



Nuda Veritas

Published for Members by the Grand Rapids Lions Club
District 11-C-1 --- Vol. 2015-16, No. 7, December 5, 2015

UPCOMING EVENTS

**University Club
Downtown Grand Rapids**
Meetings begin at 12:15 p.m.
unless otherwise noted.

----- We Serve -----

December 6 – December 14,
Festival of Lights (Jewish
Equivalent of Christmas)

Monday, December 7, Lions Club
Bowling League, Northfield
Lanes, 4:45 pm

**Tuesday, December 8, The
CyberNet Scam – The
Aftermath, Doug Donnell**

Monday, December 14, Lions
Club Bowling League, Northfield
Lanes, 4:45 pm

**Tuesday, December 15,
Holiday Raffle & Monarch
Chevrons Awards!**

**Friday, December 18, 2015
Grand Rapids Lions Club
Holiday Open House, Home of
Kim and Pam Gary
(Reservations due by
December 7!) – See article.**

**Tuesday, December 22 &
December 29 --- NO Luncheon
Meetings! --- Recycling Center
NOT Open!**

In Memory of Ralph Joseph Holewinski, Jr. May 12, 1950 – November 15, 2015



Lion Ralph Joseph Holewinski, Jr. died on Sunday, November 15, 2015 doing something he loved, hunting with friends in the woods of Gaylord, Michigan. He was born on May 12, 1950 and was 65 years old.

Ralph joined the Grand Rapids Lions Club on April 24, 2012, sponsored by Jacqueline Smart-Parrish. He immediately

became immersed with the spirit of Lionism and participated in every event in his all-too-short time as a Lion. You saw him on many Tuesday most Tuesdays at our luncheon meetings and many Tuesday evenings sorting eyeglasses at the Eyeglass Recycling Center. He went on the vision mission trips, planted trees with District Lions, and helped kids shop at Cascade Meijer. Ralph was co-chair of the Blind Dinner Date in 2015 & 2016 and became our Lions Tail-Twister when our long-time Tail-Twister Mike Luhn moved to North Carolina this year. Ralph always reminded members that there was another University – Notre Dame – who won at sports (particularly football), other than only Michigan, MSU or Mike Luhn's Ohio State.

Lions will remember Ralph for his sense of humor and positive outlook on life. He always greeted you warmly and his handshake was warm and genuine. When he talked with you, Ralph seemed to try to gain a sense of who you were as an individual. He was generous and put his heart into whatever

Lions and others wanted him to do. He wanted “*To Serve*”. To show the impact he had on us Lions, twenty Lions members traveled to Gaylord to visit with his family and attend the Mass for Ralph. In addition to Lions Club, he was very active in the Lunch Bunch Toastmasters Club (President) and on the Board of Directors of a Charter Academy.

Ralph grew up in Gaylord, 2nd son of Ralph and Edith Holewinski. (His father was a WWII hero and would become the longest-serving sheriff in Otsego County.) Ralph grew up in Gaylord and was always proud of his home state and hometown. His life was colored by his love of being an outdoorsman — fishing, hunting, hiking, skiing, sailing and ice fishing.

Ralph married Debora and had four children, Sean, Chad, Amber and Bryce. He always took his children out into nature, whether it was fishing, camping or hiking, to spend quality time and share his love of nature and the outdoors. Ralph is remembered for loving his children and creating great memories together. He is remembered and forever loved by his former wife, Billie, and his stepdaughter, Kelly, who are grateful for the strength, adventure and joy that he brought to their lives. Most recently, he was reunited with a high school girl friend, and that reunion blossomed into love with Diana Bergquist, who many of us know and love. She became a Grand Rapids Lions Club member.

Ralph earned his BBA in Marketing/Finance from Notre Dame University. Ralph had been licensed in the insurance and securities industry since 1976. He worked with a national mutual fund company, and later a national securities firm, but found the constraints of marketing in-house products limiting. After working as a management consultant in financing and safe investing, he joined Eminence Financial as a Senior Financial Advisor in 2011. He felt that gave him more freedom to provide the solutions to meet his clients’ financial goals than other larger firms.

Steve Kitchen, CCO of Eminence Financial, said “He helped college-bound students receive over 3.6 million dollars of scholarship money, helped families understand the complexities of how to reduce their out of pocket cost for college and pay for college in the most tax efficient manner, and was our highest producing Senior advisor. His leadership with Eminence Financial was instrumental in helping us identify new market opportunities along with improving our communication and market penetration.” Steve also noted that Ralph published two articles in Fortune Magazine, one of which has hit circulation. Steve continued, “Ralph would always challenge us [by asking] what are you going to do in your life to create deeper, more meaningful connections; what are you going to do to create Real Raw and Relevant moments in a selfie centered world?” Isn’t that what we saw in Ralph as a Lions?

