

NEWSLETTER

of the

Senior Men's Club of Grosse Pointe

FESTIVITIES .. FUN .. FELLOWSHIP

VOLUME LIII, NO. 3

www.gpsmc.homestead.com

December 2013

President's Message

The holiday season is here, a time for reflection and celebration, a special time for faith, family and friends. As has become a tradition, the Senior Men's Club will begin this period with a musical performance from a Grosse Pointe High School Choral Group. At the December 10 luncheon, the North High School Chorus will be performing. While we will admire these young people for their vitality and talents, many of whom are great grandchildren, grandchildren, nieces, nephews or of special interest in other ways, they will be motivated to entertain us with respect for who we are or what we may have become. It will be a great time for members of SMC. It will be a special experience for them as they look, enthusiastically, toward the future. Thanksgiving, Christmas, New Years-- how can I properly cover all of these holidays with a closing message for 2013?

May I simply say, "Have a wonderful holiday season with family and friends and please don't forget those who are far away, shut-ins and the disadvantaged"



Ed Rowady

Program Chairman - Charles Rutherford

December 10, 2013

Christmas Music Grosse Pointe North Choir

December 24 2013

No Meeting, Christmas Week

January 14, 2014

Arthur Woodford Stories of Michigan History

January 28, 2014

Brian Kruger
Black and Blue
The Story of Gerald Ford, Willis Ward
and a 1934 Football Game

Inside..

