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# NORTHVILLE IN RECORD

THURSDAY, JULY 18, 2019 ■ HOMETOWNLIFE.COM

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## Milford garden will use Huron River water

Council approves usage; others voice PFAS concerns

**Susan Bromley** Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Is it safe to use water from the Huron River on your garden?

The jury is both in and out.

The Milford Village Council recently voted, 4-1, to allow Huron River water to be used for irrigation of the Milford

community garden, reversing a ban put in place last year when high levels of PFAS chemicals were found in samples taken from the river.

"Our ability to use the river water effectively impacts a lot of people," said Ellen Reed, a representative of the Growing Greens garden group. Last year, the group donated nearly 1.5 tons

of fruits and vegetables grown in the garden to the Community Sharing food pantry.

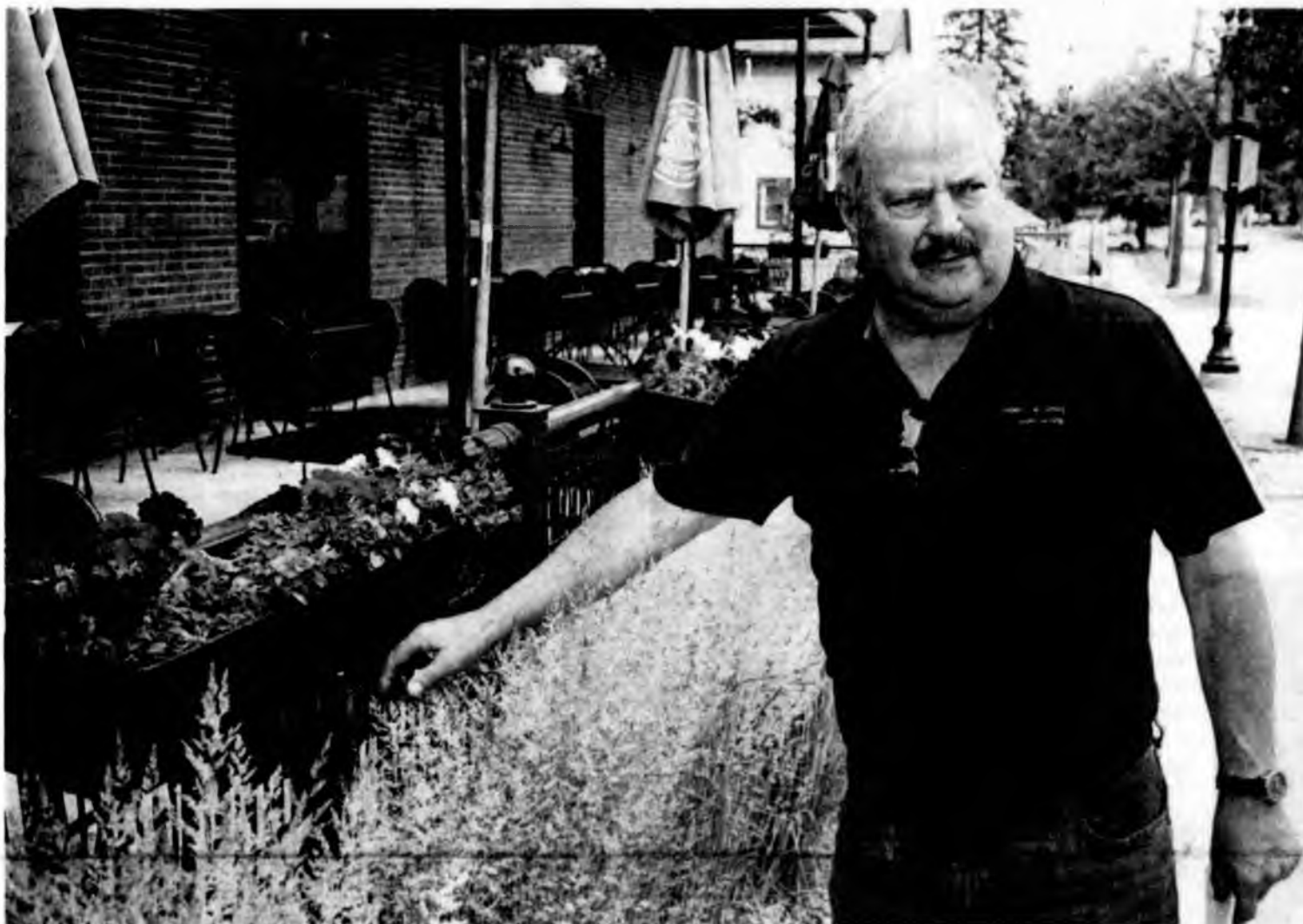
Reed cited a six-year Minnesota study which concluded PFAS chemicals are not easily absorbed into plants, and said she had sent a carrot grown in the garden to a laboratory for testing, with no PFAS detected.

She also contacted Kevin Besey, public health project specialist at the Michi-

gan Department of Agriculture and Rural Development, who advised her using water from the river to irrigate the garden was safe.

"We are telling you if it is OK to drink, it's safe to do everything else with," Besey said. "You shouldn't be drinking river water, but there are no PFAS levels in the river that I am aware of that would

See GARDEN, Page 6A



Herb Stricker's South Lyon company Superb Fabricating and Superb Creations made recycled-metal railings and flower planters for the South Lyon Hotel. His company's other artistic creations can be seen throughout downtown South Lyon.  
PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

## Company reuses metal to beautify South Lyon

**David Veselenak** Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

What's the best use for leftover sheet metal after you've cut it all up for auto and trailer parts?

If you're Herb Stricker, you find a way to turn it into art.

The South Lyon resident and owner of Superb Fabricating decided to turn those scrap pieces into something beautiful. Instead of melting the pieces down and selling them, he turned them into railings, flower planters, and trash can holders.

Downtown South Lyon has become his de-facto showroom to exhibit the many creations that can be made with leftover sheet metal.

See METAL, Page 5A



Superb Fabricating has created flower barrels and other, similar decor for downtown South Lyon, all made from the company's leftover sheet metal.

## Northville graduate's PSA video wins awards

**Susan Vela** Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

A teenage girl cruising through a Plymouth neighborhood is the opening shot of Antonio Corsi's award-winning video.

She checks her phone when a text dings in. There's a fade to black before the next scene, in which two grieving parents do not hear the girl's pleas nor see her bloodied hands and shattered phone.

The 30-second public service announcement video concludes with a blaring horn and the message: "Don't die to send a reply."

"I really wanted something that would, in fact, impact drivers, something that would be memorable," said Corsi, a Michigan State University student studying accounting while producing videos whenever he can.

The 20-year-old took inspiration from the 2016 death of Mitchel Kiefer, a Northville native, 18, and member of Detroit Catholic Central High School's 2016 Division 1 state championship hockey team.

They knew each other as middle school students, and Kiefer's death by a distracted driver while returning to MSU on Interstate 96 resonated with Corsi and others he knew.

"There were a lot of emotions on the set," Corsi said. "Because of that, the video turned out even better."

Corsi's video took first place in the public service announcement category for the 2019 Michigan College/University Emmy and Michigan Student Broadcast Awards contests.

It stars Haley Galindo as the distracted driver, Plymouth residents Ron and Sheryl Picard as her parents and Plymouth Police Officer Tony Angelosanto as the officer telling them about the tragedy.

Corsi was interning at Rehmann, an accounting firm in Farmington Hills, this past spring when some of his co-workers told him they had seen the video. Along with family and friends, they said the video compelled them to put down their phones while driving.

"That has been so rewarding to see," Corsi said.

See VIDEO, Page 6A

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# Just out of school, how should I invest for future?



**Money Matters**  
Rick Bloom  
Guest columnist

Dear Rick:

I graduated college in June and recently got a job that I will start in a couple of weeks. I have questions regarding my benefits, and my dad told me I should write you.

My first question is my 401(k) plan. Everyone is telling me I should invest in my 401(k) plan, but the question is do I use the traditional 401(k), or do I do a Roth 401(k)? My second question deals with life insurance. The company provides me with \$50,000 of life insurance but allows me to buy more. I can buy an addition-

al \$200,000 of life insurance if I choose. Do you think that is a good investment?

Thank you, Doug

Dear Doug:

First of all, congratulations on graduating from college and getting your first job. I've always told people that the best investment you can make is in a good education, and you have done that.

With regards to your 401(k) plan, especially considering your age, I would recommend the Roth IRA. The advantage of the Roth is that eventually upon retirement when you begin to withdraw the money, your entire distributions will be tax free. Ask anyone who is taking money from their retirement accounts how great it would be if they didn't have to pay tax on their 401(k) withdrawals.

In addition, the Roth 401(k) gives you greater flexibility, in that upon retirement you can transfer that money into a Roth IRA and thus be excluded from minimum required distribution rules. Therefore, when eventually you retire, you will have much greater flexibility when you withdraw the money.

Of course, there is a downside to a Roth 401(k) in the fact that your contributions are going in post-tax versus if you use the traditional 401(k) where it's going in pre-tax. However, my thought is the fact that you probably would not begin withdrawing this money for at least 40 to 50 years. The fact that you can withdraw that money tax free would give you a huge advantage. Therefore, I would strongly recommend that you use a Roth 401(k).

With regards to life insurance, I first want to stress that life insurance is not an investment. Insurance of any kind is a means of handling risk as opposed to an investment. My belief when it comes to life insurance is to ask yourself, when you pass away does anyone lose out financially? If the answer is no, then you do not need to buy additional life insurance. On the other hand, if you had dependents who would lose if you pass, then probably additional insurance is needed. In

that regard, if you require additional insurance, you'll have a couple options. Not only can you purchase the insurance through work, but you can also consider purchasing a term insurance policy on your own.

There are a few benefits to purchasing the insurance on your own. First, you can shop around and receive competitive bids. If you purchase the policy through your employer and you leave that employer, you may lose your insurance. On the other hand, if you bought the policy on your own and you change jobs, your policy would be unaffected.

One last note with regards to your 401(k) plan. I strongly recommend that if possible, you put the maximum you can into your 401(k) plan. I cannot stress enough how important it is to save for your retirement. Someone your age may find that when they retire, Social Security is not what it is today. In addition, the likelihood that you will qualify for a pension is very slim; thus, your retirement is dependent upon you.

Furthermore, let's not forget that people are living longer, and thus it would not be beyond the realm of possibility for someone like you who retired in their mid-60s to spend 40 years in retirement. I can assure you that living in retirement for 40 years is going to be expensive.

The fact that you can start saving for your retirement now will put you in a much better position when you retire. Remember, when it comes to investing, the key is not timing the stock market, but time in the stock market. If you fully fund your 401(k) throughout your career and invest the money in a well-balanced and diversified portfolio, I can almost assure you that when it comes time for retirement, you will have the money for it.

Good luck!

Rick Bloom is a fee-only financial advisor. His website is [www.bloomassetmanagement.com](http://www.bloomassetmanagement.com). If you would like Rick to respond to your questions, email him at [Rick@bloomassetmanagement.com](mailto:Rick@bloomassetmanagement.com).

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## Company honors employee for 60 years of service

David Veselenak  
Hometownlife.com  
USA TODAY NETWORK - MICH.

Like any other good employee, Bruce Pickard wakes up at 4 a.m. every day in preparation to be at the Madison Electric branch in Novi.

He arrives at the office at 44525 Grand River before 6 a.m. to begin paperwork, works a full day and is done in the early afternoon.

But Pickard, a Commerce Township resident, is no ordinary full-time employee. At 79, he's given his loyalty to the company for 60 years, a milestone the company recognized July 10 with a celebratory barbecue.

"It's a family business. They've been really, really good to me," he said. "And I still like doing it."

Pickard began at Standard Electric, which eventually was absorbed



Bruce Pickard talks about his six decades of experience electrical contracting sales at the Madison Electric branch in Novi. JOHN HEIDER/HOMETOWNLIFE.COM

into Madison Electric back in 1959. After graduating from Walled Lake High School, a friend from church got him connected with someone for an interview at the company.

"He asked me a few questions and said, 'Well, Tom says that he'll think you'll make it and so I'll give you my best,'" he said. "And that's where it went. I started in July 1959."

He began working at

the Standard Electric office in Ferndale, which no longer operates. He's now worked in Novi more than 30 years, where he's an assistant manager of the business that sells electrical equipment.

"I've learned a lot and still learn an awful lot," he said.

In addition to Novi, the company has offices in Livonia, Taylor, Ann Arbor, Madison Heights and Fraser. Its headquarters are located in Warren.

Pickard said he has no plans to leave work. He has worked with people of all ages and has seen them move on, but Pickard said he's staying for the long haul.

"I've seen a lot of people come and go," he said. "But I'm still here. As long as they keep me. You never know."

Contact David Veselenak at [dveselenak@hometownlife.com](mailto:dveselenak@hometownlife.com) or 734-678-6728. Twitter: @davidveselenak.

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### CITY OF NOVI NOTICE OF PUBLIC SURVEY 2020-24 STRATEGIC COMMUNITY RECREATION & MASTER PARK PLAN

NOTICE IS HEREBY GIVEN that the City of Novi has posted a public survey online at [www.cityofnovi.org/parksurvey](http://www.cityofnovi.org/parksurvey) to seek public input for the Novi Parks, Recreation and Cultural Services' 2020-24 Strategic Community Recreation & Master Park Plan.

Publiash: May 23, 30, June 6, 13, 20, 27, July 4, 11, 18, 2019

### City of Novi Public Hearing Notice

NOTICE IS HEREBY GIVEN THAT the Zoning Board of Appeals for the City of Novi will hold a public hearing on August 13, 2019 at 7:00PM in the Council Chambers of the Novi Civic Center, 45175 Ten Mile Road, Novi, MI to consider:

**PZ19-0026 (National Car Wash Solutions) Ten Mile Rd, West of Meadowbrook Road and North of Ten Mile Road, Parcel # 50-22-23-426-017.** The applicant is requesting a variance from the City of Novi Zoning Code Section 5.3.11.D to allow for the applicant to have no bypass lane; 1 bypass lane, minimum of 18 feet, is required by code. Section 5.3.11.F to allow a proposed drive-through lane with a centerline radius of 23 feet, a minimum of 25 feet is required by code. This property is zoned General Business (B-3).

**PZ19-0027 (PrimeCare on Wixom) 27250 Wixom Rd A, West of Wixom Road and South of Grand River Avenue, Parcel # 50-22-17-101-024** The applicant is requesting variances from the City of Novi Code of Ordinances Section 28-5(a) for the proposed installation of an additional wall sign. One sign per business allowed. This property is zoned Light Industrial (I-1).

Published: July 18, 2019

### STATE OF MICHIGAN COUNTY OF OAKLAND CITY OF NOVI ORDINANCE NO. 18-282

AN ORDINANCE TO AMEND THE CITY OF NOVI ZONING ORDINANCE AT THE FOLLOWING LOCATIONS: ARTICLE 3, "ZONING DISTRICTS"; ARTICLE 3, SECTION 3.1.7, "RM-1 LOW DENSITY, LOW-RISE MULTIPLE-FAMILY DISTRICT"; ARTICLE 3, SECTION 3.1.8 "RM-2 HIGH DENSITY, MID-RISE MULTIPLE-FAMILY DISTRICT"; ARTICLE 3, SECTION 3.1.11 "B-2 COMMUNITY BUSINESS DISTRICT"; ARTICLE 3, SECTION 3.6.2 "NOTE TO DISTRICT STANDARDS"; ARTICLE 3, SECTION 3.10 "B-1, B-2 AND B-3 BUSINESS DISTRICTS REQUIRED CONDITIONS"; ARTICLE 4, SECTION 4.12 "GROUP DAY CARE HOMES, DAY CARE CENTERS, AND ADULT DAY CARE CENTERS"; ARTICLE 5, SECTION 5.14 "PERFORMANCE STANDARDS"; IN ORDER TO FIX INCONSISTENCIES, CLARIFY ORDINANCE LANGUAGE, AND OTHER ITEMS DEEMED NECESSARY.

The Ordinance was adopted by the City Council on Monday, July 8, 2019 and the provisions of the ordinance shall become effective seven (7) days after its publication. A complete copy of the Ordinance is available for public use and inspection at the office of the City Clerk, 45175 Ten Mile Road, during the hours of 8:00 a.m. and 5:00 p.m., prevailing local time.

Cortney Hanson, City Clerk

Publiash: July 18, 2019

### STATE OF MICHIGAN COUNTY OF OAKLAND CITY OF NOVI ORDINANCE NO. 18-287

AN ORDINANCE TO AMEND THE CITY OF NOVI ZONING ORDINANCE AT THE FOLLOWING LOCATIONS: ARTICLE 3, "ZONING DISTRICTS"; SECTION 3.31, "PLANNED DEVELOPMENT OPTIONS"; IN ORDER TO REDUCE REDUNDANCIES, CLARIFY ORDINANCE LANGUAGE, AND ADDRESS CITY COUNCIL'S AUTHORITY TO DESIGNATE USE OF THE PD OPTION IN CERTAIN AREAS AND UNDER CERTAIN CONDITIONS.

