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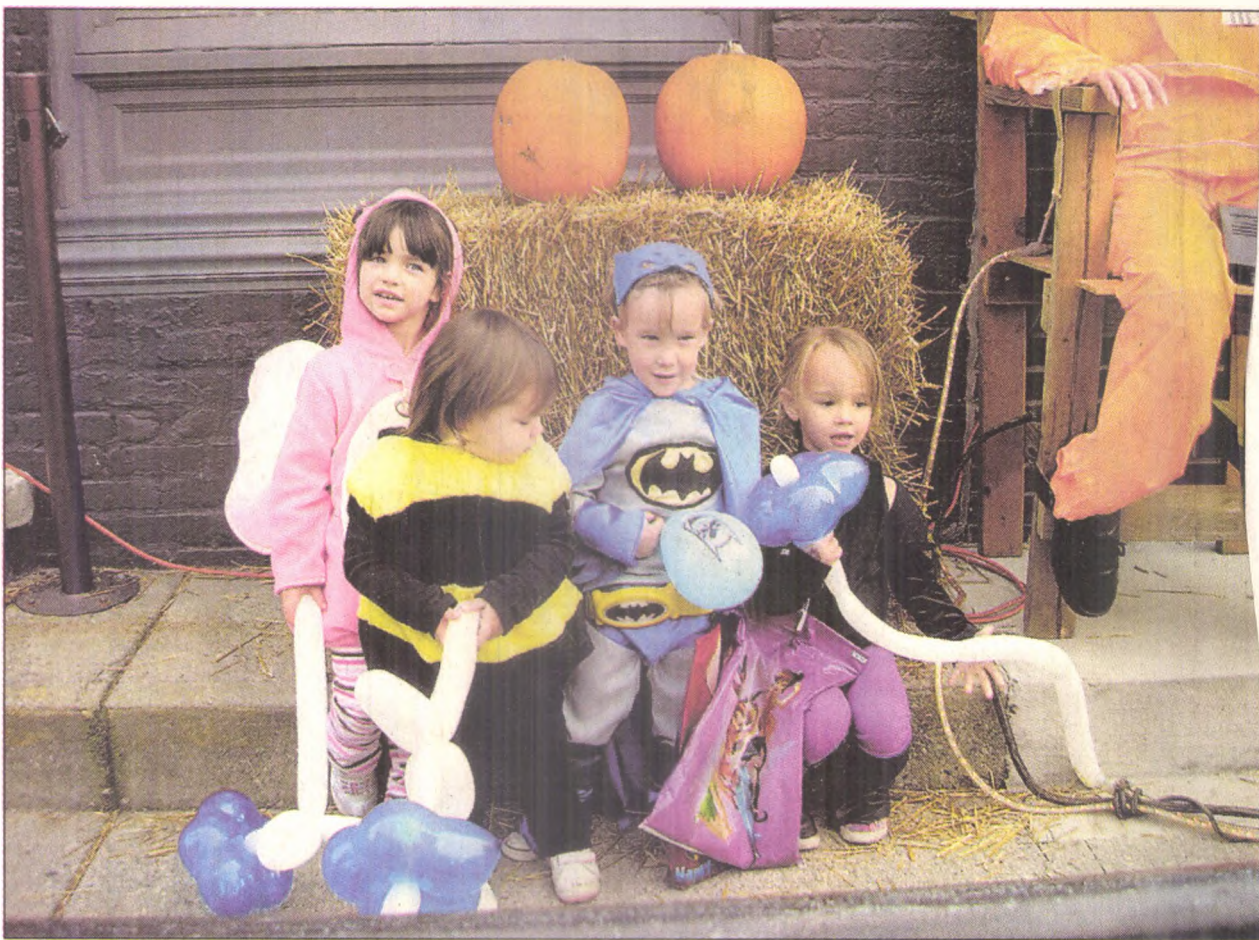
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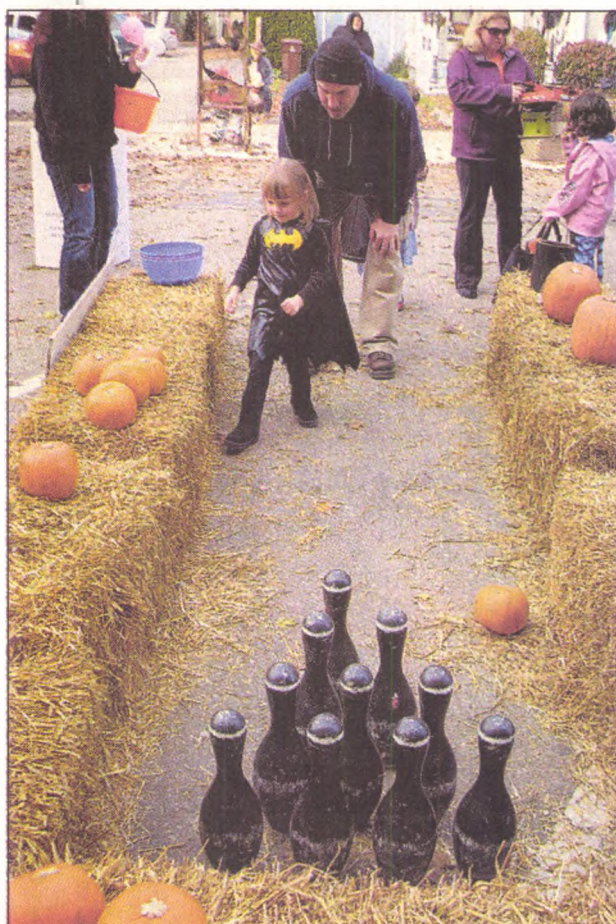
Old Village dresses up for Halloween

Kids and adults got an early start on Halloween Sunday at the fifth annual Old Village Association-sponsored Haunted Halloween Block Party. The family-friendly event took place on Liberty between Starkweather and Mill in the heart of Old Village. The four-hour party featured pumpkin bowling and pumpkin stacking — called the Pumpkin Tower of Death — pumpkin patining and train rides

from the popular Dan-Dan the Choo-Choo Man. There were costume contests for kids, adults and pets and of course treat or tricking for the kids at various candy stations along the street. Event sponsors were Community Financial, Hermann's Olde Town Grille, the Old Village Market and the Liberty Street Brewing Co. Waggin' Tails Dog Rescue Inc., sponsored the pumpkin-painting and the dog costume contest.



Taking time out from the fun at Sunday's Old Village Halloween block party were Plymouth youngsters Ryan Matta, 4 (back left), Savannah Matta, 2 (bumblebee), Caden Harris, 3, (Batman) and Lexi Harris, 4.



Getting ready to try her hand at pumpkin bowling is Bat Girl Brynlee Williams of Dexter.



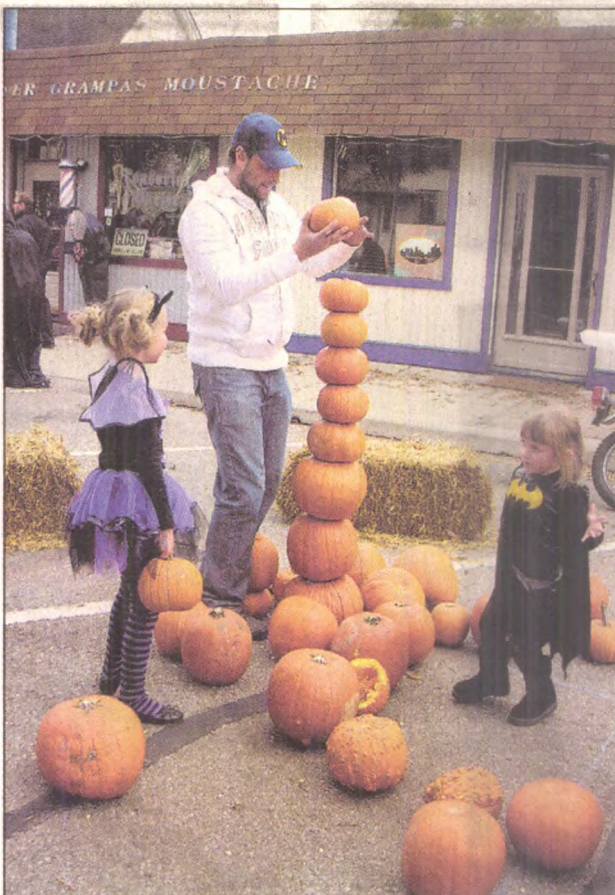
The Linkowski Family of Plymouth Township — Robin, Truman, 2, and Paul — joined the fun at Sunday's event.



Taylor Lynn Mutch puts a washable tattoo on Samantha Barber, 4½, of Canton Township outside of Urban Roots at Sunday's block party.



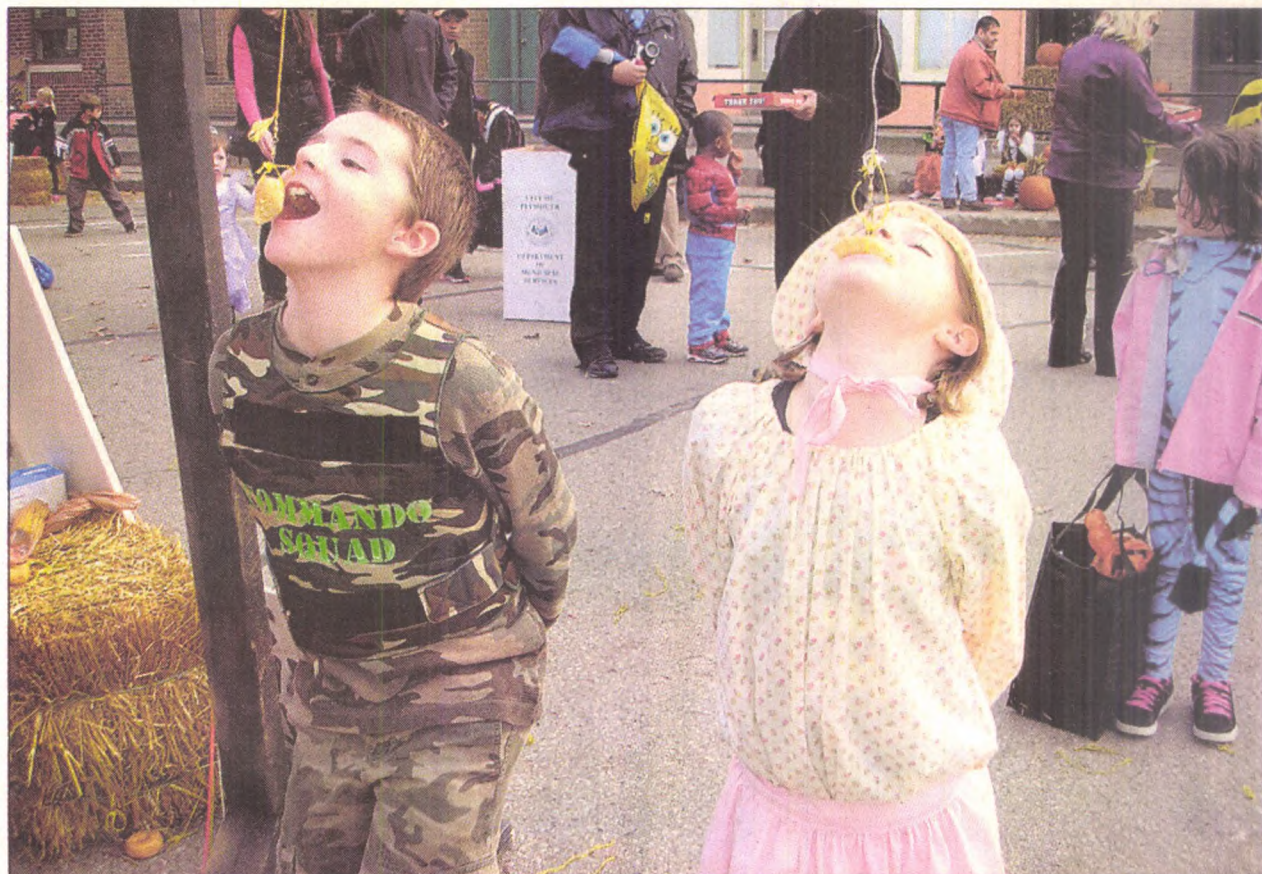
Spiderman Stephen Miller, 3, of Plymouth is ready for candy and games. He was escorted by his grandmother, Angie Skiba of Alpena. Skiba joined in the fun and came dressed as a bumblebee.



Trying his hand at pumpkin stacking is Luke Noble. Getting ready to hand the next pumpkin to be added to the tower is Isabella Greene-Noble of Plymouth while Brynlee (Bat Girl) Williams of Dexter watches.



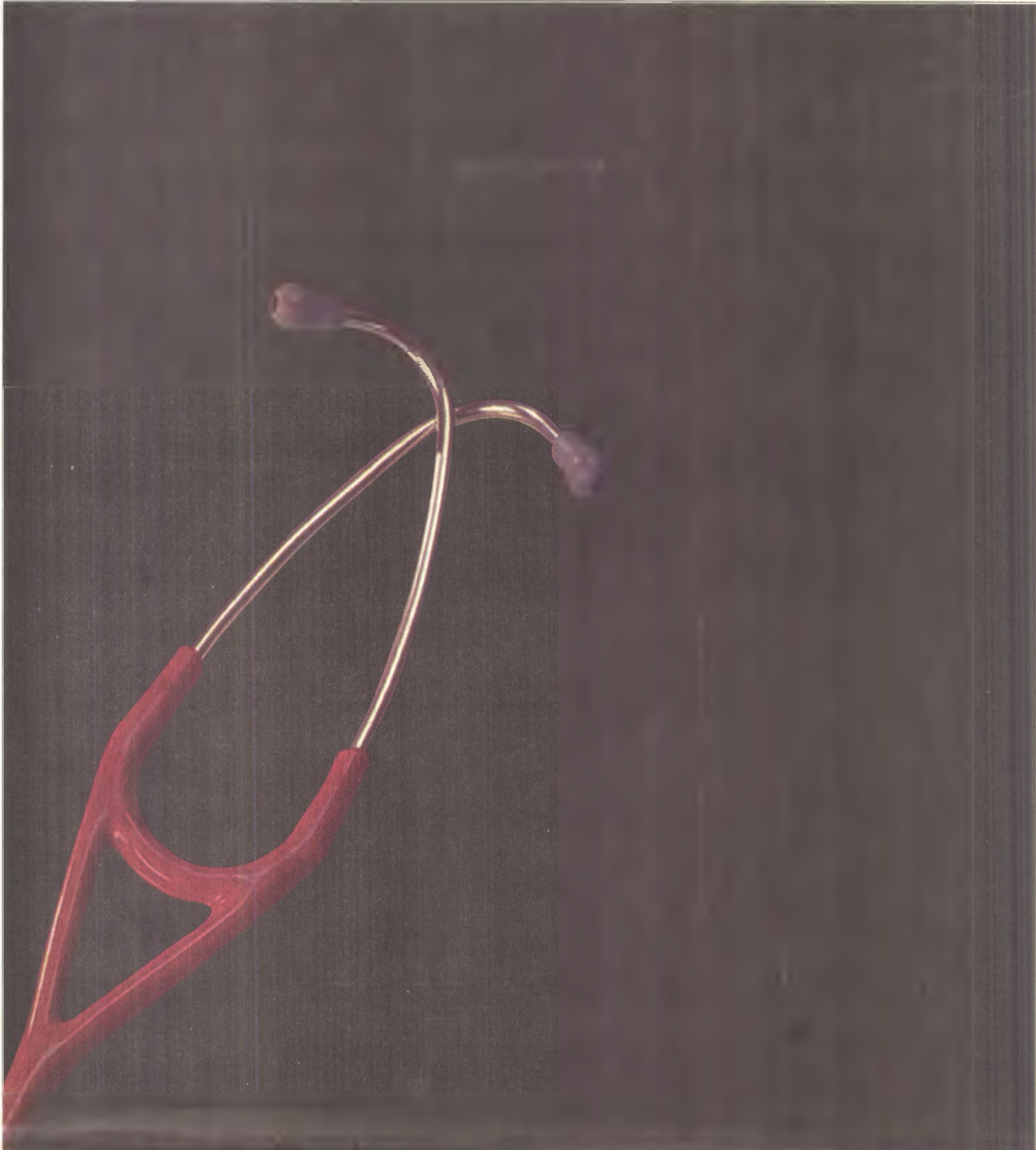
The sights of Old Village last Sunday included some real and not-so-real scary creatures.



