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Pet alligator 'Puff' captured after escape

Susan Bromley Hometownlife.com
USA TODAY NETWORK

Dawn Stuebben had just left her job as a pet groomer in Milford and was driving home last Thursday afternoon when she spotted it strolling across the front lawn of a house.

She couldn't believe what she was seeing.

"It was scary," the Plymouth resident said. "It looked like a big monitor lizard walking across a front yard. I said, 'What the hell is that? Is that real?'"

Stuebben pulled into the parking lot of St. Mary's Church on East Commerce Road. She said people in the driveway of the home looked unfazed. She then realized they hadn't yet seen what she now recognized as a four-foot-long alligator.

Moments later, they were calling the police.

Stuebben said she and a man at the neighbor's home worked together to capture the animal. She tied together three dog leashes while he got a pole and makeshift hook. Stuebben then lassoed the alligator under his jaw.

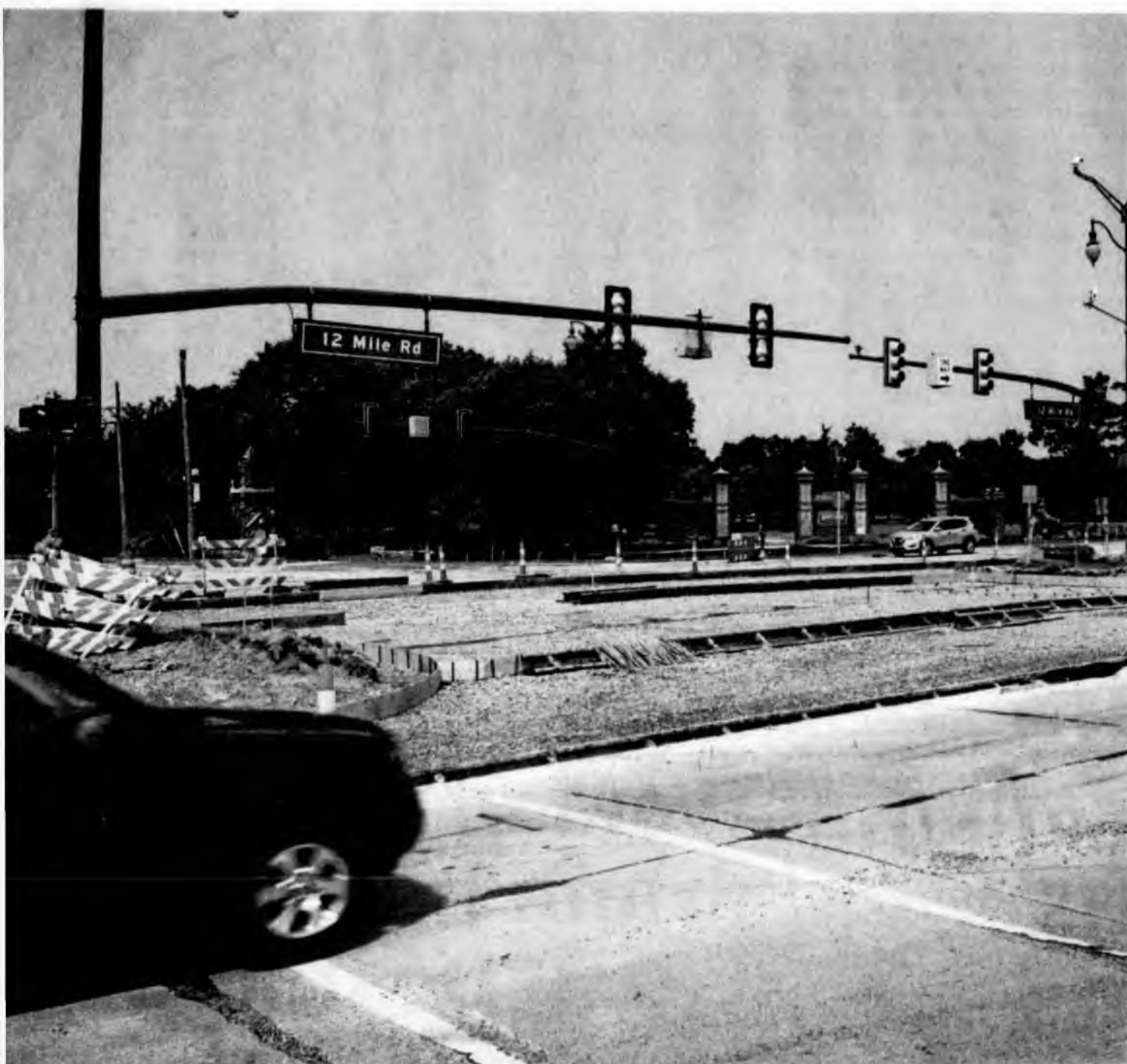
"He was upset and hissing, but not trying to come at us," she said. "There

was a drainage ditch that goes under the road and he was heading that way. We knew we'd never get him out if he got that far."

The alligator had a small harness around the front of his body, with a broken wire attached.

The neighbor realized it was the pet

See ALLIGATOR, Page 12A



Renovations continue at the intersection at Novi and 12 Mile roads this summer. The city council is forming a committee to study other road improvements needed throughout the city and how to pay for them. JOHN HEIDER/HOMETOWNLIFE.COM

Committees to determine funding for Novi projects

Susan Bromley Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Roads and a community center in Novi and how to fund the costly projects will be the focus of two new committees coming months.

During a special workshop last week, the city council unanimously agreed the committees, which may consist of staff and council members, are needed to determine the scope of expensive endeavors, and how to pay for them.

Voters could see a ballot proposal, multiple council members said, though it wouldn't be until next year.

"It's much too late to put them on the ballot (this year), we couldn't vet the good, the bad and the ugly," Mayor Bob Gatt said. "We are better and need to slow down the project. If we decide to come back to voters, we will have all the answers to their questions."

There are a lot of questions, even among the council members, who are faced with so much roadwork they

named several different priorities, including main roads, intersections and subdivisions.

DPW Director Jeff Herczeg kicked off a presentation about the roads by noting Novi spends \$7.2 million annually on maintenance of the city's road network. The city's current road construction project is the \$5 million expansion of Crescent Boulevard (aka Ring Road) which will relieve some

See FUNDING, Page 12A

South Lyon's new police patch features Witch's Hat

Susan Vela Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Don't let superstitions scare you: South Lyon police officers will carry on as normal while wearing new uniform patches featuring a city symbol, the Witch's Hat.

The new patches should appear on their shirts and other uniform items by the fall.

City officials wanted a fresh look for their officers, who have worn the same patch for about 20 years. They issued a Facebook call for help, and Dominic Albanys' redesign entry was considered the best.

"My friend sent me the link and the Facebook post," said the recent South Lyon East High School graduate. "I thought about it for 10 minutes. Then I did it."

He knew immediately he wanted to incorporate the Witch's Hat Depot Museum, a distinctive South Lyon landmark. Submissions were supposed to have a gray waving flag but police officials eschewed that prerequisite once they saw Albanys' idea.

Albanys, 17, has designed murals, prom tickets, book covers and other works within the school district and

See PATCH, Page 11A



South Lyon Police have a new uniform patch designed by Dominic Albanys, a South Lyon East High graduate. COURTESY OF SOUTH LYON POLICE DEPT.

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Donated bicycle brings joy to 6-year-old with cerebral palsy

Susan Bromley Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Colin Schrader might seem like any other child on a hot July afternoon, biking down a sidewalk by his Birmingham home.

And that is exactly what is so delightful to his mother, Erin, who doesn't have to run alongside him any more after the 6-year-old, along with 125 other children, received specially adapted bicycles from Beaumont Health and the Children's Miracle Network.

"It goes fast," Colin said with a big grin. "When it goes fast enough, it goes through the grass and you don't need to

use your feet (to stop)."

This bicycle is a lot more stable than his old one, which he learned to ride when he was 4, but which was frustrating to him and Mom as he continually fell. A mild form of cerebral palsy affects Colin's balance, requiring braces for his feet and physical therapy.

Children ages 2-18 who participate in physical therapy at Beaumont Health clinics are eligible for specially adapted bicycles, at an average cost of \$2,500, all funded by sponsors including Children's Miracle Network.

Since the program's inception 15 years ago, more than 1,000 bicycles have been provided to children with a range of diagnoses.

On June 29, Colin and the other children took possession of the bicycles, which are commonly adapted with high back harnesses, adaptive pedals and special tires like the Fat Wheels on Colin's new ride.

All of these adjustments can put cycling within reach for a child who might not otherwise ever have the experience, and the bicycles bring happiness while also strengthening their abilities.

"It's incredibly rewarding and to me it brings it right back to home why I became a therapist: to help children find a way to have the best life possible and have as many activities as their peers," said Debbie Adsit, supervisor for the Beaumont Center for Children's Rehabilitation.

While it is rewarding to watch the children, she also loves to see the joy of the parents and also siblings.

"When you have a baby, you have simple dreams, you think about your own childhood and what you want to give them," she said. "When you have a child with a disability, you think those experiences are taken away, but they don't have to be."

Colin has been talking about his new bicycle for the past several weeks. Now that it has arrived, he rides all over in his driveway and on the sidewalks by his home while Mom helps his 3-year-old



Colin Schrader, 6, rides his Fat Wheel bicycle near his Birmingham home July 5. Schrader, who has cerebral palsy, received the bike from Beaumont Hospital so he can keep his balance as he explores. JOHN HEIDER/HOMETOWNLIFE.COM

sister, Kate, ride a trike.

