



# The DEPUTY

## FIRST EDITION

James Boomer

Welcome to the first edition of The Deputy published under my direction as Secretary of the OCDSA! Please be patient as this is currently a work in progress. You will see The Deputy go through several phases over the coming months as Jason Tucker and I work to provide the membership with a newsletter of a higher quality than has been seen in issues past. Our goal is to provide a newsletter full of departmental information, union information, articles of interest to our members, fun facts, photos, resources, and advertisements from businesses that support our mission and our membership. This first issue will feature articles that have been submitted during the transition following the election, and will not feature ads or extensive graphics.

Each month the newsletter will be posted on the website, [www.ocdsa.com](http://www.ocdsa.com). The newsletter will appear on the site right around the 15<sup>th</sup> of each month. A limited number of copies will be printed for distribution at the various work locations around the county, but in an effort to reduce costs we will no longer mail a copy to

each member's home address. Four times a year we will publish a quarterly edition which will be printed on a higher quality glossy paper, complete with color photos, ads and featured articles.

We will always be searching for material for the newsletter, and I strongly encourage anyone who wants to have an article considered for publication to contact me. My email address is [ocdsasecretary@comcast.net](mailto:ocdsasecretary@comcast.net), and my cell number is 248-410-3756. Please bear in mind that publication is not automatic and that each submission will be subject to review and approval by the Executive Board. I am looking for articles that can educate our membership, such as those that describe the arbitration process or that review a new piece of equipment used by law enforcement officers. Additionally, forward any humorous cartoons or articles that you may come across (as long as they are clean, of course)!

I sincerely hope that you enjoy this issue of The Deputy and that you will come to look to us as a source of information in the months ahead.

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is available online at  
[www.ocdsa.com](http://www.ocdsa.com)  
in Adobe PDF form

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WE STAND

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## TOP 5 FINANCIAL NEW YEAR'S RESOLUTIONS

Dave Curtis

Looking back over the past term there are things that your board would like to improve upon. Number one on our agenda is the dissemination of information to our members. Our goal is to provide weekly information updates to be published on the website. This will include the status of our arbitration and other important OCDSA matters.

Also on our agenda is the use of our building. We are going to look into whether we should continue to rent it out or making it available to only to our members on a 24-7 basis.

Finally, in anticipation of high legal fees over the next year we are going to be making budget cuts. A few of the areas your board is looking into would be negotiating a monthly retainer for legal costs, going through the union hall to make it more energy efficient to defray utility expenses, and switching from printed information dissemination to electronic to save in postage and printing expenses.

To the right is a great money saving article I found in Money Magazine. It provides five simple tips from making your home more energy efficient to saving money with credit cards.

In closing, I would like to thank you for re-electing me for another term. This board will do everything it can to bring back the best contract our members have ever had.

Dave Curtis  
OCDSA Treasurer

Here are five easy financial resolutions to keep up with through 2007:

### 1) Sock away \$5,000 for retirement

Current situation: You're making \$50,000 a year. Although your company matches 401(k) contributions of up to 5% of your salary, you're only contributing 3%, investing a total of \$3,000 for the year (including your employer's match).

Resolution results: Increase your contributions to 5%, earning the full company match. Each month, you'll put away an extra \$167 for retirement for only \$62.50 more of your take-home pay.

Resolving to dramatically increase the balance in your 401(k) is easier than it sounds. (Hint: There's no need to be an investment guru.) Just boost your contributions enough to snag the full company match, says Scott Kays, president of Kays Financial Advisory Corp. in Atlanta. "That's like giving a guaranteed 50% return on your investment," he says. And because 401(k) contributions are taken out of your pay before taxes, you'll save on taxes while simultaneously reducing the hit on your take-home pay. (Use our calculators to see how increased contributions will affect your retirement savings and your paycheck.)

### 2) Create a \$3,000 emergency fund.

Current situation: If a pipe bursts, you break an arm or encounter another emergency, you put it on plastic - and cross your fingers that you can scrounge up some cash before the bill comes due.

Resolution results: It takes just \$250 per month to accumulate \$3,000 in savings by the end of the year. (Stash the cash in a high-yield savings account that pays a rate of, say, 5.05%, and you'll have \$3,070.42.)

