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PLYMOUTH Observer

SUNDAY
November 30, 2008

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PHOTOS BY BILL BRESLER | STAFF PHOTOGRAPHER

A large crowd joins Karen Newman for holiday songs and the arrival of Santa Claus in Kellogg Park Friday.

Santa's arrival kicks off holiday season

BY BRAD KADRICH
OBSERVER STAFF WRITER

As the pealing siren of the Plymouth Community Fire Department truck drew closer with its important passenger, drowning out Christmas music being played by Karen Newman and Michael King, the three Scannell children of Plymouth Township drew even more excited.

As they have the last six years, the Scannell brood — 9-year-old Julia and 6-year-old twins Maria and Joseph — were right up front with mom Judy and dad Jeff as firefighters delivered Santa on his annual sojourn into the Plymouth community.

It was part of a day-long parlay of events that included sales for shoppers at some 80 retailers in downtown Plymouth, the concert by Newman and King and the arrival of Santa Claus that marks the unofficial beginning of the holiday season in Plymouth.

"It's just a wonderful family event," Judy

Scannell said. "It's the first time this year the kids have seen Santa ... they were waving frantically at him. You can't beat it."

It was the second straight year for Newman at the event, which also featured hot chocolate and coffee being handed out by the Salvation Army, which was also the beneficiary of donations for its annual Red Kettle Campaign.

But the highlight was Santa, who arrived shortly after 6 p.m. and accepted the "Key to the Hearts" of the children of Plymouth, helped light the official Plymouth Christmas tree and led some singing.

"It's always a joy to come back to Plymouth," Santa told the cheering masses. "It's a joy and a pleasure to spend time with the children here in Plymouth."

Santa will visit with children at his house along Main Street weekends through Dec. 23. He'll be at his house 5-8 p.m. Fridays, noon to 5 p.m. Saturdays and Sundays and 5-8 p.m. again Dec. 23.

bkadrich@hometownlife.com | (734) 953-2153



Santa Claus steps off the fire truck and greets the crowd upon his arrival in Kellogg Park in downtown Plymouth Friday night. For more pictures of Santa's arrival, please see the photo gallery at our Web site at hometownlife.com.

Board approves reworked budget

Cuts include overtime, police, fire positions

BY BRAD KADRICH
OBSERVER STAFF WRITER

The good news, Plymouth Township officials discovered as they crafted their 2009 budget, is that the bad news is still a year or two away.

The bad news is that, while they've cut more than \$500,000 in expenditures for 2009, declining property values will make putting together the 2010 and 2011 budgets that much tougher.

It was all part of the discussion Tuesday as the Board of Trustees passed its 2009 budget resolution following a public hearing which actually drew no public comment. The hearing was required prior to Dec. 15; the budget was required to be adopted by Dec. 31.

The board also voted to keep the millage rate steady at 4 mills, so residents won't see a tax increase.

"When we started this budget process, we had a \$300,000 deficit and expenditures exceeded revenues," township Treasurer Ron Edwards said. "We've turned that around."

New township Clerk Joe Bridgman, making his first budget vote, cast the lone "nay" in the 6-1 vote approving the budget.

"I think there are some additional cuts that could've been made without cutting people," said Bridgman, who pointed to the township calendar and newsletter as potential cuts that survived the knife. "If we're truly going to cut the budget, we need to get rid of unnecessary items. People are a necessary item, in my opinion. We're in business to serve the community, and if we're going to do that we need qualified people working here."

According to figures Edwards provided to the board Tuesday, township officials carved more than \$523,000 in spending out of the proposed budget, which had more than \$14.3 million in expenses a couple of weeks ago and now lists just over \$13.8 million.

Proposed revenues also went down, by some \$95,000. The township's budget now sits at \$14.26 million. Among the drops were \$50,000 in property tax revenue and another \$50,000 in interest income due to declining interest rates.

To cut expenses, Edwards counted heavily on reducing some full-time positions (in the clerk and supervisor's office, primarily) to part time, cutting out the cost of benefits. Overtime pay has been halted except in emergencies or unless previously approved, and all

Please see BUDGET, A9

Black Friday turns downtown Plymouth green with cash

BY BRAD KADRICH
OBSERVER STAFF WRITER

Katie Polidori of Dearborn said Friday afternoon she'd been shopping "for about 12 hours" by the time she caught up with her godmother, Kim Pascua, in downtown Plymouth.

She'd started at Fairlane Mall in Dearborn around 5 a.m., but knew better than to try to convince Pascua, a Plymouth resident, to join her.

"I don't do malls," Pascua said with a smile, standing inside Gigi's Mode in downtown Plymouth. "She knew better than to ask (to get up that early). We had our plan. I like to shop local."

Pascua and Polidori were among the throng of people who filled downtown Plymouth's stores the day after Thanksgiving, the most

popular shopping day of the year, taking advantage of the opportunity to avoid crowded nearby malls in places like Westland or Livonia.

They were also taking advantage of a coordinated effort from some 80 retailers and two dozen restaurants which combined to offer holiday sales and make shopping easier for patrons. The plan was designed to promote the idea of shopping locally.

Beverly Whitby, who owns Gigi's Mode, said the plan to promote local shopping was working pretty well, especially combined with a concert put on by Karen Newman.

"Plymouth is recognized as one of the top five areas for shopping," Whitby said. "Business is going well. It's been pretty steady all day."

Ann Hassell of Livonia and her 19-year-old daughter, Julia, have been shopping

Plymouth for years. They've made it a post-Thanksgiving tradition since Julia was 2.

"I like the unique things you can find, and the variety," Ann Hassell said during a break in shopping at Basket Kreations in Westchester Square. "We really like coming here."

Shirley Broccardo, who works at Basket Kreations, said the idea of avoiding mall crowds brings people into downtown Plymouth, even into a store that's a little off the beaten path.

"People love coming to Plymouth rather than going to the mall," Broccardo said. "I think that's a huge advantage for us. There's so much stress in our lives. To go through that (mall crowds), to me, is not worth it. Traffic here has been very steady."

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BILL BRESLER | STAFF PHOTOGRAPHER

Jan Walsh and daughter Katie Walsh of Livonia shopped downtown Plymouth on Black Friday, and found a good buy at Gabriela's.

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Coming Thursday in filter
The Beatle Maniacs, the ultimate tribute to The Beatles

Ballet company's 'Nutcracker' to light up Salem stage

BY KURT KUBAN
OBSERVER STAFF WRITER

The Sugar Plum Fairy, Snow Queen and Herr Drosselmeyer will be some of the characters that take center stage when the Plymouth-Canton Ballet Co. teams up with the Plymouth Symphony Orchestra to present *The Nutcracker*, Dec. 6-7 at the Salem High School Auditorium.

According to Plymouth-Canton Ballet Co. President Beck Greene, more than 50 dancers will perform the

holiday classic, accompanied by the PSO's full professional orchestra. Greene said the dancers range in age from small children to adults, with lots of accomplished students.

