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PLYMOUTH
OBSERVER
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PIPELINE

Vets event

Canton and Plymouth men, women and children are invited to the Veterans Day ceremony to be held at the Plymouth Veterans' Memorial Park, located on Main Street across from the city hall in downtown Plymouth, 11 a.m. Thursday, Nov. 11.

Veterans Day is set aside to honor all the men and women who have served in the United States military.

The event will be hosted by American Legion Post No. 391, American Legion Post No. 112, Vietnam Veterans of America No. 528 and the Veterans of Foreign Wars No. 6695.

Back aboard

The four incumbents running for four seats on the Plymouth District Library board had nothing to fear Tuesday.

All four incumbents — Kimberly Hickey, Michael Pappas, Eric Baczynski and Brian Anderson — were the top vote-getters in Tuesday's election. Hickey (5,402) earned the most votes.

All four earned four-year terms.

Craft show

The Plymouth-Canton Music Boosters hosts its annual fund-raiser to raise funds for the marching band's appearance at the 2011 Macy's Thanksgiving Day parade.

The Holiday Arts & Crafts Ensemble, set for 9 a.m. to 4 p.m. Saturday, Nov. 20, at Plymouth High School, is a juried art and craft exhibition hosted by the Plymouth-Canton Music Boosters. Exhibitors include makers of handcrafted jewelry, season holiday gifts, floral arrangements, purses, wood crafts, glass works, clothing and linens, paintings, painted glass ornaments, and more.

In addition to the 120-plus exhibits, there will be food, baked goods, a raffle, and entertainment by local musicians and artists throughout the day. Admission is \$2. All the proceeds from this one-day event go toward the band and color guard programs at the Plymouth Canton Educational Park, the campus of three high schools in the Plymouth-Canton Community Schools. One of the band programs includes The Plymouth-Canton Marching Band, which has been invited to participate in the 2011 Macy's Thanksgiving Day Parade in New York City.

Plymouth High School is located at 8400 Beck in Canton. For more information, call (734) 414-7654.

Library salute

In honor of the upcoming Veterans Day, the Plymouth District Library will host a Combat Veterans Panel Discussion on Saturday, Nov. 6, at 1 p.m. U.S. combat veterans, having served in Vietnam, Iraq, Iran and Afghanistan will share their experiences and answer questions. The Friends of the Plymouth District Library are sponsoring this free event. Contact the library to register at (734) 453-0750, Ext. 4, or online at plymouthlibrary.org.

Heise coasts to state House win

BY MATT JACHMAN
 OBSERVER STAFF WRITER

Republican Kurt Heise on Tuesday handily defeated Democrat Joan Wadsworth in the 20th District race for the Michigan House of Representatives.

With only the results from the city of Wayne unreported Wednesday morning, Heise was leading Wadsworth by more than 6,500 votes, 19,073 to 12,548, a margin Wadsworth was unlikely to overcome. In addition to Wayne, the district is made up of Plymouth and Plymouth Township, Northville Township and the Wayne County portion of Northville and part of eastern Canton Township.

Among those reporting results in the race, Heise bested Wadsworth in every community except Canton.

Heise, 44, is an attorney who has long worked for local communities and served for

HOW THEY VOTED

Municipality	Heise	Wadsworth
Plymouth Township	7,663	4,324
Plymouth	1,972	1,581
Canton	1,295	1,614
Northville	668	622
Northville Township	7,475	4,407

six years as the director of the Wayne County Department of Environment. He credited his message, experience, an aggressive door-to-door campaign and "the Snyder wave" for his win.

"I think it was the right message, the right background and experience that I brought to the table," Heise said shortly before midnight Tuesday.

Please see **HEISE, A3**



BILL BRESLER | STAFF PHOTOGRAPHER

Kurt and Cathy Heise of Plymouth Township meet Patrick Colbeck of Canton at Plymouth's Cultural Center during last-minute election-day campaigning. Heise won the 20th House seat, while Colbeck claimed the 7th Senate seat.

2010 RESULTS
 City of Plymouth

How your community voted.
 The results below only include vote totals for your community. Overall winners are denoted with a ✓.

GOVERNOR
 ✓ Rick Snyder (R) ... 2,438
 Virg Bernero (D) ... 1,307

SECRETARY OF STATE
 ✓ Ruth Johnson (R) ... 1,919
 Jocelyn Michelle Benson (D) ... 1,617

ATTORNEY GENERAL
 ✓ Bill Schuette (R) ... 1,975
 David Leyton (D) ... 1,489

STATE PROPOSALS

Yes ... 1,196
 No ... 714

PROP 2 BAN SOME FEELINGS FROM PUBLIC OFFICE
 ✓ Yes ... 2,730
 No ... 774

11TH U.S. HOUSE
 ✓ Thaddeus McCotter (R) (I) ... 2,144
 Natalie Mosher (D) ... 1,483

7TH STATE SENATE
 ✓ Patrick Colbeck (R) ... 1,850
 Kathleen Law (D) ... 1,347

20TH STATE HOUSE
 ✓ Kurt Heise (R) ... 1,972
 Joan Wadsworth (D) ... 1,581

WAYNE COUNTY EXECUTIVE
 Mario Fundarski (R) ... 1,440
 ✓ Robert Ficano (D) (I) ... 2,107

WAYNE COUNTY SHERIFF
 Shelly Milton (R) ... 1,675
 ✓ Benny Napoleon (D) (I) ... 1,799

PLYMOUTH DISTRICT LIBRARY BOARD
 ✓ Brian Anderson ... 1,083
 ✓ Eric Baczynski ... 1,142
 ✓ Kimberly Hickey ... 1,222
 Dennis Keshishian ... 637
 ✓ Michael Pappas ... 1,304
 Chris Yoon ... 583



BILL BRESLER | STAFF PHOTOGRAPHER

Patrick Colbeck is greeted by Matt Deme at the Fellows Creek gathering of local Republicans. Colbeck won the 7th state Senate seat in Tuesday's election.

Colbeck is voters' cup of 'Tea'

BY BRAD KADRICH
 OBSERVER STAFF WRITER

Patrick Colbeck woke up Wednesday morning and the first thing he did was make his wife, Angie, some pancakes.

"I've truly taken on the role of public servant," Colbeck said with a laugh.

And that he has. With a convincing win in the race for the 7th state Senate seat Colbeck, a management consultant from Canton, earned the right to replace term-limited state Sen. Bruce Patterson, R-Canton. Colbeck, 45, easily outdistanced Democrat Kathleen Law of Gibraltar to earn his first political office. Independent candidate John Stewart, a former

HOW THEY VOTED

Name	Plymouth	Ply Twp	Canton
Colbeck	1,850	7251	14,864
Brandys	57	122	303
Kheibari	12	68	152
Law	1,347	3,691	11,896
Stewart	421	1,237	1,618

state representative from Plymouth Township, finished a distant third.

Now, Colbeck said, comes the hard part. Colbeck said his priorities will include creat-

Please see **COLBECK, A3**

2010 RESULTS
 Plymouth Township

How your community voted.
 The results below only include vote totals for your community. Overall winners are denoted with a ✓.

GOVERNOR
 ✓ Rick Snyder (R) ... 8,986
 Virg Bernero (D) ... 3,491

SECRETARY OF STATE
 ✓ Ruth Johnson (R) ... 7,547
 Jocelyn Michelle Benson (D) ... 4,507

ATTORNEY GENERAL
 ✓ Bill Schuette (R) ... 7,819
 David Leyton (D) ... 4,066

STATE PROPOSALS

PROP 1 CONSTITUTIONAL CONVENTION
 Yes ... 3,682
 No ... 7,865

PROP 2 BAN SOME FEELINGS FROM PUBLIC OFFICE
 ✓ Yes ... 9,842
 No ... 2,037

11TH U.S. HOUSE
 ✓ Thaddeus McCotter (R) (I) ... 8,256
 Natalie Mosher (D) ... 3,983

7TH STATE SENATE
 ✓ Patrick Colbeck (R) ... 7,251
 Kathleen Law (D) ... 3,691

20TH STATE HOUSE
 ✓ Kurt Heise (R) ... 7,663
 Joan Wadsworth (D) ... 4,324

WAYNE COUNTY EXECUTIVE
 Mario Fundarski (R) ... 5,647
 ✓ Robert Ficano (D) (I) ... 6,447

WAYNE COUNTY SHERIFF
 Shelly Milton (R) ... 6,264
 ✓ Benny Napoleon (D) (I) ... 5,610

PLYMOUTH DISTRICT LIBRARY BOARD
 ✓ Brian Anderson ... 1,083
 ✓ Eric Baczynski ... 1,142
 ✓ Kimberly Hickey ... 1,222
 Dennis Keshishian ... 637
 ✓ Michael Pappas ... 1,304
 Chris Yoon ... 583

Student teacher connects with kids through Locks of Love gift

BY MATT JACHMAN
 OBSERVER STAFF WRITER

Teachers can get pretty creative with their lesson plans, but Heather Gee took a recent math lesson a cut above, one might say.

Gee, a Canton Township college student who pre-student-teaches one day a week at Farrand Elementary in Plymouth Township, turned a planned haircut into a math problem in a second-grade classroom last week.

Students guessed her hair's

length, then how much she'd have left if 12 inches were cut off. Then, a student got to measure her blond tresses, which came in at 29 inches.

The exercise was Gee's way of explaining that her hair was about to get drastically shorter. On Saturday, Gee had 13 inches of hair lopped off at Salon International in Plymouth, donating the braided hair to Locks of Love (she had planned for 12 inches but decided to donate a bit more).

"They were all really excited and they all thought it was

really interesting," said Gee of her students' reaction last week. The lesson, she said, helped prepare the students for her new appearance, which might "freak them out" if not mentioned beforehand.

Locks of Love is a Florida-based nonprofit that provides natural-looking hairpieces to children and young adults who have lost their hair because of medical conditions. Gee, 21, who wants to become an elementary

Please see **LOCKS, A2**

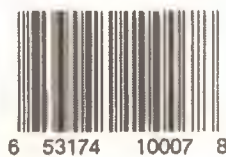
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Heather Gee of Canton Township, left, with stylist Lisa Willard and the 13 inches of braided hair Gee donated to Locks of Love on Saturday.

LOCKS
FROM PAGE A1

school teacher once she graduates from Eastern Michigan University, said that since she deals with children, donating her hair to that cause would be a good way to connect further with them.

"I had heard about (Locks of Love) but I had never thought of doing it myself," Gee said. That is, until an acquaintance asked, months ago, whether she was planning such a donation.

"I thought it would be a great thing to do," she said. Her hair was 22 inches long at the time, she estimated.

Gee, who has worn her hair long for years, said she was reluctant to look at the newly shampooed hair snipped off Saturday by Lisa Willard, her longtime stylist at Salon International.

"For the first minute I was like, 'I don't want to see the braid. I don't want to see it,'" she said. But she's comfortable with her new appearance. "I went to school today, and everyone noticed," she said.

Willard, of Westland, says

she's been cutting Gee's hair for at least 10 years. The Locks of Love donation was something they often discussed, she said.

"She always was asking me to measure her hair, and (say) how short it would be if she cut off 10 inches," said Willard, who also styles the hair of Heather's mom, Lisa Gee.

Willard said she cuts hair for Locks of Love donations every so often, and that one client made a hair donation three times (Willard cut it twice).

Heather Gee said the donation is something she'd do again. "It might take a few years to grow it back."

Gee, who is minoring in science and hopes to teach that subject, said she wants to get into the profession in order to help change the negative attitude some children have toward school and get them motivated about education.

"I hope I can make a difference in children's lives so they look forward to going to school," she said.

Gee graduated from Plymouth High School in 2007.

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

Garden club meets

The Plymouth Garden club meets 12:30 p.m. Monday, Nov. 8, in the Plymouth District Library.

Guest speaker will be Jeremy Christianson, whose topic is "Right Plant, Right Space."

Greens orders will be collected during a short business meeting. Light refreshments will be served. The public is welcome.

For more information, view the club's website at sites.google.com/site/plymouthgardenclub.

Wrestling boosters

The Salem Wrestling Boosters are sponsoring a Euchre Tournament Saturday, Nov. 6, 2010 at The Elks Club in Plymouth, located at 41700 Ann Arbor Road.

Players must be 21 years of age to participate. The player/registration fee is \$25 and includes cash prizes, 50/50 drawing, raffles and complimentary food along with a cash bar. The top (3) individuals will share 30 percent of the total entry fees. Limited space is available.

Contact Rich Rohn at rrohn@tmgwest.com or visit the Salem Wrestling web site at "wrestling.salemrocks.com" for more information.

Cox coffee

Wayne County Commissioner Laura Cox (R-Livonia, 10th District) will be holding the following office hours in her district in the month of November, 2010:

- Monday Nov. 15, 11:30 a.m. to 12:30 p.m., at the Plymouth District Library.
- Monday, Nov. 22, 12:30-1:30 p.m., at the Livonia Senior Center.

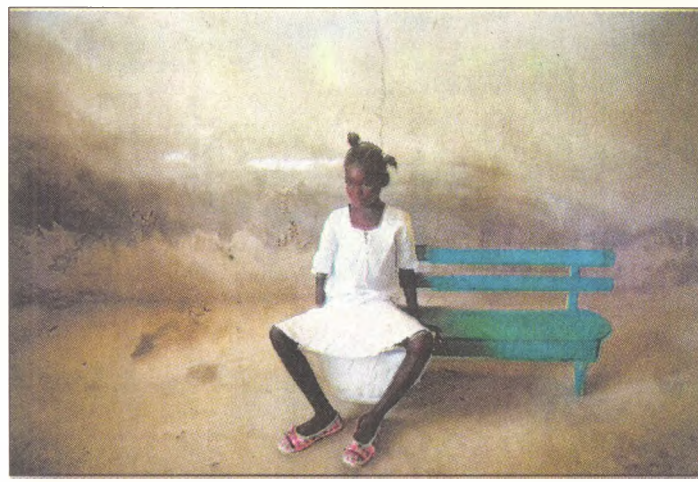
"I always look forward to meeting constituents face-to-face to discuss their concerns," Cox said. "I urge residents to meet with me in Plymouth and Livonia to talk about the County and what I can do to help them."

For more information contact Jordyn Salmon at (313) 224-0946.

Lunch and learn

The Plymouth Community

AROUND PLYMOUTH



New exhibit

The November exhibit at the Plymouth Community Arts Council features the work of Farmington photographers, Valerie and Bill McNeece. 'Haiti Cherie,' presents photographs taken by the couple in Haiti from 2003 to 2010. The impetus for visiting Haiti was work with a local group called Haiti Outreach Mission. The exhibit can be viewed through Nov. 30. The hours are 9 a.m. to 5 p.m. Monday through Thursday. A reception for the artists will be held 7-9 p.m. Friday, Nov. 12. The Plymouth Community Arts Council is located at 774 N. Sheldon in Plymouth. Call (734) 416-4278 for further information.

Council on Aging hosts "Lunch & Learn While Dining With Doctors" 1-3 p.m. Monday, Nov. 22 at the Plymouth Cultural Center, 525 Farmer in Plymouth.

The panel of doctors will include Ear Nose Throat, Anesthesia, General Surgery, Podiatry, Ophthalmology, Urology, Gastroenterology, Gynecology and Orthopedic. The Dearborn Surgery Center has teamed up with the Plymouth Community Council on Aging to bring health care education to the community. This is a completely free event which will include a catered lunch.

Seats are limited, call (734) 453-1234, Ext. 236, to reserve a seat.

Grief workshop

Our Lady of Good Counsel Catholic Church is sponsoring a one-day grief workshop, "From Grief to New Hope," Nov. 6, from 9 a.m. to noon.

This free workshop is open to anyone who is grieving the loss of a loved one. It will be presented by John and Sandy O'Shaughnessy. John is a published author of his own grief journey and a speaker with New Hope Center for Grief Support. Sandy is the Family Program coordinator at OLCG and also a speaker at New Hope.

This informational workshop will go into aspects of the grief journey and offer helpful coping ideas. Our Lady of Good Counsel is located at

47650 N. Territorial Road, Plymouth, Michigan. The workshop will be in the lower level social hall.

For registration information call Deacon Don Leach at (734) 453-0326, Ext. 223.

Chair exercise

Chair Exercise is now offered at the Plymouth Community Cultural Center on Tuesdays at 9:30 a.m. This is a drop-in program, sponsored by the Plymouth Community Council on Aging. Cost is \$1.50 for each session.

Enjoy the benefits of toning, stretching and cardiovascular workouts and a healthier life. The class instructor is Nicole M. Freeman, owner of "FIT 4 U." Everyone is Welcome to participate, just show up.

The Plymouth Cultural Center is located at 525 Farmer in Plymouth.

Nuns in charge

"Put the Nuns in Charge," a long-running comedy from the author of "Late Night Catechism," is coming to St. Thomas a Becket Catholic Church in Canton 7 p.m. Friday, Jan. 28.

Ticket prices range from \$20 for non-reserved seating and go up to \$75 for front row seats. All tickets include a desert afterglow. All proceeds will go to two great causes - St. Pat's Food Pantry in Detroit and World Youth Day.

Child care will be provided for a small donation. Tickets must be purchased in person with cash or check at St. Thomas a Becket, located at 555 S. Lilley Road in Canton, south

of Cherry Hill Road. Contact the church at (734) 981-1333 for further information.

Home party

Our Lady of Good Counsel will host a Home Party Extravaganza and Craft Show on Friday, Nov. 19, from 10 a.m. to 8 p.m. in the Social Hall, below the church, which is located at 47650 N. Territorial in Plymouth Township, just west of Beck. Food will be available for purchase and a raffle will be held. Admission is \$2 per person. All are welcome.

Hats for homeless

The Plymouth Community United Way has a new clothing collection drive, "Hats for the Homeless," for the fall of 2010.

During the month of November, community residents can donate any new hats, gloves, mittens and scarves for all genders and sizes.

All donations can be dropped off to the Plymouth Community United Way located at 960 W. Ann Arbor Trail, Suite 2 in Plymouth or arrangements can be made for items to be picked up.

For additional information, e-mail Krista Strobel at kstrobel@ameritech.net or call (734) 453-6879.

Pom clinic

Youngsters ages 5-14 who would like to be a Junior Canton Chieftette can attend the Kids' PomPon Clinic sponsored by the Canton Varsity Chieftettes. Participants will learn pompon basics as well as a short dance routine. So come and join the fun.

The clinic takes place 9 a.m. to noon Saturday, Nov. 13 at the Canton High School Gym in the Phase III building. Cost is \$45 per child, which includes a T-shirt, pom pons and a snack. Discounts for multiple siblings are \$76 for two family members and \$94 for three family members.

Parents are invited to come see their daughters perform at noon on clinic day and all participants attending the clinic will be invited to perform at the Canton Varsity Basketball game on Dec. 7.

Same day registration is from 8:30-9 a.m. the morning of the clinic. PRE-REGISTER by Nov. 12 and save \$5.

For more information contact Chieftette parents Nancy Rodgers at (734) 394-0699 or Karen Sundberg at (734) 394-1583 or e-mail pomclinic@cantonchieftettes.com

The Senior Alliance (TSA) is currently seeking bids for the services of a registered dietician with experience in reviewing menus against nutrition standards, reviewing nutritional education materials for compliance, conducting reviews of provider kitchens and policies, and providing education/training to staff and providers. If you are interested in bidding on the provision of these services, please submit a bid in the form of an hourly rate. Also include a description of the knowledge and experience you have related to the above tasks. Please include proof of being a registered dietician. We are especially interested in learning about any experience you have in working with older adults and community-based programs that serve older adults. Proposals due by 5:00 p.m. on November 15, 2010. Questions contact 734.727.2031.

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Democrat Joan Wadsworth of Northville gets a hug from a supporter during last-day campaigning Tuesday. Wadsworth lost to Republican Kurt Heise in the race for the 20th House District seat.

HEISE

FROM PAGE A1

Heise said he and Rick Snyder, the Republican winner over Democrat Virg Bernero in the race for governor, share a similar vision for Michigan.

"We both have experience in turning around failing operations. I've been doing that in the public sector for many years and he's done that in the private sector," said Heise, who appeared with Snyder at the latter's campaign stop in Plymouth on Friday. "We have to make government smaller, more efficient, more effective and more customer-friendly."

Heise also said he was helped by a nationwide political momentum that shifted toward Republicans in the midterm elections.

"Clearly there is discontent with (President) Barack Obama and the Democratic Party right now, and the voters are looking for some balance in how the country is governed, and that trickles down all the way to the local level," he said.

Among his top priorities in Lansing, Heise said, will be his proposal for a regional

authority to manage the Detroit Water and Sewerage Department, and a restructuring of business taxes, something Snyder has also pledged.

Heise will join a state House that will have a Republican majority after being controlled by the Democrats for nearly four years.

He gave credit to Wadsworth, a Northville Public Schools Board of Education member and long-time civic activist, for what he said was a "terrific race."

"She really gave it her all and I really want to compliment her on a very strong race," Heise said.

Wadsworth said straight-ticket voting for Republicans was a big factor in her defeat.

"That's what happened in Michigan and I think throughout the country," she said Wednesday morning.

Wadsworth said she enjoyed getting to know voters in Canton, Wayne and the Plymouths, and was grateful to her 150 campaign volunteers and her more than 400 donors.

"I hope that our newly elected leaders have great success in righting our state," she said.

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COLBECK

FROM PAGE A1

ing a business environment that brings jobs back into the state, making sure Michigan has an educational system that supports the growth of jobs in the state and meets the needs of developing good citizens, and setting the stage for an effective health-care option for people.

"I wouldn't say the campaign was easy ... a lot of people put in a lot of hard work," Colbeck said. "Now it's time to roll up the sleeves and get the work done."

Colbeck beat Law at both ends of the district, winning his hometown by nearly 3,000 votes and beating her by nearly 200 votes (842-650) in Gibraltar. He earned more than twice as many votes as Law in Northville Township (7,654-3,524) and nearly doubled her (7,251-3,691) in Plymouth Township, as well.

Colbeck, who announced his campaign at a Tea Party rally April 15 in Plymouth, believes the group's message resonates with voters. Candidates such as Colbeck, Attorney General-elect Bill Schuette, Secretary of State-elect Ruth Johnson and others appeared at a Tea Party rally at Schoolcraft College two weeks ago, and many of the candidates who spoke there were elected.

"(The Tea Party success) should send a message," Colbeck said. "The Tea Party is not a fringe group. It's what we used to call being an American. These are people who believe in Declaration of Independence, they're people who believe we should follow the Constitution, and we shouldn't spend more money than we take in."

"Those beliefs are mainstream, it's not radical," Colbeck added. "There are some basic principles we seem to have lost track of, and the Tea Party is putting the laser focus back on those principles."

Law said she felt she's a qualified candidate who ran a good race.

"We ran a good race, we had a good message and I'm qualified, but people didn't come out to vote," Law said. "I think it was (voter) anger. People want change and they want it right now. I don't know how we could have done it better."

Stewart, who spent three terms as a Republican state representative and switched to the Democratic party shortly after leaving office, said he learned valuable lessons while losing this election.

"You can't change parties, and independents only garner a small percentage of the vote," Stewart said. "Those are the

lessons to be learned. There were many straight-ticket voters, the Republicans and Democrats spent \$300,000 each from outside the district. We need to look at campaign finance."

Colbeck repeated a phrase he used often during the campaign — Where God guides, he provides.

"He opened the doors to some amazing people ... along the way the doors that needed opening, he opened," Colbeck said. "We had a lot of people out there praying for us. There were a lot of good people."

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McCotter: Congress' focus will be jobs

BY KEN ABRAMCZYK
OBSERVER STAFF WRITER

Thaddeus McCotter expects the first order of business for him and the now Republican-controlled U.S. Congress will be "jobs, jobs, jobs" and an extension of the Bush tax cuts.

The Republican from Livonia was re-elected to Congress for his fifth term Tuesday.

"We'll see what happens with a lame-duck session," McCotter said about the remaining weeks of Congressional terms through the end of the year.

The GOP won at least 43 seats in the U.S. House and led in 24 others, giving the Republicans a majority again. In Plymouth, McCotter received 2,144 votes and collected another 8,256 in Plymouth Township, Democrat Natalie Mosher got 1,483 in Plymouth and 3,983 in Plymouth Township.

McCotter coasted to the win, enjoying it with supporters at Laurel Manor in Livonia, even playing "Johnny B. Goode" on guitar for the audience.

GOP'S 'BIG NIGHT'

McCotter called Tuesday night's election a big night for Republicans in the 11th

District and nationally, but he also remembers that the political pendulum swung to the Democrats two years ago.

"We learned that the American people are still sovereign over their servant government," McCotter said.

McCotter hoped that the Republican lawmakers now elected will remember that this election wasn't necessarily about the Republicans, but about the country facing challenging economic times. "It is a country going through difficult times with globalization," McCotter said. "It is wreaking havoc with people's lives."

Michigan residents saw first-hand what globalization did to manufacturing and the auto industry, but are making it through with "heads held high," McCotter said.

Michigan residents had to make powerful decisions with family budgets, McCotter said. "Those are the same decisions that they (lawmakers) will make with budgets because it is your tax dollars," he said.

McCotter said in a consumer-driven world with instantaneous communication with cell phones and computers that the world is getting smaller and government needs to respond to consumers "whether government likes it or not."

"We have a consumer-driven government and a citizen-governed government to match it," McCotter said. That government can be left for "our children and the greatest nation on Earth."

McCotter believes Democrats went too far to the left since President Barack Obama's election two years ago and that independents vote straight tickets when they aren't happy with the majority party. In Livonia, 10,685 of the 39,516 who cast ballots voted a straight-party ticket on Tuesday for Republicans.

McCotter believes the Bush tax cuts should be continued. "I still don't understand why they didn't at least extend it," McCotter said. "It will be the largest issue in the lame duck."

MOSHER APPRECIATES SUPPORT

Mosher thanked her supporters and campaign workers who have volunteered for the past 18 months.

Mosher of Canton said she would not have changed any strategy in her campaign nor her approach in running for Congress.

"I think (the results) were the mood of the country and the mood of Michigan, and there's not much we can do

to change that," she said. "We have a greater challenge now with the outcome. I see a lot of extremes here. We need to keep our priorities moving forward. I'm interested to see how they will govern."

"We ran a professional campaign. We had an incredible campaign."

Mosher was asked what she learned about residents in the 11th District. "What I took away was that people are really looking for representation and leadership and they want someone to be accessible. I don't think it will be there for two more years, and it hasn't been there for eight years. People were hungry for this."

Mosher added that McCotter and Republicans can't continue to vote no on "what's in the best interest of the American people."

But Mosher appreciated the work from her campaign volunteers. "I met a lot of terrific people and forged a lot of friendships," she said. "That's what motivated me to get up, go out and keep working hard."

"I feel good about the campaign. I gave it my absolute best."

Tatar could not be reached for comment Wednesday on the results.

kabramcz@hometownlife.com | (313) 222-2591

Defining change challenge for voters

BY MATT JACHMAN
OBSERVER STAFF WRITER

A desire for change and worries about the economy were big factors in driving people to polling places in Plymouth and Plymouth Township on Tuesday afternoon, interviews with a sampling of voters show.

What kind of change? How to revitalize the economy? That's where it gets tricky.

"I don't see the current government, state government, as being effective in bringing the change" that's needed, said Tony Welsh after casting his ballot at the Plymouth Cultural Center, which hosts the city's four voting pre-

cincts. "Has it been effective? Has it been enough?"

The next governor needs to "reduce taxes, invest in small business and move forward," said Welsh, who called the national mid-term election "a game-changer, absolutely."

"I actually don't think the governor did a bad job," said Clare Rogers of the term-limited Gov. Jennifer Granholm, who will be replaced by Republican Rick Snyder in January.

Snyder, an Ann Arbor investor who won the GOP primary in August over more established Republican officeholders, easily defeated Democrat Virg Bernero, the mayor of Lansing, on Tuesday to become the governor-elect. In Plymouth, he captured 64 percent of the vote, and in Plymouth Township, he took nearly 71 percent.