"If you're not prepared, something as small as a water heater going out can start a downward spiral into debt," says Charles Buck, president of Buck Financial Advisors in Woodbury, Minn. "Life happens. You have got to have an emergency fund." Ideally, you should save at least three months' worth of expenses in an easy-to-access, high-yield savings account. Six months' worth is

better. It's a daunting amount to save, Buck acknowledges, but starting small is OK. "Just having one month's expenses saved is a start," he says. Put aside whatever you can each month and set up an automatic transfer within your accounts to make sure you really do it.

### 3) Slash your energy bills by more than 20%.

Current situation: The average U.S. household will pay about \$5,000 to power its homes and vehicles in 2006, according to the Alliance to Save Energy.

Resolution results: By sealing up air leaks (\$500), making the most of your thermostat (\$375) and switching to compact-fluorescent light bulbs (\$300), you save \$1,150.

In the realm of New Year's resolutions, cutting back your energy consumption is far easier than counting calories, says Rozanne Weissman, spokeswoman for the Alliance to Save Energy. "An energy diet is a no-regrets diet," she says you don't need extreme behavioral changes (like, say, taking cold showers in the winter) to make a big difference on your bill. Try these simple changes:

Heating (accounts for about 50% of annual costs): Start by dialing back your thermostat, says Harvey Sachs, spokesman for the American Council for an Energy-Efficient Economy. Setting it just one degree cooler can save you 1% to 2% on your monthly heating bill. "Imagine if you set it five degrees colder," he says. Save even more by actually programming the thermostat to work less hard while you're asleep, at work or otherwise out of the house (and cut your bill by another 5%).

Another simple cost-saving measure is to seal up air leaks around windows, doorframes and other areas. "Most people have enough leaks in their home that, when you combine them, it's like always having a window open," says Maria Vargas, spokeswoman for the Environmental Protection Agency's Energy Star program. Sealing those leaks will improve your home's energy efficiency by about 20%. (Here are more tips on winterizing your home.)

Lighting (about 20% of annual costs):

Swap your regular light bulbs for energy-efficient compact fluorescents, advises Weissman. These bulbs give off the same amount of light as traditional ones, but use about one-third as much energy. Although the bulbs are initially more costly (\$10 for a pack of six at Home Depot), they last much longer, about 10 years.

#### 4) Wipe out \$11,000 of credit-card debt.

Current situation: You currently have \$10,000 in debt on a Discover Platinum card carrying a 15.99% interest rate. You're not putting anymore purchases on the card, and are paying the minimum (\$150) each month. Given these circumstances, your balance will be \$9,784 by Dec. 31, 2007. It will take you nearly 14 years to eliminate the debt, and you'll pay \$15,040 in interest.

Resolution results: By paying just \$10 more than your minimum payment, and talking your lender into a lower, 10.99% rate, your year-end balance will be \$9,136 or 7% lower. But the real benefits are long term. You'll pay off your debt in eight years, and pay just \$4,955 in interest. That's a savings of 67%. You can make a significant dent in even the heftiest credit-card balance this year with surprisingly little effort, says Curtis Arnold, founder of CardRatings.com<sup>10</sup>, a credit card information web site. To make this work, two changes are needed:

1) Increase your payments. "Paying just \$5 to \$10 more than your minimum monthly credit-card payment can shave hundreds off your balance," says Arnold. Have a little more than that to put toward your payment? Expect even bigger savings over the life of your debt.

2) Lower your interest rate. Call up your lenders and ask for a better rate, Arnold suggests. "They are open to negotiation," he says. This simple but effective tactic works for 56% of consumers, according to a 2002 study by the Public Interest Research Groups, a network of state-based consumer advocacy organizations. Have on hand your credit score, and a few balance-transfer offers from other lenders. "Be polite and persuasive, and sound like an educated consumer," he says.

While you're at it, make another debt-smart resolution: to be a good borrower. Polishing your credit score can help you earn even better interest rates. Scores range from 300 to 850; the higher the better, and the lower the rates your lender will offer.

