

# Between Alarms

Spring 2010      Published by Grand Rapids Fire Fighters Building Corp.

Members of Local 366;

I hope this finds all of you well. I will start by thanking those of you who left the executive board this year for the service you have given to your local and its members. Happy retirement to those of you who are getting a well deserved break, some of you from a very long tenure as dedicated servants, it has been a pleasure working with all of you.

I also want to welcome the new stewards, Kurt Honderd, Scott Stevenson, and Steve Chicklon. I ask the membership to remember to utilize your stewards if you have issues, if you should need to speak to them please research your issue if at all possible prior to calling upon them; have all the facts, not the rumor.

Your president has been working tirelessly with elected and appointed officials to bring back all of our members that are currently laid off. Your president and I also met with members of Wyoming's local executive board to discuss the possibility of a merger and what it means to all of us. I personally feel that if it is done correctly it will be a good thing for all involved including the residents and the firefighters. We have included the MPFFU on some of these talks also. If any of you have concerns please feel free to talk to me, I can get copies or direct you to the laws that govern this process. Concerning these laws, the statements by certain officials in the news and in Lansing are simply not true. I assure all of you that no where in the urban cooperation act does it say that we all get raised to the highest level of pay and benefits. It simply says we shall not be harmed in the process, what this means is, they can't (much to their dismay) reduce our benefits to the lowest level. Another law that has been attacked as part of this merger possibility is 312. They say it will hinder combination efforts, this is also not true, all it will do is force them to negotiate with us, and in this case we have approached our City manager and told him we want to discuss and make the process easier if we can, provided it is done correctly. He has been receptive thus far.

Speaking of the City manager, we invited him to the hall Monday February 22<sup>nd</sup> to talk with and answer questions from the members of this local that are to be potentially affected by the City's bargaining proposals and threats of further lay offs. The meeting went well, he answered all questions given to him and if the message was not all good news at least it was news from the proverbial horse's mouth.

Bargaining still trudges on with little progress. The contract we are bargaining expires in 3 months so get your wish list together, although I understand it is hard to ask for changes to a document you have not seen, just start thinking about it.

Be sure to check the website calendar for upcoming events, I hope to see as many of you as possible at these, especially the regular meetings. Your president has invited our candidate for MPFFU President to come and address you and answer some of your questions at an upcoming meeting.

We may be calling on this membership to assist in getting the facts out on the upcoming ballot proposal for an income tax increase, so please if you can keep some free time available.

I will be sending my future updates to the website manager as per floor motion.

That is all for now,  
Fraternally  
Rich Clark  
IAFF L 366 V.P.

Greetings from the Building Corporation. Spring is here and perhaps some positive news will come with it. The Economy still seems to be taking its toll. I don't think that there is anyone out there who is isn't affected in some way by it. Let's hope that it gets better as soon as possible.

You may notice that the format of the "Between Alarms" has changed a bit. It was decided by the body to eliminate it at this time due to decreasing union dues. I am proud to announce the Directors of the Building Corporation found it important enough to try to keep it going. We have found that this is the only way some of our retirees can stay in touch with the GRFD and its members. I personally feel indebted for the hard work done by the generation before us in establishing the Grand Rapids Fire Fighter's Building Corporation, and purchasing the Building with the proceeds from many Firefighter sponsored Bingo nights. Because of the insight of these early decisions, we have a facility second to none.

We also agreed that fiscal responsibility was key as well, and decided to put out an up to date product, at as close to zero cost as possible. You will notice the sponsors in the newsletter. With their help and contributions, we hope to send out at least 2 newsletters each year (spring and fall). If you have the opportunity, please take the time to thank them.

The Directors for 2010 are as follows and are the same as 2008: Jeff Smith, Dave Noorman, Tony Rohloff, Larry Hayden, Dave Olivier, Jeff Vanderwall, and Local 366 Rep. Todd Vanderwall. Hall Manager is John Frederick.