Mitchell, 9, and Danielle White compete in the 'Doughnut Gallows,' a variation of apple-bobbing where doughnuts are hung on strings and contestants compete to see who can finish first.



Allyssa Hastings, 4, of Plymouth gets a little help with pumpkin painting from Julia Long Ackland of Hartland. Ackland is a longtime volunteer at the Old Village Halloween block party.



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Car technology can improve your next road trip

By Jon Gunnells
Guest Columnist

Leaves are falling off trees and football season is under way which means two things: it's no longer socially acceptable to wear shorts and it's the perfect time for a road trip or fall color tour.

But before you cram your family into the minivan, or the SUV — brush up on all the new car technology that can make your drive easier, safer and more fun.

Let's start with navigation systems — because if you are like me, you haven't bought one yet, and you refuse to ask for directions.

With navigation systems there are a few routes you can choose. There's the traditional option of a GPS unit like a Garmin or TomTom that is compatible with all vehicles and plugs into your cigarette lighter.

There's also the frugal route where you can download a smartphone app like Google Maps to enable navigation from your handheld device.

But, the most comprehensive unit is a new take on an existing technology. You've likely heard of OnStar, but maybe you haven't heard of the new OnStar FMV mirror. The new product is compatible for a variety of makes and models and even works as a replacement for former OnStar subscribers who had older analog units.

The FMV mirrors have the same capabilities as



Tech Savvy

Jon Gunnells

previous OnStar units: with hands free calling, roadside assistance, emergency crash response, navigation and more.

The FMV mirror is available nationally at retailers like Best Buy and can be purchased for \$199 for a limited time after a \$100 instant rebate. To see if your car is compatible with the new mirror, visit OnStar.com.

Whether you are going on a long road trip or commuting to work, a wider variety of music wouldn't hurt. Ford owners with Sync or MyFord Touch have been linking up their phones and MP3 players with their vehicles for years — but now Buick will be linking up their vehicles with Pandora.

Beginning with select 2012 models, Pandora will be accessible through Buick's infotainment system — and by 2013 it will be standard in all models.

Ford has also added a new wrinkle to its in-car communications systems which should make texting while driving both safe and legal. Drivers who connect their smartphones to their Ford Sync systems will have their text messages read to them while they drive. The feature is available in 2011 and 2012 models

including the Ford Focus. Updates will also be available for users with 2010 models.

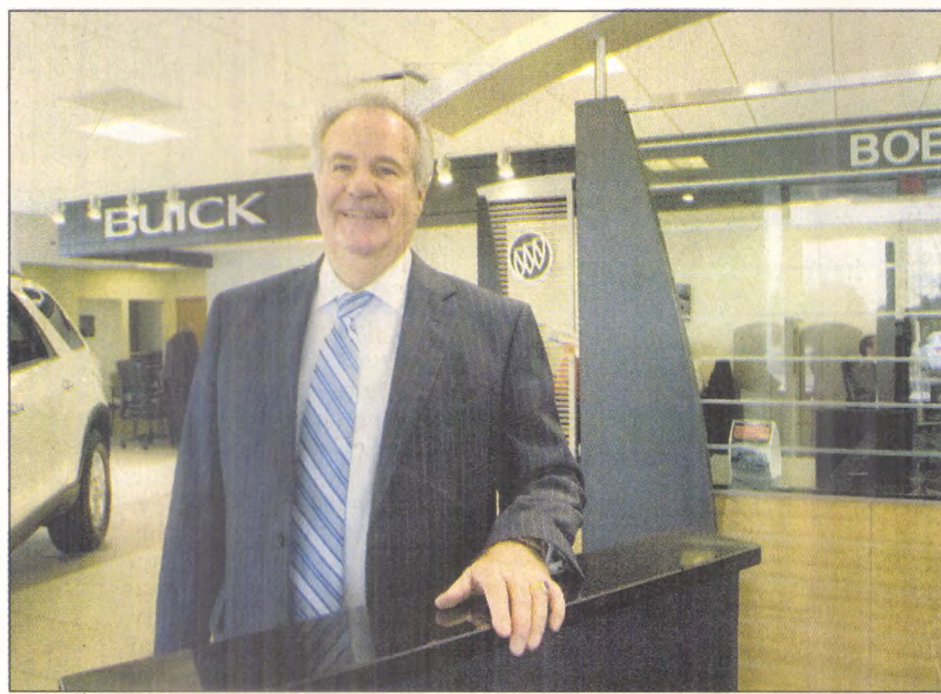
Phone technology can also help you save money when you are cruising around in your vehicle. Need to find the cheapest gas? Of course there's an app for that — some of the best apps for gas prices as "Gas Buddy" "Fuel Finder" and "Gas Hog." The Gas Buddy for example is a free app that is available with iPhone and Android smartphones.

There are even smartphone apps to help users avoid speed traps. Trapster, is a speed trap sharing app that is available for iPhones, iPods, Blackberry and Android Phones and GPS units.

Trapster currently has more than 13 million users sharing more than 4 million speed traps.

After you get your oil changed and tires inflated, make sure you set aside some time to update your car communications center, get your navigation unit and download all the money-saving apps you can find. There are thousands of apps available that can help you on your way. Current automotive and smartphone technology can do just about everything except tell you what type of snacks to bring. You're on your own there.

Jon Gunnells, a Northville Township resident, is a social media planner at a Detroit-based advertising agency. He can be reached at jonathan.gunnells@gmail.com. Follow him on Twitter @GunnSh0w.



PHOTOS BY BILL BRESLER | STAFF PHOTOGRAPHER

Bob Jeannotte recently remodeled his Buick/GMC dealership, making it more customer-friendly "to reward their loyalty," he said.

Remodel meant to reward customers

By Brad Kadrich
Observer Staff Writer

When Buick comes out with its snazzy new compact, the Verano, next month, Bob Jeannotte, Sr., wanted his dealership to match the high-tech beauty of the new product.

With the \$1 million renovation he just completed at his Sheldon Road complex, Jeannotte, owner of Bob Jeannotte Buick-GMC, thinks he accomplished just that.

Jeannotte, who's been in business for some 35 years, recently finished a "complete renovation" of his dealership, including adding a new entrance in the center of the building, all-new furniture and expansion of the customer lounge.

"I've seen some of the new products coming out with Buick and GMC in the future," Jeannotte said. "I could have avoided this for another couple of years ... I wanted to be ready when we get this new product from Buick."

Jeannotte chuckled a little talking about bringing the dealership, established in the late 1970s, into the 21st Century. It features new furniture (which replaces some pieces in place since the beginning), and added "green" lighting. He's



Bob Jeannotte Buick/GMC has a fresh, new look after a million-dollar remodeling program.

even added Wi-Fi service for customers who want to get some work done while they're waiting.

"We had a teacher in here the other day who had her papers spread all over the place," Jeannotte said. "You wouldn't believe the number of people who come in with their computers."

To make them more comfortable, Jeannotte said he nearly tripled the size of the customer lounge and added comfortable seating and refreshments. The showroom has been remodeled, and flower planters have been added to the patio area "to break up the car displays," he said.

The new center entrance means sales staff can move customers into the lot without hav-

ing to exit out of one side of the building or the other. "We figure it's much easier, rather than taking them out the sides of the building," Jeannotte said.

All of the work was done in an effort by Jeannotte to reward his customers for their long-time support.

"Let's face it, they don't really want to be here, because it's either a warranty or a maintenance problem, so we wanted them to be able to relax while they're here," Jeannotte said. "The bottom line is, we really did this for our customers, and the loyalty they've shown us for the last 35 years. Most of the things I did, I had to do at GM's suggestion. (But) I went way beyond that, because my customers deserve it."

PLYMOUTH CHAMBER CORNER

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From the day after Thanksgiving until New Year's Day, Santa's House resides in Kellogg Park facing Main Street. Hundreds of families each year pay a visit to Santa, along with thousands of people seeing the house during Santa's arrival, walking through the Christmas tree display in Kellogg Park and driving by on Main Street.

The sponsorship includes a ban-

ner up to 10 feet on the back of the house facing the Christmas trees and the stage where Santa arrives the day after Thanksgiving. Also, it includes signage on the side of the house where people walk up to the door, on the front of the porch railing facing Main Street and in the house.

Anyone interested in the sponsorship, please call Wes Graff at (734) 453-1540 to discuss the cost and benefits of taking advantage of this opportunity.

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Don't let overspending ruin your holiday season

By Rick Bloom
Guest Columnist



Money Matters
Rick Bloom

It's the time of year where stores will be ramping up their advertising and, once again, starting to hype the holiday season. I just read an article that stated stores will start their holiday sales earlier than they did last year. Before you know it, holiday sales will begin right after Labor Day. Although the holidays should not be about buying gifts, the reality of the situation is that gift-giving has become an integral part of the holidays. Because of this, and because many Americans are struggling like they have never been before, it is important to design a game plan before you begin your holiday shopping.

The first thing I recommend is to write down the

names of people on your gift-giving list. Not everyone you know should necessarily receive a gift. And remember, not all gifts have to be something that you purchase.

There are other gifts, such as making or doing something special for someone, that may be appropriate. Also, keep in mind in today's difficult economy, people recognize that other people have to cut back.

The next step is to set up a budget. Unfortunately, too many Americans overspend for the holiday season and find that they're still in debt from last year's holiday, even before they begin shopping for this year. Setting a bud-

get and sticking to it will help you stay within your means.

My general advice is when buying gifts, spend what you can afford. In other words, if you have to purchase your purchases, it's probably a sign that you cannot afford them. If you charge something and you cannot afford to pay it in full when the charge card bill arrives, once again, you know that you are overspending.

The holiday season should be a time of happiness and joy. Unfortunately, for many this is not the case. Suicides increase during the holiday season and people are generally very uptight. One of the main reasons for this is they tend to associate the holidays with the ability to buy gifts. Nothing can be further from the truth. One way of reducing the pressure on yourself is to limit your list as to who you are buying gifts for and

to set a budget and stick with it. These two little steps can help you have a much more enjoyable holiday season.

When it comes to gift-giving, let's face facts, it's generally for the kids. With the difficult economic times, adults who are giving gifts to children should consider alternative gifts as opposed to giving them the latest toy or whatever. I always recommend that parents, grandparents, aunts and uncles consider giving the gift of education during the holiday season.

The Michigan Education Savings Plan is a great way to accomplish this. The beauty of the MESP is that the money can virtually be used for any public or private institution in the country. We all hear about how expensive college has become and we all know the importance of a

good education. Therefore, during this holiday season, if you're looking for a gift for a child, putting money into MESP is a gift that will pay dividends years and years from now.

As we enter the holiday season, let's not lose focus as to what the holidays are really about. The holidays should be a time of happiness and joy and not frustration. Therefore, during this holiday season, limit the list of people that you are giving gifts to and set a budget. By doing these two things, it should allow you to enjoy the holiday season. Good luck!

Rick Bloom is a fee-only financial adviser. Observer & Eccentric readers can submit questions at moneymatters@hometownlife.com. For more information, visit his website at www.bloomassetmanagement.com.

Exhibit features work of Muses

The Village Theater at Cherry Hill will exhibit the collected works of The Muses, a group of independent artists hailing from the Detroit area, in the Gallery@VT through Nov. 28. These artists meet weekly to create figurative art featuring real figure-based representation of female and male models.

As varied in their styles as the mediums they work in, the group shares ideas and energy in their studio sessions. This current exhibit will include works in oil, watercolors, inks, pastels, charcoal, graphite pencils, acrylic, markers and even rubber stamp.

Participating artists include Candace Brancik (Milford), Sandra Bozer (Ann Arbor), Jeff Cancelosi (Northville), Daria Fileta (Novi), Linda Logan (Huntington Woods), Peggy Kerwan (Novi), Barbara Eko Murphy (Northville), Kathleen O'Connell (Dearborn), and Mary Step (Novi).



'Musician' by Candace Brancik.

Past Muses' exhibitions include Livonia Civic Center Library February 2009; Capturing the Craft: Theatre Portrayed Through The Artists' Brush (at the Tipping Point

Theatre in Northville) May 2009; Capturing the Craft continued (at the Northville Art House) June 2009; and Favorite Things at Picaso's Cafe Novi Dec 2009-Jan 2010.

This art exhibit at the Gallery@VT is free and open to the public Monday through Friday, 10 a.m. to 2 p.m., one hour prior to and during public performances at the theater, as well as by appointment. The Gallery@VT is closed on holidays.

The Village Theater at Cherry Hill, located at 50400 Cherry Hill Road in Canton, is a regional center for the arts that offers the magic of live theatre, soul-stirring music, the thrill of the dance, and the enjoyment of fine art exhibitions and events, in addition to providing a home for several cultural organizations and community groups.

For more information about this latest exhibition, please call 734/394-5300 or visit cantonvillage-theater.org.