With Michigan's economy so tightly linked to one industry — automobiles — the

government's ability to pull the state out of the economic crisis is limited, Rogers said.

George Lee, voting in Plymouth Township's Precinct 1 at St. Kenneth Church, agreed.

"I think more has to do with the auto industry and the way the winds are blowing there," said Lee, who retired from a 38-year career in the industry.

However, Rogers, who

Please see **CHANGE, A7**

PLYMOUTH CANTON COMMUNITY SCHOOLS PLYMOUTH, MI 48170

SECTION 00010
ADVERTISEMENT FOR BIDS

Sealed bids for the Alternative Energy Solutions Projects for Plymouth Canton Community Schools' Bid Package #3 consisting of:

Energy Saving Pool Cover at:
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Canton High School
Salem High School

will be received until **10:00 A.M.** local time on **Wednesday, December 1, 2010** at which time they will be opened and read publicly at Plymouth Canton Community School, E.J. McClendon Educational Center, 454 S. Harvey, Plymouth, Michigan, 48170. Bids received after this time and date will be returned unopened. Faxed proposals will not be accepted.

This Bid Package will consist of a separate sealed bid for the following Bid Divisions:

Bid Division Description	
BD 106	Masonry
BD 107	Steel
BD 120	Painting
BD 133	Pool Equipment
BD 143	Electrical

Bidding documents prepared by **TMP Associates, Inc.** will be available for public inspection at the office of the Construction Manager, **McCarthy & Smith Inc.**, 24317 Indoplex Circle, Farmington Hills, MI, 48335; FW Dodge Plan Room, Southfield; Construction Association of Michigan Plan Room, Bloomfield Hills; Daily; Builders Exchange, Lansing and Reed Construction Data, Novi, MI.

Bidders may obtain one (1) set of bidding documents by contacting the Construction Manager, **McCarthy & Smith Inc.**, at (248) 427-8400. Bids are to be submitted in a sealed envelope supplied by the Construction Manager, **McCarthy & Smith Inc.** The bid division being bid is to be identified on the outside of the envelope.

All bids should include 2 copies (1 original, 1 copy) of the Proposal Pricing Form (Section 00300) and the Proposal Execution Form (Section 00400). **The Proposal Execution Form provides a space for the bidder to disclose any familial relationship as required by the State of Michigan and this form must be signed and notarized in order for the bid to be accepted.**

There will be a pre-bid meeting at 2:00 p.m. on Tuesday, November 16, 2010 in the Salem High School construction trailer, located at 46181 Joy Road, Canton, MI 48187. The purpose of the meeting will be to review the bidding requirements, schedule, project scopes of work, and to answer any question that bidders may have. Bidders are strongly encouraged to attend.

Any and all questions in regards to the bidding or the Bid Package Documents should be addressed in writing to the Construction Manager, **McCarthy & Smith Inc.** Questions or clarifications will be promptly answered and returned to the bidder/bidders.

The Board of Education for the Plymouth Canton Community Schools reserves the right to accept and/or reject all bids, as they judge to be in the best interest of the school district.

This project is to be bid and the work performed at the Davis Bacon Wage Rates.

Board of Education
Plymouth-Canton Community Schools
Nancy Eggenberger, Secretary

Publish: November 4 & 11, 2010

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Thursday, November 4, 2010

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Canton man faces embezzling trial

BY DARRELL CLEM
OBSERVER STAFF WRITER

A Canton man is facing trial in Wayne County Circuit Court following allegations he embezzled more than \$350,000 from two men whose retirement funds he was hired to manage.

Donald Barlow Jr., 44, could face penalties ranging up to 20 years in prison if he is convicted of two separate counts of embezzling more than \$100,000.

Barlow was ordered to stand trial after he waived his preliminary hearing Friday in 35th District Court, following accusations that surfaced in late summer when Attorney General Mike Cox announced charges stemming from an investigation conducted by the Plymouth Police Department.

Reached by telephone at his office Monday, Barlow's defense attorney, James Burdick, declined to comment on the case.

"I'll take a pass on that," Burdick said.

Barlow was charged amid accusations he prepared tax returns for years for two known victims and advised



Barlow

them in 2007 that he could manage their retirement funds.

According to Cox's office, the two men agreed and handed over more than \$350,000 to the defendant.

Cox has accused Barlow of depositing the victims' money into a bank account for a bogus company, CapQuest Investments LLC, and occasionally sending falsified investment reports to the men.

Cox earlier issued a statement saying "financial scams are devastating to the honest, hardworking victims" and said defendants who "betray the trust of their fellow citizens by pilfering their hard-earned money" will be prosecuted.

An investigation began in December 2009 after a victim contacted authorities. Authorities said he had received an anonymous note claiming his funds hadn't been properly invested.

dclem@hometownlife.com | (313) 222-2238

Halloween vandalism

A subdivision in south-central Plymouth Township, south of Ann Arbor Road and east of Sheldon, was vandalized late Friday or early Saturday, with traffic signs, a minivan, a house and streets themselves spray-painted in red, according to Plymouth Township Police Department reports.

On Brookline, a Chevrolet Astro minivan was painted with a red line on the driver's side while parked on the street, a police report said. The vandalism occurred some time after 10:30 p.m. Friday.

One street east on Elmhurst, the siding on a house was painted in red, along with a nearby Yield sign and the pavement. That vandalism occurred some time after 1 a.m. Saturday.

The officer who responded to both complaints drove around the subdivision, one of his reports said, and noticed several instances in which traffic signs and the pavement had been marked with red paint.

Shoplifter arrested

A 44-year-old Plymouth man was arrested Oct. 27 after admitting to stealing beer from the CVS drug store on Ann Arbor Road near Haggerty in the township.

The suspect, who escaped on a bicycle, said, "I took them and I know I shouldn't have"

when confronted by the officer who then arrested him, a police report said.

Based on a report that the thief may have turned into a subdivision, the officer had found the suspect on Orangelawn east of Haggerty with three cans of Bud Light concealed in his shirt.

A CVS manager had reported seeing a man conceal beer in his shirt shortly after 8 a.m., police said. The man ran from the store when confronted by a cashier.

Police released the suspect after giving him a court date on a charge of third-degree retail fraud.

Vehicle burglaries

Two sport-utility vehicles were burglarized on Halloween afternoon while parked at the township's Lake Pointe Soccer Park, on Haggerty near Schoolcraft Road.

A window on each vehicle had been broken out, according to police reports.

A purse, cash and a camera were among the things reported from one vehicle, a Mercury Mariner, police said. A purse, cash and gift cards were among the things reported stolen from the other, a Ford Escape, police said.

In other larcenies from vehicles:

- A hunting bow with arrows, a digital video disc player and a compact disc were

among the things reported stolen Oct. 25 from a Jeep Patriot parked on Lakeland Court in the township. The vehicle had been locked; police said a window appeared to have been tampered with.

- A satellite navigation device was reported stolen Oct. 25 from a Mitsubishi Endeavor parked at the Red Roof Inn on Ann Arbor Road near I-275. Police said a window had been smashed.

Pickup stolen

A 1996 Dodge Ram pickup truck was reported stolen Oct. 25 from outside an apartment complex on Plymouth Road in the township.

The victim told police he woke up at about 3:30 a.m. to get a drink of water, and looked out a kitchen window to see his truck was not where he had parked it.

Police said there was broken glass near the spot where the truck had been parked.

- By Matt Jachman

Fire runs

The Plymouth Community Fire Department responded to the following runs during the period Oct. 27 through Nov. 2:

- Tuesday, Nov. 2 — Residential rescue runs on Northville Road, on Sheridan, on Woodgate, on Farmer and on Mill; rescue run on Ann Arbor Road; rescue run at a

public building on Plymouth Road; investigations on Sheldon and on Maple; fire on Lorenz Way; multiple-family fire on Ann Arbor Trail.

- Monday, Nov. 1 — Residential rescue runs on Newport, on Glenmore court, on Northville Road, on Haggerty and on Evergreen; vehicle fire at Ann Arbor Road and I-275.

- Sunday, Oct. 31 — Rescue runs on Northville Road, on Heritage, on Parkshore and on Risman.

- Saturday, Oct. 30 — Rescue run on Sheldon; rescue run at a public building on Farmer; vehicle accidents at Main and Wing and at Penniman and Evergreen; residential rescue runs on Northville Road, on Main and on Downey.

- Friday, Oct. 29 — Rescue runs on Lindsay, on Ann Arbor Road, on Lilley, on Palmer, on Westhill, on Canton Center, on Deer Creek Run and on William.

- Thursday, Oct. 28 — Residential rescue runs on Carol, on Ann Arbor Road, on Parkview, on Sheridan and on Trailwood; commercial rescue run on Beck; special run at Lilley and Postiff.

- Wednesday, Oct. 27 — Rescue runs on Northville Road, on N. Hampton, on Harvey, on Woodland Place, on Haggerty, on Elm, on Postiff and on Plymouth Heights.

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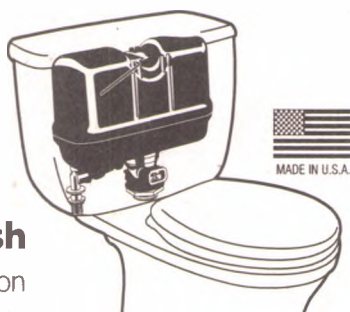
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Getting out the vote

No serious problems at polls; turnout short of clerks' predictions

BY MATT JACHMAN
OBSERVER STAFF WRITER

Voter turnout in Plymouth and Plymouth Township fell short of predictions but was still above 50 percent in both communities.

In Canton Township, turnout fell just a shade beneath 50 percent.

In Plymouth Township, 12,757 people, just over 59 percent of nearly 21,600 registered voters, showed up at the polls or cast absentee ballots in Tuesday's midterm election. In the city, there were about 3,800 voters, a participation rate of just over 53 percent.

City voters picked Rick Snyder, the Republican winner of the state gubernatorial race, over Democrat Virg

Bernero by 64 percent to about 34 percent. Votes for third-party candidates amounted to about 1.5 percent.

In the township, Snyder's margin was larger — nearly 71 percent to Bernero's 27.5 percent, with votes for other candi-

dates making up the difference.

No serious problems at the polls, or with voting equipment, were reported in either community. "It's nice to have one of those where it's routine," said township clerk Joe Bridgman.

Bridgman said his office did receive a few complaints from voters in Precinct 9, who found it difficult to get into their polling place, Living Word Church, because of construction on North Territorial.

Bridgman had predicted a voter participation rate of around 70 percent; he was off by about 10 points. Bridgman speculated that perhaps Snyder's large lead in the polls going into the election discouraged some people from voting.

"It was a little less than I anticipated. I was hoping for a little bit more," he said.

Plymouth Clerk Linda Langmesser had predicted a voter participation rate in the city of 65 percent.

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PHOTOS BY BILL BRESLER | STAFF PHOTOGRAPHER

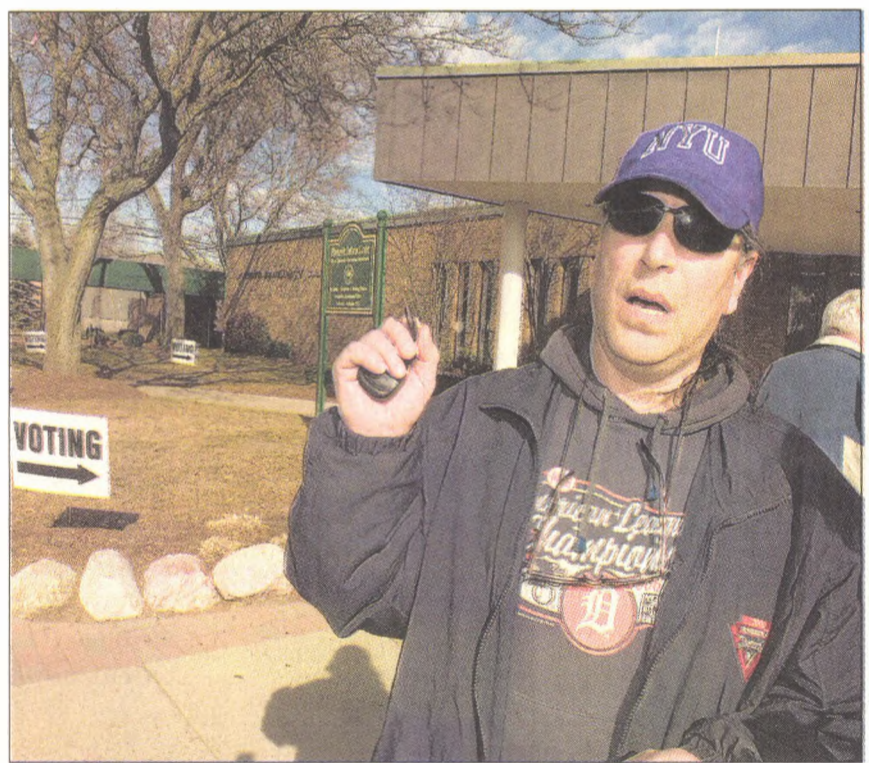
Mehan Maxwell and Baylie have already been to the polls.



Bill Kollias carries the message for U.S. Representative candidate Natalie Mosher.



Lori Levi talks with supporters Harry and Cheri VanGelder.



Patrick DeBeliso talks about voting.



Late afternoon voting at Precinct 40 in the Summit was steady.



Cindy Pilato votes at St. Kenneth Church in Plymouth Township.

Band rolls to state on Huron Valley win **CHANGE**

FROM PAGE A3

BY DIANE HANSON
CORRESPONDENT

It was another squeaker for the Plymouth-Canton Marching Band at the Huron Valley Invitational Saturday at Lakeland High School in White Lake.

This time, however, the squeak was in favor of the hometown team that marched off with the Grand Championship trophy awarded for the highest score of the 22 area competing high school bands. The 215-member PCMB also captured the Flight I first-place trophy along with trophies for Best Marching and Best General Effect for their 10-minute program, "The Source."

"The students did very well. I am always proud of them when they perform," said Plymouth-Canton director Sheldon Frazier. "Conditions were less than perfect and therefore the students had to overcome the wind in combination with our props - not easy - but all things considered, it was a good lesson for the students, especially the younger ones, in perseverance."

Canton senior Alicia Revezzo, a member of the color guard, felt those wind effects during Saturday's performance. "I feel like today went pretty good," she said, "but some parts were a little shaky being outside in the wind."

The key to overcoming adverse conditions: "You have to stay focused," said Revezzo.

Even though vibraphone player Mari Soberal, a Salem junior, has her back to the rest of the band as a member of the percussion pit in the front, she felt a greater strength in the performance of her fellow percussionists.

"The pit performance tonight was stronger than it has been," she said. "Our practices are long and difficult, but when we go out there and put on a show like that, it's worth it. When you get a product like



PHOTOS BY DIANE HANSON

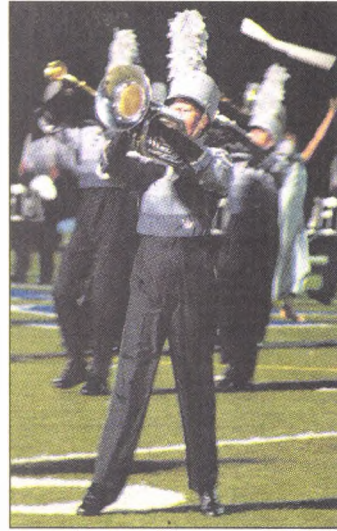
Scott McGuire on mellophone and David Titus on tenor drums, along with fellow Plymouth-Canton Marching Band members, play the closing segment of their top award-winning competition piece at the Huron Valley Invitational in White Lake Saturday.

that, you can't beat the feeling."

It was certainly a hard feeling to beat since the hometown performers achieved the highest score, 86.89, of the 22 area bands. They came in just a hair above second-place Walled Lake Central with a score of 86.55. West Bloomfield achieved a close third at 85.04; all in Flight I (flights are determined by school enrollment with the largest schools in Flight I).

Other area bands included Flight I - Livonia Franklin, sixth, 69.71; Flight II - Farmington Harrison - first, 77.12; and Farmington, second, 75.10; Flight III - Redford Thurston, second, 75.44.

The Plymouth-Canton marchers now head to Ford Field Saturday for



Baritone player Emily Hanson minds the music and the step during the Huron Valley Invitational Saturday at Lakeland High School where the Plymouth-Canton Marching Band captured the top trophy for the highest score among the 22 area high school marching bands.

less away, making for an exciting and challenging competition.

The hometown team still has some surprises in store, however, as they move into the state and national championship contests.

"We will continue to add effects to the show to allow it to tell a more 'complete story'," said Frazier. "Believe it or not, there are more changes in store, some small, some large."

Program coordinator Alan Spaeth, a long-time contributor to the marching band, has been in town and working recently with the performers.

"He comes up with such astounding effects for us. He is in the process of adding body movements, musical changes, and overall effect to better communicate the meaning of the show to the audience," noted Frazier. "As a staff, we're adding cleanliness of music and drill."

"We look forward to the next two competitions and wish every other band competing at MCBA and BOA Nationals the best of luck."



The color guard adds to the mysterious and dark mood at the beginning of the Plymouth-Canton Marching Band's award-winning 10-minute competition piece, The Source.

the Michigan Competing Band Association State Championships, featuring the state's 40 highest-scoring bands of the season, 10 in each of Flights I, II, III and IV. While PCMB sits on top of Flight I score-wise, there are a number of bands in Flights I and II with scores a point or

to Republicans" by giving the Democrats power, Haugh said. But that power, he added, has been squandered "sitting around pointing fingers," and Haugh expected Tuesday's national results to be a message for the Democrats.

Younger voters were especially concerned about Michigan's job market.

"I'm having a hard time finding a job," said Derek Wilhelm, a college student looking for part-time work in Plymouth.

Wilhelm, who is studying computer graphics, said he'd be reluctant to leave Michigan to find a job in his field, but would if he had to.

Katelyn Sigworth, who is studying secondary education and hopes to teach science, agreed. "I would rather stay here. I like it here. I care about the people here," said Sigworth, also in Plymouth.

Several voters called for more bipartisanship, and some said they were turned off by campaign hyperbole and negative campaign tactics.

"I think people should stop arguing" and focus on what's best for the country, instead of "individual interests," said Leslie Hatch of Plymouth, who said she was afraid of political gridlock.

"I'm a little turned off by all of the fear tactics that have been generated," said Matt Pinnick after voting at St. Kenneth. "It's hard to get to the truth."

And despite the anti-incumbent sentiment said to be sweeping the country, none of the 17 voters interviewed Tuesday took a throw-the-bums-out approach to voting.

"I just look at each candidate. Judge based on the issues," said Susan Wainwright after voting in Plymouth.

"The new ones that you put in there will be the same bums two, four, six years from now," said Lee after voting at St. Kenneth. And not all of them are bums to begin with, he added.

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OUR VIEWS

Piling on

Dumping on outgoing Fiegel a bit unseemly

It's enough already in the saga of Plymouth-Canton Community Schools Superintendent Dr. Craig Fiegel.

Teachers and staffers have strolled to the microphone at the last two PCCS Board of Education meetings, many of them to complain about "collaboration" or a lack of contact with the administration, by which they, of course, mean Fiegel.

At the last two board meetings, teachers and staffers describing themselves as part of "the silent majority" have criticized the "administration" — very few of them have called Fiegel out by name — for not working together as a team. They've criticized the leadership at the high school park, and the attitude of administrators they seem to feel aren't about educating children at all.

The members of this "silent majority" — a term board Trustee Dianne Gonzalez used to describe staffers she said she talked to before casting one of four votes not to renew Fiegel's contract — have piled on in the wake of the decision to tell Fiegel his services won't be needed beyond June 30.

Former Plymouth-Canton Education Association president Chuck Portelli, who now works for the Michigan Education Association, led the way two meetings ago, talking about how Fiegel is a nice guy, but that the board has voted to make a change and calling on Fiegel and the board to get started on the process for making that change.

Portelli's replacement, new PCEA president Nancy Barrows, made much the same suggestion last week, followed by several teachers who spoke out of anger they still don't have a contract (Fiegel has nothing to do with that) and frustration for the way they say things are going.

Here's our problem with the members of this "silent majority" — all of these comments have come in meetings conducted after the board voted, 4-3, not to renew Fiegel's contract. When Gonzalez said she was "speaking for the silent majority" at the Sept. 28 meeting, she claimed there were a great number of staffers in the district afraid to speak up for fear of losing their jobs, this despite the fact their union contract protects them from that kind of pressure.

Now it appears Gonzalez was right about a certain level of dissatisfaction among teachers, although "majority" may very well be too strong a word. Fewer than two dozen have spoken up at the last two meetings, hardly a majority in a district with 1,100 teachers.

The discontent is palpable and should be taken into consideration by the board, though perhaps not as the deciding factor (although we believe board members are using it as a shield to hide real reasons for Fiegel's ouster, none of which have been spoken of publicly).

Surely solutions other than another expensive superintendent search and the continuation of the revolving door to that office could have been found, though that's water under the bridge. The decision has been made, and it seems unlikely to change. Fiegel is looking for work, and the opinions of the four board members — Gonzalez, Trustees John Jackson and Adrienne Davis and Treasurer Judy Mardigian — responsible for his removal seem unlikely to change.

This is no longer about renewing Fiegel's contract, a move we thought the board should make. This is about kicking a man when he's down. Fiegel has withstood the criticism quietly, like the decent man even his detractors say he is.

No, this is about propriety. The disgruntled among the staff in the district are getting what they wanted (though they should mind the old adage about being wary of getting what you asked for).

Piling on this way — particularly since no one spoke up before the vote to remove Fiegel — is unseemly, and teachers in this district are better than that.

COMMUNITY VOICE

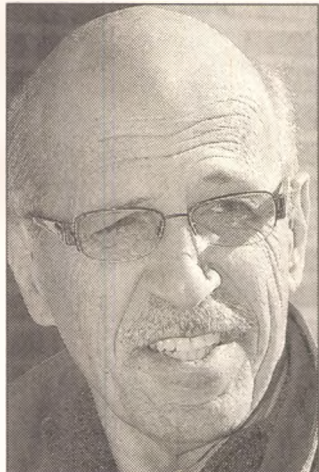
What is the best piece of advice you could give to Michigan's new governor?

We asked this question outside the U.S. Postal Service station on Penniman in downtown Plymouth.



"Small businesses need a break — the taxes — to make it attractive to start up the business."

Ann Brainard
Plymouth



"Eliminate everything (Jennifer) Granholm did."

Paul Mashni
Pinckney



"Get rid of the small business tax."

Harry Kert
Plymouth Township



"Keep the people in mind when he's choosing — and, again, I wish it was a woman — choosing things to bring to the forefront and work on."

Vienna Sargent
Plymouth

LETTERS

Diversity thanks

Dear residents of Plymouth and Canton, Thank you so much for coming to our recent community meeting. We look forward to working with you to make this a more inclusive community for our children and each other! We'd also like to thank the Observer for all the good work they do in helping to bring community members together and showing us hope in all the stories they have done about community members helping each other!

We all need each other in these challenging times. We'd especially like to thank Darrell Clem and Brad Kadrich for the great work they do in our community.

Anne Marie Graham-Hudak
Plymouth-Canton Citizens for Diversity & Inclusion

Keep Fiegel

I would like to see Dr. Fiegel continue as superintendent of PCCS. I have had several opportunities to work with Dr. Fiegel during his tenure, and I have been impressed right from the start. He is smart, pragmatic and honest, and he was hired to head this district. I think we should let him do just that.

The purpose of the district is to educate our children. This job is being successfully handled, as shown by our best MEAP scores ever. The budget has been balanced, despite ever-changing funding numbers from Lansing. The only explanation offered for letting him go is a "failure to collaborate" with the Board of Education.

This is one of those vague, unmeasurable accusations, which also happens to be irrelevant. If education was suffering that would be one thing, but alone it is no reason to stop a successful superintendent. It seems

WHAT DO YOU THINK?

We welcome your Letter to the Editor. Please include your name, address and phone number for verification. We ask your letters be 400 words or less. We may edit for clarity, space and content. Submit letters via the following formats.

E-mail: bkadrich@hometownlife.com.

Read or comment online:
www.hometownlife.com

Deadline: Letters must be received by 10 a.m. Monday to be published in the Thursday edition.

Blog: You may also let your opinions be heard with your own blog at www.hometownlife.com.

good on paper, but if you think about it, it isn't even possible.

The bottom line is that the evaluation of personnel in this district should be done in terms of whether or not their actions result in the best possible education for our kids. Dr. Fiegel is a professional educator and leader, and was hired by the Board of Education for those very skills. I do not want to lose those skills because of style differences.

I would hope the board reconsiders their negative decision, which jeopardizes a record of success, and imposes unnecessary costs and risks on the district. Dr. Fiegel is successful in the areas that matter to parents. He should continue as our superintendent.

Stephanie Duda
Plymouth Township

Band coverage great

I used to live in Metro Detroit for a number of years until moving out to southern California in 2007. While we have nice weather, we do not have the Plymouth-Canton Educational Park Band here and I miss watching them every Saturday.

Each fall, each Thursday, I enjoy getting online and reading Diane Hanson's articles about the marching program and the progress through the season. The articles provide a nice supplement to the scores posted on various sites.

They (PCMB) are known throughout the nation and area residents should be very proud of those student, staff and parents involved — past and present.

Thank you for taking the time to publish such stories and please forward a huge "thank you" to Diane for me.

Gordon Mulder
California

GUEST COLUMN

Doing things differently: District safety body might be a better way

The Canton Township Board should reconsider their unanimous vote on to raise taxes on all property owners in that community and should instead look to other innovative ways to deliver essential services.

The township supervisor, Phil LaJoy, stated that property values and thereby assessments have fallen about \$1 billion since 2007. This has resulted in a large hole in the annual budget, which threatens essential services such as fire and police protection.

In their stated goal of raising revenue the board may have by this particular action not only made their problem worse but also caused it to last longer.

The truth is that even though they have adjusted property tax assessments downward they are still at least 20 percent higher than required by the state constitution. The fact remains that both the commercial and residential markets are still declining. Are we

to expect further tax increases in the near future?

By raising taxes the board has made it even more difficult for property owners to continue to make their loan payments. Raising taxes will more than likely lead to further loan defaults and foreclosures, which in turn leads to further diminution of value and assessments, resulting in even less revenue.

Moreover, raising taxes will chill the real estate market in Canton in two ways. One, the taxes will be higher than surrounding communities. Two, with the board showing its willingness to raise taxes as the best solution, the prospective purchaser will choose to buy elsewhere, fearing further tax increases. Again, this will result in lower values and assessments and less revenue — a vicious cycle, not a solution!

A more prudent step would be to reinvent the services local government needs to provide.

Canton Township, Plymouth city, Plymouth Township, Northville city and Northville Township all have their own police and fire

departments, with some sharing of service for dispatch and fire. All are served by the 35th District Court. No matter the violation or location all judicial proceedings start in that court. At the end of the year it shares some of the money from fines with each of the five communities.

I propose the 35th District Public Safety Department. This practical plan, properly implemented, would reduce the number of chiefs and administrative staffs from 5 to 1, immediately saving millions of dollars. All in-line employees would be cross-trained in fire and police services, thereby requiring, through attrition, a lower overall head count. These savings could be multiples of millions of dollars in annual cost and that is not even counting the long-term retirement legacy costs, which must be addressed soon. Further savings would be had by consolidation of facilities and equipment.

This design would not result in any of the communities having to relinquish control over the services that are provided to their citizens, as with a separate authority. Each community

could appoint one of its elected officials to serve as a police commissioner (at no additional pay) and each would take a turn (one year) as chairperson of the commission. This will insure continuity of services and fair allocation of resources.

There is no better time than now to be innovative at all levels of government. Action should not be feigned due to political considerations.

I know that the elected officials of Canton Township are good, well-intended individuals, most of whom I personally campaigned for. They must, with the cooperation of their neighbors, think of other efficient ways to deliver essential or desired services before they embark on the path of raising taxes in this declining market.