The Ordinance was adopted by the City Council on Monday, July 8, 2019 and the provisions of the ordinance shall become effective seven (7) days after its publication. A complete copy of the Ordinance is available for public use and inspection at the office of the City Clerk, 45175 Ten Mile Road, during the hours of 8:00 a.m. and 5:00 p.m., prevailing local time.

Publiash: July 18, 2019

Cortney Hanson, City Clerk

### NOTICE CITY OF NOVI REQUEST FOR TEMPORARY SPECIAL LAND USE PERMIT PTSLU19-0005

NOTICE IS HEREBY GIVEN that the representative for CL LLC is requesting a Temporary Special Land Use Permit in accordance with 7.6.2 of the Novi Zoning Ordinance for temporary outdoor storage of vehicles at parcel 50-22-24-251-010 and 50-22-24-251-002 north of Grand River Ave and East of Seeley Road from July 15, 2019 through January 1, 2020. The property is zoned I-1 (Light Industrial) and the use is contrary to 3.14.1.A of the Novi Zoning Ordinance.

A public hearing can be requested by any property owner whose property is located within 300 feet of the boundary of the property being considered for a temporary special land use permit.

A public hearing will be held at 10:00AM on August 8, 2019 at the Novi Civic Center, 45175 Ten Mile Road in the Mayors Conference Room. All written comments should be directed to Katherine Oppermann and must be received prior to August 7, 2019 at 3PM.

Published: July 18, 2019







# American Legion in Milford marks 100 years

**Susan Bromley** [Hometownlife.com](mailto:Hometownlife.com)  
USA TODAY NETWORK – MICHIGAN

The American Legion in Milford is celebrating 100 years since the end of World War I and the birth of America's largest veterans organization.

An open house will be held from 11 a.m. to 6 p.m. Sunday at the Ernest F. Oldenburg American Legion Post 216, 510 W. Commerce Road, Milford.

World War I formally ended with the signing of the Treaty of Versailles on June 28, 1919, and its subsequent ratification.

"At the end of WWI, President Theodore Roosevelt and 200 soldiers met in Paris, and they had talked about making

a veterans organization to take care of the fallen and wounded soldiers when they got back home," said Bonnie Welbaum, 20-year member of the Milford post. "The Legion helps veterans and their families get benefits."

The American Legion Post in Milford originated in the Grand Army Republic building in 1919, formerly used by Civil War soldiers, in front of the Presbyterian church on Main Street, she said.

Around 1945, Henry Ford sold the property at 510 W. Commerce Road in Milford to the American Legion with the stipulation that the post be named after his friend Ernest F. Oldenburg, a soldier from the Milford area who served with the 32nd Red Arrow Division and was

killed in action in France in 1918. In 1946, the new building opened.

The American Legion Post in Milford currently has about 200 members, but veterans from World War II and the Korean War are passing quickly and many are homebound and unable to attend monthly meetings. Vietnam veterans are also aging and Welbaum hopes that the open house will inspire new veterans to become involved.

Anyone interested in joining the Legion needs to bring discharge papers and have served during wartime.

Welbaum said anyone who served in the military after 9/11 is eligible for the American Legion, as this time has been determined to be the war on terrorism.

Family members of veterans also are eligible to join support groups, including the Auxiliary, Riders, and Sons of the American Legion.

Veterans who haven't served during wartime can join AMVETS.

At the open house will be a World War I mobile museum. A time capsule ceremony will take place at 5:30 p.m.

"Our main job is to educate the community to remember our fallen, whether they were killed in action, wounded, or died of old age," Welbaum said. "We want to remember them and what they have accomplished for our freedom."

Contact Susan Bromley at [sbromley@hometownlife.com](mailto:sbromley@hometownlife.com). Follow her on Twitter @SusanBromley10.

## November ballot filing deadline nears for local candidates

**Susan Bromley and Shelby Tankersley**  
[Hometownlife.com](mailto:Hometownlife.com)  
USA TODAY NETWORK – MICHIGAN

Several communities in Oakland and Wayne counties have seats open on governing boards.

The candidate filing deadline to be on the November ballot in non-partisan races is 4 p.m. July 23.

Here are some of the spots to be filled and who has announced their candidacy so far:

### Birmingham

A seven-member City Commission formulates and enables policy for the City of Birmingham on behalf of the citizens. Commissioners are elected to four-year terms at non-partisan elections. The mayor and mayor pro-tem are elected from among their fellow commissioners for a one-year term.

This year, four seats are up for election, including those held by Patty Borman (currently serving as mayor), Pierre Boutros (currently serving as mayor pro-tem), and commissioners Carroll DeWeese and Andrew Harris.

Harris announced earlier this month that he would not pursue re-election.

As of July 12, no one had filed to run

for any of the seats.

### Bloomfield Hills

Five city commissioners are sought to fill two-year terms in Bloomfield Hills. So far, only one candidate has filed – Sarah McClure.

### South Lyon

The South Lyon mayor's seat, a two-year term, and three seats on the city council, each a four-year term, are up for grabs.

Mayor Dan Pelchat has filed to run for re-election and appeared to be running unopposed as of Friday.

Council members Steve Kennedy and Maggie Kurtzweil had also filed plans to reclaim seats. The third seat available is currently held by Mary Parisien.

### Northville

Brian Turnbull and Ken Roth have both filed to be mayor of Northville, a two-year term.

There are also two four-year term city council seats available, with Marilyn Price and Barbara Moroski-Browne filing the necessary paperwork as of Friday.

### Novi and Livonia

Novi will have several candidates for mayor and council on the November ballot, but those individuals had an April filing deadline. Candidates may still file to be write-ins.

Livonia had an April filing deadline, as well, with a primary election taking place Aug. 6.

### Farmington

In Farmington, Mayor Pro Tem Sara Bowman, Sarah Davies, councilman Joe LaRussa and Mayor Steve Schneemann had filed for the race as of Monday.

Between Farmington's three open council seats, the two candidates with the most votes will win four-year terms, and the third highest vote-getter will receive a two-year term.

Following elections, the council will appoint the mayor and mayor pro tem.

### Farmington Hills

In Farmington Hills, this election will give residents a new mayor. Vicki Barnett and councilman Richard Lerner have filed to run for the two-year term.

On the council end, T.R. Carr, Danette Duron-Willner and councilwoman The-

resa Rich had all filed to run for the four-year terms as of Monday morning. As of now, the three are running unopposed for three open seats.

### Westland

In Westland, the city council race is already crowded. On Monday, Michael E. Delph, Timothy Gilbert, Council President James Godbout, Debra Kehrer, councilman Michael Londeau, Mike McDermott and Andrea Rutkowski all filed to run for the four open seats.

The top three vote-getters will serve four-year terms and the fourth place candidate will serve a two-year term.

Westland's clerk, Richard LeBlanc, is currently running an unopposed re-election campaign.

### Plymouth

In Plymouth, four seats on the city commission are open. All four incumbents – Mayor Pro Tem Suzi Deal, Commissioner Kelly O'Donnell, Commissioner Tony Sebastian and Commissioner Marques Thomey – are the only ones who had filed to run as of Monday morning.

Staff writer David Veselenak contributed to this report.

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## Metal

Continued from Page 1A

His company, Superb Fabricating and Superb Creations, recently worked with the city to supply new trash can holders and flower planters made from recycled metal, 10 of which dot the downtown area. About 15 more are to replace the smaller trash can holders attached to light poles downtown.

"We want to get our name out there," he said. "When we bring in customers, we bring them here."

In addition to the new pieces downtown, the company recently installed decorative metal railings and designs at A Good Day Cafe and Heinanen Engineering on Lafayette Street. All are made from the sheet metal scraps that are left after the company cuts out the pieces it needs for either vehicles or trailers.

Superb Fabricating and Superb Creations, which has locations in South Lyon and New Hudson, is also responsible for the planter hooks from which the flowers downtown hang, as well as the flag holders.

The idea came to Stricker after the South Lyon Hotel burned down. While the restaurant was rebuilding after the fire, Stricker approached its owners and proposed creating some pieces for it, including waiting benches and a new sign that hangs outside.

The addition of the metal holders marks one more enhancement in the downtown area, something that truly beautifies the Lafayette and Lake streets area, said Bob Donohue, the city's downtown development authority director.

Donohue said it's his hope more of Superb Fabricating and Superb Creations' work will make an appearance across the city.

"It's been awesome," he said. "There's no other downtown or city doing it."

"And I hope that it's so successful — and they're already expanding — but the fact (is) that it started here."

Creating such artistic designs is a much better use for the leftover metal after the parts are cut out, said Jon Stricker, a Milford resident who owns the business with his father. Having such pieces up as motorists drive south on Lafayette gives a vibe one would expect



Jon Stricker, Superb Fabricating and Superb Creations co-owner with his father, Herb Stricker, checks out the progress of the company's laser cutting machine at their Reese Street plant in South Lyon. PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

pect along places like Old Woodward.

"We try to find an alternative use for that instead of having it melted down and recycled," he said. "It makes it look like Birmingham when you come into town."

The hope for Superb Fabricating and Superb Creations is to market the new aspect of its business to other communities looking to add some local flair.

The Strickers said they have had interest from towns across Michigan looking at the metal works, and hope other towns embrace the industrial look their pieces give off.

"I've gotten calls from Wixom, I've gotten calls from other places in Michigan," Herb Stricker said. "Like anything else, it takes time."

Contact David Veselenak at [dveselenak@hometownlife.com](mailto:dveselenak@hometownlife.com) or 734-678-6728. Follow him on Twitter @david-veselenak.



Superb Fabricating crafted the South Lyon Hotel's sign, railings and logo.

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## Video

Continued from Page 1A

He has spent years watching and studying films. Some of his favorites as a child were "Napoleon Dynamite," "Back to the Future," and the 2002 "Spider-Man." More recent favorites include "Whiplash," "Leon: The Professional," "The Grand Budapest Hotel" and "They Live."

Enjoying them for different reasons, Corsi has used various elements as a springboard for the videos he has been making since his years at Northville High School.

He continued making videos for various groups, including fraternities and college departments, while attending Albion College, where he played lacrosse.

He hopes to continue making videos for all sorts of endeavors for years to come through his business, New Eyes Video Productions. His work includes video productions for marrying couples.

Corsi plans to finish MSU with an accounting degree, despite his video pursuits. He figures accounting skills can only help his productions.

"(However), if I want to pursue film-making ... I need to work harder than all of those students and anyone else around me," he said. "I'm so happy that I am an accounting major because it has made me work so hard at film-making."



Antonio Corsi's video about distracted driving won first place in the public service category at the 2019 Michigan College/University Emmy and Michigan Student Broadcast Awards contests. COURTESY OF ANTONIO CORSI

Corsi can envision a video career in Los Angeles. First, he wants to develop and perfect his own style in Michigan so he can make the most impact.

He's now working on a new short film, "The Smile I Wear," about a man who lives in a superficial world questioning the sincerity of others.

Contact Susan Vela at [svela@hometownlife.com](mailto:svela@hometownlife.com) or 248-303-8432. Follow her on Twitter @susanvela.



Doug Reed delivers a wheelbarrow of mulch to Milford's Growing Greens garden. JOHN HEIDER/HOMETOWNLIFE.COM

## Garden

Continued from Page 1A

give cause for concern (for irrigation of plants)."

Those levels, he said, are now well below the safe standard of 70 parts per trillion for drinking water, as well as the standard for surface water, which is about 11 parts per trillion.

A do-not-eat fish advisory remains in place for the Huron River.

"Samples taken in April from the Huron River at Burns Road, which is upstream of Hubbell Pond (where the community garden draws its water) were non-detect for PFOS and PFOA," said Scott Dean, public information officer for the Michigan Department of Environment, Great Lakes and Energy.

Last year, a water sample taken from the river near Burns Road tested at 1,400 parts per trillion for PFOS.

The lower PFAS levels this spring are likely attributable to a new treatment system installed at Tribar, a manufacturing company previously discovered to be the source of high levels of PFAS in its discharge to the Wixom wastewater treatment plant.

Perfluoroalkyl and polyfluoroalkyl (PFAS and PFOS) are man-made, cancer-causing chemicals found in a variety of common household products, construction materials, electronics and firefighting foam.

As of July 2, the Michigan PFAS Action Response Team had identified 62 sites across the state that have PFAS groundwater contamination, including at the former RACER Eckles Road plant in Livonia, the Thermofil plant in Green Oak Township, and Diamond Chrome Plating in Howell.

Information on PFAS is continually emerging and safety standards continue to be debated at local, state and federal levels.

Council President Jerry Aubry was the sole no vote on allowing the Milford garden group to use Huron River water, citing concerns about whether the village would be liable if health issues arose in residents who consumed vegetables from the garden.

While the Environmental Protection Agency keeps the standard at 70 parts

per trillion, a Michigan Science Advisory Workgroup recently concluded the advisory level for PFOA in drinking water should be reduced to 8 parts per trillion, while PFOS should be reduced to 16 parts per trillion.

According to the Michigan PFAS Action Response Team's webpage addressing PFAS in crops, gardening and food, there currently is not enough research to predict how much PFAS will end up in a specific crop. Nor are there federal standards for PFAS levels in plants, in which uptake varies according to concentration of the chemicals in soil and water, the type of soil, the type of plant, which part of the plant is used for food, and other nutrients and components in the soil.

"Since people eat a variety of foods, the risk from the occasional consumption of produce grown in soil or irrigated with water contaminated with PFAS is thought to be low," the webpage states. "However, because these chemicals can accumulate in the body and people can be exposed from a variety of sources, it is recommended to avoid or minimize known PFAS exposures whenever possible."

Besey said ultimately there are no specific standards regarding PFAS levels in water used for plants, and "it is a lot of personal decision-making."

"If you're 85 and really don't care, then eat it," he said. "If you have grandkids and don't want them to eat it, then don't. ... We can walk you through and help you make an educated decision (based on data)."

Mark Hansell, chief of special programs for environmental health for the Oakland County Health Division, said there is "no black-and-white way" to say whether eating vegetables grown with water from the Huron River is safe.

While he called the most recent test results promising, and much lower than what they saw last year, Hansell is continuing to dispense the advice he has been giving since last year.

"In general, when we are asked whether you should water your garden from the Huron River, we are telling them to err on the side of caution, and it's best to avoid watering your garden with water from the river."

Contact Susan Bromley at [sbromley@hometownlife.com](mailto:sbromley@hometownlife.com).



# Huge sculpture attracts visitors to Brighton home

Sean Bradley Livingston Daily  
USA TODAY NETWORK - MICHIGAN

"Wow."

That was the reaction Kathrine Sluyter, from Fenton, had when she saw "Mac Fiche Werifesteria, the Giant of Little Crooked Lake."

The 24-foot-tall sculpture is at the home of Jodi and Eric Cook on the 3000 block of Highcrest Road in Brighton next to West Crooked Lake.

"It's cool. It fits right in. He has a great facial expression," Sluyter said. "It doesn't look out of place. It looks like it's belonged there forever."

Made of recycled pallets, fencing and cedar shingles, Sluyter and a small group saw the sculpture Monday that was created by Daren and Deanna Baker of DBaker Designs. The Cooks wanted something to commemorate living at their home for 20 years.

The sculpture's name means "the son of 20 years" because, in Gaelic: "Mac" means "son" and "Fiche" means "20."



Jodi Cook, left, Daren Baker, and Deanna Baker sit on a 24-foot-tall sculpture created by the Bakers for Cook and her husband, Eric. SEAN BRADLEY/LIVINGSTON DAILY

The word "Werifesteria" is a made-up word but describes impulses to wander.

Cook said she giggles when she sees it in her home's backyard.

"It's awe-inspiring," she said. "It's

that childlike playfulness."

The sculpture was inspired by Danish sculptor Thomas Dambo's work, who also does work with scrap wood and other similar materials.

Work on the Bakers' sculpture started in March and took about three months, or 360 hours, to complete.

"His are a lot more (like) 'Where the Wild Things Are,'" Daren Baker said of Dambo's works. "We loved the idea and we loved the playfulness of it."

Many thousands of pieces make up the finished product; for example, each finger is made up of 16 pieces of wood, Baker said.

Also, staggered legs were made by breaking up cedar shingles with an ax. Its belly is mostly hollow, Baker said.

"Most of it was built on-site," he said.

The feet, hands, head and belly button were created at the Bakers' shop in Fenton.

People from around the U.S. either have seen the sculpture or plan to see it, even from as far away as Washington state, Cook said.