Some of Ralph’s own words at work depict who Ralph was as a person. Steve Kitchen, his colleague, shared some with your editor. Two or three are perhaps more poignant here, but others may be shared via later newsletter editions. He writes, “I give thanks that I live usefully, creatively and happy, today and every day. I feel healthy, happy – I am terrific.” . . . “This is a day the Lord has made; I will rejoice and be glad in it.”

Ralph’s Mass of Christian Burial was on Saturday, Nov. 21, at St. Mary Cathedral. Messages can be left at Nelson Funeral Home & Cremation Service (www.nelsonsfuneralhome.com).

Tuesday, December 8
The CyberNET Scam – The Aftermath,
Doug Donnell

CyberNET was a famous Ponzi scheme right here in Grand Rapids. After a partnership with his partner dissolved due to his partner's lawsuit over embezzled assets, Brian Watson, CEO/President, continued the business under the name CyberNET Engineering. It was moderately successful between 1990 and 2000. Then Watson began obtaining fraudulent loans from a large number of financial institutions based on faked and forged financial statements. By 2002, he and his wife were living a fabulous lifestyle.

In November 2004, the FBI raided the CyberNET headquarters on South Division and seized his business and personal assets. On November 24, Barton Watson committed suicide. It was subsequently determined he was \$100 million in debt and had \$2 million in assets.

Our speaker today, Doug Donnell, was the lead counsel for a bankruptcy case for bankruptcy trustee, Cyberco & Teleservices, against Huntington National Bank. The case began about 8^{1/2} years ago. As a trial ensued in 2009, 2011 and 2012, bankruptcy Judge Jeffrey Hughes made several rulings on the case. Since the Bankruptcy Court is not constitutionally permitted to issue a judgement, the Court submitted a Report and Recommendation to the U.S. District Court for the Western District of Michigan. The U.S. District Court followed the recommendations for an \$83 million against Huntington National Bank. The case is now pending before the 6th Federal Court of Appeals since the bank filed an appeal.

Doug Donnell has been an attorney with Mika Myer Law firm since 1981. He graduated Magna Cum Laude with a BA degree with a major in economics from Miami University (Ohio) and Boston College Law School (Cum Laude). He focuses on environmental law, toxic tort claims, litigations & appeals and water rights. He has been ranked among the best lawyers.

Tuesday, December 15
Holiday Raffle & Monarch Chevrons

With Tuesday, December 22 being so close to Christmas again this year, no luncheon meeting has been scheduled that day (as well as December 29). Instead, the Grand Rapids Lions Club will hold its annual Holiday Raffle on Tuesday, December 15. Bring extra cash to our luncheon and buy a lot of raffle tickets to increase your chances. Remember, the net proceeds go to our charities!

In addition, Lions members who are eligible will receive Monarch Chevrons to recognize them for their longevity as Lions and as members who have served the community for many years. The Grand Rapids Lions Club makes these awards starting with 10 years of service and in increments of 5 years thereafter.

Lions Holiday Open House – Friday, December 18, 7-10 pm
Reservations Due by December 7!

You are invited to attend the 2015 Grand Rapids Lions Club Holiday Open House on Friday, December 18, 2015 from 7:00 – 10:00 pm. The open house will be held at the home of Lion Kim and Pam Gary, 7635 Luca Vista Drive, Rockford, Michigan. Heavy Hors Douerve's will be served. (They are always great!)

Please R.S.V.P. by December 7, 2015 (Reservations required) to Lion Craig Nobbelin by return email or at c.nobbelin@yahoo.com, or by calling 616-458-0471. Please indicate if you will be bringing your spouse, friend or even a prospective member – and their names.

Directions to the Gary's Home:

From 131 N – exit 10 mile Rd and turn right on 10 mile.
Turn right on Oak/Jericho (1st street past Childsdale)
Turn Right into River Bluffs Development on Ella Terrace.
Follow to Luca Vista, turn right onto Luca Vista and follow until end.

From E. Beltline N – Do the Michigan turn around on Kroes Avenue to access Kroes. Turn right on Kroes, go past the 1st stop sign and turn right on Jericho (in front of Rockford High School). Turn left onto Peter Creek Drive. At end, turn Left on to Luca Vista Drive and follow to end.

Lost – 616-863-1179

Gate Code – 7000

Tuesday, December 22 & 29
NO Luncheon Meetings!
Recycling Center NOT Open!

Because of proximity to the holidays, our Lions Club will not have our luncheon meetings at the University Club and will not open the Recycling Center on the Tuesdays of December 22 and December 29. These will return in the new year on January 5, 2016!

Other Lions News:

Kids Meijer Shopping Event: Anne Baird says, “THANK YOU to all who drove, shopped, and contributed for the Kids Holiday Shopping Event at Meijer’s this morning (Saturday). It was wonderful to have their help and put a smile on many of the kids faces. We all could feel the spirit of the season, even in crowded quarters.”

Happy Hanukkah

* * * * *

Merry Christmas

And

Happy New Year

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