I want to remind all of you of the Annual Meeting/Party. It's always the 4<sup>th</sup> Wednesday in April and this year it is on the 28<sup>th</sup>. Points to remember: **it's always free, meeting is brief, Food is great!** It's open to all members (retired and active) and is a great opportunity to meet and greet old friends. The Meeting is at 1915 hours with dinner immediately following. Larry says: "Stop by early and say hi."

As you may know, Eye-On-Video has moved out and has been replaced by Family Video. They took approximately half of what Eye-On-Video previously occupied. The remaining 5,000 sq. feet is currently vacant, but we are happy to say that we just signed a letter of intent with Senior Meals food pantry to move their operation from their current location (of approx. 3500 sq. feet) next door. We are getting an extended term which should be 10 years and have already had outside interest in their current space.

From the Treasurer's desk: In the last five years the Building Corporation, with the help of the former Big Association, has paid down about \$300,000 of \$350,000 worth of improvements to our building for: new roof, expansion/remodel, and build-out costs for new tenants.

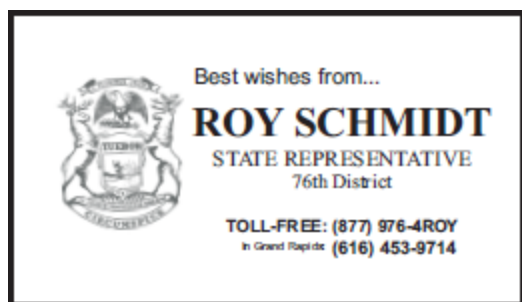
As an another reminder, our website is: [www.grfirehall.com](http://www.grfirehall.com) Please check it out, we think it aids in checking available rental dates, reminders, hall pictures, contact info, and more. A somewhat new addition to the rental procedure worth noting again is that all directors have keys now. Anyone renting the hall can get a key in advance from their Director of choice. Make arrangements to get the key in advance to avoid any last minute key searches.

Please, as always, contact any of us with any questions or concerns. The website also has this contact information, along with phone numbers.

[jsmith@grcity.us](mailto:jsmith@grcity.us)   [danoorman@grcity.us](mailto:danoorman@grcity.us)   [trohloff@grcity.us](mailto:trohloff@grcity.us)   [lhayden@grcity.us](mailto:lhayden@grcity.us)  
[jvanderw@grcity.us](mailto:jvanderw@grcity.us)   [tvanderw@grcity.us](mailto:tvanderw@grcity.us)   [dolivier@grcity.us](mailto:dolivier@grcity.us)

Hall Rental information: [jfrederi@grcity.us](mailto:jfrederi@grcity.us)

Respectfully submitted, President Jeffrey G. Smith (Smitty)



## You Can Control Your Spending

You might be a person who does very well with your money. Your money management skills are serving you well. On the other hand, you might have some concern about your spending habits. Maybe you are an over spender. Regardless of whether you are a controlled spender or an over spender, there are ways to improve your particular situation.

There are many tools and techniques to help over spenders transform negative habits into positive behavior. Such as:

1. **Stay clear** – of the spots where you know that you spend lots of money
2. **Take a timeout** – Create a policy for yourself that says, “I will use layaway, or I will wait two weeks before I buy this item.” This will give you time to think before you buy.
3. **Shop with a list** – Most purchases that sabotage a spending plan are impulse buys. Using a list and sticking to it will make splurging a thing of the past.
4. **You can still splurge** – but do it economically and consciously. If you have an urge to spend, spend, spend, consider doing it at Goodwill instead of Saks Fifth Avenue. You might find that your urge is satisfied.
5. **Track your money** – and use cash when you purchase items. You’ve worked hard for that money and sometimes it is more difficult to exchange cash when making a purchase.
6. **Call a friend** - Just talking with a trusted person can reduce the urge to splurge.

Marketers would prefer that you shopped from a subconscious level. Fight back before you buy.

