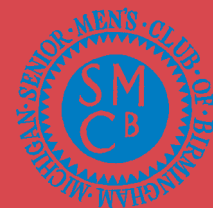


# The Reminder

DECEMBER 2005

Senior Men's Club of Birmingham, Michigan



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## Frank M. Barnes - President 2006

2006 will bring the third consecutive University of Michigan graduate to lead the Senior Men's Club of Birmingham, Frank M. Barnes. Serving on various committees and for the last four years has been an officer of the Senior Men's Club doing an outstanding job.

Frank was born and raised in Detroit, attending public schools, and he became an apprentice tool and die maker. He received his Bachelor of Science degree in geology from the University of Michigan and was working on his Masters degree when mononucleosis interrupted.

As a registered engineer, he worked for Hubbell, Roth and Clark for 40 years.

Frank is active in St. James Episcopal Church serving as lay reader, head usher, Sunday School teacher, choir member and counselor for 21 years. He and his wife Adeline have been married 54 years and have three children and two grandchildren.

Continuing leadership characteristics demonstrated by the presidents of the Men's Club illustrate the wealth of talent that exists in the members of the Men's Club.



—Bill Reilly

## Last Attendance Alert for 2005

Only 2 meetings left. December 2 and 9.

—Attendance Committee

## DECEMBER PROGRAMS

DECEMBER CHAIRMAN: Don Cox

- 2 Don Cox, SMC Member ..... "Nova Scotia"
- 9 Bob Seeley, SMC Member ..... "Tunes of the Season"
- 16 NO MEETING

## JANUARY PROGRAMS

JANUARY CHAIRMAN: Harold Stanton

- 6 Rev. Faith Fowler, Senior Pastor, Cass Community United Methodist Church, Detroit ..... "When the World is Round and the Economy is Flat"

## DECEMBER DISCUSSIONS

DECEMBER CHAIRMAN: Maury Allen

- 2 John Castellana, President, TMP Associates ..... "Designing an Urban High School - The New Cass Tech"
- 9 James Nordlie, SMC Member ..... "Socrates Asks: Is Democracy the Answer?"
- 16 NO MEETING

## JANUARY DISCUSSIONS

JANUARY CHAIRMAN: Jack McCuen

- 6 Susan Mozena, President and CEO, Midwest Eye-Banks ..... "Michigan Eye-Bank: Dedicated to Sight Restoration"

# MEMBERSHIP NEWS

## New Members:

**C. Walker Mayhew**, (Catherine)  
2710 Endsleigh Drive, Bloomfield Hills, 48301-2675  
248 642-5071 E-mail: [CWalker@4bakerinsurance.com](mailto:CWalker@4bakerinsurance.com)  
Sponsor: John P. Ray

**William L. Sprague**, (Mary Kay)  
3708 Estates Drive, Troy, 48084-1150  
248-643-8299 E-mail: [WLS22@earthlink.net](mailto:WLS22@earthlink.net)  
Sponsor: Robert S. Kenning

**Mahesh Bhatt**, (Kunjilata)  
5848 Sutters Lane, Bloomfield Hills, 48301-1062  
248-851-9726  
Sponsor: William H. Corba

**James A. Green**, (Jere Ann)  
32312 Arlington Drive, Beverly Hills, 48025-4218  
248-646-6147 E-mail: [JAGmilt@yahoo.com](mailto:JAGmilt@yahoo.com)  
Sponsor: Phillip L. Werner

**Albert E. Fleming**, (Alice)  
4537 Coachmaker Drive, Bloomfield Hills, 48302-2226  
248-626-1196  
Sponsor: Richard E. Michel

**Roger H. Garvelink**, (Carol)  
4697 Rivers Edge Drive, Troy, 48098-4161  
248-641-5924  
Sponsor: Robert A. Sack

**John A. Fitzpatrick**, (Mary Jane)  
1512 Sandringham Way, Bloomfield Hills, 48301-2248  
248-645-5943 E-mail: [JAFitzpatrick@comcast.net](mailto:JAFitzpatrick@comcast.net)  
Sponsor: Richard T. Lindgren

**Robert G. Robb**  
958 Pleasant Street, Birmingham, 48009-2948  
248-646-7008  
Sponsor: King Ruhly

## Resigned:

**Henry R. Martini**, joined April 2004  
Applicant **Jack Bahm**  
Applicant **Donald E. Schaefer**  
Applicant **Ronald West**