"When he's happy, I'm happy," Erin Schrader said. "I stick close by, but he is much more stable. ... I definitely think he is more confident."

Colin has a small abrasion below his right eye, a result of falling a few days ago after making a sharp turn while go-

ing a little too fast, but he is unfazed.

"I still like my bike. Even if I got hurt once, it won't stop me from riding it more," he said.

Moments later, Colin sped off down the sidewalk, just a boy on his bicycle.

Contact Susan Bromley at sbromley@hometownlife.com.

hometownlife.com

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Newsroom Contacts:

Phil Allmen, Consumer Experience Director
Mobile: 248-396-3870

Email: pallmen@hometownlife.com

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Woman drives drunk into ditch in Camp Dearborn

Susan Vela Hometownlife.com
USA TODAY NETWORK - MICHIGAN

A drunken Southgate mother recently drove into Camp Dearborn with her two boys and then landed in a ditch once she heard camp employees calling for Milford police.

The 30-year-old woman was taken into custody on charges of child endangerment and operating with a blood-alcohol content of .17 percent or more.

She apparently drove into the park without stopping at an entrance gate the afternoon of June 27.

A camp employee asked her to turn around to park but she drove away after trying to turn her vehicle around four times.

The woman apparently had slurred speech and, when camp employees approached her near a pond, she did not

respond to questions.

Camp employees had called 9-1-1 when she drove into the ditch. A camp employee shut off her car, and they waited for police.

The woman's 6- and 1-year-old sons were unrestrained in the car. The woman told a police officer she recently underwent weight-loss surgery. Her older son handed over a water bottle, saying his mother was trying to be healthy and drinking a lot of water.

Police said they smelled intoxicants and a fruit flavor in the water bottle.

She had failed sobriety tests when police decided to place her children in the custody of relatives.

Michigan Children's Protective Services was contacted.

Contact Susan Vela at svela@hometownlife.com or 248-303-8432. Follow her on Twitter @susanvela.

Witness says Lyft passenger had racist comments for driver

Susan Vela Hometownlife.com
USA TODAY NETWORK - MICHIGAN

A Lyft client apparently flung racist comments at his driver and then threw a Bluetooth speaker at the driver's vehicle once he was asked to get out, according to a witness.

According to a Milford police report, the Lyft incident happened around 1 a.m. June 22 near West Huron and Clinton streets.

A witness said the driver and his pas-

senger broke into an altercation, during which the passenger issued racist comments at the driver.

The driver was leaving the scene when the speaker was thrown at the vehicle. The impact left a small dent near the license plate.

The driver told police he was more interested in monetary compensation than pursuing charges.

Contact Susan Vela at svela@hometownlife.com or 248-303-8432. Follow her on Twitter @susanvela.

Battle heats up over Novi family's statue

Andrea Perez Balderrama Detroit Free Press
USA TODAY NETWORK

The battle over the display of a 20-inch-tall and 9-inch-wide Virgin Mary statue in a Novi subdivision is heating up, with both sides digging in.

In June, resident Joseph Samona and his family received a notice from the Tollgate Woods Homeowners Association stating that they were in violation of several neighborhood policies.

It said that their Virgin Mary statue, along with five other pieces of statuary, were being displayed without approval.

Tollgate Homeowners Association representative Debbie Laudermilch did not respond to repeated re-

quests for comment.

Samona believes the notice specifically targeted his family due to their religious beliefs.

"There is no doubt in my mind that this is an attack on our religion," he said.

Since then, the family has received another letter from the association, asking them to request permission to maintain their statue in their yard, or an injunction would be taken in court against them.

They've hired a lawyer: Erin Mersino of the Great Lakes Justice Center. Mersino believes the association has indirectly given permission for the statue to remain in the yard.

"If a person wants to bring a legal suit for violation or a breach of contract ... they have 10 years to bring the

violation to court," Mersino said. "The same Virgin Mary statue has been up for 16 years and the homeowner's association has known about it."

She said the statute of limitations on the issue has expired, and that the bylaws are unclear when it comes to statues.

There are many other statues displayed throughout the neighborhood by people who presumably did not get a notice of violation, Samona said.

Despite the impending threat of legal action, Samona says his family does not want to go to court.

"We don't want to have a legal battle with our neighbors," he said. "However, we believe that this was an arbitrary enforcement, and the statue is not coming down."



Judi DeKroub and her husband, Joe DeKroub, are looking for a buyer for the Hell Saloon who will maintain its quirky character. PHOTOS BY GILLIS BENEDICT/LIVINGSTON DAILY

Hell Saloon owners seek buyer who won't change pub

Jennifer Timar Livingston Daily
USA TODAY NETWORK - MICHIGAN

Judi and Joe DeKroub are being picky when it comes to finding the right buyer for the Hell Saloon.

"It's been near and dear to our hearts," Judi DeKroub said.

The DeKroubs opened the bar and restaurant in 2016 in the former site of the Dam Site Inn in the small unincorporated hamlet of Hell.

"We've done all the work to bring it back to glory ... now it seems as though it just needs to be continued," she said.

Joe DeKroub, who owns RE/MAX Platinum real estate, listed the 2,896-square-foot saloon for sale. The asking price was \$599,900.

The saloon remains open.

Judi DeKroub said the sale isn't about making a profit.

"We invested a lot more than what we're asking for," she said, though she declined to say exactly how much she and her husband spent on renovations.

She hopes the saloon's next owner will keep it the same and retain its employees. The saloon employs around 10 people.

"Of course, you could still make changes and tweak it to make it what people want, but I think we've come a long way," she said.

The Dam Site Inn had gone into foreclosure and was bank owned when the DeKroubs bought the saloon at 4093 Patterson Lake Road.

"It had just become so run down. You couldn't drink the water ... and the bathrooms were atrocious and the roof leaked, so you would have to have buckets on the floor," she said.

Judi DeKroub said the bank that owned the Dam Site Inn after the foreclosure approached her and her husband about buying it.

"The bank had assigned someone to be running it, so it stayed open, but it was on a shoe string," she said. "The bank came to us and said, 'Do you want to buy it?'"

They added new plumbing, did electrical work, fixed the roof, extended the kitchen and redesigned the interior, adding a new bar, she said.

"It was never our intention to be in the bar business. We're not restaurateurs, but we wanted to see it survive for the community, because I just think it adds so much to the Pinckney community and Hell," she said.

The DeKroubs closed La Vita Bistro, another restaurant they own in downtown Pinckney, in May. They are looking for someone either to buy that building and business or lease it.

Joe DeKroub said he has received multiple offers on Hell Saloon but turned them down.



The fireplace in the Hell Saloon shows the keen attention to character maintained by the DeKroubs, who opened the bar in 2016. "All we want to do is make sure it's in the right hands," co-owner Joe DeKroub said of their decision to sell the pub.

"It's been near and dear to our hearts. We've done all the work to bring it back to glory ... now it seems as though it just needs to be continued."

Judi DeKroub Co-owner of Hell Saloon

"All we want to do is make sure it's in the right hands," he said.

He said chef Eirik Kauserud, who has been running Hell Saloon for several months, has been interested in buying it and trying to secure a source of financing.

"I really like him," Joe DeKroub said. "I'll want somebody who's got some experience in the business or an owner absentee, who can keep the staff, because I don't want someone who will come in and upset the apple cart."

The saloon has become more profitable, taking in about \$900,000 gross annually, he said. The Dam Site Inn made about \$200,000 the year before he and his wife bought it.

"It's made great leaps and improvements since then," Judi DeKroub said. "We've worked hard to regain people's trust, which had been lost because of the decay. If (Dam Site Inn) had closed, it was so far beyond what was permissible, I don't think it could have reopened."

She said she hopes new ownership will not make major changes.

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Pursuant to Michigan Statute 570 - Self-Service Storage Facility Act: Novi Office & Warehouse LLC will hold a public sale of delinquent units in order to satisfy the owner's lien. Each unit will be sold by competitive bidding to the highest bidder for cash only. All property in the storage unit contains household items unless otherwise mentioned. Novi Office & Warehouse will conduct this auction online at Bid13.com. Location: 22222 Roethel Drive, Novi, Michigan 48375. Bidding will Begin on Monday, August 5 at 12:00pm. All Bidding will end on Monday, August 12 at 12:00pm. Unit 62, Furney A. Brown. Bicycle, men's suits, ladders, grill, yard tools, miscellaneous items in containers.

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NORTHVILLE GARDENERS GROW VEGETABLES AT THAYER'S



Thayer's Corner Nature Area's community gardens lie just to the south of the park off Napier Road near Six Mile. The 65-acre park sets aside about eight acres for Northville Township and city residents to purchase garden plots each year. PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM



Joe Miklos pulls weeds in his garden plot at Thayer's on July 3. Miklos and most gardeners at Thayer's have found that the wet late spring and early summer have meant an abundance of weeds.



Anna Marie Sliman tills some soil in her plot July 3 as she prepares to put in a few more squash plants. Sliman and many other growers at Thayer's donate a fair amount of their vegetables to food banks, including to Northville Civic Concern.

