like myself. Thank you and keep up the good work!

Annie W. Chalmers

Congratulations to all the hard workers as the old saying went YOU DID GOOD!!! Please use the enclosed check for where you need it most.

Thanks again!!
Lou Begin (Retired Sgt. #1)

With gratitude an appreciation for countless hours spent negotiating on our behalf.

Please apply the enclosed check where it can do the most good. Although my dear husband is no longer here, I know he would be thankful for all of your efforts

Sincerely,
Carol Ann Small

As in the past, your Association has been so helpful to me. My questions regarding the open enrollment for medical coverage were completely answered.

Please use this donation for the appreciation fund in memory of my husband, Thank you – keep up your wonderful work.

Dorothy Rogalski

I am enclosing another check for the Association to use as they wish. It's for all the kindness and help to my many questions I had when my husband passed. Every one was so helpful and they will never know how much I and my family appreciated it. Thanks again.

Best regards to the Finest,
Lorraine Dill

REMEMBRANCE AND THANK YOU

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

Appreciation (Donation)

Archbold, Laura & Munck, Robert
Boss, John Sr.
Briney, Katherine
Buelk, John
Cardinale, Louis W. & Louis J.
Charette, Joseph
Clark, Tressie
Collins, Walter & Patricia
Crosby, Carol
Dell, Michael
Doyle, Thomas & Joann
Dunn, Patrick & Sharon
Ellul, Edward & Susanne
Gasparetto, Noreen
Gerardy, Rosaria
Girard, Viola
Gordon, Richard
Grace, Thomas & MaryAnn
Hedblom, Thomas & Linda
Hicks, Phillip
Holycross, James
Hrubiak, Frank, Sylvia & Barbara Darish
Hutchinson, Mary
Hutchinson, Mary
Jackson, Avery
Karchefski, Ronald
Karvonen, Gene
Keller, Keith
Keller, Keith
Keller, Margaret
Knobelsdorf, Donald
Knobelsdorf, Hugo & Patricia
Komraus, Roy
Kozlowski, Kathleen & Norbert
Kuess, Charles & Shirley
Lash, Violet
LeBlanc, Reginald & Kathryn
Leone, George
Mamo, Wilfred
Marchioni, Mark & Judy
Merritt, Doris & Volz, Christine
Mijares, Janet
Mijares, Tomas
Mink, Michael
Miron, Margaret
Mischnick, Edward
Niedermeier, Howard Jr. & Janet
Olsen, William & Anna
Ozimek, Stephen
Roberts, Rosemary
Ruhana, Mary
Schuster, Ralph (2 donations)

Shoemaker, Jack & Elanore
Skaggs, George
Skotzke, Eugene
Smith, Micah & Vallorie
Sowell, Thomas & Sharon
Swanic, Duane
Swiderski, Lillian
Sydor, John & Helen Curtis
Terlep, James & Rosa Gomez
Torrice, Frank
Trapani, Nicholas
Varriale, David
Varty, Genevieve
Wagner, Rudolph & Fanny
Watts, Adrienne
Weir, Charles
Wicker, Arnold
Zgoda, Chester

Appreciation (Donation)

In Memory of

Bitten, Joycelyn & Louis
in memory of John Bitten
Bussell, Ronald & Carol
in memory of Arvel Dill
Chakan, Sharron
in memory of John Chakan
Cook, William
in memory of Dick Newcomb
Decker, Frank & Patty *in memory of*
Brother Richard Decker D.F.D.
DeWolf, Nila
in memory of George C. DeWolf
Eastside Silver Ladies
in memory of Emelie Salatowski
Ewing, Harold Jr.
in memory of Sgt. Harold Ewing Sr.
Heidtman, Grace *in memory of*
Bob Heidtman & Bill Waznak
Henry, John *in memory of Betty Koss*
Holland, Lawrence & Janet
in memory of Frank Walls
Lobstein, Milton & Virginia *in memory of*
Edward & Robert Lobstein
McKinney, Darleen *in memory of Husband*
Lt. Donald McKinney
Murphy, A. P. & E.M. *in memory of*
"Captain Jack" Devoy Sr.
Plemmons, Larry & Cheryl *in memory of*
Raymond Harrington
Rogalski, Dorothy
in memory of Henry Rogalski
Sihler, Mary & Ruth

in memory of Ron Wolny
Stewart, Arline
in memory of James Stewart
Tanana, Dolores
in memory of Frank R. Tanana
Teipel, Robert
in memory of William J. Teipel
Wilkinson, Blanche
in memory of Russell H. Wilkerson
Wilmot, Betty *in memory of Husband*
William K. Wilmot
Wolschon, Gerttude *In memory of Husband*
Bernard Wolschon

P.A.C. (Donation)