## To Life Member:

**Frank M. Allen**, joined May 1990  
**Jack L. Fawcett**, joined September 1995  
**Ira Joseph Steele**, joined July 1986  
**James J. Florek (LOA)**, joined November 1995  
**James F. Peters**, joined March 1990

## To Associate Member:

**Robert E. Derderian**  
24 Dockside Lane # 487  
Key Largo, FL 33037-5267  
305-367-3156



## Special Birthday Greetings

### for Life and Active Members 85 or Older:

**Bill Isherwood**, LIFE Member, will be 89 on Dec. 2  
**John MacDonald**, LIFE Member, will be 86 on Dec. 5  
**Bill Crabtree** will be 85 on Dec. 6  
**Dave Dobson**, LIFE Member, will be 89 on Dec. 7  
**Hal Nyberg**, LIFE Member, will be 90 on Dec. 8  
**Bert Henderson**, LIFE Member & Past Pres. (1989) will be 92 on Dec. 9  
**Ed Hoagland**, LIFE Member, will be 89 on Dec. 12  
**Dick Melcher** will be 86 on Dec. 16  
**Walt Meissner**, LIFE Member, will be 88 on Dec. 19  
**Gordon Poor**, LIFE Member, will be 92 on Dec. 20  
**John Leonard**, LIFE Member, will be 87 on Dec. 23  
**Bob Reid**, LIFE Member, will be 88 on Dec. 26  
**Paul Metzler**, LIFE Member, will be 88 on Dec. 27  
**Al Kelley**, LIFE Member, will be 86 on Dec. 30

## Birthday of Associate Members

### and Members on Leave of Absence:

**Tom Mitchell**, Associate, will be 79 on Dec. 4  
**Steve Kutosh**, Lv of Abs, will be 83 on Dec. 9  
**Dr. Jerry Moore**, Associate, will be 68 on Dec. 9  
**Mike Gallo**, Lv of Abs, will be 88 on Dec. 12  
**Dick Lindow**, Lv of Abs, will be 77 on Dec. 13  
**Ed Chambliss III**, Associate, will be 81 on Dec. 20

## New Applicants:

**Walter R. Ebling**, (Sandra)  
734 Tennyson Downs Court, Bloomfield Hills, 48304-3775  
248-647-5885

Sponsor: Alan L. Huberty  
**Henry Whiting Jr.**, (Clara)  
1200 W. Lincoln Street, Birmingham, 48009-5014  
248-642-1747 E-mail: [Henry.Whiting@comcast.net](mailto:Henry.Whiting@comcast.net)

Sponsor: John H. McLaughlin  
**Robert Chandler**, (Jean)  
19228 Bungalow Drive, Lathrup Village, 48076-3363  
248-559-1203

Sponsor: Frank J. Bujold  
**Robert J. McDonald**, (Marilynn)  
3027 East Ridge Court, Bloomfield Hills, 48302-1407  
248-338-9307 E-mail: [RMMcDonald@comcast.net](mailto:RMMcDonald@comcast.net)

Sponsor: Richard A. Suminski  
**Henry B. Goodwin Jr.**, (Dorothy)  
28785 Somerset Place, Lathrup Village, 48076-2655  
248-559-0913

Sponsor: George C. Nordenholt

## To Leave of Absence:

**Philip W. Lett**

—Bill Peschel and John Steele

## Bridge Report

Contract had six players: Bob Eidson, Will Braisted, Byron Converse, Charles Cutting, Roy Halmhuber and Don McNair. There were no slams. Duplicate averaged 28 players. The scorers were: Jim Tedesco, Jim Crabb, Bob Chandler, Bert Swanson and Frank Schmid. There were four small slams. We need more players, in both duplicate and contract. Just appear and we shall put you in a scoring position.

—Don McNair

# Visitation and Health Committee Report - Summary of New Medicare D Drug Program

Those of us who have insurance for medication from their previous employer, such as the Big Three, do not have to do anything until -if ever- those employers cancel such drug programs. If they do, you will not be penalized for joining Medicare D later than May 15, 2006. If you are presently a member of an HMO with drug coverage, do nothing now. If that HMO changes its coverage in the future, you will not be penalized.