Car Trivia	2
New Members	3
Want Ad	2
Memorials	4
Speaker's Remarks	5
Cabaret Report	6
Bridge	7
Investment Seminar	8
The Readers	9
Membership Application	10
Birthdays	11
Get Well	12
Raffle	11
Calendar	12

~~~ CAR TRIVIA ~~~~



Hours after Pearl Harbor on December 7, 1941, the Secret Service found themselves in a bind. President Franklin D. Roosevelt was to give his infamy speech to Congress the next day and, although the trip from the White House to Capitol Hill was short, agents weren't sure how to transport him safely.

At the time, Federal Law prohibited buying any cars that cost more than \$750, so they would have to get clearance from Congress to do that, and nobody had time for that

One of the Secret Service members, however, remembered that the US Treasury had seized the bulletproof car that mobster Al Capone owned when he was sent to jail in 1931. They cleaned it, made sure it was running fine and had it ready for the President the day after.

And run properly it did. Capone's car was a sight to behold. It had been painted black and green so as to look identical to Chicago's police cars at the time. It also had a specially installed siren and flashing lights hidden behind the grille, along with a police scanner radio. To top it off, the gangster's 1928 Cadillac 341A Town Sedan had 3,000 pounds of armor and inch-thick bulletproof windows. Mechanics are said to have cleaned and checked each feature of the Caddy well into the night of December 7th, to make sure that it would run properly the next day for the Commander in Chief. The car was sold at an auction price of \$341,000 in 2012.

New Members

Report on the several New Members will follow in the January Nrewsletter

WANTED!!

The SMC Choral Group is in need of a new Director who can take over the responsibilities that have been ably held by Fred Clark for about 10 years. The Choral Group normally meets every Tuesday morning starting at 9:30 am with some noted exceptions during the holidays and Summer. Much of the music sung by this group has been selected and especially arranged for the SMC. It has long been the tradition to entertain at luncheon meetings and special events.

If you enjoy music, have some talent in directing and want to meet some great gentlemen, please call or e-mail: Ed Rowady 313.882.4963, edwardprowady@yahoo.com or Foster Redding, 586.293.2540,fosterredding@aol.com,

Jack H. Williams 313-886-7813

Attendance

All members and guests are welcome at our semi-monthly meetings. Please remember to sign up in advance at our lunch meetings.

Call in to make any additions or changes in your reservation. Print your names clearly on the attendance record, and record your badge number, just why your editor has no idea!!

Your telephone calls are important. THE NEXT MEETING IS DECEMBER 10 BUT NO MEETING ON DECEMBER 24. Accurate attendance forecasting means everyone eats on time. Call before 11:00 a.m. Monday, the day preceding the meeting that your new plans affect.

Call anyone on the following attendance committee:

Bob Chandler	(586) 779-3228
Jack Landin	(313) 886-9456
Ken Maleitzke	(313) 343-6476
Ed White	(313) 647-9086
Jack H. Williams	(313) 886-7813

Dan Ostrowski 313-331-6145

Memorials

Name: Robert W. Sattler
Died: October 5, 2013
Born: June 14, 1926 (87
Joined: April 27, 2004 (19)

Memorials: Capuchin Monastery or Holy

Cross Children's Services)

Name: W. Lorne Sherry
Died: October 8, 2013 (83)
Born: October 18, 1929
Joined: February 9, 1993 (20)
Memorials: Capuchin Monastery or

Crescent Sailing Assoc.

Name: Thomas J. Hosea Died: October 8, 2013 Born: May 7, 1928 (85) Joined: June 10, 2003 (10)

Memorials: DeLaSalle Collegiate, St John

Hospital, St. Paul Education Trust

Name: Fernando Bermudez Died: November 9, 2013

Born: September 25, 1941 (72)

Joined: January 23, 2011

Memorials: St Jude's Childrens Hospital

Name: Alexander McLuckie Died: November 23, 2013 (99)

Born: August 27, 1914

Joined: December 28, 1982 (30) Memorials: Wreaths Across America Name: Monroe S. Lechner, MD

Died: October 27, 2013 Born: June 11, 1924 (87) Joined: January 27, 1987 (26)

Memorials: Kiwanis of Michigan Founda-

tion

Name: Alvin F. Schmidt

Died: November 23, 2013 (88)
Born: September 10, 1925
Joined: February 28, 1989 (24)