Anderson, Sherwood
Appel, Louis & Rebecca Allen Gaggin
Arthurs, James & Judy
Asbill, Donald & Nancy
Banks, Roslyn
Bar, Timothy & Karen
Barber, Evelyn
Barber, Gary & Evelyn
Becigneul, Janet
Begin, Louis & Phyllis
Bennett, Norma Jean & Gayle
Boehm, Jerome
Borowski, Richard & Bonnie
Boyer, Jerome & Edith
Brace, Joseph
Brandimore, William
Brandt, Fred
Bulgarelli, Robert
Bullock, Robert
Bussell, Ronald & Carol
Cadini, Robert & MaryAnn
Cardew, Louis & Lawrence
Ciesinski, Jerome
Cislo, Frederick & Rose Marie
Cook, Robert & Anna
Cruce, Gary
Damiani, Premo & Nancy
Daugherty, Roy & Arete
Davenport, Frank
Derus, Casimir
Dickinson, Thomas
Dimaggio, Emanuel & Nancie
Dziuba, Donna
Eising, Dale
Falska, Cynthia
Feathers, M. Catherine
Flynn, Elden & Kathleen Ingersoll
Gardiner, Kenneth & Therese

P.A.C. (continued)

Gray, William & Diane
 Gryniwicz, Lawrence & Patricia
 Heathman, Sidney
 Heaviland, Ralph
 Hodges, John & Mary
 Hopfner, Carl & Mary Agnes
 Horton, Amos
 Kaptur, Joseph
 Kasprzyk, Richard & Barbara
 Kuhnlein, Edmund & Douglas
 Lasich, James & Mary Lou
 Ledford, William
 Mahinske, John
 Martin, Allen & Bonnie
 Mathews, Valerie
 Matz, Edward & Dora
 Maurer, Russell & Patricia
 McDonald, Don
 McDonnell, Edward & Mary Balloid
 McPherson, G.T.
 McWilliams, Mary & Carol
 Milantoni, Robert
 Mullahy, Violet
 Nagy, Dennis
 Neal, Merida & Wanda
 Nevada Jackpots
 O'Brien, Lawrence
 Owczarzak, Henry
 Phelps, Cecil & Margaret
 Pilate, Carolyn
 Pletcher, William & Jean
 Pressel, E Robert & Frances
 Quaine, Mary & Denise Quaine Valintino
 Rebrovich, Mark
 Reghi, Nicholas & Lynn
 Rossi, Rocco & Theresa
 Sabolovich, Marlene & Samuel
 Sample, Barbara
 Saraino, Benito

Schiepke, Raymond
 Selz, Carl & Linda Marczynski
 Seneski, Lawrence
 Smulsky, William & Dorothy
 Socha, Eleanor
 Swanner, Lovella
 Sydor, John & Helen Curtis
 Trapani, Nicholas
 Trupiano, Anthony & Alice
 Vanarsdale, Donald & Carol
 Walden, Janet
 Walrod, Hope
 Williamson, Gary & Donna
 Winkler, Frank & Bernice
 Yaden, Don & Shirley
 Zablocki, June
 Zgoda, Chester

P.A.C. (Donation)

In Memory of

Allen, Daniel *in memory of Walter Kerr*
 Auer, Dorothy *in memory of John Auer*
 Bemke, Joseph & Lucy *in memory of Robert Hislop & Chester Kocinski*
 Brown, Robert *in memory of Leonard Brown (Fire Sgt.) & Joseph Hermes (Police Sgt.)*
 Bussell, Ronald & Carol *in memory of Arvel Dill*
 Carlson, Barbara *in memory of Charles Carlson, Walter Gregory, Robert Leskie and Fred Pedlar*
 Carter, Donald *in memory of Det. LT. A.J. Carter & son Al "Red" Carter*
 Carter, Lois & Gilbert Foster *in memory of Robert N. Carter*
 Chakan, Sharron & Kathleen Nowicki *in memory of John Chakan*
 Chalmers, Annie & Shirley *in memory of Ernest Chalmers*

Cofell, Barbara & Renee Westwood *in memory of Bob Cofell*
 Cook, William *in memory of Dick Necomb*
 Doucette, Shirley & Roger *in memory of Edward Doucette*
 Flynn, Elden & Kathleen Ingersoll *in memory of Richard Waldis*
 Fumerola, William *in memory of Richard Waldis*
 Galliska, Marceline & Janet Hassa *in memory of Joseph Galliska*
 GilGallon, Therese *in memory of Retired D.P.D. Lt. Ray Smith*
 Ireland, Ellen *in memory of Paul E. Ireland*
 Killeen, Dale *in memory of John J. Killeen*
 Koss, Frank *in memory of my wife Marlene and Carl E. Zerst a friend & fallen Officer*
 Kuhn, Beverly Evans *in memory of Richard Evans & Raymond Kuhn*
 Marheineke, June *in honor of Howard Umloff*
 Monahan, James *in memory of Bob English*
 Pathe, Anna & Margaret Schuetz *in memory of Eugene W. Pathe*
 Pobanz, Floyd *in memory of Howard Pobanz*
 Porch, Paul III & Lois *in memory of Paul A. Porch*
 Sklut, Alma *in memory of Robert Sklut*
 Skubik, Chester & Mary Jo *in memory of Richard Majek*
 Small, Carol Ann *in memory of Dell Small*
 VanLeen, Richard *in memory of Alex Roberts*
 Womack, David *in memory of my wife Marietta*
 Wrobel, John *in memory of Joe Hutsko & Ray Kurczewski*

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 Noncharitable Contribution

Westside Silver Ladies

Geri Henningsen

Best wishes from all of us for a healthy 2010.