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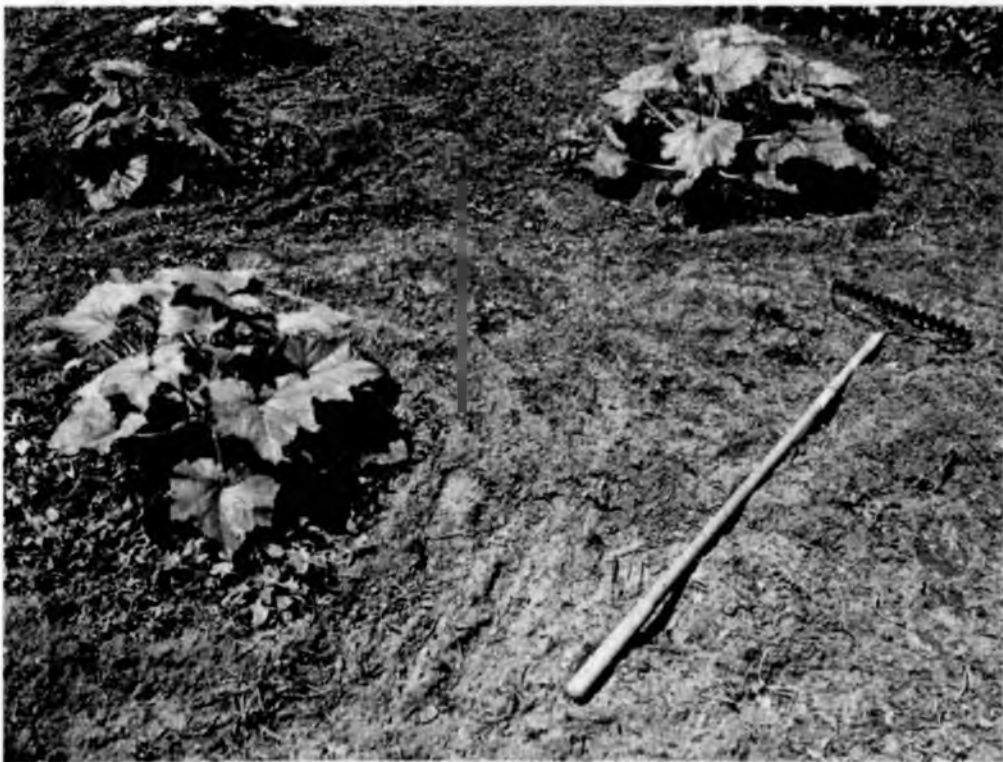


At left, a leaf of Swiss chard grows large at Thayer's Corner garden plot. At right, Joe Miklos pulls some weeds from around his tomato plants.

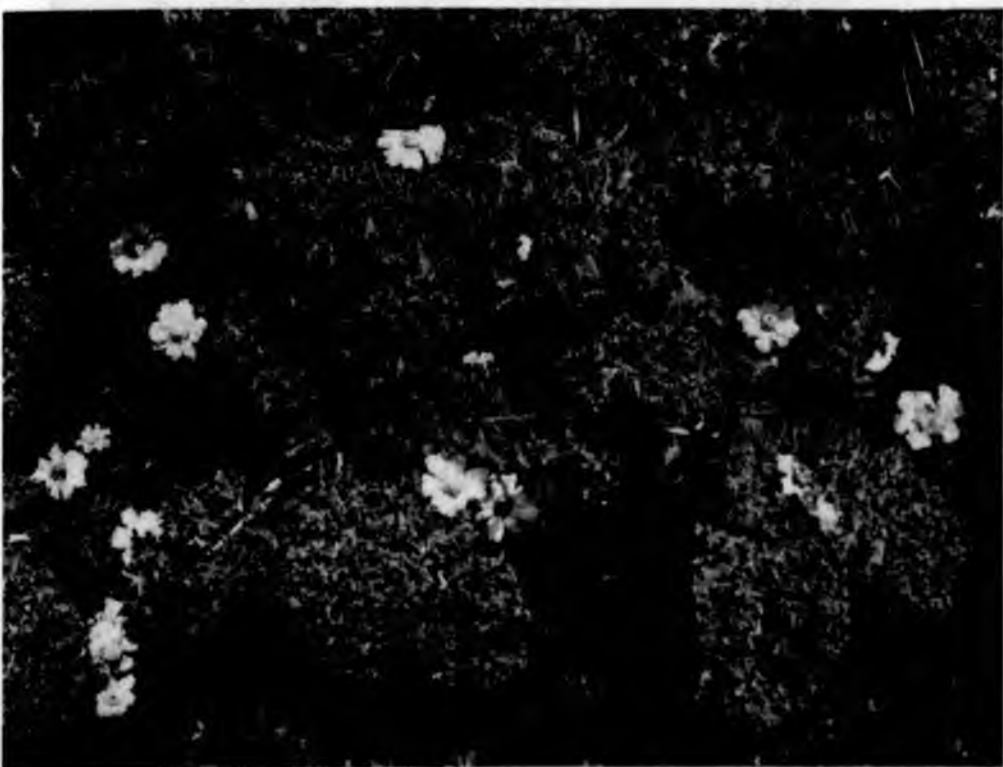
PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM



Mallory Walker spritzes vinegar on weeds in her plot at Thayer's Corner Nature Area's community gardens July 3. It is her second year using the gardens.



An abandoned rake lies near a few squash plants growing at the gardens.



Kale plants grow in the midst of a few flowering zinnias at the gardens.

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What caused Lyon Twp. boil water advisory?

Susan Bromley HometownLife.com
USA TODAY NETWORK - MICHIGAN

Since last fall, roughly 9,000 Lyon Township residents were drawing about 900,000 gallons of water a day from the municipal system.

In the past month, that number jumped to more than three million gallons a day on average, and on some days, topped four million gallons.

On July 15, the system, overtaxed by residents watering lawns during peak usage hours, dropped in pressure, resulting in a boil water advisory that lasted two days.

DPW Director Bob Martin said this situation had never occurred in the two years he has worked for the township, nor did he have knowledge of it having occurred previously in the township's history, but it was taken as a precautionary measure.

A monitoring system showed low water pressure, which can result in dangerous bacteria, in the southeast quadrant of the township, specifically the 10 Mile and Napier roads area.

"We erred on the side of safety," Martin said. "Our goal was to provide clear, iron-free water 24 hours a day, seven days a week, but the demand was so high, it's a fine line between having enough and not having enough. It sounds simplistic to mind the system and make sure there is plenty of water on hand, but you can only predict."

By July 17, the boil water advisory was lifted after two tests 24 hours apart came back clear of bacteria.

Martin said he does not expect to see another boil water advisory issued in the township due to low water pressure.

Under township ordinance, irrigation is prohibited during peak usage hours of 5-9 a.m. and 5-9 p.m. Martin believes residents will comply to avoid another crisis and assist the township in its goal of providing safe, secure and reliable water.

But beyond that, after Monday's pressure drop, auxiliary backup wells have been adjusted and now will activate automatically.

The township had stopped using the auxiliary wells which lack iron removal following the installation of a filtration system at the Woodwind water treat-



Lyon Township officials and construction crew engineers await the lifting of a base for the new water storage tank at Nine Mile and Griswold on July 12. Three days later, a boil water advisory was issued in the township due to low water pressure. The new tank will help avoid such issues in the future. JOHN HEIDER/HOMETOWNLIFE.COM

ment plant earlier this year.

"We tried to maintain and just use the newest system, and it worked, except we had very high usage Monday morning, and low pressure in a small district," Martin said, adding that even with the use of the backup wells, he doesn't expect residents to see iron.

By the end of this year, the township should not have to use auxiliary wells for backup. A second water treatment plant that is an exact duplicate of the Woodwind treatment plant is being built at the corner of Grand River and South Hill roads and will be complete by

December.

Additionally, the water storage tank under construction at Nine Mile and Griswold is expected to be done by Oct. 1, Martin said.

That tank will be the third in the township and will hold one million gallons of water, more than the other two towers combined. The master plan calls for yet another water tower, the construction of which is at least three to five years in the future.

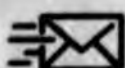
The township's low water pressure did not adversely affect the fire department, Martin said.

"We stayed in close contact with the fire department the whole time and there was no time the fire department was in danger," he said. "The administrative staff, clerical staff here at the township hall has been so good during this whole thing, and tried to respond to resident concerns. We understand it's a major inconvenience and (issued the advisory) for the safety of the community. We feel this is behind us now and are always striving to do better."

Contact Susan Bromley at sbromley@hometownlife.com. Follow her on Twitter @SusanBromley10.

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Galloway's September exam could last a week

Susan Vela Hometownlife.com
USA TODAY NETWORK - MICHIGAN

The court file for Floyd Galloway Jr., charged with first-degree murder, remained closed to the media July 18 in 47th District Court, but court staff confirmed that a Sept. 9 preliminary examination will be open to journalists and others.

Donna Rusher, senior clerk supervisor at the Farmington Hills court building, wrote in an email that the preliminary examination, which typically includes testimony and evidence to determine whether there is enough evidence in a case for it to go to trial, is scheduled to potentially last a week.

Galloway, 32, is accused of killing Danielle Stislicki, a Farmington Hills woman who went missing more than two years ago.

Hearings since his March 6 video arraignment have been closed to journalists.

Stislicki's vanishing has received at-



Galloway Jr.

tention throughout metro Detroit.

Her body has not been found.

She was reported missing Dec. 2, 2016.

Her vehicle was found at her Farmington Hills apartment, but there were no signs of Stislicki, who at the time of her disappearance was 28.

Galloway became a suspect soon after she went missing.