Need a credit counselor? As a member of **Grand Rapids Family Credit Union** you can take advantage of the **Accel** program, a **free** financial education and counseling program. **Accel** counselors are available Monday-Thursday 8a to 10p (EST), Friday 8a to 7p and Saturday from 9a to 1p. Simply call 1-877-33ACCEL (332-2235) or [www.accelservices.org](http://www.accelservices.org)

## Are You Ready To Capture the 2010 Roth Conversion Opportunity?

Tax-free qualified withdrawals in retirement? That's what you could have by using a Roth IRA. While many people have done a good job of saving for retirement, most of their savings is in tax-deferred accounts (traditional IRAs and 401(k) plans) which will be taxed when the money is withdrawn in retirement. Converting to a Roth IRA offers the potential for tax-free qualified withdrawals to limit your tax bill in retirement in exchange for paying taxes at the time of conversion.

Additionally, for conversions done in 2010, investors will have the option to split the taxes due equally in 2011 and 2012. Assume you convert \$10,000 from your traditional IRA in 2010. You will have the option to pay the federal income taxes in 2010 as usual or include \$5,000 in income in 2011 and \$5,000 in income in 2012.

It makes sense to do a Roth conversion if you anticipate being in a higher tax bracket in retirement and or you think tax rates are going higher. Also, to avoid Required Minimum Distributions (RMDs) or create a tax-free inheritance for your loved ones, a Roth conversion is a great idea.

Conventional wisdom has been to defer taxes as long as possible. However, many financial professionals are now of the belief that diversification of tax liabilities in retirement should also be considered as an important part of your strategy. The Roth conversion opportunity boils down to a mindset that you anticipate your account to grow and believe that taxes are currently on sale from where they will be in your retirement.

Your thoughts on future income tax rates, the length of time before you need the money, and your desire to create tax-free income in retirement all factor in determining whether or not you may benefit from a Roth conversion. A financial professional and tax advisor can help you better determine if a Roth conversion makes sense for a portion of your retirement savings.

**Patrick Mulvihill - CRPC**

**Financial Services Representative**

Principal Financial Group

Phone: (616) 942-1251 ext. 3108 [mulvihill.patrick@principal.com](mailto:mulvihill.patrick@principal.com)



## Calendar of Local 366 Events

Friday, April 16 : Firefighter of the Year Banquet @ American Legion 6pm; 456-3900 tickets  
 Wednesday, April 28 : Annual Building Corporation Meeting and Dinner @ The Hall 7:15pm  
 Sunday May 2 : St. Florian Mass & Breakfast @ St. Peter & Paul 9:30am Mass; 10:45am Breakfast, 454-6000 Breakfast Reservations by April 26<sup>th</sup>. \$2.50 Adults, \$1.25 Children, Retiree + 1 Guest Free  
 Friday, May 14 : Relay for Life, American Cancer Society @ Ab-Nab-Awen Park 1pm  
 June 16, 17, 18 : Muscular Dystrophy Association Fill the Boot @ area intersections  
 Thursday, June 24 : MDA Camp VIP Day and Pancake Breakfast, contact Ed DeMaagd 633-3086  
 Wednesday, August 18 : Pray and Spray Softball Game @ Holy Spirit 6:30pm  
 Wednesday, September 15 : MDA Golf Outing 9am @ North Kent, contact Ed DeMaagd 633-3086  
 Friday, September 24 : Retiree Dinner Dance @ The Hall, Social Hour 6pm, Dinner 7pm; 456-3900 tickets

For a complete list of activities, visit the Local's website [www.iaff366.com](http://www.iaff366.com)

### From the Editor's Desk:

Please join me in congratulating the Firefighter of the Year, Joe Dubay! The American Legion, Furniture City Post 258, is continuing its long standing tradition of honoring the Firefighter of the Year with a dinner banquet on Friday, April 16 at the Boat and Canoe Club on North Park at Monroe, 6pm. Congratulations Joe, and Thank You Post 258!

As mentioned earlier, the Between Alarms is in transition due in large part to economics. Thanks to our advertising supporters, we are able to bring you this newsletter. For anyone interested in placing an ad, please contact any of the Building Corp. Board on p.2. We anticipate producing the next issue around August/September.

