



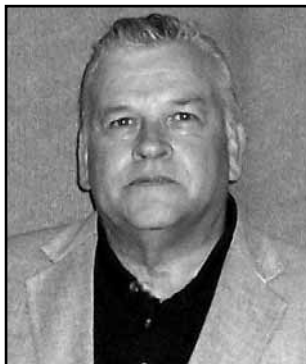
UNITY

THRU STRENGTH AND PURPOSE



Quarterly Voice of the Retired Detroit Police and Fire Fighters

Volume 111, October, 2012



PRESIDENT

Don Taylor

VOTE

Proposal 1 – Yes
Proposal 2 - 6 – No

November 6, 2012 Election Proposals



The following is a letter we received from State Senator Patrick Colbeck. We have been and are still working very closely with Senator Colbeck on our issues, including the Retiree Pension Board issue, PA 12, and Senate Bill 1189.

The summer events sponsored by the Association has just concluded, with the close of the annual convention which was held in Las Vegas. We hope that many of you were able to participate in all of the associations' events. We tried something new this year, by holding our June General Meeting as a family event in Frankenmuth. Those that attended the June meeting seem to have enjoyed the change; we look forward to your input and suggestions for next year's activities.

As we approach a new year, the Association continues to face a number of challenges and there is a great deal of uncertainty regarding the City of Detroit, consent agreement/emergency manager/ bankruptcy. What will the outcome be and will our benefits be affected? The City of Detroit has not attempted to make any changes to the benefits of our members that are under the Healthcare Settlement agreement (Weiler vs. City of Detroit), but we believe there may be changes to those not covered by the Settlement agreement. We have been meeting with our attorneys and will be prepared to take legal action if any changes are made to any of our members' benefits.

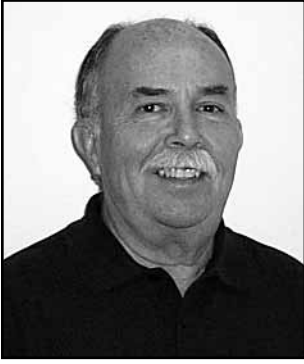
Ballot Proposals: There are a number of ballot proposals that will be voted on November 6 that may have a result that could affect our benefits. Although some of these proposals may have been well intended

The 2012 election will feature a total of six ballot proposals. Proposal 1 is a referendum on the Emergency Manager Law. Proposals 2 thru 6 would result in amendments to our Michigan Constitution if passed. Before you vote on any of these proposals, I encourage you to understand exactly what you are voting for or against. You may be surprised to know that the proposal language that appears on your ballot is NOT the language that will be enacted into law. The language on the ballot is simply a collection of marketing talking points. You need to view the ACTUAL petition language to see exactly what law would be enacted. The easiest way to see the actual language as well as get a TRULY non-partisan perspective on the impacts of the proposal is to go to the Ballot Issues page at the Citizens Research Council of Michigan website (www.crcmich.org).

For example, per the ACTUAL petition language, the passage of Proposal 2 would nullify all "existing or future law" enacted by state legislators or local municipalities dealing with the subject of collective bargaining. In court proceedings, the proponents of the proposal refused to list the impacts of its passage. "Attorney Andrew Nickelhoff, representing the Protect Our Jobs Coalition, said he did not know how many laws would be changed, and argued that it's not the

(continued on page 6)

(continued on page 4)



VICE PRESIDENT

Gregory Trozak

With the summer of 2012 in the books we must move on and prepare for fall. In November we will vote in one of the most important elections I know in my lifetime. Both federally and locally the most important issue is to cast your vote. Remember the sacrifices the men and women of our armed services gave to preserve these voting rights. The results of this election could and most likely will affect us for years to come, it may be to our benefit or not but we all know something is going to change.

On the national level the importance of this election will change the future of our county for us and our families. The American people will speak and the journey to our future will begin.


Along the state level, Michigan has several proposals to change the Michigan Constitution and a new

House of Representative will be elected. The proposals could have a major impact on the members of this association. The emergency manager proposal (Proposal #1) if repealed would possibly leave the City of Detroit in a position that the only way to continue operating would be to file for bankruptcy. With the City of Detroit in bankruptcy the benefits we now receive could be changed or altered with the actions of a bankruptcy judge who would have the power to make these types of changes. The choice to everyone is do you want the State of Michigan to come in and attempt to get the City of Detroit on stable ground or would you like to see the present City Administration and City Council make that stability return to the city, it is a tough choice but the results of Proposal #1 will make this decision.

The result of Proposal #2 would also have an influence on members of the Association. Proposal #2 if enacted could invalidate all existing and future state and local legislation dealing with collective bargaining. I feel if this Proposal is enacted, binding arbitration (PA 312 of 1969) would be invalidated along with PA 12 of 2012 which gave us retirees our long and expensive fight to seat our representatives on the Police and Fire Pension Board. These are just a few of the laws on the books that could be modified should this change in the State Constitution be enacted. So it is up to us to study the proposals and make our decisions as to how each would affect us and your family now and in the future. Again, the most essential thing is to cast your very important vote.