Jerry Vorva is a former state representative and City of Plymouth commissioner, retired police officer and union president of the Plymouth Police Officer Association. Vorva holds a B.S. with honors in criminal justice from Madonna University and a law degree from the University of Detroit School of Law.



Jerry Vorva

Hippie dogs capture top honors in photo contest

With more than 100 entries competing for the top prize, it was the photo of hippie golden retrievers that captured the hearts of voters in the Hometownlife.com Halloween photo contest.

With 530 votes, Canton resident Donna DeRespino took first place with a photo of her golden retrievers, Augie and Ti, dressed as hippies.

She won two tickets (in a suite) to the Nov. 29 Carrie Underwood Play On Tour concert at the Palace with special guests Sons of Sylvia and Billy Currington.

Second place, with 381 votes, went to Highland resident Lori Miller for a photo of her hand-made "potato head" costumes. "Thanks so much; it was great fun," said Miller.

Miller won two tickets to Rock of Ages Nov. 9 at the Fisher Theatre featuring Constantine Maroulis, the American Idol finalist nominated for a Tony Award for his starring role in the Broadway musical *Rock of Ages*.

We awarded a trio of third prizes to entries that finished so close it would be a shame to see any of them come away without something to show for their effort. Winning third-place prizes were Livonia resident Cassandra Smith, South Lyon resident Brooke Hewlett and Brighton resident Sarah M. Cross, all of whom featured their children in the winning photos. Each third-place winner received four tickets to Emagine Theaters in Canton or Novi.

"My daughter is going to be so excited to hear that her photo won," Cross said.

We plan to have a Christmas photo contest beginning Dec. 1 so get out the family albums and start searching for the next big winner.



Canton resident Donna DeRespino took first place with this photo of her golden retrievers, Augie and Ti, dressed as hippies.



Our final third-place winner was Livonia resident Cassandra Smith with this photo of Harvey the UPS man and his little package, Clark, all ready to deliver some Halloween fun.

I feel much better knowing that I've made the right choice.

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Alliance Medicare PPO received the highest Medicare Star summary rating for health plan quality of any Medicare Advantage plan in Michigan for 2010. And no Medicare HMO plan in Michigan rated higher than HAP Senior Plus.

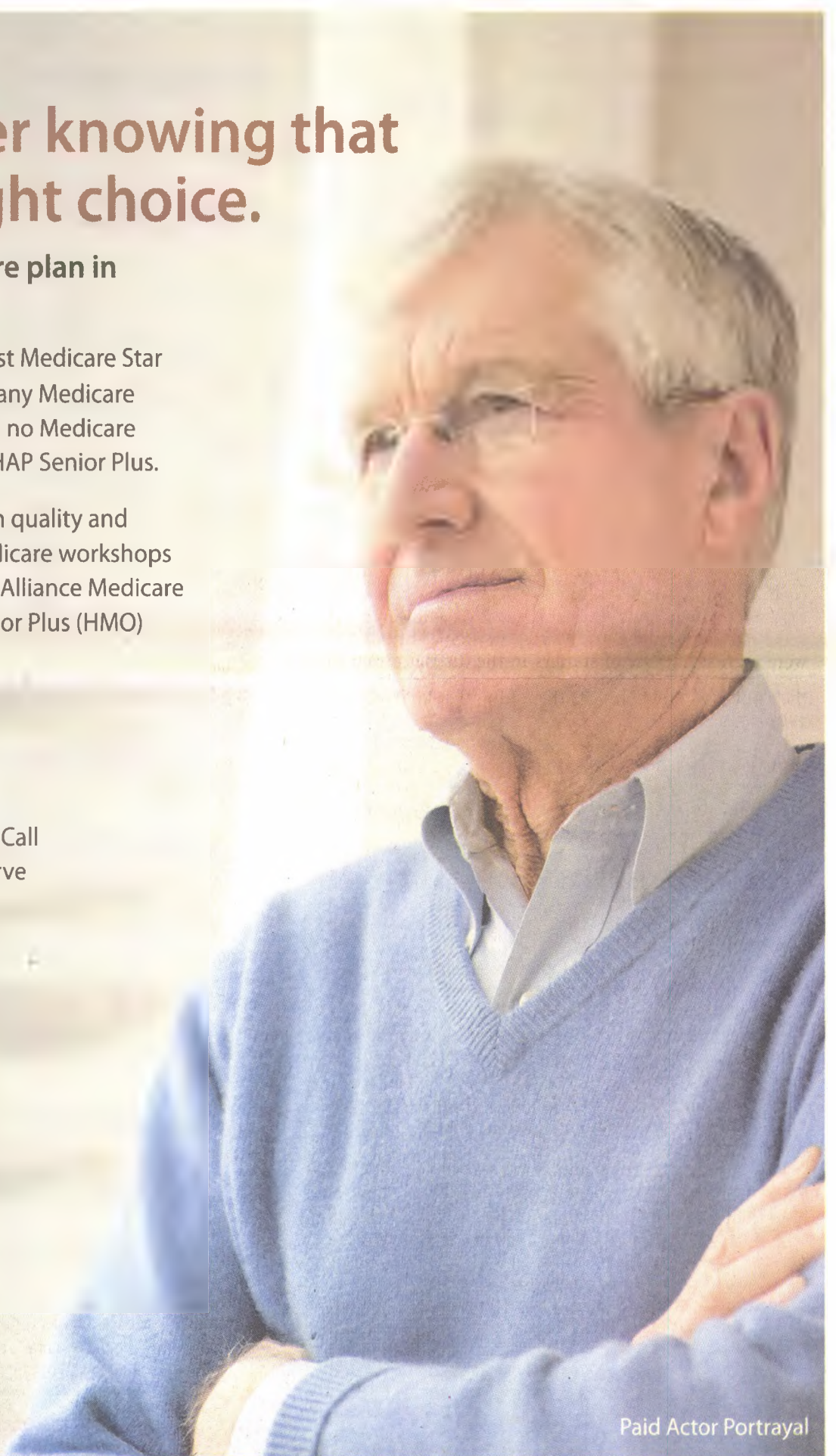
If you want to learn more about a leader in quality and customer satisfaction, HAP offers free Medicare workshops about the Alliance Medicare Supplement, Alliance Medicare Rx (PDP), Alliance Medicare PPO, HAP Senior Plus (HMO) and HAP Senior Plus (HMO-POS) plans:

Livonia

November 11, 2010

November 30, 2010

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[†]Based on Medicare's Plan Quality and Performance Rating 2009 Survey conducted by the federal Medicare program (2008-2009).

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Koko the Clown interacts with cartoon and live-action toys in a 1925 silent film that will be screened Nov. 13, along with 11 other animated shorts at the Redford Theatre.

FESTIVAL

FROM PAGE B6

the cartoon, Cubby, a Mickey Mouse look-alike, calls in barking dogs to save the day, take back his girlfriend's repossessed house and offer a "strange idea of justice."

"The dogs beat the hell out of the landlord, take over the house and strip his skin off" which is worn as a fur coat, Stanchfield said.

"Through 1933 cartoons had a rubbery, anything can happen loose feel. Then two things in 1934 changed that forever. Disney made cartoons with more character" and the Legion of Decency Production

Code also was created. When television emerged in the early 1950s, cartoons began to disappear from movie screens, eventually making their way into homes by the early 1960s.

Stanchfield said better writing by "new blood" in the animation field emerged in the 1980s with such cartoons as *The New Adventures of Mighty Mouse* and *The Simpsons*.

"The challenge to the next generation is to make better stuff, like Pixar did, like the classic animators at Disney did."

For more information about the Redford Theatre, e-mail to Janice McNiel at GoodTimes@RedfordTheatre.com.

ART

Art & Ideas
Time/Date: Through Nov. 14
Location: 15095 Northville Road, south of Five Mile, Plymouth
Details: "Diverse Forms, Diverse Meanings," with works by Schoolcraft College Art Faculty, Robert Bielat, Sarah Olson and Ellen Moucoulis
Contact: (734) 420-0775

City Gallery
Time/Date: 8:30 a.m. to 4:30 p.m., Monday-Friday, through Nov. 16
Location: Costick Center, 28600 W. 11 Mile, Farmington Hills
Details: Paintings and prints by Munazza Naeem, an instructor at the Windsor, Ontario Printmaker's Forum, where she teaches drawing, painting, and printmaking, are on exhibit
Contact: (248) 473-1856

Downtown Milford
Time/Date: 10 a.m. to 6 p.m. Saturday, Nov. 6
Location: Downtown Milford's art galleries and studios, including The Joyce Cantalini Studio, Janice Dumas, Heiner Hertling, Pam O'Neil, Blackberry Mountain, Aubergine Studio, Main Street Art, and Wind River Gallery
Details: Finding Mona: Gallery and Studio Tour, sponsored by the Milford Downtown Development Authority and Huron Valley Council for the Arts. Music and artist demonstrations, including spinning, knitting and portraiture, are featured at selected galleries and studios. Guests will have the chance to meet many of the artists whose work is displayed. Buy tickets at HVCA, 205 W. Livingston Road, in Highland and Main Street Art, 432 N. Main, in Milford. Tour maps will be available at both ticket sites
Contact: (248) 889-8660 for Huron Valley Council for the Arts or (248) 684-1004 for Main Street Art

First Friday Art Walk
Time/Date: 6-9 p.m., Nov. 5
Location: Downtown Northville
Details: Participants will enjoy a night filled with art exhibits, art demonstrations and related events. Many of the businesses along the walk offer complimentary hors d' oeuvres and beverages for their guests as they browse or shop
Contact: www.downtownnorthville.org

Northville Art House
Time/Date: 6-9 p.m., Friday, Nov. 5, reception and market kickoff. Market continues through Dec. 3
Location: 215 W. Cady in downtown Northville
Details: 6th Annual Northville Holiday Art market with hand-crafted work in pottery, fiber, jewelry and painting for sale by local artists
Contact: (248) 344-0497
The Gallery@VT
Time/Date: 10 a.m. to 2 p.m. Monday-Friday, through Nov. 29; artist reception, 7-9 p.m. Thursday, Nov. 4
Location: 50400 Cherry Hill, Canton
Details: Acrylic works by Brian Zupanick
Contact: (734) 394-5300

GET OUT



"Stroll in Central Park" is among the acrylic paintings by Brian Zpanick on display through Nov. 29 at the Village Theater at Cherry Hill, Canton.



Hand-painted ornaments by Donna Weber will be available at Northville Art House's annual Holiday Art Market Nov. 5-Dec. 11. The market features works by more than two dozen artists.

CANCELED

Blue Steel Jazz Band
Time/Date: Originally scheduled for Nov. 8
Location: Penn Theatre in downtown Plymouth
Details: Will be rescheduled in spring 2011
Contact: Ellen Elliott at friendsofthepenn@aol.com; (734) 453-0870

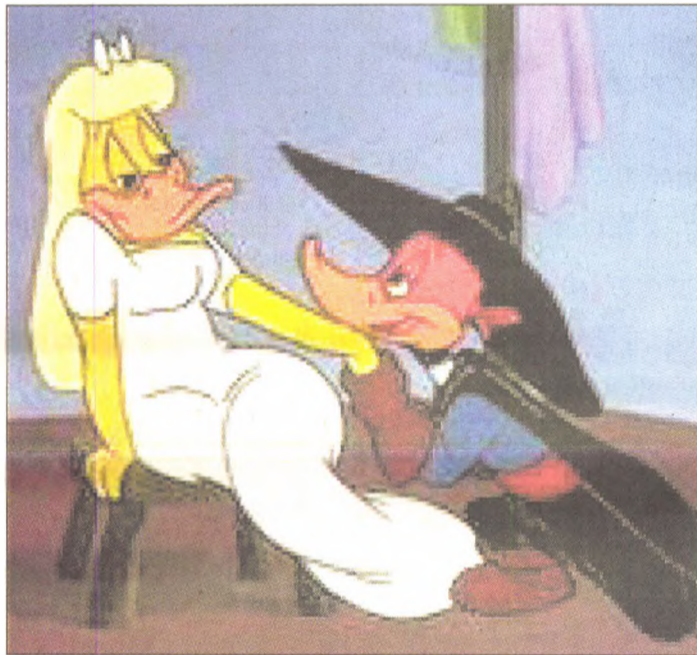
COMEDY

Go Comedy!
Time/Date: Various show times Wednesdays thru Sundays
Location: 261 E. Nine Mile, Ferndale
Details: Improv most nights. Open mic/jam session show for improvisers is 10 p.m. Wednesdays
Contact: (248) 327-0575; www.gocomedy.net
JD's House of Comedy
Time/Date: Various show times Wednesday-Saturday evenings
Location: 25333 W. 12 Mile, inside Star Theatre complex, Southfield
Details: Stand-up shows, 8 p.m. Thursday and 8 p.m., 10:30 p.m. Friday-Saturday; Apollo amateur night, 8 p.m. Wednesday
Contact: (248) 348-2420 or www.ticketmaster.com
Joey's Comedy Club of Livonia
Time/Date: 8 p.m. Mondays, Open Mic; 8 p.m.

Tuesdays, Local Legends; 8 p.m. shows Wednesdays, Thursdays; 8 p.m. & 10:30 p.m. Fridays, Saturdays
Location: 36071 Plymouth Road, Livonia
Details: Willie Barcana, through Nov. 6; Phil Palisaul, Nov. 10-13; Daniel Dugar, Nov. 17-20; Chrissy Burns, Nov. 24-27;
Contact: (734) 261-0555, www.kickerscomplex.com
Mark Ridley's Comedy Castle
Time/Date: Dave Attell, Nov. 4-6; Mike Lukas, Nov. 11-13; Lisa Landry, Nov. 18-20; Dave Landau, Nov. 26-27; Paul Mecurio, Dec. 2-4; O'Brien & Valdez, Dec. 9-11; David Dyer, Dec. 16-18; Dan Grueter, Dec. 30-31
Location: 269 E. Fourth, Royal Oak
Contact: (248) 542-9900, www.comedycastle.com

CONCERTS

The Ark
Time/Date: Jake Shimabukuro, Nov. 4; Alasdair Fraser and Natalie Haas, Nov. 5; De Temps Antan, Dec. 6; Railroad Earth, Dec. 7; The Autumn Defense, Nov. 8; Will Kimbrough, Nov. 9; open mic night, Nov. 10; Mindy Smith, Nov. 11; Enter the Haggis, Nov. 12; Frog Island Festival Revival - Ark 14th Annual Fall Fund-raiser, Nov. 13; The Flatlanders, Nov. 14; Melissa Manchester, Nov. 16; Danielle Ate The Sandwich, Nov. 17; Graham Colton, Nov. 18; The RFD Boys, Nov. 19; Gandalf Murphy & The Slambovian Circus of Dreams, Nov. 20; Shawn Colvin, Nov. 21; To Katzman, Nov. 23; Matt Watroba, Nov. 26; Mr. B presents Steve Nardella Band Reunion featuring George Bedard, Nov. 27; Gemini, Nov. 28; The Belleville Outfit, Nov. 28; Matt White, Nov. 30; JJ Grey & Mofro, Dec. 1; Lil' Ed & The Blues Imperials, Dec. 2; Orpheum Bell, Dec. 3; The Gibson Brothers, Dec. 4; Over the Rhine, Dec. 5; John Berry, Dec. 6; Lee Murdock; No. 7; Greensky Bluegrass, Dec. 8; 9th Annual Concert for Peace, Dec. 9; Lucy Kaplansky, Dec. 10; The Electric Guitar Summit, Dec. 11; Cairn to Cairn, Dec. 12; Decembersongs; Dec. 14; Delbert McClinton, Dec. 15; Trinidad Tripoli Steel Band, Dec. 16; Crossroads Ceili, Dec. 17-18; Riders in the Sky, Dec. 19; Fred Eaglesmith, Dec. 31
Location: 316 South Main, Ann Arbor
Contact: (734) 763-8587; www.theark.org



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Young pianist plays Chopin in Plymouth

Anastasia Rizikov, an 11-year-old piano prodigy, will perform with the Plymouth Canton Symphony Orchestra Sunday, Nov. 7, at First Methodist Church, 45201 N. Territorial, Plymouth.

The program will start at 2 p.m. Tickets are \$25 for adults, \$20 for seniors and \$10 for students.

Anastasia, born in Toronto, Ontario, Canada, studies with award-winning piano teacher Maia Spis, who has a master's in music education from Ukraine and currently teaches at the Nadia Music Academy in Toronto.

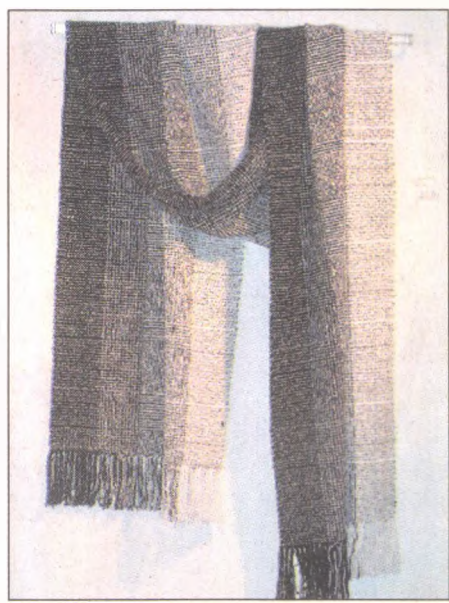
Anastasia first began playing piano at age 5. During the past five years she has earned first place awards in more than 10 Canadian music competitions, such as the Markham, Yips, NYCO, Peel, Davenport

Music Festivals, the Toronto Music Competition, the Kiwanis Provincial Music Festival and The Canadian Music Competition.

She also has won and performed at many international music competitions and events. Anastasia has given numerous solo-concerts in major U.S. cities, including Detroit, Chicago, Ill., New York, N.Y. and Washington, D.C.

She will perform Chopin's Piano Concert No. 2 with the orchestra. The program also will feature Beethoven's *Symphony No. 1* written in his early years. "Sundaes on Sunday" will follow the concert. Admission is \$3 with proceeds benefitting the Salvation Army.

For tickets and information, call the Plymouth Symphony at (734) 451-2112 or visit www.plymouthsymphony.com.



Unique weaving

Handwoven items, like this scarf by Andrea Anderson, will be sold at the Michigan Weavers Guild's Holiday Trunk Sale, 10 a.m. to 5 p.m., Saturday, Nov. 20, at the Costick Center, 28600 W. Eleven Mile, Farmington Hills. Admission is free. A portion of all sales will go to support arts programs for children and adults in Farmington Hills. For more information call (248) 473-1856.

Recital series offers piano, strings performances

Schoolcraft College's Friday Evening Recital Series will present pianist Antonio Pompa-Baldi in concert on Nov. 19.

All recitals begin at 8 p.m., in the VisTaTech Center Presentation Room, followed by a reception. Schoolcraft College is located at 18600 Haggerty, Livonia.

Born and raised in Italy, Antonio Pompa-Baldi won first prize at the Cleveland International Piano Competition in 1999 and a silver medal at the 2001 Van Cliburn International Piano Competition, where he also received the award for "Best Performance of a New Work."

A professor of piano at the Cleveland Institute of Music, Pompa-Baldi has

toured extensively on four continents, performing in major concert venues.

He'll play *Impromptu Op. 142, No. 3* by Schubert, *Fantasia Stucke Op. 12* by Schumann, *Suite Bergamasque* by Debussy and *Sonata No. 2, Op. 36* by Rachmaninoff.

Admission is \$20 general seating and \$10 for students. Season tickets are \$70.

Ticket information is online at www.schoolcraft.edu/music or call (734) 462-4403.

Other performers for the series include Yehonatan Berick on violin and Pauline Martin on piano, Feb. 25, 2011; Panayis Lyras on piano, April 1, 2011; and Suren Bagratuni on cello, May 6, 2011.

Check us out on the Web every day at hometownlife.com

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EASY, HEALTHY *Entertaining*

Hosting a fabulous party doesn't have to include all of the typical calorie-laden, unhealthy food and drink options. These days, it's easier than ever to create great tasting dishes that also bring good nutrition to the party and your guests.

Here are some appetizing ideas to get you started:

- **A cheese platter** — Offer a wide variety of cheese slices and chunks available for nibbling. They're flavorful and filling, so a little goes a long way.

- **Fresh fruit** — A gorgeous selection of colorful fruit will help satisfy sweet cravings without all the calories.

- **Hummus** — Set out several flavors of hummus and some pita bread and flatbreads for a savory, protein-rich appetizer.

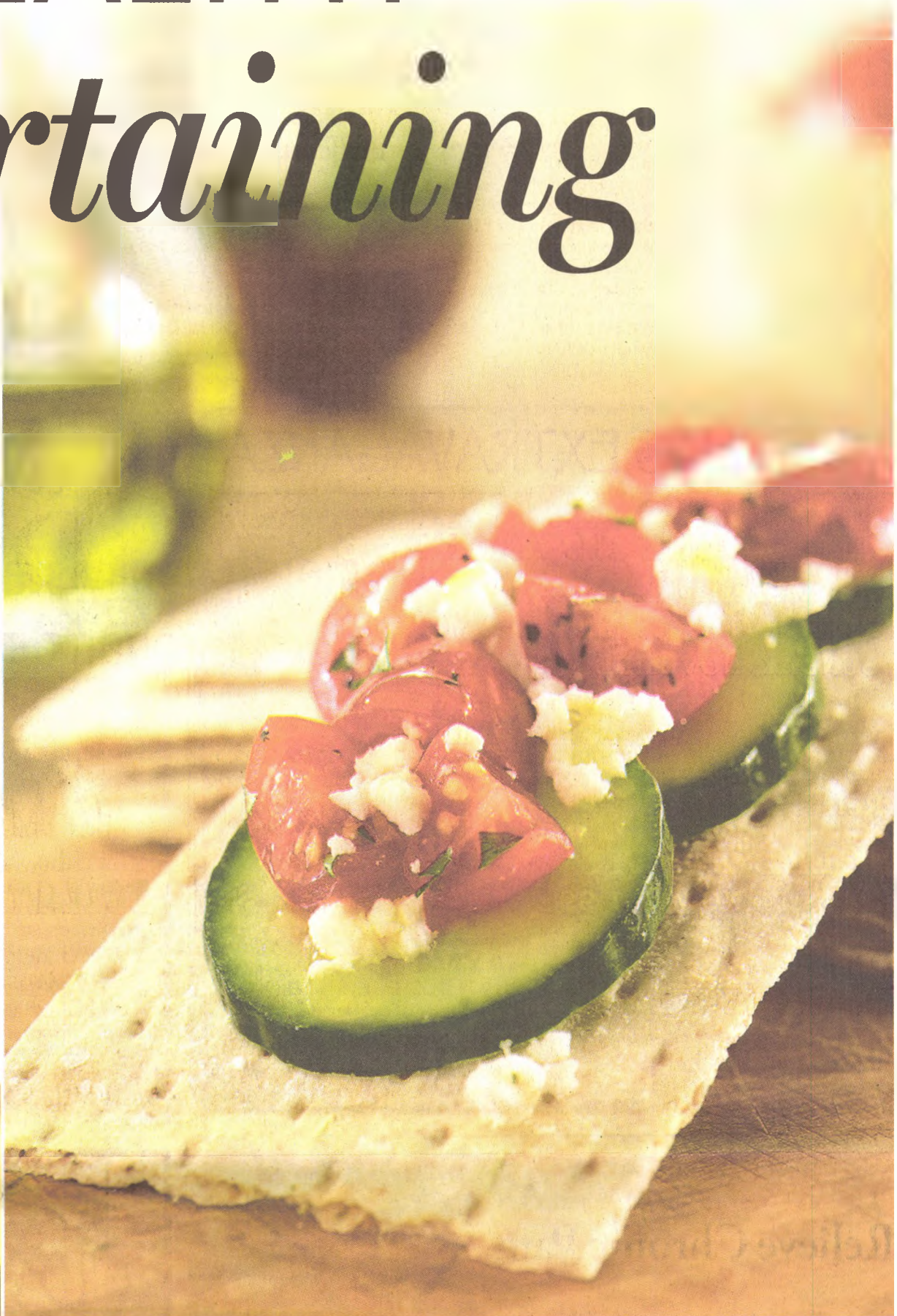
- **Caprese salad** — This Italian delight made of sliced low-fat mozzarella cheese, sliced tomatoes and fresh basil, drizzled with a little olive oil, will satisfy your guests as they enjoy this delicious snack that's also good for them.

- **Spiced nuts** — Nuts have good fats, protein, vitamins and minerals. Set out bowls of roasted nuts flavored with chili and lime, wasabi, garlic or — as a sweet surprise — cocoa.

- **Create your own original dips and spreads** — like a delicious avocado spread or a flavored, low-fat cream cheese dip — to serve alongside whole grain flatbreads.

- **Mini sweets** — Instead of huge pieces of fattening cheesecake or carrot cake, make lighter versions and bake them up mini-sized. A few bites of deliciousness are all your happy guests will need.

These recipes from Wasa are perfect for entertaining a large crowd — or even if you're just looking for some new snack ideas — and feature new Wasa Thin & Crispy Flatbreads. The thin whole grain crackers have a delicious taste and are the perfect healthier alternative to buttery crackers that provide a satisfying crunch. Plus, the topping possibilities are endless — think of them as a blank canvas for creating countless varieties of party appetizers and every day meals that are uniquely your own. For more information and recipe ideas, visit www.wasa-usa.com or on Facebook at www.facebook.com/wasa.



FLATBREAD WITH BELL PEPPER AND AVOCADO SPREAD

Serves 6

- 6 Wasa Thin & Crispy Original Flatbreads
- 1 red bell pepper
- 1 avocado
- 1 teaspoon olive oil
- 1 teaspoon lemon juice
- Salt, to taste
- Black pepper, to taste
- 1 teaspoon parsley, chopped

Dice bell pepper into small dices. Dice avocado and mash with red peppers, olive oil, lemon juice, salt and pepper. Spread mixture onto flatbreads and sprinkle with chopped parsley.



FLATBREAD WITH TOMATO, FETA AND CUCUMBER

Serves 6

- 6 Wasa Thin & Crispy Rosemary Flatbreads
- 1 cup low-fat feta cheese
- 1 pint cherry tomatoes, quartered
- 1 teaspoon parsley, chopped
- 1 teaspoon lemon juice
- 1 teaspoon olive oil
- Salt, to taste
- Black pepper, to taste
- 1 cucumber, thinly sliced

Crumble feta cheese into small pieces. Combine tomato and feta cheese with parsley, lemon juice, olive oil, salt and pepper.

Top each flatbread with cucumber slices. Place tomato and feta mixture over the top of the cucumber slices.

FLATBREAD WITH TOMATO SALSA

Serves 6

- 6 Wasa Thin & Crispy Sesame Flatbreads
- 2 heirloom tomatoes, your favorite variety
- ½ teaspoon fresh jalapeño, chopped
- 1 teaspoon olive oil
- 1 teaspoon lemon juice
- ½ teaspoon cilantro, chopped
- Salt, to taste
- Black pepper, to taste

Dice tomatoes into small pieces. Chop jalapeño and cilantro.

Combine all ingredients in a bowl. Mix well. Drain extra liquid. Top flatbreads with salsa.

— Courtesy Family Features

CITY BITES

Clown cupcakes

Livonia — Just Baked will donate \$1 to The Parade Company for every "Clownie" cupcake sold through Nov. 14 at its Livonia, Royal Oak, Novi and Ann Arbor locations.

Every customer that buys a Clownie cupcake will be entered into a drawing to win four grandstand tickets for the 84th America's Thanksgiving Parade on Thursday, Nov. 25. There

will be a four-pack of tickets given away at each Just Baked location.

The Livonia store is located at 33309 7 Mile; (248) 306-0296

Rare truffles

Southfield — Now through December, Bacco Ristorante will enhance four dishes — Asparagi e Uova, Gnocchi al Tarufo Bianco, Taglierini Bianchi and Vitello all'Albese — with white truffles,

which are shaved paper thin and used as a raw garnish.