Some of us have the standard Medicare A and B coverage for visits to physicians and hospitals, and pay for the 20% of medical costs not paid by Medicare A and B through a separate insurance called medigap insurance policies, the least expensive without coverage for medications, the more expensive with such coverage. It is my understanding, not yet proven that those expensive medigap policies will be terminated January 1, 2006. My recommendation is that those who have more than basic medigap insurance policies contact the company such as Blue Cross-Blue Shield and ask them about such termination of the drug coverage. For those, like my wife, who is not covered by my Veterans Administration health program, which includes coverage for medication, and have Medicare A and B and also the least expensive medigap insurance for the 20% of all medical and hospital bills not covered by Medicare, you will need a so-called "stand-alone" Medicare D drug insurance coverage. This coverage has been developed by Congress, with a number of very strange provisions, which follow:

- A. After the citizen pays a monthly fee deductible, Medicare D will pay most of the cost of the medication. The insurer will charge him a portion of the cost of the medications, whether generic or brand, according to his price schedule.
- B. After the citizen has paid a total of \$2,850 out of his own pocket, Medicare D will pay absolutely nothing toward the cost of his medications until his out-of-pocket expenses reach \$5,100. After such expenses in one year Medicare D will pay 95% of the cost of medication with no upper limit. The absence of coverage for drugs between \$2,850 and \$5,100 has been named the "hole in the doughnut."
- C. A great number of insurance companies have decided to join the fray, to provide insurance under Medicare D, each with a different list of drugs they will cover, and with different fees for their services. Some have a different membership fee, some waive the \$250 deductible, some will cover the doughnut hole for generic drugs or possibly for all drugs and some will provide a 33% discount for all medication, if the insured citizen will order a three-month supply through their pharmacy. For snowbirds it may be important that the provider of the drugs is not limited to a local pharmacy but delivers nationwide.
- D. George Nordenholt and I attended a meeting last week with one provider who had a relatively low monthly fee, no deductible to be paid, had the discount for a three-month mail-order delivery, which was nationwide, and issues a basic policy without coverage for the doughnut hole, a second policy with more brand medication included but without coverage for the doughnut hole, and a policy for that hole as well. Given the drugs my wife uses, their basic program appeared good for her, and she has signed up with that company.
- E. If some disease develops that requires more medication, the basic coverage allows one change to a more inclusive coverage within the company during the year. All Medicare D programs can be changed, from one insurance company to another, I believe each November, according to the law.
- F. The program you select should depend on which brand-name medication you or your wife needs.

—Jaap B. Delevie MD

## Winter Golf

Your Golf Committee is still trying to make arrangements for indoor golf at the Auburn Hills Golf Center at 141 S. Opdyke, Auburn Hills. There is a new owner at this location and he has decided to turn the golf dome into a soccer stadium. There is still a possibility there will be golf if renovations can be completed by January. You will be advised at the Friday meetings of the outcome of our discussions with the owner.

The regular golf season ended on November 17, 2005. Your committee hopes to see you next season and at the dome if available.



# Update on SMC Reading Groups

The Senior Men's Club formed a second reading group, which will meet afternoons on the second Monday of each month.

Leading the 18-man group will be member Bob Bazzell and applicant Mike Frank. George Smith will head up the group's reading selection subcommittee.

For simplicity, the Reading Group will pattern itself after the nomenclature of current SMC activities. They will be referred to as the Wednesday Reading Group and the Monday Reading Group.

John Reddy is current chairman of the Reading Group and leader of the Wednesday group. John will represent both groups on the SMC Executive Board. Bob will be leader of the Monday group.

Participants in the Monday group include: Maury Allen, Bob Bazzell, John Caldwell, Bernie Eisenstein, Mike Frank, Chuck Frederick, George Fulkerson, Jon Haber, Marty Gabriel, Karl Kiefer, Dick Michel, JC Patterson, Bob Pullar, Hunter Pickens, Dale Raar, George Smith, John Wenstrand and Hank Whiting.

The Monday group's December reading selection is *The World is Flat*. The January book is *Made in Detroit*.

The Wednesday group will be discussing *His Excellency, George Washington*.