He was the last known person seen with her before she went missing.

In March, Attorney General Dana Nessel announced Galloway would face first-degree premeditated murder charges because of Stislicki's disappearance.

The former Berkley resident is currently serving a prison sentence for trying to sexually assault a runner in Hines Park in Livonia.

Contact Susan Vela at svela@hometownlife.com or 248-303-8432. Follow her on Twitter @susanvela.



Special prosecutor Jaimie Powell Horowitz speaks to the family of Danielle Stislicki after the video arraignment of Floyd Galloway, who March 6 was charged with first-degree murder in Stislicki's death. JOHN HEIDER/HOMETOWNLIFE.COM

FedEx shooter sentenced to up to 32 years in prison

Susan Vela Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Only his attorney spoke on behalf of Robert Easley-Calloway, who was sentenced July 19 to up to 32 years in prison for trying to kill his estranged wife last year outside the FedEx distribution center in Livonia.

"He's extremely remorseful," Larry Polk told visiting Judge Michael Hathaway in a Third Circuit courtroom in Detroit. "He has a tremendous amount of family that love and support him. He understands that this situation has greatly impacted them as well. He knows and understands that this is something that shouldn't have happened."

Easley-Calloway, 26, of Detroit, was sentenced to two years for possessing a firearm during his Nov. 26 crimes, five to 15 years for unlawful imprisonment and

16 to 30 years for assault with intent to murder. He will serve the latter two charges concurrently.

Easley-Calloway pleaded guilty to the three charges July 1. More than 10 charges were dismissed as part of the accepted plea deal.

One of his relatives sobbed as she left the 10-minute sentencing.

Easley-Calloway became known throughout the region soon after Thanksgiving for shooting his wife, Azia Calloway, when she attempted to report for work at FedEx. He then forced her into a Chevrolet Malibu and fled the scene.

Michigan State Police shot and injured him, concluding a highway chase. Azia Calloway was treated and released for gunshot wounds to her back and left leg.

Contact Susan Vela at svela@hometownlife.com or 248-303-8432.



Robert Easley-Calloway enters the courtroom of Judge Michael Hathaway in the Frank Murphy Hall of Justice in Detroit on July 19. JOHN HEIDER/HOMETOWNLIFE.COM

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Search for fast cash turns into 350 percent-interest loan

Susan Tompor Detroit Free Press
USA TODAY NETWORK

Karl Swiger couldn't believe how his 20-something daughter somehow borrowed \$1,200 online and got stuck with an annual interest rate of roughly 350%.

"When I heard about it, I thought you can get better rates from the Mafia," said Swiger, who runs a landscaping business. He only heard about the loan once his daughter needed help making the payments.

Yes, we're talking about a loan rate that's not 10%, not 20% but more than 300%.

"How the hell do you pay it off if you're broke? It's obscene," said Henry Baskin, the Bloomfield Hills attorney who was shocked when he first heard the story.

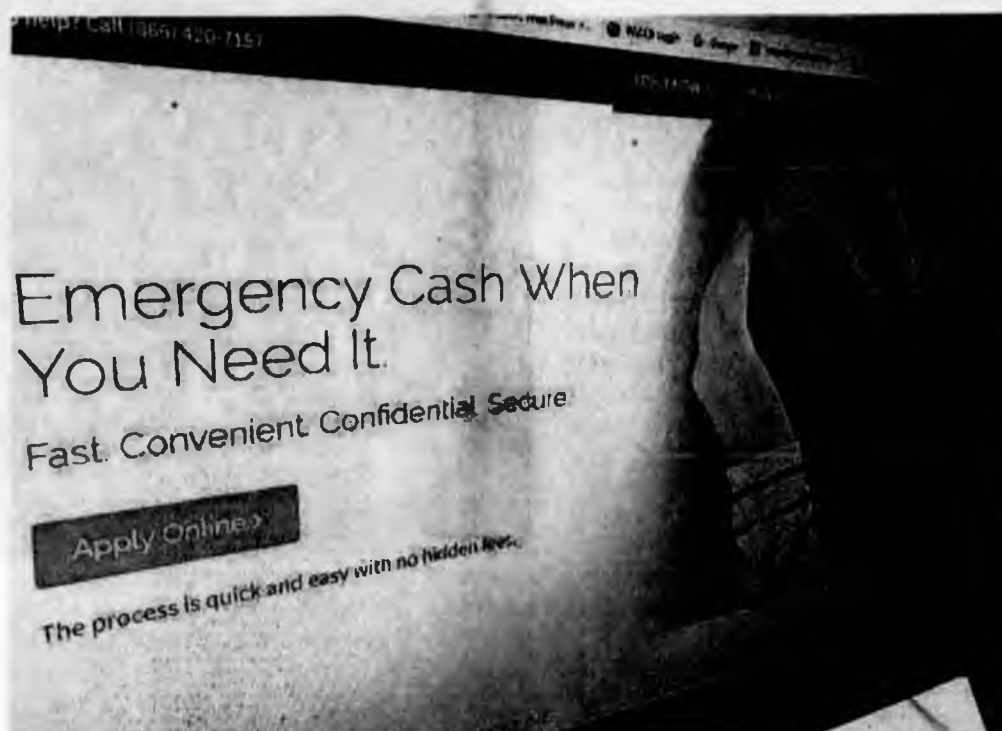
Baskin — best known as the pioneering entertainment lawyer to Bill Bonds, Jerry Hodak, Joe Glover and other metro Detroit TV luminaries — decided he'd try to take up the cause for Nicole Swiger, the daughter of Karl Swiger who cuts Baskin's lawn, as well as other struggling households caught in a painful debt trap.

Super-high interest loans should be illegal and several states have tried to put a stop to them through usury laws that set caps on interest rates, as well as requiring licensing of many operators. The cap on many types of loans, including installment loans, in Michigan is 25%, for example.

Yet critics say that states haven't done enough to eliminate the ludicrous loopholes that make these 300% to 400% loans readily available online at different spots like Plain Green, where Swiger obtained her loan.

How do they get away with triple-digit loans?

In a strange twist, several online lenders connect their operations with Native American tribes to severely limit any legal recourse. The various tribes



Consumers should watch out for online loans that may charge over 350 percent.
SUSAN TOMPOR/DETROIT FREE PRESS

aren't actually involved in financing the operations, critics say. Instead, critics say, outside players are using a relationship with the tribes to skirt consumer protection laws, including limits on interest rates and licensing requirements.

"It's really quite convoluted on purpose. They're (the lenders) trying to hide what they're doing," said Jay Speer, executive director of the Virginia Poverty Law Center, a nonprofit advocacy group that sued Think Finance over alleged illegal lending.

Some headway was made this summer. A Virginia settlement included a promise that three online lending companies with tribal ties would cancel debts for consumers and return \$16.9 million to thousands of borrowers. The settlement reportedly affects 40,000 borrowers in Virginia alone. No wrongdoing was admitted.

Under the Virginia settlement, three companies under the Think Finance

umbrella — Plain Green LLC, Great Plains Lending and MobiLoans LLC — agreed to repay borrowers the difference between what the firms collected and the limit set by states on rates than can be charged. Virginia has a 12% cap set by its usury law on rates with exceptions for some lenders, such as licensed payday lenders or those making car title loans who can charge higher rates.

In June, Texas-based Think Finance, which filed for bankruptcy in October 2017, agreed to cancel and pay back nearly \$40 million in loans outstanding and originated by Plain Green.

The Consumer Financial Protection Bureau filed suit in November 2017 against Think Finance for its role in deceiving consumers into repaying loans that were not legally owed. Think Finance had already been accused in multiple federal lawsuits of being a predatory lender before its bankruptcy filing. Think Finance had accused a hedge

fund, Victory Park Capital Advisors, of cutting off its access to cash and precipitating bankruptcy filing.

It's possible Swiger could receive some relief down the line if a class action status Baskin is seeking is approved, as would other consumers who borrowed at super-high rates with these online lenders.

"I don't know where this is going to end up," Baskin said.

Getting trapped in a loan you can't afford

Baskin said once he heard Nicole Swiger's plight he told her to stop making payments. She had already paid \$1,170.75 for her \$1,200 loan. The balance due: \$1,922.

The online lender reported the stopped payments to credit agencies and Swiger's credit score was damaged. Baskin would hope that a resolution would include possible relief to her credit score. If this loan is deemed unlawful in Michigan, experts say, consumers could challenge it and tell the credit reporting agency to remove it.

It all started when Nicole Swiger, who lives in Westland, was sent an unsolicited mailing that told her that she could have \$1,200 in her bank account the next day just by going online, according to the complaint filed in U.S. District Court for the Eastern District of Michigan in Detroit.

Swiger, who makes \$11.50 an hour at Bates Hamburgers in Farmington Hills, said she was struggling with an "astronomical car note," a bank account that hit a negative balance and worrying about making sure her 4-year-old son had a good Christmas.

Swiger, 27, needed money so she applied for the loan. Her first biweekly payment of \$167.22 was due in December 2018. The loan's maturity date was April 2020.

Looking back, she said, she believes

See LOAN, Page 9A

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Sidecar Slider Bar coming to Brighton

Jennifer Timar Livingston Daily
USA TODAY NETWORK - MICHIGAN

Gourmet sliders, small plates, barrel-aged cocktails and craft beer will be on the menu at a new eatery coming to downtown Brighton.

The owner of metro Detroit-based Sidecar Slider Bar is gearing up to renovate 120 W. Main St. and open a fifth franchise location.