"Our older students are very skilled, pre-professional," he said.

Nearly all of the performers are from the local area. Reid Conlon from Canton will perform as the Nutcracker Prince and Lauren Hansen from Livonia will dance the role of Clara. Amber Lawson of Livonia will perform as the Dew Drop Fairy. Jessica Zultowski

will dance as the Snow Princess. Erica Martin of Canton will perform as the Rat King.

In addition to the company's dancers, there will be two special guest performers from the Cincinnati Ballet in Ohio: Jay Goodlett will perform as the Cavalier and Snow King, with his partner Tricia Sundberg dancing the Sugar Plum Fairy and the Snow Queen. Both have performed in many productions, including *The Nutcracker*.

Add it all up and Greene says the group's performance will take audience members by surprise.



The Plymouth-Canton Ballet Co.'s upcoming performances of 'The Nutcracker' at the Salem High School auditorium will feature some 50 dancers and will be accompanied by the Plymouth Symphony Orchestra.

traditional story a bit to cater to families. There will also be two intermissions, so the kids don't get too antsy.

"We have a little different twist. The story is very easy for people and especially children to follow. The kids will love this one," he said.

The performances will be at 6:30 p.m. Saturday, Dec. 6, and at 2 p.m. Sunday, Dec. 7. Tickets are \$18 for adults and \$10 for children up to 12. Tickets can be ordered by phone at (734) 451-2112, online at www.plymouthcantonballet.org or at the door. Following each performance audience members may join the performers on stage for a Sugar Plum Parade for \$2. For more information, visit www.plymouthcantonballet.org or www.plymouthsymphony.org.

"We make this as professional as possible. We have huge set pieces. The scenery is well done. Those that come out are going to see a production very comparable to the Michigan

Opera Theatre's production downtown," said Greene, a former Canton resident who now lives in Grosse Ile.

In addition, Greene said the company has altered the

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11:20, 1:25, 3:30, 5:35, 7:40, 9:45
FRI/SAT LS 11:50

AUSTRALIA (PG-13)
11:35, 3:00, 6:25, 9:50

TWILIGHT (PG-13)
11:00, 1:00, 1:40, 3:40, 4:20, 6:20, 7:00, 9:00, 9:40
FRI/SAT LS 11:40

BOLT (PG) 11:30, 1:45, 4:00, 6:30, 8:45

BOLT DISNEY DIGITAL 3D (PG)
12:30, 2:45, 5:00, 7:15, 9:25
FRI/SAT LS 11:35

MADAGASCAR: ESCAPE 2 AFRICA (PG)
FRI-TUE, TH 11:05, 1:10, 3:15, 5:20, 7:25, 9:30
FRI/SAT LS 11:35
WED 11:05, 1:10, 3:15

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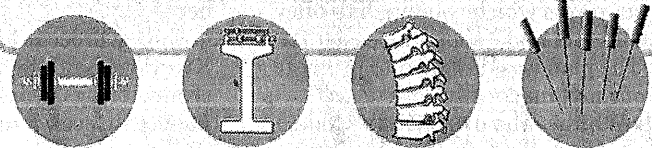
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It sometimes happens that a permanent tooth grows behind rather than directly below a primary tooth. Usually, the over-retained baby tooth will fall out of its own accord to make way for the emerging permanent teeth. If it doesn't, the lingering primary tooth may have to be extracted to give the new permanent tooth a chance to position itself properly. Most children who experience this doubling up of primary and permanent teeth do so only once. When doubling up does occur, it usually involves the bottom central incisors, and should not be a source of concern. However, when over-retention involves a top central incisor, it is often a sign of overcrowding, which can inhibit flossing.

Early dental visits can keep watch on how tooth development is progressing. They are an important part of growing up healthy. When it's time for their first visit, satisfy your children's natural curiosity by telling them that the dentist is first going to count their teeth, then take their picture, clean them, and see that they are healthy. Bring along a doll or stuffed animal, and we'll check its teeth too. We believe that a healthy smile is important at any age. Our office is located at 496 W. Ann Arbor Trail, Ste. 201, Plymouth. Call us at 734-453-9413 for an appointment.

P.S. Over-retention of a primary tooth may be due to a root that does not resorb properly or a root that is tightly fused (ankylosed) to the jawbone.

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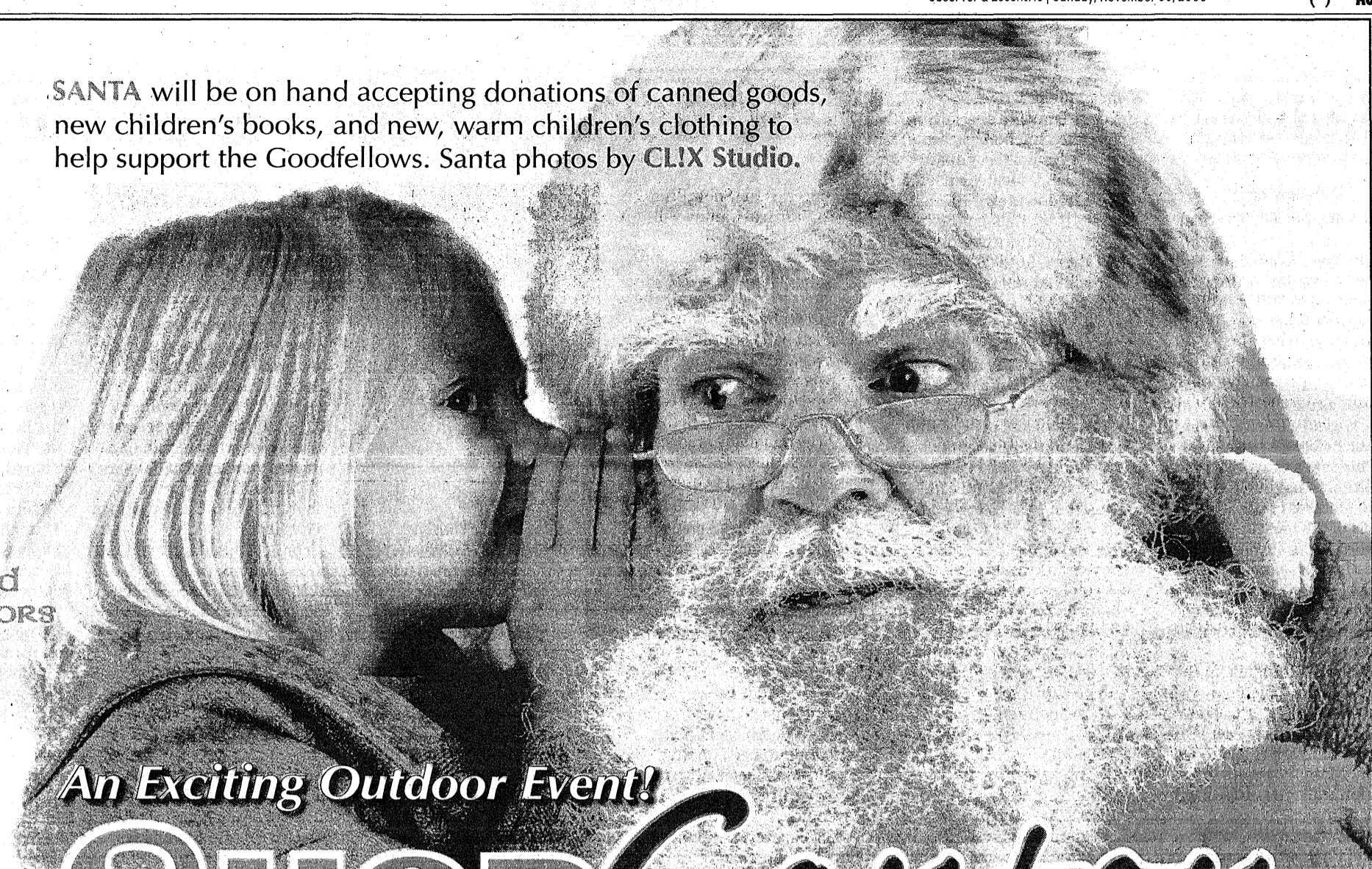
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November 15, 2008-January 15, 2009