Contact Livingston Daily reporter Sean Bradley at 517-552-2860 or at [spbradley@livingstondaily.com](mailto:spbradley@livingstondaily.com). Follow him on Twitter @SbradleyLD.

## Holocaust center launches Kindertransport exhibit

The Holocaust Memorial Center Zerkman Family Campus announced its newest special exhibit, "Kindertransport - Rescuing Children on the Brink of War," which runs through Dec. 31.

The exhibit, which was created and organized by Yeshiva University Museum and the Leo Baeck Institute, New York, illuminates the story of the Kindertransport (German for "Children's Transport"), the organized rescue effort that brought thousands of Jewish children from Nazi Europe to Great Britain in the late 1930s.

An emotional and thought-provoking exhibition, "Kindertransport - Rescuing Children on the Brink of War" commemorates the 80th anniversary of the start of Kindertransport, the remarkable humanitarian mission to rescue 10,000 refugee children from Nazi-occupied Europe in the years leading up to the Holocaust.

The exhibition explores the story of

this rescue effort through personal stories, artifacts and media. It asks us to consider the painful choices parents had to make, entrusting their children to strangers in order to save them.

The exhibit also offers a glimpse into the challenges the children faced - moving to a new country, learning a new language, and navigating a foreign culture without their parents to guide them. Artifacts from local Detroit Kinder will be included in the exhibit on display at the Holocaust Memorial Center.

"We are fortunate to have Kinder in the Detroit area, who have shared their artifacts and stories with us for this exhibition," said Holocaust Memorial Center CEO Rabbi Eli Mayerfeld. "The incredible humanitarian work of Sir Nicholas Winton and many others to save the lives of these children is a testament to the power of the human spirit and the choices that were made to save these young lives."

The exhibition makes a strong first impression with a striking red wall covered with thousands of paper name tags. The refugee children wore manila tags attached by twine around their necks during the Kindertransport, serving to identify them and their belongings.

The tags completely fill one wall of the exhibit, calling to mind leaves blown by the wind. The tags represent the scale, anonymity and eventual bitter-sweet success of the transport effort, which was able to rescue children, but not their families.

The Holocaust Memorial Center will host an opening event featuring Nick Winton, Jr. entitled "From Stockbroker to Hero: The Story of Sir Nicholas Winton" at 7 p.m. today. Winton is the son of Sir Nicholas George Winton, MBE, a British humanitarian credited with organizing the escape of 669 mostly Jewish children from Czechoslovakia on the

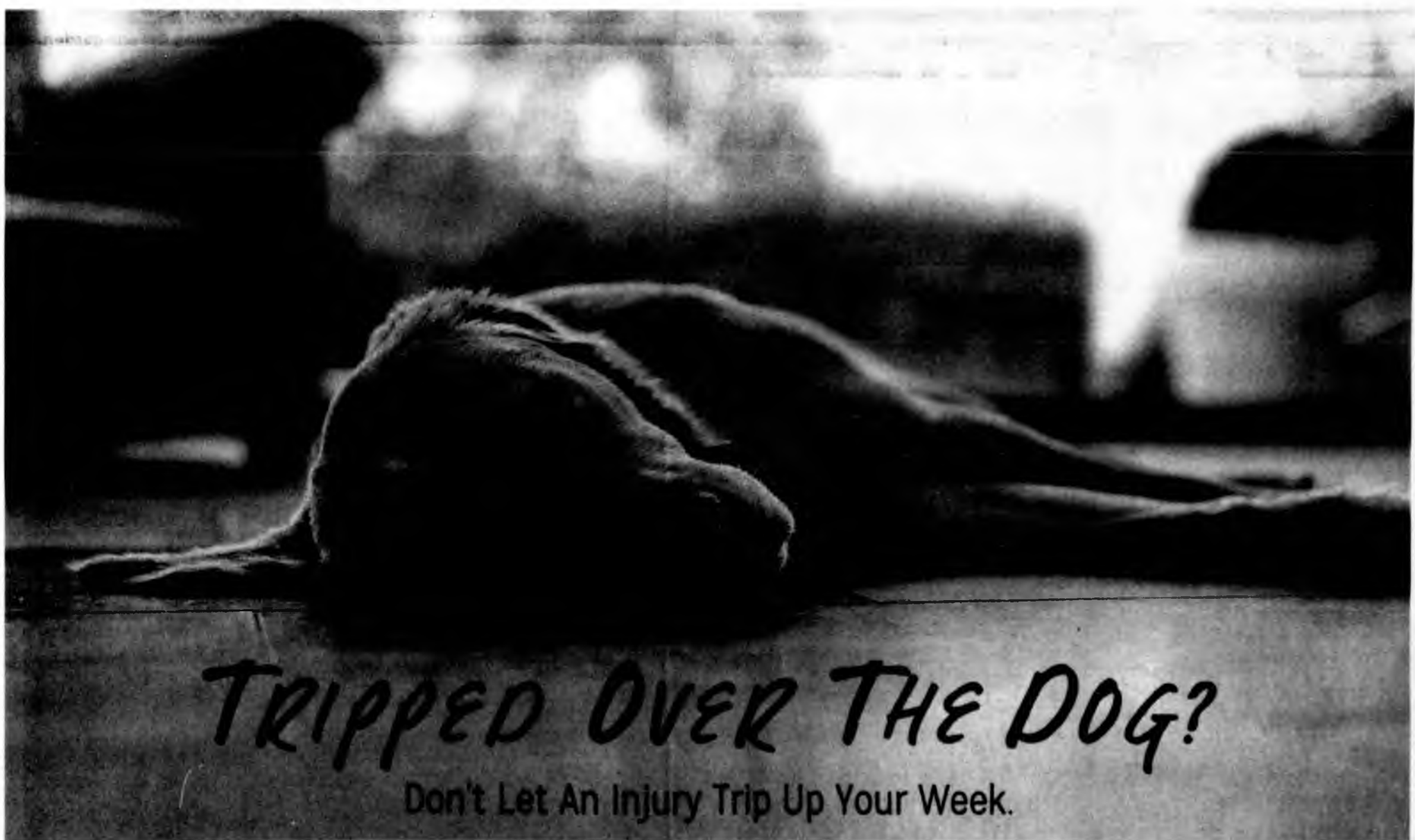
eve of World War II.

What made 29-year-old Winton give up his skiing holiday to rescue these children from the Nazis, and how did he do it? Winton's son will tell his father's inspiring story about the life-changing events that transformed the destiny of so many in an operation that came to be known as the Czech Kindertransport.

The opening program is free to members or \$10 for non-members. A dessert reception will follow. The RSVP deadline for the event was July 15.

The exhibit's opening program is generously supported by Ellen Craine-Rostker, Jolanta and Edward Malinowski, Mary and Thomas Shafer, Patricia and Daniel Frank, Dorothy and Hershel Sandberg and Sylvia and Hans Weinmann.

The exhibit is free with museum admission or membership. For more information, call 248-553-2400.



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all for you



# Birmingham eatery transforms into lobster pound

David Veselenak Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

It's been less than a year since Hazel, Ravines and Downtown opened in Birmingham, and they're already changing their name.

For the next month, anyway.

The restaurant at 1 Peabody near Maple and Woodward Avenue has turned into Hazel's Lobster Pound until Aug. 11. For the takeover, the entire restaurant transformed into an East Coast-style seafood restaurant, with lobster — flown in daily from the shores of Maine — served in all forms.

It's co-owner Beth Hussey's hope that becoming a destination in a state that doesn't easily see fresh lobster will turn around the typically slow summer months while everyone is on vacation.

"July gets quiet in Birmingham," she said. "So we decided to send our menu on vacation and do something fun and new that might draw people not just from around here but from farther away."

The menu is completely different for the next month, with steamed lobster, lobster rolls (both Maine- and Connecticut-style), crab cakes, fried whole belly clams and, of course, whole lobsters.

The lobster will be flown in fresh daily. Hussey has developed a relationship with a lobster fisherman who will ship her the crustaceans during the takeover.

For those looking to stay on land, plenty of the restaurant's dishes from its regular menu are staying put as well as some specials coming for the month, including a fried chicken dinner, smoked pork chops and grilled artichokes.

It's a concept, Hussey said, that came together super fast, planned just a few weeks ago.

"It dawned on me this morning that it's like opening a new restaurant," she said. "It really kind of is, because we've developed a whole new menu."

## 'It's simple food'

Developing such a menu can be a challenge for the chefs, but it's one executive chef and co-owner Emmele Herrold is up for. The hardest part, she said, has been locating the products. From



Hazel, Ravines and Downtown is transforming itself into a lobster restaurant, serving Maine lobster through Aug. 11.

PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM



Hazel, Ravines and Downtown chef Emmele Herrold talks about the restaurant's upcoming lobster festival.

there, she's able to train the staff and update the servers.

"I've got a couple people familiar with lobsters, which helps," Herrold said. "It's simple food, really."

"The hard part probably is to make sure they remember it's simple and not try to be too fancy."

The drink menu will also see some changes, including cocktails inspiring summer fun such as a salty dog, boozy lemonade and a lobster claw Bloody Mary.

Wheats, saisons, sours and New England IPAs will be the highlight of the beer menu, as well as a special brew not found anywhere else in Michigan: Brewer's Bridge, a saison that's a collaboration between Allagash Brewing Company in Maine and Brasserie Dupont in Belgium.

The feel of the restaurant will take some East Coast flavor as well, with ta-

blecloths and decor to bring that New England feel to the dining room. Decor will be added near the entrance so diners feel like they've traveled hundreds of miles.

Hussey said she's gone to visit family in that area of the country and seen plenty of places to grab great lobster, providing inspiration for this new concept. They hope to bring the lobster pound back every year.

"I've spent a great deal out there visiting," she said.

The restaurant will accept both reservations and walk-ins during the event, as well as party reservations. To make a reservation, visit [hrd.kitchen](http://hrd.kitchen).

Contact David Veselenak at [dveselenak@hometownlife.com](mailto:dveselenak@hometownlife.com) or 734-678-6728. Follow him on Twitter @davidveselenak.

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# New auto show nabs Detroit show's old date

Both programs playing down a potential rivalry

Mark Phelan Detroit Free Press  
USA TODAY NETWORK

Will metro Detroit have dueling auto shows next year? Do the Tigers compete with the Lansing Lugnuts?

That's the bottom line as the Suburban Collection Showplace in Novi prepares to host a three-day auto show — the self-anointed "The Southeast Michigan Auto Show" — in January, six months before the North American International Auto Show's ballyhooed switch to become a summer extravaganza covering acres of Detroit riverfront and filling Cobo Center next June.

Miguel Cabrera is about as likely to trash-talk a minor league pitcher as the organizers of NAIAS's organizers are to complain about the upstart show, but they're unlikely to welcome anything that confuses people about what, where and when the next Detroit auto show, as NAIAS is generally called, will be.

Add the fact that the Suburban showplace conference center alongside I-96 in Novi has occasionally served as a foil when groups negotiated terms with bigger and more central Cobo, and you can expect some sharp elbows to be thrown, but everybody is officially playing nice.

"The Detroit Auto Dealers Association remains focused on the 2020 NAIAS," DADA executive director Rod Alberts said. "We're independent from the new show."

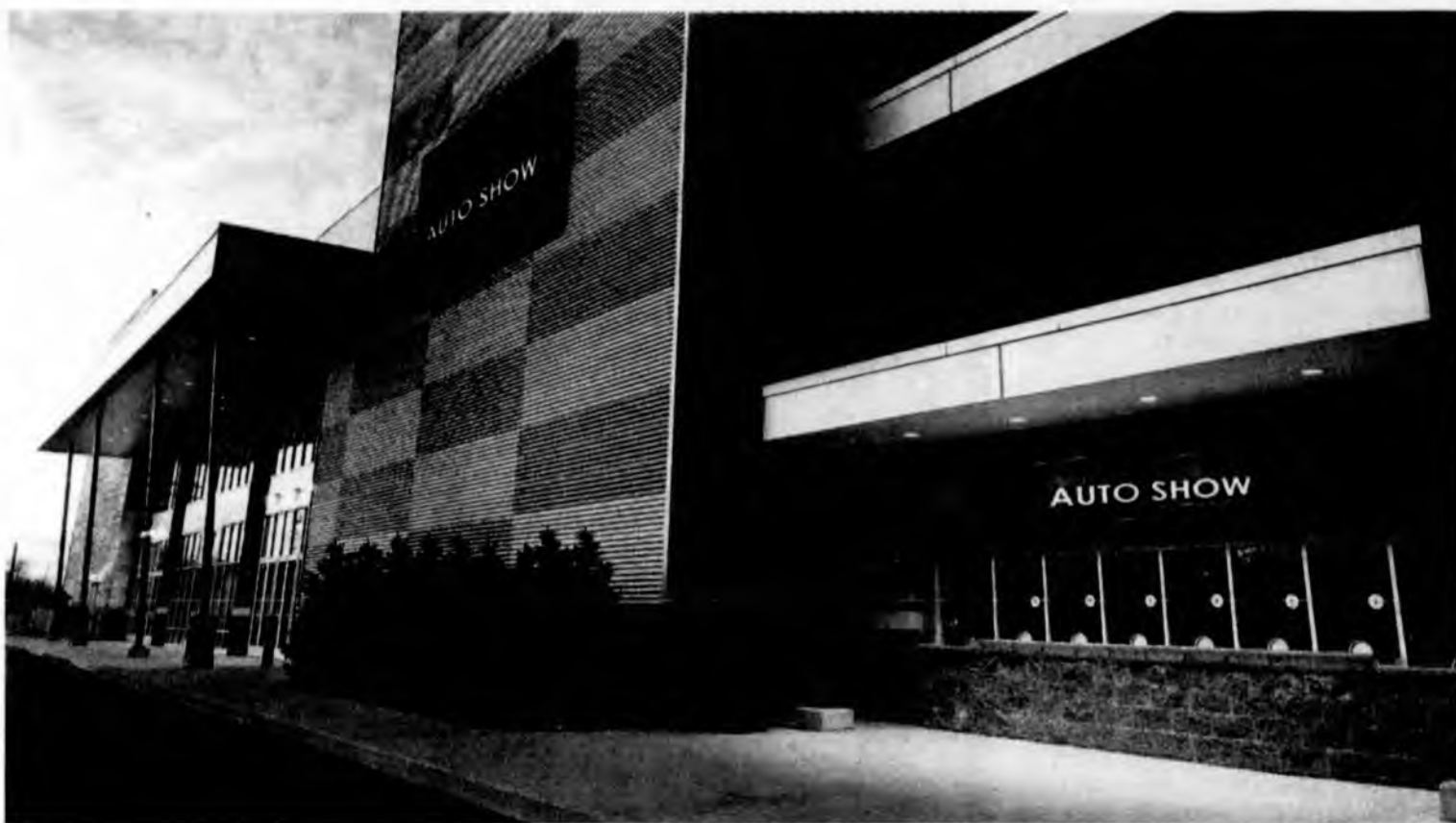
The January show in Novi "will be a completely differentiated event compared to the re-imagined North American International Auto Show event in June, an effort that Southeast Michigan Auto Show management fully supports," says a statement from Suburban Showplace.

Nothing to see here. Keep moving.

Except that an auto show at roughly the time NAIAS occupied for 30 years is bound to cause some confusion.

## June show expands to outdoor spaces

NAIAS — put on by the Detroit Auto Dealers Association, 200-plus dealers



An artist's rendering of the Suburban Collection Showplace in Novi includes signs for its planned January auto show. COURTESY OF SUBURBAN COLLECTION SHOWPLACE

from throughout metro Detroit — remains focused on adding attractions to put an international spotlight on how much downtown Detroit and the riverfront offer in the summer. In addition to all of Cobo Center, the City of Detroit has devoted 14 acres of riverfront to NAIAS for everything from food trucks to an off-road course.

NAIAS 2020 is likely to stretch from Cobo Center up Jefferson to Hart Plaza and Woodward Avenue, with events and "technology-focused programs" at downtown parks including Campus Martius, Cadillac Square, Grand Circus, Capitol Park and Beacon Park.

Suburban Showplace officials say they expect a variety of brands on a 220,000-square-foot display floor. Crain's Detroit Business reports the weekend will include a VIP cocktail reception, \$5 and \$10 tickets, ride-and-drives and kid-friendly activities.

The show is expected to draw cars from dealerships in nearby towns, like Farmington, Milford and Wixom.

## Auto companies cutting back on shows

Automakers have been cutting back on financial support for even the oldest and most established auto shows, so don't expect the elaborate displays and fancy demos like the virtual reality driving simulators automakers bring to top-tier shows with official international status, like NAIAS.

"The last thing automakers need is another auto show coming to them asking for marketing money," an industry source said.