"It's gourmet sliders, but we also have a large selection of small plate appetizers," said Raymond Kurmas, who will own the Brighton location. "It's kind of an a la carte, build-your-own-meal menu."

Kurmas said the menu will be the same as at other Sidecar Slider Bar locations, including the one he owns in Novi.

Restaurateur Dan Linnen founded the company, which is a small franchise with locations in Birmingham, Commerce Township and Farmington in addition to Novi.

The slider bar will be located at the former site of Homespun Market, a home decor and custom furnishing shop that closed.

A beef slider with smoked ham and pepper jack cheese, a Portobello slider with fried goat cheese, and a hot dog in a fried flour tortilla are on the menu.

Barrel-aged Manhattan and Old Fashioned cocktails are aged in French oak barrels for eight to 12 weeks.

Kurmas said the restaurants have a large selection of Michigan craft beers, hard ciders and wine.

"I've been in the restaurant business my whole life," he said. "I'm an independ-

dent guy, not part of a big corporation. I'll be the one there talking with customers. With the big corporations, you don't get that."

He said he recently moved to Brighton Township from Royal Oak and is excited about opening a restaurant in his new community.

"There is a lot of new stuff opening in Brighton, and I think this will be a new place that will complement what is going on," he said.

Kurmas also owns Michigan Beer Company and DUEL, a dueling piano bar, both in Novi.

Kurmas hopes to open by fall, he said.

Major renovation planned

"At this time they have an interior demo permit," Brighton Community Development Director Mike Caruso said. "They're stripping the building down to the studs and they are going to see what they need to do from there."

Kurmas said the plan is to house the restaurant in both stories of the two-story building he is leasing.

He said he is planning to add a rooftop patio bar.

"It was a retail space, so we're changing it into a restaurant, taking it down to four walls and starting over."

He said the decor will feature barn wood and big-screen TVs, similar to other locations.

Former Homespun Market owners Dan and Patty Arban now own Townies Brewery in Ann Arbor at the former site of Glasshouse Brewing, which they purchased earlier this year.

Loan

Continued from Page 8A

that online lenders should need to take into account someone's ability to repay that kind of a loan based on how much money you make and what other bills you pay on top of that.

Run the numbers if you're running scared

Plain Green — an online lending operation owned by the Chippewa Cree Tribe of the Rocky Boy's Indian Reservation in Montana — markets itself as a source for "emergency cash lending." Its online site remained in operation in early July.

Plain Green is not a licensed lender in the state of Michigan, according to the Michigan Department of Insurance and Financial Services. But it is not required to be licensed as it is a tribally owned corporation.

In 2018, about 45,000 installment loans were made by licensed lenders in Michigan for a total of \$699 million, with an average loan size of roughly \$15,500. This number represents loan volume from Consumer Finance licensees; it does not include loans made by banks or credit unions. The numbers would not include lenders affiliated with American Indian tribes.

Plain Green says online that it has served more than one million customers since 2011. It posts testimonials on YouTube for its biweekly and monthly installment loans.

"I didn't have to jump through any hoops," one young man said in one such testimonial. "They didn't have to have to call my employer like some other places do. It was real easy."

If you go online, you can calculate your loan cost at the Plain Green site. Take out a \$500 loan and you'll pay 438% in interest. You'd make 20 payments at \$88.15 in biweekly payments. Pull out your own calculator to add up the payments and you'd discover that you're paying \$1,763 for a \$500 loan — or \$1,263 in interest.

If you paid that loan off each month, instead of bi-weekly, you'd pay \$1,910.10 — or \$191.01 each month for 10 months. That ends up being \$1,410.10 in interest.

The cost is outrageous but if you're in an emergency, you can talk yourself into thinking that maybe it will all work out.

Many of these online operators know how to market the loans — and play the game.

Consumer watchdogs and attorneys attempting to take legal action maintain that the tribal affiliation is but a scheme. Some go so far as to call it a "rent-a-tribe enterprise" that is established to declare sovereignty and evade federal banking and consumer finance laws, as well as state usury laws.

Nobody, of course, is going to a store-

front in Montana or anywhere else to get one of these loans.

"These are all done over the internet," said Andrew Pizor, staff attorney for the National Consumer Law Center.

The strategy is that tribal sovereign immunity prohibits anyone but the federal government from suing a federally recognized American Indian tribe for damages or injunctive relief, Pizor said.

"Really, they're just sort of licensing the tribe's name," Pizor said.

So operators partner with a tribe, which may receive 4% or less of the revenue from the loans. But consumer watchdogs maintain that these are basically phony relationships where the tribe isn't really running the operations.

Another reason, Pizor said, that lenders have been able to get away with this strategy is that many of these lending contracts include arbitration clauses, which prevent most consumers from suing and arguing that they are protected under usury laws.

Baskin said Swiger's agreement had an arbitration clause, as well, but Baskin says it's not valid. Plain Green has maintained that "any dispute ... will be resolved by arbitration in accordance with Chippewa Cree tribal law."

Baskin filed a class action complaint on July 8 in U.S. District Court for the Eastern District of Michigan in Detroit. Baskin's case involves suing individuals, including Kenneth E. Rees, who established Think Finance, as well as Joel Rosette, the chief executive officer of Plain Green. (Rees, currently the CEO of Elevate Credit, did not respond to an email from the Free Press. Emails and phone calls to Plain Green also were not returned.)

"I just want to shut this guy down in Michigan, at the very least," Baskin said.

Baskin said many times people who are struggling cannot afford to make such payments but they keep on making them to keep up their credit scores. Swiger said her score dropped nearly 100 points when she stopped making the payments.

"That's the hammer they use," he said. "You'll never be able to buy a car because we're going to kill your credit score."

While some settlements may be good news, consumer watchdogs say the fight will need to go on because online lending is profitable and the fight surrounding the sovereignty loopholes has gone on for several years already.

Consumers who get such offers are wise to take time to shop somewhere else — such as a credit union — for a better priced installment loan or other option.

"Consumers really should explore every other available alternative before taking a risky debt trap like this," said Christopher L. Peterson, director of financial services and senior fellow for the Consumer Federation of America.



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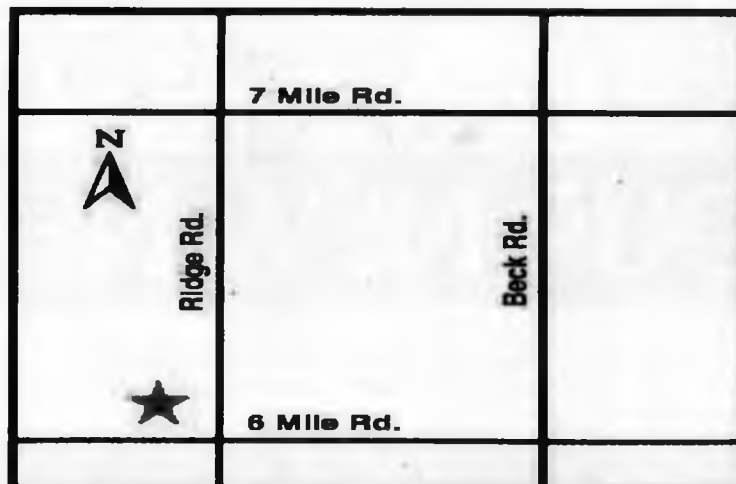


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Bill would clear some marijuana crimes

Plan would let low-level offenses be expunged

Kathleen Gray Detroit Free Press
USA TODAY NETWORK

LANSING — Misdemeanors involving low-level marijuana use and possession would be automatically cleared from Michiganders' records under a bill that will be introduced this week by Sen. Jeff Irwin, D-Ann Arbor.

The bill would allow roughly 235,000 people to have their misdemeanor records for marijuana use and possession automatically expunged without having to go through the courts.

"We would go in through the Michigan State Police's database and make changes to records electronically and administratively without having to go through all the time and expense of going through the courts," Irwin said. "This is so important to a large number of people in Michigan ... who when they're applying for jobs or student loans, they're put in a position where their record can affect their future."

The Michigan bill is similar to action taken in California to clear low-level marijuana crimes after voters approved legalizing weed for recreational use. In Illinois, the legislature passed a bill earlier this year that, in part, will provide an automatic gubernatorial pardon of possession of 30 grams or less of marijuana.

Both Gov. Gretchen Whitmer and Attorney General Dana Nessel have said they favor clearing low-level marijuana crimes from people's records and the Michigan Cannabis Industry Association, which advocates for the industry, applauded the bill.

"Having a marijuana arrest on your record can impact your ability to get a job or even a student loan," said association spokesman Josh Hovey. "This legislation will give back economic opportunities to people who were engaging in what is now a legal activity."

William Vaillencourt, the Livingston County prosecutor and president-elect of the Prosecuting Attorneys Association of Michigan, said while he hasn't seen the specific language of the proposed bill, "we are willing to work with the Legislature to provide relief as long



Misdemeanors for low-level marijuana use and possession would be automatically cleared from the records of roughly 235,000 people under a bill that was expected to be introduced this week. KATHLEEN GALLIGAN/DETROIT FREE PRESS

as it's done in a workable fashion."

Many prosecutors around Michigan are looking at pending cases and dismissing some misdemeanor marijuana crimes if those charges are no longer illegal under the new legalization law, Vaillencourt said.

"We look at the conduct involved and if it's not a violation of what voters approved in November, we've dismissed the charges," he said. "But we're taking it case by case."