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Brought to you by the Canton Downtown Development Authority, the Canton Chamber of Commerce and Canton Leisure Services.

"Around Plymouth" is designed to announce upcoming events taking place in the community. Items will run on a space-available basis. Send details to bkadrich@hometownlife.com

Museum bazaar

The Plymouth Historical Museum holds its annual Craft Bazaar and Open House 9 a.m. to 5 p.m. Saturday, Dec. 6. Admission is free to the museum's exhibits and to the Craft Bazaar.

Visitors will be able to give Santa Claus their wish lists, as well as view the museum's new special exhibit, "Twas the Night Before Christmas."

This year's Craft Bazaar, in addition to having free admission, features crafters on both levels of the museum. Other opportunities include a bake sale and refreshments for sale in the Sanford Burr Meeting Room, and a craft raffle of items donated by participating crafters.

Parking is available in the free lot behind the Plymouth District Library, as well as along Union Street east of the museum, which is located at 155 S. Main. For more information, call (734) 455-8940.

Gabrial's fund-raiser

The Plymouth Community Arts Council and Gabrial's join together for a fund-raising event 10 a.m. to 9 p.m. Thursday, Dec. 4.

Gabrial's will donate 15 percent of all purchases to the PCAC. All donations go to support PCAC programs, including arts education classes, a theater program, concerts, lectures and seminars, work-

shops, and community-based enrichment activities.

Gabrial's is a specialty gift store offering home accents perfect for holiday gifts. Gabrial's is located at 322 S. Main in downtown Plymouth, across from Kellogg Park.

For more information contact the PCAC at (734) 416-4278 or Gabrial's at (734) 455-8884.

College workshop series

The Plymouth District Library will host a series of workshops designed to assist high school and college students and their parents.

■ "Money for college: Financing college tuition," Thursday, Dec. 4, 6:30-8:30 p.m. - Sheryl Krasnow, college and career counselor will provide information on paying for college and how to find financial help for college costs. How to complete and file the FAFSA (Free Application for Federal Student Aid) forms will be explained.

■ "Test strategies for the ACT," Thursday, Jan. 15, 7-8:30 p.m.

■ "Essay writing workshop for the ACT essay," Thursday, Jan. 22, 7-8:30 p.m.

Registration is requested for these free programs. Contact the Library at (734) 453-0750, Ext. 4.

Saturdays at the Penn

The Plymouth Community Arts Council and the Plymouth Canton Symphony Society present "Saturdays at the Penn," with noon concerts at the Penn Theatre in downtown Plymouth.



Seasonal sounds

The BeckRidge Chorale presents its "Sounds of the Season" Christmas Concert 8 p.m. Saturday, Dec. 6 and 4 p.m. Sunday, Dec. 7. Each concert will be held at Northville High School, located at 45700 Six Mile in Northville. The Chorale is also gearing up for a pair of free concerts at local senior assisted-living centers. For more information or to order tickets visit the Chorale's Web page at www.beckridgechorale.org or call us at (734) 416-9885.

The next concert is set for noon Saturday, Dec. 6, with special musical host Beverly Meyer, The Music Lady, with announcer Timothy Thompson. Special guest performer will be Josh and Roy, "A Comedy, Juggling Show."

Tickets are \$3 and may be purchased the day of the show. Doors open at 11:15 a.m. at the Penn Theatre, 760 Penniman in downtown Plymouth. To purchase tickets before the concert, sponsored in part by a grant from the Wilcox Foundation and other generous supporters, or for more information on group purchases, contact Deb Madonna at (734) 377-0914.

Museum exhibits

The Plymouth Historical Museum has reopened with its new special exhibit, "Twas the Night Before Christmas," featuring several popular Christmas stories from the past two centuries, including the poem of the same name purportedly by Clement C. Moore, A Christmas Carol by Charles Dickens, and The Polar Express, by Chris Van Allsburg. The special exhibit will be open through Jan. 4.

Santa is now visiting the Museum to meet good little girls and boys. Santa Claus will be at the Museum every Saturday until Christmas, and will be at the Museum 9-5

Prison Family Support Group

Do you have a family member currently serving time in prison, a subject that you can't easily discuss with just anyone? Now, there's a place for help - for conversation - for understanding of what you are going through.

Hope-4-Healing is a free on-going support group for those who have loved ones in prison, providing a safe place to talk about it, share with and learn from others. The group meets the second Monday of every month beginning in January 2009 at Kirk of Our Savior Presbyterian Church, 36660 Cherry Hill, in Westland.

For additional information, contact Bonnie at (734) 646-2237 or e-mail hope4healing@rocketmail.com

Senior party fund-raisers

The PCEP Senior Party Committee is inviting diners to dine out for "a wonderful cause," supporting the senior party by dining out at one (or more) of the area restaurants which have agreed to donate 20 percent of the purchases made during a specific time and date.

Fund-raisers take place at the following restaurants on the following dates:

Wednesday, Dec. 17, at Buffalo Wild Wings; Monday, Jan. 12 at Palermo's; Thursday, Feb. 12 at Caravel; Monday, April 6 at Palermo's; and Thursday, May 7, also at Palermo's. All restaurants are on Ford Road in Canton.

Detail information and a flyer is available at <http://web.pccs.k12.mi.us/pcep/pages/classof/2009/senior-party09.htm> (this flyer must be presented at time of purchase for us to receive 20% credit of your purchase).

Visit the committee's blog at <http://pcep09seniorparty.blogspot.com/> or its Web page at <http://web.pccs.k12.mi.us/pcep/pages/classof/2009/senior-party09.htm>

DAR meets

The Daughters of the American Revolution-Sarah

Ann Cochrane Chapter meet 11 a.m. Monday, Dec. 15, at Greenead, Alexander Blue House in Livonia.