On a separate issue we have been notified that an open enrolment will be held within the next several weeks, but after dealing with the City of Detroit for so long it may turn into several months. Regardless, when the decision is made and everyone receives the packet in the mail I would advise you to thoroughly read the


(continued on page 4)



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



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www.rdpffa.com



SECRETARY/ TREASURER

Al Grant

In the July/August issue of the Unity, separate lists of eligible Fire and Police non-members, were posted for our members to look at. The list is intended to enroll members that have not signed up to become members of the RDPF-FA for any number of reasons such as lack of awareness, misunderstanding and just a plain old putting off.

The RDPFFA stands-up to protect and defend all retiree earned benefits. We need to keep our numbers as high as possible not only for the monetary value of additional contributors but primarily recognizing there is strength in numbers. Retiree benefits under attack do not single out individuals but affects each and every retiree. We are all in this together present and future and the best recipe for success is "Unity".

Open enrollment packets will be mailed to all participating members forthcoming with an effective date by the end of 2012. You should keep the booklet throughout the year for reference purposes after reading the handout carefully and making your choice. The City of Detroit Retiree Health Care Plan Options booklet is intended to be an easy-to-read summary guide for City retirees. If you have questions, please contact the Benefits Administration Offices at 1 (888) 288-2684.

A follow-up to members approaching 65: In last month Unity, Volume 110, July, 2012, my column was for all intent and purpose correct nevertheless applying for Medicare Parts A and B is a bit confusing so may I in a few words clarify.

Documents presented in the July article and this writing refer to and appear in the (Health Care Settlement agreement Medicare parts A and B - pages 16 and 17 – posted on our web-site), and (City of Detroit Retiree Health Care Plan Options Police and Fire 2011 - pages 9 and 10 – all members Open Enrollment packet received the booklet in 2011). Summarized, members must obtain and maintain Medicare Parts A and B to be eligible for Healthcare Coverage.

The Social Security Administration office personnel will accurately state that all are eligible for Part A. However, if ineligible meaning you are required to pay for Part A. the member must provide a letter from the Social Security office to the City of Detroit Benefit Administration acknowledging ineligibility, subsequently when the city receives the letter they pay a different rate to BCBS. Under no circumstances should our members pay for Medicare Part A. However, members eligible for Medicare that is to say you qualify at no cost for Part A are still required in 2012 to pay \$99.00 per month for Part B.

City of Detroit offers a Medicare Advantage plan for its Medicare-eligible members; the plan is called Medicare Plus Blue Group PPO and is administered by Blue Cross Blue Shield of Michigan. Blue Cross Blue Shield of Michigan is required to provide participants this information along with an opt-out form. Members under normal conditions should ignore this information and not opt-out of the insurance provided by the city.

Any Medicare question and/or call for information 1 (800) 772-1213 Social Security Online Services website www.socialsecurity.gov or call the RDPFFA office for assistance 586 795-1734.

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Paratrooper

Dr. Tom
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VICE PRESIDENT *(continued from page 2)*

material and as always if you have any questions give the office a call or drop us an e-mail. Keep checking the web site or look for an e-mail with any updates.

Also remember the monthly general meetings have started again for the year and as always we look forward to seeing everyone again and hope to see some new faces. The meetings start every September on the first Thursday of each month except July and August or if there is a change in venue as in June of this year in Frankenmuth. The June meeting in Frankenmuth was a huge success and we will look into a similar event in the future. The golf outing is set for 2013 with more information to follow and the picnic and annual conference will be discussed with more info to follow. We are always looking for other ideas and suggestion so if you have any feel free to give us a call.

As always if you have any questions or problems please give the office call or drop us an e-mail and if you have not been receiving the e-mail updates a simple e-mail to rdpffa@hotmail.com and we will add you to the list.

With this being the last UNITY of 2012 I guess, as odd as it seems, myself along with the Officers and Board of Directors of the RDPFFA would like to wish everyone a safe and joyous holiday season and prosperous new year.

PROPOSALS *(continued from page 1)*

coalition's responsibility to spell out all of the details on the petition or in the ballot language" (Source: M-Live, August 22, 2012). I would contend that the so-called "Protect Our Jobs" Coalition does have a very good understanding of which laws would be changed. They just don't want the voters to know, especially since the passage of the proposal would adversely impact many of the workers whom they advertise are being protected by this proposal.

Active members of police and firefighting unions would likely not be supportive of the nullification of PA 312 of 1969 which guarantees binding arbitration for public safety officers. Retirees would likely not be very thrilled by the nullification of PA 12 of 2012 which ensures that retirees would be represented on the pension board. They would also likely have heartache with pending legislation like SB 1189 which would require equal treatment of retiree board members and active workforce board members. Numerous other legislative reforms that many rank and file members as well as citizens-at-large appreciate such as criminal background checks for school employees and school bus safety rules would be rendered null and void by the passage of Proposal 2. Please note that many of these reforms are bi-partisan public acts. For example, PA 12 of 2012 was sponsored by Representative Durhal (D) and SB 1189 was sponsored by Senator Mark Jansen (R).