Memorials: Ortonville Community
Emergency Fund

Name: Joseph M. Mengden

Died: November 21, 2013 (87)
Born: September 28, 1924
Loined: Lanuary 28, 1997 (16)

Joined: January 28, 1997 (16)

Name: Lawrence M. Doyle

Died: November 21, 2013 (89)

Born: July 28, 1924 Joined: June 27, 1989 (24)

Memorials: Reverence Home Health and Hospice, or Capuchins

Name: James J. Trebilcott

Died: November 18, 2013 (96)

Born: June 20, 1917

Joined: January 28,1997 (16)

SMC: October 22, 2013 Speaker's Remarks

Roger Myers, president and CEO of Presbyterian Villages of Michigan (PVM), was our guest speaker. Having served in that role for over twenty years, he had a long history of experiences to draw upon with ties to this area and our organization. In fact, Mr. Myers has been a speaker for us previously. He noted that several of the PVM Board members are also members of our organization. Accompanying our speaker were Lynn Alexander, vice president of Public Affairs, and David Miller, vice president and director at the Village of East Harbor in Chesterfield Township.

PVM was founded in 1945 in Redford and has since grown to 26 locations across Michigan... as far north as Harbor Springs and to the west in Jackson, Battle Creek and Kalamazoo. Alpena, Mt. Pleasant, Westland, Holly, Pontiac and Port Huron are also part of the PVM portfolio. Most significant in terms ofproximity for Grosse Pointe are there six locations in Detroit and their Village of East Harbor, which is a full CCRC (Continuing-

Care Retirement Community).

A major thrust of the presentation was about the changing landscape of aging services and that of PVM. They have refocused their efforts with innovations. The new Rivertown location in the heart of the Detroit riverfront is the first of its kind in the country offering affordable options all the way from adult daycare (The Center For Senior Independence) to independent (2014) and assisted living. Over the next several years they will add two "Greenhouse" nursing homes with a capacity of ten residents each living in a style which most closely matches being at home. This initiative is in partnership with



Roger Myers, Chair4 of PVM,

United Methodist Retirement Communities and Henry Ford Health System. PVM also has five other Detroit locations and has been a long-time supporter of the city. They will also be adding more services to allow seniors to stay in their own homes and yet be connected to their communities. In fact, PVM in partnership with the Hannan House in Detroit, has launched "Community Connections" in Greater Midtown Detroit. It is a "community based, member driven network that connects residents and others to trusted information, valued services, and enriching relationships"

Mr. Myers also talked about the fact that PVM has a governing board for each of their locations as well as an overall corporate board and a foundation board. Many talented people have helped PVM to become the leader in senior housing and services through their board participation. In fact, more than several of their board members have also been members of ours. He invited any of us who may be interested to consider a board position

with PVM and also invited all to tour any of their locations, especially The Village of East Harbor. Also of note is that PVM is in the pre-development phase of another potential Detroit location in partnership with Hartford memorial Baptist Church. More and more we will be seeing like-minded organizations coming together to support seniors and their communities. He wanted to let folks know that you don't have to be Presbyterian to reside at a PVM location or receive Services. Their mission is to serve people of

all faiths. In conclusion, the times are changing. People are living longer, more vibrant lives and want to remain independent yet connected to others. We all need to adapt to these changing times and look to the future with promise and exploring the possibilities for a quality life. For further information you can go to PVM's website at www.pvm.org or check out their Facebook page at Presbyterian Villages of Michigan. Their phone number is (248) 281-2020.

Grosse Pointe Theater Singers Highlight Cabaret Party