The program will feature Christmas music and a sing-along with "MI Darlings."

For more information, call (734) 459-4764.

Holiday classics

The Penn Theatre will show a variety of holiday classics during December.

The schedule includes: "It's a Wonderful Life," featuring a live performance by the Belleville Bass before the Thursday show, 7 p.m. Thursday, Dec. 4 and 6:45 and 9:15 p.m. Friday, Dec. 5; "White Christmas," 7 p.m. Thursday, Dec. 11; "Polar Express," 7 and 9 p.m. Friday, Dec. 19 and 5 and 7 p.m. Saturday and Sunday, Dec. 20-21.

The Penn Theatre is located on Penniman in downtown Plymouth. Box office opens a half-hour before each showing; tickets are \$3. For more information, call (734) 453-0870 or visit www.penntheatre.com

Sounds of the season

The BeckRidge Chorale proudly presents our "Sounds of the Season" Christmas Concert Saturday, Dec. 6 at 8 p.m. and Sunday, Dec. 7 at 4 p.m.

Each concert will be held at Northville High School, located at 45700 Six Mile in Northville. Tickets are \$13 and \$16.

For more information or to order tickets visit us at www.beckridgechorale.org or call us at (734) 416-9885.

Nutcracker Ballet

More than 70 dancers from Bunny Sanford's School of Dance perform the holiday classic at 11:30 a.m. and 2 p.m. Saturday, Dec. 13 at Stevenson High School, 33500 Six Mile Road (just west of Farmington). Tickets are available for \$5. This special production features original choreography and costumes from the Nutcracker Ballet that formerly appeared at the Fox Theatre and Detroit Opera House. Tickets are available at the door or by calling Bunny Sanford's School of Dance at (734) 464-7440.

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'Stop, thief!'

Demonstrations show ways to stay safe shopping

BY SUE MASON
OBSERVER STAFF WRITER

"Hey, someone stop that guy, he just stole my purse," shouted Kenya Davis as Ray Johnson ran through the parking lot of Westland Shopping Center with her purse in his hand.

Cameras were rolling to catch the crime, but it wasn't the neither first time Davis hollered that nor a fleet-footed escape for Johnson. Wayne County Sheriff officers, the duo were re-acted purse snatchings several times to show the how to thwart the crime during the holiday season.

It was a lesson Maureen Brown took to heart. Looking at her purse, dangling from her shoulder, she had to admit, "This is bad."

Brown and her husband Peter had come to the shopping center to watch the demonstration put on for members of the media in advance of the start of the holiday shopping season.

"Boy, if I can pick up one little tip ... any little thing can help," said the Plymouth resident.

"This is the worst economy ever and when the economy is poor, you're going to have more people looking for an opportunity to steal," said Wayne County Sheriff Warren Evans. "You have to be aware of your environment."

Davis played the victim for the demonstration, making several walks to a car, parked several hundred feet from the Kohl's Wayne Road entrance. Each time Johnson darted out from in front of a white panel van, grabbing her purse from her shoulder as she talked on her cell phone and loaded her packages in the car.

He also waited until she had placed the bags in the backseat and was well on her way back to the store, when he broke the window with a hammer to gain access.

According to Evans, the different scenarios showed what shoppers need to do to stay safe. In the case of the cell phone, he said to make the call in the mall "and get it out of the way." He also advised women to place their purses across their body or "better yet across their bodies and under

a jacket." He also told shoppers to park beside smaller vehicles, taking away a hiding place from would-be thieves and to move the car every time they make a trip to the car to drop off purchases.

"They're not going to follow you," Evans said. "These are not violent people. The louder you scream, the less likely they'll continue."

Joining Evans for the presentation was Westland Police James Ridener, whose department began a beefed-up presence at the mall Friday with the official start of the holiday shopping season.

"We'll have stepped-up enforcement at the mall through Christmas Eve," he said. "We'll have patrols inside and outside."

Evans stressed that opportunistic crime has yet to happen, but that doesn't mean it won't.

"Ask me in two weeks," he said. "We want to make sure people enjoy the season. If people are aware, they're going to enjoy themselves."

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TOM HAWLEY | STAFF PHOTOGRAPHER

Wayne County Sheriff Officer Ray Johnson steals the purse from fellow officer Kenya Davis as she talks on a cell phone while walking to a car in the parking lot of Westland Shopping Center during a shopping safety demonstration.

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NEWS BRIEFS

First Step seeks donors, needy families

A local organization whose mission centers around helping victims of domestic and sexual violence is seeking help for families for the holidays.

First Step, a Wayne County agency dedicated to eliminating domestic and sexual violence, is currently looking for support for their annual Adopt-A-Family Program. First Step's Adopt-A-Family Program assists families who are seeking to rebuild lives that have been shattered by an abuser.

"Many families are spiraled into poverty when they take steps to move from violence to safety," said Judith Barr, First Step's associate director. "First Step's Adopt-a-Family Program is designed to help families feel supported as they make the transition."

For the past couple of years, First Step's Adopt-a-Family Program has been able to help hundreds of families. However, Barr said, stressful economic times have contributed to a significant upswing in requests for support while the number of donors has decreased.

"Now more than ever, families experiencing domestic and sexual violence need the help of citizens who care," Barr said. "We know right now the majority of citizens are in economic and financial hardships, but we are asking all those who can to lend a helping hand to those families that are in need. The holidays are especially hard for everyone, but everyone should remember that holidays are for caring and sharing for all."

Information about First Step can be found at www.firststep-mi.org. First Step's 24-hour help line is (734) 459-5900 and (888) 453-5900.

To adopt a family, contact Niki Harris via e-mail at NieshaNHarris@aol.com or call (734) 416-1111.



LISA NORTON

Tree of Life

Angela Hospice volunteers Lil Korsog of Dearborn Heights, Barbara Keppen of Livonia and Stella Smith of Plymouth assisted visitors at the opening of the Angela Hospice Tree of Life next to Von Maur at Laurel Park Place in Livonia. Over 1,500 angel ornaments have already been placed on the trees. The annual fund-raiser supports programs for hospice patients and the community, while offering a way to remember those dear to us at a special time of year. The Tree of Life display features six large lighted trees. Visitors are invited to place an ornament featuring their loved one's name on any of the trees when they make a donation to the Tree of Life effort. The Tree of Life will remain on display through Dec. 24. To make a donation, visit the trees in person during mall hours, or call (734) 464-7810.

MTU Board chair

Plymouth Township resident Russell Gronevelt was recently elected Chairman of Michigan Technological University Board of Control.

Gronevelt is currently president of OHM, an engineering and architectural advisor to government. Michigan Gov. Jennifer Granholm appointed Gronevelt to MTU Board of Control in 2004.

Gronevelt is a graduate of Michigan Tech University and was a trustee with the Michigan Tech Fund and was inducted into MTU's Academy of Civil & Environmental Engineers.