Clearly, not all of your rights are protected by collective bargaining representatives alone. If that were the case, the aforementioned bills would not have been necessary. I have had the distinct honor of working side-by-side with the President of the Retired Detroit Police and Fire Fighters Association, Don Taylor, on legislation to protect your rights. Mr. Taylor has represented you with integrity, persistence, and effectiveness. Now the responsibility to evaluate legislation passes from Don and your elected state representatives to you. I strongly urge that you review the ACTUAL wording of proposals such as Proposal 2 before casting your vote. If you don't like a statute passed by the legislature, you can always vote in representatives that will pass a better law. Once you vote to change our constitution, however, your changes will be there for a very long time...for good or for bad."

Patrick Colbeck
Senator, 7th District
(517) 373-7350

Welcome New Members!

August

Moore, Leon - Police

Stirzinger, Gary - Fire

Thomas, Audrey - Police

September

Duff, Derek - Police

Harrison, Deborah - Police

Johnson, Lampton J - Police

Robinson, John - Police

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

Special Association Events & Activities

RDPFFA Golf Outing August 16, 2013

RDPFFA Picnic August 10, 2013

*Call the Association Office
if you need additional information*

Detroit Police Department Retired Badges

Silver – \$35.00 EA. *



Gold – \$45.00 EA. *

Available to R.D.P.F.F.A. Members

Contact Retired Detroit Police Officer George Toy at:

(313) 527-3914

**Add \$5.00 for Shipping & Handling. Allow 6-8 Week for Delivery*

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 1

WESTSIDE/JOY MANOR BANQUET CENTER

28999 Joy Road - Westland, Michigan

Dec 6

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

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

Nevada Jackpots*

Refer to column for next meeting's location.

*Refer to columns for specifics or program changes

Articles for the January 2013

Issue should be “submitted” by

December 19, 2012

PRESIDENT *(continued from page 1)*

we believe they go too far and changes to the State Constitution should not be taken lightly.

Proposal 1 (Public Act 4) This relates to the emergency manager legislation. The ballot question is “Should this law be approved? A yes vote would allow the law to remain in affect; a no vote would rescind the law. This law should remain in place. Without this legislation the only other option for cities such as Detroit would be bankruptcy. If the City of Detroit was to go into bankruptcy our benefits would be placed at a much greater risk. Even those covered by our lawsuit settlement could possibly face the loss of their benefits under bankruptcy.

Vote Yes on Proposal 1

Proposal 2, (Collective Bargaining Rights)

Proposal 2 may have been well intended, although the final version of this proposal goes way too far. If this constitutional amendment was currently in place, we would not have been able to pass our Bills that gave us a seat on the Police & Fire Pension Board. The effects of this proposal are just too broad and would prevent all legislation such as ours that was necessary to protect the rights of retirees.

Vote No on Proposal 2

These first two proposals are the ones that could result in the most negative effect on the benefits of retirees. *As for the other constitutional amendments you should vote no on all of the constitutional amendments.* The issues that these constitutional amendments are meant to address, can and should be addressed by the legislature. If you don’t agree with the actions of the State Legislature, you should focus your efforts on changing the legislature not on changing our Constitution. Once the Constitution has been changed and you realize that what the actual results of the amendments were not what you thought you were voting for, it is too late. It is very difficult to correct or

attempt to make a change again to the constitution to correct the language.

To better understand and to attain more information regarding all of the proposals, you should go to (www.crcmich.org). “Citizens Research Council of Michigan” founded in 1916 a nonpartisan, nonprofit independent research center. Once at their site you should also read “Inserting Legal Code into the Michigan Constitution” this article explains and questions if the State Constitution is the proper tool to address the issues of the ballot proposals.

An update on a related matter, Senate Bill 1189 (which requires equal treatment of all elected members of public pension boards).

Senate Appropriations Sub-Committee On Retirement voted in support of SB 1189, Yes 4, No, 0

Senate Appropriations voted in support of SB 1189, Yes 16, No, 0

Full Senate voted in support of SB 1189, Yes 38, No, 0

Senate Bill 1189 has now been forwarded to the House of Representatives, and sent to the same committee that held the hearings on our other legislation, “Committee on Oversight, Reform and Ethics”, Chaired by Rep Tom McMillin. The members of this committee are very familiar with this issue, and we expect that they will move the legislation, and send it on to the Governor before the end of the legislative session.

As pointed out throughout this article the election in November is very important to our members in a number of areas. Let’s keep these amendments out of our constitution and keep the Emergency Manager Law. There are too many unanswered questions regarding these proposals so “let’s not pass them so we can see what is in them”, as Nancy Pelosi might put it.

Our challenges will continue, we need to stand together, contact your friends and relatives, and ask that they carefully review all these proposals prior to the November 6, election.

Hope to see everyone at our General Meetings.

STEPHEN J. RIEDY, D.D.S., M.S., F.A.C.P.