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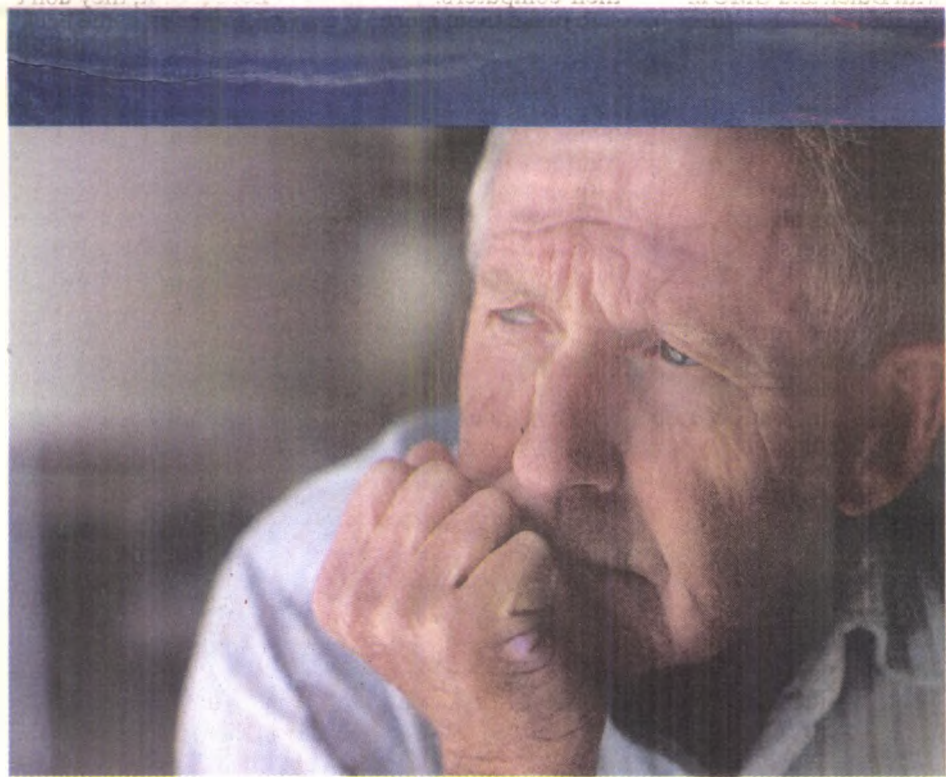
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OUR VIEWS

Voter ID

Showing identification is a reasonable safeguard

The power of the individual's vote is sacrosanct in our democracy. So it stands to reason that there should be unfettered access to the voting booth and that all votes should be legitimate and accurately counted.

Since the Florida presidential recount 11 years ago, accurate votes have come into question, particularly in recounts of high-profile races across the country, such as the long ordeal that preceded a U.S. Senate seat finally awarded to Al Franken, previously best known as a comedian on *Saturday Night Live*.

But the legitimacy of the votes themselves comes under fire from both Democrats and Republicans.

Democrats generally push for more access to polls, through such initiatives as no-excuse absentee ballots and extended voting periods that allow people to cast ballots several days before election day. When Republicans oppose these changes, they are sometimes accused of trying to restrict voting access for likely Democratic voters.

For their part, Republicans think the liberalized voting agenda is really a nationwide plan to co-opt the election process by peppering voting lists with ineligible, nonexistent or easily manipulated voters. Republicans prefer rules, such as photo identification, that substantiate that the prospective voter is, indeed, who he says he is. Democrats suggest that such actions are ways to not only discourage but also to intimidate likely Democrats, such as the urban poor, from voting.

These are broad generalizations, to be sure. In Michigan, for instance, some Republican county clerks and secretaries of state favor more liberalized rules for registering voters and absentee voting. Nonetheless, the party positives are usually staked out as we've described them.

What's significant, though, is that for all the fear of voter shenanigans, there is scant evidence of actual voter fraud. Yes, there are stories of multiple people registered at a single, perhaps vacant, building. And, yes, there were some stories of inappropriate names gathered on voter registration lists.

But a wrongly gathered name isn't the same as an illegal vote. Without better evidence of voter fraud, Republicans look like they are merely trying to use scare tactics as a political weapon.

For all the Democratic arguments about the barriers to voting, the facts don't bear them out. Yes, voting can be terribly light in some elections. But in others — in the same communities — the turnout is significantly higher. If people can find a way to vote in November, particularly in bad weather after waiting in long lines, then the reason they don't vote in August is because they aren't interested — not because they are held back.

For that reason, we've never bought into the Democratic objections to the relatively new Michigan law that requires voters to provide photo identification. We just don't see how that is an unjustifiable obstacle to voting. Rather, it increases the likelihood that the right person is voting in the correct precinct.

Such laws can go too far, such as the case in another state where a number of nuns were not allowed to vote because they didn't have a driver's license or other pictured ID.

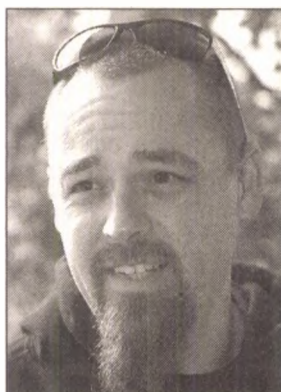
But Michigan law has provisions to prevent such an occurrence. If the voter doesn't have a driver's license, he or she can obtain a state-issued identification card. Failing that, the voter merely needs to sign an affidavit at the polls that verifies his or her identification.

In a society that demands photo ID to cash a check or board a plane, Michigan's law is a reasonable step toward ensuring that only legitimate ballots are cast.

COMMUNITY VOICE

Do you think it's important to vote in local school board elections, and why or why not?

We asked this question at the Plymouth District Library.



"Sure. The people's voice always makes a difference. It should, anyway, in a democracy."

Roy Edwards
Plymouth Township



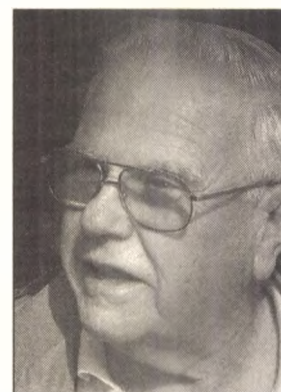
"Yes, it's very important. The Plymouth-Canton Community Schools are an important part of our community, help to keep our home values up and educate our children."

Missy Sullivan
Plymouth Township



"It's important for children. ... Whether they're our children or not, it's important that children get a good education."

Beverly Shaffer
Plymouth Township



"We did vote. ... That's questionable."

Bob Shaffer
Plymouth Township

LETTERS

Supporting Paton

Sheila Paton is an excellent candidate for the Board of Education for Plymouth-Canton Community Schools. She brings a unique perspective to the board as she is skilled in the financial aspects of the business world, but she has also been involved in the educational aspects of our schools. Sheila has served in numerous fundraising aspects of Isbister Elementary School, has experience volunteering in classroom activities for her children and speaks with our legislators on a regular basis.

Sheila was a dedicated volunteer in many PTO activities while her children attended Isbister Elementary. As PTO president, PTO treasurer, Relay for Life chair for the Bird/Isbister team, Scripps Bucks chair and a room parent for many years, she has seen what our schools are about, and what our financial needs are on a yearly basis. As the Lansing climate became less agreeable to school funding, Sheila became more and more involved in what was going on in our state Legislature. She became a co-creator of the PCCS Legislative Action Network. Speaking to senators and representatives regularly, and bouncing ideas off parents and teachers, she has covered many bases to get a complete picture of the complexity of school funding. She truly leaves no stone unturned

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.

when it comes to possible fixes or new ideas. I know of no one who has the passion and business acumen she will bring to the board. Sheila has a strong understanding of how state funding affects the students of this district.

Sheila is not only concerned about her own two children, but about all students of Plymouth-Canton Schools. Her desire to keep the focus of her campaign on the students of this district speaks volumes about her as a parent and a candidate. The future of our schools will affect all of us, but will most directly affect the children who attend our schools. She is and will continue to be their advocate.

As a board member she will be honest, forthright and dedicated to the students of Plymouth-Canton Community Schools.

Adrienne Bodnar, Susan Gamble, Corinne Childs, Dixie Pedersen, Maggie Schneider, Marsha Fistler, Laura Riegel, Kathy Baumgart, Rachel Miller and Julie Dillon
Plymouth and Canton

Diverse ideas needed

I would like to thank the Observer for interviewing the school board candidates. I attended the live panel discussion at the Village Theater and have read the responses on the Canton Chamber of Commerce website. It has been extremely helpful to see which candidates actually answered the specific questions being asked or gave a generic "pc" response.

It has also been enlightening to see which candidates stayed on topic, informing us of what they will do, instead of what the current board is not doing. No one wants to hear the negativity.

I personally would like to see four very different people elected. A diverse group of individuals that can each offer a variety of ideas, but that are able to work together as a team in the best interest of Plymouth-Canton.

Jill Engel
Canton

GUEST COLUMN

District has sound fiscal management

By **Judy Mardigian**
Guest Columnist

As the longest serving member of the Plymouth-Canton Community Schools Board of Education and the current treasurer, I felt it was important for the community to hear directly from me on the subject of district finances.



Judy Mardigian

I have been on the board since 1998 and have served three terms as president and four terms as treasurer during that time. Keeping close tabs on district finances has been my top priority over the years. That's why it bothers me so much to see others inappropriately distorting the truth about the P-CCS budget.

Recently, the Wayne 11th Congressional District Republican Committee has put out some literature stating that the district is either \$26 million or \$28 million in deficit, depending on which brochure you look at. There is absolutely no truth to its claims.

What it is referring to is a discussion that took place early last summer when the board adopted the budget. By law, we must submit a balanced budget by June 30, and that's exactly what we did. At that time, we also took a hypothetical look at what our budget would be in years to come. The \$26 million

figure represented what our deficit would have been in two years had we taken no action at all. The truth is those numbers are just a snapshot to give board members a frame of reference, nothing more.

What the committee fails to tell you is that the board agreed at that meeting to continue its budget work. Since that time, the board has:

- Returned more than \$7 million to the general fund by settling all union contracts with substantial give-backs from district employees.
- Outsourced district transportation services, saving more than \$3.6 million.
- Saved another \$2.4 million in insurance costs when hundreds of employees declined insurance benefits because they would be paying 20 percent of the costs.
- Saved nearly \$6 million in its budget preparation in June in the form of reductions and revenue enhancement.

This newspaper even reported that the claims of a deficit by these people have been grossly misrepresented. It is important for the public to know our district's finances are, by law, scrutinized every year by an independent auditing firm.

For each of the past 15 years, P-CCS has received the highest rating possible from Planete & Moran on its finances. Our budgets are a matter of public record and anyone is able to see the facts for themselves by visiting the district's website and

clicking on the transparency report button.

I can assure you we know where every dime of taxpayer money is being used at P-CCS. Budgeting is a fluid process and the numbers change as information about funding and student counts become available. In the end, we may very well finish the school year with a budget deficit, but I can guarantee you it will never be in the \$26 million range.

Finally, you should know that the Board of Education is extremely proud of every one of the nearly 2,500 employees that serve our district. These people really stepped up and helped us by taking large concessions, above what was required by law, in their contracts this year. When the contracts were settled, they went back to doing their usual fine work. Despite the state budget crisis over the past decade, our students continue to achieve at a high level and their scores are trending upward. This proves we have a great district with great staff who are part of the solution.

I hope you will continue to trust us as we carefully work to live within our means. Please remember the overall budget is more than \$150 million each year and we will continue to use every cent wisely as we work to educate our more than 18,000 students.

Judy Mardigian is treasurer of the Plymouth-Canton Community Schools Board of Education.

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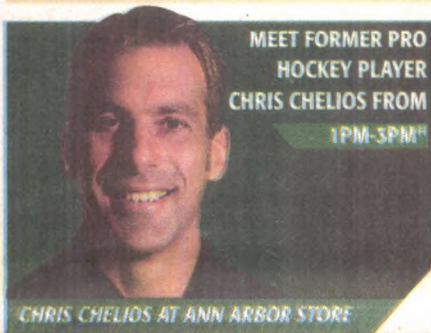
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CHRIS CHELIOS AT ANN ARBOR STORE



MEET PRO RUNNING BACK
JAHVID BEST FROM
3PM-5PM**

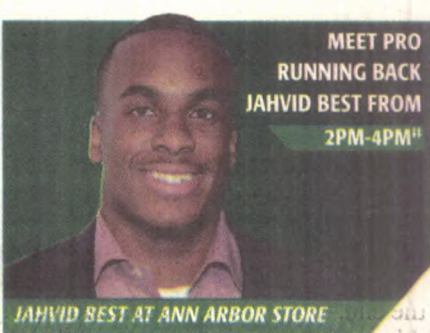
JAHVID BEST AT CANTON STORE

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MEET PRO BASKETBALL PLAYER
BEN GORDON FROM
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BEN GORDON AT CANTON STORE



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RE-APPLY AND AMMUNITION AVAILABLE IN OUR KENWOOD, OH, ORI AND PARK PLACE, IL & THE GLEN, IL STORES. FIREARMS AND AMMUNITION ARE LIMITED TO STOCK ON HAND. QUANTITIES VARY BY STORE. APPAREL COLOR SELECTION VARIES BY STORE.

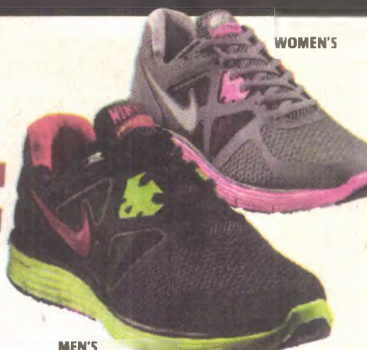
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See a local play or musical every weekend this month

Laugh or hum along when two new local theaters debut this month. Two Muses Theater in Farmington Hills will offer a gender twist on Neil Simon's *The Odd Couple* and Paul's Players in Livonia celebrates Veteran's Day with nostalgic World War II songs.

Two Muses founders, Diane Hill and Barbie Weisserman play Florence and Olive, the female versions of Felix and Oscar in Simon's story about two mismatched roommates. Neil Simon wrote the original *Odd Couple* in 1965 and created the female version 21 years later.

The play runs weekends, Nov. 4-27 inside the Barnes & Noble Bookstore at 6800 Orchard Lake Road, just south of Maple in West Bloomfield. Shows are 8 p.m. Friday and Saturday, and 2 p.m. Sunday. Tickets are \$18 general admission, and \$15 for seniors and students. Buy them online at www.twomusetheatre.org or by calling the box office at (248) 850-9919.

The Two Muses cast includes Nancy Cooper of Farmington, Julie Yolles of Birmingham, Cheryl Glicker of Milford, and Teri Spencer of Commerce Township in addition to Hill and Weisserman. Alan Madlane of Ferndale and Bob Hotchkiss of Birmingham, the only men in the play, make their appearance during the second act.