The Michigan Technological



Gronevelt

University Board of Control is responsible for the general supervision of the University. This includes expenditures

from the institution's funds; amending tuition and other fees and charges; and the appointment or removal of personnel which may include, if necessary, the election of a president for the institution.

Hospital appointment

Holly Favero of Plymouth

has been named Program Director of the Vascular Access Center at St. Mary Mercy Hospital.

Favero will lead the implementation of a new program at St. Mary Mercy focusing on the coordination of vascular access treatment for hemodialysis patients.

Favero comes to St. Mary Mercy Hospital from Southeast Michigan Surgical Hospital in Warren, where she was the Vascular Access Coordinator and Chief Nursing Officer for the facility. She is a licensed Nurse Practitioner with a Master of Science degree from Wayne State University.

Observer rolls out Strictly Business

Small business is the economic engine of our local area. It's important to support local business — and in a down economy, it's even more crucial to be informed about the local business scene.

That's why the *Plymouth Observer* is starting a new page, called Strictly Business, which will run each Thursday, starting Dec. 11.

Strictly Business will include a roundup of local business events, promotions, anniversaries, openings, closings and other changes at our local businesses.

We will also feature a business profile in a "question and answer" format, with a nice photo. Also look for a roundup of local business

newsmakers and items from the Plymouth Community Chamber of Commerce.

"It's a local business blitz every Thursday in your *Plymouth Observer*," said Editor Brad Kadrich. "We encourage our business owners to e-mail information to us, so we can include them on this page."

E-mail information about events, grand openings, staff changes with photos, and requests to receive a Q&A form to fill out for the business profile piece. All information should be e-mailed to Brad Kadrich at bkadrich@hometownlife.com.

This page will also be posted on our Web site (www.hometownlife.com) where you can read daily news updates and information.

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Battle over Blue Cross reform continues in lame-duck session

BY HUGH GALLAGHER
OBSERVER STAFF WRITER

Attorney General Mike Cox has been making the media rounds in his continuing battle against individual market health care reform bills that would benefit Blue Cross Blue Shield of Michigan but, he argues, would be bad for consumers.

"We are worried about them trying to push through any one of the five or six versions in lame

duck," Cox said in a meeting with *Observer & Eccentric* editors Nov. 20. "They come back the first Tuesday after Thanksgiving, schedule three days that week and three days the next week, they won't have hearings."

Blue Cross Blue Shield has been promoting the reform legislation for more than a year. Last fall, legislation was passed quickly through the Michigan House of Representatives. The Senate approved its own bill

after months of hearings and since then the legislation has been stalled. In addition to Cox, the bills have also been opposed by commercial insurers, the Consumers Union, AARP and the UAW.

"The Senate took five or six months holding hearings. They held at least nine hearings and came up with a radically different version which gave Blue Cross a lot of things, but also kept a lot of consumer protection in the role of

the insurance commissioner and my office," Cox said. "Blue Cross rejected it. In lame duck, they don't have hearings. It won't happen. It is purely backroom."

BCBS is a not-for-profit insurance company chartered by the state of Michigan since 1939 as the health care insurer of last resort. It receives special tax advantages in exchange for providing state-mandated services and state-rate regulation.

The company has been seeking relief from the growing burden of providing individual health insurance policies for those not covered by a group policy. The individual market is expected to grow in the coming years as small businesses no longer offer health coverage, more people work as independent contractors and more workers are laid off.

CONSUMER PROTECTION

BCBS has argued in favor of creating a risk pool into which it would contribute the largest share, but other health insurers in the state would be required to participate. BCBS accounts for about 70 percent of health care coverage in the state. BCBS is also asking for changes in how its rates are approved. A separate bill would allow BCBS to expand its for-profit insurance subsidiaries, the largest being the Accident Fund, which writes workmen's compensation insurance.

Cox argues that the various iterations of the bills being proposed do not address his major concerns. He said he is especially concerned that his office and the governor's office, through the insurance commissioner, would have less say over rate increases.

"Every single version allows them to charge the sick and elderly more. Right now, they are required to charge everyone in the same market the same," Cox said.

He said the original legislation took his office and the insurance commissioner completely out.

"The new mantra is that we're still in the picture, but we're really not," he said. "We couldn't ask for a hearing until they exceeded 80 percent (rate increase). Now my office is able to intervene for any rate hike."

State Rep. Marc Corriveau, D-Northville, said he has been asked by House Speaker Andy Dillon, D-Redford, to head a joint House-Senate committee to reach a compromise between the two chambers. He emphasized that the current version is not his bill, but a reworking of House and Senate bills.

"We have no final consensus. Major points have been agreed upon. Debates are going on and suggestions are being taken," Corriveau said.

He said the bills being discussed do have consumer protections for people with pre-existing conditions. He said the bills do offer rate oversight.

RATE SETTING

Currently, BCBS files for a rate increase with OFIR, the Office of Financial and Insurance Regulation, through the governor's office. The attorney general, or any resident, can object and demand a rate hearing. Corriveau said sometimes the hearings can last as long as 18 months. Commercial carriers operate under file and use. They tell OFIR their new rates and can implement them immediately.

Corriveau said under the proposed legislation, BCBS would submit a rate to the governor's office to determine if it is actuarially sound. The rates would go into effect in 30 days. The attorney general, or any resident, can object. It would then go before a special panel, which would decide quickly on the request.

Cox argues BCBS will be able to raise rates for senior Medigap insurance, which supplements Medicare, by up to 74.5 percent of current premiums without oversight.

"For the first time, Blue Cross will be able to red line, charge people in different areas differently. Same person, same house, same gender, it will matter where you live," Cox said.

Corriveau said the redlining problem was fixed.

He said the original legislation allowed Blue Cross to define areas that were geographically too small. He said the new proposal would set areas taking in four counties.

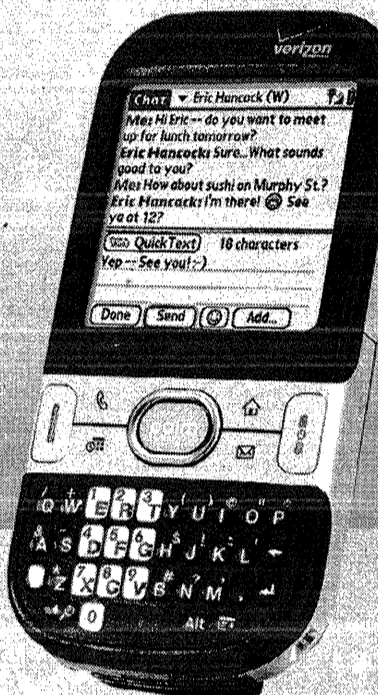
He also said that the legislation sets a 90-percent loss ratio, meaning the insurer must spend 90 cents of every dollar collected on health care.

Corriveau said that BCBS would always lose money on its Medigap insurance.