For those of you that reside in the city, please be aware of the vote taking place on May 4. The City manager has assured the citizens that a significant portion of the revenue generated by the increase would go toward Police and Fire staffing levels. For anyone that has ever entered a burning structure, you know the safety generated by having enough firefighters there in a timely manner. You know that there will be ladders outside second story windows for emergency egress, you know that if need be a hole can be cut in the roof to get smoke and heat off of victims and interior crews, you know that the second in pumper is getting a hydrant that has been checked by fellow firefighters; you know the importance of staffing, please tell your friends and neighbors.

David Olivier

May							July							September							November								
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S		
						1 <sub>10</sub>					1 <sub>10</sub>	2 <sub>10</sub>	3 <sub>1</sub>				1 <sub>10</sub>	2 <sub>1</sub>	3 <sub>1</sub>	4 <sub>2</sub>				1 <sub>2</sub>	2 <sub>1</sub>	3 <sub>1</sub>	4 <sub>2</sub>	5 <sub>2</sub>	6 <sub>3</sub>
2 <sub>10</sub>	3 <sub>1</sub>	4 <sub>10</sub>	5 <sub>2</sub>	6 <sub>1</sub>	7 <sub>1</sub>	8 <sub>2</sub>	4 <sub>1</sub>	5 <sub>2</sub>	6 <sub>1</sub>	7 <sub>3</sub>	8 <sub>2</sub>	9 <sub>2</sub>	10 <sub>3</sub>	5 <sub>2</sub>	6 <sub>3</sub>	7 <sub>2</sub>	8 <sub>4</sub>	9 <sub>3</sub>	10 <sub>3</sub>	11 <sub>4</sub>	7 <sub>3</sub>	8 <sub>4</sub>	9 <sub>3</sub>	10 <sub>5</sub>	11 <sub>4</sub>	12 <sub>4</sub>	13 <sub>5</sub>		
9 <sub>2</sub>	10 <sub>3</sub>	11 <sub>3</sub>	12 <sub>4</sub>	13 <sub>3</sub>	14 <sub>5</sub>	15 <sub>4</sub>	11 <sub>3</sub>	12 <sub>4</sub>	13 <sub>4</sub>	14 <sub>5</sub>	15 <sub>4</sub>	16 <sub>6</sub>	17 <sub>5</sub>	12 <sub>4</sub>	13 <sub>5</sub>	14 <sub>5</sub>	15 <sub>6</sub>	16 <sub>5</sub>	17 <sub>7</sub>	18 <sub>6</sub>	14 <sub>5</sub>	15 <sub>6</sub>	16 <sub>6</sub>	17 <sub>7</sub>	18 <sub>6</sub>	19 <sub>8</sub>	20 <sub>7</sub>		
16 <sub>4</sub>	17 <sub>5</sub>	18 <sub>5</sub>	19 <sub>6</sub>	20 <sub>6</sub>	21 <sub>7</sub>	22 <sub>6</sub>	18 <sub>5</sub>	19 <sub>6</sub>	20 <sub>6</sub>	21 <sub>7</sub>	22 <sub>7</sub>	23 <sub>8</sub>	24 <sub>7</sub>	19 <sub>6</sub>	20 <sub>7</sub>	21 <sub>7</sub>	22 <sub>8</sub>	23 <sub>8</sub>	24 <sub>9</sub>	25 <sub>8</sub>	21 <sub>7</sub>	22 <sub>8</sub>	23 <sub>8</sub>	24 <sub>9</sub>	25 <sub>9</sub>	26 <sub>10</sub>	27 <sub>9</sub>		
23 <sub>6</sub>	24 <sub>7</sub>	25 <sub>7</sub>	26 <sub>8</sub>	27 <sub>8</sub>	28 <sub>9</sub>	29 <sub>8</sub>	25 <sub>6</sub>	26 <sub>7</sub>	27 <sub>7</sub>	28 <sub>8</sub>	29 <sub>9</sub>	30 <sub>10</sub>	31 <sub>10</sub>	26 <sub>5</sub>	27 <sub>6</sub>	28 <sub>6</sub>	29 <sub>10</sub>	30 <sub>10</sub>											
30 <sub>10</sub>	31 <sub>9</sub>																				28 <sub>1</sub>	29 <sub>10</sub>	30 <sub>10</sub>						