Hill, who is co-directing and handling marketing, in addition to acting in a lead role, said the production is a perfect fit for Two Muses, which aims to offer female artists opportunities on stage and behind the scenes.

In addition to acting, Weisserman designs costumes, handles props and is assisting set designer and builder Bill Mandt of Southfield dress the set.

"Everyone is juggling a lot of roles in order to



Dave Fedewa and Rebecca Winder, both from Canton, rehearse a scene from "I Hate Hamlet."



Paul's Players' women's ensemble, Shannon Groves (left, clockwise) of South Lyon, Rachel Birk Kain of Livonia, Catherine Rayes of Livonia, and Pam Gunderson of Redford, will help the audience recall the music of the 1940s during the theater's debut show, "Remember When."

get this first show up and running," Weisserman said.

In Livonia

Paul's Players will coordinate both music and letters between service men and women and their families in its debut production, *Remember When*, on Veteran's Day, at St. Paul's Presbyterian Church, 27475 Five Mile,

in Livonia. "These letters reflect so many of the same emotions and feelings of today's military personnel and their families," said Patricia Hutchison, director and founder of Paul's Players. "The show reminds us that the love of family and home are timeless emotions." The musical revue will include songs such as



Julie Yolles of Birmingham, (left), Two Muses Theatre co-founder Barbie Weisserman of Farmington Hills and Cheryl Clicker of Milford rehearse a scene from the female version of "The Odd Couple."



Sohpie Szczotka, (left) plays Jasmine, Anirudh Keshamouni plays Aladdin and John Szczotka is the Genie in the Forever After production of "Aladdin Jr." in Canton.

Chattanooga Choo Choo, *I'll Be Seeing You*, *Boogie Woogie Bugle Boy*, and *Don't Sit Under the Apple Tree*, along with a salute to the armed forces. Shows are at 7:30 p.m.

Friday-Saturday, Nov. 11-12 and 1 p.m. Sunday, Nov. 13. Tickets are \$10 for adults, \$8 for seniors and students and \$5 for children under 12. Reserve tickets by call-

ing (248) 347-4134 or e-mail to paulsplayers@gmail.com.

Musicals, comedy

It's also a busy month for adult and youth troupes in Canton, adult theater in Plymouth and youth theater in Farmington Hills.

Barefoot Productions will stage *Behind the Curtain* and *Fonts! A Type of Musical*, two original one-act musicals, 8 p.m. Friday-Saturday, Nov. 11-12 and 2 p.m., Nov. 13, at 240 N. Main, Plymouth. All seats are \$18. Call (734) 560-1493.

Spotlight Players opens its two-weekend run of the comedy, *I Hate Hamlet*, Friday, Nov. 11. Shows

Please see PLAYS, B6

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1 Large Drink

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Halloween Party

LIVONIA FAMILY YMCA

Y

Admission is FREE
 ...to anyone brave enough to show up!

Saturday
 October 29th
 6:00-9:00 pm

Families are invited to visit the Livonia Family YMCA to enjoy a Halloween Party! Activities include:

- Haunted Locker Room (minimal charge)
- Games & Prizes
- Costume Contest • Trick or Treat Inside
- and many more Spooktacular Halloween Activities

...ALL INSIDE!

YMCA Membership is NOT required so bring your family and friends!

Fall 2 Session Begins Week of October 31st...SIGN UP NOW!

75% OFF

Joining Fee for all new members that sign a 12 month contract

- Tennis; lessons and leagues available
- Swimming; swim lessons for all ages, Livonia Blue Racers Swim Team
- Gymnastics; classes, Livonia Twistes Gymnastics Team
- Fitness; group exercise classes, free work out with a personal trainer
- Youth sports; basketball, volleyball skill clinic, martial arts

14255 Stark Road • Livonia • 734-261-2161

www.ymcadetroit.org

Remember your loved ones that you've lost by placing a special holiday remembrance tribute for the holidays. The Observer and Eccentric /Hometown Weekly Newspapers will be publishing a special "In Remembrance" page for the holidays. Here's the perfect opportunity to honor the memory and celebrate the life of loved ones who hold a special place in your heart.

In Loving Memory

at the Holidays

Prices start at \$15*
 *1x2 remembrance ad
 (Larger remembrance may be purchased)

Publications
 Sunday, December 25th
 Observer & Eccentric Newspapers:
 Thursday, December 22nd
 Hometown Weekly Newspapers:
 (Milford, Northville, Novi and South Lyon)

Deadline
 Monday, December 12th
 For all publications

Call: 800-579-7355
 Fax: 313-496-4968
 Email: oads@hometownlife.com

hometownlife.com

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Cranberry Oat Muffins

Cranberries

Sweet or savory, for any season

Whether you're looking to add something sweet to salads, baked goods or seasonal dishes, cranberries pack a lot of flavor, as well as important nutrients and antioxidants, and can be added to a variety of dishes, from muffins and cookies to salads and even quesadillas.

Due to their sweet taste, healthful benefits and versatility, cranberries continue to be increasingly popular. The tiny berry, one of only three fruits native to North America, is grown in several states around the country, but Wisconsin-based growers alone produce more than half of the world's entire supply of cranberries.

Cranberry Health Benefits

- These tasty berries score among the highest of all fruits in antioxidants, which may help support memory function, coordination, prevent certain types of cancer and ulcers, as well as a healthy immune system.

- Naturally-occurring hippuric acid provides antibacterial effects and other natural antibiotic ingredients.

- Though cranberries pack a lot of flavor, they're cholesterol free, fat free, low in sodium, and help maintain heart health.

For cranberry recipes, health facts and more, visit the Wisconsin State Cranberry Growers Association online at www.wiscran.org or on Facebook and Twitter.

Wilted Spinach Salad with Dried Cranberries, Pecans and Feta Cheese

Serves: 6

- 1 small red onion, sliced vertically
- 8 to 9 cups spinach leaves, washed and patted dry
- ½ cup pecan pieces, toasted
- 4 ounces feta cheese, crumbled
- ½ cup sweetened-dried cranberries
- 1 tablespoon mint leaves, chopped
- 2 tablespoons sherry vinegar
- Pinch of salt
- 6 tablespoons olive oil
- Black pepper, freshly ground

Quarter and thinly slice red onion. Place slices in cold water; soak for 30 minutes. Drain; pat dry. Place soaked onion slices, spinach, pecans, feta, cranberries, mint and vinegar in large mixing bowl. Toss together with large pinch of salt. In saucepan, heat olive oil to just below smoking. Pour hot oil over salad in bowl, tossing well. Taste and correct seasoning with salt, pepper and vinegar.

Cranberry Oat Bran Muffins

Makes: 1 dozen muffins

- 1½ cups flour
- ½ cup oat bran
- ¼ teaspoon salt
- ½ cup sugar
- 3 teaspoons baking powder
- 2 eggs
- ½ cup vegetable oil
- 1 cup milk
- 1 cup fresh cranberries, chopped
- 1 cup chopped walnuts
- 1 teaspoon orange peel, grated

Preheat oven to 400°F. Mix flour, oat bran, salt, sugar and baking powder. Set aside. Beat together eggs, vegetable oil and milk; add to dry ingredients. Add cranberries, walnuts and orange peel. Stir all together, batter may be lumpy. Pour into muffin tins and bake 20 minutes at 400°F.

Turkey, Cranberry & Brie Quesadillas

Makes: 8 quesadillas

Chive Topping

- ½ cup sour cream, low fat
- 1 ounce (½ cup) chives, thinly sliced
- 1 teaspoon fresh garlic, minced
- ½ teaspoon lemon juice
- ¼ teaspoon salt
- ¼ teaspoon cayenne pepper, ground

Quesadillas

- 2 cups Brie, rind removed
- 8 8-inch flour tortillas, low fat
- 1 pound turkey, cooked and shredded
- 1 cup sweetened-dried cranberries
- ½ cup walnuts, toasted and chopped
- ½ cup chives, thinly sliced

Preheat oven to 350°F.

Chive Topping

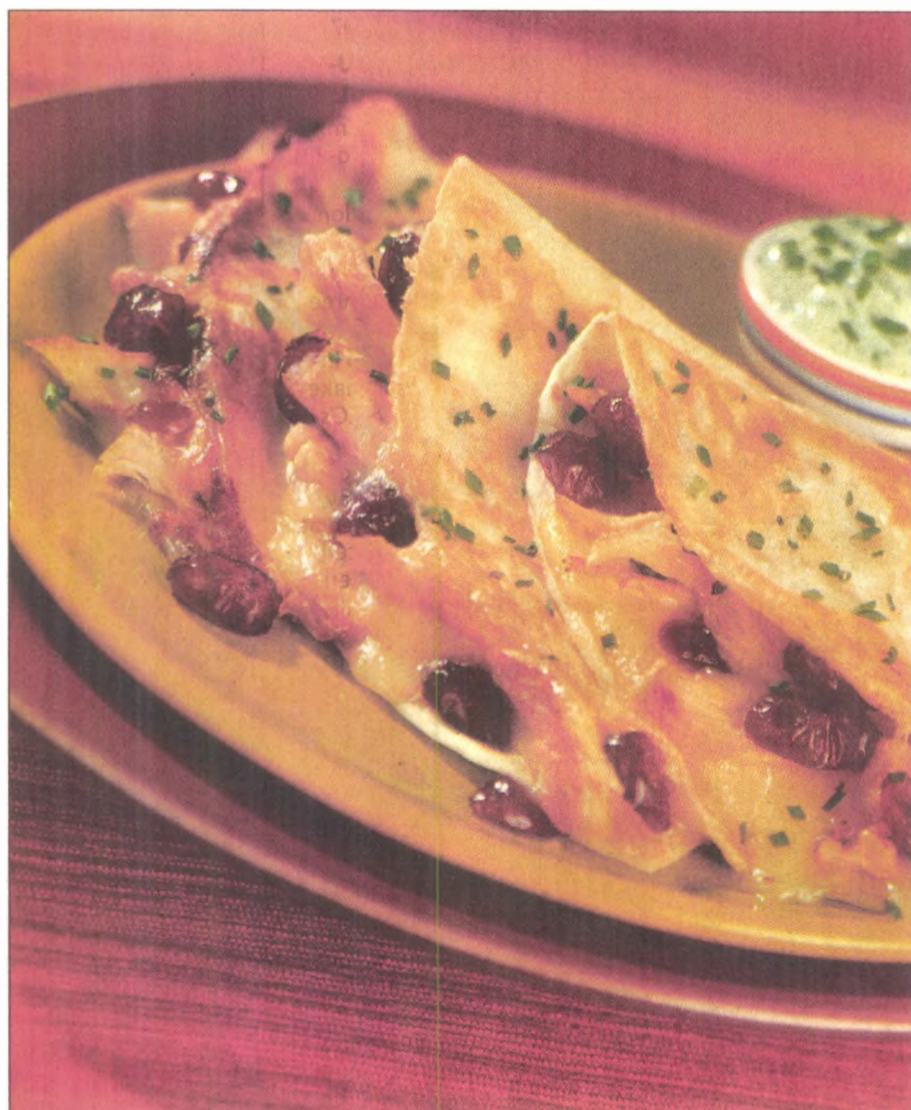
Puree topping ingredients in food processor until smooth. Refrigerate.

Quesadillas

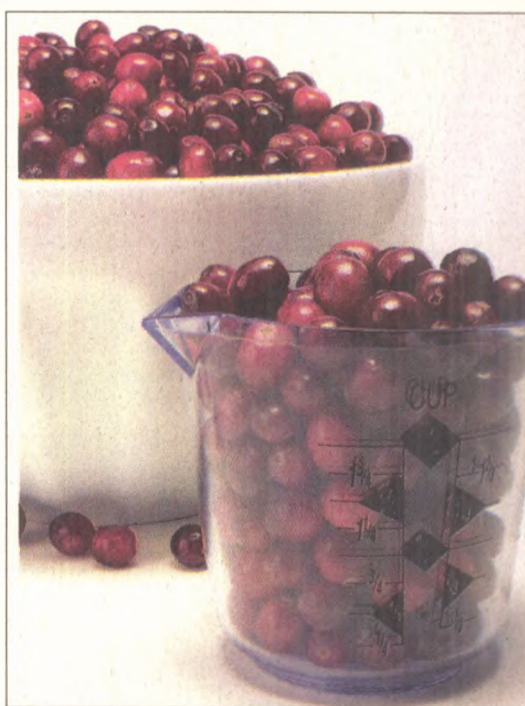
Spread ¼ cup Brie over half of tortilla. Layer ¼ cup turkey, ¼ cup cranberries, 1 tablespoon walnuts and 1 tablespoon chives. Fold tortilla in half. Bake quesadillas on baking sheet 8 to 10 minutes until cheese is melted. Serve with chive topping.



Wilted Spinach Salad with Dried Cranberries, Pecans and Feta Cheese



Turkey, Cranberry & Brie Quesadillas



STORAGE TIPS FOR FRESH CRANBERRIES

Stocking up on fresh berries is easier than ever. Use these tips from Wisconsin's cranberry growers when storing this delicious berry.

- Remember fresh cranberries are only available seasonally October-December. However, the berries freeze well.
- Don't be afraid to freeze fresh cranberries up to a year. For maximum freshness, use a second airtight storage bag.
- If you're planning to freeze your cranberries, do not wash beforehand. Rather, wash upon thawing.

hometown life

ADD A GOLDEN GLOW
PAGE 9

MONEY MATTERS
PAGES 27-29

NOVEMBER 2011

woman



'The Internet is pink'

Women explain why they are majority users

Supplement to the Observer & Eccentric and Hometown Weekly Newspapers



Jeffrey Jaghab, D.D.S.
Stephanie Jaghab, D.D.S.

Family and Cosmetic Dentistry



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615 W. Lafayette Blvd.
Detroit, MI 48226

CIRCULATION

41304 Concept Dr.
Plymouth, MI 48170

Publisher & Executive Editor
Susan Rosiek
srosiek@hometownlife.com

Advertising Director
Grace Perry
gperry@hometownlife.com

Retail Advertising Managers
Frank Cibor
(734) 562-8361
fcibor@hometownlife.com
Lisa Dranginis
(248) 437-2011, Ext. 238
ldranginis@gannett.com

Contributing Writers
**Helen Niemiec, Beth Jachman,
Barbara Deyo, Victoria Mitchell**

Sales Associates
**Sally Dobkin, Caryn Fallert,
Ed Fleming, Bob Kampf, Carole Layne,
Kelley Albrandt, Michelle Palmeri,
Amy Norton, Sue Sare, Nicole Stone,
Lisa Walker, Cathy White,**

Layout/Design
Dan Dean, Beth Jachman, Randy Masters

Contributing Editors
Bill Emerick

Product Integration Director
Sheryl Labon

Planning/Production/Pre-Press
**Debbie Elwell, Rose Jarvis, Drew Krawiec,
Dawn Lovelady, Donna Thomas, Cindy
Wald, Tom Voyles**

Graphic Artists
**Eron Powers, Linda Rigdon,
Lynne Sharpe**

Contact us
Phone: (313) 222-2223
E-mail: woman@hometownlife.com
Website: www.hometownlife.com

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Social media helps women stay connected, move forward

When it comes to social media, it's a woman's world. That's right, the multi-tasking acumen that has served the American woman so well, nicely serves to help women outshine their male counterparts.