Our SO/50 winners were...Dolores Weaver for October, Louise Progar for November and Dolores Smith for December.

Our Christmas luncheon was held this year at George Subu's Leather Bottle in Livonia. The food was delicious. Our attendees were...Elmira Affelt, Meta Bateson, Dorothy Bliss, Martina Burke, Betty Cavin, Hilma Clifford, Lessie Johnson and daughter, Ethel, Doris Kaiser, Theresa Kelley, Marie McCarthy, Jo Moranty, Marilyn Noseworthy, Louise Progar, Dolores Smith, Dolores Tanana, Mary Wagner, Elaine Wallace, Dolores Weaver, Theresa Zalewski, Gayne Zell and myself.

My thanks to all who attended and a special thanks to Martina Burke who helped me set up and Jo Moranty, our SO/50 ticket seller...what would I do without you? It was so nice to see a few of our members who are seldom able to attend meetings Elmira Affelt, Lessie Johnson and Theresa Kelley.

We were glad to see Louise Progar's wrist (broken in October) has mended. We missed Eleanor Popiela and Dorothy O'Leary. Both had planned to attend but had to cancel. Also, our prayers go out to Marie McCarthy's daughter, Sharon who has had a stroke.

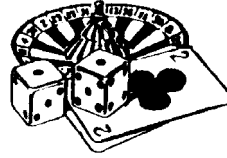
In November, Irene Melady phoned me about the health insurance. She asked about our meetings so hopefully, we will meet her at our next meeting.

HAPPY BIRTHDAY to Louise Progar-12/19, Hilma Clifford & Elaine Prince-2n, Mary Wagner-2/8, Gayne Zell-2/12 and Doris Kaiser-2/22.

A good rule for going thru life is to keep the heart a little softer than the head II!

Let's meet at Archie's

Geri Henningsen - (734) 335-6778



NEVADA JACKPOTS

Ray Downing

The November meeting of the Nevada Jackpots took place on Saturday, November 21, 2001, at 9:30 a.m., Hugo's Cellar at the Four Queens Hotel. All officers were present. President John Breed led the group in the Pledge of Allegiance and a moment of silence for our departed brothers.

Considerable discussion followed regarding the new options for the City of Detroit health benefits program. Some are opting for the -0- cost plan, and a few are keeping cost plans that they currently have because they are comfortable with them. Membership was reminded that any change must be received by the City of Detroit no later than December 7.

The annual Christmas Party for the Nevada Jackpots will be held on Saturday, December 19, 6:00 p.m., at Sam and Arlene Comella's home, 2698 Balsam Pear Ct., Henderson, NV. Each member is requested to bring a gift in the general amount of \$20.00 for our fun annual gift exchange. Please R.S.V.P. to Sam and Arlene at 269-8530.

Charter Member Tony Pakula noted that he would not be able to attend as he is spending the Holidays back in Michigan. He also noted that he would submit a re-write of our Constitution and By-Laws in keeping with the new board of officers' structure, which he completed later in the month. Thanks, Tony.

With the coming of the New Year, it's that time once again to remind everyone to send in their \$5.00 annual dues to Treasurer Tom Hulkkonen at 8208 Bolingbrook Ave., Las Vegas, NV 89149.

Discussion then turned to the RDPFFA. It was unanimously approved that the Nevada Jackpots send a no-strings \$50.00 to the Association in appreciation for their outstanding efforts for us. In addition, the hat was passed among those in attendance, and the RDPFFA will receive a check for \$210.00.

The meeting was adjourned at 10:45 a.m. The next meeting will be in the same location on January 23, 9:30 a.m.

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Bill Schmidt

Our December 6th Meeting opened on a chilly morning, saw a few members sporting their winter coats and hats, inside the Brandon Community Center was quite comfortable. The hot coffee and donuts welcomed the Members and Guests at 11:30 A.M.

Meeting was called to order, at 12:30 P.M., Pledged Allegiance to the Flag. REV. Ron Goosen presented the opening prayer. V.P. Harry Ramsay read the Roll Call of Deceased Officers and Fire Personnel.

Sick Member, Nancy Schmidt was updated and it was mentioned that she will be released from the Spring Hill Re-Hab and Health Center around December 22nd. (Oh, Happy Day!). Also returning Members seen at the Meeting were Bill

(William) Schulte and Earl Wiltse returning after recovering from illness problems.

Treasurer-Dolores Larsen gave her Monthly Report on Finances and spoke of the Ticket sales for the March 7th Annual Dinner at the Clearwater County Club. Also mentioned was the donations made by the following Members: Cliff Ryan, Gene Mangum, Robert Fadie, Gerald Breem and Ken Hedeem, and George Stanbury. Sec. Pro Tem-Fran Maione gave her report on the minutes of our last meeting and read a letter from Al Pare.