A majority of white truffles come from around the town of Alba, in the Piedmont region of Italy. Truffle hunters often use trained dogs to find the "white diamonds" which are buried near tree roots.

Bacco Ristorante is open Monday-Saturday for lunch and dinner. It's located at 29410 Northwestern Highway; (248) 647-1289.

Veterans meals

Westland — Veterans and current military members and their families can eat for free on Veteran's Day, Thursday, Nov. 11, at Texas Roadhouse. All veterans or active military members who wear their uniforms or show military identification will be honored guests from noon to 10 p.m. at the restaurant, 36750 Ford Road; (734) 729-4570.

Wine and dinner

Farmington Hills — Chef Anne-Marie will prepare a Wine Harvest Dinner and demonstrate how to pair wines with food, Nov. 19 at the Longacre House, located on Farmington Road south of 11 Mile. "The Longacre House Cooking Show" will run 6:30-8:30 p.m. and include Chef Anne-Marie's three-course meal, along with wine sampling. Cost is \$30; (248) 473-1800.

Dinner is a time to reconnect, instill values, enjoy each other

Do frequent family dinners make a difference?

Paul and Doreen Sharp of Plymouth, Allison Pascalo of Canton and Lois Saxe of Farmington Hills say they do.

They submitted photos of themselves with their families around the dinner table, along with essays explaining the importance of meal time together for the *Observer & Eccentric's* family dinner contest.

The Sharps and Saxe have won gift certificates from Kroger. Allison, 12, earned tickets to the Emagine Theatre, a signed copy of *Let's Fix Dinner* by

award-winning author and illustrator Todd Parr and coupons for free Buddy's pizza.

More than a decade of research by The National Center on Addiction and Substance Abuse at Columbia University has consistently found that the more often kids eat dinner with their families, the less likely they are to smoke, drink or use drugs. Statistics show that eating

dinner together every night keeps the doors of communication open.

The Center launched a national movement, "Family Day - A Day to Eat Dinner with Your Children," to remind parents that frequent family dinners make a difference.

Read what the Sharps, Saxe and Allison say about the experience in their winning essays.



Members of the extended Saxe family of Farmington Hills eat dinner together on a cruise. They are Ann Calvo (left) with Isabela Calvo, Megan Saxe, and Ken Saxe. Louis Saxe is on the right side of the table in the background, seated next to Matt Saxe, Dorothy Saxe and Isabelle Hanrahan.



Allison Pascalo (center) with her mother, Denise, older sister, Sara, 14, and her dad, Lawrence.



Members of the Sharp family, Marlo, 13, (left), Doreen and her husband Paul, and son, Russell, 14 at dinner.

PHOTO BY NATALIE SHARP, 16

Canton family enjoys reconnecting at dinner

Having family dinners are a time when we can reunite and express on how our day went.

Our discussions usually revolve around school, work and important events. Even if it's chatting about pointless things, eating together is a time when we can take a breather and be with the ones we love the most.

Family dinners are important to us because it gives us a chance to discuss our disagreements and find ways to fix them.

Since my older sister and my mom are very busy, we believe that family dinners are a way to reconnect and be together again.

Allison Pascalo, age 12, Canton

Plymouth family stays in touch through dinner

Even before my husband and I had our first child we knew we wanted to have dinner together as a family.

We both grew up eating dinner as a family and it just seemed natural that we would do the same.

My husband works from home. This has made it easier to have our dinner about 5 p.m. each night. We now have three teens and life is hectic, but we make dinner a priority and squeeze it in. Our family dinners were a new experience for many of the foster children we took in. I think most of them enjoyed it very much.

Eating together is our way of staying in touch finding and finding out what is going on at school and in lives of our kids. The sharing, laughter and jokes are far more important than the food. We wouldn't change a thing about our family dinners.

Paul and Doreen Sharpe of Plymouth

Farmington Hills resident recalls past family dinners

I have two grown children for whom daily family dinners were a part of their lives.

It wasn't just a time to sit at the table and eat the food. It was our time to be together, to share our day and to talk about a universe of topics. I put the dinner together; the kids set the table and dad kept the conversation moving. He loved to have discussions that were lively, reflective, challenging. And he loved to see his children grow by being a part of those discussions.

Now that they are grown, I can see how they benefited from those family dinners. Not just the fact that they have the proper "table manners," or that they both enjoy a wide variety of foods, but that they are comfortable being an integral part of any conversation. They are confident in their social skills, in voicing their opinions and in sharing their thoughts and feelings. They love spending time with their family — immediate and extended — catching up on each other's lives along with teasing and joking with them.

Along with those advantages, the more important outcome is their ability to be thoughtful and reflective in their own lives. I can see them living the values that their dad and I tried to instill in them.

From a parental viewpoint, I feel that the daily communication extended beyond the dinner table. Both have been quite open in their conversations about events in their lives and like to keep in contact two to three times a week. They have been comfortable including me as a sounding board in their problem solving, and decision-making process. I cherish these conversations and know that the family dinners helped establish this communication.

We lost my husband and their dad a few years ago to cancer. But I know that those family dinner conversations he treasured and stimulated have been an important part of the relationship I am able to continue with both of my children.

Lois Saxe of Farmington Hills



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CASH FOR GOLD

TEA TIME

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woman

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MONEY MATTERS

SPECIAL ADVERTISING SECTION
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Give thanks for many reasons

November is a special month with lots of activity — Election Day, Veterans Day and Thanksgiving Day.

Elections are over and local veterans groups and municipalities are planning activities to honor servicemen and women.



Susan Rosiek

Thanksgiving Day, Nov. 25, is right around the corner. It's a time to offer thanks, of family gatherings and holiday meals. A time of turkeys, stuffing, sweet potatoes and pumpkin pie! A time for holiday parades and, yes, the start of the holiday shopping season!

Readers will find lots of delicious recipes and shopping ideas inside today's

Hometown Life Woman.

November is also *National Family Caregivers Month*, a time to thank, educate, support and empower family caregivers

Contributing Writer Sally Rummel writes about local families caring for loved ones, how they cope and what local resources are available to help them in this month's cover story: *"In the middle' ... Women 'sandwiched' between child care and aging parents"*

The recognition of caregivers evolved out of a friendship between two women — Suzanne Geffen Mintz and Cindy Fowler — leaning on each other for support. Mintz was caring for a young husband with MS. Fowler, an only child, was caregiver for an aging and ailing parent with Parkinson's disease. They met during a respite weekend getaway and co-founded the National

Family Caregivers Association (NFCA) in 1993.

Their caregiving experiences were different, yet they quickly discovered that their needs were very much the same.

Recognized by President Bill Clinton when he signed the first proclamation in 1997, NFC Month has been proclaimed by an American president annually ever since.

Day in and day out, more than 65 million family caregivers in this country fulfill a vital role on the care team.

In addition to all of the other special days this month, take time to thank, celebrate and support the caregivers you know.

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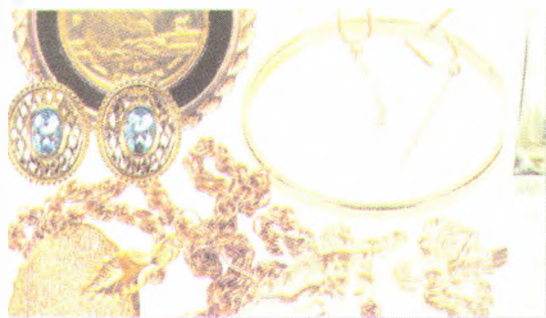
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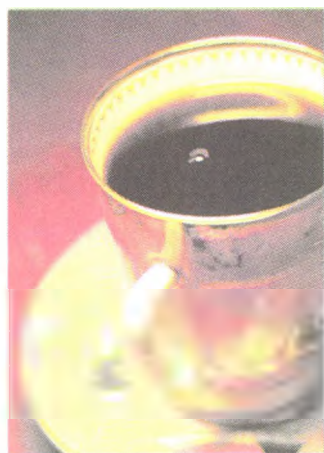
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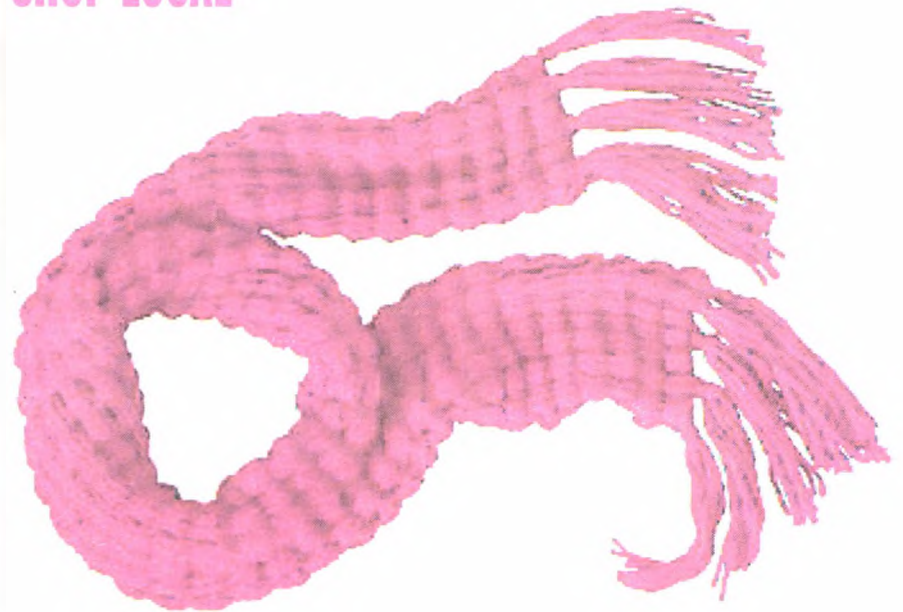


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Mais oui!

Scarves are the key to style this season

By Wendy Von Buskirk

There's something about scarves that creates instant je ne sais quoi. French women are famous for sporting them in all sorts of chic ways, and who wouldn't love to dress like a Parisian? As winter descends, scarves offer the perfect chance to change your look without breaking the bank. Here are some places to Shop Local for that certain "I don't know what."

Channel your inner mademoiselle with a scarf from **Uptown Threads in Milford**. This inspiring, eclectic store is loaded with choices that will add charm to your favorite outfit. In true French spirit, try Fleurs, a line of eco-friendly silk scarves embellished with designs in an array of fall colors (\$26 and up). Braid, tie or drape one on and make even the plainest black turtleneck pop.

Spruce up an old coat and stay warm with a new scarf from **Gigi's Mode in Plymouth**. Check out the Xob line, made in Colorado from recycled sweaters pieced together in fabulous ways. Standard scarves come in all different colors (\$32), and a thicker version complete with pockets is extra cozy (\$42). Look for bomber hats with earflaps and mittens to match.

Scarves are more than stylish at **Dina's**

Hope, an online store created by a Livonia breast cancer survivor. Dina searched for scarves to cover her head during chemo but couldn't find affordable choices, so she began making her own. Now, dinashope.com offers beautiful scarves with fringe (\$15) in a variety of colors and prints. Wrap one up as an adorable turban, or wear it around your neck to dress up jeans and a tee. Dina donates a portion of all sales to cancer research.

If you're an **Old Navy** girl, you'll be happy to know the chain (with locations in **Novi, Farmington Hills** and **Canton**) has a wide selection of trendy scarves this season. Choices are adorned with everything from plaid prints, metallic threads and popcorn textures to cable knits, ruffles and pom-poms. With prices ranging from \$5-\$16.50, you don't have to settle on just one.

Still can't find what you're looking for? Pick up some knitting needles or a crochet hook and dare to make your own. You'll find gorgeous yarns, patterns, supplies and all the know-how you need at local shops like **Center Street Knits in Northville**, **The Knitting Den in South Lyon** or **Old Village Yarn Shop in Plymouth**. You might even find a new hobby to warm up with all winter long. Ooh la la!

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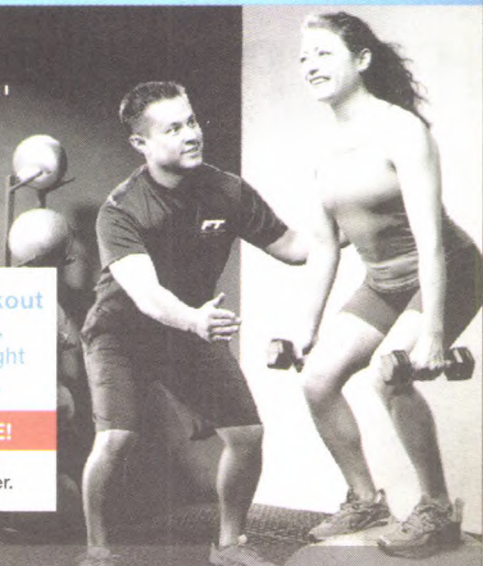
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Holiday help for the caregiver

Mixing holidays and family produces some level of tension for each of us. When you add caring for an aging parent into the mix, those levels can easily skyrocket.

Paula Spencer, author, family life specialist, and senior editor for Caring.com, an online destination that supports family caregivers, says that holidays actually present a great time for families to productively discuss critical caregiving issues. And if you're the caregiver, it's a good time to reevaluate your parent's or loved one's needs and share what it has meant to be the caregiver.

"If you feel you're carrying too much of the burden, bring it up with family members," says Spencer. "They may not realize the reality of what the care requires or how much you're doing. In a calm, quiet moment, explain how you feel and what you see in a matter-of-fact, nonconfrontational way."

Spencer, who served as a caregiver herself, offers these four tips to help your family have meaningful and productive conversations that result in healthy support and positive actions:

- Use "I" statements. Avoid "you" statements that put others on the defensive, making them less likely to listen and more likely to attack. Shift the focus and put the emphasis on you: "I'm not sure I'm being understood," or "When this happens, I feel like . . ."

- Be specific. Think about specifics that really make things easier on you rather than just telling your sister that you need help

caring for Mom. Ask for help with grocery shopping, or have a cousin take Mom to doctor's appointments. You might learn that family members are relieved to learn about specific ways to participate in the caregiving.

- Focus on your loved one. Remember this is about providing the best support you can for your parent or relative. It's not about personal preferences or old family habits. If things get off-track, ask, "How is this helping Dad?"

- Ask questions to gain understanding. Don't assume you know what your brother's comment meant. Ask questions, and you might find out something surprising that sheds a whole new light on the situation.

Taking the time to lay out these communication ground rules with your family will help you navigate this stressful time with less tension and more positive interactions.

Being a caregiver is a generous, loving, and difficult thing to do, and with today's resources you don't have to go it alone. "I experienced just about everything that's on the Caring.com site: dealing with their illnesses, moving Dad, organizing advance directives, handling end-of-life-planning, finding hospice, coping with death — and stress," says Spencer. "Sites like Caring.com provide articles, resources, expert tips, and a community of caregivers who understand your challenges. Using these rich resources can help you with the many aspects of caregiving that arise all year round."

— Courtesy of Family Features



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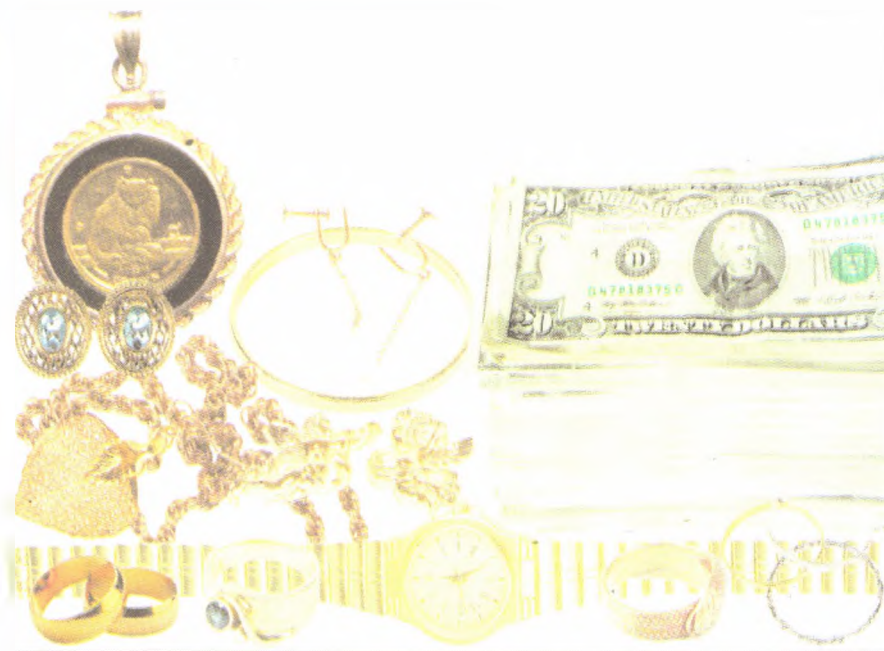
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Gold rush:

Area jewelers offer advice to customers who want the most from their metal

By Beth Jachman
Staff Writer

The gold rush is on.

The rush to sell old gold items for cash, that is.

Chains, wedding rings, class rings, bracelets, watches, earrings, charms, coins, antique jewelry and dental gold are among the items people are selling for extra cash.

Scott Ward, owner of The Jewelers of South Lyon, says he went into gold buying "kind of reluctantly about five years ago." His business only does one-of-a-kind pieces and he was worried about creating a pawnshop-type reputation. "It didn't turn out like that," he said. Gold buying has become so popular there's no stigma, he said.

In fact, Ward says, someone comes in to sell gold at his business about every 20 minutes.

Trevor Dewam, manager of Tobacco Road, a tobacco shop at Pontiac Trail and north Lafayette in South Lyon which also deals in buying gold, has seen a lot of people come in lately with old gold jewelry. "They bring stuff they've had sitting in jewelry boxes, a lot of stuff they never wear," he said. Also gold items inherited from family members are not uncommon.

"People are doing anything they can to pay their bills these days," Dewam said.

In fact, some people don't really want to sell, but they are doing it to pay their bills, he said. Tobacco Road has been in business about 10 years and started buying gold over a year ago.

With gold being at an all time high it's becoming more and more popular, he said.

"Right now it's the highest it's ever been," Dewam said.

"Gold is the highest it's the ever been," echoes Greg Duff, owner of A&E Gold & Silver Exchange in Dearborn Heights. He has been at his location at 26410 Ford Road since February, but he has been in the business more than 20 years.

If you are taking an item of gold jewelry in to sell, you should know what karat gold it is and how much it weighs before selling it, he said.

His store buys pretty much any gold, silver or platinum jewelry and coins as well.

Bill Daniels, manager of Showroom of Elegance in Canton, has also seen the popularity of gold sales. "We buy quite a bit of gold," Daniels said. Showroom of Elegance has been buying gold for five years and has people come in daily to sell gold. "Most of it's jewelry, but we do buy coins and teeth every once in a while," he said.

Please see GOLD, 9

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GOLD FROM PAGE 8

Broken pieces of jewelry, single earrings with no mate, damaged chains, and things from a bad relationship that the owner just wants to get rid of are some of the items Daniels commonly sees.

"A lot of people bring in stuff they don't know if it's gold or not," Dewam said.

Right now anything that's gold has value. How much it's worth depends on the karats, he said. Higher karat gold signifies higher purity and therefore more value.

Duff says often gold jewelry will be stamped on the inside with 10k, 14k, 22k, etc.

People are generally shocked when they see how much their gold brings because it's usually more than they expected, Duff said.

"Bring in anything you might think is gold and we can sort it out for you," Ward said, adding if someone brings in gold coins he may recommend taking them to someone else. "We want you to get the most money out of your metal if we buy it or not," he said.

He sees mostly broken chains, old jewelry from the 1980s, "horrible stuff that's out of fashion," he said. Also he's had someone bring in a gold doorknob, even teeth. "We do ask that they remove the tooth from the gold," he said with a laugh.

The price of gold fluctuates throughout the day as it is based on the gold market, and has been very lucrative lately.

For example, recently a customer brought in a 16-inch chain, broken, that he never wears because it was too small on him and got \$250, Ward said. "It had been sitting in his jewelry box for years," he said.

People are happy when they find out how much cash their gold brings, Ward said. "That's one of the nice things about the jewelry business is everybody is in a good mood," he said.

Right now a lot of people are in competition to buy gold, and many local jewelers said to be wary of sending gold to unknown websites. "I don't know a whole lot about it," Dewam said of websites offering to buy gold. "Me, personally, if I had stuff I was going to trade in, unless I knew exactly what I'm sending in, I wouldn't send it in," Dewam said.

A local person's going to be here a long time and try to get return customers, Duff said of the reason to work with local people.

If you have something and are not sure of its value, "just bring it in and let a professional look at it. A lot of people try to shop it over the phone, but the best bet is to let a professional look at it," Daniels said.

Daniels also said he doesn't recommend using websites. "You don't want to mail it in and do anything online. Most of the mail-in places are paying very low," he said. He's heard stories people being unable to get their pieces back if they decide not to sell.

By state law gold buyers have to fill out a form and the customer has to sign it and show a valid driver's license or state ID

GOLD FACTS

- Karat is a measure of purity used in jewelry: 24 karat gold is pure gold, 18 karat is 75 percent pure, 14 karat is 58.3 percent pure by weight.

- Gold alloys give it different colors. White gold is usually alloyed with nickel. Red gold is alloyed with copper. There are also alloys for green gold (silver), purple gold (aluminum), blue gold (indium), and even black gold.

- The main reason that gold is so valuable is because it is rare. Mining for gold is a very expensive and difficult process.

- One property of gold that contributes to its value is that it is extremely malleable. This means that it can be stretched, pounded and twisted without breaking or cracking.

This allows people to shape gold into many different forms such as jewelry or create paper-thin gold foil that can cover objects to make them appear as if they are made from gold.

card and leave a thumb print. A copy of the form with a description of what was bought is faxed to the police department in case it's something stolen.

Dewam said he doesn't know how a site online polices that.

And where does all this old gold jewelry go once it's sold? "We sell it to somebody who melts it down. There's no reason to buy scrap gold unless you're going to melt it down for profit," Dewam said.

Duff said he doesn't send all that he buys to be melted down. If it's estate jewelry or an antique item, his love of old jewelry keeps him from sending it to be scrapped. "With some things, they just don't make them like that any more," he said.

Ward uses much of the gold he buys to make new pieces. "I've been using a lot of gold in my designs. Right now I'm doing a lot of my designs in 22 karat gold," he said.

Ward says he is using the high karat gold because he likes the color, but also because it's a world commodity. "Gold is at record highs," Ward said. Whether you're selling or investing in it, it's an international commodity, he said.

And the popularity and value of gold isn't letting up and may get stronger near the holidays.

"I really saw a spike of people coming in around Christmas last year," Dewam said. "Obviously that's the time of year to get money."

Duff said gold sales are strong year-round, but they do get higher traffic when the price fluctuates higher. "Basically it's something a lot of people are doing now. It's not uncommon to hear an ad on the radio or see a commercial for a website," Dewam said. At first people were surprised about a tobacco shop doing it, "but now so many people are doing it," he said. "It's benefiting everybody on the whole in my opinion," Dewam said.

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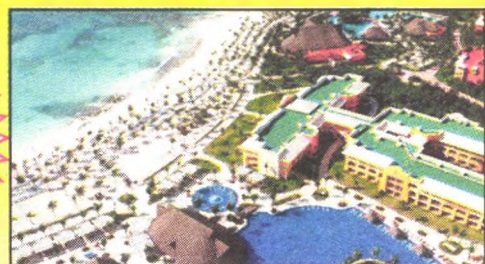
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Area women named to list of 100 leading women in North American auto industry

Forty-eight women from southeast Michigan were recognized in the September *Automotive News* 100 Leading Women in the North American Auto Industry issue.

The recognition, given out by the automotive industry publication every five years since 2000, takes an in-depth look at 100 of the industry's most powerful and accomplished women.

The women from southeast Michigan include:

- **Olga Alavanou**, vice president of purchasing and logistics for North and Central America, Yazaki North America, Canton.
- **Chris Barman**, vehicle line executive for E segment vehicles, Chrysler Group LLC, Auburn Hills.
- **Mary Barra**, vice president, global human resources, General Motors, Detroit.
- **Birgit Behrendt**, executive director of global programs and the Americas purchasing, Ford Motor Co., Dearborn.
- **Jan Bertsch**, vice president and treasurer, BorgWarner Inc., Auburn Hills.
- **Alicia Boler-Davis**, North American vehicle line executive, vehicle chief engineer for the Gamma Platform and plant manager, Orion Assembly, General Motors, Warren.
- **Elizabeth Boone**, director of advertising strategy, General Motors of Detroit.
- **Kim Brycz**, executive director for indirect machinery and equipment, global purchasing and supply chain, General Motors of Warren.
- **Jully Burau**, global vehicle chief engineer for full sized trucks and vans, General Motors of Warren.
- **Shari Burgess**, vice president/treasurer, Lear Corp. of Southfield.



Olga Alavanou, vice president of purchasing and logistics for North and Central America, Yazaki North America, Canton

- **Kelli Carney**, senior vice president of purchasing, International Automotive Components Group of Dearborn.
- **Tedi Casasanta**, head of powertrain quality, Chrysler Group LLC of Auburn Hills.



Kim Pittel, director of transmission and driveline engineering, Ford Motor Co. of Livonia.

- **Linda Cash**, director of North American vehicle operations manufacturing engineering, Ford Motor Co. of Dearborn.



Maximiliane Straub, CFO and executive vice president, controlling, finance and administration, Robert Bosch LLC of Farmington Hills.

- **Sue Cischke**, group vice president, sustainability, environment and safety

Please see AUTO, 14

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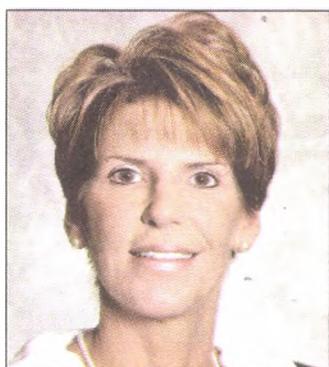
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Jill Lajdziak, president, Smart USA of Bloomfield Hills

Forty-eight women from southeast Michigan were recognized in the September Automotive News 100 Leading Women in the North American Auto Industry issue. The recognition, given out by the automotive industry publication every five years since 2000, takes an in-depth look at 100 of the industry's most powerful and accomplished women.



Terri Mulcahey, vice president, business development, Penske Automotive Group of Bloomfield Hills.

AUTO

FROM PAGE 12

engineering, Ford Motor Co. of Dearborn.

- **Catherine Clegg**, vice president of labor relations, General Motors of Detroit.
- **Francoise Colpron**, national director, North America, Valeo of Troy.
- **Judith Curran**, director, vehicle evaluation and verification, Ford Motor Co. of Dearborn.
- **Shannon Curry**, treasurer, American Axle & Manufacturing Holdings Inc. of Detroit.
- **Flavia De Veny**, vice president, engineering, Martinrea International of Troy.
- **Susan DeSandre**, global commodity director, purchasing, body and exterior, Ford Motor Co. of Dearborn.
- **Cindy Estrada**, vice president, UAW of Detroit.
- **Joy Falotico**, vice president, global marketing, Ford Motor Credit Co. of Dearborn.
- **Marianne Fey**, executive vice president, managing director, McCann Erickson Midwest of Birmingham.
- **Felicia Fields**, group vice president for human resources and corporate services, Ford Motor Co. of Dearborn.
- **Marcy Fisher**, director of global body interior engineering, Ford Motor Co. of Dearborn.
- **Marcy Klevom**, director, global IT operations, Ford Motor Co. of Allen Park.
- **Maureen LaFontaine**, owner, LaFontaine Automotive Group of Highland.
- **Jill Lajdziak**, president, Smart USA of Bloomfield Hills.
- **Maureen Midgley**, executive director of global paint and polymer center, General Motors of Warren.
- **Terri Mulcahey**, vice president, business development, Penske Automotive Group of Bloomfield Hills.
- **Cindy Nickamp**, senior vice president, automotive coatings, PPG Industries of Troy.
- **Fran Parker**, executive director, UAW Retiree Medical Benefits Trust of Detroit.
- **Barbara Pilarski**, vice president of business development, Chrysler Group LLC of Auburn Hills.
- **Kim Pittel**, director of transmission and

driveline engineering, Ford Motor Co. of Livonia.