A recent CNN.com survey tells us so and contributing writer Victoria Mitchell has sought out and interviewed your friends and neighbors who are prime examples of social networking "power users" in this exploding communications phenomenon.

Most of our female social networking enthusiasts say they log in daily and use myriad networking sites for busi-

ness and to stay in touch with family and friends. So get ready to learn first-hand what these dynamic women have to say about the benefits of social media.

Then turn your attention to the rapidly arriving holidays and check out our list of area grocers and specialty markets to help you plan and prepare for family and friends parties on your calendar.

From a little to a lot — local businesses are stocked up with ideas and goods to help make the holiday season stress-free and ensure a great time to enjoy family, friends and entertaining.

Just because the sun is about to take its annual leave from the skies of Michigan doesn't mean you have to go without.

Birmingham salon owner Barbara Deyo says "everything looks better with a tan" and she's right. Read how you can

have that golden glow — a healthy one — inside today's edition.

Today's *Woman* also profiles two local entrepreneurs who can outfit you in cause-related shoes and purses. See the story on how one young woman who lost her job in the auto industry is using her fashion acumen to market purses that highlight Michigan towns. And find out how a former lawyer and mom of two young boys turned a cause into a business.

Enjoy today's *Hometown Life Woman* and, as always, I welcome your comments and suggestions for future editions.

Susan Rosiek
publisher

srosiek@hometownlife.com



Susan Rosiek

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These bags are 'state-us' symbols

By Beth Jachman
 Contributing Writer

After Jenna Kator of Livonia lost her job as an automotive media planner, she decided to fill a niche she saw as lacking and try to give Michigan a boost at the same time.

She started the Jenna Kator Collection of handbags in the \$80 price range that she felt previously didn't offer stylish bags. And she decided to pay tribute to her home state by naming her bags after places in Michigan in the hopes of calling attention to the state during a time of economic woes.

"After I lost my job I didn't want to leave our great state," she said.

She also saw a need for trendy bags in a less expensive price range than designer bags. The average price range for the bags is \$88, some are more and some are less.

During the recent economic strife in Michigan, she wanted women to have increased self-confidence, she said.



Jenna Kator with a showpiece from her 2012 Winter Collection, due out in November, called the Lakeshore in Cranberry for \$98.

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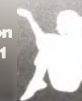
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Elizabeth Katzman's new shoe collection for women, "Elizabeth's," fuses fashion and compassion in styles that are also vegan, eco-friendly and cruelty-free. Katzman of Birmingham is a former lawyer turned stay-at-home mom to two young boys, ages 4 and 2.

Birmingham mom kicks off fashion-forward vegan shoe line

Elizabeth Katzman's new shoe collection for women, "Elizabeth's," fuses fashion and compassion in styles that are also vegan, eco-friendly and cruelty-free.

Handmade in the United States of recycled materials, Elizabeth's features peep-toe booties in faux leather, faux suede slingbacks made from recycled plastic and soft, ultra-microfiber and side-zip faux leather combat boots.

For those in warmer climes, there are Elizabeth's jelly flip-flops, sporting a black cow print or pink pigs and the message "Go Veg."

"This collection was born from my love for animals and fashion," says Katzman. "Although the two are often mutually exclusive, I don't believe they have to be."



Peep-toe
booties
in faux leather

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Golden glow:

Everyone looks better with a tan

By Barbara Deyo

Guest Columnist

I don't know about you, but for me, everything looks better with a tan. I don't critique my thighs quite as closely, I feel like my trainer is doing a great job on my abs, my teeth look whiter and I can postpone that appointment with a life coach for a while. I just feel better.

The sun's rays — although delightful — unfortunately, are damaging. We all know that. Recent studies have shown that tanning booths are even worse! In fact, the World Health Organization's International Agency for Research on Cancer (IARC) has recently put tanning beds in the "highest cancer risk" category.



Barbara Deyo

While the safety of tanning beds has been long debated, there is no longer any doubt. Ultraviolet radiation emitted from tanning beds causes cancer. Period. And here's another eye opening fact: up to 80 percent of your skin's visible signs of aging stems from the rays, not the years. And — it's not too late, start now — the way you take care of your skin today affects the way it looks 10 years from now.

Wear an SPF 15 or higher on your face 365 days a year. We accumulate most of our sun damage from incidental sun exposure such as walking to and from the car, driving, etc., rather than actual "sun bathing." Stay hydrated — both externally and internally — and remember to exfoliate on a regular basis! Our cell turnover process slows down as we age, and if we scrub off the old, dead cells, it makes room at the surface for fresher, "younger" ones to appear. Three simple things to keep the dreaded aging process to a minimum!

So here we are — embarking on the winter "blues" — and actually, I'm referring to my lovely Scottish skin's under tone here — what's a girl to do?

Enter the wonderful world of sunless tanning. Not to worry, self tanners have come a long way since the orange-esque formulas of the 1960s. As long as the application is done correctly, and you use a quality product, the result nowadays is a beautiful, nat-

ural looking, golden glow, that can last 7-10 days, depending on the type of application you choose.

Sunless tanning products use an ingredient called dihydroxyacetone (DHA) to react with the skin's amino acids. The reaction is like that of the sun, but does not require exposure to ultraviolet light, and more importantly, does not damage the skin. DHA-based sunless tanning has been recommended by the Skin Cancer Organization, American Academy of Dermatology, The American Cancer Society and the American Medical Association. So, it's safe to say, it's safe.

There are many ways to self tan. There are lotions, gels, sprays, foams and wipes you can apply yourself at home, or there is the option of having a solution sprayed on via an automatic booth or personalized airbrush application. My official endorsement is personalized airbrush tanning. It is the latest and greatest in the self-tanning industry. Although it's been around a while — ingredients, technique and equipment are improving all the time — this is an area where experience is key. The application is done by a trained technician, and his/her ability to apply the mist evenly and appropriately in all the right places makes all the difference in the outcome — i.e., watching not to overspray hands, feet, elbows, knees, etc., where color can grab on dead skin and look unnatural.

The quality of the product and compressor are paramount as well. This is not a service where I would bargain shop. You generally get what you pay for. We have all seen bad airbrush tans that have shied us away from trying it, but more than likely you have seen good ones and not even know it.

You too can fight the winter "blues" (plural) one spray tan at a time!

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Grocers, specialty stores can add a personal touch to your party

By Helen Niemiec
Contributing Writer

Markets have made party planning so much easier for the busy host or hostess. Get a party platter or fully cater the special event — leaving a person more time to plan the guest list, decorations and fit it into a busy life.

Market chefs, though, have a number of creative ideas that can make the occasion a little more “homemade” with personal touches. Add an ingredient here or put together a simple appetizer that reflects new trends in dining and the host/hostess can take a bit more credit for a fabulous meal.

The place to start is with the idea of what to serve. Check out the local ads and market websites for ideas plus orders can be placed online. With that decided, figure out a way to incorporate ingredients so what is being served is uniquely one's own.

Chefs recommend keeping in mind that holiday gatherings are about opening one's home to family and friends and that the food is a secondary, though important, concern. Good fare, whether completely catered or adapted, is appreciated by guests.

Jeff Sharrow, executive chef at Busch's, said adding an interesting touch to the table can make people talk. Hot in the food industry right now are salted caramel with chocolate (both in desserts and in coffees), puff pastries used for savory appetizers and a new take on old favorites, such as using walnuts instead of pine nuts in pesto.

Try using one of the colored salts to season seafood or meat, he said. “Each has a unique flavor. It's almost like researching wine now,” Sharrow said.

Opting for a menu that is partially catered and partially homemade, Sharrow said detail needs to be given to what should be in a pantry during the party season.

“Something as simple as using different kinds of sugar can add a different taste or look to an old favorite,” Sharrow said. Sanding sugars, the decorative kind that often top holiday cookies, can be purchased in a variety of colors now. He said that a good plating trick is to sprinkle the colored sugar on a plate and then put desserts on top of it.



Spice it up

Spices have a short shelf life if purchased already grated, good only about six months after opening. He recommended buying whole allspice, cinnamon sticks and vanilla beans.

“You just need a little grater. It adds a different flavor, more robust, because the essential oils haven't dried out,” Sharrow said. “The vanilla bean is a good investment. Scrape the seeds for baking but keep the pods.”

He uses the pods to flavor ordinary granulated sugar. Put a bean in a container of sugar, let it set a week and then the vanil-

la flavor infuses in the sugar. Use it with coffee or in any recipe that calls for both sugar and vanilla, adding an extra vanilla taste. Another way to use it, Sharrow said, is to put the pod into a saucepan of milk and let it simmer. “It adds a depth of flavor to the milk,” he said.

A go-to dessert, especially if pressed for time, is using a boxed brownie mix.

“Boxed brownie mixes are sturdy,” Sharrow said. “I make what I call ‘kitchen sink’ brownies. I add Coco Lopez instead of water and then throw in whatever I have — coconut flakes, white chocolate, dried cranberries.”

The Coco Lopez will make the brownie more like fudge, he said.

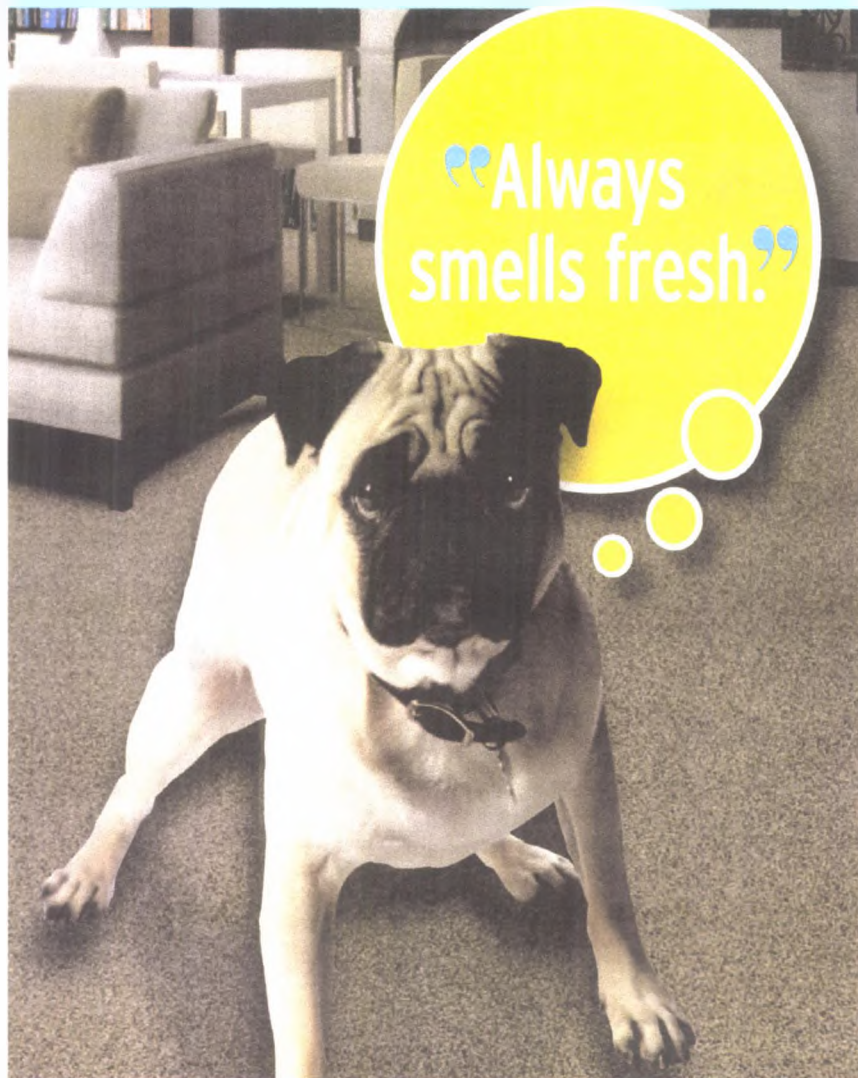
For leftovers from that catered affair, Sharrow recommends having a box of broth ready for the next day. “Put the broth in a pan, toss in some leftover vegetables and meat, and simmer them together. That way you have an easy ‘next day’ dinner without any fuss.”

Sharrow also recommends that when going to Busch's the day before the event to pick up the order, stop and get a rotisserie chicken and some sides so the host fam-

Please see PARTY, 12

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PARTY

Continued from page 10

ily has a warm meal the night before and isn't overlooked in the rush to get ready for company coming. "Make it as convenient as possible," he said.

Aaron Carmichael, executive chef at Holiday Market in Canton Township, said main courses and side dishes purchased can be "doctored" to make them appear homemade but also to show the personality of the person giving the party.

For a smoked salmon tray, buy the salmon but include capers, dill, onion and hard boiled eggs that guests can add to the plate. "It's easy, quick and is a high-end appetizer that really doesn't cost that much," he said.

Another idea is to order the hummus but to fold in savory items such as chopped roasted red pepper, roasted garlic bits or parsley, both for color and to add a unique flavor. Spinach dip can be transformed by adding red peppers, pimento, water chestnuts or bacon bits.

"I like to make couscous as my side starch. It's easy to make, just a cup of water to a cup of couscous. Steam it and then fluff it. I'll add roasted vegetables, sundried tomatoes, parsley or sunflower seeds to it, depending on the main course I'm serving," Carmichael said. "I can switch up my couscous."

Keep it simple

Most importantly, he said, is to keep the recipes simple. "Too many people overdo it. It adds stress," he said. "I build my own recipes on the basis of simple ingredients but great tastes. For most things, three to five ingredients are plenty."

Interactive meals add to the fun, Carmichael said. Holiday Market offers a "taco bar" buffet for \$7 a person. "It's a fun thing to do and people get a chance to be creative," he said.

For those on a budget, he said to cook from scratch "the one specific thing they make that they are good at" and build around that item.

"If you order the main course and a few sides, try to make some appetizers. They're easy and pretty quick," Carmichael said. A good one is sliced cucumbers with a bit of a dip placed on top, or making one's own crostini.