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Fax: 313-963-4139



IN MEMORIAM



Silver Ladies



Carol Curley

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 2012

Name	Rank	Dept.	Date of Death
Hider, Allie	P.O.	Police	7-28-12

August 2012

Name	Rank	Dept.	Date of Death
Anstiss, Darwin	P.O.	Police	8-11-12
Avery, William	P.O.	Police	8-4-12
Barnes, Michael	P.O.	Police	8-15-12
Bozigar, John	Sgt.	Police	8-11-12
Broadnax, Clarence	Lt.	Police	8-19-12
Farris, James	Lt.	Police	8-29-12
Ferguson, Michael	P.O.	Police	8-22-12
List, Robert	P.O.	Police	8-3-12
Marlett, Fred	P.O.	Police	8-22-12
Masch, Louis	Lt.	Fire	8-18-12
Raicevich, Daniel	Sgt.	Police	8-4-12
Rindfleisch, Robert	P.O.	Police	8-19-12
Schulte, William	P.O.	Police	8-27-12
Thomas, John	Lt.	Fire	8-5-12
Tomakowski, Joseph Jr.	Bt.Chief	Fire	8-1-12
Williams, Ivor	Sgt.	Police	8-12-12

September 2012

Name	Rank	Dept.	Date of Death
Andrews, Jerome	Sgt.	Police	9-15-12
Byers, Eric	P.O.	Police	9-5-12
Dooley, Robert	P.O.	Police	9-15-12
Dragun, Stanley	P.O.	Police	9-12-12
Estes, Elvin	P.O.	Police	9-27-12
Neumann, Alfred	Lt.	Fire	9-9-12
Peterson, Thomas	Lt.	Police	9-14-12
Spets, Dennis	Lt.	Fire	9-14-12
Tonti, James	Lt.	Fire	9-18-12
Wood, Kenneth	Lt.	Police	9-17-12

This is one of the best seasons of the year. A cornucopia of colors, harvests, family gatherings, even struggles, and plans for a better new year! Let us pray the changes will sustain us and build America again.

We have lost a longtime member and friend, Corinne Evans. She struggled long but her tough spirit endured. We grieve with her loving family for their loss.

Our Christmas banquet is our most colorful celebration. Carol Bender is chairperson this year with Wilma Fulton, Irene Brooks and Delphine Marciniak putting together the special touches. There are also other members who bring in their treats to this happy time. The date is the December 9 at Filippa's on Mound Road.

August 50/50 winner was Wilma Brown-after picking her own ticket! Sophie Zielinski won the 50/50 in September.

Everyone's membership dues are needed to be current.

Anyone have a short story are about times together as an Eastside Silver Lady? Please write it down and share it with us!

For more information call President Marcy Rolf at (586) 465-9815.

To do it right - think-then VOTE!

13th Precinct

Quarterly Retirees' Luncheon

11:00 A.M. - 2nd Tuesday of

March • June

September • December

The Cutting Board

28655 Schoenherr • Warren, MI 48088

Members Letters

Enclosed is my check for the "PAC" Fund in memory of George Arra, a good friend and longtime scout car partner.

*Jack Rice,
Lewiston, MI*

What would we do without the great work that you guys do for us? Make this check in memory of James Hugney & James Roby.

*Ron Smolka
Livonia, MI*

Please accept the enclosed check in memory of my father in law, Bernard Gable. Use this donation wherever needed.

*Ernie Macy
Eastpointe, MI*

To all you men who work so hard doing whatever needs done to keep all the monies coming in. Enclosed check to use for whatever needs it the most. Thank you so very much & God's speed, we love you all.

In memory of my husband James Parrish.

*Carolyn Parrish
Sun City, AZ*

Here's a little donation to be used where needed. In memory of Dolores Lozon.

*Joe Godell
Clinton Twp., MI*

Use this check in the memory of Neil Wells, the son of Ken Wells. It was really nice to read letters in your last edition from longtime friends, supervisors and colleagues like Charlie Gentry and Ed Ploe, to know that they are doing well; it was delightful to hear from them.

Sorry to hear about the deaths of Inspectors Jim Roby and Dick Boutin.

*Jake Martin Ret Commander
Bluffton, S.C.*

Please use this donation for the PAC fund for the continuing battle with the C of D for our pension benefits. In memory of Robert Cinnamon.

*Paula & John Whitty
Washington, MI*

Please accept this donation in memory of Henry Wellams. Use it wherever you see the need and keep up the good work.

*John Henry
Detroit, MI*

Thanks for all you do for us. Use as you see fit.

*David Willey
Forestville, MI*

Thank you for all you do at the RDPFFA.

*Edward Ploe (Retired 1991)
Grosse Pointe Park, MI*

Please use this check where needed. In memory of Bill Saier and Wilfred McCabe. Thanks for the terrific job you do!

*Bill Pendergast
Clinton Twp., MI*

Please use this check for the PAC Fund. Maybe it will help cover for a few of the Freeloaders getting all the "Bennies" for free. I admire your dedication on our behalf.