June							August							October							December							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
		1 <sub>1</sub>	2 <sub>10</sub>	3 <sub>10</sub>	4 <sub>1</sub>	5 <sub>1</sub>	1 <sub>1</sub>	2 <sub>10</sub>	3 <sub>2</sub>	4 <sub>1</sub>	5 <sub>1</sub>	6 <sub>2</sub>	7 <sub>2</sub>							1 <sub>1</sub>	2 <sub>1</sub>							
6 <sub>2</sub>	7 <sub>3</sub>	8 <sub>3</sub>	9 <sub>2</sub>	10 <sub>4</sub>	11 <sub>3</sub>	12 <sub>3</sub>	8 <sub>3</sub>	9 <sub>3</sub>	10 <sub>4</sub>	11 <sub>3</sub>	12 <sub>5</sub>	13 <sub>4</sub>	14 <sub>4</sub>	3 <sub>2</sub>	4 <sub>1</sub>	5 <sub>3</sub>	6 <sub>2</sub>	7 <sub>2</sub>	8 <sub>3</sub>	9 <sub>3</sub>	5 <sub>3</sub>	6 <sub>2</sub>	7 <sub>4</sub>	8 <sub>3</sub>	9 <sub>3</sub>	10 <sub>4</sub>	11 <sub>4</sub>	
13 <sub>4</sub>	14 <sub>4</sub>	15 <sub>5</sub>	16 <sub>5</sub>	17 <sub>6</sub>	18 <sub>5</sub>	19 <sub>7</sub>	15 <sub>5</sub>	16 <sub>6</sub>	17 <sub>6</sub>	18 <sub>6</sub>	19 <sub>7</sub>	20 <sub>6</sub>	21 <sub>8</sub>	10 <sub>4</sub>	11 <sub>4</sub>	12 <sub>5</sub>	13 <sub>4</sub>	14 <sub>6</sub>	15 <sub>5</sub>	16 <sub>5</sub>	12 <sub>5</sub>	13 <sub>5</sub>	14 <sub>6</sub>	15 <sub>5</sub>	16 <sub>7</sub>	17 <sub>6</sub>	18 <sub>6</sub>	
20 <sub>6</sub>	21 <sub>6</sub>	22 <sub>7</sub>	23 <sub>7</sub>	24 <sub>8</sub>	25 <sub>8</sub>	26 <sub>9</sub>	22 <sub>7</sub>	23 <sub>7</sub>	24 <sub>8</sub>	25 <sub>8</sub>	26 <sub>9</sub>	27 <sub>9</sub>	28 <sub>10</sub>	17 <sub>6</sub>	18 <sub>6</sub>	19 <sub>7</sub>	20 <sub>7</sub>	21 <sub>8</sub>	22 <sub>7</sub>	23 <sub>9</sub>	19 <sub>7</sub>	20 <sub>7</sub>	21 <sub>8</sub>	22 <sub>8</sub>	23 <sub>9</sub>	24 <sub>8</sub>	25 <sub>10</sub>	
27 <sub>8</sub>	28 <sub>10</sub>	29 <sub>9</sub>	30 <sub>9</sub>				29 <sub>9</sub>	30 <sub>10</sub>	31 <sub>10</sub>					24 <sub>8</sub>	25 <sub>8</sub>	26 <sub>9</sub>	27 <sub>8</sub>	28 <sub>10</sub>	29 <sub>10</sub>	30 <sub>1</sub>	26 <sub>9</sub>	27 <sub>8</sub>	28 <sub>10</sub>	29 <sub>10</sub>	30 <sub>1</sub>	31 <sub>1</sub>		
														31 <sub>10</sub>														