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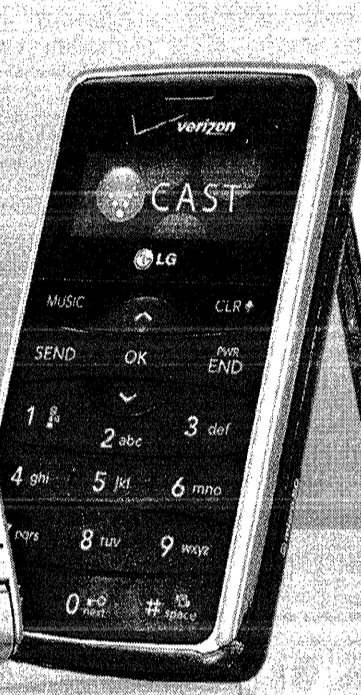
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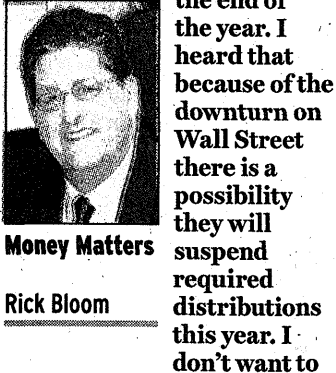
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Required IRA distribution can be invested in Roth IRA

Dear Rick: Thanks so much for your radio show and your newspaper column, I've learned a lot throughout the years. I am in my early 70s. I have not yet taken my required distribution from my IRA. I always wait until the end of the year. I heard that because of the downturn on Wall Street there is a possibility they will suspend required distributions this year. I don't want to take a distribution this year as all my funds are currently very low.



Money Matters
Rick Bloom

I have heard talk and have seen some articles that suggest it would be a good thing to waive minimum required distributions this year. However, it is just talk. I think that the government will run into all sorts of problems if it tries to change the minimum required distributions this year. Not only are we near the end of the year, but many seniors who are required to take distributions have already taken them and that would cause all sorts of problems. I do not believe the government will change the rules so you should plan on taking your distribution before the end of the year. A lot of seniors are in a situation where assets in a IRA have taken a significant hit. However, when you take your minimum required distribution you don't have to spend it. I recommend taking the distribution then buy back the same investment or a similar one outside of the IRA. This way you are still staying in the market and when the market recovers, which it will, you will be in a position to recoup your losses. You should only buy back a good solid investment. When you turn 70½ you must begin taking distributions from your retirement accounts. There are a couple of different exceptions, including deferring required minimum distributions from

an employer's retirement account if you are still working for that employer and from Roth IRAs. Roth IRAs are not subject to required minimum distributions. There is a formula from the Internal Revenue Service to compute your required minimum distribution. It is based upon the balance of your retirement accounts at the end of the year. Therefore, your 2009 required minimum distributions will be based upon the balance of your retirement accounts on Dec. 31, 2008. Next year, required minimum distributions will be significantly lower than they are this year. For those individuals who

have not taken the required minimum distributions and who are charitable in nature, you are allowed to transfer your required minimum distribution from an IRA directly to a charity. The advantage is you can avoid paying taxes on your distribution. However, you do not receive a deduction for your charitable contribution. If you plan to do this, you can't wait until the last second. You need to obtain transfer information from the charity and have your IRA custodian directly transfer the money to the charity. IRA custodians are extremely busy near the end of the year so if you're going to implement this transaction, do it as soon as possible.

Dear Rick: My husband and I recently moved to Michigan. In the past we have done wills and trusts along with powers of attorneys. Now that we are Michigan residents, do these documents have to be redone? Although you've come to Michigan during a difficult time, I think you'll learn over time how great it is. That being said I do believe it is important to have your estate planning documents reviewed by a Michigan attorney. In most situations, there will not be any changes that are required, however, better safe than sorry. One document that I would redo would be your Medical Durable Power of Attorney

because jurisdictions around the country have different rules. The Medical Durable Power of Attorneys gives someone the right to make a medical decision for you if you are unable. In today's world you do not necessarily have to pay an attorney to draft these documents. In Michigan, we have the Michigan Patient Advocate Form which is a free fill-in-the-blank form that meets most people's needs. You can download one at www.bloomassetmanagement.com. Click on the "articles, forms" tab on the left-hand side of the home page. Everyone should review estate planning needs every few

years. Not only do laws change but family situations change and therefore it is important to make sure your documents are up to date. The main reason you have an estate plan is because you love your family and want to make sure things will go as easy as possible for them if you're not here. An up-to-date estate plan will accomplish this goal. Rick Bloom is a fee-only financial adviser. Observer & Eccentric readers can submit questions at money matters@hometownlife.com. For more information, visit Rick's Web site at www.bloomassetmanagement.com. You can hear Rick noon to 3 p.m. Sundays on WDTK 1400 AM.

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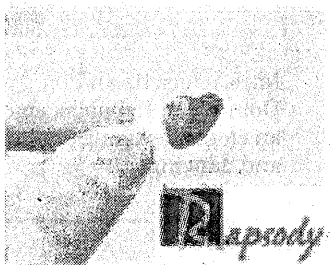


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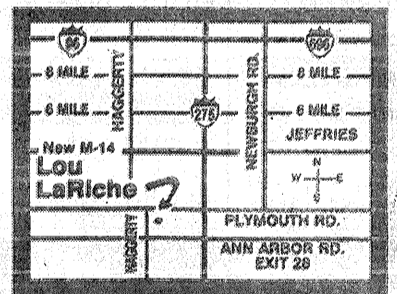
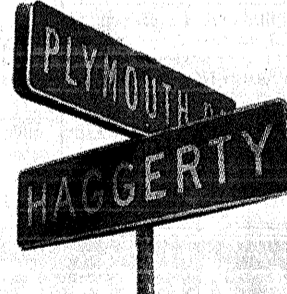
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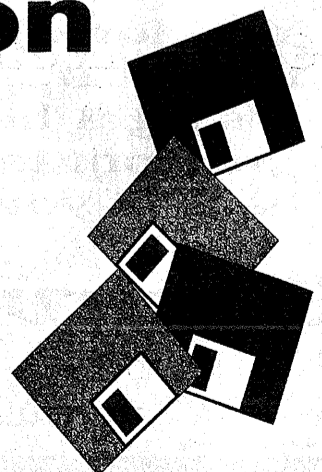
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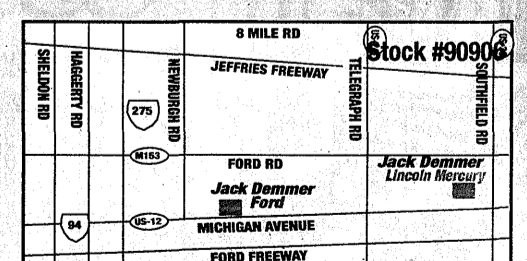
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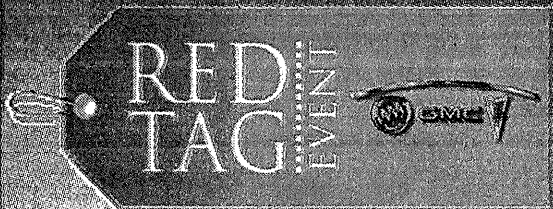