*Charlie Evancho
Shelby Twp., MI*

I know there were a lot of retirees that did not support our only voice to defend our benefits. To me these Parasites should be ashamed and give some thought as to how important the association is to us. I wish dues were a hundred a year or more if necessary.

I remember as a new patrolman in 1967 when almost 3000, I believe, said enough is enough and all were suspended, many having 20 plus years, no tickets from anyone, wonderful solidarity. I hope these "Scabs" who do not care for some of the older retirees will get a conscience and step up and support the organization that works so hard for them.

*Gary Severs
South Lyon, MI*

Just a note and donation to thank you for all the work the association does for us retired folks. I can't believe all the names on the non-member list, even though they get all the benefits. How can they live with themselves?

*Ron Weidner
Palm Coast, FL*

(continued on page 9)

Please accept the enclosed check for the PAC Fund in memory of my father-in-law Clarence E Reghi (DPD) and my late husband, Timothy E Reghi (DFD). Thank you for your tremendous efforts on behalf of widows and retirees.

*Jane Reghi
Ewart, MI*

It is great to see new members joining with us to fight this battle. It is also very sad to read 700 plus non-members who are taking a free ride and get all the benefits the association gets or retains for us. Use this donation for the PAC Fund.

Thanks so much for your dedication and hard work.

*Bob Jackson
Ocala, FL*

I just received my copy of the Unity and realized that it was time to make another donation. Thanks for all that you do. Please use wherever needed.

*Wilbert Kenny
Lakeland, FL*

This donation is in honor of all Police and Fire personnel, but especially for the women and men who worked at the Women's Division! We took a lot of gross teasing. We did real good work. The donation is given with a good heart for the "Cause".

*Carol Pilate
Harrison Twp., MI*

Thank you all so much for what you continue to do for the retirees and their widows. You are all just great. It is so wonderful how you all treat us as if you knew us personally.

*Mary F. Belloli
Novi, MI*

Please use this donation where it is needed in memory of James W. Leigh Sr. (Sgt. Police Dept.) and Andrew John Humphries (Lt PD) and Theodore Humphries (PD).

*Mrs. Mary Jane Leigh-Humphries
Detroit, MI*

Looking at the Retiree Roster update, I was surprised at the non-members I have worked with in the Fire Dept. for 29 years that have not joined Unity since retirement but have enjoyed the benefits the association

has struggled and obtained.

While on the Fire Department I cooked for 17 out of 29 years of service until I was promoted. For Unity to get the monthly dues (\$3.00) the retiree should eat one less pound of ground chuck (\$2.99 add a penny) and send the money to Unity.

Joe St. John

Please use this donation wherever you need it. This is in remembrance of Arthur Kuchinski and Daniel LaPorte.

PS appreciate the good job you're doing. Thank You

*Norm & Pat Hollins
Crossville, TN*

Thanks to all who helped the RDPFFA, In memory of my brother Insp. Arnold Kleiner of #16, also his twin brother Adolph Kleiner.

*Norman Kleiner (Det. Sgt.)
Northville, MI*

Please accept the enclosed check for whatever you need determine in memory of my deceased brother, Gene McDonald Retired Fire Dept. Lieutenant. Thanks to all.

*Don G. McDonald
V.P. Florida Retirees
(Retired DPD Lt)
Sebring, FL*

Please accept this donation from the Eastside Silver Ladies in memory of our deceased member, Corrine Evans. Please put this towards the PAC fund. It sounds like we are really going to need it in the future.

Thank You!

*Treasurer Judith Wagner
for Eastside Silver Ladies*

Thanks for all you have done and will have to do in the future. Use this check as needed. I fear there will be future battles.

*Ronald Stephens
White Lake, MI*

Vote for
John Tucker
for
Firemen's Fund Trustee

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)

Fountain, William & Elmira

P.A.C. (Donation)

Bar, Tim L.

Bostock, Bill

Boucher, Richard & Judith

Cislo, Fred & Rose Marie

Davin, Marsha

Dubey, James

Dubey, James

Evancho, Charles

FlanneryAdele

Gryniewicz, Lawrence & Patricia

Guy, Frank

Jackson, Robert M.

Kenny, Wilbert

Ledford, William

MacEwan, John & Marie

Morawa, Dennis & Barbara

Nicholas, William

O'Brien, Lawrence

Pilate, Carolyn

Ploe, Ed & Ann Marie

Rogers, Daniel

St. John, Joseph & Marilyn

Stephens, Ron & Carol

Suchora, Tom

Weidner, Ron & Penny

Willey, David

Winkler, Frank & Bernice

P.A.C. (Donation)