For the crostini, take a loaf of French or Italian bread, cut it lengthwise, top it with garlic salt or garlic powder, thinly sliced tomatoes, a bit of oregano and parmesan cheese and then grill or broil it for approximately 10 minutes.

"It's easy, it looks great and people love it," Carmichael said.

Executive chef Andrew Harp, of Papa Joe's Market in Birmingham, said it's always best to stick to traditional fare when ordering a catered dinner, especially if the host or hostess want guests to think they made it themselves.

When planning the meal, Harp said that holidays always evoke traditions and not to overlook them, even if part or all of the meal is purchased.

"If your family's turkey gravy is special, take ours and add your herbs and spices when heating it up. Capture those family favorites by using our items as a base," Harp said.

A simple appetizer that always shows up on his table is the easy concoction of a slice of ham with cream cheese spread on it and then a long green onion at the edge. It is

rolled and then sliced up to finger food size. He said it wouldn't be a Harp family dinner without it.

"The best advice is to buy the harder things to make, then make the ones you feel comfortable putting together, like the mashed potatoes, salads or appetizer trays," Harp said.

Papa Joe's Market (locations in Birmingham and Rochester Hills) has 30 different kinds of olives. Using color and variety as a guide, Harp said even noncooks can put together interesting olive and cheese trays.

Reva Constantine, executive chef at Joe's Produce, said no party-giver needs to do much to catered items, except adding a garnish or two.

"Garnish the main course with fresh herbs or nuts on the platter," Constantine said. "Garnish your dips or appetizers with olives or dust with smoked paprika or chopped parsley. Truthfully, I like things the way they are."

When ordering a dip or a salsa, Constantine said that a party-giver can think a bit differently and use more than the usual chips or pita bread for that purpose. Expanding the options to cut vegetables is a good alternative, she said.

Hosts and hostesses who want to keep their guests from knowing a market catered the dinner should replat the items to their own serving ware or chafing dishes. "And hide the boxes," Constantine said.

All markets also can help with the menu planning, both in terms of what to serve and budget. Each market also is a full-service grocery store. If it's a last minute party, the host also can order staples such as paper towel for clean up and it will be delivered or picked up along with the meal.

GROCERY/CATERING LISTINGS

These area grocers and specialty markets offer a wide range of meal and party catering options for a variety of occasions ranging from informal to formal home parties, family gatherings and corporate events. Check out their offerings online.

Bon-A-Rose Authentic Home Style Foods

(248) 437-4341
56808 Grand River, New Hudson
www.bonarosecatering.com

Busch's Fresh Food Market

(248) 427-7400 (Farmington Hills store)
Ann Arbor, Farmington Hills, Livonia, Plymouth, South Lyon, Novi, West Bloomfield, Rochester Hills
www.buschs.com

Colasanti's Market Snook's Butcher Shoppe

(248) 887-0012
468 S. Milford Road, Highland
www.colasantis.com

Edwards Café & Catering

(248) 344-1550
115 E. Main St., Northville
www.edwardscafe.com

Hiller's

(734) 420-5555 (Plymouth store)
Ann Arbor, Berkley, Commerce Township, Plymouth, Northville, Union Lake, West Bloomfield
www.hillers.com

Holiday Market

(734) 844-2200
520 S. Lilley Road, Canton
www.holidaymarkets.com

Hollywood Market

(248) 399-3109
Rochester Hills, Royal Oak, Troy
www/hollywoodmarkets.net

Joe's Produce and Gourmet Market

(248) 477-4333
33152 W. Seven Mile, Livonia
www.joesproduce.com

Johnny Pomodoro's Market

(248) 855-0007
32906 Middlebelt, Farmington Hills
www.johnnypomodoros.com

Please see STORES, 23



What our patients are saying:

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-C. A. of Plymouth, Mi.

"I started having pain and numbness in my right leg... I went to an Orthopedic surgeon who prescribed Physical Therapy with no relief after 15 visits. I had 3 sessions of pain shots with no relief. After 6-8 visits I felt 90% better. I have no pain or numbness now."
-M.W. of Livonia, Mi.

"I had dizziness and felt off balance. I had a total of 3 visits with adjustments and FSM (frequency specific micro current). After the second visit I was doing great...no medicine, no tests..."
-L.T. of Canton, Mi.

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How to put together a casual, yet professional look



(ARA) - When the directive comes down from management that your workplace is moving to a casual dress code, it's usually cause for office-wide celebration. More and more companies these days are recognizing the importance of keeping their employees comfortable, and are adopting looser standards for their corporate dress codes.

If your company goes casual, it doesn't mean you should stop paying attention to your professional appearance. Take advantage of the relaxed standards of a more casual dress code, but try to avoid some of the pitfalls that might cause you to look sloppy and unprofessional.

Play the situation

When you're spending the day in the office, casual attire that fits into your dress code is totally appropriate. But the dress code doesn't always apply to every situation you might run into during the course of your workday. If you have an important meeting with an associate from another company, more formal attire is appropriate, whether it's spelled out in your dress code or not.

Keep it clean

No matter how relaxed the dress code is, it's never a good idea to wear jeans with holes in them or a coffee-stained shirt. Like it or not, wearing frayed or worn clothes will negatively affect how co-workers perceive you.

Get the right fit

Even with casual items like jeans and polo shirts, finding the right fit can mean the difference between a crisp and well-put-together and stylish look and a drab appearance. Dark jeans present a crisper look that's more appropriate for business settings and styles with a wider cut around the boot usually pair better with loafers, boots and casual dress shoes — even though your tennis shoes may be comfy, leave them at home for play time. When shopping for work-appropriate jeans, wear shoes and a shirt you'd normally wear for work to get an idea of what style fits best with your work attire. The Signature by Levi Strauss & Co. brand offers a number of work-appropriate jeans for men and women for less than \$30 a pair at Walmart stores. It's important to note that you don't have to break the bank for a profes-

Please see CASUAL, 18

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The female faces of social media:

By **Victoria Mitchell**
Contributing Writer



Metro area women dish why they are majority users

It is easy to track Tara Michener through her tweets, posts and professional engagements listed on LinkedIn.

The successful author, inspiring speaker and societal do-gooder has been blogging and plugged-in to numerous sites like Twitter, Facebook, YouTube and Flickr since 2006.

"It has been a huge factor of my success," she said.

And Michener, of Novi, is representative of many metro Detroit women turning to social media for professional and personal use.

According to a recent survey released by CNN.com conducted between April 26 and May 22, 2011, Internet users using social media sites have doubled in the past three years from about 29 percent in 2008 to 65 percent in 2011 with women as the "power users."

According to the survey by the Pew Internet & American Life Project, about 89 percent of online women 18-29 log onto social media sites with 69 percent of respondents saying they "tend to log onto social media every day."

Networking, gossip and media expert Shawne Duperon said she is not surprised women outnumber men in the social media department. Duperon earned her Ph.D. in gossip and is a social media expert as part of her Novi business, ShawneTV.

"The Internet is pink," Duperon said, adding research shows women are focused on building relationships and



Shawne Duperon said she is not surprised women outnumber men in the social media department. Duperon earned her Ph.D. in gossip and is a social media expert as part of her Novi business, ShawneTV.



Tara Michener of Novi, author, speaker and societal do-gooder, has been blogging and plugged-in to numerous sites like Twitter, Facebook, YouTube and Flickr since 2006.

social media is the perfect conduit.

Duperon said other reasons pointing to women as social media dominators include women's ability to become early adapters. She added although men are known for creating technological advancements, women are more apt to embrace new technology.

Duperon said research also shows one in five women looks to social media for recommendations. It has long been known women are the final decision makers with new purchases, but Duperon said social media takes the purchase power women hold to a new level.

And that is easy to see with a quick glance at Twitter.com — a social media site where participants can say whatever they want in 140 words or less. @ILoveDetroitMi recently tweeted about a great dining experience at Streetside Seafood Restaurant in Birmingham, including a link to a slide show and complete meal review. @DetroitSitters tweeted "Check out our new community partner My Gym in Farmington Hills!!! My Gym has developed an extraordinary program ..."

Other factors Duperon said she uncovered in her research show women often find the real world less satisfying than men and therefore are more engaged in relationship-based gossip than their counterparts, which is at the primary root of social media websites. Duperon notes gossip is defined as talking about someone who is not there and research shows 5-7 percent of gossip is negative.

Keeping in touch

When Stephanie Givens, 26, moved to Royal Oak from South Carolina a little more than two years ago she already knew keeping in touch with family and friends would be a snap because of social media. A user of LinkedIn, Twitter and Facebook, she uses social media to maintain relationships and keep a close eye on her new niece down south.

"It is a good way to connect with new people, as well," she said.

Givens said she was a little late to the Facebook party compared to her friends, but really started utilizing social media sites while studying abroad in Spain.

"It was just so easy," she said. Givens said it was that experience that not only taught her what a valuable tool social media is, but also how much everyone is using it.

Plymouth-Salem High School graduate Tammy McMullen Volk, 42, checks her Facebook account to keep in contact with family and friends from high school. She said if it wasn't for Facebook she would never have been in contact with friends from the class of 1987. "It makes me feel nostalgic," Volk said. "It takes me back, and I feel like that time period."

Please see SOCIAL, 26



Royal Oak resident **Stephanie Givens**, 26, is a user of LinkedIn, Twitter and Facebook. She uses social media to maintain relationships and keep a close eye on her new niece down south. Photo courtesy of Boswell of Boswell Studios



Plymouth-Salem High School graduate **Tammy McMullen Volk** checks her Facebook account to keep in contact with family and friends.

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BAGS

Continued from page 6

"Just because of the downturn in the economy, I don't want women to feel they can't have fashionable accessories," said Kator, who received a bachelor of arts degree in advertising at Michigan State.

"I wanted to create more awareness about our great state," she said.

Each bag is named after a Michigan city, street or place within a well-known city, such as Greektown and Corktown in Detroit. "I get inspired by what's around me," she said.

For example, Troy, where she grew up, has a slogan that it is a "City of Tomorrow, Today" so she wanted to highlight it with a fashion-forward bag.

Her company was two years old in October and includes a line of about 30 bags sold in about 40 stores throughout the state. She also has a showroom in Royal Oak where her bags can be purchased by appointment at (248) 291-7304.

Her latest collection, named for well-known streets such as Lakeshore, Grand River and Woodward, will be released this month.

Kator is also involved with a non-profit group that helps victims of domestic violence. Handbags of Hope takes gently used handbags and fills them with 10 essential items. The group delivers handbags twice a year, Mother's Day and Christmas, to local shelters.

The Jenna Kator Collection is one of many dropoff centers for donated items.



CASUAL

Continued from page 14

sional yet casual look.

You should avoid certain styles of jeans in the workplace. You might turn heads with the way you wear those low-rise jeans, but opt for something less revealing for the workplace.

Err on conservative side

If you have to ask yourself if your outfit is too revealing, chances are it is. Women should refrain from low-cut blouses, just as men should resist the urge to ditch the T-shirt underneath that button-down shirt. If your dress code is casual enough to allow for T-shirts,

refrain from wearing anything containing messages or images that could be deemed by anyone as offensive. You can impress your friends with your witty T-shirt on the weekends, but your peers — or superiors — may not share their sense of humor.

While there are certain things to avoid when composing your work-casual look, remember to enjoy the freedom and comfort allowed by your relaxed dress code. By keeping your wardrobe stocked with casual attire that fits your body well, looks clean and crisp and is appropriate for the workplace, you'll maintain comfort while exuding professionalism and confidence. If you're looking for ideas to complete your look, visit www.signaturebylevistrauss.com.

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-Terry J., Roseville, MI
Age: 56

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-Iris S., Northville, MI
Age: 77

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SHOES

Continued from page 8

Katzman of Birmingham is a former lawyer turned stay-at-home mom to two young boys, ages 4 and 2. She started blogging in April 2010 to share tips on cooking, composting and gardening with kids. Then in June 2010 she and her family became vegan, which means not using or eating animal products, and she changed the course of her blog to have it more geared toward animal issues. It is called www.elizabethskindcafe.com.

While she had been a vegetarian for a long time, she watched a documentary called "Earthlings," that Ellen DeGeneres talked about in an interview with Katie Couric about why she is now a vegan. "My story's the same," Katzman said.

At first the thought of being vegan seemed difficult, but immediately after watching the documentary, which included a segment on how cattle are raised and slaughtered to make clothing and car interiors, she wanted to make the change, she said.

While there are some nice lines of vegan shoes, "my tastes are sort of minimalist and classic," Katzman said. "I didn't see a lot of that."

"I wanted to start a line that would be a basic in women's wardrobes," she said, adding she had no idea when she started who could manufacture her shoe ideas.

She started going to shoe shows and just walked around to every booth. She went to textile shows to find the right materials and found that there are "such amazing materials available. There is no reason fashion can't be cruelty-free," she said.

It took about a year to launch her shoe line, which became available in September.



Elizabeth's jelly flip-flops sport a black cow print or pink pigs and the message "Go Veg."

"I'm really into designing things that I want — nothing too crazy. I just want the basics," she said. Each season she plans on adding a couple of styles to the collection, but intends to keep the core the same, such as always offering a basic black boot and black heel.

Currently she offers two styles of boots, one heel and flip-flops.

All the shoes and boots are made in California, while the flip-flops are made in China.

She says she is surprised how well-received the shoes have been so far.

"There's been a great response. People don't want to be cruel. They want to be fashionable but cruelty-free at the same."

Currently the line is only available online at elizabethskindcafe.com but she has some retailers who have shown an interest and she expects to offer the shoes in stores in the next couple of months, she said.

She is also planning on doing a men's sandal for spring.

"The vegan lifestyle makes sense on so many levels, and that means not only what we eat, but what we put on our bodies and in our homes," she adds.

Katzman also hosts the current "Elizabeth's Kind Cafe" weekly talk and cooking show on Bloomfield Community TV. She also sells products such as books, cruelty-free cosmetics and her easy-to-use, all-natural DIY Home Cleaning Kit.

A portion of the proceeds from every sale benefits People for the Ethical Treatment of Animals (PETA) and 1 percent for the Planet, a global environmental initiative.

Staff writer Beth Jachman contributed to this story.



Faux leather combat boots



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A versatile vegetable developed in Belgium but now California grown, endive can come to the table either hot or cold.

Endive may have a glamorous aura but it's a remarkably practical choice: less expensive pound-for-pound than most bagged salad mixes; longer lasting (up to 14


days if kept in moist paper towels in a plastic bag); and all but effortless — there's no need to wash it or spin it dry. Its captivating bittersweet flavor has made endive a complement to apples, pears, nuts, smoked fish and roast meats.

For more holiday entertaining ideas, visit www.endive.com.

