

POINTS OF VIEW

Carlin deserves support for being a fighter

I noted some very surprised faces when I walked into a fancy fundraiser at the River Crest Club in Rochester Hills and plunked down my check to help defray the cost of the legal fees for the defense of Gerard Carlin.

Gerard Carlin is the ex-Oakland County Sheriff's captain who had commanded the Rochester Hills post until Sheriff John Nichols demoted him to jail sergeant. That demotion came after charges surfaced that he accepted illegal overtime fees and ordering on-duty subordinates to chauffeur L. Brooks Patterson around when he was a candidate for the post of county executive — which position Patterson later won.

The one-time heir-apparent to the sheriff's seat, Carlin now faces criminal prosecution regarding these and other allegations.

He is the same Gerard Carlin who four years earlier had joined other governmental and municipal officials in

publicly denouncing me for my Joycelyn Elders-like support for the legalization of drugs. This blistering barrage of denunciation had come at a time when I was in danger of losing both my job and my pension because of stances I had taken on this and other issues involving multicultural curricula and minority recruitment when I was assistant superintendent of Rochester Schools.

He is also the same Gerard Carlin with whom I had repeatedly clashed over our opposing ideologies regarding whether the schools' Police Liaison Department should operate as essentially a preventive (my view) or a regulatory entity (his).

The duties of our Police Liaison Department, which consisted of two sheriff's deputies and two Rochester City policemen reporting directly to me, were defined by me and a municipal-scholastic-civil committee which I chaired. I was the sole evaluator of



JOHN TELFORD

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these police officers' performances. The department, in carrying out its

charges as outlined for it by the division of instruction (which I headed), had consistently won awards and drawn countywide praise for its beneficial service to our 11,000 students.

Despite this, Carlin persistently demanded that the officers be lined up for uniformed, shined-shoe inspection every morning and subjected to other militaristic treatment (from which I breezily exempted them in light of the student-supportive, guiding, exemplary roles I expected them to play). Thus, it would have been difficult to find two more political, philosophical and stylistic opposites than me and this young spit-and-polish command officer who was 20 years my junior.

And thus was the surprise which my presses produced among observers at his River Crest fund-raiser.

Still, even when Carlin and I clashed, I respected and actually admired him despite myself, because in a certain sense I saw a kindred spirit.

And this wasn't because we both have Scottish surnames, or because he had once policed the Detroit neighborhood where I grew up. It was because Gerard Carlin was — and is — a fighter. His present accusers are about to discover this, to their sorrow.

For the record, I happen to believe that Carlin, who appears to have been set up to take the fall for higher-ups, is innocent — or thinks he is innocent.

But that isn't the main reason why I contributed to his defense. The main reason why I know what it feels like to be pre-tried and pre-convicted in and by the press, and this is what is happening to Gerard Carlin now.

John Telford, a Rochester Hills resident, was an assistant superintendent in the Rochester School District. He previously was executive director of secondary education in the Plymouth Canton district.

Financial planners are helpful, but be careful

The Clinton Administration's new tax law, the Revenue Recovery Act of 1993, promises to pose new challenges for taxpayers in Metro Detroit and across the nation. This law eliminates deductions available in previous years. Many of us are about to find ourselves in new brackets with bigger tax bills. Some folks are taking action now. They are seeking financial strategies that can be put to work before the end of the year.

Finding the right resource, however, isn't as easy as it seems, particularly when it comes to personal finances.

While accountants are equipped to manage taxes and the legal accounting of assets and liabilities, most are not attuned to the broad range of investment opportunities that can be used to reduce taxable income. The same can be said for other specialists in the financial field: insurance brokers, trust officers, attorneys and stock brokers.

In recent years, the profession of fi-

ancial planning has evolved and moved in to fill this gap. These professionals design an overall plan which includes a monthly budget as well as long-range strategies to help increase a client's net worth. Planners typically offer clients a variety of options designed to suit the client's pocketbook and objectives. Some planners serve only as consultants, while others are structured to offer these services in-house.

Financial planners sound like the answer to our prayers — and some of them are. The problem is that, because this is a relatively new profession, no uniform list of prerequisites exists. Financial planners in Michigan are not required to meet a single set of educational standards, pass an accreditation exam, obtain a license from a governmental regulatory agency or even have prior experience in the discipline. Virtually anyone can hang out a shingle or place an advertisement in the telephone

GUEST COLUMNIST



THOMAS ASHCROFT

■ Before hiring a financial planner, ask him or her to provide references and show you examples of the reports provided for clients similar to you.

directory and be called a financial planner.

The Better Business Bureau received a call recently from a Livonia man who hired a financial planner, expecting to get a long range investment plan. What he actually received was a document that simply listed his income and monthly expenses. He considered this a poor return for his investment.

Be on the lookout for so-called financial planners who are actually sales persons in disguise. Some planners benefit financially by selling a specific product (e.g. insurance policy). Planners who offer options as well as recommendations are more likely to be operating in your best interest.

Planners who operate with a post office box or telephone answering service and those with no staff can pick up and move quickly, leaving behind a trail of bad advice, failed or fraudulent investments. As a protective measure, visit

their office and make certain he or she has established ties to reputable accountants, attorneys and other professionals.

So how do you select a qualified professional? One option is to look for five designations: Certified Financial Planner (CFP), Chartered Financial Consultant (ChFC), Master of Science in Financial Services (MSFS), Registry of Financial Planning Practitioners or Registered Financial Planners (RFP).

Before hiring a financial planner, ask him or her to provide references and show you examples of the reports provided for clients similar to you. Find out if you will be dealing with this individual directly or an associate.

Thomas Ashcroft, a Birmingham resident, is president of the Better Business Bureau of Detroit and Eastern Michigan. The BBB is located in Southfield.

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