In Memory of

Buckley, George *in memory of Fred Protas*

Brooks, Irene *in memory of George Brooks*

Bokuniewicz, Rick & Karen *in memory of Walter & Leona Bokuniewicz*

Chakan, Sharron *in memory of John Chakan*

Chakan, Sharron *in memory of John Chakan*

Chakan, Sharron *in memory of John Chakan*

Eastside Silver Ladies *in memory of Corrine Evans*

Gammicchia, Salvatore *in memory of Jeanette Gammicchia*

Godell, Joe *in memory of Dolores Lozon*

Henry, John A. *in memory of Henry Wellams*

Hollins, Norman & Patricia *in memory of Daniel LaPorte & Arthur Kuchinski*

Humphries, Mary Jane *in memory of James W. Leigh Sr.*

Kleiner, Norman & Virginia *in memory of Arnold and Adolph Kleiner*

Macy, Ernest & Cheryl *in memory of Bernard Garle*

Martin, Jake *in memory of Ken Wells*

McDonald, Don G. *in memory of Gene McDonald (Lt. Fire Dept)*

Miller, Jerome & Sonia *in memory of Kenneth Miller*

Opipari, Patrick & Mary *in memory of George A Banks & Thomas Huey*

Parrish, Carolyn *in memory of James Parrish (Mounted)*

Pendergast, Bill & Joan *in memory of Bill Saier & Wilford McCabe*

Reghi, Jane *in memory of Clarence & Tim Reghi*

Rice, Jack F. *in memory of George Arra*

Sabolovich, Sam & Marlene *in memory of Richard L. Fortin*

Smolka, Ron & Carol *in memory of James Hugney & James Roby*

Whitty, Paula & John *in memory of Robert Cinnamon*



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Nevada



Jackpots

Ray Downing

With sadness, I must announce that the Nevada Jackpots have gone the way of the Arizona Roadrunners, and no longer exists as a fraternal group.

Declining membership and lack of attendance has regrettably led to this decision. A number of the hard-core members will continue as a social group, but there will be no formal meetings or agenda.

We wish to gratefully thank the management of Hugo's Cellar at the Four Queens Hotel/Resort for their overwhelming kindness to us over the last several years for their courtesy and service.

The Jackpots was formed 28 years ago. As a charter member, the friendships that took place during that time will never be forgotten. I'm sure I speak for all!

Ray Downing, Secretary emeritus



Snowbirds
Dan Zemaitis

Greetings:

At our September meeting all the officers were re-elected to another year and Jey Zemaitis as our Entertainment Chairperson. The meeting followed our return from Mackinac Island trip that had 19 people attend and had a great time.

Lynn Martinelli presented Jey with a "Tiara" for all her work and planning of the outings

In July we welcomed retired Police Commander Carl Watkins as our newest member. We are happy to have you on board Carl.

Get well wishes and prayers go out to Harry Ramsay, Moe Gekiere, Walt Dewaelsche and Harry Rudeen.

We are sorry to say that we lost another long time member: Shirley Haidys who passed away in June. Our deepest sympathies go out to her husband Leo and their children.

It's that time of the year again to pay your \$3.00 Snowbird dues, but most of all attend the meetings. You can send dues to Dave Ambrose at 5339 Beachview Drive Gaylord, MI 49735.

September Birthdays: Jey Zemaitis, Joan Buda, Isabella Ninelist, Lorraine Perry, Carolyn Wood and Delphine Raska

October Birthdays: Donna Andrizzi, Lillian Edwards, Raymond Meyer and Herbert Rogers.

Jey and I attended the RDPFFA picnic on August 11th and enjoyed ourselves. We sat with John Pietrangelo and Phil and Helen Fisher whom we found had a lot in common.

Jey Zemaitis won the 50/50 and the following people won raffle prizes: John Wood, Della Rozanski, Doris Shumaker, Gar Nicholls, Mike Kniaz, Maryann Ponik, Barb Whiting, Mike Cherry and Don Rem. Also, almost everyone won 2 or 3 bingo prizes.

The Pinatas were a big hit – the women battered theirs relentlessly, but the men's was broke open by Bob Haderer in one big swing.

Stay healthy and God Bless.

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For more information contact
Bob Haynes – (586) 746-9594

Alfred A. Pare CORRECTION

Please note that in our Remembrance to our past Presidents in our July 2012 issue, we identified Alfred Pare as a member of the Detroit Fire Department. It should have read as a Lieutenant - Detroit Police Department. We regret any confusion this may have caused.

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RETIRED DETROIT POLICE AND FIRE CLUB OF FLORIDA

Nancy Schmidt

Hope everyone is enjoying their summer. It sure has been hot down here. Nothing much going on but I would like to catch you up on some of the happenings since the last article. To start with we lost our past Chaplain Jim Caufield of Lakeland, FL. who passed away in May. He will sorely be missed by all of us here at the Club. Our thoughts are with you Edith and we are looking forward to seeing you in October. We also lost William Schulte and William Chubb.

In July Bill and I lost one of our oldest and dearest friend Bill Kearney of Rockledge Florida. Bill was originally from Detroit and was on the DPD in the 50's? and 60's? and worked at the 5th Precinct. He left the Department after 10 years. Many of you may have worked with him. He was a great guy.

In June Bill and I planned to go to Michigan and attend the RDPFFA Meeting and Breakfast in Frankenmuth, but Big Bill got really sick and so we had to cancel everything. We did get news that the Meeting was a great success and enjoyed by all. I guess we will try again for next year.