December Birthdays: James Apel, Wilfred Berry, Wally Hamer, Ken Hedeem, Wilfred Kenny, and Linda Shanks. Jey Zemaitis discussed and reported on the Activities of the Michigan Snowbirds Club. Very Active People there!

Discussion on New Hospitalization Plans submitted by Marvin Kammer, Dateline on submitting forms, being December 7th and coverage changes, etc. was very interesting. H.E.L.P.S. Act, etc.

Bill Larsen-Activities Chairman-Discussed March Dinner at Clearwater Country Club, located at 525 N. Betty Lane, Clearwater, FL. ZIP Code 33755...Phone #727-446-9501, Tickets can be purchased at the Meeting or contact, Bill or Dolores Larsen at 399 Walnut Ct. Palm Harbor, FL. Zip Code-34683-Phone#727-786-3429.

50/50 Drawing handled by Sgt at Arms-Jim Bateson, Gift Basket won by: Jey Zemaitis, Monetary awards to Bill Larsen & Don McDonald and Donuts to Maija Goosen & Fran Maione.

Meeting adjourned at 1:30 PM. Prayer led by Rev. Ron Goosen.

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Silver Ladies

Carol Curley



ARIZONA ROADRUNNERS

Al Helquist

Another "pursuit of happiness" to you all!

Our birthdays for the New Year are:

January: Wilma Brown

February: Annette Emke and Carol Curley

March: Pauline Kulek, Bernice Hall and

Jennie Matusz

In November 2009, we lost our friend and long time honorary member Emilie Salatowski. She wanted so much to be at the Christmas Party. We sincerely miss her.

Also, in November, fourteen of us went to the RDPFFA office on 14 mile Road to discuss our Medicare and hospitalization options. Mr. Jack Devoy answered our questions with patience and knowledge. We are very grateful to him for this opportunity.

Marcie Rolf won the November 50/50. Carol Curley won the 50/50 in December.

We have our 18th anniversary dinner coming up March 18, 2010. Come join us for lovely meals and friendship. Call Irene Brooks (586) 749-8894.

May God bless us, every one.

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

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

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

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

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

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

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

Take care and always HAVE FUN,

AI Helquist



Karen Whelan-Rivest

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13th Precinct

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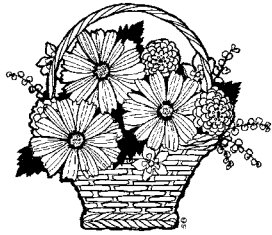
2nd Tuesday of

March • June • September • December

11:00 A.M.

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ASSOCIATE MEMBERS

(Surviving Spouses)

Fern Garner

By the time you read this the changes in our health care, if any, should have been implemented.

During the period for studying and comparing the various plans, most all the members of the East Side Silver Ladies met at the Association office where Jack Devoy went thru the options and filling out the forms. He was thorough and patient and of great help to us all.

This was just another example of what the association provides to the surviving spouses the same as they do for the retired police officers and firefighters. At the Silver Ladies meeting after that at the office, a new member joined our ranks as she had heard how our group can receive the same help as the men as we try to keep informed. We do follow any news which affects our pensions or hospitalization and discuss it at our meetings.

Sadly, we lost a longtime member of the Silver Ladies, Emelie Salatowski. Her's is a remarkable story as she had been widowed in 1947. When her husband had been killed in the line of duty he had only been an officer for 4 years. She had 2 young daughters whom she raised alone. She was 91 when she died in November. Through some digging I was able to ascertain that she was probably the longest surviving widow of a police officer. Perhaps some of the rest of us might try to break that record, so keep healthy.

Wishing all of you a belated Merry Christmas and a Happy New Year.



Greetings;

From Sunny St. Petersburg, Florida where Jey and I are intending to avoid the bad weather in northern Michigan, which I hear hasn't been so bad - yet. We are looking forward to seeing our Snowbird Friends who are also down here and usually attend the Florida Club meetings.

In the meantime, our dues of \$3.00 a year are due again. Payments can be sent to Dave Ambrose at 5339 Beachview Drive, Gaylord, Michigan 49735 and would be much appreciated.

Get Well wishes go to Harry Rudeen, and Ernie Huffman.

December Birthdays: Ernie Huffman, Dave Peters, Dennis Flanigan, Marilyn Pionk, Keith Kniaz, Ted Ponik, JoAnn Cherry, Dorothy Heise, and Helen Geldmacher. Lots of Christmas Babies.

Dum-Dum Award: When would be robber James Elliotts 38 caliber revolver failed to fire at his intended victim during a hold-up in Long Beach, California, he peered down the barrel and tried the trigger again. This time it worked.