Michigan does have a way for people to apply for expungement of their records, but according to the cannabis association, only about 6% of people with marijuana charges on their record have participated because of the time and expense involved.

The bill also includes an avenue for people with more serious marijuana crimes to apply through the courts to have their record expunged.

"If you're one of the 25,000 people who have a more serious, related cannabis crime, there would be more opportunity to seek an expungement," Irwin said. "This bill would say, you can seek even if you have more than one conviction."

One example is a difference in the way counties charge marijuana crimes. In Washtenaw County, for example, a person caught with a pound of marijuana may only get charged with misdemeanor possession, while in other parts of the state, the person would be charged with the felony of possession with intent to deliver for the same amount of pot.

"We can't do that in an automatic way because the State Police database doesn't get into that level of detail," Irwin said. "But this will provide tools for expungement for those people, too."



State Rep. Jeff Irwin, D-Ann Arbor, is behind the bill that would expunge records related to marijuana crimes. COURTESY OF OFFICE OF STATE REP. JEFF IRWIN



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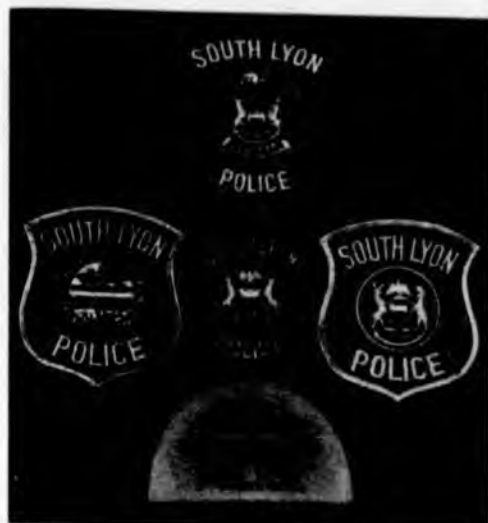
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A collection shows various South Lyon police patches used in past years. COURTESY OF SOUTH LYON POLICE DEPARTMENT

Patch

Continued from Page 1A

metro Detroit. He plans to study entertainment arts at the College for Creative Studies in Detroit.

He hopes to work in the movie or video game industries.

"I just want to do art that people will see," Albanys said.

His submission impressed police officials, who still had suggestions. Albanys said he had fun talking to officers and tweaking his design to their liking.

Police Chief Chris Sovik and the department's records clerk Briann Salyers received about 15 patch redesign entries after turning to their community through Facebook.

"To be honest with you, we're not super creative," Sovik said. "So we thought, let's just get our public involved (and) our Facebook followers involved, and see what they can come up with. Obviously, they came up with some great ideas. One was just plain head and shoulders above the others. We're pretty happy with it."

The police department's invitation to redesign officers' patches asked for a "South Lyon Police" patch that would be 3 inches by 5 inches and have a gray waving flag in the background. It also had to be navy to match the uniforms.

There was one more specification that really was a suggestion regarding one of the city's symbols: "Possibly the Witches (sic) Hat in there somewhere,



South Lyon High East graduate Dominic Albanys demonstrates how he worked on a redesign of the South Lyon Police Department patch. The department chose Albanys' design from among 15 submissions. JOHN HEIDER/HOMETOWNLIFE.COM

but (we) would like to leave it up to someone way more creative than we are."

Looks like they found their guy.

Contact Susan Vela at svela@hometownlife.com or 248-303-8432. Follow her on Twitter @susanvela.

"To be honest with you, we're not super creative.

So we thought, let's just get our public involved ..."

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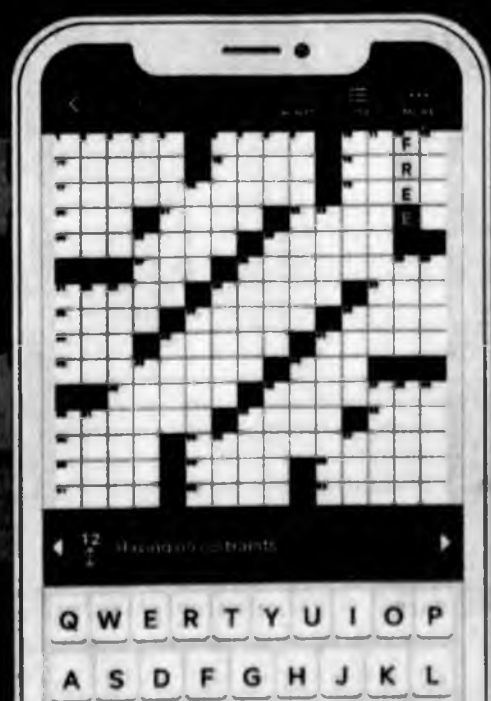
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Alligator

Continued from Page 1A

alligator owned by another neighbor, James Kozub, according to police.

Police reached Kozub, who was at a Madison Heights water park with his family, and he arrived about an hour later, taping the alligator's mouth shut and carrying him home. He then put "Puff" in his above-ground swimming pool to cool off.

"He's my buddy," said Kozub, who has owned the American alligator for 20 years and has lived with him in Milford Township for the past eight. "He's never been a problem."

Kozub said Puff was "a mad gator" on Thursday after he broke loose from his tether in the front yard of their home in the 2000 block of East Commerce.



Puff, a 20-year-old American alligator, was returned to his Milford Township home after briefly escaping his tether last week. SUSAN BROMLEY/HOMETOWNLIFE.COM

Kozub said he was in high school when he bought Puff from House of Pets in Dearborn Heights. He previously has lived with his pet alligator in Westland and Redford. He said he has legally owned Puff in every place, and informed

township officials about Puff when he moved to Milford Township.

Puff has a cage in Kozub's home. Young children also live at the home, as well as Kozub's 11-month-old Great Dane/Mastiff mix, Zeus.

Kozub, who is also a beekeeper, has had a variety of interesting pets over the years, including chickens, pigs, and birds, but Puff has outlived them all.

While he can't cuddle Puff, he enjoys him, calling the alligator "hardy, and fun to watch," as well as to listen to with the noises he makes. He keeps Puff's size in check by controlling the temperatures to which he is exposed.

What does an alligator eat? Kozub says, "everything."

"It's hard for people to understand," he said. "People judging me don't know about alligators. They make good pets."

Kozub emphasized it is not against state law or DNR regulations to own an alligator and in the police report, an animal control officer confirmed that to police.

Kozub was issued a citation for failing to maintain a reasonable control/leash law in Milford Township.

Funding

Continued from Page 1A

traffic congestion at the Novi and Grand River intersection.

Other traffic mitigation possibilities being considered as part of a capital improvement plan are the widening of Beck Road, which if done as planned from Nine Mile to Providence Drive/Central Park Boulevard, is budgeted at more than \$27 million, and construction of a Taft Road bridge over Interstate 96 at a cost of \$14.7 million.

"Both projects would improve traffic flow considerably and both would require voter-approved bonds for funding," Herczeg said, adding that the city is pursuing federal grant funds for Beck.

No such outside funding has been identified for the widening of 12 Mile Road from Beck to Cabaret Drive, he said, the cost of which is between \$25 million and \$30 million. Complicating matters, as with some other major thoroughfares in Novi, is that the city does not have jurisdiction: 12 Mile is under the Road Commission for Oakland County's purview.

Councilman Andrew Mutch said building a new road, bridge or extension are all "nice, shiny projects," but the real problem in Novi is motorists sitting in

traffic on 10 Mile Road for 20 minutes just to go two miles.

Other areas he cited as issues are Beck Road and Haggerty Road – "pain points for residents" – and while not all the problem areas are in the city's jurisdiction, residents just want them fixed.

"If we don't address the major roads, I will have a hard time going to residents (with a ballot proposal)," Mutch said. "Intersections have a bigger impact than widening (the roads). Look at all the locations in the city with capacity and congestion and that is where residents get the most frustration, where they sit for 20-30 minutes. ...

"It's not a functioning road system."

Mutch also said new homes built in the city aren't paying enough taxes to cover the cost over time of maintaining neighborhood streets.

Mayor Pro-Tem Dave Staudt said improvement of neighborhood roads should be the priority with "a lot" more money invested.

"I live in a sub that is 45 years old, and at times we've had six-inch deep potholes," he said. "Our roads in subs are crumbling and we need to address those. Nothing affects property values more than the roads in front of our houses."

Building a road with no other purpose than to speed a commute up by two minutes is not a priority, he continued,

adding that regional traffic, including motorists on their way to points west like Milford and South Lyon, are coming through Novi to bypass congestion on I-96.

"We need to rethink how to move traffic around the city, but that isn't enough anymore," he said. "There's nothing we can do short of building an overpass over the city. The issue is trying to figure out how to get the entire region moving traffic better."

Community center prompts questions

City Manager Pete Auger said Novi is just starting discussion of a possible community center, which so far has created more questions than answers.

Those questions include what amenities the city would like to have, including a pool, slides, athletic courts, fitness equipment and even daycare options, as well as where in Novi the facility would be located and how to finance it.

City staff surveyed about a dozen recreational facilities in communities including Sterling Heights, Farmington Hills and Grand Rapids, taking a look at offerings like basketball, volleyball, teen and tot rooms, outdoor areas and more.

They also included in their study private sector offerings like the Lifetime Athletic Club.

Based on those studies, Auger anticipates a cost of about \$336 per square foot for establishing a community center in Novi.