The agenda for the 2012/2013 was decided at the April meeting and will be as follows:

October 7, 2012, Nedra Miller proposed the idea that everyone just show up. That was overwhelmingly passed.

Nov. 4th, Dec. 2nd and Jan. 6th meetings, A Holiday Gift Bag with a \$25 gift card from Publix, will be included in the 50/50 drawing for all three of those months.

Feb. 5, 2013 meeting will be our Pre Super Bowl Jets Pizza Party. A short meeting will start a little early at 12:15 instead of 12:30.

March 3rd 2013, is our Annual Dinner at the

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.

Clearwater Country Club. The cost \$18.00 per person will remain the same and the Menu will change slightly. Get your tickets early. You can contact Dolores Larsen, at 1-727-786-3429 by mail her address is 399 Walnut Ct. Palm Harbor, Fl. 34683.

April 7th 2013, last meeting until Oct of 2013. The Election of Officers for the 2013/2014 year will take place. Also there will be another Gift Bag with a \$25 gift card from Publix added to the 50/50.

So add all these dates to your calendars and we hope to see then.

Some of the folks that I have heard from via phone or e-mail were Allen Martin, Al Balogh, Reid Hedengren, Harry Ramsay, Jim Bateson, Ken Hedeem, Mary Stanbury, Jean Wiltse, Dan Zemaitis and Nancee Hay.

Some of our members had some health issues over the last few months. Harry Ramsay, Dan Zemaitis, George Stanbury, Earl Wiltse, Lynn Shanks and Nancee Hay. We wish you all good health and hope you are all doing well now.

As always you can reach me at 1-352-683-7924 or on the web at njschmidt@gate.net. So until then,

Stay Safe and Well.



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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.

Westside Silver Ladies

Geri Henningsen

Donuts and cider and colored leaves on the wing...these are a few of my favorite things!! Fall means two things for sure – first, no more political ads and phone calls and second – open enrollment for health insurance. Booklets from the city will be mailed after 10/8. PLEASE read them carefully before making your decision.

The weather cooperated for the retiree's picnic. The food and camaraderie were great. Attending from our group were Hilma Clifford, Theresa Zalewski & myself. Thank you, ladies for lending a hand with raffle tickets when things got a little dicey at the end.

I attended the September meeting of the RDPFFA and was happy to finally meet the president of the Eastside Silver Ladies, Marcy Rolf. They had five of their members attending, one being a longtime friend, Barb Talley.

Our 50/50 winners were Dorothy Bliss for July, Dolores Tanana for August and Dolores Weaver for

September.

Happy birthday wishes to Dorothy Bliss – 10/1, Dolores Tanana – 10/7, Nancee Hay – 10/2, Theresa Kelley – 10/15, Jo Kozlowski – 10/22, Dolores Weaver – 10/28, Pat Tomasitis – 11/4, Bonnie Klisz – 12/13 and Louise Progar – 12/19.

Our “Feel Better” wishes go out to Marie McCarthy.

Today's thought...”Be what you want others to become”.

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Geri Henningsen - (734) 335-6778.



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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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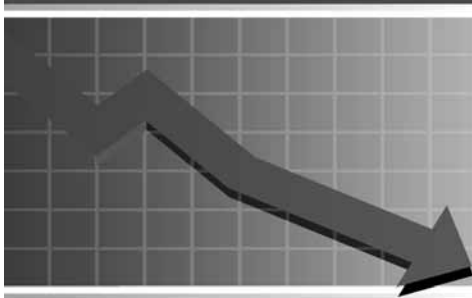
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Sailing Off the Edge of 2012:

Europe, Iran, and the Fiscal Cliff's Effect

As The Biggest Tax Increase/Spending Cuts in 100 years

By Leon C. LaBrecque, JD, CPA, CFP®, CFA

I remember one of the first times I saw The Weather Channel. I thought it was neat. I waited until the 'local weather on the 8s' and changed the channel. Strange business model I thought. Who will watch it for more than 10 minutes? Then I found myself watching more and more, especially the shows about storms. I suppose it's just human nature to be fascinated with disaster and destruction. I am particularly intrigued by the projection as the storms form in the ocean, build strength and then wreak their fury. It's possible we have a triad of storms for the remainder of 2012, with the 'storm of the century' hitting on the exact dates of December 31, 2012, and January 1, 2013.

Storm One: Europe. Europe is by no means a new problem, nor is it an unknown problem (Greece, for example, has been in default on its debt for the majority of the years it has been an independent country). The problem of course, is that certain members are forced to bail out or assist other members to keep the stability of the Union. If the EU were created today, they probably would have instituted a common currency and a common debt, instead of allowing sovereign debt amongst members. To paraphrase John Maudlin of Millennium Wave, we have three disasters:

Disaster One: Everyone buckles down. The Greeks pay their taxes, the Spanish impose austerity, the Germans provide the funds, and the Union strengthens and works its problems out. This is a long-term 'good' solution, and a short term painful solution. It will probably cause a mild recession in Europe.