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The Waves of Change:

What RDPFFA Members Can Expect in the New Decade

Leon LaBrecque, JD, CPA, CFP™, CFA

(The following is an excerpt from a presentation at the RDPFFA conference in Vegas on September 22, 2009)

What do Microsoft, GE, and Hewlett-Packard have in common? They were all formed in an economic crisis. Bill Gates formed Microsoft in 1975, right in the middle of the 1973 recession. Thomas Edison started GE in 1876 in the middle of the ‘Long Depression’, right after the Panic of 1873. The panic of 1873 didn’t stop another entrepreneur, Alexander Graham Bell, who started AT&T in 1877. Hewlett and Packard got going with about \$1,200 of savings in their garage in 1939, right near the end of the Great Depression.

History doesn’t move in a straight line, it moves in waves. These waves are well documented, and follow a pattern. Sometimes the patterns converge, and you get a giant wave. Right now, we have a series of waves converging on the Global economy. There are waves of economic activity, political activity, credit, and generations all converging. The economy has a regular flow, which was documented by Kondratieff all the way back to 1820. Kondratieff demonstrated that economies tend to have ‘seasons’ of economic activity, a spring of huge growth, a summer of maturity, a fall of decline and a winter of non activity. Anyone looking at the markets can see the markets earlier this year reached their 1996 levels, which surely feels like a winter. The long wave of economic activity is a big burst in spring and summer, coasting in fall, and marking time in winter. The winters tend to last 8-13 years then springtime again.

Politics move in a different cycle. The US political cycle tends to change sides about every 15-22 years, depending on whether you measure the climate through the House and senate or the Presidency. Democrats get it for a while, then the Republicans. They trade sides (I suppose until the electorate gets aggravated enough and kicks them out, to repeat the cycle) about every 15 years. Schlesinger followed these waves all the way back to the 1700s. I think we’re in a political shift, which is obvious.

Credit also moves in cycles, although this wave is in more dispute. We have very tight credit, then it starts to loosen, then the lenders go crazy and lend to anyone who can fog a mirror. Then the whole shebang fall and

no one can borrow money (sound familiar?). Hayek won a Nobel Prize for his analysis of the credit cycles. And where are we in the credit cycle? At the beginning of a new one.

The most important cycle, maybe the one that causes all of the other cycles is the cycle of generations. Anglo-American society has operated for the last 26 generations in a four-cornered cycle. The generational cycle starts with some sort of crisis, like the American Revolution, or World War II. The crisis met by “Heroes”, who solve the crisis. The next generation experiences a high period and their approach is to be quiet and enjoy it. This is followed by a period of wakening and the desire to change: think baby boomers, Woodstock and rock n roll. This is followed by an unraveling and individualism and then finally a crisis again. Our dads fought WWII and were the heroes in the crisis times of 1929-1945, bringing in the silent generations from 1946-1964. The boomers went through a consciousness revolution from 1964 – 1984, and the Gen Xrs come to the culture wars of the period of 1985-2005. Where are we now? Probably crisis. This whole thing is very fascinating and covered by Strauss and Howe in the book *The Fourth Turning*.

So, what’s on the horizon? We have the convergence, in the 2009 period, of the troughs of several waves. The long wave of economic expansion seems to have finally bottomed. The political environment in the US has shifted. The credit expansion has definitely turned to credit contraction, and the generations have shifted. Every time in history this has happened before, there’s been major change, and major activity. Change can be unsettling, but can also be profitable.

It seems some things appear inevitable:

- Tax increases are highly likely
- Inflation is highly likely
- Health care changes are highly likely
- Credit appears tight for a while
- Americans have, at least temporarily, changed their debt and saving habits

(continued on next page)

Given these observations, it would seem from a police officer's & firefighter's standpoint that state revenue sharing and local budgets are going to be tighter, and future increases in anything will be more hard-fought than in the past. It also seems imminent that more changes will be pushed toward health care, both for actives and retiree. Look for more health saving account type arrangements, particularly for new hires. Look for higher federal taxes, and probably higher Michigan taxes, as well as local municipalities scratching for dollars. On a longer run, productivity is at its highest in recent history, and companies are holding off on hiring until the last minute. When the last minute comes, watch a hiring boom happen. In fact, Michigan could even be in a job shortage in certain industries.

From a personal financial planning standpoint, contemplate fighting higher taxes with a Roth IRA. Roth IRAs are exempt from taxes. You can contribute to a Roth IRA (both for you and your spouse) provided you meet certain income rules. In addition, you can convert an existing IRA into a Roth. This is a well acclaimed tax and investment planning move. Roths not only allow tax-free growth, but they don't require distributions at any particular age (Regular IRAs and 457 plans require distributions at age 70 1/2).

Another tax-free move is to take advantage of tax-free savings vehicles, either Coverdell or §529 Plans. The §529 plan of my choice is the Michigan Education Savings Program ('MESP'). The MESP allows tax-free growth for college (by the way, that's any college, not just a Michigan college) and is tax-deductible from your Michigan Income Taxes. The MESP (and other 529 plans) has a great feature to being transferable to other children or grandchildren. Be sure to set up an MESP with you as custodian and not directly in the child's name. Roths and 529s are even better in a down market, as it gives ample room for more tax-free growth.