—John Reddy

## THE REMINDER

A monthly publication of the Senior Men's Club of Birmingham, which meets on Fridays at 10:30 a.m. at The Community House, 380 S. Bates Street, Birmingham, Michigan 48009.

Officers for 2005 are: John McLaughlin, president; Frank Barnes, first vice president; Bill Johnson, second vice president; Ken Urwiller, recording secretary; Bob Pullar, corresponding secretary; Bill Minard, treasurer; Don Foehr, assistant treasurer; William H. Crabtree, parliamentarian; Bob Gualdoni and Roy Halmhuber, officers at large.

*The Reminder* includes: Chuck Kirkpatrick, editor; Dick Harper, Paul Pentecost, Bill Reilly, Dick Davis, associate editors; Bob Hadley and John Dudash, photography; Kim Duenow and Lee Trumbull, computer layout; Bob Jordan and Bert Swanson, mailing.

## The Future is Now!

Maury Allen has arranged for two interesting and informative topics that should be of interest to many members of the Senior Men's Club. These Discussion Group presentations are held after lunch on Friday from 12:45 until 1:30 p.m. You are invited and encouraged to attend whether you want to join in the discussion or just listen and learn. The schedule of topics and presenters is on the front cover of *The Reminder* each month.

The first meeting in December will be a presentation on the design of a high tech urban high school using the latest technology. The second meeting will feature our own Jim Nordlie who will discuss democracy in terms of ancient thoughts applied to the present and future. Both of these meetings promise to be informative and thought-provoking.

Discussion Group topics and presenters are being lined up for 2006. If you would like to make a presentation or suggest someone who might, please call Irv Poston (248-646-9574) or any member of the committee. Also, let us know what you would like to hear about and/or talk about.

To broaden your knowledge, spend an hour of your time after lunch on Friday at a Discussion Group meeting. All members, applicants, and guests are welcome to attend. You'll hear about things to improve your mind and/or have something to talk about with friends.

—Irv Poston

## DECEMBER EXECUTIVE BOARD MEETING

At the November Executive Board meeting, President Jack McLaughlin noted that the final Board meeting of the year will be held December 13.

He reminded us that both current and newly appointed standing committee chairmen are invited to attend this final meeting of 2005. Traditionally, outgoing committee and group chairmen introduce their 2006 replacements to the Board to an enthusiastic welcome.

—Dick Harper





## North American International Auto Show Thursday, January 19, 2006



The Special Events committee has reserved a 56-passenger bus to take us to the International Auto Show at Cobo Hall on

Thursday, January 19, 2006. Join us in attending the show where the eyes and ears of the entire automotive world turn to Detroit. This has always been a very popular annual event and has sold out every year. Tickets will be sold on December 9, January 6 and January 13. Members, applicants, spouses or significant others are invited.

Price is only \$12.00 per person and includes bus transportation, driver gratuity and donation to the church for use of the parking lot. It does not include admission to the show. The price for senior admission to the show is \$6.00 at the door. Perhaps, as in the past year, many of you have a source for complimentary admission tickets.

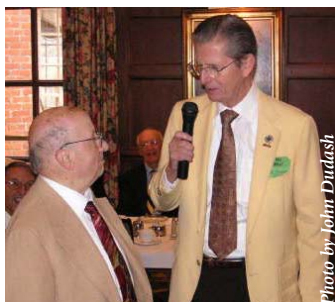
Join us and forget your driving, coat-check and parking worries with door-to-door service.

We meet at the rear of the First Presbyterian Church parking lot. The buses will leave at **9:45 a.m. promptly** and return at approximately 4:00 p.m.

—Mike Clement, Riggs Miller and Roger Struck

## Good Bye - Golden Oldies

For the past five years I have welcomed each member as he became a Life Member, the most prestigious segment of the Men's Club. All these men were impressive, highly intelligent and had tremendously interesting careers. In many instances their war records were above the norm. I will certainly miss talking to them on the ballroom floor at the Friday morning meetings and writing their stories in *The Reminder*. Time marches on, however, and it is time for me to move on. Being "Mr. Golden Oldie" was the greatest assignment I ever had in the Senior Men's Club.



—Bill Reilly

## MYSTERY SONG LYRICS

Only three *Reminder* readers - Irv Poston, George Nordenholt, and Bill English - correctly identified last month's mystery lyrics: "We won't say goodnight until the last minute; I'll hold out my hand and my heart will be in it" as being from the beautiful song "For All We Know."