Disaster Two: The EU falls apart. The Greeks leave the EU, potentially followed by others. The remaining members either form a 'Euro Lite' or go back to their Marks, Francs, Liras and Pesetas. I think this is disastrous and would cause a serious widespread problem. Economic output would likely fall an average of 10%, unemployment would soar and inflation would rise.

Disaster Three: Nothing happens. In this most likely scenario, the whole thing keeps muddling down the current path of rhetoric and band-aid solutions. Greece keeps running out of money, the Germans keep paying it; the French tax their citizens, who protest, and so forth. No real solution until growth lifts all the boats. Continued uncertainty in suits.

Storm Two: Iran. Iran is also not a new problem. The Iranians are desperately seeking to enrich uranium to weapon-grade. The Israelis and the US (and most of the rest of the world) are desperately trying to stop them. The showdown is moving to the old west movies where the gunfighters are starting to walk down the street of the town. Three potential disasters loom:

Disaster One: Iran builds a nuke. I would pose that a nuclear armed Iran under its current regime would be unstable and dangerous—bad economically and otherwise.

Disaster Two: Israel (US) does a preemptive strike. In the world's worst-kept secret (to the extent the CIA has published a map of the targets), Israel, fully assisted by the US, hits the Iranian nuclear sites and destroys the Iranian nuclear capacity.

Disaster Three: The AC/DC non-solution. In July, some mysterious computer virus hit the Iranian computer system, shut down the centrifuges, and then blared the rock song 'Thunderstruck' by AC/DC. It didn't stop anything, but it slowed it down. The idea here is keep making it expensive, keep wasting their time, and they will either give up or somebody new will take over and give it up.

The Storm of the Century: The Cliff. The scariest of the storms, the one that puts a gleam in the eye of the Weather Channel boys, is the monster storm forming at the end of the year. This storm has four or possibly five ‘legs’ that form a cell of enormous magnitude. The legs are:

The expiration of the Bush Tax Cuts (12/31/12), which raise taxes by an average of 17% on all taxpayers, and very adversely raise taxes on working parents and high income investors (think over 70% increase). Tag about \$285 billion in tax increases on individuals, about \$75 billion on businesses, the old ugly estate tax, and you have the biggest tax increase in history.

The expiration of the payroll tax ‘holiday’ (12/31/12), or the 2% temporary cut in Social Security taxes. This increases taxes another \$127 billion.

The new UIMC tax (01/01/13) on unearned income that was added in the Affordable Care Act (ACA). This adds a 3.8% tax on interest, dividends and capital gains on unearned income for taxpayers with income over \$250,000 (\$200,000 if single). \$24 billion more.

The Budget Sequestration Cuts (01/01/13) take a sledgehammer and immediately knock off \$109 billion in Federal spending.

And a fifth leg, if you like it, is the expiration of the debt ceiling in or around February of 2013.

So the storm is three significant tax increases, which can cut consumption, which will cut profits, which will slow down hiring; plus federal budget cuts, which will cause unemployment, which may forestall spending; plus the government may not be able to borrow to pay its bills. In total, the number is daunting: about \$817 Billion of tax increases and cuts. Historically, this is the biggest tax increase in absolute dollars ever. At 5% of GDP, it’s also the biggest tax increase/spending cut in relative terms since 1942.

What’s also scary is that all of these things happen automatically: Congress and the President must act to have them NOT happen. Given the animosity and vitriol in Washington, a smooth solution seems unlikely. In addition, the election is on November 6th, so it seems further unlikely anything would happen until the lame duck session. You can game this out, but if we have a new president, the old one may not be amenable to fixing the cliff.

So three scenarios again:

Disaster One: They fix part of it. This is a hopeful solution; they may extend most of the Bush Tax Cuts, and make some budget changes, maybe let the payroll holiday expire—storm semi-averted.

Disaster Two: We sail off the cliff. At least temporarily, huge tax increases (don’t get me started on AMT) and budget cuts will cut GDP, and probably change consumer behavior (If I raise your taxes by 17%, I reduce the amount you spend). In the longer run, the \$817 Billion goes farther than any of the politicians had dreamed of, raises taxes and cuts spending, pushing us closer to a balanced budget, but at the cost of a recession. If we go off the cliff and don’t fix the cliff fast, I see the only logical outcome is a recession.

Disaster Three: They kick the can down the road. Somewhere right around the end of the year, like December 21st, Congress could move the expirations and effective dates out a year or two. We can then sit on pins and needles for another couple of years.

The Weather Channel can have a field day with this. In this case, unlike other storms, such as the subprime crisis, or even my first two Storms, we know the absolute date and time of landfall. We can tie a cartoon of \$817 billion dollars to the ball in Times Square and watch it fall with the ending of 2012.

As for me, I’d rather watch this storm from a safe harbor. We’ve cut our equity positions 50%, and will wait out that portion in short term corporate bond funds or ETFs.

On the other hand, the Mayan calendar indicates that the world will end on 12/21/12. Maybe I’m worrying too much about money.

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

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It is estimated that almost 50% of people who have glaucoma don't even know they have it because they have not had a comprehensive eye exam. The pressure in the eye is 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.

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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.

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