#### 5) Squeeze \$100 out of your monthly budget.

Current situation: You're paying full price for most purchases, from homeowners insurance to your cellphone bill.

Resolution results: You've saved 8% on auto insurance (thanks to Alpha Phi Omega),

12% on your Dell computer purchase (University of Louisiana-Lafayette), among other cost cutters.

No need to give up those \$4 grande mochas to eke a little more out of your monthly budget (though that would certainly help). Check in with all the organizations you're affiliated with, from your employer and alma mater to professional groups, credit-card issuers and even retailer loyalty cards. Because these groups bring big business to other companies, they often get and pass along to you the discounts they receive, says Bob Nelson, author of "1,001 Ways to Reward Employees."

Some discounts can help with your regular bills. Employees at BNSF Railways, for example, get a 17% discount on their monthly Verizon Wireless bill, and 25% off the purchase price of phones and accessories. Hunter College employees, in New York, avoid ATM fees through participation in the "Citibank at Work" program. Other deals are focused on one-time events or splurges: American Express Gold Card members get free roadside assistance, for example, while consumers in the free Duane Reade drugstore rewards program get 40% off tickets to select Broadway musicals.

## POLICE STRESS AND SUICIDE

LaMaurice H. Gardner, Psy.D. - Police Psychologist - Reserve Lieutenant OCSO

In training law enforcement personnel, much attention is directed to keeping officers from being injured on the job (physical survival) and keeping departments or municipalities from being sued (legal survival). But little attention is placed training officers to maintain their own personal integrity (emotional survival). The recent suicide of a Detroit Police Officer is just another tragic reminder of the hazards associated with this profession. After burn, compassion fatigue, vicarious traumatization, police trauma syndrome, cop shock and post-traumatic stress disorder are only a few police terms used to describe the negative effects of the "life on the beat." At minimum a career in law enforcement results in "psychosclerosis" (hardening of the attitude), tendencies towards authoritarianism, decreased trust, and overprotection (particularly of our kids). Other consequences include increased drinking, emotional blunting, physical problems, mood swings, and suspiciousness. Additionally, research has shown increased risk

in law enforcement for alcoholism, divorce, and domestic violence. However, the most significant emotional effect of a career in law enforcement is evidenced in the suicide rate. Although approximately 70+ officers are killed feloniously per year, more than 300 officers commit suicide per year according to the National Police Suicide foundation. The Police Chief Magazine Oct. 2000 carries this issue further by indicating that officers undergoing family conflict and divorce are 5x more likely to commit suicide; officers with pending disciplinary problems are 7x more likely to commit suicide; and officers upon retirement are 10x more likely to commit suicide.

If officers are to continue to engage in the thankless, dangerous and difficult job of protecting society, there needs to be much greater focus by the academies, departments and the community on protecting our men and women in law enforcement from themselves. Further, officers must overcome the bravado

that leads them to avoid using that nasty four letter word "HELP." Behind every suicide is a secret. And as Lt. Colonel Dave Grossman so effectively points out in his class the Bullet Proof Mind, "We are only as sick as our secrets." Suicide in law enforcement can be reduced if and only if we allow ourselves and those officers around us to empty the secrets that act like garbage and cause us to stink and rot inside.

Notice: The sole purpose of this newsletter is to serve the members of the Oakland County Deputy Sheriff's Association. All articles submitted are subject to editing for length and content. The views expressed in the editorials are not necessarily those of the O.C.D.S.A





## THE STEVE GARFAT MEMORIAL RIDE - THANK YOU!

Deputy Shannon Giffin

The friends and family of the Steve Garfat Memorial Ride want to thank all of the people who helped to support the event this past year. Whether you participated by attending the event, by making donations, by purchasing a t-shirt or by helping out in some other way we want you to know that we greatly appreciate it. This year we raised \$5,800 for the Memorial Fund. This amount will rise as the rest of the t-shirts are sold.

It is a great feeling to see how many people come together during a special event, held in memory of one of our own. We would like to extend a special thanks to our motor unit (Sgt Wandrei and Deputies Cejmer, Flowers, Rodges, Ford and Rabbett) for escorting the ride safely.