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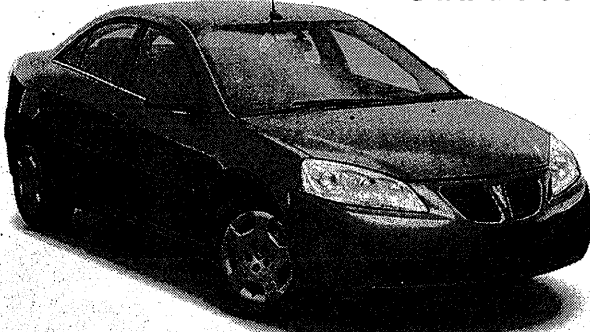
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New Homes



Sunday, November 30, 2008

The Observer & Eccentric Newspapers

Julie Brown, editor . (734) 953-2111 . jcbrown@hometownlife.com

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Proud to be your home: Give Anna design a close look

Sturdy brick trim, along with durable lap siding, project a sense of permanence to the 2,576-square-foot Anna (337-070). This is a classic beauty that any growing family would be proud to call home. The handsome exterior is just a prelude to the highly functional interior design.

A covered front porch, welcoming to your guests, will be a favorite spot to spend a summer evening. The long entry leads directly into a big family room brightened by multiple skylights. This centrally located room is the main gathering place in the Anna and has access to the back deck.

To the left of the entry is a nice cozy living room. Here, with a substantial fireplace to keep things warm, entertaining friends in style will be effortless. Built-in shelves are over the fireplace with a wood box underneath.

The isolated master suite has a spacious sleeping area and a secluded patio for privacy while enjoying the sun. The master suite also has a built-in entertainment center, huge walk-in closet and its own skylit bathroom equipped with a spa and twin basins.

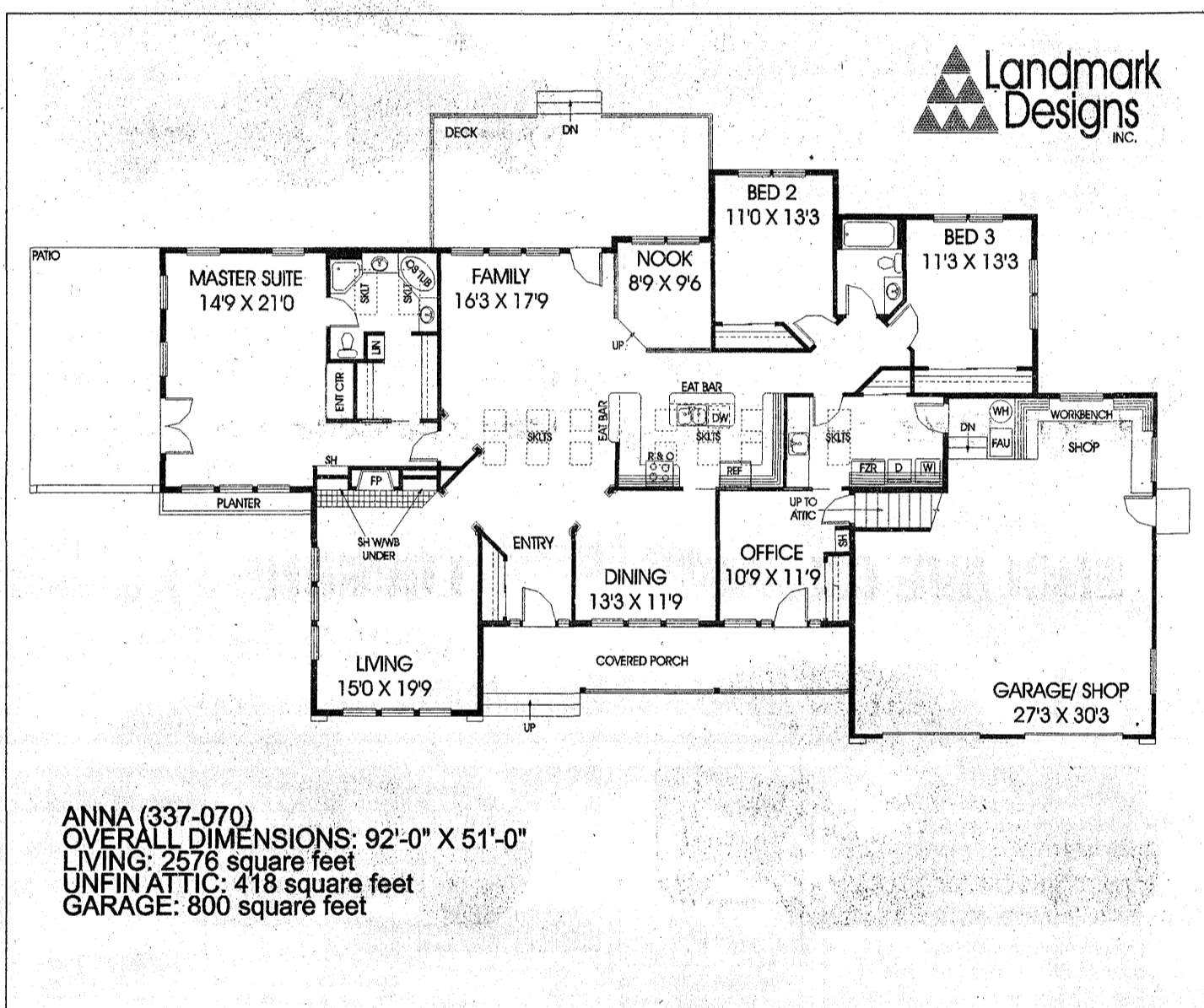
The walk-through kitchen is situated where the cooks in the household will admire the convenience. There are more skylights here, along with two eating bars and all the built-in appliances. The kitchen, for easy serving, is between the raised breakfast nook and the front dining room.

The secondary bedrooms are both quite large, with a full bathroom between. These bedrooms have plenty of closet space and one or the other could easily be converted into guest accommodations, sewing room or den.

An office, with private entrance, is located at the front of the Anna. It has built-in shelves and a closet, but still leaves enough room for a PC, chairs, cabinets, etc. A skylit utility room completes the main part of the floor plan. There is a big sink here and room for a freezer.

The attached two-car garage is fitted with a liberal shop area. For extra storage, the Anna offers an additional 418 square feet of attic space.

For a study plan of the ANNA (337-070), send \$15 to Landmark Designs, 33127 Saginaw Rd. E., Cottage Grove, OR 97424 or call (800) 562-1151. Be sure to specify plan name and number. Compact disks, with search functions are free of charge, to help you search our portfolio for your dream home (\$5 shipping and handling will apply). Or you may order or search online at www.ldiplans.com. Save 15 percent on construction plans using the code (LOE48) online, mailing, or calling (800) 562-1151.