- **Mary Lou Quesnell**, general sales manager, Ford Customer Service Division of Dearborn.
 - **Teri Quigley**, plant manager, Detroit/Hamtramck Assembly Center, General Motors of Detroit.
 - **Nancy Rae**, senior vice president of human resources, Chrysler Group LLC of Auburn Hills.
 - **Barb Samardzich**, vice president, powertrain engineering, Ford Motor Co. of Dearborn.
 - **Mary Sipes**, executive director, portfolio planning and marketing integration for GM North America, General Motors of Detroit.
 - **Christine Sitek**, executive director, global manufacturing engineering, General Motors of Warren.
 - **Maximiliane Straub**, CFO and executive vice president, controlling, finance and administration, Robert Bosch LLC of Farmington Hills.
 - **Kristen Tabar**, general manager of electronic systems, Toyota Motor Engineering and Manufacturing North America of Saline.
 - **Diana Tremblay**, vice president of manufacturing and labor relations, General Motors of Warren.
 - **Desi Ujkashevic**, director of global design technical operations, Ford Motor Co. of Dearborn.
 - **Sharon McGann Wacker**, executive vice president and manager director of Ford U.S. business, Team Detroit of Dearborn.
 - **Crystal Windham**, director North American passenger car interior design, General Motors of Warren.
 - **Marsha Winegarden**, executive director, global new model programs, Ford Motor Company of Allen Park; and
 - **May Leng Yau-Patterson**, head of manufacturing planning and control, Chrysler Group LLC of Auburn Hills.
- Automotive News celebrated the achievements of the 100 women at a special event Sept. 21 at the Max M. Fisher Music Center in Detroit.



Maureen LaFontaine, owner, LaFontaine Automotive Group of Highland.



Shari Burgess, vice president/treasurer, Lear Corp. of Southfield.



Marianne Fey, executive vice president, managing director, McCann Erickson Midwest of Birmingham.

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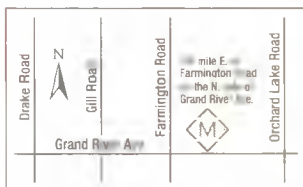
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What you need to think about when considering a career change

In this time of economic uncertainty, people of all ages are considering career changes. According to Kiplinger.com, an online magazine dedicated to business and finance, people are forced into exploring other career options because of layoffs. Others seek a new direction as they experience declining satisfaction with a job they once found exciting. Still others simply opt out of high-stress positions.

The U.S. Department of Labor keeps employment records as the population moves from job to job; however, the data does not reflect individual career shifts. Employment statistics reported online by the government's Bureau of Labor Statistics show that people change jobs an average of 10 times between the ages of 18 and 38. For those at a career crossroad, several veterans of changing careers offer insight into their experience, and helpful considerations.

Suzanne Crouch, a career service adviser at Brown Mackie College, Findlay, Ohio, counsels students seeking professional direction. Her clientele includes not only high school graduates embarking on their first professional endeavors, but also older members of the workforce who are returning to school to develop the skills, knowledge and professionalism to launch a new career or prepare for growth opportunities in their current profession.

Before moving into education, she worked in the criminal justice system, helping victims of crime. "It was a big switch," she said. "I was helping others in criminal justice, but not in the ways I wanted. Now I'm now helping others become successful, and it's very rewarding."

Another professional at Brown Mackie College-Findlay has orchestrated several career changes. Former Canton resident Mitch Howard, an instructor in the legal studies department, practiced law for 10 years before leaving the field and opening a restaurant.

"I was happy with the first switch from law to flipping burgers," he said, "but after a few years, it was time for a change."

Howard's subsequent voluntary career changes included fund raising for a nonprofit organization, selling commercial real estate and managing a chain of car care facilities. He taught as an adjunct professor at several colleges and universities consistently throughout his career, and eventually realized that teaching gave him more fulfillment than his other endeavors.

These two professionals who have made successful switches to different careers offer advice to help others do the same.



Adopt a positive attitude.

Crouch encounters many students who initially focus on their downfalls instead of the skills they offer. "A positive mindset helps to focus on what is important. Especially if someone gets laid off," Crouch says. "In the face of rising competition, some think no one wants to hire them. But, many layoffs happen because of downsizing, not because the person wasn't capable of doing the job."

Focus on your interests.

Crouch and Howard advise people to look beyond a layoff and know exactly what they have to offer. Take stock of your likes and dislikes, and the skills you have that can be beneficial to an employer. "I encourage people to match their employment skills with their passion," Howard said. "If you don't find satisfaction in your career, it becomes difficult to go to work every day."

Take stock of your current skills.

Many people take for granted certain skills that can strengthen a resume. "Organization is a fundamental business skill that is useful to employers," Crouch says. "Multi-tasking is another skill that can be emphasized on a resume. Some people just can't do it." Computer skills are also important, and should be included on your resume. If you have dealt with the public in any previous job, assess your people skills and consider how they can apply to the specific job you're seeking.

Consider additional training.

"When the economy goes down, education goes up," says Crouch. Education bolsters skills, and boosts morale and confidence. Educational opportunities range from degree programs to certification training to single classes that can help to hone specific skills. It is helpful to research projected industry growth and match those with the industries in your area. The U.S. Bureau of Labor Statistics posts an annual Occupational Outlook Handbook online at www.bls.gov that contains this information. It also offers advice specifically for those considering career changes.

—Courtesy of ARAcontent

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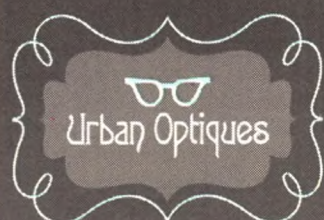
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Enjoy a cup of tea

By Sally Rummel
Contributing Writer

Whether you sip a cup of hot tea from your grandmother's favorite china cup or enjoy the refreshment of a big, tall glass of ice tea — you are drinking the world's most popular beverage.

Dating back more than 5,000 years, tea's significance as the "beverage of choice" today is steeped in a history that began back in China around 2750 B.C. Its influence in the U.S. came about largely by its popularity in England in the mid-1600s.

Remember your American history and the Boston Tea Party? When the British started to tax the tea that was being brought from Holland into the Boston Harbor to the colonists in 1773, a group of colonists dressed as Mohawk Indians dumped 45 tons of tea into the harbor, in protest of "taxation without representation." By today's standards, that tea would be valued at \$260 million!

Today, tea drinkers can enjoy their beverage, knowing that it brings not only a variety of health benefits, but also has a "social side" that is as reverent and proper as the drink itself.

Whether you sip tea in the quiet of your own home or in the presence of friends at a tea service, the very nature of tea causes you to slow down and savor the experience.

The experience of a tea can also bridge generations. Colleen Cannon, who owns TranquilTea in Plymouth, finds that women who enjoy an afternoon tea at the neighboring Sweet Afton Tea Room often stop in afterward to her retail tea shop.

"I just had a grandmother, mother and her young daughters stop in after enjoying tea at Sweet Afton, and they purchased four teapots as a souvenir of the occasion," said Cannon. "Our shop can help tea-lovers carry over the tea experience and take it home with them."

Also providing a "tea experience" is the Longacre House in Farmington Hills, which offers community events through the city — including monthly traditional afternoon teas with a theme. "Gather 'round the Hearth" will be the theme of the Nov. 16 tea. Two holiday teas are set in December on Dec. 3 and 17 with the theme, "Glad Tidings We Bring."

Obviously, the drinking of tea can be a relaxing, calming event enjoyed by one, or a social event that is shared and savored.

Please see ENJOY, 22



BILL BRESLER | STAFF PHOTOGRAPHER

Colleen Cannon holds a teapot, one of a series designed by a group of Canadian artists. These pots are known for their design and beautiful colors.

How to brew a perfect cup of tea

From Colleen Cannon
Owner TranquilTea of Plymouth

- Fill a kettle with freshly drawn cold water, using filtered water. The quality of the water directly affects the taste of tea. When the water is near the boiling point, pour a little into the teapot, swirl around, and tip away. This leaves a hot, clean teapot.

- Measure the tea carefully into the teapot, allowing one rounded teaspoon or one tea bag for each cup required. Many people prefer to use a tea ball or filter to keep the leaves from spreading throughout the teapot. Bring the water to a rolling boil. Do not allow it to boil too long, as it will boil away some of the fla-



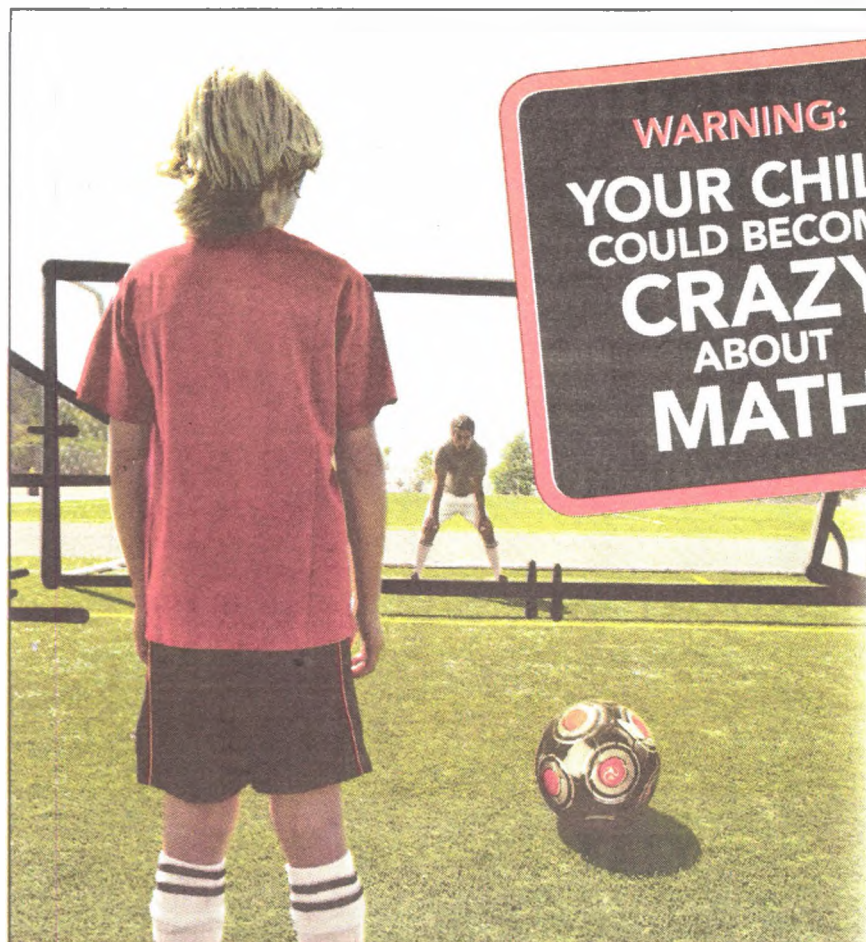
vor-releasing oxygen and result in a flat cup of tea.

- Green and white tea should be made

with water that has boiled and allowed to cool for just under a minute, leaving a temperature of about 175 to 185 degrees.

- Pour the water onto the leaves or tea bags. This saturates the tea allowing the flavor to release naturally. Do not pour the water and then add the tea, unless you're making your own teabags.

- For stronger or weaker tea, never vary the brewing time; simply increase or decrease the amount of tea. If allowed to sit in the teapot, the tea can over-brew and turn bitter. Some green, oolong and white teas are good for multiple infusions — just add new hot water to the pot and increase the steeping time slightly. Repeat until the flavor starts to fade.



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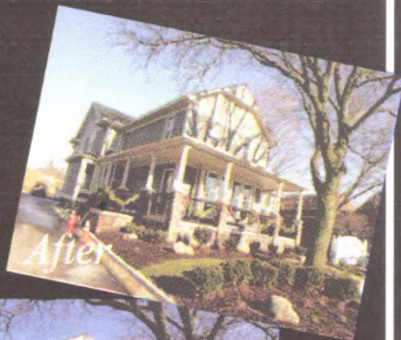
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Please see TEA, 26



ENJOY

FROM PAGE 20

WHAT IS TEA?

Tea refers to the agricultural products of the leaves and leaf buds of the "Camellia sinensis" plant and is the aromatic beverage that results when the cured leaves of this plant are combined with hot or boiling water.

Four types of tea are most commonly found in the marketplace, black tea, oolong tea, green tea and white tea — all of which can be made from the same bushes, just processed differently, and in the case of white tea, grown differently. Teas are named after the area in which the tea leaves are grown.

Herbal teas, which are especially popular today, actually aren't tea, because they are made with an infusion of fruit or herbs, not tea leaves.

Most tea "purists" prefer using loose tea as opposed to tea bags, because tea leaves contain chemicals and essential oils, which are the basis for the flavor. When the tea leaves are broken up, as is the case of bagged teas, those oils can evaporate, leaving a dull and tasteless tea. Typical tea bags are filled with the tiniest pieces of broken leaves, called "fannings." Loose teas are typically whole leaves or at least large pieces of leaves.

WHY IS TEA GOOD FOR YOU?

Tea's antioxidants help protect the body from aging and the effects of pollution. With one-third less caffeine than coffee, tea can be an alternative for people who need to reduce their intake of caffeine.

Tea is a rich source of the flavanoids quercetin, kaempferol and myricethin, and research has shown that a high intake of these compounds is associated with a reduced risk of fatal heart attacks.

Drinking tea regularly for years has been shown to produce stronger bones, thanks to tea's many beneficial phytochemicals.

Tea is actually good for one's dental health. It contains fluoride and tannins that may help reduce plaque buildup. It's what a person adds to tea, in the form of a sweetener that may contribute to tooth decay, not the tea itself.

Drinking tea may help bolster a person's immune defenses, helping fight off infection.

Tea also protects against cancer, thanks to its polyphenols, which inhibit certain mechanisms that promote cancer growth.

The consumption of green tea has also been known to aid in weight loss.

Whether you drink tea for the taste of it, the health of it or the social aspects of the tea experience — you are among the great majority of the global population who considers themselves "tea drinkers."

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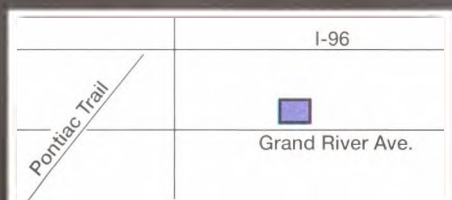
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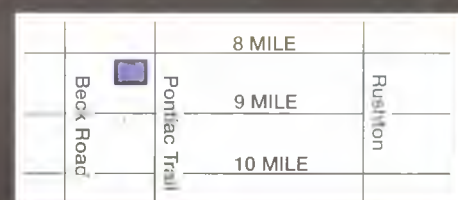
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The only son is excited to head off to college while Mom and Dad alternate between the thrill of getting away to Paris to celebrate their childless independence and crying over their son's baby booties. While not many parents are faced with a child destined to save mankind from the attack of an alien species, many can certainly identify with the life changing event that can lead to "empty nest syndrome."

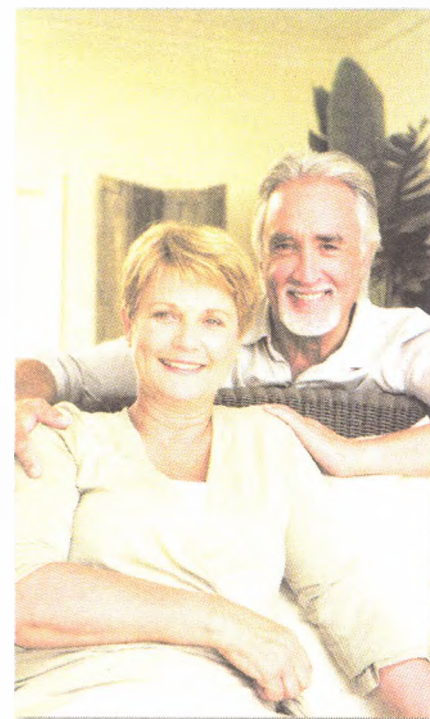
"Empty Nest Syndrome is a colloquial way of identifying the sense of loss, sadness or emptiness that parents can feel when a child leaves home," says Dr. Jim Wasner, chair of Clinical Psychology programs at Argosy University, Schaumburg. "It's that period of transition when a child no longer depends on their parents for a high level of support and care."

"Unless your feelings of remorse or sadness about your child's departure begin to interfere with your everyday life or last for more than a few weeks, it's perfectly normal to experience sadness as you reflect back," says Dr. Eric Behrman, faculty member at Argosy University, San Diego's College of Psychology and Behavioral Sciences. "It helps you to manage and cope with a very natural process and part of life."

"For parents whose whole lives have centered on the support and care of their children, this time can be particularly painful," Wasner says. "The same is true for parents who spent much of their children's lives working and may now be feeling that they missed the window in terms of creating a stronger bond with their kids."

The key, both experts agree, is to focus less on a perceived sense of loss and to focus more on moving forward. "It's an opportunity for men and women to focus on the areas of their lives they haven't had the opportunity to," says Wasner. "Set out to pursue your creative interests, use your time to volunteer, go back to school to pursue the degree you've always wanted, start your own business or pursue those travel opportunities you've had to forego in the interest of family."

"The good news is that we continue to evolve as primary caregivers," says Dr. Suzanne Forbes-Vierling, vice president of Academic Affairs for Argosy University, San Diego. "The changing role of women,



children's increasing access to information and the changing dynamics of families make this transitional period less catastrophic than it could have been just a few decades ago."

For many parents, this period can be a strain on — as well as an opportunity for — their relationships.

"You've spent your lives focused on your children and are now left as two individuals without that buffer and large part of your identity known as parenting. It's normal for couples to reevaluate their roles in the marriage at this time," says Wasner. "It's a great time to make a concerted effort to reinvest in your relationship, to spend more time together and to get to know each other again without your children in the middle."

"It's also an opportunity to form a different kind of relationship with your child and to get to know them as independent adults," says Behrman. "While that can be difficult for parents, it's important to form a bond that allows your child the space and room they need to mature and to make their own decisions and mistakes."

Developing that new bond with your children can be one way to help combat your feelings about them growing up.

—Courtesy of ARAcontent

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Is your ride ready for winter?

Winter can test even the most seasoned driver's skills with sudden road and weather changes. In ideal circumstances, you have warning of what Old Man Winter might bring for the day, but many times wet roads can become icy and a few flurries can become a snowstorm without any warning at all.

While you can't avoid unforeseeable weather changes, you can make sure your car is maintained and ready for winter driving. From using a radiator coolant additive to carrying an emergency breakdown kit in your trunk, here are some tips to prepare your vehicle for winter driving:

Check your battery: Instead of landing on your "I Forgot" list, put this one at the top. Make sure your battery posts and connections are free of corrosion and that the battery has the water it needs. If your battery is older than three years, have a certified repair shop test its ability to hold a charge.

Belts and hoses: When you're having your vehicle serviced, make the mechanic checks the belts and hoses for wear and tear, regardless of the age of your car. Cold weather can also affect the belts and hoses of a modern car, so an inspection can't hurt.

Have the right antifreeze mix: You will want to aim for a 50-50 mix of antifreeze (coolant) and water inside your radiator. This prevents the mixture from freezing at extremely cold temperatures. Or try using a coolant additive like Royal Purple's Purple Ice that is a high performance, synthetic, radiator coolant additive. Royal Purple recommends a minimum of 20 percent antifreeze concentration be used in street-driven vehicles because Purple Ice has no effect on the boiling and/or freezing point

of water. Learn more at www.coolerradiators.com.

Check your four-wheel drive: If your vehicle has four-wheel drive, you probably haven't used it during the summer, so it's good idea to check the status of your four-wheel drive system. Make sure the system engages and disengages easily and that all the drivers of the vehicle know how and when to use the system.

Get an oil change: When you're getting your vehicle ready for winter, change the oil using the right viscosity for your vehicle for the time of year. Conventional oil tends to thicken as it gets colder, and if too thick, it won't properly lubricate your engine. Check your owner's manual for guidance about which oil to use in different climates and temperatures. Another alternative is to use a synthetic blend or full synthetic motor oil like Royal Purple that will extend the time between oil changes, saving you money and having less impact on the environment.

Emergency preparedness: If you know you're going to be on the road during the winter months, make sure you have an emergency kit in your trunk. Items you should include in your kit are: a blanket, boots, gloves and warm clothes, water and food including hard candy, ice scraper, small shovel, jumper cables, tool kit, tire chains, tire gauge, spare tire (ready to be used), tire changing equipment, first aid kit, paper towels and abrasive material such as non-clumping cat litter or sand to provide traction in the snow.

With a little preparation, you can ensure you vehicle doesn't leave you out in the cold this winter.

-Courtesy of ARAContent

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TEA

FROM PAGE 22

Ginger's Cafe & Gourmet Shoppe

32905 Grand River Ave.
 Farmington
 (248) 987-6551
www.gingerscafeoffarmington.com
 Delightful place for afternoon tea. See a lineup of special holiday tea events for children and adults.

Greenfield Village/The Henry Ford

20900 Oakwood Boulevard, Dearborn
 (313) 982-6001
 Afternoon tea served seasonally (May-October) at Cotswold Cottage (weather and bees permitting)
 See www.thehenryford.org for more information for 2011.

Historic Holly Hotel

110 Battle Alley
 Holly
 (248) 634-5208
www.hollyhotel.com
 Victorian style hotel tea room, afternoon tea, theme teas,
 Child-friendly. Tea served 2-5 p.m. Monday through Saturday. Reservations required.

Longacre House

24705 Farmington Road, Farmington Hills
 (248) 473-1800
www.longacrehouse.org
 Traditional afternoon tea is offered monthly. Each tea includes a luncheon, served in the traditional English style, along with unlimited tea. Enjoy tea from 1-3 p.m. in the main dining room or special seating for groups may be arranged. Advance reservations required.

Meadow Brook Hall

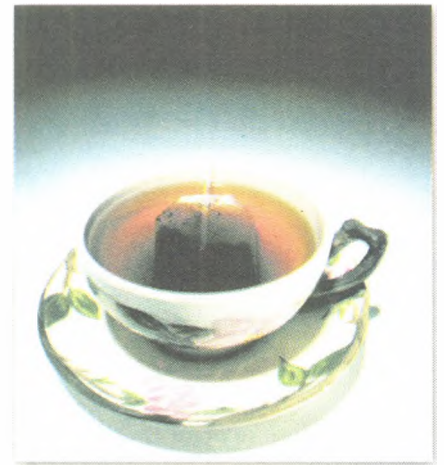
Oakland University
 Rochester Hills
 Special holiday teas 2-4:30 p.m. Tuesdays, Dec. 14 and Dec. 21. Enjoy traditional teas, savories and sweets served in the Christopher Wren Dining Room. Optional touring at 2 p.m., tea begins at 3 p.m. Call (248) 364-6263 or e-mail stobersk@oakland.edu for more information.

Royal Park Hotel

600 E. University Drive
 Downtown Rochester
 (248) 453-8732
 Afternoon tea served Thursday through Saturday, 2-4 p.m. Reservations 48 hours in advance.

Sweet Afton Tea Room

450 Forest Ave.
 Downtown Plymouth
 (734) 454-0777
www.sweetaftonteamroom.com
 Serving savories, sweets and heartier fare in the British tradition. Teas are imported from London and are served in a personal pot. High tea — worthy of the Duchess of Bedford — is served all day and includes assorted finger sandwiches with two petite quiche, followed by two homemade scones accompanied by Devonshire cream, special lemon curd or select preserves, and two miniature tarts. Complete with a personal pot of tea!



TeaHaus

204 N. 4th Avenue
 Ann Arbor (Contemporary European style in the city downtown near Hands-On Museum)
 (734) 622-0460
www.teahaus-annarbor.com
 Private tea parties for adults and children during regular and extended hours. Advance reservation required.

The Henry (formerly Ritz-Carlton Hotel)

300 Town Center Drive, Dearborn
 (313) 441-2000
 No regular schedule for afternoon tea. Next afternoon tea is Nov. 13. Call for reservations.

The Victorian Rose Tea Room

118 W. Third St.
 Downtown Rochester
 (248) 652-8595
 Christmas Teas are 11 a.m. and 2 p.m. Saturdays, Dec. 4, 11, 18. Four courses feature tea with homemade scone, Loretta's Christmas ravioli and fresh sauce, luncheon plate with five specialty items and holiday dessert.
 Reservations required.

Townsend Hotel

100 Townsend
 Downtown Birmingham
 (248) 642-7900
 Afternoon tea served Tuesday through Friday at 1 p.m. and noon on weekends. Reservations required. Special occasion theme teas for adults and children. In the English tradition, afternoon tea is served as a social, relaxing and unique experience. Fine, loose rolled teas are served with finger sandwiches, hot spinach pie and vegetarian quiche, orange cranberry scones with lemon curd and pastries. Group seating is available and larger parties are accommodated by special arrangements.

TranquilTea

904 W. Ann Arbor Trail
 Downtown Plymouth
 (734) 459-9686
 Loose leaf teas and teabags served in a take-out cup. Tea tastings and gifts.

Victorian Parlor Tea

2737 12 Mile (west of Coolidge)
 Berkley
 (248) 542-5253
 Light lunches and private tea parties for adults and children.

'In the middle' ...

Women 'sandwiched' between child care and aging parents

By Sally Rummel
Contributing Writer

If you're about 40 years of age or older, you're likely "in the middle" of raising your own family while beginning to take more and more responsibility for your aging parents.

Sociologists have called this the "sandwich generation," recognizing the stress of today's baby boomers who are raising "tweens or teens" while at the same time caring for their own parents. The month of November is recognized as National Family Caregivers Month — as a time to thank, educate, support and empower family caregivers.

Merri Handel, 52, of Livonia is the mother of an active 13-year-old daughter, while helping care for her 86-year-old mother, Gerry, who still lives in her own home in Farmington Hills.

Suffering from Alzheimer's disease and myriad other health issues, including a recent bout with colon cancer, Gerry requires constant care from her family to keep her out of a nursing home. Fortunately for all concerned, Handel is a nurse, who can comfortably change her mom's ileostomy bag and take care of other medical situations. With a fading memory that often doesn't recognize her own family, Gerry relies upon her three nearby daughters to care for her every day, from the time she gets up in the morning until they tuck her in her own bed at night.

"We're there before she wakes up and we're there before she goes to sleep," said Sheri Topolewski, 55, of Ann Arbor, who fits her mother's care around her job as a substitute teacher. Another sister, Tomi Hunt, 59, of Ortonville, spends most of her waking hours scheduling care or giving care to her mom.

"We just feel that it's a blessing to care for her," said Topolewski. "We know she's getting much better care than she would get anywhere else."

COST OF CARE

But that care does come at a price. Sheri's husband, Tom, 64, is retired and dreams of a life filled with travel and other adventures, but Topolewski feels the tug of responsibility toward her mother and her sisters. She is also torn by the needs of her grown daughters, Amy, who is getting married next July and Emily, who got married last July.

Handel's 13-year-old daughter also requires lots of shuttling around with school activities and her involvement with orchestra.

These three local caregivers have two older sisters who reside in New Jersey, each coming home for about a week at a time to visit their mother.

"It's 'day-in and day-out' for us with an uncertain future," admitted Topolewski. "We just try to take it one day at a time."

While their commitment to their mother is selfless, at

Please see CARE, 30

How to communicate with your aging parents

1. Get started. If you're 40 or your parents are 70, it's time to start observing and gathering information carefully and thoughtfully. Don't reach a conclusion from a single observation and decide on the best solution until you have gathered information with an open mind and talked with your parents.

2. Talk it out. Approach your parents with a conversation. Discuss what you've observed and ask your parents what they think is going on. If your parents acknowledge the situation, ask what they think would be good solutions. If your parents don't recognize a problem, use concrete examples to support your case.

3. Sooner is best. Talk sooner rather than later when a crisis has occurred. If you know your loved one has poor eyesight or has trouble driving at night, begin to address those issues before a problem arises.