118 SMC members and friends attended the Cabaret Dinner Dance in the beautiful Grosse Pointe War Memorial Crystal Ballroom, where tables were decorated with flower arrangements created by Shelia Kneeshaw and place cards hand written by Patricia Benz. Bob Hynes served as Master of Ceremonies. Tom Kneeshaw and Ed Benz co-chaired this event. Grosse Pointe Theater Singers highligted the evening. Jack Petz, lifetime achievement award member of the Grosse Pointe Theater, honored Membership Chairman, Emmajean Evans for the excellent program selected from upcoming musical

productions, White Christmas, Grand Night for Singing and Les Miserabes.

"The Three Tenors", (Ken Van Dellen and Ed Rowady) led the singing of "Let Me Call You Sweetheart" with men serenading the ladies and with the help of Denise Stevens, the women then serenaded the men.

Prizes were drawn for bottles of wine, presented in decorative bags provided by Judy Rowady, and table decorations, created by Shelia Kneeshaw. A gift certificate was contributed by the Channel Marker Restaurant. A shopping bag full of chocolates contributed by Trader Joes was won Mrs. Bob Vogler









Dennis C. Rasch 313-885-7146

Tuesday Bridge

First Second

November 13

Art Linzell Roy Eugenio

September 10

Darrah Porter Al McKay

Dennis C. Rasch 313-885-7146

Contract Bridge

Monday at G.P Woods Community Center 10/14/2013

Tom Gallagher	Jack Ryan
Frank Markey	Dave Deacon
Darrah Porter	Roy Eugenio
Stan Kramer	Ken Roach

10/28/2013

Gerry Christ	Ken Roach
Rod Guest	Jack Ryan
Leonard Bartoszewicz	Darrah Porter
Frank Markey	Dave Deacon

11/18/2013

Darrah Porter Art Linzell
Rod Guest Jack Ryan
Dick Hall Ken Roach
Denny Rasch Frank Markey

Dave Ruyle 586-321-3045

Friday Duplicate Bridge

October 25

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November 1

North/South	East/West
1st Ruyle/Brown	Howell/Higbie
2 nd Cobau/Rizzo	Pappas/Bedsworth
3 rd Edwards/Devine	Schuch/Mayer
4th Tarnow/Lee	Guest/Bedsworth
5th Killeen/Mikhail	Welchli/Ordon

November 8

North/South	East/West
1st Edwards/Devine	Pappas/Guest
2 nd Rutan/Rizzo	Mikhail/Schuch
3 rd Ruyle/Markey	Ordon/Welchli
4th Killeen/Browning	Tarnow/Lee
5 th	Howell/Higbie

Investment Seminar - October 22, 2013

Leon has spoken to our noon meeting, having given an extremely interesting presentation on a trip to Korea and China with his family. This meeting he mentioned a provision in tax law that few in attendance were aware of. Due to its implementation time limit it is herewith presented verbatim as a service to the entire membership of the Senior Men's Club of Grosse Pointe.

What is QCD provision?

A provision called the qualified charitable distribution (QCD) allows individuals over 70 ½ to have all or part of their required minimum distribution (RMD) taken directly from an IRA and donated to a qualified charity. This provision is only valid through the tax year of 2013 and there are a number of considerations:

- Allows for contributions up to \$100,000.
- Unlike RMD, QCDs are not subject to ordinary federal income taxes.
- Most community foundations qualify to receive contributions under the QCD provision.
 - No Donor Advised Funds.
 - No 509(a)(3) supporting organizations.
- Make sure to consult the IRS or a CPA experienced in charitable giving to be certain the organization you wish to donate to qualifies

Consider an Example

Susan is 72 years old in 2013. She has \$1,100,000 in her IRA which is subject to a RMD of \$42,969. She has \$16,800 in pension income, receives \$18,500 from Social Security, and makes \$6,000 in dividends and interest. Susan takes a standard federal deduction.

Susan can maintain the status quo and simply take the RMD or she can use the QCD rule to support a qualified charity of her choice while realizing some significant tax advantages.

She takes the RMD. If Susan takes the RMD

Speaker: Leon LaBrecque, JD, CPA

Introduction by: Dan Beck Reported by: Dan Beck



Leon LaBrecque

her income is \$81,494, which includes \$15,725 of taxable Social Security. Her taxable income is \$69,994. Susan's Federal tax is \$13,427 and her Michigan tax is \$636.

She does a QCD. If Susan denotes the sum of her RMD to a qualified charity, her income is lowered to \$26,325, which includes only \$3,525 of taxable Social Security. Her taxable income is now only \$14,825, which results in Federal tax of \$1,778 and Michigan tax of \$97. Susan saves \$12,188 of tax on her \$42,969 contribution.