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Thinking about a career in real estate? Is working in real estate your dream? Keller Williams Realty is seeking experienced or non-experienced people in the real estate field. The candidates must be hard working and have a passion for learning.

There's a free seminar every week: Tuesday or Saturday, 11 a.m. to noon at 27555 Executive Drive (off West 12 Mile and Halsted), Farmington Hills 48331.

For more details, contact Steve Leibhan, (248) 553-0400, Ext. 2500.

Tips for buyers

Realtor Paul Schwartz of Prudential Cranbrook Realtors in Birmingham will review the things a buyer needs to know and accepting new buyer clients on a space available basis at a presentation Thursday, Dec. 4, at 7 p.m. at his office, 34122 Woodward Ave. in Birmingham. Reservations are needed. For reservations, e-mail: paul4realtor@yahoo.com (www.paul4realtor.com).

His phone numbers are — direct: (248) 539-7283, office: (248) 647-6400, fax: (248) 258-1024.

Investors

Learn about "The Art of House Foreclosure Short Sales" from Steve Dillon. Sponsored by the Real Estate Investors Association of Oakland on Thursday, Dec. 11, at 5:30-9:30 p.m. at MSU Management Education Center, 811 W. Square Lake Road, Troy. Seminar free to members. \$20 nonmembers. Call (800) 747-6742.

BIA

■ Building Industry Association of Southeastern Michigan (BIA) will sponsor a two-day "Green Building for Building Professionals" course on Thursday and Friday, Dec. 4-5, from 8 a.m. to 4 p.m. at BIA Headquarters, 30375 Northwestern Highway, in Farmington Hills. The course is part of the National Association of Home Builders' Certified Graduate series and counts toward Certified Graduate Associate (CGA), Certified Graduate Builder

(CGB) and Certified Green Professional (CGP) designations.

Chuck Breidenstein of Builder Professional Services Group will instruct attendees on strategies for incorporating green building principles into homes without driving up the cost of construction. Participants will learn how green homes provide buyers with better value, lower energy costs, lower maintenance, better indoor air quality and better long-term value.

Registration fees are \$200 for NAHBR Professional Remodeler Council members, \$225 for BIA members and \$300 for guests. For registration information, call (248) 862-1008 or register online at www.builders.org.

■ Building Industry Association of Southeastern Michigan (BIA) will sponsor a Certified Graduate "Business Management for Building Professionals" course on Monday, Dec. 8, from 8 a.m. to 3 p.m. at BIA Headquarters, 30375 Northwestern Highway, in Farmington Hills. The course is part of the National Association of Home Builders'

Certified Graduate series and counts toward Certified Graduate Associate (CGA), Certified Graduate Builder (CGB), Certified Graduate Remodeler (CGR), Certified Aging-In-Place (CAPS), Master Certified Sales Professional (MCSP) and Certified Green Professional (CGP) designations.

Chuck Breidenstein, CAPS of Builders Professional Services Group, will teach management skills that give industry leaders a solid foundation in the best business practices for planning, organizing, staffing, directing and controlling smaller businesses. Case studies and sample forms will be used to provide practical and applicable tools for management success.

Registration fees are \$155 for NAHBR Professional Remodeler members, \$175 for BIA members and \$200 for guests. For registration information, call (248) 862-1008 or register online at www.builders.org.

■ Building Industry Association of Southeastern Michigan (BIA) and its National Association of

Home Builders' Professional Remodelers Council (NAHBR) will sponsor Certified Aging-in-Place (CAPS) seminars: "CAPS I: Marketing and Communication Strategies for Aging and Accessibility" on Wednesday, Dec. 10; "CAPS II: Design/Build Solutions for Aging and Accessibility" on Thursday, Dec. 11. The seminars will be held from 8 a.m. to 4 p.m. each day at BIA headquarters, 30375 Northwestern Highway, Suite 100, in Farmington Hills.

Don Pratt, CAPS, CGB, CGR of Wake-Pratt Construction will teach strategies and techniques for marketing, designing and building aesthetically enriching, barrier-free living environments.

Registration fees are \$155 per course for NAHBR members, \$200 for BIA or Apartment Association of Michigan members and \$250 for guests. For registration information, call (248) 862-1008 or register online at www.builders.org.

■ Building Industry Association of Southeastern Michigan (BIA) is sponsoring a Certified Graduate

seminar "Risk Management & Insurance for Building Professionals" on Tuesday, Dec. 16, from 8 a.m. to 3 p.m. at BIA headquarters, 30375 Northwestern Highway, Suite 100 in Farmington Hills.

Chuck Breidenstein of Madison Heights-based Builders Professional Services Group, Inc. will provide comprehensive risk management strategies to reduce construction risks and other exposures for residential and commercial builders, developers and remodelers. From overarching principles to practical solutions on obtaining the most competitive insurance quotes, this course provides the tools to manage risk. This course is not intended to take the place of legal counsel.

Registration fees are \$155 for National Association of Home Builders (NAHB) Professional Remodeler Council members, \$175 for BIA and Apartment Association of Michigan members and \$200 guests. For registration information, call (248) 862-1008 or register online at www.builders.org.



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Wow! 3 bdms, Family Room, spacious kitchen, 20X133 Lot, attached 2 car garage, \$17,200.

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WAYNE
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Bungalow, large kitchen, bsmt, 2 car garage, \$18,000.

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Almost 2000 sq. ft. Approx 1 acre lot, 4 bdms, 4 baths, walk-out bsmt, attached 2 car garage, \$155,700.

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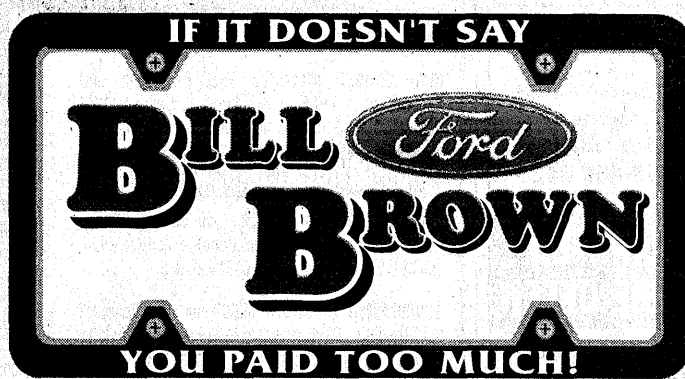
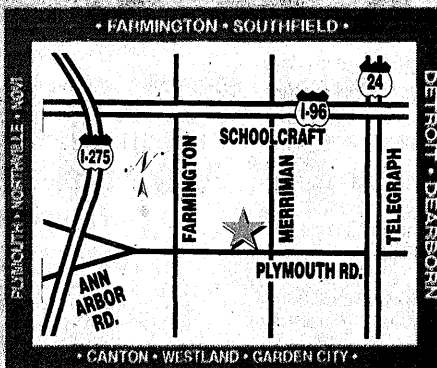
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