4. Forget the baby talk. Remember that you are talking to an adult, not a child. Patronizing speech or baby talk will put older adults on the defensive and convey a lack of respect for them. Put yourself in your parents' shoes and think of how you would want to be addressed in the situation.

5. Maximize the Independence. Always try to move toward solutions that provide the maximum amount of independence for the older person. Look for answers that optimize strengths and compensate for problems. For instance, if your loved ones need help at home, look for tools that can help them maintain their strengths. Seek professional caregiving services or find friends who can help.

6. Be aware of the whole situation. If your dad dies and soon afterward your mom's house seems to be in disarray, it's probably not because she suddenly became ill. It's much more likely to stem from a lack of social support and the loss of a life-long relationship. Make sure that your mom has friends and a social life.

7. Ask for help. Many of the issues of aging can be solved by providing parents with the support they need to continue to maintain their independence. Local resources, Area Agencies on Aging and local senior centers can help.

(Source: Home Instead Senior Care, with 14 Michigan locations, including Livonia, Shelby Township, Waterford and Walled Lake)



Northville- A Family Christmas Tradition

Lighted Parade Re-routed to Make Room for Artisans, Carousel

For over 800 years people in Germany and throughout Europe have heralded the changing seasons with holiday Markets. Each town sets up local craft booths in the streets, along with seasonal foods and music. Important features include family activities and rides.

This year Northville brings the tradition home. "We already have a fabulous lighted parade and a green market," according to Chamber President Jody Humphries.

"This seemed like the perfect extension. Our victorian downtown has always been a magnet for shoppers."

The centerpiece of the event is a traditional

Carousl, with free rides courtesy of the Northville Downtown Development Authority and the Downtown Stores. Booths cover Center and Main Streets, with juried artisans and high quality crafts people with hundreds of ideas for Christmas giving. Seasonal taste treats such as turkey legs, hot cider, sausages and roasted chestnuts combined with carollers help to

further enhance the experience.

"People my age remember going to Hudson's or other department stores to see

Santa and wonderous displays. We are working to

create that experience for a new generation," explains Mark Loeb, the event coordinator. "We are transforming Old Church Square into the 'Northville Pole', complete with Santa, a myriad of kids activities and all sorts of surprises."

Northville's great shops and restaurants are open, featuring special early shopping discounts. Churches and other non-profit organizations will offer baked goods and bazaar type goodies inside the Northville Square Shopping Center. There is still space for additional artisans, churches and non-profits.

For more information go to MichiganChristmasMarket.com.



Traditional European Market



Beautiful Lights

Schedule of Events

Friday, November 19

- 5:00 Market Opens
- 6:30 Lighted Christmas Parade
- 7:30 Santa arrives - Northville Pole
- 9:00 Market Closes for the Night

Saturday, November 20

- 10:00 Market Opens
- 12:00 North Pole Activities Begin
- 6:00 Santa goes home for dinner
- 8:00 Marquis Theater Sing Along
- 9:00 Market Closes for the Night

Sunday, Noember 21

- 12:00 Market Opens, Santa Returns
- 5:00 See You Next Year!



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Free web conference offers answers about home care for Alzheimer's sufferers

According to the Alzheimer's Association, nearly 11 million Americans are providing care for someone with Alzheimer's disease or dementia without assistance. The nonprofit National Private Duty Association, along with the Michigan Chapter, will host a family caregiver education web conference "Caring for Someone with Alzheimer's at Home" at 8 p.m. Tuesday, Nov. 16.

The free live and interactive web conference will provide families with advice on steps to help them provide the necessary care.

"November is recognized as National Family Caregivers Month," said Sheila McMackin, president of NPDA. "NPDA is hosting this valuable event to raise awareness of family caregiver issues during this important month. Our goal is to provide education to families dealing with the special needs of Alzheimer's patients. Keeping someone with Alzheimer's at home can be challenging, but very positive. Our experts will provide insight and education to support caregivers facing this situation."

The web conference topics will address issues relating to patient assessment, care plans, caregiver education, safety, and other care issues related specifically to Alzheimer's patients and the disease itself.

Pre-registration for the event is required. Sign up by visiting the registration link at www.private-dutyhomecare.org.

The NPDA is dedicated exclusively to private pay home care providers. The NPDA, a nonprofit organization, currently represents more than 1,100 home care agencies in 44 states and Puerto Rico.



November is National Family Caregivers Month

Here's where to get help for aging parents.

National:

AARP: (888) 687-2297
Social Security Administration:
(800) 772-1213
Medicare: (800) MEDICARE/
(800) 633-4227
Medicaid: (800) 252-8263

State:

Michigan Department of Human Services:
(248) 975-5200
Legal Hotline for Michigan Seniors:
(800) 347-5297
Michigan Office of Services to the Aging:
(517) 373-8230
Neighborhood Legal Services of Michigan
(313) 937-8291

Alzheimer's Association, Greater Michigan
Chapter: (800) 272-3900
Detroit Area Region (800) 337-3827/
(248) 351-0280
Michigan Hospice & Palliative Care
Organization: (800) 536-6300
or (517) 886-6667

Oakland County:

Area Agency on Aging 1-B:
(248) 357-2255/(800) 852-7795
Aging Answers, LLC: (248) 855-1072
Serving Seniors, Inc.: (248) 375-9125
Oakland County Health Division (Nurse-
on-Call): (800) 848-5533
Oakland County Senior Citizen Service
Coordinator: (248) 858-0213
Visiting Nurse Association of Southeast
Michigan: (800) 882-5720

Adult Day Care:

Botsford Commons & Continuing Health
Center: (248) 477-7400
City of Farmington Senex Program:
(248) 473-1826
Seniors 4 Seniors Placement, Canton:
(734) 961-8553

Wayne County:

Wayne County Senior Citizens Services:
(734) 727-7373
Retired & Senior Volunteer Program
(RSVP): (313) 278-7796
Wayne-Metropolitan Community Action
Agency: (313) 843-2550
The Senior Alliance: Area Agency on Aging
1-C: (734) 722-2830 or (800) 815-1112

Please see HELP, 30

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CARE

FROM PAGE 28

some point caregivers need to know how to give themselves a break. One of the biggest mistakes families can make is trying to go it alone, say many elder caregiving experts. The stress can put their own health at risk. Families are advised to reach out to each other and enlist the help of friends, senior centers and local services that can offer assistance.

Before families find themselves in an emergency health situation with their parents, it's important to start the dialogue between adult children and their aging parents.

Those in the caregiving industry call it the 40/70 rule. People at age 40 often have parents at about age 70 — and that's when family discussions need to begin happening, according to www.homeinstead.com.

MUST HAVE DOCUMENTS

Children of elderly parents need to get several "must have" documents in order with the help of an attorney: a living will (a legal document that spells out the parent's medical wishes if he or she is incapacitated) and a durable power of attorney for health care (which allows a parent to appoint someone to make important medical decisions if he or she is unable to do so).

Families then need to explore the options available to them for their parents' specific situation. Perhaps modifying their home to make it a safer, more convenient place to live would be a good start. Children might decide to hire medical or nonmedical in-home help for a few hours each day, to give family members a break and allow them to handle their own work and personal situations.

If a parent needs more assistance, there are many options available — from assisted living centers to facilities that specialize in dementia care. Websites like caregiver.org and thefamilycaregiver.org are places to start to learn more.

Should an elderly parent come and live with their adult child(ren)? Sometimes a



move like this can be very disruptive to both the parent and their child's family. Experts suggest that the family meet to discuss their feelings and how a move like this might affect all of them.

What about finances? Caregiving is often a costly venture. Medicare covers an elderly parent for the short term in the event of an acute health crisis, like a heart attack or stroke, but it doesn't provide for long-term care. Medicaid does pay for long-term care, but it is solely intended for low-income seniors.

These issues are very "black and white" on paper, but very gray when they involve families, emotions and memories. That's why it is so important to have a plan in place before a health situation arises that catches a family at its most vulnerable state.

To find specific services in your community, including free or low-cost assistance, contact a local Area Agency on Aging (n4a.org).

"I feel blessed to be able to care for Mom," said Topolewski, "but I miss her, too. I'd love to be able to talk to her about our daughters, because they're her grandchildren, too. What's hardest on us are the memories."

HELP

FROM PAGE 29

Visiting Nurse Association of Southeast Michigan: (800) 882-5720
Adult Well-Being Services: (734) 629-5004

Adult Day Care:

Wayne County Adult Day Center: (734) 727-7378
Seniors 4 Seniors Placement, Canton: (734) 961-8553

Local Senior Citizen Centers:

Canton Township Senior Citizens Center: (734) 394-5485
Farmington Hills Senior Division: (248) 473-1830
Garden City Senior Citizen Center: (734) 525-8848
Highland Senior Center: (248) 887-1707
Livonia Civic Park Senior Center: (734) 466-2555
Milford Senior Center: (248) 685-9008
Northville Senior Adult Services: (248) 349-4140
Novi Senior Center: (248) 347-0414
South Lyon Senior Center: (248) 573-8175



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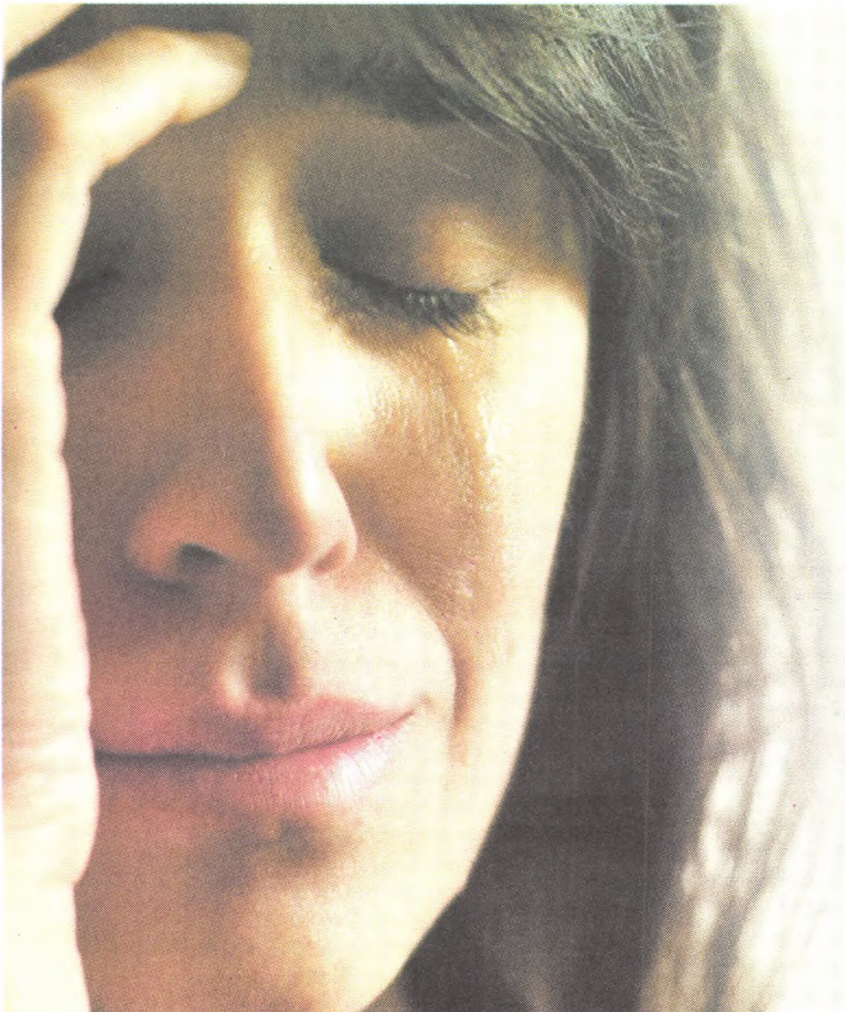
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FOOD



Holiday cranberry banana cheesecake

Make room for new holiday favorites

Move over, green bean casserole. It's time to bring something new to the holiday table. These recipes make the most of holiday favorites by adding unique and flavorful twists.

Bananas and pineapples add a touch of the exotic (as well as some good nutrition) to the holiday cheesecake, sausage stuffing and sweet potato casserole that the family loves. And for a super simple dessert, try these easy baked bananas. Baking bananas brings out the natural sweetness even more, and they can be topped with just about anything you like.

For more Dole banana and pineapple recipes that will become the new family favorites, visit www.dole.com/bananas.

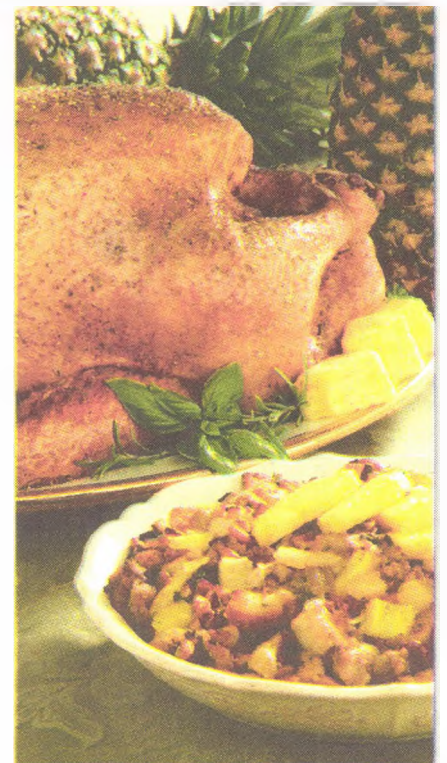
PINEAPPLE SAUSAGE STUFFING

Makes: 12 to 16 servings

Prep: 30 minutes

Bake: 40 minutes

- 1 package (12 ounces) pork sausage
- 1 cup butter
- 1½ cups chopped Dole Celery
- 1 cup chopped Dole Onion
- 8 cups sliced sourdough bread, cut into cubes
- 1½ cups finely chopped fresh Dole Tropical Gold Pineapple



Pineapple sausage dressing

Please see FAVORITES, 33



Caribbean sweet potato bake

FAVORITES

FROM PAGE 32

- 1/4 cups chopped pecans, toasted
- 1 cup dried cranberries
- 1/2 cup chopped parsley
- 1 teaspoon dried oregano leaves, crushed
- 1 teaspoon ground sage or 2 teaspoons chopped fresh sage

Crumble sausage into large skillet; cook over medium high heat until pork is completely browned. Drain sausage. Set aside.

Melt butter in skillet. Add celery and onion and cook about 10 to 15 minutes or until vegetables are tender.

Combine together bread, cooked sausage, celery-onion mixture, pineapple, pecans, cranberries, parsley, oregano and sage in large bowl; mix well. Spoon into lightly greased 3-quart casserole dish sprayed with nonstick cooking spray; cover.

Bake at 375°F, 30 minutes. Uncover and bake 10 to 15 minutes longer or until heated through. Garnish with pineapple wedges or slices and fresh sage, if desired.

Lighter Variation: Reduce butter to 1/2 cup and increase chopped pineapple to 2 cups.

CARIBBEAN SWEET POTATO BAKE

Makes: 6 to 8 servings

Prep: 20 minutes

Bake: 40 minutes

- 3 cups cooked, mashed sweet potatoes (2 pounds)
- 2 eggs, slightly beaten
- 1/2 cup packed brown sugar
- 1/4 cup melted margarine
- 2 tablespoons dark rum, optional
- Grated peel and juice from 1 lime
- 1/2 teaspoon ground nutmeg
- 2 Dole Bananas, peeled, diced

Combine mashed sweet potatoes with eggs, brown sugar, margarine, rum, lime peel, juice and nutmeg in large bowl; beat until well blended. Fold in diced bananas.

Spoon into shallow 5-cup or 8-inch baking dish, sprayed with nonstick cooking spray. Bake at 375°F, for 40 minutes. Garnish with banana slices and parsley, if desired.

BAKED BANANAS

Makes: 2 servings

Prep: 15 minutes

- 1 ripe Dole® Banana, peeled and sliced lengthwise
- Lemon juice
- 2 teaspoons honey
- Ground cinnamon

Preheat oven to 350°F. Line baking sheet with nonstick aluminum foil.

Lightly brush banana halves with lemon juice. Place cut-sides up on sheet.

Spoon honey over banana halves and sprinkle lightly with cinnamon. Bake for 10 minutes.

Topping ideas: peppermint chocolate; pumpkin spice and marshmallows; dried cranberries and dark chocolate; dried cranberries, chocolate syrup and pecans/walnuts; peanut butter and chocolate chips; chocolate chips, graham cracker crumble and marshmallows; peanut butter and jam; chocolate candy bar chopped; honey and peanut butter; honey and lime

Note: Can also be made in a toaster oven.

HOLIDAY CRANBERRY BANANA CHEESECAKE

Makes: 12 servings

Prep: 30 minutes

Bake: 70 minutes

- 2 cups graham cracker crumbs
- 3/4 cup plus 2 tablespoons sugar, divided
- 1/2 teaspoon ground cinnamon
- 1/2 cup margarine, melted
- 1 can (16 ounces) whole berry cranberry sauce
- 1 1/2 teaspoons cornstarch
- 3 packages (8 ounces each) light cream cheese, softened
- 2 teaspoons lemon peel
- 1 tablespoon lemon juice
- 1 teaspoon vanilla extract
- 1/4 teaspoon salt
- 2 extra-ripe, medium Dole Bananas
- 1/2 cup light sour cream

Combine cracker crumbs, 3/4 cup sugar, cinnamon and margarine. Pat on bottom and 1/2 of the way up side of 9-inch spring form pan. Bake at 350°F, 10 minutes or until lightly brown. Cool.

Combine cranberry sauce and cornstarch in saucepan. Cook, stirring, until sauce boils and thickens. Remove 1/2 cup for topping; set aside.

Beat cream cheese, 1/2 cup sugar, lemon peel, lemon juice, vanilla and salt. Puree bananas (1 cup); blend into cheese mixture. Spoon 2 cups cheese mixture into cooled crust. Spoon cranberry filling over. Cover with remaining cheese mixture.

Bake for 45 minutes. Remove from oven. Combine sour cream and remaining 2 tablespoons sugar; spread over top. Spoon reserved 1/2 cup cranberry topping in center to form a circle. Gently swirl cranberry and sour cream. Return to oven 15 minutes more or until glaze is firm. Cool. Run thin knife around inside of pan to loosen cheesecake; chill 6 hours or overnight. Remove side of spring form pan before slicing. Garnish with mint if desired.

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Giftable holiday goodies

It's true – the kitchen is the heart of the home. Ever notice how people always gather there? Whether baking treats, making dinner or spending time with family and friends, the kitchen is my favorite place to be. Since my day job is Consumer Test Kitchen Project Manager for the Nestle Test Kitchens, you can bet I love to stir things up. This column lets me pass along to you some of my best recipes, tips and baking secrets.

Nothing spreads holiday cheer quite like sharing some homemade goodies with friends and neighbors.

I love giving creamy, chocolaty fudge to folks – it's always a hit and it's so easy to make. I have a new cookie recipe to share this year, too, and I'm very excited about it. These lemon cookies have just the right amount of bright, lemony flavor that balances beautifully with the white morsels in every bite. And dipping them in the melted morsels not only adds more of that great taste, it makes them very pretty, too.

I hope you have as much fun as I do baking and sharing your favorite recipes this holiday season. You can find even more giftable goodie recipes at www.VeryBestBaking.com.

VERY BEST FUDGE

This recipe makes 4 pounds or 48, 2-piece servings

3 cups granulated sugar
1 can (12 fluid ounces) Nestle Carnation Evaporated Milk
1/2 cup (. stick) butter or margarine
1/2 teaspoon salt
4 cups miniature marshmallows
4 cups (24 ounces) or two 12-ounce packages Nestle Toll House Semi-Sweet Chocolate Morsels
1 cup chopped pecans or walnuts (optional)
2teaspoons vanilla extract

LINE 13 x 9-inch baking pan or two 8-inch-square baking pans with foil.

COMBINE sugar, evaporated milk, butter and salt in 4- to 5-quart heavy-duty saucepan. Bring to a full rolling boil over medium heat, stirring constantly. Boil, stirring constantly, for 4 to 5 minutes. Remove from heat.

STIR in marshmallows, morsels, nuts and vanilla extract. Stir vigorously for 1 minute or until marshmal-



lows are melted. Pour into prepared pan(s). Refrigerate for 2 hours or until firm. Lift from pan; remove foil. Cut into pieces. Store tightly covered in refrigerator.

PREMIER WHITE LEMON COOKIES

Makes about 5 dozen cookies

2 cups all-purpose flour
1/2 teaspoon salt
1 cup (2 sticks) butter, softened
1/2 cup granulated sugar
1/4 cup grated lemon peel
1/2 teaspoon vanilla extract
2 cups (12-ounce package) Nestle Toll House Premier White Morsels, divided
1teaspoon vegetable shortening

COMBINE flour and salt in small bowl. Beat butter, sugar, lemon peel and vanilla extract in large mixer bowl until fluffy. Add flour mixture just until blended. Stir in 1 cup morsels.

DIVIDE dough into 4 even pieces. Gently shape each piece into an 8 x 1-inch diameter log. Wrap logs tightly in wax paper. Refrigerate for at least 1 hour or until firm.

PREHEAT oven to 350° F.

UNWRAP logs; cut each log with serrated knife into 16 slices, about 1/2-inch thick. If necessary, reshape edges of cookies. Place 2 inches apart onto ungreased baking sheets.

BAKE for 13 to 14 minutes or until edges are set. Cool for 2 minutes; remove to wire racks to cool completely.

LINE baking sheets with wax paper.

MICROWAVE remaining 1 cup morsels and vegetable shortening in small, uncovered, microwave-safe bowl on MEDIUM-HIGH (70%) power for 1 minute; STIR. Morsels may retain some of their original shape. If necessary, microwave at additional 10- to 15-second intervals, stirring just until morsels are melted.

DIP top half of cookies into melted morsels. Scrape off excess against side of bowl. Place on prepared baking sheets. Refrigerate for 20 minutes or until set.

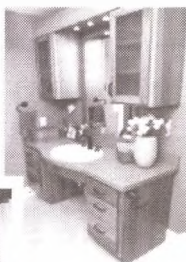
NOTES: Dough logs may be frozen up to 1 month in advance. Place wrapped logs in plastic freezer storage bags.

Jenny Harper is Consumer Test Kitchen Project Manager for the Nestle Test Kitchens and VeryBestBaking.com.



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Easy, healthy entertaining

Hosting a fabulous party doesn't have to include all of the typical calorie-laden, unhealthy food and drink options. These days, it's easier than ever to create great tasting dishes that also bring good nutrition to the party and your guests.

Here are some appetizing ideas to get you started:

- **A cheese platter** — Offer a wide variety of cheese slices and chunks available for nibbling. They're flavorful and filling, so a little goes a long way.

- **Fresh fruit** — A gorgeous selection of colorful fruit will help satisfy sweet cravings without all the calories.

- **Hummus** — Set out several flavors of hummus and some pita bread and flatbreads for a savory, protein-rich appetizer.

- **Caprese salad** — This Italian delight made of sliced low-fat mozzarella cheese, sliced tomatoes and fresh basil, drizzled with a little olive oil, will satisfy your guests as they enjoy this delicious snack that's also good for them.

- **Spiced nuts** — Nuts have good fats, protein, vitamins and minerals. Set out bowls of roasted nuts flavored with chili and lime, wasabi, garlic or — as a sweet surprise — cocoa.

- **Create your own original dips and spreads** — like a delicious avocado spread or a flavored, low-fat cream cheese dip — to serve alongside whole grain flatbreads.

- **Mini sweets** — Instead of huge pieces of fattening cheesecake or carrot cake, make lighter versions and bake them up mini-sized. A few bites of deliciousness are all your happy guests will need.

These recipes from Wasa are perfect for entertaining a large crowd — or even if you're just looking for some new snack ideas — and feature new Wasa Thin & Crispy Flatbreads. The thin whole grain crackers have a delicious taste and are the perfect healthier alternative to buttery crackers that provide a satisfying crunch. Plus, the topping possibilities are endless — think of them as a blank canvas for creating countless varieties of party appetizers and every day meals that are uniquely your own. For more information and recipe ideas, visit www.wasa-usa.com or on Facebook at www.facebook.com/wasa.

FLATBREAD WITH BELL PEPPER AND AVOCADO SPREAD

Serves 6

6 Wasa Thin & Crispy Original Flatbreads
1 red bell pepper
1 avocado
1 teaspoon olive oil
1 teaspoon lemon juice
Salt, to taste
Black pepper, to taste
1 teaspoon parsley, chopped

Dice bell pepper into small dices.



Dice avocado and mash with red peppers, olive oil, lemon juice, salt and pepper.

Spread mixture onto flatbreads and sprinkle with chopped parsley.

FLATBREAD WITH TOMATO, FETA AND CUCUMBER

Serves 6

6 Wasa Thin & Crispy Rosemary Flatbreads
1 cup low-fat feta cheese
1 pint cherry tomatoes, quartered
1 teaspoon parsley, chopped
1 teaspoon lemon juice
1 teaspoon olive oil
Salt, to taste
Black pepper, to taste
1 cucumber, thinly sliced

Crumble feta cheese into small pieces.

Combine tomato and feta cheese with parsley, lemon juice, olive oil, salt and pepper.

Top each flatbread with cucumber slices. Place tomato and feta mixture over the top of the cucumber slices.

FLATBREAD WITH TOMATO SALSA

Serves 6

6 Wasa Thin & Crispy Sesame Flatbreads
2 heirloom tomatoes, your favorite variety
1 teaspoon fresh jalapeno, chopped
1 teaspoon olive oil
1 teaspoon lemon juice
1 teaspoon cilantro, chopped
Salt, to taste
Black pepper, to taste

Dice tomatoes into small pieces. Chop jalapeno and cilantro.

Combine all ingredients in a bowl. Mix well. Drain extra liquid.

Top flatbreads with salsa.

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INDULGENCE IN DEATH

FINANCE

Obstacles women face navigating retirement

By Richard Paul, CFP
Midwest Financial Consultants

Women live on average approximately six years longer than men. A lot of very interesting anecdotal reasons why this disparity exists, but we will leave that for another day. What this means is women have to fund retirement for an additional six years or more.

Another way to look at this is if your income is \$45,000 per year you will need an additional \$270,000 in income to provide for those additional years. Factor in inflation and the figure could go as high as \$300,000. In addition to longevity the following factors impact the amount needed:

- Women typically have lower Social Security benefits since they have historically earned less income. In 2007, for unmarried woman age 65 and older, Social Security comprises 48 percent of their total income in contrast to 37 percent for unmarried elderly men and only 30 percent for elderly couples.



Richard Paul

- A large percentage of women work part time,

resulting in less contribution to their own retirement plans.

• Compounding the problem most employers have been phasing out the traditional defined plans and opting for the 401(k) deferred contribution plan instead. The result is part-time workers fail to maximize contributions, resulting in reduced payouts at retirement.

The time to take inventory of your retirement plan is now. The sooner you address any short comings in your retirement plan the better chance you will have in creating the retirement lifestyle you desire.

You need to know and prepare for losing one of your Social Security checks if married, and in some cases half of your husband's pension when he passes. You need to consider whether or not you'll sell the home. How will you spend each day, do you want to travel, live in another state?

In order to design a retirement plan you first need a clear vision of what that retirement looks like. Once you can picture your retirement this should help motivate you to take the necessary steps to reach your goals.

Back to the inventory to insure we are on track to a successful retirement.

• Establish an adequate emergency fund. Most experts recommend a minimum of three-six months. I advise clients to double this amount with the advent of the new health care bill.

• If you have accumulated any debts this is the time to get them paid off. The only debt you

should have is your mortgage. Mortgage rates are at a 30-year low; this may be a good time if you are not underwater (you owe more than the home is worth) to restructure the debt.

• Organize your savings to last throughout your retirement. Back when social security was enacted retirement past the age of 65 was never much more than a year or two. Because women are living longer than men the typical retirement today can last 25 to 30 years or longer. To further complicate the retirement picture for the first time ever I now have clients approaching their later 60s or early 70s still taking care of a parent, in some cases both parents.