NAIAS left its traditional January dates to take advantage of good weather and Detroit's riverfront in June.

It will be open to the general public June 13-20.

The Charity Preview, industry days, news conferences and an invitation-only showcase for luxury and exotic cars will precede the public days.

All told, NAIAS expects to fill Cobo and the riverfront June 6-20.

## NAIAS trying to get the glitter back

NAIAS is working hard to reestablish itself as a top global show in its new summer time frame.

Success will be defined by how many automakers introduce new vehicles at the show, the number of journalists attending and amount of coverage they generate around the world and public attendance.

"Automakers and industry organizations will reveal the newest products to date, experiential ride-and-drives will be both indoors and outdoors and we'll host guests from across the globe all in the beautiful downtown Detroit," show chairman Doug North said.

The move to June is meant to allow automakers to provide test drives and demonstrations of technologies ranging from off-road SUVs to self-driving cars, advanced safety systems and electric vehicles.

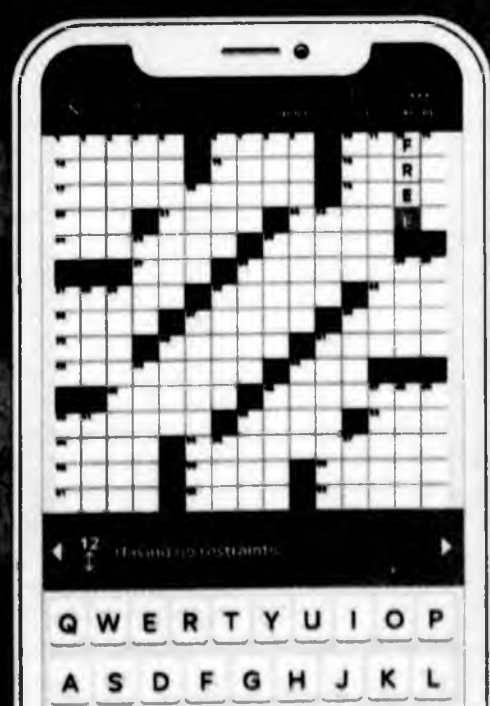
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# Pit bull owner, Milford vet at odds

Susan Bromley [Hometownlife.com](http://Hometownlife.com)  
USA TODAY NETWORK - MICHIGAN

Vivian Noell walked into her Highland home around 9 p.m. July 11 and found "blood everywhere" and her pit bull Snow suffering numerous grievous wounds, inflicted by another of her four dogs.

She said the real horror story began after she rushed the injured 2-year-old dog to Veterinary Care Specialists, an emergency animal hospital in Milford.

"The doctor showed me on the paper that she had internal bleeding and gashes and her gums were so white that she needed a blood transfusion, and in order for them to work on her, they would need a down payment and all these payment plans," Noell said. "And if we didn't have that, they wouldn't help her. I just cried and said, 'You are gonna let my baby die on this table.'"

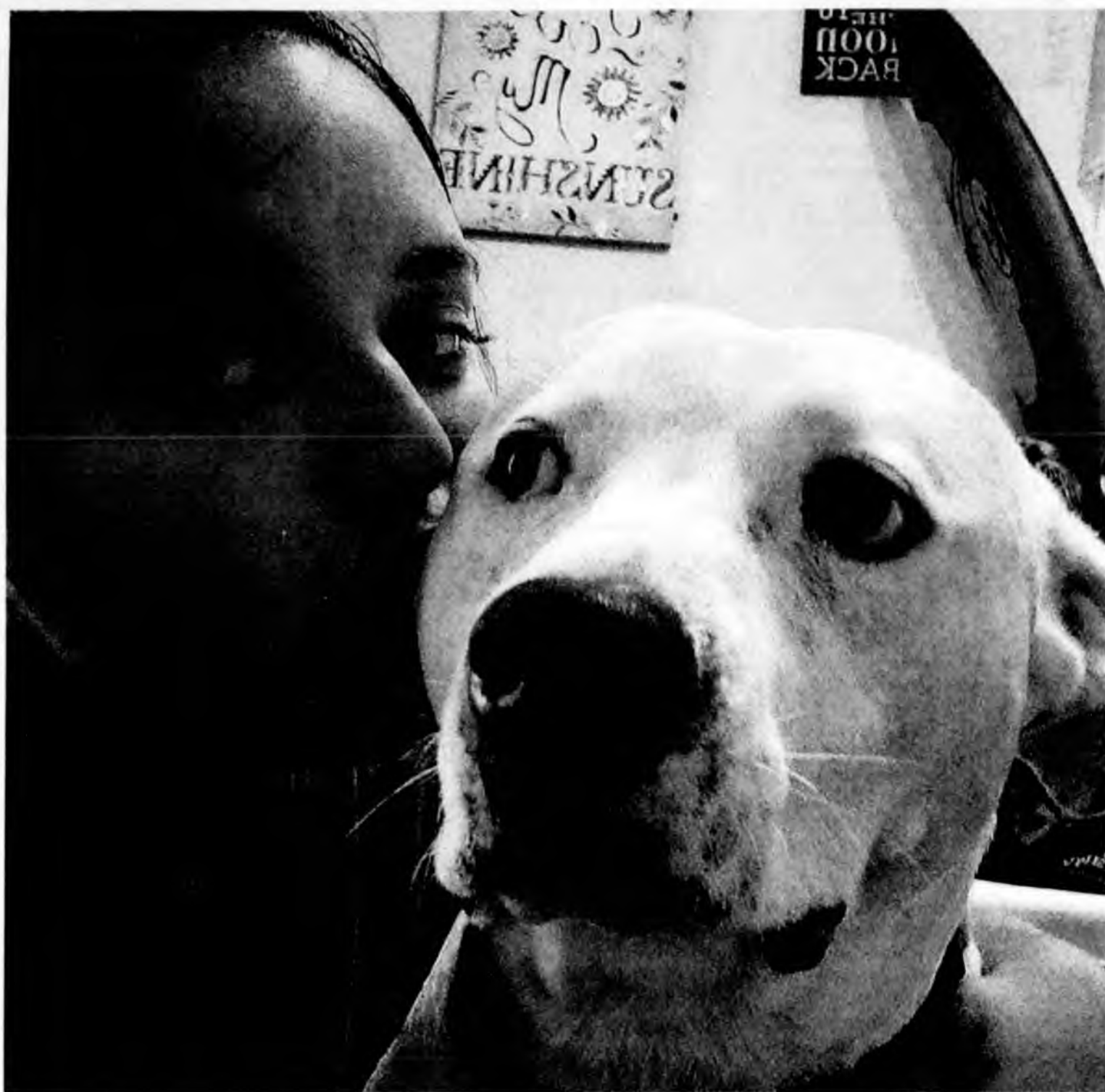
Snow did die, euthanized by the veterinarian with Noell's authorization, but that is one of the few points agreed on by the two parties in a case that underscores what can be a "tricky situation" when an animal has a medical emergency and the owner lacks funds for treatment.

## Situation shared on social media

VCS Administrator Peter Barnes called Facebook posts from a friend of Noell's charging that VCS would not assist the dog without upfront payment "a total fabrication."

"We did treat the dog, and that is where the \$1,100 bill came (from)," Barnes said. "What this really is, is cyberbullying. She posted a complete untruth and others have jumped on. That is the day and age we live in, and other businesses go through this. We did try and the dog was in incredibly bad shape from the injuries from the other dog."

Barnes said he was in contact by phone with the treating veterinarian, who had conducted X-rays and was giving Snow fluids and oxygen treatment to stabilize the dog, who was bleeding in the chest and lungs. An initially quoted price of \$3,000, he continued, was not just for potential surgery, but for additional stabilization efforts for the criti-



Vivian Noell, of Highland, sits with her pit bull Snow, 2. Snow was euthanized July 2 at Veterinary Care Specialists in Milford after Noell came home one night to find the dog had been injured after being attacked by one of her other dogs.

SUBMITTED

cally injured animal.

Noell was presented with a cost estimate after Snow was admitted to VCS,

like all clients are when they bring in an animal, Barnes said. Usually, a 50% deposit is requested, but that is sometimes waived depending on the situation, he said.

Noell contradicts this.

"They wouldn't explain nothing," she said, adding that her boyfriend got aggressive because the dog was her life. It helped her when she has epileptic seizures, she said.

"I told them I didn't have much money, but was willing to go broke for my dog," said Noell, who recently moved here from Georgia. "I told them I could pay \$400 up front and then I would pay monthly, but they said they needed weekly payments. It would cost over \$3,000 to treat the dog and that was the low price ... for more, it was going to be \$6,000 to \$7,000. They chose money instead of a life. I said, 'How do you expect a 23-year-old woman to have \$3,000?' I have a part-time job busting my butt."

Clients who don't have cash are offered other financing options such as "CareCredit" or "Scratchpay," but Barnes said Noell declined to apply, saying she would be turned down.

Still, even without any cash or credit, Barnes said, "In an emergency situation we do not euthanize due to lack of finance, we would have continued stabilization and then transferred the patient to another place that is not an ER once the patient is stable."

"As we did further diagnostics, the prognosis was grave and poor," he continued. "She admitted she couldn't afford things. She could have ended up with a \$3,000 bill and a patient that didn't survive and she would have been very unhappy."

VCS is one of the few emergency animal clinics that do not require payment up front, Barnes said, adding that emergency medical treatment is expensive and Noell "would have run into this at any facility."

## No money? A problem 'tricky' at best

Carri Underwood, manager and veterinary technician at Animal Emergency Center in Novi, said no one is turned away for services at their facility, but "It is always very tricky, sometimes an unfortunate situation," when clients can't afford to pay for care.

Emergency veterinary care is a business and often clients do not have pet insurance. The cost of care for animals can come as a shock to people who have healthcare insurance for their own needs and don't realize what actual medical expenses are.

"One of the most frustrating parts of the job is we just want to make the ani-

mals feel better," Underwood said. "But we also rely on a paycheck ... and as much as (pet owners) think we are rolling in dough, we are not."

Like Veterinary Care Specialists, the Novi Animal Emergency Center admits patients and does an assessment while stabilizing the animal. Estimates are then given with different options, but Underwood said a problem often arises when clients aren't open and honest up front.

"If money is not an object, we can offer you the world," she said. "If we get down to it and they say they have no money, we have different things to offer."

She, like Barnes, mentioned CareCredit and other finance options. Clients are also encouraged to call upon friends or family for help. If none of these work, staff will try to make an animal comfortable until a client can take their pet to another facility.

"We would love to give every animal free care, but we can't, that is not how the system works," she said. "Delay in care is finding out where their finances are."

Some clients do whatever it takes to "beg, borrow or steal," while for others it ends in anger and frustration at the vet.

"When people see the price tag, they can get agitated and storm out and leave because they think we are trying to take them for their money," she said. "Sometimes they approve the services, and we give them the bill, and tell them they have to pay and they are like, 'What do you mean?'"

## An emotionally-charged situation

Underwood noted it is a high-stress, emotionally-charged situation when an animal is brought in for emergency care, and people are understandably focused on saving their pet, not on finances. But as a business, that cost has to be taken into consideration.

"It's all about how receptive people are to suggestion, but there are people who don't want to work with you and want something for free," she said.

She adds that there are few people who work in the business of animal care who have not been in the client's shoe.

Thursday, Noell mourned her dog and tried to make sense of her loss. She agreed to make \$200 per week payments for what she owes she said and was unsure if she would be able to. She couldn't afford an urn for his remains, a cost that would have been \$300-\$400, but has his paw prints.

"I lost a family member and don't want that to happen to anyone else," she said, adding that she plans to keep Bean, the dog that attacked Snow.

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## PREP GIRLS SOCCER

# Novi star Bandyk named All-American

Several others make All-Region team

**Andrew Vaillencourt**  
Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

The awards and honor keep coming in for a pair of Novi High School soccer stars.

Senior Jessie Bandyk was named an All-American by the United Soccer Coaches, one of only two players from the state of Michigan included on the team.

Bandyk, who won the state's Miss Soccer award, joins junior Avery Fenchel on the United Soccer Coaches All-North Region Team. They teamed up to power Novi to its second straight state title.

Bandyk scored 13 goals and recorded 18 assists while also being a standout defender as the team's leading midfielder. She's signed to play soccer in the fall

See SOCCER, Page 2B



Novi's Jessica Bandyk, right, was named an All-American by the United Soccer Coaches, one of only two players from Michigan included on the team.  
JOHN HEIDER/  
HOMETOWN-LIFE.COM



Catholic Central graduate and professional wakesurfer Nick Parros shows off his skills. COURTESY OF NICK PARROS

# Catholic Central grad excels as pro wakesurfer

**Andrew Vaillencourt**  
Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Nick Parros is riding the wave to the top.

The 2018 Detroit Catholic Central graduate and Brighton resident has climbed the ranks and become a profes-

sional wakesurfer, competing in competitions around the globe.

He's in his rookie season as a pro after spending one year as an amateur and one year as a semi-pro (outlaw) and has big goals for the rest of the summer.

Parros, who was born in England, picked up the sport before his junior year of high school after he quit playing

basketball. His family got a boat in 2010.

"I wakesurfed for fun every once in a while but when I stopped playing basketball I needed something to be competitive again and have something to work toward, and it kind of went

See WAKESURFER, Page 2B

## YOUTH SOFTBALL

# South Lyon Stealth 14U wins state championship

**Andrew Vaillencourt**  
Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

The South Lyon Stealth 14U fast-pitch softball team took home the 2019 United States Specialty Sports Association (USSSA) state championship earlier this month.

The Stealth emerged victorious from the 27-team field, which was held at the Canton Sports Center in Canton July 4-7.

After going 2-1 in pool play, losing a close game to the Michigan Rage, they were the No. 2 seed headed into bracket play.

In the first round, South Lyon beat the Trenton Blast 10-0. In the second round, the Stealth beat the No. 1-seed Michigan Bolts 4-3. Following that, the team beat another No. 1 seed, the Garden City Gators, to advance to the tournament finals.

There, they had a rematch with the Rage, hoping to avenge their earlier loss. In a high-scoring affair, the Stealth got it done, winning 15-7 to win the championship.

As a team, they hit a combined .487. The team is made up of the following players: Rachel Pennington (No. 44), Julia Duncan (No. 10), Ashley Jo Hardesty (No. 14), Delaney Lis (No. 18), Ava Crumley (No. 23), Renee Porter (No. 3), Sophia Propps (No. 8), Melissa Cosens (No. 99), Leah Kaska (No. 21), and Cassie Linse (No. 11).

The head coach of the South Lyon Stealth 14U fast-pitch softball team is Jim Porter. Assistant coaches are Ed Hardesty, Bill Lis, and Scott Duncan.

Contact Andrew Vaillencourt at [availlenc@hometownlife.com](mailto:availlenc@hometownlife.com).



The South Lyon Stealth 14U softball team poses after winning the United States Specialty Sports Association State Championship. SUBMITTED

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## ATHLETE OF THE PLAYOFFS

## Fenchel's brilliance shines for Novi

Andrew Vaillencourt  
HometownLife.com  
USA TODAY NETWORK - MICHIGAN

The Hometown Life area had a number of spectacular playoff performances across every sport, but one emerged above the rest to win our Hometown Life Prep Athlete of the Playoffs poll, which ran the week of July 1.

Novi soccer player Avery Fenchel, a junior, led the Wildcats to their second straight state championship, beating Plymouth, 5-0, in the final.

Fenchel was brilliant all season long and continued that into the playoffs. She scored nine goals and had two assists in seven games in the postseason. She scored the game-winning goal in the title game and was named to the state's Dream Team.

Novi finished undefeated and is ranked as the No. 1 team in the nation according to Top Drawer Soccer.

To win the honor, Fenchel collected 17,076 votes (75.15%). She topped second-place finisher Justin Glod, of Brother Rice lacrosse, who received 3,198 votes (14.08%). Canton softball's Shae Scott placed third with 1,832 votes (8.07%). Plymouth's Kennedy White, Catholic Central's Joey Kamish and Marian's Jansen Eichenlaub all tied for fourth with 205 votes.

We asked Fenchel about soccer, the future and her interests.

**Question: What's your favorite memory from this season? Was winning a second state title just as special as the first one?**

**Fenchel:** My favorite memory this season was our regional final against Grand Blanc because we all came together and played our best game of the season. It was a fun game, and I had a hat-trick. Winning a state title is always going to be very exciting no matter the number of times you win. This year was especially great because we were able to



Novi junior Avery Fenchel scored nine goals and had two assists in seven games in the postseason. She scored the game-winning goal in the title game and was named to the state's Dream Team. JOHN HEIDER/HOMETOWNLIFE.COM

put all our seniors in the game.

**Who is your favorite sports role model or athlete and why?**

My sports role model is Julie Ertz. I love watching her play and her work ethic on the field.