Reader suggestions have slowed down - do you have any mystery lyrics to challenge our readers? How about this seasonal song.

*"Sleigh bells ring, are you listening? In the lane, snow is glistening.  
Such a beautiful sight, we're happy tonight..."*

Can you "name that tune" (or is it too easy)?

—Dick Harper

## Bowling Report

After ten weeks of bowling we now have a new team leading the pack. The Lions (Don Upward, Bill Peschel, Bob Babcock and Pete Kass) have 53 points with 5 weeks remaining in the first half of the season. Phil Buccini continues to lead all bowlers with a 174 average and Nick Marinelli has the high game, 248 and high series 610.

The league welcomes Tony Smyk who has joined the group after many years of having the bowling ball collect dust. Wednesday practice bowling attendance has picked up with 19 bowlers trying to improve their game.

There are many new applicants with bowling marked on their application forms. If you are in the neighborhood some Monday (9:00 a.m.) or Wednesday (10:00 a.m.), stop in at the Thunderbird Lanes in Troy.

—Dennis Kozak

## SMC Officers for 2006

The meeting held on November 11, 2005 was most important for the SMC, since the membership elected the officers who will lead us in 2006.

Members unanimously elected the officer candidates recommended by the Nominating Committee, as follows:

President - Frank M. Barnes  
First Vice President - William D. Johnson  
Second Vice President - Kenneth L. Urwiller  
Recording Secretary - Robert A. Pullar  
Corresponding Secretary - David H. Dinger  
Treasurer - William F. Minard  
Assistant Treasurer - William L. Sprague  
Officer at Large - Robert J. Klein  
Officer at Large - Riggs S. Miller



Membership support, combined with the leadership qualities of this excellent officer team will ensure another great year for the Senior Men's Club.

—Dick Harper

## Investment Group

The Investment Group will meet Wednesday, December 14 at 2:45 p.m. in The Community House.

Our guest speaker is Donald Richardson, Financial Advisor with Raymond James. He was a professor in economics and finance at Walsh College for 39 years and then became a Senior Registered Options Principal and a branch manager at Roney & Company. He has a total of 56 years experience.

The title of his presentation is "Outlook for 2006." Don has spoken to our group many times in the past and his market knowledge and insight have always been most helpful and entertaining.



All SMC members, applicants, their spouses and guests are welcome.

—Ted Chapekis

## Dues Reminder

We are asking that all dues be paid by January 1, 2006.

Amount of dues are as follows:

Active \$35

Associate \$15

Member on Leave \$15

Applicant \$20

Checks may be made payable to SMCB and may be paid at the regular Friday meeting or mailed to

The Community House

380 South Bates Street

Birmingham, MI 48009

Attention: Senior Men's Club Dues.

All donations will be gladly accepted.

December 30, 2005 is our last day for dues collection this year.

—Warren Spatz



## REMINDER READER SURVEY

We continue to receive survey forms from our readers, although the return rate has slowed. Overall, they tell us they greatly appreciate receiving *The REMINDER*, and give high ratings to most articles and features. We will develop a detailed report on these findings in the near future.

We also are receiving a number of comments and suggestions as to changes which could increase reader interest. *The REMINDER* staff plans to review these suggestions as to feasibility, and will be reporting them to the Executive Board and to the membership.

In addition to *REMINDER* improvement ideas, we also have received a number of comments about other club activities, particularly on Friday meeting items. The principal focus is member interest in briefer business reports, providing more time for featured speakers. This finding also will be reviewed with the Executive Board.

—Dick Harper

## Notice:

The Community House has informed us the price of our lunches will be increased to \$8.50 effective January 2006.

## CLUB DATES TO REMEMBER

**Executive Board Meeting:** Tuesday, December 13, 2005, 9:30 a.m.

**Reminder Deadline:** Friday, December 16, 2005

**Bowling:** Monday, 9:00 a.m. and Wednesday, 9:45 a.m. at Thunderbird Lanes

**Bridge:** Tuesdays, 9:00 a.m. and Fridays after lunch.

*All events at The Community House unless otherwise stated.*

## The Reminder

Senior Men's Club of Birmingham  
380 S. Bates St. Birmingham, MI 48009