To combat inflation, I like TIPS (Treasury Inflation Protected Securities). They pay very little in low inflationary times, but the interest rate notches up with inflation. They're government securities, so they're as safe as the government (draw your own conclusions from that). I also think that China and India are back in the expansion game, so I see global commodity prices rising (iron, nickel, aluminum, oil, timber, cement, etc.). I think taking some sort of hedge in the form of a global commodity fund makes sense. It likewise makes a lot

of sense to review and rebalance your 457 plan and IRAs.

With tight credit, it's going to be a lot more of 'who you know' than before. I'm suggesting building relationships with people who know people (like CPAs, lawyer and the like). You never know when you're going to need a connection.

In short, we're in the bottom of a set of troughs of waves which have typically given us huge, painful, but positive change. To be sure, this time is different: we now live a global world that is connected but hundreds of millions of devices at the speed of light. In 1876, we were one growing country with about 50 million people. Today, we're 300 million people that are part of a global economy with billions of people. We're jumping into a new decade, and it's going to be different. Fasten your seat belt and get ready for the ride!

Leon Labrecque, JD, CPA, CFP™, CFA is the Managing Partner of LJPR, LLC, headquartered in Troy, MI. LJPR reduces uncertainty in the financial lives of Michigan Firefighters and their families by applying wealth management solutions that include investment management, financial planning, tax planning and estate planning. LJPR is independent, and operates on a fee-only basis. To read Leon's blog, or get more information, including Leon's latest piece for police and firefighters, Guns & Hoses, go to <http://LJPR.com>. LJPR's headquarter address is 4555 Investment Drive, Suite 304, Troy, MI 48098. 248-641-7400. If your unit is interested in having a group program for all your members, contact Matthew Teetor at matthew.teetor@ljpr.com.

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Pension No _____ Social Security No _____

I HEREBY AUTHORIZE THE POLICE AND FIRE RETIREMENT SYSTEM OF THE CITY OF DETROIT TO REMIT THE SUM SPECIFIED FROM MY MONTHLY RETIREMENT ALLOWANCE TO THE RETIRED DETROIT POLICE AND FIRE FIGHTERS ASSOCIATION.

CANCEL DEDUCTION

Deduction Amount **\$2.00**
Association Dues
Deduction Code 00080100

SIGNATURE _____ DATE _____





ELECTION RESULTS

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

My name is Eugene “Gene” Zuzga; I wish to thank every member who voted at December’s election for Trustee for the Detroit Police Benefit and Protective Association (DPB&PA).

Second, I wish to thank every member who had the confidence to vote for me which allowed me to win the election.

Third, I will represent all members of the Detroit Police Benefit and Protective Association (DPB&PA). I will work to safeguard our retirement rights and assets and gain the confidence and support of those members who do not know me.

Respectively, you’re Trustee,
Eugene Zuzga

Election of Trustees

Election results for the Detroit Police Benefit and Protective Association to fill two Trustee positions effective January 1, 2010 and expiring on the 31st of December 2012 are the following RDPFFA retired members - Eugene Zuzga and Andrea Zinser.

Election results for the Firemen’s Fund to fill three Trustee positions effective January 1, 2010 and ending on December 31, 2012.

Kim L. Fett, John P. Cowan and Thomas A. Suchora.



DETROIT POLICE DEPARTMENT



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A new website just for you

detroitpolicegear.com

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pins, patches and much more!**

What Retired Detroit Police Officers and Firefighters Need to Know About Roth IRAs

(And the Special Rule for 2010)

Leon LaBrecque JD, CPA, CFP®, CFA

Matthew Teetor

LJPR, LLC

With turmoil in markets and the tax code in transition, one type of retirement vehicle has some very attractive features, especially to Police and Fire retirees: the Roth IRA. A Roth IRA is one of three kinds of IRAs (the other two are the deductible IRA and the nondeductible IRA) that has a very special feature: all growth and income from a Roth are free from Federal and Michigan income taxes. Roth IRAs were established in 1998 to provide an effective tax-free vehicle for retirement. Any money you contribute or convert to a Roth IRA is after-tax money, which means you've paid taxes on it before contributing to the Roth. This is different from your §457 deferred comp, or in most cases, your annuity contribution to the pension. Those contributions are pre-tax, and you will pay taxes later, on distributions from those types of plans. So with the Roth IRA, for retirees with significant pensions pushing them in a higher tax-bracket, the tax-free status can be very appealing.

Let's look at some basics: First, there is no Federal and Michigan tax on both the contributions and on the growth of the account. With a Roth, the taxes are paid up front, and all of the growth is tax free. If you are in a lower tax bracket in retirement, like a person without a pension, the tax-deferred option is usually preferable. If you are in the same or greater tax bracket, a Roth is preferable. For Detroit pensions, it's highly likely the officer will be in the same or higher tax bracket later. Add to that the possibility of a future tax increase, and you see the tax-free growth advantages of a Roth.