**Who is your favorite musical artist/band and why?**

I don't have a favorite, but I really enjoy listening to country music because it's good music to roll down the windows and sing to in the summer.

**What is your all-time favorite**

**movie (or TV series) and why?**

"The Greatest Showman" is my favorite movie because I love the actors and the songs in it.

**You were named to both the Dream Team and the United Soccer Coaches All-Region team, what do those accomplishments mean to you?**

They mean a lot to me. I am really excited about it. I couldn't have earned these awards without the help of my teammates and coach. They are the ones who help put me in a position to be

successful.

**What are your future plans after high school, and do they include soccer? What are you hoping to accomplish as a senior?**

Yes, I am committed to Ball State University to play soccer. I want to major in elementary education or physical therapy. Next year, we are losing some very valuable team members, but we will work hard to try to continue our success. I hope my last year will finish on a positive note.

## Soccer

Continued from Page 1B

at Ferris State.

"She is one of the most dynamic, hardworking players that I've ever had the privilege of coaching or watching play," Novi coach Todd Pfeiffer said. "She is such a huge asset to our team. Playing center mid, sometimes those players get lost in the middle because people get into the forwards and who's scoring the goals or the defense making stops — she's the motor for us in the middle of the field and I've never seen a player work as hard as she does on the field."

Fenchel, who is committed to Ball State for soccer, led the Wildcats in scoring, with 27 goals and 14 assists.

"I've said for a long time now that we were lucky to have two of the best players in the state on our team," Pfeiffer said. "(Bandyk and Fenchel) work so



Marian senior Jansen Eichenlaub.



Novi's Avery Fenchel. PHOTOS BY MICHAEL VASILNEK/SPECIAL TO HOMETOWNLIFE.COM



Plymouth's Kennedy White. JOHN HEIDER/HOMETOWNLIFE.COM

well together. ... Avery just has that knack of finishing goals, every year she keeps scoring more and more goals, even though other team's know she's our goal-scorer."

Joining the pair on the All-North Re-

gion Team is Marian's Jansen Eichenlaub, who led the Mustangs to their third consecutive state championship. She scored 23 goals and had seven assists. She'll play soccer in college at Virginia.

Plymouth's Kennedy White also made the team. She was critical in her team's run to the state championship game and scored 32 goals and tallied 17 assists this season.

She'll play soccer at Bowling Green.

## Wakesurfer

Continued from Page 1B

from there and took off," Parros said.

He went undefeated as an amateur in 2017 and won became both the national amateur champion and world amateur champion — an incredible feat in his first year in the sport.

Now, he's looking to build on his previous success in the pro ranks. At his first competition earlier this summer in Georgia, he took third-place in both surf and skim, which are two different styles of wakesurfing. Each style uses a slightly different type of board. Surf is more similar to an ocean surfing board, while skim features a smaller, lighter board with no fin. Parros said he primarily competes in skim.

He is participating in at least two more competitions this summer, both in August. The first will be in Minnesota, and the second will be held in Grand Rapids, Mich. The competition in Grand Rapids replaced Nationals, so outside of Worlds, it's the biggest event in the United States. If he performs well at each of those events, he hopes to earn an invite to the World Competition, which rotates around the world to different places. When he took first-place in 2017, it was held in British Columbia, Canada.

Pro wakesurfers can win money from placing in various competitions. The prizes aren't typically enough to earn a



Catholic Central grad Nick Parros placed third at a recent competition in Georgia. COURTESY OF NICK PARROS

living, which means it's more of a side hustle for Parros. First-place at the bigger events can pay out between \$2,000-\$6,000. As for his career, Parros is currently a student at Rollins College in Florida, where he studies finance and business management.

"This is definitely something I want to stay involved in for my whole life and be a part of the sport, but for me it'd be hard to make a living doing it," Parros said. "It's never been a job in my eyes, it's been a fun sport to be a part of."

Since he goes to school down south,

he's able to wakesurf year-round, a nice change from only being able to train during the summer. He typically is out on the water for at least an hour a day. In Michigan, he trains all over. Currently he spends a lot of his time on Big Bear Lake near Gaylord and Lewiston.

"The biggest thing for me is the atmosphere with the people," Parros said. "Everyone is pushing the sport because it's so knew, the same guys that I'm competing against on the podium for money are the same guys that I go and stay with at hotels and hang out

with on the lake and go ride for fun. Having that as a sport is pretty rare, but is really cool. To be best friends with people you're pretty much always competing against."

Right now, Parros, who is sponsored by Phase Five Boarding Company in Florida, is part of an online competition through the Competitive Wake Surf Association. He had to make a YouTube video that includes 45 seconds of a ride, but couldn't be edited, which means he had to hit all his tricks on the same ride.

Whoever gets the most views on their video wins a cash prize. A panel of judges will also be reviewing videos to pick a second winner, who will then receive points in the standings (just as placing in an event would do).

"Don't just watch my video, watch other pro riders too so people can get an understanding of the sport more and see where it's going," Parros said. "All of us are doing different tricks and we all had different time frames to get the video done. Some people had weeks of riding, others, like me only had a few days. I'd say go watch everybody, but definitely watch mine and support the Michigan boy."

For anyone interested in taking up wakesurfing, Parros does give lessons. You can reach him on Instagram at nick-parros or by email at njparros@gmail.com.

Contact Andrew Vaillencourt at [availlenc@hometownlife.com](mailto:availlenc@hometownlife.com) or 810-923-0659. Follow him on Twitter @AndrewVcourt.





Andrew Tate, of Les Schwab Tires, drives past Graham Trucking and Go 3 Racing hydroplanes during the unlimiteds qualifying at the 2017 Spirit of Detroit Hydrofest. DETROIT FREE PRESS FILE

## Hydrofest will have quicker pace, less noise

Greg Levinsky Detroit Free Press  
USA TODAY NETWORK

Boat races zooming down the Detroit River have happened since 1916, and this year will be no different, despite the loss of the traditional centerpiece event, the Gold Cup.

The Detroit River will play host to numerous hydroplane races on Aug. 24-25 as part of the 2019 Metro Detroit Chevy Dealers Hydrofest.

Races will occur every 15 minutes along the 1.25-mile course.

The other big change? The noise level.

With the absence of H1 Unlimited-class hydroplanes competing in the Gold Cup, Hydrofest will be completely piston-powered, meaning the rooster-tails of water on the river will remain, without all the noise.

Day tickets start at \$10. Tickets and information are available at [detroitboatraces.com](http://detroitboatraces.com) or on Eventbrite.

"This year's seating options and pricing will allow greater access and an excellent race experience for all fans," said Detroit Riverfront Events president Mark Weber in a news release. "Races will run every 15 minutes giving fans less downtime and a more action-packed experience."

Multiple classes of hydroplanes from Canada, New Zealand and the United States will headline the event.

The stars of the weekend will be the Grand Prix boats, which are 24 feet long with 468 cubic-inch V8 Chevrolet piston engines, which produce up to 1,500 horsepower and can reach speeds up to 160 mph.

The Gold Cup, featuring H1 Unlimited-class hydroplanes will not be part of the race weekend, however, for the first time since 2015. The 112-year event was run last weekend as part of the Madison Regatta in Madison, Indiana.

There will still be a Gold Cup tie at Hydrofest, though, as three-time Gold Cup champion Tom D'Eath

is serving as honorary race chairman.

Joining him in honors are former Lions kicker Eddie Murray and Michelle O'Connor-Tekinski, of the Hope Network, serving as co-grand marshals.

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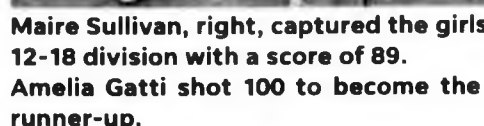


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## Area players light up historic Washtenaw course

Eric Shen, 13, of Ann Arbor shot 85 to win the boys' 12-14-year-old division, edging out Detroit's Vinny Levesque



L.T. Smith of Brighton, runner-up in the boys' 15-18-year-old division, shot 39 on both the front and back. His 78

"The back was rough for me. I wasn't hitting it as straight and I lost a few balls. That's what made it not as good as the front. I did have some good sand

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# Here's what the Tigers could receive at the trade deadline



**Andrew Vaillencourt**  
Guest columnist

The trade deadline — the most important and likely the most intriguing part of the Detroit Tigers season — is fast approaching.

The team has until July 31 to trade away assets including starting pitcher Matt Boyd, closer Shane Greene, outfielder Nick Castellanos and potentially others, such as reliever Joe Jimenez.

I've put on my General Manager hat and scrounged the minor league systems of potential buyers to see what kind of return the Tigers could — and should — get by the end of the month.

The availability of both Boyd and Greene should start bidding wars. Every team currently in contention needs pitching in some way, and over the last few years, it's been proven that pitchers typically fetch better returns than position players. This season through the all-star break, Boyd, 28, is 6-6 with a 3.87 ERA. He's tied for sixth in the entire majors with 142 strikeouts. He's fifth in the majors and third in the American League in strikeouts per nine innings (11.94) and has a 1.12 WHIP (walks+hits per innings pitched). Even better for the Tigers is that he is under team control through the 2022 season, which will be enticing for opposing teams.

Greene, 30, has been lights out as a closer. He's third in the AL with 22 saves, has a 1.09 ERA and a 0.88 WHIP. He's under team control through 2020.

Castellanos, 27, is in the last year of his contract, meaning he will be a rental player. He's average at best defensively and is hitting .282 with nine home runs and 33 RBIs. He leads the AL with 29 doubles and established himself as a true power threat over the last two seasons, hitting 26 and 23 homers respectively.

Based on various rumors over the past few weeks, I've put together possible trade packages with teams the Tigers have been connected with. There are certainly more teams that could get involved, considering we're still a week or two away from conversations really heating up, but this is where things stand now. To make sure potential trades are relatively even, we're using the trade simulator at BaseballTradeValues.com to help assign values.

## San Diego Padres

There is no team that the Tigers should like to deal with more than the Padres, who are loaded with eight MLB.com top 100 prospects. The Padres are seeking controllable starting pitchers and have been connected to Boyd. In addition to the numerous prospects the Padres have, they present an interesting twist thanks to a crowded outfield. Wil Myers, once a rising star, is riding the bench and has a huge contract (signed through 2022 for \$20 million per season with a team option in 2023). He's an above average defender with versatility, has power and speed and is still only 28. Should the Tigers be willing to take him and his contract on, it could net them significant extra value in prospects (Myers has a -23.8 value in the simulator).

### Trade Scenario One

Tigers receive (value: 35.5):  
■ OF/1B Wil Myers, 28  
■ SP Luis Patino, 19 (No. 3 team prospect, No. 40 MLB)  
■ 2B Xavier Edwards, 19 (No. 8 prospect, No. 89 MLB)  
■ 3B Hudson Potts, 20 (No. 9 prospect)  
■ OF Edward Olivares, 23 (No. 17 prospect)  
Padres receive (value: 34.4):  
■ SP Matt Boyd

Analysis: This would be an incredible haul for the Tigers, but it relies on the team taking on Myers' full contract, which expires the year before Miguel Cabrera's. It'd give the Tigers another top-line projected starter to go with Casey Mize and Matt Manning, a second baseman of the future, a third baseman that can compete for the starting job at third in a year or two and an outfielder that is ready for his shot at the majors.

### Trade Scenario Two

Tigers receive (value: 35.8):  
■ SP Logan Allen, 22 (No. 7 prospect, No. 75 MLB)  
■ 2B Xavier Edwards, 19 (No. 8 prospect, No. 89 MLB)  
■ C Luis Campusano, 20 (No. 12 prospect)



Tigers right fielder Nicholas Castellanos hits for a RBI double during the first inning July 7, 2019 at Comerica Park. RAJ MEHTA/USA TODAY SPORTS

Padres receive (value: 34.4):

■ SP Matt Boyd

Analysis: Here the Tigers don't take on Myers contract and instead stick with prospects only. They get a left-handed starter that is on the cusp of the majors (and has started three games in San Diego already this year), and two players that can be starters in the future. The Tigers could add Greene to a package to pick up an additional prospect or add someone valued more highly. As much as they'd like to get second baseman Luis Urias (No. 2 prospect and No. 20 in MLB) it's unlikely that would be possible.

## Atlanta Braves

The Braves are in need of both starting pitching and relievers, which makes this a solid destination for both Boyd or Greene.

### Trade Scenario One

Tigers receive (value: 46):  
■ OF Drew Waters, 20 (No. 4 prospect, No. 44 MLB)  
■ SP Kolby Allard, 21 (No. 8 prospect)  
■ SP Tucker Davidson, 23 (No. 18 prospect)  
Braves receive (value: 44):  
■ SP Matt Boyd  
■ RP Shane Greene

Analysis: Any deal with Atlanta needs to start with either top OF prospect Christian Pache or Waters, who is nearly as talented. Waters is more likely to be available and would add a five-tool outfield prospect to Detroit's system that could start in center or right as soon as next season. Allard is a steady arm that could be of value and Davidson, who has good numbers this year, could also find a role. The success of this deal though revolves around Waters.

### Trade Scenario Two

Tigers receive (value: 10.6):  
■ P Huascar Ynoa, 21 (No. 11 prospect)  
■ OF Greyson Jenista, 22 (No. 12 prospect)  
■ SS AJ Gaffanino, 21 (No. 20 prospect)  
Braves receive (value: 9.6):  
■ RP Shane Greene  
Analysis: This would seem underwhelming as a Tigers fan, but lines up as fair given the value rating given to Greene.

The biggest problem is that Atlanta doesn't have many position player prospects outside of Pache and Waters.

## New York Yankees

The Yankees, who are in first-place in the AL East, have been connected to Matt Boyd and could use some pitching help.

### Trade Scenario One

Tigers receive (value: 37.9):  
■ OF Clint Frazier, 24  
■ OF Estevan Florial, 21 (No. 1 prospect, No. 47 MLB)  
■ SP Luis Gil, 21 (No. 13 prospect)  
Yankees receive (value: 35.8):  
■ SP Matt Boyd  
■ OF Nick Castellanos  
Analysis: There's a pretty straightforward trade option here for these teams. Frazier and Florial pretty much equal Boyd's value and fits both team's needs. It'd load the Tigers outfield with high profile players, including Frazier, who has already hit 11 home runs and hit .283 this season in the majors. Gil is a high upside pitcher that could be swapped for Castellanos.

## Los Angeles Dodgers

The Dodgers are seeking relief help and have reportedly checked in on Greene. They too, have a loaded farm system and would be a team to target for a trade.

### Trade Scenario One

Tigers receive (value: 13.4):  
■ 2B/SS Jeter Downs, 20 (No. 7 prospect)  
■ C/2B Connor Wong, 23 (No. 13 prospect)  
Dodgers receive (value: 9.6):  
■ RP Shane Greene  
Analysis: The values here favor Detroit, but I tend to think the mark on Greene is lower than it should be. This trade gives the Tigers a middle infielder for the future, who has 14 home runs and 53 RBIs already this season, and a catcher/infielder that has serious power (15 home runs this season).

### Trade Scenario Two

Tigers receive (value: 50.8):  
■ SS/2B Gavin Lux, 21 (No. 2 prospect, No. 31 MLB)  
■ SP John Rooney, 22 (No. 23 prospect)  
■ SP Marshall Kasowski, 24 (No. 25 prospect)  
■ OF Cody Thomas, 24 (No. 28 prospect)  
Dodgers receive (value: 46.2):  
■ SP Matt Boyd  
■ RP Shane Greene

■ OF Nick Castellanos

■ RP Blaine Hardy

Analysis: Now here's a blockbuster. It would take all three of Boyd, Greene and Castellanos to pry Lux away from the Dodgers, who has been lighting up the minor leagues. In AA, he's hit .313 with 13 home runs and 37 RBIs and in eight games in AAA, he's batting .500 with a homer. He'd be a star Detroit could build around. The question is if the Tigers are willing to part with all of their trade chips for one huge prospect or break it up for more players. This particular deal would also send back two starters who have performed well this year and an outfielder that could should be in the majors by September.

## Houston Astros

The Astros may be one of only a few places where Castellanos could land. They've also expressed interest in Boyd.

### Trade Scenario One

Tigers receive (value: 35.4):  
■ OF/1B Yordan Alvarez, 22 (No. 3 prospect, No. 11 MLB)  
Astros receive (value: 35.8):  
■ SP Matt Boyd  
■ OF Nick Castellanos

Analysis: Alvarez has already reached the majors and has been fantastic, hitting .338 with seven home runs. The Astros may not be willing to move him after his hot start, but they have too many outfielders in the system to keep everyone long term. They could cash him in here for an impact starter and take Castellanos as a bonus. Houston's best minor leaguer is No. 2 prospect Kyle Tucker, who the Tigers reportedly asked about for Boyd, but the Astros don't seem inclined to make that move. For what it's worth, Tucker's value is listed about 20 points above Alvarez's. If Tucker is on the block, the Tigers will do everything they can to get him. Deals with Houston get more complicated by the fact that most of their top pitching prospects are injured.