Bottom Line

If you are subject to RMDs and have significant levels of other income (i.e. dividends, Social Security, etc.), you should talk to a qualified advisor about using QCD for the year 2013 to significantly reduce the tax burden characteristic of a large RMD while making a charitable contribution to your local community foundation.

We appreciate Leon and George bringing this consideration to our attention.

Reading List The Swerve



How the World Became Modern

by Stephen Greenblatt

The author tells us in some detail the why of the limited survival from antiquity of the writings on papyrus rolls or in parchment books. He introduces us into the life and travels of Poggio Bracciolini, a Vatican copier staff person most of the 1400's and famed book hunter, who combed the monasteries of Europe to uncover ancient works. His find was Titus Lucretius Carus' epic poem, ON THE NATURE OF THINGS from ca. 50 BC. The author identifies its recirculation as the "swerve" in his book title. Incased in the verses is the view that the universe is atoms in motion in a void with random collisions over time accounting for everything. There is no creator. There is no evidence of intelligent design. The soul dies with the body, and there is no judgment after death. Pleasure is the highest goal of existence. The poem gives life to the Greek philosopher of human life Epicurus's teachings.

The "swerve theory" didn't get acceptance from our Readers who saw progress or science, building on past knowledge, and not liberated by a poem. Stephen Greenblatt, is a gifted writer, researcher and a humanities Professor at Harvard. What he watched for and tells is how individuals fared who took hold of the ideas in the poem and worked a life path from them. Sadly many caught in the frenzy their advocacy created suffered death by burning at the stake. Was Greenblatt in telling his stories fair or concealing a prejudice against organized religion? Readers seemed to favor the author.

Ideas from Lucretius's poem appear in the writings of the French essayist Montaigne, and in writing in Spain and even in England's Thomas More's UTOPIA. In More's case his insistence that Utopians accept the view of an after life is seen as distracting from his saintly characterization coming from his conflict with Henry VIII.

The book ends quoting Thomas Jefferson at age seventy-eight. "I am an Epicurean." At a much earlier age in the Declaration of Independence, Jefferson wrote: "All men are endowed by their creator..."

The December meeting is December 17, 2013. This is the occasion of our poetry readings. Guests with a poem are invited. We are meeting at 7:00pm in the home of Bob Bradley, 60 Pointe Park Place, Grosse Pointe Park. RSVP (313) 824-2271.

The January reading is BRING UP THE BODIES by Hilarry Mantel. We will be at the home of Jack Cobau, 830 Fairford Rd., Grosse Pointe Woods at 5:00pm on January 14, 2014. RSVP (313) 885-1650.

SENIOR MEN'S CLUB OF GROSSE POINTE

CLUB MOTTO: FESTIVITIES ... FUN ... FELLOWSHIP

Purpose:

To provide festivities, fun and fellowship for its members through social, educational and peer group association in its recreational and social activities.

Sponsored sub-clubs:

BOWLING, GOLF, TENNIS,
POOL & BILLIARDS
BRIDGE (CONTRACT AND DUPLICATE)
CHORAL GROUP
FLORIDA SNOW BIRDS
INVESTMENT SEMINARS
TECHNOLOGY CLUB
READERS GROUP

Other activities:

PROFESSIONAL BALL GAMES THEATER PERFORMANCES DINNER CRUISES FALL DINNER/DANCE

Membership Application Senior Men's Club of Grosse Pointe, Inc.

A Social, Educational and Recreational Club for Men Over 55 Years of Age.

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Name:	Name on Badge:	
No. & St.:	City:	
5+4 ZIP:	Birth Date:/ Spouse	
E-Mail:	Sig. Other	
Home Phone: ()	Cell Phone : ()	
Hobbies:		
	Affiliation:	
	Date:	
Two Sponsors		
Print Name:	Signature:	
Print Name:	Signature:	
payable to SMC of Grosse Por For reinstatement, update applie	on with \$60 fee (\$25 one-time initiation fee + \$35 dues) te, and add \$10 if you want a SMC membership lapel pin. tion and submit annual fee of \$35. SMC Membership Chairman, Grosse Pointe War Memorial, 32 Lake Shore Road, Grosse Pointe Farms, MI 48236-3726	