Another advantage of a Roth is that you are not mandated to take distributions. On a regular IRA, rollover IRA, §457, or annuity withdrawal, you must start taking distributions at age 70½, or face a 50% penalty. With a Roth, there is no required minimum distribution. When you die, your Roth passes to your heirs income tax-free as well. Roth IRAs, being IRAs, are also subject to an almost infinite choice of investment options and do not have the limitations of a §457, which usually has a limited number of investment options.

Roths do have some restrictions. If you make a con-

tribution to a Roth, you must leave it in for the longer of 5 years or age 59 ½, or any income will be taxed and subject to penalty. You can withdraw your contribution out tax-free, first-in, first-out (FIFO). You have to have earned income (wages) to contribute to a Roth; but the good news is that only one spouse needs to have earned income and the other can contribute. For example, if one spouse was working and their spouse didn't work, both could contribute to their Roth (up to their earned income or the contribution limit).

There are two ways to get a Roth, Contribute or Convert an existing IRA.

Contributions: You can contribute, if you're under age 50 in 2009, \$5,000 (for each spouse) to a Roth IRA. If you're over age 49 in 2009, you can contribute \$6,000 (again for each spouse). There is an income limitation: for married couples filing jointly, your modified Adjusted Gross Income cannot be over \$176,000 (there is a phase-out between \$166,000 and \$176,000). If you are single, the limit is \$120,000 (phased-out between \$105,000 and \$120,000). You can make a Roth contribution for 2009 up to April 15, 2010. Some people file their returns early and use their refund to help fund the IRA.

Conversions: You can turn an existing IRA into a Roth by paying the tax on the amount you want to convert. A lot of advisors (including us) think this is a good idea in a down market and especially when it looks like there is a future tax increase. For the optimal results, we look to convert enough to keep you in the tax bracket you're currently in, and not push you up to a higher bracket. In addition, we think it's always a good idea to pay the taxes from outside funds, and not from the IRA. That way, you get tax-free gain on the taxes as well as the converted amount. For 2009, there is a \$100,000 income limit on conversion (it doesn't matter if you're married or single). This stops a lot of two-earner couples from converting. But here some big news: in 2010, you can convert an IRA into a Roth regardless of your income level. What's better is that if you convert an IRA to a Roth in 2010, you can spread the taxes in

(continued on next page)

two installments for the years 2011 and 2012, which means you actually may be paying the taxes on April 15, 2012 and April 15, 2013.

Recharacterization: There's more good news in the form of a 'tax Mulligan'. Like a Mulligan in golf, the recharacterization rule lets you 'unconvert' a Roth if you decide it wasn't a good idea. You can even use it to take advantage of market moves. Suppose you convert an IRA to a Roth when the account is worth \$10,000, and later the market corrects and your Roth is now worth \$8,000. You can recharacterize the Roth at \$8,000 and then re-convert back to a Roth. Like a Mulligan in golf can only be used once per round, recharacterization can only be done once in a year. An interesting point is that you can recharacterize a Roth anytime until the due date of your return for the year, including any extensions, regardless of when you filed your return. So if you converted a Roth in 2009, you have until 10/15/2010 to recharacterize it. If you convert in 2010, you have until 10/15/2011 to recharacterize. There are some rules about re-characterization, so

you want to make sure you keep your converted Roth separate from a contributory Roth, if you might recharacterize (and why not keep your options open).

Overall, Roth IRAs are an excellent planning tool for retirement. They allow tax-free growth in an uncertain environment, withdrawal flexibility, and investment flexibility. Every Detroit Police and Fire retiree should consider adding it to their retirement toolkit. In a world of uncertainty and probably rising taxes, the Roth is a powerful weapon.

Leon C. LaBrecque JD, CPA, CFP® CFA and Matthew Teetor are advisors at the independent advisor firm of LJPR, LLC. Matthew and Leon run the firm's practice for public safety officers. LJPR reduces uncertainty in the lives of Michigan police officers and firefighters by applying creative wealth management solutions in tax, financial planning, retirement planning and estate planning. To contact us for a consultation or to discuss group programs for your unit, contact matthew.teetor@ljpr.com or call at 248-641-7400. Also visit our website <http://LJPR.com>

DETROIT METROPOLITAN CREDIT UNION BENEFITS!

Hey fellow retirees,

Just in case any of you are still using the Detroit Municipal Credit Union. First, you already know that the name has changed to Detroit Metropolitan Credit union. OK.

I still have a savings account with them. The interest I get on a regular savings account is better there than anything I can get at a bank or credit union here in Kalkaska. It has also been better than what I could find in a 6 or 12 month Certificate of Deposit, (CD).

Not long ago I got a notice from the Credit Union that they had joined something called "Shared Branching" (Xtend CU Shared Branch). The notice claimed I could make deposits, withdrawals and a few other transactions at any of the "Shared Branch" locations around the country. A list was included that shows branches in eight states. There are branches all over the lower peninsula of Michigan including one right here in Kalkaska.

One day last month I needed an amount of cash that I didn't want to deduct from my checking account here at the local bank. I decided to try out this "Shared Branching" thing. I walked into the local credit union, where I had never been before, told them my account number, showed my drivers license and within 3 minutes walked out with the cash in my hand.