### Trade Scenario Two

Tigers receive (value: 2.6):  
■ SS/2B Jonathan Arauz, 20 (No. 22 prospect)  
■ SP Cristian Javier, 22 (No. 28 prospect)

Astros receive (value: 1.4):

■ OF Nick Castellanos

Analysis: Even this might be more than the Tigers could receive for Castellanos. One of these types of players could be the return as well, although it'd be nice to get both.

## Philadelphia Phillies

### Trade Scenario One

Tigers receive (value: 47.5):  
■ 3B Alec Bohm, 22 (No. 1 prospect, No. 38 MLB)  
■ OF Adam Haseley, 23 (No. 3 prospect)  
■ SS Nick Maton, 22 (No. 18 prospect)  
Phillies receive (value: 44):  
■ SP Matt Boyd  
■ RP Shane Greene

Analysis: There's a few ways a trade with the Phillies could go, but if it involves Boyd, then Bohm is where a deal begins. Adonis Medina is a nice pitching prospect at No. 2, so he'd be a name to watch as well, but without Bohm, it's unlikely a deal is done with the Phillies. This trade would net the Tigers their third baseman of the future (albeit with defensive liabilities) and two position players that could become starters down the line.

## Milwaukee Brewers

### Trade Scenario One

Tigers receive (value: 32.9):  
■ OF Tristen Lutz, 20 (No. 4 prospect)  
■ SS/2B Mauricio Dubon, 24 (No. 5 prospect)  
■ SP Aaron Ashby, 21 (No. 9 prospect)  
■ SP Trey Supak, 23 (No. 11 prospect)  
■ C Mario Feliciano, 20 (No. 14 prospect)  
■ OF Eduarqui Fernandez, 17 (No. 22 prospect)

Brewers receive (value: 34.4):

■ SP Matt Boyd

Analysis: Six prospects in a ton, especially for one player, but the Tigers don't get either of the Brewers' top 100 prospects in this deal. Instead, I went with a few high upside guys and at least one or two that could be in the majors next season. Each of these players are having a solid year in the minors. Dubon could start at shortstop as soon as he arrives in Detroit.

Contact Andrew Vaillencourt at [availlenc@hometownlife.com](mailto:availlenc@hometownlife.com).



# Stock market fears can stoke your fortune



**Ken Fisher**  
Columnist  
USA TODAY

Fear is your friend when the market seems low, but also when it is up, like now, and seems too high for so many people.

Fund managers of all types, for example, are at their most pessimistic since the financial crisis, a recent survey showed.

But as Warren Buffett famously preached: Be fearful when others are greedy – and greedy when others are fearful.

Such fear is ironic as stocks hit all-time highs last week. That means the Bank of America's fund-manager survey is merely one sign of today's rampant fear. And the American Association of Individual Investors' weekly survey showed less than 30% of retail investors think stocks will rise over the next six months.

At the same time, investor sentiment and economic confidence gauges across Europe are tanking. Headlines echo these fears, driving folks to yank money from stock mutual funds and ETFs in four of the previous six weeks through mid-June.

Sour sentiment is bullish. Why? Markets pre-price widely known information – fears, opinions, forecasts and more. When you see headlines warning of tariffs, Brexit, Iran, or Europe's allegedly imploding economy, understand that stocks already considered them.

Anything less bad is a positive surprise, hence bullish. Consider this bull market's March 2009 birth. Folks feared a new Great Depression. The recession we got was big and bad, but not that big. Stocks rose while the economy fell. U.S. stocks jumped 72.3% in the bull's first 12 months.

Consider today's big fears, such as Iran's threats to close the Strait of Hormuz and choke oil supply. Investors' dread is priced in now. Anything tamer brings relief. Tamer is likely, because of ample global supply and the fact that Iran can't really block the strait. Tankers have been attacked in years past, which wasn't good – but it was no economic crisis either.



Markets pre-price widely known information – fears, opinions, forecasts and more. MICROSTOCKHUB/GETTY IMAGES/ISTOCKPHOTO

What about European economic fears? A slow-growing economy with weak manufacturing beats recession. Bullish!

How about Brexit? By now, any darned development on that front beats expectations. As for tariffs, have you noticed, as I predicted here last August in great detail, that tariffs only take a nibble from global output, rather than cause the much-feared recession? It's another pre-priced fear. Again, bullish.

I've often said bull markets end one of two ways: One, atop the legendary "wall of worry" as euphoria makes positive surprise essentially unattainable. Or the wallop – a multitrillion dollar negative shock. The 2007-09 financial crisis was a wallop. But every other

post-WWII bull market ended in euphoria. That matches Sir John Templeton's legendary framework: "Bull markets are born on pessimism, grow on skepticism, mature on optimism and die on euphoria." Absent a wallop, bull markets end when investors tire of worrying.

We're nowhere near that today. Stocks still have a big wall of worry to climb. At a true euphoric peak, sentiment surveys boast optimism. Money pours into stock mutual funds and ETFs. Headlines cite as many opportunities as risks. The investment world will ridicule the bears, not the bulls. You'll fear missing gains more than fear suffering losses. If I write that bad times loom, you'll call me crazy.

Sentiment isn't a timing tool, of course. Euphoria is more like a dimmer switch than an on-off switch. To see euphoria correctly when it comes, you must think differently than others do. Instead of letting widespread fears send you scampering, envision what they say about sentiment broadly. When you see people excited to own stocks and dismissing risks, then start thinking about your exit.

Today, they do the opposite. Their fear is your future fortune.

Ken Fisher is founder and executive chairman of Fisher Investments, author of 11 books, four of which were *New York Times* best-sellers, and is No. 200 on the *Forbes* 400 list of richest Americans. On Twitter: @KennethLFisher

## ASK HUMAN RESOURCES

### Ask focused questions to get equal-pay answers



**Johnny C. Taylor**  
Columnist  
USA TODAY

Johnny C. Taylor Jr., a human-resources expert, is tackling your questions as part of a series for USA TODAY. Taylor is president and CEO of the Society for Human Resource Management, the world's largest HR professional society.

The questions are submitted by readers, and Taylor's answers below have been edited for length and clarity.

**Question:** What would be the best course of action to take with corporate HR after discovering that you are paid 10% to 15% less than your male counterparts who have the same role as you? You have the most seniority and similar background experiences, education and work experience, but you have more professionally earned certifications and credentials than they have.

**Additionally, you have achieved top performance reviews in all the years you've worked for the organization. – Anonymous**

**Johnny C. Taylor Jr.:** Before talking to HR, you should consider talking directly with your supervisor. If there is a discrepancy, your supervisor might be able to intervene on your behalf.

If you aren't comfortable talking with your supervisor, make an appointment with the corporate HR department for a conversation about your compensation.

Prepare for the meeting with facts and objectivity. Ensure the information you have about your colleagues' work experience and wages was obtained appropriately and from an accurate source. LinkedIn profiles, for example, can be resources on professionals' certifications and credentials.

Additionally, do online research and gather data on average pay ranges for your job, based on comparable knowledge, skills and abilities, along with

education and years of experience.

During the conversation, focus on internal equity rather than on the gender of the employees involved to help avoid or reduce the tension that can come with questions with race, gender or other legal implications attached to them.

To stay focused, draft talking points in advance, and make the meeting about you, not your co-workers.

Express to human resources that you have questions about your compensation, given your awareness of your colleagues' compensation, and you want to ensure you are being paid fairly and commensurate with your experiences and skills.

Depending upon what you learn, it could be appropriate to ask HR representatives if they have looked at all those who hold your job title and job code to evaluate internal equity.

To ensure compensation equity, companies should be transparent and share with employees information about how pay decisions are made. Pay should be based on factors genuinely related to business, such as education, certifications, related experience, skills, seniority and geographic location.

By law, employers can't compensate people differently because of their sex, race or other protected, non-job-related characteristics.

But other factors can be at play, and you might not be aware of them.

For example, some of your colleagues might have been hired during a tight labor market and, as a result, were able to negotiate higher starting salaries.

And government contractors are sometimes challenged when trying to fairly compensate two employees who do the same or similar work but on different contracts that pay the employer unequally.

Remember, even if you don't like the answer you get in the meeting with HR, at least you will understand why you are paid what you are paid.

## We cut through jargon surrounding annuities



**Pete the Planner**  
Peter Dunn  
USA TODAY

Dear Pete,

My 90-year-old father has had an equity-indexed annuity for 10 years. He must decide in the next month whether to renew an income benefit rider that guarantees a 5% return if he chooses to begin taking regular lifetime withdrawals. The rider costs 0.25% annually. He doesn't need the income, or the principal itself. He's 10 years into a 17-year surrender schedule and would have a 10% penalty if he took all of the money out of the account right now. Should he renew the rider? We're all a bit confused by the whole ordeal and whether or not this was a good investment for him. It's gone up in value, and he's made some free withdrawals. But, renewing the rider seems confusing. My dad never intended on taking income from the annuity. It's just emergency money. Don, Milwaukee

**Answer:** I'm going to answer your question in a moment, Don. But, I need some time to recover from being told an 80-year-old was sold an annuity with a 17-year surrender schedule. I'm sure there was a reason your dad felt comfortable committing his money to an investment that wouldn't have given him unfettered access until he was 97, but I'm not sure he wasn't pressured or induced to make the decision.

My gut tells me your dad received a sign-up bonus when he purchased the annuity. That means he received a fixed percentage bonus, let's say 6%, for depositing money into the annuity contract. For instance, if he deposited \$150,000 into the account, the starting balance was \$159,000 (\$150,000 deposit + \$9,000 bonus). But for giving him a bonus, the insurance company (the type of entity which issues annuities) slapped on a giant surrender schedule.

A surrender schedule details the length of time and the percentage

penalty for withdrawing the entire investment. At the beginning of the surrender period, he likely would have had a penalty in the 15% to 17% range, and as you mentioned, 10 years later, the penalty is still 10%. Surrender charges aren't necessarily evil. They protect the insurance company from fickle customers who might bail on the contract before the company is able to become whole after paying agent commissions or extending guarantees or bonuses to the annuity owner. But at the same time, 17 years is a really long time.

Your question can also teach us the importance of investment objectives. No matter if an investor's primary objective is income, growth, liquidity, tax advantage or something else, the investment must be able to deliver on the objective. If I had to guess, your dad purchased this annuity during the chaos that was 2009. He was scared his money would get eaten by the market, so this equity-indexed annuity with downside protection and a healthy sign-up bonus caught his interest. His objective appears to have been capital preservation (not going backward).

What's strange is that the annuity also had an income benefit rider slapped on it. An income benefit rider is used when the owner wants to use the account for lifetime income. That would mean his objective for the money was income. But as you mentioned, he never intended on using the annuity for income. And, his current objective certainly isn't income. Therefore, there's no way he should renew the income benefit rider. It's a giant waste of money.

To answer your question as to whether this was a good investment for your father, maybe. He got a nice bonus, enjoyed downside protection, received tax deferral on his growth and withdrew money along the way. Although he has been restricted from removing the entire investment. The income benefit rider seems to have been a waste of money, but then again, maybe he considered income as a reasonable secondary objective at the time.



# Lessons from tech hotline scam



**Tech Talk**  
Kim Komando

Some people think they're immune to cybercriminals. "I'm not even on their radar," they think. "What are the chances that I'll get targeted? It's not like I'm famous or have zillions of dollars."

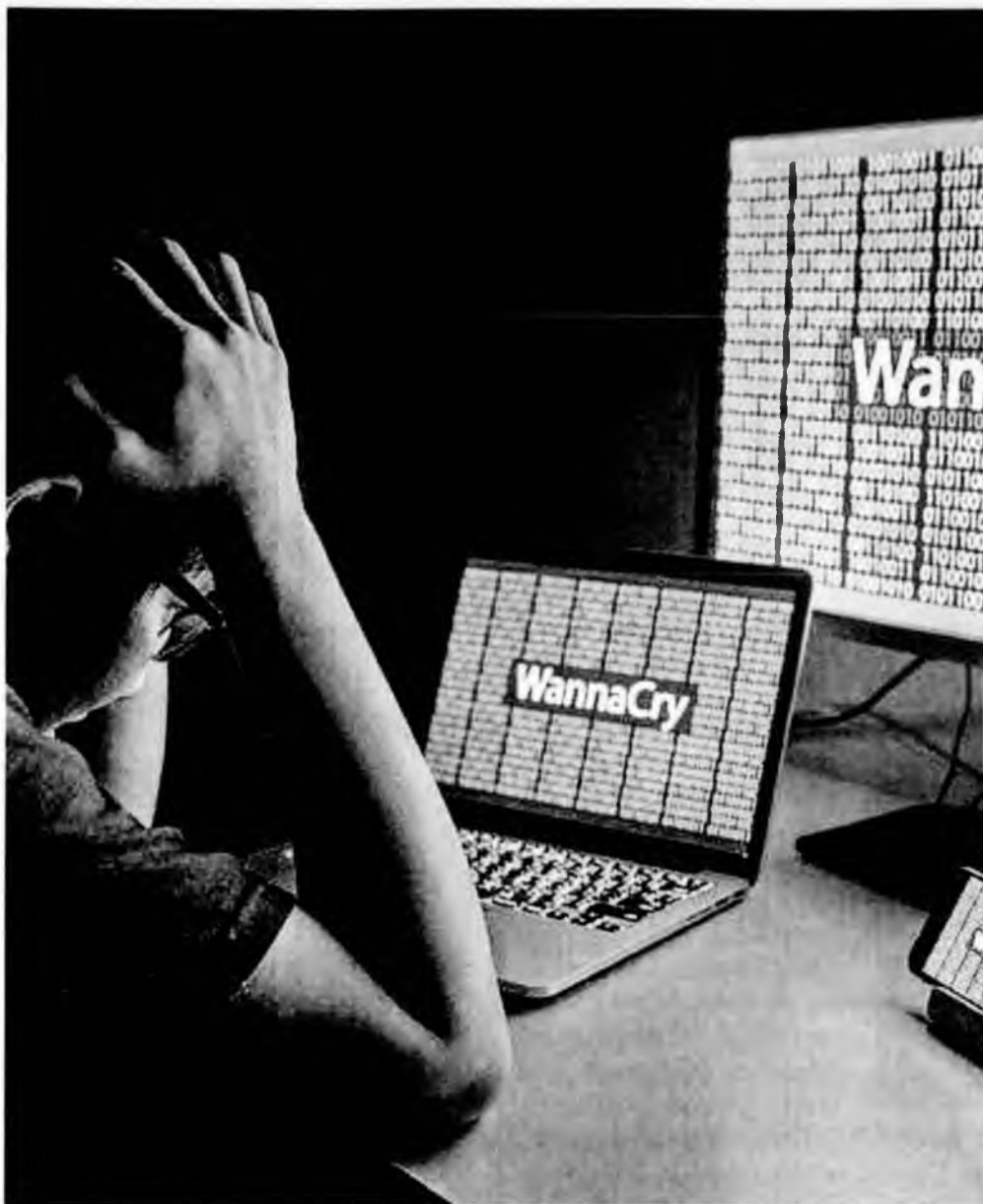
Well, let me tell you a cautionary tale: A gentleman named Bob recently called my national radio and television show. He owns a Homeland Security consulting company, so he's about as knowledgeable about online precautions as a person can be. For work, Bob was using a Yahoo Small Business account, and he needed to upgrade his service.

He had a few questions, did a Google search for Yahoo's small business helpline and called. Little did he know the listed number wasn't for Yahoo tech support at all. Scammers found a way to push their fake number to the top of his Google search, and Bob was tricked into calling a convincing-sounding technician. When the person on the other end asked for his login information, including password and home address, he didn't question the request. After all, Bob called them.

The person on the helpline informed Bob that his account was being hacked "as we speak." But when they offered to fix the problem by selling a \$645 firewall package — which could only be purchased through Google Play Bucks — Bob hung up and shut everything down, including his Wi-Fi.

When he rebooted, Bob discovered ransomware on his hard drive, which prevented him from accessing anything on his computer. He took the machine to some experts, who broke through and eliminated the ransomware. The whole charade cost \$210, plus a bruised ego.

In short: Cyber-criminals have become so sophisticated that they can even fool professionals. While I'm sorry that Bob had to experience this firsthand, he was kind of enough to share his story, and there are several great lessons to be learned.



If your computer is hacked, panicking will only make the problem worse.  
GETTY IMAGES

## 1. Know how to get help the right way

I know, the world's most powerful search engine should be able to weed out potential cons, but that's not how it works. Hackers are brilliant at gaming the system, and they're just waiting for someone to find that fake number and call.