Endive with Roasted Red Pepper Feta Spread

Makes 1½ cups spread, to serve 8

- ½ pound Greek or French feta, in small chunks
- 2 large roasted red bell pepper, peeled, seeded and sliced
- 1 clove garlic, thinly sliced
- 1 tablespoon extra virgin olive oil, or more if needed



2 dozen white and red endive spears for dipping
Fresh dill sprigs, for garnish
Kalamata olives, for garnish
Put feta, bell pepper and garlic in food processor and blend, adding just as much olive oil as needed to make a smooth puree. Transfer spread to serving platter or bowl and surround with endive spears. Garnish with dill sprigs and olives.

Endive with Roasted Red Pepper Feta Spread and Endive with Mexican Shrimp Salad

Endive with Mexican Shrimp Salad

Serves 6 to 8

Dressing:

- 2 tablespoons olive oil
- 1 tablespoon lemon juice
- 1 small clove garlic, very finely minced
- Salt

Salad:

- ½ pound cooked and peeled baby shrimp
- 1 cup radishes, halved and thinly sliced
- 1 ripe but firm avocado, in small dice
- ¼ cup thinly sliced green onion
- 2 tablespoons chopped cilantro, plus whole leaves for garnish
- Minced serrano or jalapeño chile, to taste
- ½ lime
- 18 to 20 endive spears

For dressing: In small bowl, whisk together olive oil, lemon juice, garlic and salt to taste.

Please see FLAIR, 24



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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!

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

Level: Intermediate

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

Level: Advanced

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

Level: Intermediate

Answers found on page 26

Easy and elegant recipes for holiday entertaining

The holidays usher in the biggest entertaining season of the year. It's a time to pull out all the stops and dazzle your guests with delicious food and drinks. To set a festive party tone, don't overlook the appetizers — consider them the opening act of your evening. Appetizers offer you the opportunity to get creative, and crackers are the perfect canvas to showcase your favorite toppings, spreads and dips during the holidays and year round.

Impress your guests with this sumptuous and easy-to-make Roasted Cremini Mushrooms with Ricotta-Parmesan Spread. The complex flavors of the cheeses enhance the earthy flavor of mushrooms.

Take your appetizers to new heights with the Spicy Horseradish Mustard and Kielbasa topping — just mix zesty brown mustard with caraway seeds and horseradish, spread on crackers, then top with pickle relish and kielbasa slices.

For something a little sweeter, try topping Keebler Town House Original crackers with a Caramelized Onion, Roasted Pepper and Cinnamon Cheese Spread. These cream cheese-topped delights are perfect to enjoy before your meal, or after as a dessert.

Pair these delectable appetizers with entwine, new wines from Food Network and California winery Wente Vineyards, and you'll have a fabulous start to your get-together. Please drink responsibly.

For more recipes and tips, visit www.townhousecrackers.com.

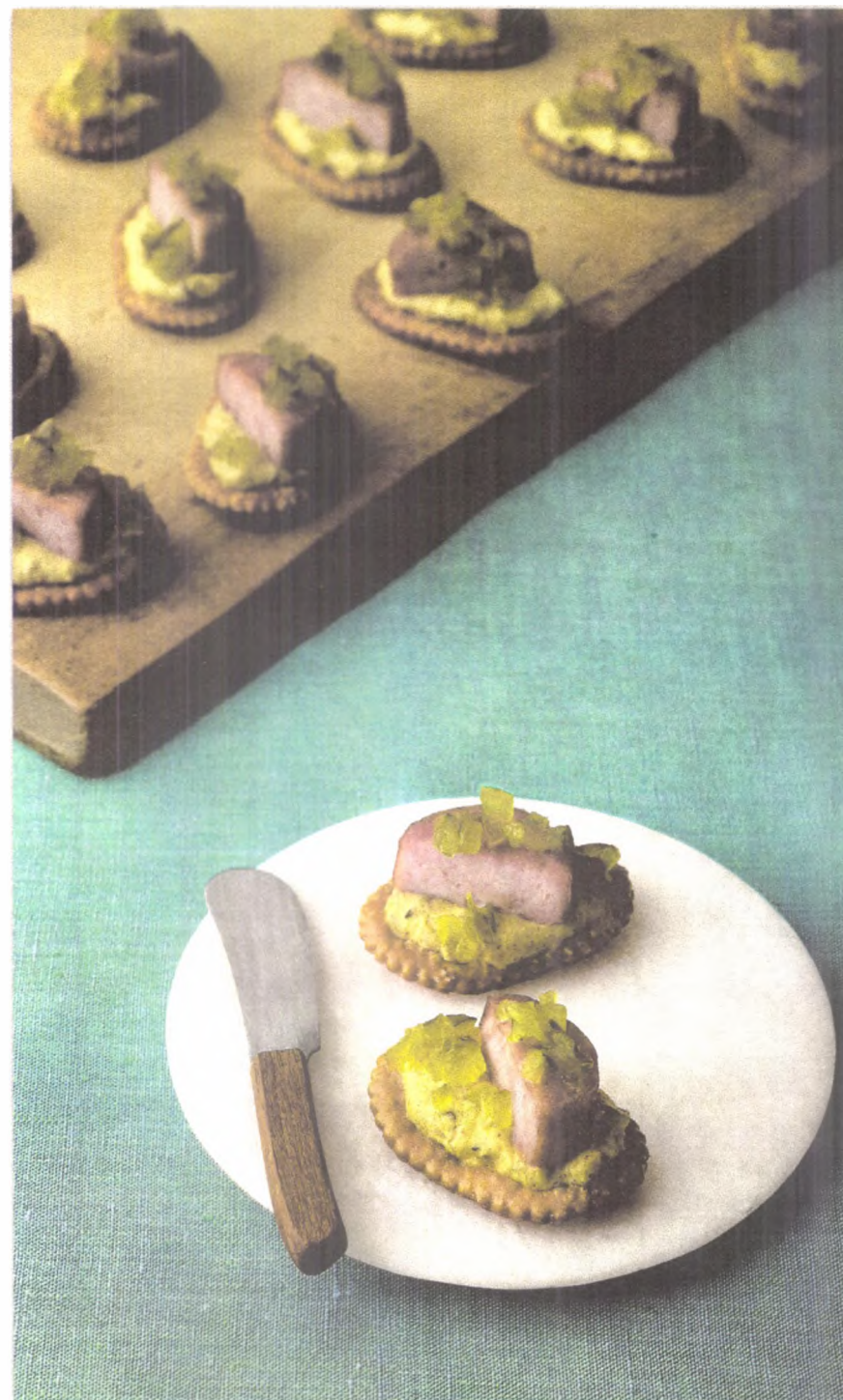
Caramelized Onion, Roasted Pepper and Cinnamon Cheese Spread

Prep Time: 35 minutes

Total Time: 35 minutes

Yield: 24 crackers; 12 servings (1 serving = 2 crackers, 1½ teaspoons cream cheese mixture plus 1 tablespoon onion mixture)

- 1 large onion, thinly sliced
- 3 tablespoons olive oil
- ½ cup roasted red bell peppers, drained and coarsely chopped
- 2 tablespoons chopped fresh flat-leaf parsley



Spicy Horseradish Mustard with Kielbasa

Please see ELEGANT, 25

STORES

Continued from page 12

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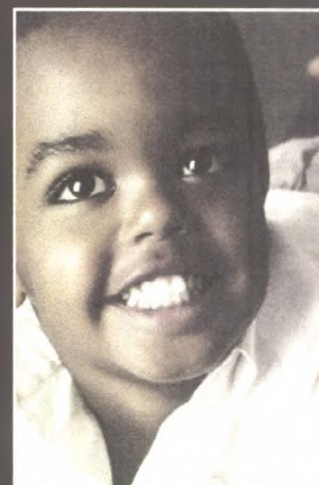
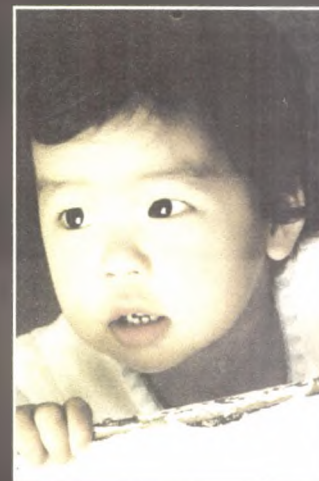
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Endive and Beet Salad with Candied Walnuts

FLAIR

Continued from page 20

In medium bowl, combine shrimp, radishes, avocado, green onion, chopped cilantro, chile and a generous squeeze of lime juice. Add dressing and toss gently with your hands. Taste for salt and lime.

Divide mixture among endive spears. Garnish each spear with a whole cilantro leaf. Serve immediately.

Endive and Beet Salad with Candied Walnuts

Serves 4

- 3 medium red beets, greens removed
- 1 clove garlic, peeled and halved
- ¼ cup red or white wine vinegar
- ¼ cup water

Candied walnuts:

- 2 tablespoons sugar
- ¼ teaspoon ground cinnamon
- ¼ teaspoon ground ginger
- Pinch salt
- 1 cup walnut halves or pieces

Dressing:

- 3 tablespoons extra virgin olive oil
- 1½ tablespoons red or white wine vinegar
- 1 shallot, minced
- Salt and pepper

Endive:

- 4 large endives, preferably 2 white and 2 red
- Preheat oven to 400°F. Put beets in small baking dish with garlic, wine vinegar and water. Cover with lid or

aluminum foil and bake until beets are tender when pierced, 45 to 60 minutes. Peel while warm. Let cool, then cut into small cubes.

For walnuts: Reduce oven temperature to 350°F. Line baking sheet with parchment paper. In bowl, stir together sugar, cinnamon, ginger and salt. Bring small pot of water to boil over high heat. Add walnuts and boil for 1 minute. Drain in a sieve. While they are still slightly damp, add walnuts to bowl with spiced sugar and stir to coat evenly. Spread walnuts on parchment paper and bake until they are fragrant and sugar has melted, about 15 minutes. Let cool completely.

For dressing: In small bowl, whisk together oil, wine vinegar, shallot and salt and pepper to taste. Add enough dressing to beets to coat them lightly.

Slice endives crosswise into ½-inch-wide pieces. Discard ends. Put endive in bowl and toss with remaining dressing. Arrange on serving platter. Scatter beets over endives, then scatter candied walnuts over all. Serve immediately.

Endive Baked with Mustard, Thyme and Cream

Serves 4

- 6 medium endives
- 1 tablespoon unsalted butter
- ¼ cup heavy cream
- ¼ cup chicken broth
- 1 tablespoon Dijon mustard
- 2 fresh thyme sprigs
- ¼ teaspoon salt
- Freshly ground black pepper
- Chopped parsley for garnish

Preheat oven to 400°F. Cut endives in half lengthwise. Use some of the butter to grease bottom of baking dish just large enough to hold endives in a single layer. Put endives in baking dish, cut side down. Dot with rest of butter. Cover with lid or aluminum foil and bake until tender when pierced, about 45 minutes.

In small saucepan, combine cream, broth, mustard, thyme, salt and a large pinch of black pepper. Whisk to blend. Bring to a simmer over moderate heat and simmer gently until mixture has reduced to ½ cup. Keep warm.

Remove endives from oven and turn them cut side up. Preheat broiler and position a rack 12 inches from element. Pour reduced cream mixture over endives. Broil until endives are richly browned and sauce has thickened. Set aside for about 5 minutes to cool slightly, then remove thyme sprigs, garnish with parsley and serve.

ELEGANT

Continued from page 22

- ¼ teaspoon kosher salt
- ¼ teaspoon coarse ground black pepper
- 1 package (3 oz.) cream cheese, softened
- ¼ teaspoon cinnamon
- 24 Keebler Town House Original crackers

In large skillet cook onion in oil, uncovered, over medium-high heat for 15 to 20 minutes or until golden brown, stirring occasionally.

Stir in bell peppers, parsley, salt and black pepper. Cook over medium heat for 4 minutes more, stirring occasionally.

Meanwhile, in small bowl stir together cream cheese and cinnamon. Spread on Keebler Town House Original crackers. Top with onion mixture. Serve warm or at room temperature.

Wine Pairing: The sweet onions and tangy red peppers used in this recipe bring out the spiced apple flavors found in entwine Chardonnay.

Roasted Cremini Mushrooms with Ricotta-Parmesan Spread

Prep Time: 15 minutes

Total Time: 35 minutes

Yield: 24 crackers; 12 servings (1 serving = 2 crackers, 2 teaspoons cheese mixture plus 1 mushroom)

12 medium cremini mushrooms, halved (about 6 oz. total)

- 3 tablespoons olive oil
- 2 cloves garlic, peeled
- ¼ teaspoon kosher salt
- ½ cup fresh ricotta cheese
- 2 tablespoons grated Parmesan cheese
- 24 Keebler Town House Flatbread Crisps — Sea Salt and Olive Oil

2 tablespoons chopped fresh flat-leaf parsley

¼ teaspoon coarse ground black pepper
In 8 x 8 x 2-inch baking dish toss together mushrooms, oil, garlic and salt. Roast, uncovered, at 450°F for 20 to 25 minutes or until browned and tender.

Remove garlic from baking dish. In medium bowl, use fork to mash garlic into paste. Stir in ricotta cheese and Parmesan cheese. Spread on Keebler Town House Flatbread Crisps — Sea Salt and Olive Oil. Top each with mushroom piece. Sprinkle with parsley and pepper. Serve warm or at room temperature.

Wine Pairing: The ripe red fruit flavors found in entwine Merlot balance the meaty mushroom and rich cheese flavors of the spread.

Spicy Horseradish Mustard with Kielbasa

Prep Time: 25 minutes

Total Time: 25 minutes



Roasted Cremini Mushrooms with Ricotta-Parmesan Spread

Yield: 24 crackers; 12 servings (1 serving = 2 crackers, 2 teaspoons mustard mixture, ½ slice kielbasa plus 1 teaspoon pickle relish)

- 1 teaspoon caraway seeds
- ¼ cup spicy brown mustard
- 2 tablespoons mayonnaise
- 2 tablespoons prepared horseradish
- 8 ounces fresh kielbasa, cut into ½-inch-thick slices
- 1 tablespoon vegetable oil
- 24 Keebler Town House Flipsides Original crackers
- ¼ cup sweet pickle relish

In large nonstick skillet heat caraway seeds over medium heat for 2 to 3 minutes or until fragrant, stirring frequently. In small bowl combine caraway seeds, mustard, mayonnaise and horseradish. Set aside.

In same skillet cook kielbasa slices in hot oil about 8 minutes or until no longer pink, turning once halfway through cooking. Drain on paper towels. Cut each slice in half.

Spread mustard mixture on pretzel side of Keebler Town House Flipsides Original crackers. Top with kielbasa piece and relish. Serve warm.

