

MiARA: A Growing Voice for Michigan Seniors

By Dick Long, MiARA President

Since 2011, when the MiARA was founded, we've continually sought ways to sustain programs and benefits for seniors across Michigan. Members of the MiARA participate in rallies, election activities, attend quarterly meetings, write letters to their state and local representatives, and are a strong voice for seniors in their communities.

The MiARA keeps members up to date on important issues regarding benefit changes, fraud prevention, and upcoming events. Information on upcoming legislative bills and votes that may affect seniors' standard of living is also included.

Unions that are currently affiliated with the MiARA include; International Union, UAW and UAW Michigan Regions, United Steel Workers, American Postal Workers Union, American of Federation Teachers, Michigan Education Association, AFSCME, IBEW, Unite Here, Retired Organization of School Administrators & Supervisors (ROSAS) and several retiree chapters across Michigan.

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MiARA is affiliated with several community related groups that share similar interests in protecting seniors, including: The Alliance to Strengthen Social Security and Medicaid, The Metro Detroit Counsel of Senior Citizens, Gray Panthers, and the United Way.

To continue being a voice for Michigan seniors, we need your support. We urge any retiree chapter, organization or individual that has not been involved to become part of this growing organization that works for the good and welfare of all seniors.

Visit www.michiganretiredamericans.org for more information on upcoming events or contact us by phone at (313) 510-4727 or by email at long,richard64@gmail.com.

RIP John Dingell

The Honorable John David Dingell, Jr. passed away on February 12, 2019. John was a true friend of working men and women.

John represented Michigan's 15th district in the U. S. House of Representatives from 1955 until 2015. He holds the record for longest-ever serving Congressperson in American history. A Democrat, John was instrumental in passing landmark legislation, including Medicare, the Civil Rights Bill, the Clean Air Act, the Endangered Species Act and more.

John was always ready to help working families, veterans, and seniors. MiARA mourns his loss. John, we will miss you, and we will always have a place in our hearts for you.

Fraud Alert: Beware of Real Estate Scams

Real estate fraud is a growing problem in the United States, and senior citizens are especially at risk of being targeted in such scams.

According to information from the Women's Institute for a Secure Retirement, deed theft and foreclosure rescue scams are tricks used to steal property from unsuspecting seniors. And, they are becoming more prevalent. Feeding off the fear of losing their homes, many seniors fall prey to these scams.

Deed Thefts

The thieves select a target who owns their home outright or second homes that show signs of neglect and disuse. They then complete a blank deed showing the property owner is transferring it to someone else. The county clerk unknowingly accepts the deed, a fee is paid by the thieves, and the new, false deed, is recorded. This false deed now serves as the official record of ownership.

The thieves use it to take out a mortgage. When the mortgage process is complete, the thieves cash the check and disappear. The bank forecloses on the property to collect its money and only then do the true homeowners learn of the fraud.

Foreclosure Rescue Scams

A con artist or scammer tricks senior homeowners out of their money by promising to help with their mortgage payments. The scammer contacts a distressed homeowner and makes an offer to save the home from foreclosure. The scammer vanishes after draining as much money out of the victim as possible, through fees or charges. Sometimes, the scammer also tricks the property owner into handing over the property by having the owner sign for a "new" loan. This crosses over into deed theft.

Victims may spend thousands of dollars in legal representation to defend themselves against the mortgage company and thousands more to repair their credit rating and reputation. The homeowner's credit rating may be destroyed in the process as it appears that they have defaulted on their mortgage.

Depending on the circumstances of the fraud, the notary and home appraiser may be investigated wasting time and money responding to requests relating to the scam. Responding to these requests can cost thousands of dollars.

Tips to Protect Yourself

The Wayne County Mortgage and Deed Fraud Unit offers the following tips to protect yourself from being taken advantage of.

- Check your deed status at your county register of deeds as often as you would check your credit score and sign up for fraud alerts if possible.
- Keep your original deed, mortgage, and title paperwork.
- Vacant or abandoned looking properties are an easy target. If you do not live at a property that you own, make sure that you check on it frequently (or designate someone that you trust to check on it) and maintain the yard.
- When buying property remember, a quit claim deed does not guarantee ownership rights. Consult an attorney and do due diligence by performing a title search and checking whose names the taxes or utilities are in.

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Fraud Alert: Beware of Real Estate Scams (*Continued*)

- Avoid paying cash for a property or giving money to a person who claims that they will help you with your mortgage. Always get a receipt.
- Sign all documents in front of a notary.
- Make copies of and save all paperwork involved.

Wayne County offers residents the opportunity to sign up for their Fraud Alert program. This is an easy way to monitor your land records and warn you of potential fraud. Check with your county to see if they offer a fraud alert service.

Remember, if something seems too good to be true, it probably is.

Labor History: Feb. 1926 New York Furriers Strike Wins 40 Hour Work Week

Information from this article was taken from the website for the American Postal Workers Union, which lists important labor history events by month. [www.apwu.or/labor-history-articles]

On February 16, 1926, 12,000 New York furriers belonging to the International Fur and Leather Workers Union began a seventeen-week strike. Strikers varied in background, including people of Italian, Jewish, Greek and African-American heritage, but they knew that by acting together, they were in a better position to bargain and fought together for a five-day work week with no reduction in pay.

Through the leadership of Ben Gold, strikers joined with members of various unions and allied organizations, including the New York State Federation of Labor, the Amalgamated Clothing Workers of America and the International Ladies' Garment Workers' Union.

With the strikers' unity and support from allies across the state, the employers saw they could not win and finally agreed to a new contract on June 11th.

The contract gave an unprecedented benefit package to the workers, including an end to overtime from December through August, time-and-a-half overtime pay for half-days from September to November, a ten percent wage increase, ten paid holidays, and a ban on subcontracting.

It was also the first contract the union negotiated that included a five-day, 40-hour work week, which in turn created more jobs and less unemployment.

The strike strengthened the unity between the New York City and state-wide unions for decades to come. With that solidarity, they would all soon win the benefits the furriers had gained in their collective bargaining agreements

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Reminder

MiARA Membership Meeting

Date: Thursday, February 28, 2019

Time: 11:00 am – 2:00 pm

Location: UAW Region 1
27800 George Merrelli Dr.
Warren, MI 48092

Keynote Speakers

Marjorie (Maggie) Mitchell

Executive Director MICHUCAN

David Woodward

Chair Oakland County Board of Commissioners

Donuts and Lunch provided.