The truth is, tech support for a company like Yahoo doesn't usually have a simple 800 number. They would have to field thousands, or even millions, of

calls every day. Instead, they typically correspond by email or through a live chat.

## 2. Check and double-check

Bob's adversaries used a common scare tactic: They insisted that his computer had been hacked, and he should act quickly before any more damage was done. Desperate to fix the problem, Bob was only skeptical when they asked for an unusual form of payment,

## Google Play Bucks.

Bob's computer had been hacked because he had readily given the criminals his login information. For many online services, similar information is regularly given in order to confirm the identity of the customer.

Bob learned his lesson: He should make sure the person on the other end is real. This can be challenging if the criminals are persuasive actors who seem to know what they're talking about.

## 3. Also, be wary when so-called tech support calls you

The same way that tech companies don't often provide a hotline; they never call you. Unless you have scheduled an appointment or asked for help on a specific problem, tech companies are far too busy to give you a courtesy call.

Many people don't realize this, and they have fallen for a scam. A prime example is a rash of calls that purportedly came from Microsoft, but were actually phishing operations.

## 4. If you get ransomware, don't panic

Bob doesn't know how much damage the hackers caused, and the experience made him feel violated. But remember: Cybercrime is a full-time job, and the rewards can be great, so professional hackers are aggressive and manipulative. Some of the biggest companies in the world — Equifax, Yahoo — have been exploited.

Bob didn't fork over any money. Ransomware is scary, but he took his computer to experts and resolved the problem. Panic will only make the problem worse. So learn from this experience: Stay calm and carry on.

Learn about all the latest technology on the Kim Komando Show, the nation's largest weekend radio talk show. Kim takes calls and dispenses advice on today's digital lifestyle, from smartphones and tablets to online privacy and data hacks. For her daily tips, free newsletters and more, visit her website at [Komando.com](http://Komando.com).

## HOW I BECAME A ...

# Watch all that Andy Cohen can do

**Susannah Hutcheson**  
Special to USA TODAY

Our series "How I became a ..." digs into the stories of accomplished and influential people, finding out how they got to where they are in their careers.

In the world of reality TV, Andy Cohen reigns supreme. As the host of the only live late-night talk show on TV, Cohen has been dishing on everything from the "Housewives" franchise to celebrity gossip for more than 1,200 episodes on Bravo's "Watch What Happens Live With Andy Cohen."

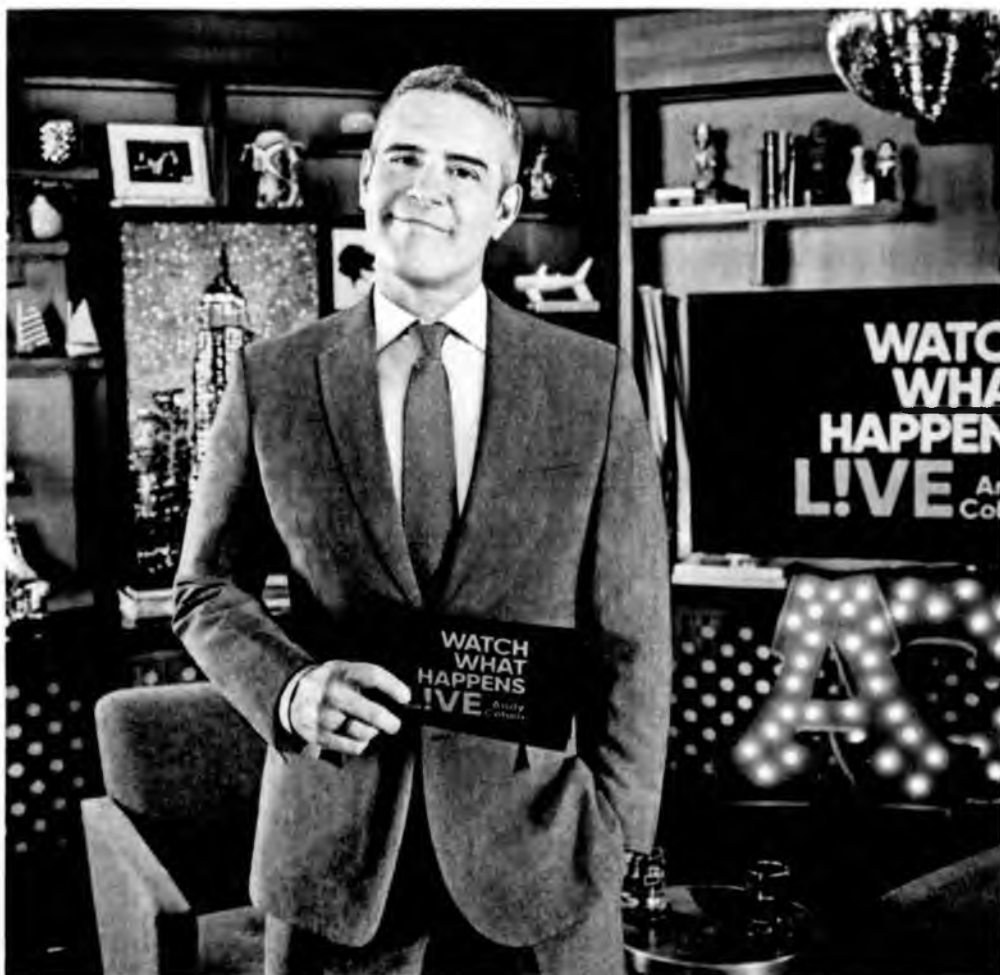
USA TODAY caught up with the new dad — who celebrates 10 years on "Watch What Happens Live with Andy Cohen" on June 27 — to talk about everything from embracing authenticity to the memories he's made during his 10 years on late-night TV.

## Question: How did you get your start in the business?

**Andy Cohen:** My family was in the food business, so we didn't really have any connections to TV or entertainment. I just got as many internships as I could, so before I even graduated I think I had had six or seven internships, and my last one was at CBS News in New York. Though I had planned to work in the small market and be on the air, I got one taste of New York life and said, forget it, I think I'll move there and work behind the scenes. I got a job there, at CBS News.

## Q: How has your path led from your beginnings all the way to celebrating 10 years with "Watch What Happens Live with Andy Cohen?"

**Cohen:** I went from CBS to working for Barry Diller at the channel called Trio, which wound up becoming folded into the NBCUniversal cable division where they pulled the plug on the channel and made me in charge of original programming at Bravo. While I was doing that, my boss asked me to write a daily blog on the Bravo website. I was the only network executive that was blogging about the programming of the



Andy Cohen is celebrating 10 years on "Watch What Happens Live With Andy Cohen." CHARLIE SYKES/BRavo MEDIA

network every day, and she knew that I had originally wanted to be on the air. So, she let me host a once-a-week web show called "Watch What Happens" that was broadcast on BravoTV.com out of a little studio closet in New Jersey. It was an after-show after "Top Chef" and "Project Runway," so people always think that "Watch What Happens Live" was started as a "Housewives" after-show, but it wasn't. I did that for a while, I think over a year, and then a guy named Michael Davies who owns a small studio and production company came to Bravo and said, 'I could do the show you're doing online on the air.' Bravo picked it up for 12 weeks at midnight, and the rest is history. My show (then) went from once a week to twice a week,

and in the early days my friends came on as a favor because I wanted to show Bravo that the show didn't have to be all about the "Housewives," but that it could be all about celebrities. So, Sarah Jessica Parker came on and Jerry Seinfeld and Liam Neeson, and it was really exciting.

## Q: What does a typical workday look like?

**Cohen:** There really is no typical day, because I'm Radio Andy on Sirius two mornings a week, and other mornings I might be just out with my son or doing press or out-of-town. This morning, I was in Albany lobbying on behalf of a surrogacy bill. I will say that what is constant now is that my son goes to bed

around 8:30, and I leave for my show around 9:30. All day long, I'm emailing with my staff about that night's show, about future shows, about creative ideas, and bookings, so we're kind of always in touch. Whether I'm working on "Watch What Happens Live" stuff or Radio Andy stuff, I'm sneaking in watching cuts of "Housewives" — I watched a cut of "Housewives" this morning and I have to watch an episode this afternoon — so, I'm always working on one of my jobs, basically.

## Q: What's your favorite thing about your job?

**Cohen:** I love that it's live and spontaneous. I love it that every night the show is different, I love getting my guests to say things they've never said on other shows and asking them questions I know viewers want answered.

## Q: To what do you credit your success?

**Cohen:** Authenticity. I think my show is totally authentic — it's unique, and I think we speak directly to our audience. We don't BS them. There's something relatable about it.

## Q: How do you balance work, life, and such a busy schedule?

**Cohen:** I take each day as it comes, you know? I just take every task as it comes, and I don't say yes to anything that I'm not passionate about doing.

## Q: What have been your highlights on "Watch What Happens Live with Andy Cohen?"

**Cohen:** Oh my God, there's too many to count. Oprah coming on was really big for me for a myriad of reasons, when Joan Rivers used to come on was a really big deal for me because I used to watch her on "The Tonight Show."

## Q: What advice would you give to someone who wants to follow in your footsteps?

**Cohen:** Follow your passion. Try to pick out a company that you believe in or are excited about, or an industry that you believe in, and success will follow.





A rendering shows the 120,000-square-foot medical facility planned for the former Kmart site on Ann Arbor Road in Plymouth Township. COURTESY OF THE HENRY FORD HEALTH SYSTEM

## Obituaries

### Burton Allen Gavitt "Burt"

MILFORD - On the morning of July 13th, 2019, Burt Gavitt of Milford died peacefully in his home at the age of 88.

Burt was born to Burton and Edith Gavitt in Detroit in 1931. He was a graduate of Milford High School (1949) and Michigan State University. Burt proudly served his country in the United States Marine Corps and was a life member of the 2nd Marine Division Association. He was also a life member of the American Legion Post 216 and of the Milford Masonic Lodge #165 F. & A.M. as a 32nd Degree Scottish Rite Mason. He retired as Vice President of Sales for Tab Products Company based out of Palo Alto, CA.

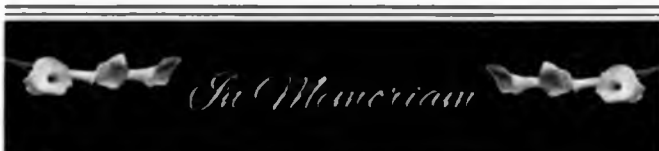
Burt enjoyed reading, discussing military history, listening to big band music, and especially watching his sons and grandsons compete in team sports. He was an avid fan of his beloved Spartans. He loved to entertain friends and family with his witty sense of humor and lived life to the fullest.

Burt was preceded in death by his parents, Burton Albert, and Edith Marguerite Gavitt, his wife Barbara Ann Gavitt, granddaughter Ashley Gavitt, and grandson Danny Gavitt. He is survived by his children, Chuck, Mike, and Chris (Barb) Gavitt, his grandchildren Charlie, Brendan, and Patrick Gavitt, and 3 great-grandchildren.

A Gathering will be held at Lynch & Sons Funeral Home, 404 East Liberty Street, Milford, on Wednesday, July 17, from 4-9 PM. Memorials may be made in his name to Milford American Legion Post 216.

For further information please phone 248-684-6645 or visit [www.LynchandSonsMilford.com](http://www.LynchandSonsMilford.com)

LYNCH & SONS  
Funeral Directors  
Milford



### Ferdinando "Fred" Liberati

NORTHVILLE - Ferdinando "Fred" Liberati, age 89, longtime resident of Northville, passed away July 12, 2019. He was born December 15, 1929 in Detroit, Michigan; son of Emilio and Antonietta (nee Saggere) Liberati. Fred graduated from Northern Evening High School in Detroit; Class of 1948. He proudly served his country in the United States Army during the Korean War. He was deployed overseas and spent time in both Korea and Japan where he worked in communications. Fred was united in marriage to Jane D. Liberati (nee Wragg) on April 19, 1951; they spent 67 loving years devoted to one another until her death on July 29, 2018.

Fred worked as a superintendent of maintenance at Ford Motor Company for 43 years, retiring in 1990. He was an avid golfer and played as often as he could. He golfed in a Ford league and was a member of Travis Pointe and Radrick Farms which were both located in Ann Arbor. Following retirement, he worked as a ranger at Hickory Creek in Canton. Many of his vacations were golf trips, he played courses in California, Florida, Arizona, the Carolinas, and Alabama to name a few. Fred liked to read, especially Tom Clancy novels. He also enjoyed traveling with his wife. Fred, an electrical engineer, was very handy and could fix just about anything. His warm and cheery personality made him a good friend; he was always willing to help those in need. Fred loved spending time with his family, he was a great dad and a wonderful husband.

Fred is survived by his loving children, Nan Liberati and Brian Liberati. He was preceded in death by his wife, his parents, and his sister Helen Steinwedel.

A time of gathering will be held Friday, July 26, 2019 from Noon - 2:00 p.m. with a memorial service at 2:00 p.m. at Casterline Funeral Home, 122 W. Dunlap, Northville. Deacon Ric Misiak from Our Lady of Victory Catholic Church will officiate the service.

In lieu of flowers the family would appreciate memorial contributions to St. Jude Children's Research Hospital, 501 St. Jude Place, Memphis, TN 38105. Please share condolences at [www.casterlinefuneralhome.com](http://www.casterlinefuneralhome.com)

CASTERLINE  
FUNERAL HOME, INC.

### M. Lois Goebner

NORTHVILLE - M. Lois Goebner, age 89, of Northville, formerly of West Chester, PA and Palm Coast, FL, passed away July 9, 2019. She was born on May 21, 1930 in Philadelphia, PA; daughter of Lemuel and Margaret Elsie (nee Dunham) Sheaffer. She graduated from Sharon Hill High School in Sharon Hill, PA; Class of 1948. Lois was united in marriage to Richard B. Goebner in January 19, 1952; they spent 56 loving years together until his death in 2008.

Lois worked as a seamstress in a women's clothing boutiques for many years. She was a devoted wife and mother; a wonderful homemaker her children were her main priority when they were school aged. She volunteered as a Troop leader and served on the PTA. Lois was incredibly creative; she was a talented artist and enjoyed painting, drawing, and ceramics. She also enjoyed knitting, crocheting and sewing. Lois was an avid golfer. She was a longtime member of Palm Coast United Methodist Church. Lois had a good sense of humor, an inviting personality and shared a smile with everyone.

Lois is survived by her loving children, M. Gail Mills and Thomas B. (Lee) Goebner; her siblings, Carly (Jean) Sheaffer and Emma Nolan; her brother-in-law, Donald (Bette) Goebner; her grandchildren, Steven (Sara) Mills, Maggie (Christopher) Staub, Samantha Goebner, and Alexis (Mike) Vass; her great grandchildren, Conor, Michael, Jordan, Aliya, Arian, and Avian; and her great grand puppy, Bentley. She was preceded in death by her husband, her parents, and her brother, Charles Sheaffer.

Private services will be held in Pennsylvania at a later date. She will be laid to rest with her husband at Whitmarsh Cemetery in Ambler, PA.

In lieu of flowers the family would appreciate memorial contributions to Disabled American Veterans (DAV), P.O. Box 14301, Cincinnati, OH 45250-0301.



## Plan revealed for former Plymouth Township Kmart site

David Veselenak Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

The Henry Ford Health System announced Tuesday it would redevelop the site formerly occupied by Kmart at 40855 Ann Arbor Road near Haggerty in Plymouth Township into a 120,000-square-foot outpatient medical center.

The Detroit-based health care provider is expected to close on the property later this summer, and construction is expected to begin afterward. The building should be completed by 2021, the health care provider announced.

"In keeping with our ongoing strategy, this development will bring a comprehensive level of services to our growing base of patients in western Wayne County," Bob Riney, Henry Ford's president of Healthcare Operations and chief operating officer, said in a release. "We're grateful for the support of township Supervisor Kurt Heise and his team and the opportunity to be part of revitalizing this viable piece of property in Plymouth Township."

The center will provide several services, including cancer screening, cardiology, gastroenterology, integrative medicine like acupuncture and chiropractic care, lab services, orthopedics, physical therapy, radiology, a pharmacy and a walk-in clinic.

The site has been vacant since Kmart left in 2017. Several Kmart stores across the region have closed in recent years, including those in Livonia, Westland and the original Kmart in Garden City.

Henry Ford Health operates two centers in the area: one at 14300 N. Beck in Plymouth and 6100 Haggerty in Canton. Those will remain open, said David Olejarz, a spokesman for the health system.

Paul Szilagyi, vice president of primary care and medical centers for Henry Ford Health, said they've been working to secure the site since the beginning of the year.