No waiting three or four days for the US mail to bring a check that then has to be taken to town and cashed. And for deposits it's even better. I hand a check or cash to the teller here in Kalkaska, and within minutes it's in my account and drawing interest instead of the three day delay and 44 cent stamp for US Mail, (where it stands the risk of getting lost).

It's all the convenience of a local bank, but the benefit of higher interest rates. It's a good thing.

Just hoping this info is something you can use.

Have a great day,

Ted

History and Significance of the Maltese Cross

A good many individuals, including fire personnel are not aware of the complete significance of the eight points on the Maltese Cross.

Here they are:

From the days of the first crusade, the cross has been the symbol of the Christian warrior who pledged not only to fight in defense of the Holy Land, but also to protect the lives of his compatriots. The Maltese Cross now worn by modern firefighters is actually an adaptation of a particular crusader insignia, the cross of the Knights of St. John of Jerusalem...

The Knights, one of the oldest orders of warrior monks that fought for Christendom, took vows of poverty, chastity and obedience. Also known as Hospitallers, the monks maintained a hospital for pilgrims in Jerusalem. Then that city became the center of the crusade-embattled lands, the brothers militarized their order, but continued to protect pilgrims and extend their charity to the sick and poor.

Because of the extensive armor that covered their bodies and faces, the Knights were unable to distinguish

friend from foe in battle, so the need for an identifiable emblem for the Knights became crucial. Since they fought their battles for a holy cause, they chose the Cross of Calvary, a white or silver cross on a dark background. After the fall of Jerusalem in 1187, the Knights of St. John moved to the island of Malta.

During the crusades, many Knights became firefighters out of necessity. Their enemies had resorted to throwing bombs and sailing war vessels containing naphtha.

Hundreds of Knights were burned alive. Others risked their lives to save their brothers in arms from dying painful fiery deaths.

Thus these men became our first firefighters and the first

of a long list of courageous firefighters. Their heroic efforts were recognized by fellow Crusaders who awarded each hero a Badge of Honor ; a cross similar to the one firefighters wear today.

The Maltese Cross is your symbol of protection. It means that the firefighter who wears this cross is willing to lay down his/her life for you, just as Crusaders sacrificed their lives for their fellow man so many years ago.

The Maltese Cross is a Firefighter's badge of honor, signifying that he/she works in courage... a ladder-run away from death.



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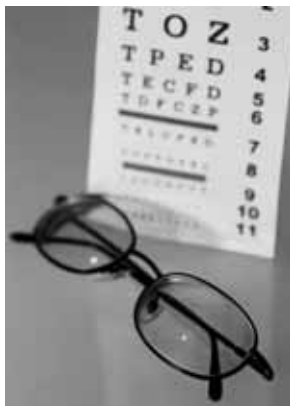
EYE CARE UPDATE 2010

Metropolitan Eye Center, also home of Lakeshore Eye Surgery Center, will always provide the latest and safest treatments available for our patients. As a full-service Eye Center, and State licensed Surgery Center, with an on-site Optical Studio, you can be assured we will do whatever we can to make your vision the best it can possibly be. Here are just *some* services we provide.

VITAMINS

According to the Seddon Harvard University study, Lutein and Zeaxanthin have been correlated to a 43% lower prevalence of Age-related Macular Degeneration (AMD). Lutein protects the retina by functioning as an antioxidant and by blocking harmful ultraviolet radiation that can damage the delicate macular tissue.

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



CATARACTS AND MULTIFOCAL LENS IMPLANTS

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

cataracts are a normal part of the aging process!

The first step is to have a complete eye examination and 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 usually elevated in patients with glaucoma, but there is no pain or visual loss until it is too late. Left untreated, vision gradually declines and eventual blindness will result.

Fortunately, glaucoma can be detected by your doctor during your comprehensive eye exam. Early treatment can prevent visual loss. Advances in treatment include new eye drops called prostaglandins and a revolutionary new laser treatment called SLT. Using SLT to treat glaucoma, doctors can eliminate the need for eye drops in some cases! You have a higher than normal risk for glaucoma if you are African American, have a family history of glaucoma, or had an eye trauma. For more information, go to our website, or call for an appointment.

LASER VISION CORRECTION

We are delighted to be using the Bausch & Lomb Zyoptix™ Personalized Laser Vision Correction System for the treatment of nearsightedness and astigmatism. This revolutionary technology is enhanced by the use of an additional space-age laser, INTRALASE[®] that creates the LASIK flap without the use of a blade. We call this 'High Definition Vision'! The advanced diagnostic system used analyzes thousand of data points across the entire eye - to produce a personalized vision treatment plan.

By using the B&L Zyoptix System for traditional LASIK or PRK, our doctors are able to treat most patients who desire to eliminate or reduce their need for glasses.

The good news is that the LASIK procedure *may be* covered by U.S. Health and Life for current and retired Detroit Police and Fire Fighters.

NEARVISION CK

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

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Our doctors are experts in all conditions of the eye and look forward to helping you protect your most precious gift of sight!



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