"It's a very general number. We don't know the amenities and how we will fund it," he said. "A \$40 million price tag is just the start and then we have to operate it, and 30 years from now, we'll be all in and have to remodel and keep it fresh."

Councilwoman Laura Marie Casey said she supported a study committee for the community center that would examine how the facility could be funded in a self-sustaining way, not dependent on specific tax revenue and without legacy costs.

Councilwoman Doreen Poupard said she loved the concept of a community center.

"If you asked where I want to put money, on roads or the community center, one is immediate, and one is futuristic," she said. "We need both and these are major, major issues."

"We need to get serious and explore all the facets."

City staff will bring more details on the committees for both the roads and the community center at an August city council meeting.

Contact Susan Bromley at sbromley@hometownlife.com. Follow her on Twitter @SusanBromley10.

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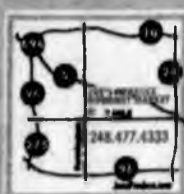
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ONLINE COUPONS

Livonia man runs every street in city

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

His shirt drenched with sweat, Mike Silvio smiled as he walked up the steps to Livonia City Hall.

Silvio, 54, had just accomplished a feat he began working toward back in 2013 — running every single street in the city of Livonia, which encompasses

about 35.86 square miles.

To reach his goal, he ran more than 2,000 miles in Livonia, running by every single house, apartment, business, etc. You name it, he's run past it.

Greeting Silvio at City Hall were his wife and daughter, along with Mayor Dennis Wright, who took a photo with Silvio and his running partner, Kirk Vickers, who is his friend and trainer. Vickers did not run the entire city with



Silvio

our city on a daily basis," Silvio said. "If you live in Livonia, I've run by your house."

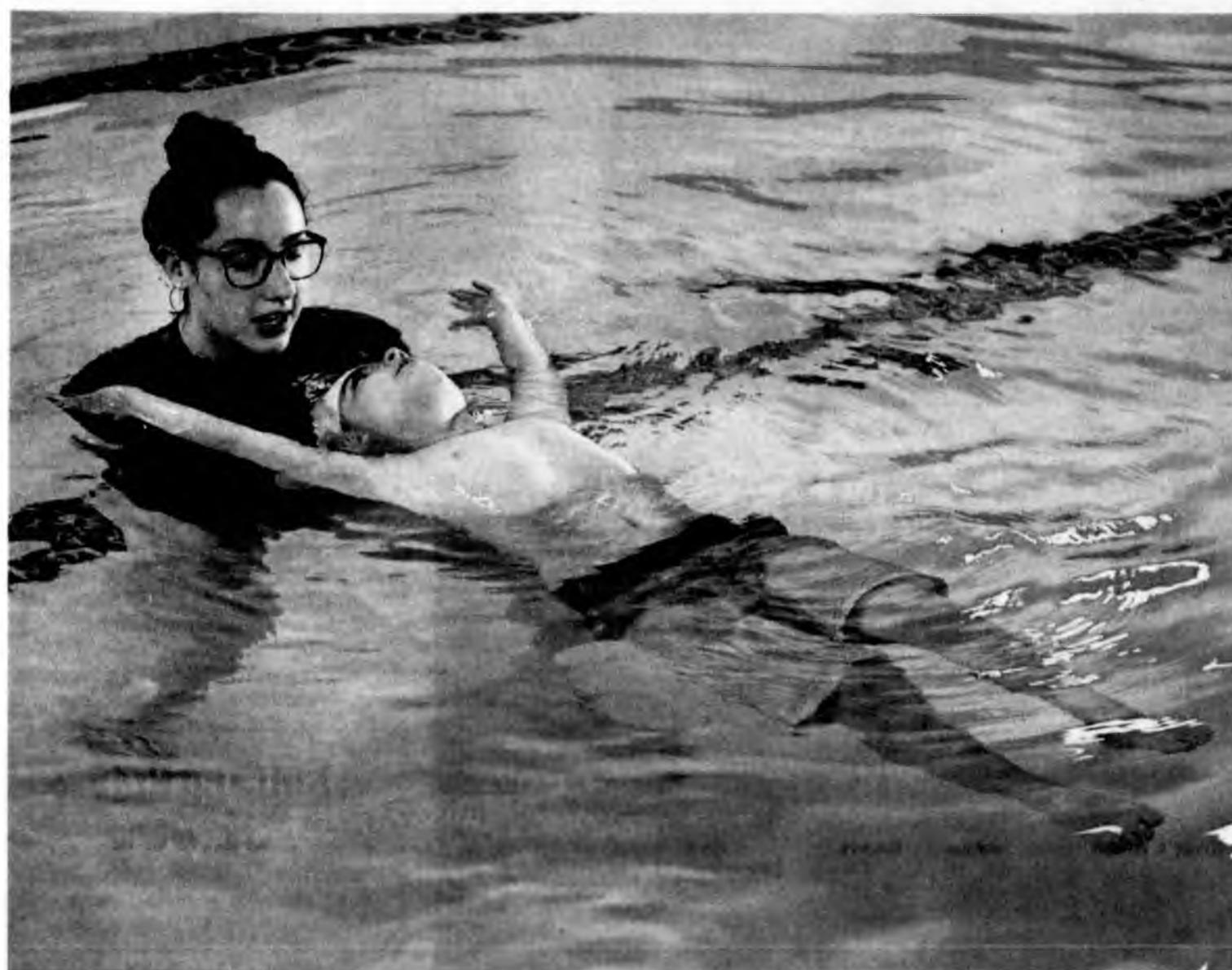
Silvio, but they ran the final mile and a half together last Thursday.

"I feel like I know the city about as well as anyone now except for the police and firemen and people that take care of

Silvio has lived in Livonia for the last 15 years, despite working in Akron, Ohio. He loves the city and feels it's a great place to raise a family. Part of his running mission is to encourage other citizens to be more active and to look out for their neighbors.

Silvio is no stranger to running long distances. He is a member of the Seven

See SILVIO, Page 2B



British Swim School instructor Mary Trimble works with Mikael El-Awad, 5, as he floats during a July 16 session at the South Lyon business. The school works with its students in basic swimming techniques but makes sure they've mastered the ability to float on their backs for extended periods of time, as the skill is a potential life-saver for an early swimmer. PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

New swim school for all ages opens in South Lyon

David Veselenak Hometownlife.com
USA TODAY NETWORK - MICHIGAN

There's a little taste of London in the Brookdale Square shopping center in South Lyon.

British Swim School opened earlier this month at 22185 Pontiac Trail, providing a swim school designed to teach the mechanics of being in the water.



Farhat

"We start as early as three months and we go all the way to adult swimming," said Nora Farhat, who owns the South Lyon franchise as well as two others in Dearborn and Dearborn Heights. "Most of our customers are usually students or young kids that parents want to get them into swim classes."

See SWIM, Page 2B



The British Swim School has a large seating area where parents can observe their children's sessions in the pool without fear of getting splashed.

Mountain biking races set in Novi, Northville

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

A pair of mountain biking races, sponsored by the Motor City Mountain Biking Association (MCMBA), are coming to Novi and Northville this summer.

First is the 14th annual Tree Farm Relay Invitational on July 27 at Lakeshore Park in Novi.

The MCMBA will be using 12.5 Mile and Dixon roads as a parking area, which the city of Novi has agreed to shut down for the day. The race will then start from the pump track area of the park.

Due to ongoing renovations to the park, fewer racing teams will be accepted this year, but there is still room for 50 teams of four riders each.

The course features lots of hills and passing zones. This is a perfect race for the beginner looking to see what team or endurance racing is all about and for experienced racers looking to test their skills against rival teams. If you want to try an endurance race, but aren't ready for the distance, this is the perfect event for you to see what the team racing concept is all about.

The race is open to both men and women and there will also be a costume class. Race fees are \$120 per team before July 25 and \$140 per team on the day of the race.

Advanced teams start racing at 9 a.m. with a registration cut-off of 8:30 a.m. Sport and costume teams start racing at 11 a.m. and have a registration cutoff of 10:30 a.m.

For more information on the event and to register, go to: <http://site.mcmba.org/index.php/events/tree-farmrelay>.

On Aug. 25, the Motor City Mountain Biking Association Benefit Time Trial will take place in Northville.