"We've honestly been interested in expanding our presence in that market for a few years," he said. "We sought out that particular property. It's a great location, it's easy access to the freeway."

The center will employ about 120 people, some of whom will transfer from other sites and some being new hires, Szilagyi said.

Heise said he believes the project will spur more development along that corridor.

"This is an absolute home run for Plymouth Township and western Wayne County," he said. "I think you're going to see some terrific development coming in in the next several years. You're looking at people going there every day for medical treatment."

The land is under a planned unit development crafted in 2015, Heise said, which doesn't require the project to go through the normal channels such as a site plan review by the township planning commission. If certain changes are made, Heise said, Henry Ford Health could potentially need to secure township approval.

Once constructed, the center will join several others in the works along the Interstate 275 corridor. The St. Joseph Mercy Health System plans to construct a medical building at Schoolcraft College, and Beaumont Health is planning a building at the current A123 Systems office off Seven Mile.

Heise said it's clear this trend isn't going anywhere, and he's happy Plymouth Township can be involved.

"This is the trend is for the big hospitals now to try to get closer to their patients," Heise said. "It really enhances our brand as a community. It's the kind of image we want to portray."

Szilagyi said there are plenty of people who utilize Henry Ford as their health care provider in the region who will benefit from the new building, but they also hope to gain new patients.

"We hope to expand our market presence at the same time," he said. "We think that we can serve the population as a whole by being there."

Contact David Veselenak at [dveselenak@hometownlife.com](mailto:dveselenak@hometownlife.com) or 734-678-6728. Follow him on Twitter @davidveselenak.





# Dig deep to pick target-date funds



**Robert Powell**  
Columnist  
USA TODAY

Many people saving for retirement invest in a target-date fund or TDF.

This kind of investment is a fund of mutual funds that becomes more conservative as it nears its target date. It typically invests in a mix of stock, bond and money market funds, and its name usually ends with a year, like 2030 or 2050. An investor would use a target-date fund that best matches their anticipated year of retirement.

Here's what you need to consider when evaluating and selecting a target-date fund:

## The allocation shift

Target-date funds typically own more stock than bond funds when they're further away from the target date. But over time, the fund becomes less risky – reducing the percentage invested in stock funds and increasing the percentage invested in bond funds. That's called the fund's glide path.

Two items to note: Not all funds reduce the percentage invested in stock funds in the same manner. And there are two types of target-date funds: "to" target-date funds that reach their final allocation of stocks, bonds and cash at their target date, and "through" TDFs, whose allocation continues to adjust for a number of years beyond the date, according to Fidelity Investments.

Bottom line: Make sure your tolerance for risk aligns with the TDF's glide path and that you know whether you own a "to" or a "through" TDF.

## Fees

The performance of target-date funds is becoming more alike, according to a Morningstar report. Given that trend, Morningstar suggests putting "a strong emphasis on fees when evaluating TDFs as fees are likely to become a bigger edge for the cheapest funds going forward."

The average asset-weighted expense ratio was 0.66% at the end of



Target-date mutual funds are a popular way to save for retirement, but they have limitations. GETTY IMAGES

2017, according to this Morningstar report.

Others take a different view of fees. "Fees are a critically important part of any investment decision, but need to be considered as part of a complete strategy," says Ed Murphy, president and CEO of Empower Retirement. "Knowing the price of something without understanding the value is meaningless."

## Saving enough?

Target-date funds don't guarantee that investors will have sufficient savings for retirement, says Jeff Holt, the director of multi-asset and alternative

strategies at Morningstar Research Services.

"While they provide a diversified portfolio that accounts for an investor's age, investors still have the responsibility to save enough for retirement," he says. "Target-date funds don't remedy a shortfall in savings, but they may provide investors with a diversified portfolio," throughout their career.

## Underlying investments

The quality of underlying investments varies by target-date series, according to Morningstar's Holt. Funds typically offer investors a "series" of

target-date funds from which to choose: 2020, 2025, 2030 for instance.

Consider whether the majority of the funds in the target-date fund you are looking at are highly rated – Morningstar Medalists funds for instance.

"Investors need to evaluate if target-date managers use those building blocks effectively in creating a target-date series," Holt says.

## Asset class diversification

Generally, most target-date funds provide investors with exposure to broad asset classes, such as U.S. stocks, international stocks and bonds.

"However, the balance between these broad asset classes and the exposure to sub-asset classes such as U.S. small-cap stocks and high-yield bonds can differ significantly series to series, even for target-date series that appear to have similar equity glide paths," Holt says.

## Downside risk protection

Target-dates provide diversification, not capital preservation.

"While target-date funds have diversified portfolios, they are still exposed to market declines," says Holt. At the target date, Holt says the funds still hold about 45% in stocks, on average.

Bottom line: Expect these funds to experience market declines to some extent. "For instance, in 2018, target-date funds lost more than 6% on average," he says.

## Performance

Investors should avoid jumping to conclusions – good or bad – about performance for target-date funds without putting it in proper context, says Holt. "The differences in approach to asset allocation between target-date series requires looking at performance from multiple angles," he says.

Robert Powell is the editor of *The Street's Retirement Daily* [www.retirement.thestreet.com](http://www.retirement.thestreet.com) and contributes regularly to USA TODAY. Got questions about money? Email Bob at [rpo-well@allthingsretirement.com](mailto:rpo-well@allthingsretirement.com).

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Sunday 9:00 & 11:00 a.m.  
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## Highland

**Church of the Holy Spirit**  
3700 Harvey Lake Rd., Highland  
Saturday Mass 5PM,  
Sunday Mass 9 & 11AM  
248-887-5364 | HolySpiritHighland.com  
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Wednesday, 6:00-7:30 p.m.  
Amen, 3 yrs old thru 6th grade (Sept.-March)  
Website: [www.milfordbaptist.org](http://www.milfordbaptist.org)

## Milford United Methodist Church

1200 Atlantic St., Milford, 248-684-2798  
Sunday Worship: 10 am  
[www.milfordumc.net](http://www.milfordumc.net)

## OAKPOINTE | milford

CHURCH  
1250 South Hill Rd.  
(248) 685-3560  
[www.opcmilford.org](http://www.opcmilford.org)  
Contemporary Worship Service:  
8:30, 10:15, and 11:45.

## MILFORD PRESBYTERIAN CHURCH

Pastor Bryant Anderson  
238 N. Main Street, Milford MI (248) 684-2805  
[www.milfordpc.org](http://www.milfordpc.org)  
Sunday Worship: 10:00 a.m.  
Sunday School ages 3 thru 5th grade @ 10 a.m.  
Youth Group 10 am - Grades 6-12  
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## First Church of Christ, Scientist

All are welcome at all services  
905 E. Commerce St., Milford, MI 48361  
Sunday Service: 10:30 am  
Sunday School ages 3-20, 10:30 am  
Children's room: Wed & Sun services  
Wednesday service: 7:30 pm 248-485-7366

## Northville

**First Presbyterian Church of Northville**  
[www.fpcnorthville.org](http://www.fpcnorthville.org)  
200 E. MAIN ST. AT HUTTON  
Worship: 9:30 am  
Children's Sunday School, dismissed to classes during worship  
Adult Sunday School, 10:45 am  
248-349-0911

## United Methodist Church - Northville

(248) 349-1144  
777 West 8 Mile Road  
(8 Mile and Taft Road)  
Northville, Michigan  
Worship Times: September - May 9:15 & 11:00 a.m.  
Memorial Day - Labor Day 10:00 a.m.  
Rev. Marsha M. Wootley, Lead Pastor  
[www.funorthville.org](http://www.funorthville.org)

## OUR LADY OF VICTORY CATHOLIC CHURCH

133 Orchard Dr., Northville  
WEEKEND LITURGIES Sunday 5:00 p.m.  
Sunday, 7:30, 9:30 a.m., 11:30 a.m.  
Church 349-2821, School 349-3810  
Religious Education 349-2559  
Rev. Dennis Thorson, Pastor

## Our Savior Apostolic Lutheran Church

54899 8 Mile Rd. at Curie Rd., Northville, MI 48167  
248-374-2268  
Sunday Worship:  
Sunday School at 9:45  
10:30 am Fellowship/Coffee  
11:00 am Worship Service  
Wednesday Bible Study at 7 pm  
Pastor Andy Whitten  
[oursavioralec.org](http://oursavioralec.org)

## Whitmore Lake

## FELLOWSHIP BAPTIST CHURCH

10774 Nine Mile Road  
Rev. M. Lee Taylor • 449-2582  
Sunday School, 9:45 a.m.  
Worship, 11:00 a.m. & 6:00 p.m.  
Wednesday Evening, 7:00 p.m.

## Novi

**BRIGHTMOOR CHRISTIAN CHURCH**  
40800 W. 13 Mile Road, Novi on the corner of M-5 & W 13.  
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something for the entire family

## NOVI UNITED METHODIST CHURCH

41671 W. Ten Mile Road • Novi, MI 48375  
Sunday Worship 9:45 a.m.  
Rev. June M. Smith, Pastor  
248-349-2652  
[www.umcnovi.com](http://www.umcnovi.com)  
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## HOLY FAMILY CATHOLIC CHURCH

24505 Meadowbrook Rd., Novi, MI 48375  
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Sunday: 8:30 a.m., 10:30 a.m. & 12:30 p.m.  
Fr. Robert A. LaCroix, Pastor  
Fr. James Houbeck, Associate  
Parish Office: 248-349-8847 [www.holyfamilynovi.org](http://www.holyfamilynovi.org)

## Good Shepherd Evangelical Lutheran Church

41415 W Nine Mile Rd • Novi, MI 48375  
248-349-0565  
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Sunday School & Adult Bible Class 8:45am  
Rev. Thomas Schroeder [welcomenovi@aol.com](mailto:welcomenovi@aol.com)  
Come and worship at Good Shepherd Lutheran Church!

## ST. JAMES ROMAN CATHOLIC CHURCH NOVI

46325 10 Mile Rd. • Novi, MI 48374  
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Sunday 8, 9:30 & 11:30 a.m.  
Msgr. John Kasza, Pastor  
Parish Office: 347-7778

## MEADOWBROOK CONGREGATIONAL CHURCH

21355 Meadowbrook Rd. in Novi at 8 1/2 Mile  
248-348-7757 • [www.mbcoc.org](http://www.mbcoc.org)  
Sunday Worship 10 a.m.  
Rev. Arthur Ritter, Senior Minister  
LO: 0000318078

## BIBLE BELIEVERS CHURCH

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248-486-0400  
[www.ecrossroads.net](http://www.ecrossroads.net)  
Service Times  
8:30am & 11:00am  
Renewed Hope Counseling Center  
248-560-7507  
[rhoecc.net](http://rhoecc.net)

## FIRST PRESBYTERIAN CHURCH

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Rev. Michael Harlocker, Pastor  
[www.fpcsouthlyon.org](http://www.fpcsouthlyon.org)  
LO: 0000314482

## first united methodist church south lyon, mi

640 S. Lafayette  
(248) 437-0760  
Sunday Worship: 8:15 am, 10:45 am, & 11 am  
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Rev. Mary McInnes, Lead Pastor  
Rev. Kenny Walkup, Assoc. Pastor  
[southlyonfirstumc.org](http://southlyonfirstumc.org)

## FIRST BAPTIST CHURCH OF SOUTH LYON

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Assoc. Pastor: Randy Weeks  
Website: [www.fbcsouthlyon.com](http://www.fbcsouthlyon.com)  
• Email: [fbcsouthlyon@bcbglobal.net](mailto:fbcsouthlyon@bcbglobal.net)  
LO: 0000318486

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All Classes 9:00  
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22183 Pontiac Trail, South Lyon  
248-486-4400  
Sunday Worship: 11:00 A.M.  
7372 Grand River, Brighton  
810-227-2256  
Sunday Worship: 9:30 A.M. & 11 A.M.  
[www.communitybible.net](http://www.communitybible.net)  
LO: 0000338837

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New Hudson, MI  
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[www.hope-lutheran-church.com](http://www.hope-lutheran-church.com)  
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### How to answer the toughest behavioral interview questions

 Kate Lopaze  
[thejobnetwork.com](http://thejobnetwork.com)

When you're preparing for an interview, chances are you've got the usual stuff down: your resume, talking points, stellar eye contact, and small talk. Those are easy — you can practice them in the mirror or with a trusted interview prep buddy. But what happens when you get a bit of a curveball, like difficult behavioral interview questions that you weren't expecting?

Behavioral interview questions ("how would you handle...," "tell me about a time when...," etc.) are common in interviews these days. Interviewers like them because they can tell you a lot about how a person thinks and reacts on their feet. They're also more conversational, outside of the rote resume points and talking about the job. But sometimes they can be extra challenging — especially when you're asked for an opinion or way of doing things.

Some examples of extra-challenging behavioral interview questions are things like, "How do you like to be managed?" or "What kind of management style do you respond to?" These aren't so out of left field, but for most of us, questions like that tend to fall outside of our interview comfort zone of talking about our experience and accomplishments. It's also tough because this kind of question speaks to interpersonal dynamics—there's no clear right answer, but you'll be judged nonetheless. So, what's the best way to tackle them?

#### Think about past experiences and gather examples

When you're asked about your professional preferences, you need to be able to think of examples to back them



GETTY IMAGES

up — just like any other aspect of an interview.

If you're asked what kind of management style you like best, you can't just say, "The kind that lets me do my job most efficiently" and be done with it. Take a moment to reflect on some of your best and worst managers and use real-life examples that show why you feel the way you do.

#### Always keep the tone positive and professional

Even if you're asked an opinion question, this is not the time to air grievances. If you want to say something

along the lines of, "I can't stand a micro-manager because I don't work well with someone breathing down my neck like my last boss," think of ways to spin it positively and productively. For example, you could go with, "My last manager was very hands-on, but I find that I am able to work faster and smarter when I'm given space, with occasional check-ins."

#### Do your homework ahead of time

You can't anticipate exactly what kind of behavioral interview questions you'll get, but you can do some due diligence on the company and its culture

ahead of time. Check the company website for the official line, but also look at sites like Glassdoor to see what employees say about the culture at the company. Once you have a sense of the kind of general management style and priorities, you can tailor your answers to align with that style.

#### Take a minute to organize what you want to say

This is a good rule of thumb for any interview question. You don't want there to be an awkwardly long silence but starting to ramble without planning what you want to say is not helpful either. It's perfectly okay to say something like, "That's a great question," and take a few beats to consider what you want to say and how you want to say it.

Your answer doesn't need to be overly complicated or detailed. You just need the what (I like a manager who...) plus the why (I get better results when I have the confidence and agency to manage projects on my own...). If the interviewer wants more information, he or she will ask follow-up questions. You really don't need to launch into a detailed soliloquy.

The trick with any behavioral interview question is to take the time to consider the question thoughtfully and organize your thoughts a bit in your head. Because there's usually no right or wrong answer, the interviewer will be watching to see how you answer. If you show confidence and thoughtfulness, you'll go far.

Kate Lopaze is a career advice journalist for [TheJobNetwork.com](http://TheJobNetwork.com) where this article was originally published. She investigates and writes about current strategies, tips, and trending topics related to all stages of one's career.

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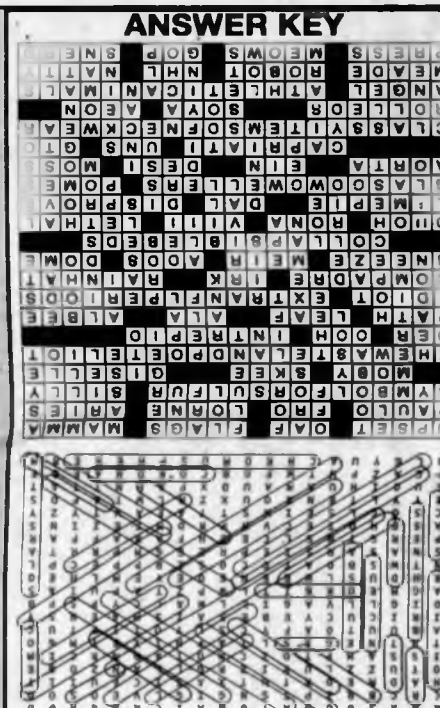
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	2					7	3	

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## ANSWER KEY

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AMPLIFY  
ASTEROID  
ASTRONOMY  
ATMOSPHERE  
ATOM  
BELT  
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CELESTIAL  
CHROMOSPHERE  
CLOUD  
COLLISION  
COMET  
CONSTELLATION  
CORONA  
CRATER  
DUST  
DWARF  
EARTH  
ECLIPSE  
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GAS  
GIANT  
IMPACT  
LIGHT  
MATTER  
NUCLEUS  
OPTICAL  
ORBIT  
RADIATION  
SOLAR SYSTEM  
SPACE  
STAR  
SUN  
UNIVERSE



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

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