Let's take a look at how we can create a strategy to fund your retirement. I find the bucket strategy is an effective tool.

The first bucket is **Short-Term Money**. This needs to cover all of your short term needs — emergency fund, food, housing, health care, and insurances. This should be covered by your pension and Social Security. For some this might have to be supplemented by rental income or part-time work, or portfolio income. This money would consist primarily of checking, savings accounts, and money market accounts.

The second bucket is **Mid-Term Money**. This will cover what I like to call lifestyle expenses — everything from entertainment to travel, education, and house/auto repairs. The investment vehicles I prefer for this bucket are interest, dividends, IRAs, bank savings, CDs, and guaranteed income annuities.

The last bucket is **Long-Term Money**. This can include money that might grow back to replenish money from the other buckets. This bucket becomes an inflation hedge and can be invested long-term, in most cases 15 years plus. This will allow exposure to investments with the potential of earning market or market linked returns. In case of a prolonged sideways or flat market, I recommend hedging this risk with a hybrid investment. This builds some reliability and predictability to future income you cannot get with the stock market alone.

The Dow went from 1,000 in 1966 to 1,000 in 1982 providing no return for 16 years, having a percentage of your portfolio in market linked protection programs can offset a lot of this return risk inherent in the equity market.

Now is the time to take control of your future, make your retirement the best years of your life by being fully prepared. Take inventory and reassess investment/income strategies to be sure your retirement is everything it can be.

Richard Paul, a certified financial planner, is founder and president of Midwest Financial Consultants based in Novi. He is an author and the co-host of the Financial Forum on WMUZ.

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It's A Family Affair At Griffin's Neighborhood Auto

Bill Griffin treats his customers like family and wants to help them spend their hard earned dollars wisely and only when necessary - that's why he opened Griffin's Neighborhood Auto Clinic in Farmington Hills three years ago and watches it continue to grow.

"For me, it was all about being honest, being fair, having fair prices and doing quality work - and that extends into my business still," Griffin said. "We strive to be a top tier shop. Once a new customer comes in and experiences how we do business, we generally retain them as part of our long term customer base."

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BOOK CORNER

'Guernsey' tells of heroines, eccentric postwar islanders

I like to check out the shelving carts at the Plymouth District Library to see what others have read recently. I came across "The Guernsey Literary and Potato Peel Pie Society" and it didn't disappoint.



Julie Brown

One heroine of this post-World War II fiction title is Juliet Ashton, an English writer who provided morale boosting stories to weary Londoners during the war. Juliet's casting about for a new project in the war's aftermath, and by happenstance hears of a literary society on the island of Guernsey, which was occupied by the Germans during the war.

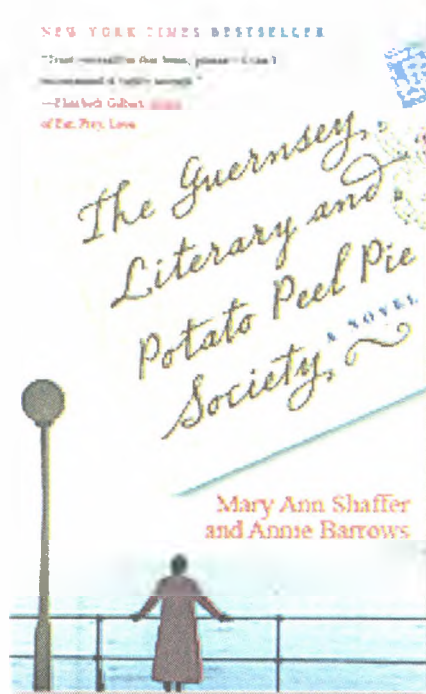
The book's authors are the late Mary Ann Shaffer and niece Annie Barrows, who took over when Shaffer had health problems. The unusual book title comes from the book club's origins, and its war-time-rationed refreshments. The group members were together one evening past the German curfew, enjoying in secret a roasted pig.

Food was scarce on Guernsey during the war, and animals were confiscated by the Germans. The secret pig roast, described in detail, keeps the neighbors out past curfew and the literary society is hastily created as a cover.

Its members must then quickly pull together books and begin to meet to discuss them. The disparate group members gradually discover a love of literature and each other that helps see them through the war's dark days.

Parts of "The Guernsey Literary and Potato Peel Pie Society" are sobering, including the Todt slave laborers brought in from continental Europe and the story of a concentration camp survivor who comes to Guernsey after the war. The overall tone of the book is hopeful, however, with its emphasis on good books and good neighbors.

The entire book is told through letters, and it made me mourn the lost art of correspondence in our days of e-mail and texting. Even the telephone makes scarce appearances in the book, as phone lines to Guernsey were cut during the war.



The English writer, Juliet, is drawn to Guernsey and specifically to a woman about her age, Elizabeth, admired by her Guernsey neighbors for her courage. Elizabeth had fallen in love with a genuinely kind German soldier. She was later taken by the Nazis to France with her whereabouts unknown at the book's start.

Dawsey, a Guernsey man who initiates the correspondence with Juliet, is gradually revealed in his complexity in the book, as are his eccentric neighbors. I'd never read a book before told entirely in letter form and enjoyed its structure and style.

Author Shaffer had visited Guernsey in more recent times and became fascinated with its wartime story. She and niece Barrows, who capably took over the project as a cooperative effort, tell a hopeful tale of a dark time. The love story aspect helps lighten the load without being excessive.

Read this one, especially if you like historical fiction and strong female characters.

Julie Brown of Plymouth Township is presentation editor of the Observer & Eccentric/Hometown Newspapers. She can be reached at (313) 222-6755 or via e-mail at jcbrown@hometownlife.com.

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Senior communities that care

This month's special advertorial edition of Inspire focuses local senior living communities. Affordable, luxurious apartment-style living is available to seniors in communities where their family and friends reside.



Abbey Park in Lyon Township features 24-hour staffing, a medical alert system, transportation to appointments, dining room, café, theater, chapel, library, hair salon, fitness center and full-facility generator. To honor its veteran residents, Abbey Park will celebrate Veteran's Day with a special dedication and medal ceremony on Thursday, Nov. 11.

Learn more about Abbey Park on page 41.

Special advertorial feature

This month we're also featuring **Personalized Hearing Care**, which has been proudly serving the hearing health care needs of the communities surrounding both its Westland and South Lyon practices. The highly specialized audiology staff is committed to professional development and ongoing training specializing in the newest hearing innovations and technology.

Learn more about Personalized on page 40.

Special advertorial themes will be featured each month in Hometown Life Woman and Hometown Life Inspire, reaching 187,500+ readers in Oakland and Wayne counties!

See who we're featuring in upcoming editions:

November Inspire, Nov. 18
— Holiday Entertainment

December Woman, Dec. 2
— Financial Professionals
Inspire, Dec. 16
— Winter/Spring Travel & Staycations

Does your business not fit into a theme? We'll create a custom advertorial for you regardless of theme for any edition! Inquire with your sales associate for details.

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Sudoku

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

	9	5		4	6		3	
		7			1		5	
4		8			9	1	6	
			6		4		2	8
			5		2	4	9	
	4			8	6			
5		2	4	1				9
8			2		7			
			9	8		2	1	6

Level: Beginner

		2					1	
7				5		4		2
		6	9					
	8			9	1	5		
1								7
			5	2	4	8		
				1	3			4
		9						
4				7		2		

Level: Intermediate

		5		4		9		
7	3				1		4	
		1					8	
1	2	6						
5	8						3	2
3				9				1
	9			6				
			8	7				5

Level: Advanced

Answers found on page 54

The 'personalized' in our name makes all the difference!

For nearly two decades, **Personalized Hearing Care, Inc.** has been proudly serving the hearing health care needs of the communities surrounding both its Westland and South Lyon practices. Our highly specialized Audiology staff is committed to professional development and ongoing training specializing in the newest hearing innovations and technology. This makes us *outstanding*. Furthermore, the friendly, nonthreatening atmosphere in which we provide our patients individualized attention makes us *extraordinary*. We truly believe that healthy hearing and communication can offer improved quality of living, and thus we make ourselves available as an ongoing support resource for our patients.

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- [] Do you avoid loud places because communication may be challenging?
- [] Are phone conversations difficult to have without misunderstanding?

Don't be the last to know... have your hearing tested today. If any of these symptoms describe your situation, or if you have never had a hearing evaluation, we advise you to schedule a hearing test at our office.

If necessary, options for treatment and rehabilitation can be more thoroughly assessed after completing a hearing test.

At **Personalized Hearing Care, Inc.** we feel privileged to provide a vital health service to the residents of our community, and we do so with compassion and integrity. Our professionalism and experience has earned us our 'referral-based' reputation. Regularly our patients refer their friends and family members to our practice, as do ENT and Primary Care Physicians. For this, we are grateful!

We invite you to contact us to schedule your hearing evaluation today. Contact Westland at (734) 467-5100 or South Lyon at (248) 437-5505. Daily and weekend appointments are available. Most insurances are accepted!

Call us with questions regarding hearing loss, hearing aids or your benefit eligibility.

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Kimberly Carnicom, M.A.
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Visit our websites at www.personalizedhearingcare.com or www.doineedahearingaid.com to see our office and hear testimonials!

Abbey Park honors war veterans Nov. 11 with hallway dedication, medal ceremony

Three purple hearts, two bronze stars, a combat badge and a presidential citation.

World War II Veteran Ed Kustron, a resident of Abbey Park at Mill River in Lyon Township, is proud of his military service to his country and remembers every detail of his combat experience that began when he voluntarily enlisted in March 1943.

Kustron trained at Camp Wheeler in Georgia, was shipped to North Africa and later found himself in Italy.

"My first day in combat, I was wounded by a hand grenade," he recalled. "I was only 20 years old, and these two Germans looked even younger than me. They had machine pistols and were spraying bullets all over."

After a short recovery, Kustron was back in the field and continuing to move through Italy.

"I never got hit, but we were always fighting," he said. "We were in a town south of Rome called Cisterna walking through a cemetery at night when the Germans threw a big mortar and killed 13 men, and I just got a scratch and a blown-off knee cap."

Around 30 residents at Abbey Park share similar stories to Kustron, remember the hardships of fighting and are grateful to be living among good company, friends and family.

To honor its veteran residents, Abbey Park will celebrate Veteran's Day with a special dedication and medal ceremony on Thursday, Nov. 11.

"We have a lot of Korean War and World War II veterans with us," said Abbey Park Administrator Tamra Ward. "We're



Submitted Photos

The Huron Valley AMVETS Post 2006 meet Abbey Park in Lyon Township the fourth Thursday of every month.

dedicating an entire hallway of photos to them and their surviving spouses to honor their military service."

The medal ceremony will be led by Joe Salvia, Commander of the Huron Valley AMVETS Post 2006 and Past Commander of the American Legion Post in Milford.

"We'll be presenting a veteran's medal to thank them for being veterans and let them know they're not forgotten," Salvia said.

With 18 new occupants since September and 110 apartments this so far this year, Abbey Park is a popular attraction for area seniors looking to live comfortably near their families and friends. The community features 24-hour staffing, a medical alert system, transportation to appointments, dining room, cafe, theater, chapel, library, hair salon, fitness center and full-facility

generator.

Abbey Park residents are no strangers to the local community. Group trips are planned for events like the Milford Veterans Day Parade and Milford Memories Summer Festival, plays and performances at South Lyon East High School, shopping trips in Novi and dinner outings at Deadwood Bar & Grill in Northville and other nearby restaurants.

In an effort to increase its offerings, Abbey Park will also host monthly Huron Valley AMVET meetings every fourth Thursday of each month in its activity room. Meetings are open to all veterans and their spouses.

Some veterans are eligible for up to \$1,900 per month in reimbursed living costs.

"A lot of veterans don't know that there

are Aid & Attendance Benefits available to them through the Veteran's Administration," Ward said.

Kustron and his wife, Margaret celebrate 61 years of marriage this year and have five daughters and eight grandchildren. The couple moved to Abbey Park from Farmington Hills in July and are quite sure they've found a happy home. They've become regular players at group pinnacle games, enjoy the food and new friends and are fond of the community's hospitality director, Charlie, who makes a routine special delivery of buttermilk — their favorite drink.

"They make us feel special here," Kustron said. "I don't think we could find a better place to live."

— By Alison Accavitti




Ed Kustron

"THEY MAKE US FEEL SPECIAL HERE. I DON'T THINK WE COULD FIND A BETTER PLACE TO LIVE."

Ed Kustron, Abbey Park resident

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Manageable means to restoring a credit rating

As the economy begins to rebound, so, too, are many of the individuals who were negatively affected by its decline. Be it because of layoffs or investments that steeply declined in value, many people across the country took significant financial hits in 2009.

As the calendar gets set to turn into a new year, lots of people are seeking ways to better manage their financial affairs in the hopes they'll be more prepared should another recession rear its ugly head in the future. One of the best ways to prepare is to manage credit properly, which can be done in a number of ways.

• **Know why your rating is going up or down.** Many people are aware they have a credit score, they just aren't aware what that score is or how it's determined. Credit bureaus such as Experian and Equifax can provide individuals with their credit score, but that's only half the process. The other half is why that score is what it is. The two most influential factors in a credit score are an individual's payment history and how much of their available credit that individual uses.

Paying on time is arguably the most important part of achieving and maintaining a good credit score. A single missed payment can have a long-term negative impact on an individual's credit score. Individuals can set up automatic payments so they never forget to pay a bill. Even a momentary bout of forgetfulness will not matter when missing a payment. All that will show up on the credit report is a missed payment, not the reasons for it, no matter how valid or innocent those reasons are.

How much of an individual's available credit is being used also has a strong impact on that person's credit score. In general, it's best to keep credit use to less than 30 percent of available credit, and many financial advisors actually suggest keeping it closer to 10 percent. An individual should never "max out" a credit card unless that individual is certain he or she can pay the balance in full by the time the next bill is due. Establishing a 10 percent threshold can allow individuals to avoid the massive credit debts many before them have suffered through.

• **Consider a secured credit card.** Secured credit cards require careful and meticulous research on the borrower's part, but can be an effective means of restoring a credit rating for those with a bad or even minimal credit history. A secured credit card requires the borrower to deposit money with a lender, and the

credit limit is typically the amount of money deposited. Be careful, however, as certain secured lenders have hidden fees and interest rates that can be quite large. Those who are already a member or eligible for membership in a credit union should look into a secured credit card from their union, as credit unions are typically trustworthy sources for secured cards.

• **Think outside the card.** A credit rating isn't entirely based on how an individual handles his or her credit card payments. Installment loans, if paid on time, can be a boon to an individual's credit rating. Installment loans can include auto loans, personal loans or even mortgages. Those with relatively short credit histories might find it difficult to secure an installment loan, especially one with a good interest rate. However, individuals who have had credit for a year or so and have made their payments on time while carrying a responsible balance might want to consider applying for an installment loan in the future. Demonstrating an ability to make loan payments on a monthly basis can only provide a significant boost to a credit rating, helping individuals secure bigger loans, such as a mortgage, down the road.

• **Ask for help.** While it might seem as though a co-signer would not be ideal for someone hoping to boost their credit rating, it actually will, so long as the individual makes the payments on time and pays off the loan responsibly. Parents often co-sign loans for their children, allowing children to use their high credit rating as a stepping stone to establish their own credit history. However, borrowers must realize that missing a payment on a loan that has a co-signer negatively impacts the co-signer's credit score as well as their own. That reality emphasizes the importance of paying on time and, for the co-signer, making a wise decision as for whom it is they're willing to co-sign a loan for.

• **Open a bank account.** Lenders want to see stability before handing out credit. That's especially true in the current economy, when lenders who made irresponsible loans to unqualified borrowers either ended up out of business or in need of a bailout. Individuals hoping to restore a credit rating or build a credit history should open a checking and savings account as a means of illustrating to lenders that they are stable and worthy of the trust and responsibility that comes with credit.

— Courtesy of MetroCreativeConnection

Local Advice

Get more information on credit and banking services from one of these area professionals.

Advice from: Matt Jenkins
Vice President – Communications
& Business Development
Kensington Valley Credit Union
290 N. John St. • Highland
(248) 887-0666
www.kvccu.com

Many people find it difficult to believe a financial institution truly wants to help them find financial security, but it is rooted in the credit union philosophy, "People Helping People." At Kensington Valley Community Credit Union, our focus is on helping our members reach their financial goals. As a benefit of membership, we provide our members with free access to money management and financial educational resources/services on our web site when sitting down with one of our member counselors or through our financial counseling partners.

Through Accel Member Financial Counseling, our members can receive personal financial counseling on topics such as: Budgeting; understanding your personal credit report and how to improve your score; money management; debt repayment and avoiding bankruptcy, foreclosure, and repossession. In addition, our web based tools include: Anytime Adviser Credit Management Coach and advice on how to reduce spending, avoid those impulse purchases and improve your credit rating. CU*Secure provides members with basic information about what to do to guard against identity theft, phishing and what to do if you've fallen victim. We even provide BudgetSmart a free software program for members to use at home to help them manage their money more effectively.

Advice from: Ronica Fodor
Assistant Manager – Milford Branch
Huron Valley State Bank
130 S. Milford Road • Milford
(248) 684-9626
2920 E. Highland Road • Highland
(248) 887-9900
www.hvsb.com

To establish or rebuild credit, the consumer should consider a cash secured credit card or a cash secured installment loan. The card functions as a normal credit card for purchases, and balances should be paid off timely. With the installment loan they will develop a favorable history of payments over time. Both of these products should help to improve the credit history and credit score.

To maintain a good credit rating the consumer should use their credit cards sparingly and try to pay off any outstanding balances at the end of the month. They should have loan and credit card payments taken directly from their bank account each month to insure timely payments and avoid any potential late fees.

Advice from: Cindy Burgermyer
Marketing & Communications Director
Community Alliance Credit Union
37401 Plymouth Road • Livonia
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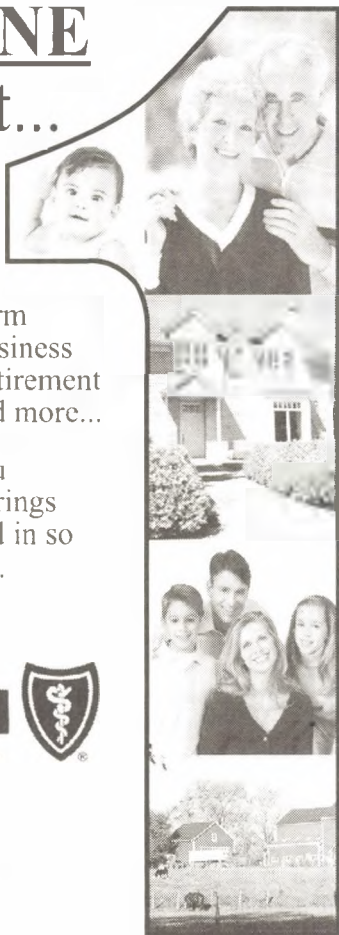
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Life insurance FYI for 'Generation Y'

If you were born between 1979 and 1994, you may have heard yourself described as part of "Generation Y." Characteristics that define your generation include a tendency to be independent, opinionated and well informed — good qualities to be sure.

A 2010 study by Prudential, "Reaching Gen Y - easier than you think," suggests that one area where you might benefit from more knowledge is in the area of life insurance. Those younger than age 40 often give little thought to life insurance products early on, as they are more inclined to wait until they reach specific life stages.

What you may not know, is that the best time to buy any type of life insurance is when you are young and healthy, since the cost increases as you age. Life insurance premiums are also based on your health at the time of application, so waiting until mid-life maladies kick in may not make good financial sense.

"Starting research early for any major life purchase is key, especially life insurance," says Joan Cleveland, senior vice president of Business Development for Prudential's Individual Life Insurance business. "And when analyzing products, speaking with a qualified financial professional is a great way to end up with a smart and informed decision."

Selecting the right product and coverage

According to the study, millennials are known to do a lot of comparison shopping online — financial services are no exception. Figuring out what products and services fit your needs is always the first step to purchasing life insurance. Before you get started, a basic understanding of the differences between types of life insurance is helpful:

Term life insurance: Like its name implies, term life insurance provides coverage for a specified "term" or period of time. It is usually less expensive than "permanent" insurance, especially in the early years of the policy. It typically does not offer potential for cash value accumulation. Rather, it typically provides a death benefit for a limited amount of time.

Advantages:

- Term insurance generally pro-



Those younger than 40 often give little thought to life insurance products early on, as they are more inclined to wait until they reach specific life stages. What you may not know, is that the best time to buy any type of life insurance is when you are young and healthy, since the cost increases as you age.

vides more death benefit for the same dollar than permanent insurance.

- It is a good choice if you want or need to maximize the amount of coverage you can purchase for a lower premium outlay.

- It is also appropriate to cover needs that exist for a limited period of time, such as college tuition or a mortgage.

Disadvantages:

- At the end of the specified period, your death benefit either expires or the premium increases dramatically.

- If you want to keep coverage without paying the higher premiums, you'll likely have to purchase a new policy at your current age and health status, which will result in higher costs.

Permanent life insurance:

Permanent life insurance is designed to provide coverage for your entire life. Premiums are typically due for the life of the policy. In addition to providing a death benefit, permanent policies are usually designed to accumulate cash value.

Advantages:

- As long as premiums are paid when due and other contractual conditions are met, permanent life insurance remains in effect over the course of your life, even if your health declines.

- Since age and medical condition are two of the major factors used in underwriting life insurance, purchasing permanent life insurance when you are younger and healthy will

provide you with lower premiums.

- Buying permanent insurance now ensures you have coverage later, even if a future medical condition makes you ineligible to buy life insurance.

- Cash value that may accumulate in the policy can be accessed later, usually on a tax-favored basis, through withdrawals and/or loans to fund various needs.

Disadvantages:

- Because you have coverage for life, the premiums are higher compared to the initial premium for term insurance.

- Loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

Enjoying the best of both worlds

"In many cases, having a combination of term and permanent coverage is the right choice and the best way to help meet your financial protection needs," says Cleveland. "But, ultimately, you should educate yourself and then make a list of questions or concerns you have so you come to the table prepared to learn how life insurance can help secure your financial future."

All guarantees are based on the claims paying ability of the issuer. Policies may contain exclusions, limitations, reductions of benefits and terms for keeping them in force. A financial professional can provide you with costs and complete details.

—*Courtesy of ARAccontent*

Local Advice

Get more information on renters and life insurance from a local professional.

Advice from: Larry Johnson

Larry Johnson Agency-Farm Bureau Insurance
9369 N. Haggerty Road • Plymouth
(734) 207-0988

www.farmbureauinsurance-mi.com

Life Insurance — Life insurance is a very important part of an individual's financial plan. It provides protection for families in the event of the loss of a husband or wife, mother or father, or son or daughter. It buys time for a family to recover from a loss. Life insurance can prevent financial disaster from the loss of a breadwinner. Purchasing life insurance protection at a young age also means you are obtaining the protection during a time when it is less expensive due to age and when a person is generally in their best health. This allows a family to purchase significantly higher amounts of coverage for what can typically be a low monthly payment.

We offer a number of different types of life insurance plans that can be tailored to meet the needs of an individual or a family. We work with our clients to determine the proper amount of coverage and the best type of coverage that meets their goals and fits within their income.

Renter's Insurance — Renter's insurance provides protection for an insured's property and liability. Essentially renter's insurance will protect the things an insured owns that are located in the location being insured. Included in this would be property such as clothing, furniture, appliances and electronics. Special coverage can be added for items such as jewelry, guns, fine arts, collectibles and other items of this nature. In almost all instances an apartment complex provides coverage for the buildings they own, but the complex does not provide insurance for renter's property. It is important for the individual renter to have their own coverage to protect their personal property. Generally renter's insurance is very inexpensive for the coverage it provides in the event of a loss.

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Protect yourself if you rent

The downward economy has taken its toll on the housing market. Many people are choosing or finding it necessary to live as renters rather than homeowners. Other renters are students, anxiously awaiting their first foray into residential independence. But these same people may be unaware of how to safeguard their belongings in a rental situation. Oftentimes renters mistakenly forego financial protection and are then left high and dry in the event of a burglary, flood or fire.

Laptops, MP3 players, global positioning systems, jewelry, and cell phones are at the top of the list for would-be thieves. Furniture and clothing are also expensive to replace. According to MetLife Auto & Home®, the average person is estimated to have approximately \$20,000 in possessions. In a rental property, individuals such as a superintendent or landlord may have access to your home, as may hired contractors. It's important to protect all of your belongings so you don't have to pay out of pocket if something is taken or damaged.

Renting an apartment is not like living in an on-campus dorm or in a private residence, where belongings are typically covered by a homeowners insurance policy. Landlord's insurance only protects the actual property — not your valuables or the cost of temporary housing -- and it doesn't protect you in case of a lawsuit. You should investigate rental insurance, which is something that, despite the warnings, 80 percent of college and other renters do not do, according to research.

"For a few hundred dollars a year or less, you can purchase a solid renter's policy that covers protection for your valuables — up to \$75,000 — as well as protection against personal liability," said Mario Morales, an underwriting manager at MetLife Auto & Home. "Imagine experiencing a fire or other disaster in your apartment, and having to replace all your valuables not to mention all the furniture, pots, pans, dishes, and other necessities at your own expense. Hopefully, you won't have a theft or experience a fire. But, if you did, you'd know your valuables were protected."

When safeguarding your apartment and choosing a rental insurance policy, consider these important tips from MetLife Auto & Home:

- Ask whether the renters coverage pays actual cash value or replacement cost. With "actual cash value," your coverage will pay only for what your property was worth at the time it was damaged or stolen, due to depreciation. "Replacement cost" coverage will replace the item at cur-



It's important to protect all of your belongings so you don't have to pay out of pocket if something is taken or damaged.

rent prices.

- Take advantage of a discount for multiple policies. Often insurance companies provide a discount when a person has multiple policies, such as renter's insurance, car insurance, or life insurance.

- Add extra protection for unique items with special value. For expensive items such as jewelry, furs, fine arts, sterling silver flatware, antiques, and other collectibles, renters should add an "endorsement," which provides additional protection above the monetary limits of a traditional policy.

- Keep track of possessions with a personal property inventory to help when filing claims and keep a copy in a safe place outside the apartment. MetLife's Life Advice Series advises that every home have a personal property inventory because it will help you determine the approximate value of your possessions, and consequently, how much insurance you need to cover your personal property.

For additional information about renting a home and renter's insurance, MetLife Auto & Home offers consumers two free, comprehensive brochures as part of the Life Advice series: "Homeowners Insurance and Your Home," as well as a "Personal Property Inventory" brochure to help people keep track of their valuables. These materials are available by calling 1-800-638-5433 (1-800-MET-LIFE), or 1-866-MET-VIDA (for callers that prefer to speak in Spanish). Also visit, www.metlife.com.

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Variable Rate: The rate is determined monthly by adding 6.74% to prime for a Platinum Preferred Premium = 9.99%, 10.74% for a Platinum Preferred=13.99%, and 14.74% to prime for Platinum = 17.99%



Financial house cleaning and review for boomers



A financial review will make sure your money is continuing to work for you now and keep you on track for retirement planning in the future.

With the kids grown and retirement not far off on the horizon, it may be time to take a good look at your finances. The way you spend and save money needs to reflect the changes in your lifestyle and be adjusted accordingly. A review will make sure your money is continuing to work for you now and keep you on track for retirement planning in the future.

Savings and investments

Check the rate of return on interest-bearing accounts like savings and CDs. Don't assume that these interest rates will remain unchanged without your knowledge. Review your statements and watch carefully for notices about changes in your accounts. Oftentimes, changes in interest rates will occur automatically unless you take direct action, and rarely are these changes in your favor. Watch for excessive management and maintenance fees on investment accounts and that their performance is consistent with expectations.

Insurance policies

Review your current policies and watch for changes when a policy renews. A homeowner's policy should cover changes in the value of the house as well as the replacement cost of its contents. Be sure your health and auto insurance meets your current needs and you're not paying for coverage that isn't necessary.