We had over 130 door prizes and raffle items donated to the event. It is amazing how many companies and individuals step up to donate for our cause. A variety of items were donated, including food, pop, water, live music, door prizes, raffle items, and advertising.

Again, we want to give a huge thanks to all of these companies and individuals who assisted us. Please patronize these businesses and give back to them whenever possible. We apologize if we have inadvertently left anyone out!

For those of you who do not know the story behind the annual Garfat Ride, here is a short story about it.

On July 23, 2003 Deputy Steve Garfat and his wife Connie left on his Road King for a long weekend vacation to be spent touring Canada. The next day, the Sheriff's office received the horrible news that they had been involved in a tragic crash. We lost Steve that day, while his wife Connie was airlifted to a hospital in Canada with life-threatening injuries. After many months spent battling her injuries from a hospital bed, Connie was finally released. Sadly, her life was forever changed. She had lost the man who was both her husband and her best friend, and had even lost part of her leg to amputation as a result of the accident.

The strength that Connie, her two teenaged sons and her family demonstrated throughout this tragedy still amazes us today. Soon after the accident, Deputy Michael Winkler (a close friend of Steve's) approached Sgt. Jeff Clark (also a close friend of Steve's) about starting a memorial fund. Since Steve loved to ride his Harley, Winkler thought it would be a great idea

to put on a motorcycle ride in honor of him.

This served two important purposes; it allowed us to remember Steve in a positive way, and it gave us a way to ease the extreme financial burden that was placed upon the Garfat family. It took months for the insurance processing to be completed and for funds to start reaching the family.

The purpose of the Garfat Memorial Fund is to help people who are faced with an initial financial crisis. Whether it is a medical emergency, traumatic illness, accident or temporary crisis of some sort, the Fund is there to help. We want to be able to help other families out who are in a time of crisis.

In the past couple of years we have been able to assist many families in this way by donating several thousands of dollars for emergency situations. All of the proceeds raised from this past summer's event go directly into the Fund. We have donated to several of our own deputies as well as to members of outside departments. We do occasionally donate outside of the police and fire family, depending upon the situation and upon the funds we have available to us at the time.

If anyone is interested in purchasing shirts, they are still available. They are \$15 each and are grey with black print. See deputies Mike Winkler (Alcohol Enforcement/Traffic), Shannon Giffin (main jail, dayshift), or Sgt. Clark (Commerce Twp) to purchase your shirt.

Hope to see you all next year!!

Organizers of the Steve Garfat Memorial Ride would like to thank the following for their generous support:

The Wild Pigs  
The Warthogs  
Frequency54  
Bullet Proof  
Woodward Avenue Blues Band  
The Village Butcher Shoppe  
McDonalds  
The Country Lake Food Center  
The Highland Food Center  
The Wine Basket  
Spring Valley  
7-Up  
Holden's Party Store  
Burton Manor Banquets  
Aramark  
Annie's Party Store  
Small Town Low Down  
ABC Harley Davidson

Broadview Christmas Tree Farm  
Brendela Septic Tank Services  
Bayshore Resort  
Wal-Mart  
Mexico Lindo  
Powerhouse Gym  
Dianne Grimm Massages  
Applebees  
Highland House  
Bakers of Milford  
The Lodge Bar and Grill  
The Shark Club  
Perriez Milford House  
Dukes of Highland  
Sparkies American Grill  
American Road Shop  
Liberty Golf Club  
Beacon Hill Golf Club  
Links at Pinewood  
Dunham Hills Golf Club  
Captains Club  
Highland Hills Golf Club  
Kennedy's Irish Pub  
Oakland County Parks  
La Casa Del Rio Grande  
Costco  
Boomer's Biker Apparel  
Hudson Mills Metroparks  
American Cycle Mart  
Village Party Time  
Camp Dearborn  
Victory Lane  
TGI Fridays  
Edgewood Country Club  
Union Lake Golf Course  
O'Toole's  
Highland Comeback Inn  
The Moose Preserve Bar and Grill  
Outback Steakhouse  
Hartland Glen Golf and Country Club  
Bavarian Inn  
Brentwood Golf and Country Club  
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