SMC BIRTHDAY LIST for December

	IDAI LIS	i ioi December	
Adlhoch, William	11		
Arpin, Joseph L.	17 - 87	Vriaca Gaerga E	4 - 9
Begg, Charles B.	31	Kriese, George E.	27 - 80
Bertelsen, Arthur E.	8 -	Le Chard, Allan P.	
Bleau, A. William	18 - 96	Liebold, Charles W.	17
Bradley, Robert W.	27 - 85	Maurer, T. James	21 - 92
Buechler, Ernest	16	Mills, R. Scott	14
Catalano, John J.	12 - 84	Morse, Anthony J.	30
Chandler, C. Robert	18 - 94	Nadeau, David E.	23 - 84
Cosgrove, Robert W.	30	Nelson, Samuel J.	12 - 95
Davis, Robert C.	22 - 88	Prielipp, Marvin H.	26 - 83
Di Natale, Claude A.	22	Ranney, Myron E.	11 - 80
Draper, James W.	26 - 87	Royer, Richard R.	22 - 92
Duker, Paul A.	12 - 100	Ryan, John C.	14
Flood, Robert J.	6 - 81	Schick, John J.	22 - 90
Frame, Peter B.	31	Schneider, Joseph A.	5
Gallagher, Thomas A.	19 - 93	Starnes, Robert	11 - 83
Grosfield, Richard F.	3	Stehr, Donald L.	31 - 91
Gross, Robert R.	7 - 92	Tarnow, Richard	8 - 86
Hardin, Ray	22 - 84	Tily, William E.	8 - 89
Hartz, Jonathan	8	Turpin, C. Frank	26 - 86
Higbie, Peter C.	8 - 89	Vandenbussche, Robert	12 - 83
Hodges, Theodore R.	10 - 92	Vaughn, Joseph J.	1 - 93
Howell, David D.	15 - 85	Vitale, Richard B.	15
Ignasiak, Eugene T.	22 - 90	White, David T.	16 - 90
Kay, Richard W.	19 - 90	Williams, Roger L.	31 - 82
Kernan, Peter J.	18 - 89	Wooton, John N.	27 - 86
Kneeshaw, Tom	28		
Kodidek, Milton J.	6 - 85	A Total of 56 BIRTHDAYS	
Kopacko, Vincent S	25	with 39 Birthdays 80 & OV	/ER
Koviak, Bruce R	26		
IXOVIAK, DIUCC IX	20		

Salvatore (Sam) Ciaramitaro (313-882-9279)

Get Well

The Senior Men's Club extends good wishes for the recovery of all members who are confined by illness. We miss you! Please advise Sam Ciaramitaro, at (313) 882-9279 or Bill Kamm at (313)

884-5542 if you have additions or changes. Cards are sent to confined members as we become aware of their illnesses. Many request that their names not be published in this space.

Raffle	
Winners	

Oct 23	Roger LeClerq	\$37
	Lionel Montagne	\$37
Nov 12	Jack Williams	\$44
	George Arsenault	\$44
Nov 26	John Snyder	\$70
	A Double Winner !!	

December 2013

SMC CALENDAR OF EVENTS December 2, 2013 to January 10, 2014

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Dec 2	Dec 3	Dec 4	Dec 5	Dec 6
10:30am TENNIS 11:00am BILLIARDS 12:00am CARD PLAYERS (CONTRACT BRIDGE) GPW City Hall	8:45am MAIL NEWSLETTER 9:30am CHORAL GROUP	10:30am TENNIS	9:00am BILLIARDS 12:00pm BOWLING	10:00am TENNIS 12:30pm BRIDGE (DUPLICATE) GPW City Hall
Dec 9	Dec 10	Dec 11	Dec 12	Dec 13
10:30am TENNIS 11:00am BILLIARDS 12:00am CARD PLAYERS (CONTRACT BRIDGE) GPW City Hall	9:30am CHORAL GROUP 9:30am INVESTMENT SEMINAR 9:45am BOARD MTG 11:00am SMC MEETING 1:00pm CARD PLAYERS	10:30am TENNIS	9:00am BILLIARDS 12:00pm BOWLING	10:00am TENNIS 12:30pm BRIDGE (DUPLICATE) GPW City Hall
Dec 16	Dec 17	Dec 18	Dec 19	Dec 20
10:30am TENNIS 11:00am BILLIARDS 12:00am CARD PLAYERS (CONTRACT BRIDGE) GPW City Hall	9:30am CHORAL GROUP (CONTRACT BRIDGE) 5:00pm THE READERS	10:30am TENNIS	9:00am BILLIARDS 12:00pm BOWLING	10:00am TENNIS 12:30pm BRIDGE (DUPLICATE) GPW City Hall
Dec 23	Dec 24	Dec25	Dec 26	Dec 27
10:30am TENNIS 11:00am BILLIARDS 12:00am CARD PLAYERS (CONTRACT BRIDGE) GPW City Hall	9:30am CHORAL GROUP	Christmas	9:00am BILLIARDS 12:00pm BOWLING	10:00am TENNIS 12:30pm BRIDGE (DUPLICATE) GPW City Hall
Dec 30	Dec 31	Jan 1	Jan 2	Jan 3
10:30am TENNIS 11:00am BILLIARDS 12:00am CARD PLAYERS (CONTRACT BRIDGE) GPW City Hall	9:30am CHORAL GROUP 9:30am INVESTMENT SEMINAR 11:00am SMC MEETING 1:00pm CARD PLAYERS (CONTRACT BRIDGE)	New Year's Day	9:00am BILLIARDS 12:00pm BOWLING	10:00am TENNIS 12:30pm BRIDGE (DUPLICATE) GPW City Hall
Jan 6	Jan 7	Jan 8	Jan 9	Jan 10
10:30am TENNIS	8:45am MAIL NEWSLETTER 9:30am CHORAL GROUP	10:30am TENNIS	9:00am BILLIARDS 12:00pm BOWLING	10:00am TENNIS 12:30pm BRIDGE (DUPLICATE) GPW City Hall

December 2013 2

Mailed Tuesday, December 3, 2013 NEWSLETTER (USPS 018-430)

Senior Men's Club of Grosse Pointe, Inc., Grosse Pointe War Memorial, 32 Lakeshore Road, Grosse Pointe Farms, Michigan 48236-3726

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SENIOR MEN'S CLUB OF GROSSE POINTE, INC.

2013-2014

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2013

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