Empty nest

With the kids grown and gone, you may be paying for services you no longer use, need or want for phone or cable services. Check with local utilities about reduced-rate plans that better reflect your current usage. Large lawns are great for the kids, but now the cost of watering and maintenance may be a waste of resources and money. Smaller cars and the savings that go along with them add up. Do you still need that large side-by-side refrigerator for just the two of you? There are countless ways in which to save money.

The largest expense most boomers face is a mortgage. Refinancing at a lower interest or for a shorter term can result in significant savings. Trading down to a smaller home can not only reduce your mortgage and the interest that goes along with it, but just about all the costs associated with owning and maintaining a home as well.

Bank and credit card fees

The best way to manage credit cards is to avoid using them. If you must use plastic, watch out for interest rates that quietly creep up. In addition, be on the lookout for fees for late payments or additional penalties for exceeding your credit limit. Some banks count on the profits generated from checking accounts with high overdraft and other fees, so it pays to watch your accounts closely and dispute unwarranted penalties.

— Courtesy of
MetroCreativeConnection

Local Advice

Get more information on estate planning from one of these area professionals.

Advice from: Jack Bolling
Law Office of Jack Bolling
334 Union St. • Milford
(248) 684-9742
www.jackbollinglaw.com

Proper estate planning allows you to plan for yourself and your loved ones without giving up control of your affairs. Everything in estate planning comes down to title. Attaching desirable personal protections to assets you leave to your heirs, such as creditor, predator, divorce, or remarriage, all depend on title. Tax savings depend on title. In other words, you and your family only receive the benefits of your planning if your planning controls your wealth. Control comes from title. Most word-processed estate plans do not deal with changing title to your assets.

Thus, just having documents does not ensure that your wishes will be fulfilled or that personal protections will attach. Therefore, it's not about just having documents – It's about results!

We believe that because many clients and professional advisors see estate planning as being transactional, a one-time event, they carry away a false sense of security by saying, "I did my estate plan." In reality, estate planning is a constant on-going process, not a transaction.

Because everything constantly changes, your plan must be changing too. We enjoy a partner relationship with our client families and communicate with them often. We share the benefits of our plan update and maintenance program, keeping their estate plans current with changes in the law, their family, their assets, and our enhanced learning.

Local Advice

Advice from: Steven H. Malach
Lipson Neilson Estate Planning
Group & The Center for Estate
Planning
3910 Telegraph Road, Ste. 200
• Bloomfield Hills
(248) 593-5000
www.lipsonneilson.com

Within the last year, there has been a major overhaul of Michigan's trust code. This included expanded requirements by successor trustees of their notification responsibilities and great emphasis on beneficiaries' rights, all of which Lipson Neilson has studied and implemented into its service package for clients.

This year there is no federal inheritance/death tax. Last year the exemption was \$3.5 million; next year it is \$1 million. There are many issues to address to try and minimize this tax burden to deliver more of an inheritance to a family instead of the government.

There is also a dramatic increase in family disputes after a loved one passes away, with more than 60,000 probate cases filed in the state last year alone. Lipson Neilson is not only a leading advocate in handling these matters in the probate courts, but we also offer services as a mediator/facilitator to help smooth over family fighting and enable them and the next generation to become stronger instead of building strained relationships.

Advice from: Don Gillis
The Gillis Group/Raymond James
Financial Services
2753 S. Milford Road, Ste. 101
• Highland
(248) 676-2003
www.raymondjames.com

Retirement planning and Estate planning are often close cousins simply due to their "proximity" in life. They also both need to address concerns and strategies in: Asset protec-

tion from creditors or lawsuit, "elder law" in case of incapacity, asset or wealth transfer to other generations and other related issues.

The Gillis Group works with clients in the following ways:

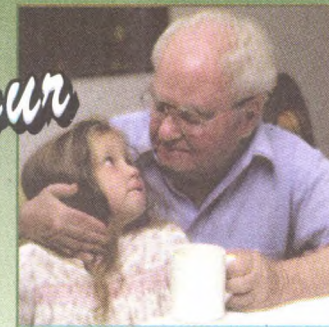
1) Financial advisors coordinate with the client's estate attorney. One of the most effective arrangements for a client is to have the clients' Estate Planning Attorney, Certified Public Accountant (CPA) and Financial Advisor working closely together. This communication avoids pitfalls by cross-checking with each professional's area of expertise and allows the client to take advantage advice that may show up across multiple areas of expertise.

2) We provide outstanding financial "tools" to help implement the client's estate plan.

Products like annuities, life insurance, long-term care insurance, disability insurance, and countless investment products are what we specialize in. The Gillis Group, through Raymond James Financial Services, has a particular advantage over other financial advisors since we can get quotes and provide products through many different companies.

3) We promote awareness, stress the importance of estate planning and encourage clients and contacts to consider it. Often, we are the first place a client will call or the first place they even here about the need for estate planning in their financial life. Although we are not attorneys, we are educated on the different techniques that are used in estate planning, so as we plan their financial future, we can notice the need for estate planning work and advise the client. We often provide initial contact referrals to local estate attorneys if legal or in depth planning is required.

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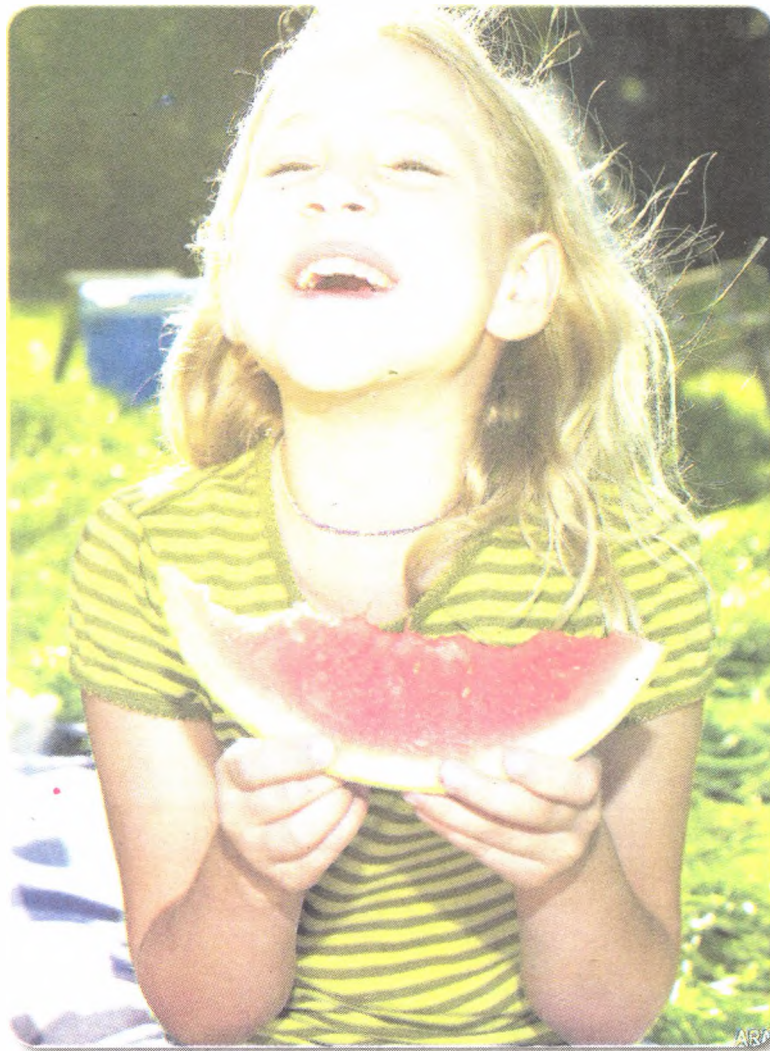
Six apps that will assist you in healthy living

When fingers get pointed in debates over the obesity epidemic in the United States, technology sometimes shoulders some of the blame. Time in front of computer screens or television is often listed as part of the reason why Americans aren't as healthy as they have been in the past. But the truth is there are also technological advances that have the potential to guide you in your quest for a healthier lifestyle, whether that is eating right, exercising or keeping tabs on vital numbers that are important to your health.

Take smart phone applications for example. Nowadays, you can find applications for just about anything in life that might capture your interest, and healthy living is no exception. So if you're looking to stay fit and healthy, here are six mobile apps that give you and your family a little extra help:

Lose It!: Counting calories is perhaps the simplest and most effective way to keep track of your health goals, especially if it involves weight loss. But it's difficult to do all the adding and subtracting in your head, which is where the free app Lose It! comes in. The app allows you to enter what you eat each day and calculates not only calories, but fat, protein, cholesterol and carbohydrates based on portion size. It also allows you to enter different types of workouts, from walking to yoga, to see how many calories you will burn while you are exercising.

Carb Counting with Lenny: This app is designed to help children with diabetes count carbohydrates to help manage their diabetes, but can be of use to anyone. Using their mascot Lenny the Lion, who also uses insulin pump therapy, Medtronic Diabetes introduced this app, which allows children with type 1 diabetes to learn about carbohydrate levels in basic foods. The application also allows users to create a customizable food guide using their own photos or ones they find on the Internet, as well as play games to test their carb-counting knowledge. Periodic contests and giveaways (www.medtronic-diabetes.com/carb-counting-contest) are announced to reward registered users who get highest game scores.



There are technological advances that have the potential to guide you in your quest for a healthier lifestyle, whether that is eating right, exercising or keeping tabs on vital numbers that are important to your health.

Medtronic Diabetes, which makes such products as continuous glucose monitoring devices, designed the app to be useful and educational for both children with diabetes and others who are interested in monitoring carb intake.

Size Me Up: Another application for kids. This one allows children to enter their current height and receive estimates for how tall they might be in the future, at any given age. This can be used to help keep your child motivated to eat right, so they can grow up to be tall and healthy.

BP Buddy: This application allows people who are monitoring their blood pressure to input their blood pressure numbers and heart rate numbers and log them for up to 60 days. An e-mail feature allows users to send their numbers to their doctor for analysis.

The Carrot: As an interactive journal, this application allows you to track multiple items related to health. In addition to entering information on meals, workouts, and even medication, you can also enter your assessment of your moods or the level of job satisfaction you are feeling at the moment to see if you can pinpoint what healthy habits work best for you.

FitReach: This training and diet application allows you to enter information on your meals, as well as workouts. It also encourages you to do regular weigh-ins so you can compare your weight loss with your goals on graphs that are a part of the app.

Applications are available on iTunes and can also be downloaded through your iPhone, smart phone or other compatible mobile device.

— Courtesy of ARContent

Local advice

How to protect your health and financial future

Advice from: Lori Brya
Manager, Health Services
Michigan Farm Bureau
www.mfbhealth.com

The numbers are scary and the health risks scarier still: 13.7 million young adults ages 19-29 do not have health insurance – the largest and fastest-growing group of uninsured in America. Although we think of young adults as a healthy group, consider these facts compiled by the Commonwealth Fund:

- Injury-related visits to emergency rooms are far more common among young adults than children or older adults.
- One-third of all HIV diagnoses are made among young adults.
- There are 3.5 million pregnancies each year among the 21 million women ages 19 to 29.
- Uninsured young adults are the most burdened with medical bills and debt.

Also consider that Americans without health insurance are more likely to receive too little medical care too late; be sicker and die sooner; and receive poorer care in the hospital even for catastrophic injuries like those sustained in a motor vehicle accident, according to the Institute of Medicine.

So what can you do to ensure that you have the health coverage you need? It's as easy as talking to your local Farm Bureau Insurance agent.

Farm Bureau has a member-only health plan to cover single adults age 19-30 for as little as \$50 a month. The Young Member BlueSM PPO plan offers major medical coverage with a \$1,000 deductible. And for young families, consider Farm Bureau's low-cost Member Value BlueSM PPO plan that has no deductible and includes limited prescription drug coverage. Ninety-eight percent of the physicians and all of the hospitals in Michigan participate with our PPO plans, so you won't have to worry about finding a doctor.

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Local Advice *Federal tax credits set to expire by end of year*

Federal tax credits aren't limited to home improvement services. Local professionals weigh in on tax credits for individuals beneficial through end of year and beyond.

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Capital gains — We don't know for sure yet, but capital gains taxes are most likely going up. In 2010, individuals pay zero tax on capital gains and qualifying dividends if their tax bracket is 15 percent or lower. Others pay 15 percent.

Tip: Taking gains on stock sales, sales of second homes or C Corporation dividends in 2010 could save big tax dollars in the future.

Personal Energy Property Credit — A nonrefundable credit equal to 30 percent of the cost of personal energy property (certain energy-saving improvements such as insulation, doors, windows, electric heat pumps, etc. to a principal residence) is available. The credit is limited to a combined total of \$1,500 for 2009 and 2010.

Tip: Check to make sure the items you are buying qualify for the credit. Highly efficient doors and windows usually cost more, so the credit is designed to offset those costs.

The American Opportunity Tax Credit — This credit has been expanded for higher education. It increased the credit limit to \$2,500 per eligible student, expanded the definition of eligible expenses to include course materials, allowed the credit for the first four years of post-secondary education in a degree or certificate program, increased the income phase-outs so higher income taxpayers can take advantage, permitted the credit to be claimed against Alternative Minimum Tax, and allowed 40 percent of the credit to be refundable in certain circumstances.

Tip: Enroll and attend school in 2010, don't wait until January to get started. If you are a higher income taxpayer, be sure to check to see if you qualify in 2009 and 2010. If you missed the credit in 2009, you can amend to get your refund.

Qualified Tuition Programs — The definition of qualified higher education expenses is expanded to include the purchase of computer technology or equipment and Internet access and related services for use by the designated beneficiary

and beneficiary's family. **Tip:** If you need a new computer for school, and have an Education Savings Account or Qualified Tuition Program, do it before December 31, 2010.

Advice from: Colleen Banks
Morrison, Stanwood, Polak
& Hillard, P.C., C.P.As
823 Penniman • Plymouth
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The doubt over extending the Bust tax cuts leaves taxpayers in a quandary for planning. The credits listed do not all expire at December 31, 2010, however are noted for informative purposes.

Energy Credit — Eligible improvement costs qualify for a 30 percent credit up to \$1,500.

Education Credits — Various credit amounts for higher education tuition, qualified expenses and lifetime learning.

Health Coverage Credit — For taxpayers eligible for the COBRA subsidy, this credit may be a reduction of the health insurance premiums or a credit applied for on the tax return. Restrictions apply.

Home Buyer Credit — Up to \$8,000 credit is available for taxpayers who purchase a home by April 30, 2010, and close by September 30, 2010.

Child Tax Credit — Now a lower threshold of \$3,000 earned income to determine eligibility.

Adoption Credit — Up to \$12,500 (non refundable) credit for qualified adoption expenses.

Michigan Income Tax Credits — Be sure to check for the Homestead Property Tax Credit, Tuition Credit, Energy Credit, Home Heating Credits, Public Contribution, Community Foundation, Homeless Shelter and Food Bank Credits — all have certain restrictions.

Advice from: Matt Golba
Edward Jones
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Here are some "tax-smart" strategies to consider:

Invest in municipal bonds. If you're in one of the upper income brackets, you might benefit from owning municipal bonds. The interest payments from "munis" are typically exempt from federal income taxes, and may also be exempt from state and local taxes, depending on where you live. (However, the interest from some types of munis may be subject to the alternative minimum tax, or AMT.)

"Max out" on your Roth IRA. If you qualify for a Roth IRA, try to fully fund it every year. Your earnings grow tax-free, provided you've had your account at least five years and you don't take withdrawals until you're at least 59-1/2. And now, it's easier to convert a traditional IRA to a Roth IRA. Under previous rules, you could only convert if your modified adjusted gross income (MAGI) was \$100,000 or less. But starting this year, you can convert funds to a Roth IRA even if your MAGI is over \$100,000. And if you convert in 2010, you can report the taxable income from the conversion over a two-year period, in 2011 and 2012.

Distribute assets between taxable and retirement accounts. You'll want to look at all your investments as a whole to determine if they're working together to help you achieve your goals. But in considering ways to control investment taxes, you may also find it useful to look at two separate categories: your tax-deferred retirement accounts, such as your traditional IRA and your 401(k), and your taxable accounts, which hold all the investments not in your retirement accounts. As a (very) general rule, you might want to put income-producing securities, such as taxable bonds, into your tax-deferred retirement accounts. When you ultimately take out this money, presumably at retirement, your withdrawals will be taxed at your income tax rate, but by then, you may be in a lower tax bracket. Conversely, you may want to put growth-oriented securities, such as stocks, in your taxable account; as long as you hold these assets at least a year, you'll only have to pay the long-term capital gains rate, which is currently 15 percent if you're in one of the top three tax brackets. (This rate may soon rise, however.)

Sell your "losers" throughout the year. If you own investments that have lost value and that you don't need to keep for other reasons (such as portfolio balance), consider selling them throughout the year. Your losses can offset any capital gains you might have achieved; if you don't have any gains, the losses can offset up to \$3,000 of your regular income. Plus, any losses that you don't use in a given year can be carried forward indefinitely for use against future capital gains.

Before embarking on any of these strategies, consult with your tax advisor. Every "tax-smart" move may not be appropriate for your individual situation. But if you're concerned about the impact of investment taxes, it can certainly pay to explore all your options.

Save money on taxes by donating to charity

We've all heard the saying about nothing being certain but death and taxes. As the calendar year comes to a close, many people might be thinking about how to reduce their taxable income from 2010. Charitable giving is one way to pay less in taxes.

In many cases, tax-deductible charitable giving can save a person considerable amounts of money in the long run. The added bonus is that it can feel good to give as well. Making charitable donations can save a person thousands in tax dollars, provided the correct steps are taken.

1. Ensure the charity is a tax-exempt organization eligible to receive tax-deductible donations.

2. Be sure to keep all receipts for charitable giving throughout the year. Generally donations less than \$250 can be recorded with a cancelled check. Other donations will need a written acknowledgment from the charity.

3. Itemize donations when filing tax returns. If non-cash donations were given (such as clothing or automobiles) be sure to complete the applicable tax form.

4. Figure out the fair market value of items being donated that aren't cash. This will help determine the value of the charitable deduction when it's time to file a tax return.

5. Address any questions concerning charitable donations to a knowledgeable tax preparer or accountant.

— Courtesy of
MetroCreativeConnection

Federal tax credits set to expire by end of year

Putting off that home improvement project? Waiting too long could be detrimental to your wallet.

On Dec. 31, the federal tax credit worth up to \$1,500 for energy-efficient home improvements will expire, leaving procrastinating homeowners out in the cold - or at least chilly from their old, drafty windows.

In addition to tax credit savings, many window sellers are offering savings on qualifying windows during October, which happens to be National Energy Awareness month.

"The timing couldn't be better for value shoppers to make the investment into new energy efficient windows for their homes," says Erin Johnson, window expert for Edgetech I.G. "Special offers and tax credits will add up through December, but the long-term savings on energy bills will be long-lasting if consumers do their homework to find the right windows to meet all of their needs."

Shopping for replacement windows

The first rule of thumb when shopping for new sustainable windows is to understand what the labels mean, and to read them carefully. Windows that bear the ENERGY STAR label are proven to reduce heating and cooling costs, and are National Fenestration Ratings Council (NFRC) approved for U-factor (the rate of heat loss through the window) and solar heat gain (how well the window blocks heat from the sun).

To meet the federal tax credit requirements, windows must achieve a .30 U-factor and .30 solar heat gain coefficient, and this information should be clearly marked on the windows. But to ensure the long-term performance of replacements, there are a number of other factors that should be considered, including condensation resistance.

"The existence of condensation on windows is a sign that a window is inefficient," Johnson says. "This can even occur in newer, poorly constructed windows and will lead to other problems, including mold and damage to curtains, walls, carpet and the window itself. Most importantly, moisture can lead to seal failure and the need to replace the

entire window system."

Some NFRC labels include condensation resistance (CR), which is reported on a scale from one to 100, and measures the ability of a product to resist formation of condensation on the interior surface of the product. The higher the CR rating, the better that product is at resisting condensation formation. While this rating cannot predict condensation, it can provide a credible method of comparing the potential of various products for condensation formation. This rating is not required to be posted on new windows - so be sure to do your homework if it isn't there.

The primary component to watch for to prevent condensation is the spacer - the window component that separates and seals the two panes of glass. According to the NFRC, an important step toward reducing the potential for condensation is the use of a warm edge spacer system that reduces the conductivity through the edge of the window.

"Non-metal, dual-sealed warm edge spacer systems, such as Super Spacer, are less conductive than metal spacers, which leads to less condensation in insulating glass windows," Johnson says. "Because of its all-foam, no-metal design, Super Spacer offers the highest condensation resistance in the industry."

According to Johnson, all-foam spacers have other benefits that will ensure the long-term energy performance of replacement windows. "Rigid, metal spacers do not bend, so over time stress from wind, snow and barometric pressure changes can cause the seal to crack. A flexible spacer will expand and contract with weather changes, keeping the seal intact and the window performing longer," she says.

A survey conducted by the Alliance to Save Energy found that 64 percent of homes in the U.S. have single-pane windows, which contribute up to 35 percent of energy wasted in buildings. In cold climates, energy-efficient, dual-pane windows with low-e coatings can reduce heating bills by as much as 34 percent. In warm climates, they can cut cooling costs by 38 percent.

For more energy-efficient window buying tips and tax credit information, visit www.sustainaview.com.

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World's wealthiest set positive example as philanthropists

As the year draws to a close and the holiday spirit of giving is prevalent once again, charitable donations are likely to rise. Charities often garner more donations during the holiday season.

But which philanthropists are known as the most generous regardless of the season? According to BusinessWeek, the following people are among the country's most generous individuals.

• **Warren Buffett.** The Berkshire Hathaway CEO is quite possibly the world's most notorious philanthropist. In 2006, the legendary investor, who Forbes estimated had a net worth in excess of \$40 billion in 2010, pledged 99 percent of his wealth to philanthropy during his lifetime or at his death. That pledge includes a \$31 billion commitment to the Bill & Melinda Gates Foundation.

• **Bill and Melinda Gates.** Speaking of the Gates', the Microsoft co-founder and chairman and his wife manage the world's largest charity, the aforementioned Bill & Melinda Gates Foundation. In addition to Buffett's contributions, Bill and Melinda Gates have also donated much of their own fortune to the foundation, which focuses on alleviating global poverty and finding a cure for AIDS, in addition to other goals.

• **George Kaiser.** Though not as widely known or at least as recognizable as Buffett or Bill Gates, George Kaiser is among the country's most generous billionaires. Based in Tulsa, Oklahoma, Kaiser has donated billions to emphasize early-childhood education, prenatal health care and public health, among other causes.

• **George Soros.** Like Buffett, Soros made his money in the financial investment arena. Also like Buffett, Soros is a noted philanthropist, annually distributing \$400 million or more through his charitable network. That network extends beyond U.S. borders as well, as Soros once



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donated \$5 million to Liberian President Ellen Johnson Sirleaf's education initiatives.

• **Gordon and Betty Moore.** Gordon Moore, who co-founded Intel, and his wife Betty have donated more than \$7 billion to charity, devoting a great many resources to environmental causes. The Moores have also funded nursing initiatives in the San Francisco area.

• **Donald Bren.** Real estate developer Donald Bren's role as philanthropist is most noted for his commitment to education. His 2006 gifts totaling \$20 million

to elementary fine arts, music and science programs overshadowed his donation of properties worth hundreds of millions of dollars to recipients including schools and retirement communities.

• **Jon Huntsman.** Huntsman's charitable efforts are aimed largely at relieving human suffering, particularly finding a cure for cancer. The Idaho-born businessman pledged more than \$700 million to the Huntsman Cancer Institute to foster cutting-edge research toward a cure.

• **Bernard Osher.** A major supporter of higher education and the arts, Osher has

funneled more than \$700 million into his foundation. Osher also runs a scholarship program for people over the age of 50.

• **Michael Bloomberg.** Another of the more recognizable names on the list, the longtime mayor of New York City has pledged hundreds of millions of dollars annually for several years. An advocate of health, in 2006 Bloomberg pledged \$125 million to a worldwide antismoking campaign, just four years after he successfully led an effort to ban smoking in New York City's bars.

— Courtesy of MetroCreativeConnection

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4	2	8	3	5	9	1	6	7
9	7	1	6	3	4	5	2	8
3	8	6	5	7	2	4	9	1
2	5	4	1	9	8	6	7	3
5	6	2	4	1	3	7	8	9
8	1	9	2	6	7	3	4	5
7	4	3	9	8	5	2	1	6

Intermediate

5	4	2	8	3	7	6	1	9
7	9	3	1	5	6	4	8	2
8	1	6	9	4	2	3	7	5
3	8	4	7	9	1	5	2	6
1	2	5	3	6	8	9	4	7
9	6	7	5	2	4	8	3	1
6	5	8	2	1	3	7	9	4
2	7	9	4	8	5	1	6	3
4	3	1	6	7	9	2	5	8

Advanced

8	6	5	2	4	7	9	1	3
7	3	9	5	8	1	2	4	6
2	4	1	9	3	6	5	8	7
9	7	3	6	2	8	1	5	4
1	2	6	3	5	4	8	7	9
5	8	4	7	1	9	6	3	2
3	5	8	4	9	2	7	6	1
4	9	7	1	6	5	3	2	8
6	1	2	8	7	3	4	9	5



Submitted photos
Milford Attorney Jack W. Bolling loves the historic surroundings of his office now located in a renovated 130-year old home at 334 Union St. in downtown Milford.



LAW OFFICE OF JACK W. BOLLING, P.C.

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An avid history buff, Milford attorney Jack W. Bolling is passionate about keeping the past alive for future generations.

He is just as interested in preserving your family's legacy by helping you make decisions that will keep your memory alive through your children and grandchildren.

As an estate/legacy planner, Bolling has trademarked his approach to the estate planning process and accompanying legal services as Legacy LifeLines™. This process includes three steps: 1) counseling and plan design; 2) funding of the revocable living trust; and 3) an on-going maintenance plan that is unique to Bolling's practice.

Bolling encourages his clients to think beyond their financial matters and look into their own life's fulfillment by asking themselves questions like: What really matters most to me? What would I really like to accomplish? What legacy do I

“THROUGH PROPER PLANNING, IT IS POSSIBLE TO PROVIDE FOR YOUR LONG-TERM CARE WHILE PRESERVING ASSETS FOR YOU AND YOUR LOVED ONES. WHY SHOULD YOU GIVE UP SOMETHING THAT YOU’VE WORKED YOUR WHOLE LIFE FOR WHEN YOUR SPOUSE BECOMES ILL?”

— *Jack W. Bolling*

really want to leave behind?

These important life questions are all the more reason that Bolling has expanded his practice to include Medicaid planning.

He believes that estate planning and Medicaid planning go hand in hand.

“Through proper planning, it is possible to provide for your long-term care while preserving assets for you and your loved ones,” Bolling said. “Why should you give up something that you’ve worked your

whole life for when your spouse becomes ill?”

Bolling is also an accredited VA attorney and can help people who have either served or whose family member has served in the U.S. military. “There are many veterans’ programs available, but you need to know who to ask and what to ask,” Bolling said. “I am the person who can help you sort through these issues.”

While helping people on a one-to-one basis with their legacy planning,

Bolling reaches an even broader audience as a guest columnist for Gannett Newspapers, including The Milford Times. He is also a guest speaker for many local groups and organizations.

With a deep respect and passion for history, Bolling is pleased that his practice is now housed in a 130-year old Victorian home at 334 Union St. in downtown Milford, which has been renovated to the period of time in which it was built.

Original pine wood planked floors, a cupola, winding staircases, tall ceilings and etched glass front doors are just a few of the features that drew Bolling to this location in November 2008.

“History comes alive to me while conducting my practice in this historic home,” Bolling said. “It gives me a sense of the past and a vision for the future — exactly what I want to bring to my clients.”

— *By Sally Rummel*

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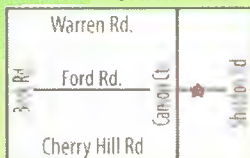
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