Wine Pairing: entwine Cabernet Sauvignon has a glorious mouthfeel that stands up to the smoky kielbasa, while the mustard in the recipe makes the wine's rich raspberry notes shine.

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SOCIAL

Continued from page 17

Volk also uses Facebook to keep up with the Plymouth Salem-Canton 25th reunion plans in the works for 2012.

"I guarantee there will be more people there compared to the 20-year reunion because of Facebook," she said.

Frequency and use

Michener said she hops on various social media resources about three to four times a day.

"It's just like checking my e-mail," she said.

Michener uses social media for personal and professional purposes and said different social media sites serve specific purposes in her life. She uses LinkedIn quite a bit for setting up professional engagements, invites, soliciting contacts and to notify followers of charitable opportunities. Michener uses Facebook for photo posting, promoting her latest book and keeping up with out-of-state family members.

"It's a combined blessing," she said. And although Michener uses one Facebook account for personal and professional purposes, she looks at it as her brand and makes sure all posts represent her business.

Givens also uses social media in her personal and professional lives. Givens works as a public relations manager for Publicity Works in downtown Royal Oak.

"It is a necessity," Givens said. "I think you are missing out if you don't have that component with your traditional PR."

Givens said social media sites offer constant conversations with immediate feedback so she is not surprised women are the majority users.

"When you think about it women are so social and we like to talk," she said.

When combining social and professional use, Givens estimates she is off and on social media sites quite a bit.



"It is so much a part of what I do every day," she said.

Real relationships

Exchanging books and meaningful conversations with an author in Atlanta is commonplace for Michener because of social media.

"I've built great relationships," she said. "A large portion of my inner-circle has come from social media."

Michener said her advice for building real relationships from cyberspace is to always be gracious and authentic.

Duperon said research shows social media is really about authenticity, and successful tweeters and Facebook posters are naturally connecting creatures who are genuine in their desire to build relationships, which often are women. Duperon said there is a large difference between the posts of men and women. She said social media and a woman's ability to dominate this outlet is transforming the business world because people are now doing business with people they like to engage with.

"Women are exquisite in engagement and that is why they are winning the social media race," Duperon said.

Sudoku Answers

Intermediate

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

Advanced

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

Intermediate

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

Special Advertising Section

Money Matters

Did you know your credit score could affect the cost of your auto insurance?

Drivers hoping to lower the cost of their auto insurance know that there are several tactics they can take to do just that. But many might not know that a better credit score can help reduce costs, as many insurance companies are increasingly turning to credit scores to determine rates and eligibility.

For years insurance companies have been looking at credit scores to calculate a payment rate for prospective subscribers and also to determine whether they will offer insurance in the first place. According to a recent survey by Conning & Co., a Connecticut-based insurance research firm, 92 percent of all insurance companies use credit information when underwriting new policies. Individuals who have missed two or more bills or who have a poor score could find they're asked to pay more for car insurance.

It used to be that car insurance rates were based on a few factors – namely the age of the applicant, the make and model of the vehicle, the city or town in which the insurance would be issued (to determine likelihood

To an insurance company, a good credit score translates to good behavior and less risk.

of theft) and whether the vehicle had an alarm system and if it would be parked in a driveway.

Some drivers might wonder what their credit score has to do with their auto insurance premiums. According to statements by the National Association of Independent Insurers, credit score says a lot about a prospective client. Chances are that a person who manages his or her finances responsibly may also be responsible in other aspects of life, including behind the wheel of a car. To an insurance company, a good credit score translates to good behavior and less risk.

Some feel that using credit scores to help determine premiums helps applicants, especially those with strong credit histories. But critics argue that this policy is unfair, especially in today's poor economy. Even the most responsible people could miss a payment or two because of layoffs or other

factors beyond their control.

With all this information in mind, there may be some people who are looking for ways to improve their credit scores. Here are tips to do just that.

- Routinely check your credit report and address any errors.
- Reduce the amount of debt owed. That means avoiding large balances on credit cards or having too many outstanding loans.
- Pay bills on time. Set up payment reminders if you are forgetful, or take advantage of automatic bill paying.
- Don't allow any accounts to go into collections. Even after the bill is paid it can remain on your credit report for up to seven years in the U.S.
- Close out inactive credit accounts. Sometimes the more credit cards you have, the worse it looks for you.
- Consider that every credit inquiry goes on your credit report. If your credit standing is relatively new, realize that rapid account buildup can look risky if you are a new credit user.

Credit scores are just one factor in insurance underwriting, and it also helps to be a responsible driver as well. Accident history, age (teens are considered more risky drivers) and other factors will be used to determine an insurance quote. And as always, it pays to shop around.

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A good credit rating can help with cutting the cost of auto insurance.

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How to Choose a Financial Professional

As you navigate the financial world, you'll most likely deal with a wide array of investment choices, constantly changing tax laws, estate-planning issues and other areas. And then, to make things even more complex, you'll have to consider your own risk tolerance, time horizon and individual goals. If you're like most people, you don't have the time and expertise to create, monitor and adjust your investment strategy by yourself, so you'll need to get some help. But how can you choose a financial professional who is right for you?

You'll need to do some research, possibly by interviewing a few candidates. Here are a few questions you may want to ask:

- **Do you have experience working with people like me?** Ideally, you'd like to work with someone who has experience in helping people like you – that is, people with similar income and asset levels, family situations, goals and so on. The more familiar a financial professional is with people like you, the better that person will be at helping you identify the appropriate investment moves.

- **Do you have a particular investment philosophy?** Look for someone with a thoughtful, reasoned philosophy on investing. As a general rule, be suspicious of anyone promising you big, quick gains. The best financial professionals seek to help their clients achieve positive long-term results through disciplined, persistent and sensible investment moves.

- **How often will you**

- communicate with me? If you're going to entrust your hard-earned financial resources with someone, you'll want that person to communicate with you regularly as to how you're doing and what changes you may need to make. How often will you receive investment statements? How many times a year will you meet to review your progress? Can you have face-to-face consultations whenever you need them? These are the types of questions you'll want to ask any prospective financial advisor.

- **Will you be my primary contact?** If you seek a one-on-one relationship with a financial professional, you'll want that person to be your main contact,

if not your exclusive one. You deserve the attention and expertise of a financial professional, so if you're interviewing someone who seems as if he or she might try to "pass you along" to subordinates in the office, keep looking.

- **What services do you offer?** If you want your financial professional to help you create a unified investment strategy, you'll also want that person to help you implement it – which means he or she needs access to a full range of investment and money management products and services.

- **How are you paid?** Financial professionals are compensated in any of a number of ways. They may work on a fee-only

basis, with the fee either agreed upon in advance or based on the level of assets under management. And some financial professionals work in a combined fee-and-commission arrangement. From an investor's point of view, one method of compensation may not be "better" than the others; nonetheless, it's important for you to fully understand how your financial advisor will be paid.

By doing your homework in advance, you can develop a solid relationship with a qualified financial professional – someone who will be with you far into the future.

For more information is available at www.edwardjones.com or call one of the professionals listed under the local advice section.

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Debra S. Smola
Financial Advisor
Edward Jones
413 South Lafayette
South Lyon, MI 48178
Office (248) 437-3011
debra.smola@edwardjones.com

Kristina Wittner
Financial Advisor
Edward Jones
4061 S. Canton Center Road
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How to Choose a Life Insurance Policy

People taking inventory of their personal health may want to take added precautions safeguarding the wellbeing of themselves and their families. A life insurance policy can be a way to do just that.

There are a number of factors that come into play when deciding if a policy is right for you. A policy can be beneficial if a specific person is the breadwinner in the family, or his or her salary is heavily relied on to pay bills or college tuitions.

In the event of a person's death, a life insurance policy can provide for funeral

costs and also cover mortgage payments and other expenses. Choosing a policy can be difficult, but understanding life insurance is the key to knowing how much coverage to get and which policy works best for you.

Term life insurance provides death protection for a stated time period, or term. Permanent life insurance offers a premium payment that is the same over the entire life of the loan up until a person's death.

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Local Advice on Life Insurance:


Life Insurance helps to protect what matters most. If someone depends on you financially, you probably need life insurance. If you died tomorrow how would your loved ones fare financially? Avoid financial tragedy by protecting your-

self and loved ones against financial uncertainty. You may already be saving and investing for your future, but if a sudden death occurs, life insurance helps ensure that a personal tragedy doesn't become a financial tragedy.

The Lisa Vanderhoof Agency can help you determine your obligations and the resources you

may require to meet those obligations. Please call our team at the Allstate office in South Lyon, (248) 486-2800.

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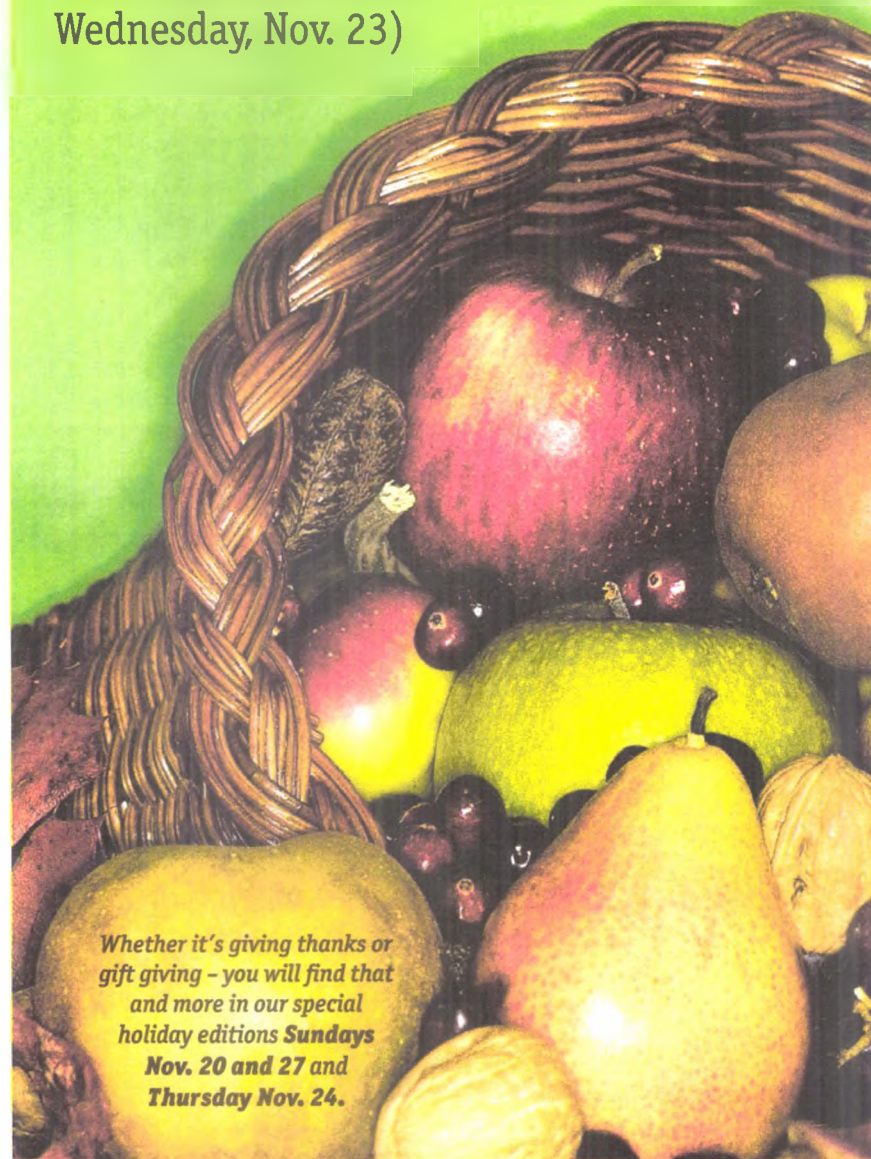
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What we are thankful for....

With the incredible beauty of our Michigan autumn coming to an end and the Thanksgiving season just around the corner, the staff and Doctors at TNT Orthodontics want everyone to know that they cannot help but pause for just a moment to take note of the many things that they are thankful for.

Dr. Hamway and Dr. Stroster are both very thankful for the relationships that they have built with the dentists in their community. Dr. Stroster notes, "We are fortunate to have developed both professional and

personal friendships with many wonderful dentists in our community". Dr. Hamway adds, "These dentists show great confidence in our care by referring their patients and their family members to us for orthodontic treatment." Working hand-in-hand with these dental practitioners to achieve the best overall dental health for their patients is very rewarding, and is something that the Doctors and staff at TNT Orthodontics are thankful for every day.

At TNT Orthodontics the staff and doctors are extremely grateful for each other and the team that they have built over the years. It can be challenging at times when you have so many different personalities working together, with different ideas and ways of carrying out daily duties. However, with much patience and respect for each other, they work together very well. Kerry Maifert, a long-time clinical assistant stated, "I am so happy to work every day with such a great team. It makes the day fly by when you like the people you work with." Carla Leonard, who has been a clinical assistant with Dr. Hamway and Dr. Stroster for 14 years said, "My co-workers and our Doctors give this office a friendly, fun-filled atmosphere. Having fun while you work is the best you can hope for, and the fun rubs off on the patients as well." Everyone at TNT Orthodontics believes that having fun together outside of the office is very important as well, so they plan outside events that are sometimes just for staff, and others that include their families. Amanda Tessoff, who joined the practice recently states, "It's a great way to get to know each other and create friendships that are separate from work. After all, we spend a great deal of time together, and it's much more enjoyable to work with a friend than

a stranger."

Of course, it should not be a surprise that when asked what they are most thankful for, the number one answer from everyone at TNT was **"OUR PATIENTS"**.

Here are just a few examples of the wonderful things that the staff and doctors at TNT had to say about their patients.

- Jules McMillan said, "As a fairly new member of the staff, I am always surprised by how friendly and personable our patients are". "They feel more like family members than patients"

- Jeannie Morrisette stated, "I love the younger children, who come in with a smile on their face at every appointment".

- Kristen Castro, who came to us from an endodontic practice said, "I love seeing the excitement that our patients have about coming to our office. Their smiles make me smile".

- Jo Schenk reports, "I am always surprised at how polite and mature our patients are. I really enjoy the conversations I have with them during their visits to our office".

- Lynda Heebsh says, "The kids are cute and fun, but I really connect with our adult patients because I had orthodontic treatment as an adult and I like what it does for their self-esteem when the braces come off."

Again, these are just a few examples of the wonderful things that TNT Orthodontics had to say about their patients.

They would love to include you in their TNT Orthodontics family. Call today to schedule your complimentary initial exam. TNT Orthodontics has two convenient locations to serve you.



CONTACT INFORMATION:

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