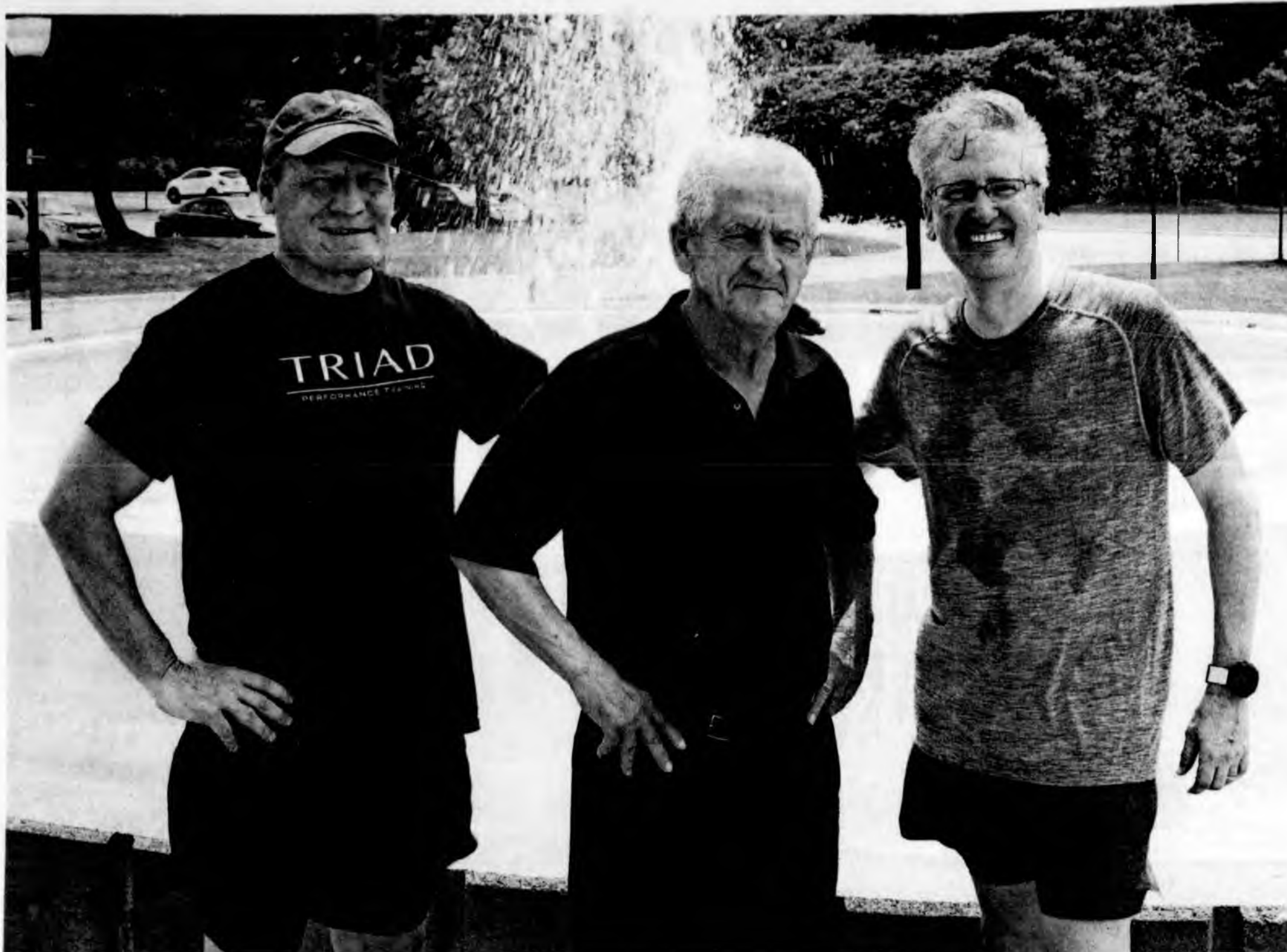
The 13th annual Maybury State Park Time Trial is Race No. 9 of the 2019 MMBA CPS series, brought to you by the MCMBA. See the Championship Point Series page for more information on the series.

The course length is nine miles and features a mix of fast open sprints and tight, technical single-track, which rewards both cardio and bike handling skills. Elite and expert racers will do two laps; everyone else will do one lap. The cost ranges from \$15-35. There will be an event for kids and lunch.

For more information and to register, visit <http://site.mcmba.org/index.php/events/2014-03-25-01-32-57>.

Get More Sports

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After running every block in the city of Livonia, Mike Silvio, right, with his running and training partner Kirk Vickers, left, greets Mayor Dennis Wright on July 18.
PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

Silvio

Continued from Page 1B

Continent Club, which means he has run marathons in all seven continents. He has logged more than 10,000 miles in the last decade.

Running marathons and training hasn't always been easy; there have been some significant challenges along the way.

Silvio is diabetic and underwent heart surgery in recent years after he was diagnosed with a 95% blockage of the LAD artery, commonly known as the widow maker. This came after his completion of a marathon in Antarctica, an area where health care isn't as readily available as most other places. He didn't feel well going into the race, and learned quickly afterward that his heart condition was serious.

His doctors put in a stent and to this day, he counts his blessings, knowing he very well could have died in Antarctica.

He ran his first marathon in 2012, and with training taking 16-20 weeks leading up to each race, he needed a way to keep things interesting – and that's where the idea to run around the entire city of Livonia came to life.

"I'm a process guy, I'm a plan guy," Silvio said. "When I train with Kirk there's a plan, when I train for a marathon there's a plan. When I'd go out to run in the morning, I'd be like, 'Okay, where am I going to go?' There's not really a plan, you just know how many miles you have to do. This allowed me to have a plan and make this interesting."

Vickers, who has been friends with Silvio for nearly 10 years, is the owner of Triad Performance Training, which is located on Wayne Road in Livonia. He's helped Silvio throughout his journey into running and said what Silvio has accomplished is remarkable.

"Mike's been working with me for about the last 10 years, and he's not only a very good person, he's a very strong-willed, tough-nosed individual," Vickers said. "For somebody to do what he's done, and then run in Antarctica with a bad heart, that's unheard of. To do some



Silvio, right, and Vickers run near Livonia City Hall on July 18.

of the things he's done, he's understating it. He's a very talented and gifted individual."

Silvio would run about 5-16 miles per day, but weather and work changed his running schedules every week. Some weeks he would run through different neighborhoods on three or four different days; other times, it would be just once or not at all. Bit by bit, he highlighted streets on his map of the city.

Like any long-term goal, there were days that he had to give himself that ex-

tra push, especially factoring in Michigan winters.

"The hardest part was always getting up in the winter when it's cold and icy and you know not all the sidewalks are going to be cleared," Silvio said. "Those are the hardest days, when the weather is bad."

The good days far outnumbered the bad ones, however, as Silvio described the feelings his running journey have given him.

"When you have that confidence and

that ability, no matter what your speed is, just that feeling in life that you can do it, that is the most rewarding part, just knowing that you can do it," Silvio said.

On the weekends, he often runs with 501 Running Club, which is based out of Kensington Metropark. He's developed great friendships with other runners and enjoys running in the company of others.

"I'm really thankful for the groups I run with," Silvio said. "Those are the easy days, because I'm with people. When you have to run alone, you have to find a purpose, and this was part of my purpose."

On his final day of running through Livonia, he asked Vickers to run with him – the two have formed a strong bond over years of training and Silvio said there was no better person to complete his goal with than Vickers.

"It was much better for me than it was for him," Vickers said. "It was a treat for me, he's done all the work. He said he'd love for me to go with him on this last mile or two and take me along for the ride. I'm extremely grateful to Mike for allowing me to come along and see some of the work he's put in and the hard work and dedication he's had. There's a lot of streets here."

Silvio, who is a brand ambassador for Lululemon, now has a new goal: to complete the six major marathons.

He has already run in four of them – London, Berlin, Tokyo and New York City. All he has left now is Chicago and Boston.

He plans to participate in the Chicago Marathon later this year and hopes he can do Boston next year, but says it will depend on his health.

Given his track record, you can bet Silvio will do everything he can to check off another huge goal, but for now, he'll embrace his completed journey through the streets of Livonia.

"It's a memory you get to share," Silvio said. "Kirk and I will both tell this story a hundred times, and that's really cool."

Contact Andrew Vaillencourt at avaiilienc@hometownlife.com or 810-923-0659. Follow him on Twitter @AndrewVcourt.

Swim

Continued from Page 1B

The school goes all in on the British theme, with changing rooms appearing as red English telephone booths (as well as one that looks like a TARDIS from British television's "Doctor Who" series) and plenty of Union Jack decor. Rita Goldberg, a British swimmer, launched the school several decades ago.

Today, there are more than 180 swim schools across 20 states, at which

13,000 students swim each year.

The school teaches students water safety and moves them up levels based on their skills rather than separating them by age group, Farhat said. The instructors do 40-60 hours of water training to better teach and provide safety in the pool. Everyone on staff is lifeguard certified.

It took about a year to get all the proper approvals and do the renovations, including adding the 60-by-30-foot pool, Farhat said.

Farhat said South Lyon was a great location to open a new swim school,

with the growing population and the lack of similar other businesses in the area. The next closest swim school, she said, is in Novi. That interest appeared in the registration before the pool opened.

"We had 200 families just pre-registered before we even opened," she said. "South Lyon seemed like such a growing area. It really seemed to have that nice potential, but it hadn't been saturated yet."

One of those families starting as soon as the school opened was Green Oak Township resident Renee El-Awad. Her

two children took a class last week and have really enjoyed the personal attention they receive.

"It's really nice and they're good with the kids," she said. "We've been talking about putting the kids in swimming classes, and this was really convenient."

Classes take place every day and vary in price. Those interested can reach out to the school or visit their website at britishswimschool.com/detroit.

Contact David Veselenak at dveselenak@hometownlife.com or 734-678-6728. Follow him on Twitter @david-veselenak.

Thrills at Dunham Hills for junior golfers

M.B. Dillon

You couldn't have asked for more exciting play as Kensington Junior Tour golfers teed it up at Hartland's Dunham Hills Golf Club Monday. With tying scores of 88, three golfers topped the girls' division, prompting a 3-hole play-off. Summer Horen of White Lake pulled out the win over Howell's Audrey Brown and Highland's Ava Moore.

15-year-old Brayden Niemiec of Canton scalded the boys' leaderboard, firing a 1-over-par 73 — a career tournament low for the incoming Plymouth High School sophomore.

Horen, 17, Brown, 16, and Moore, 14, headed into sudden death after deadlocking for first. Horen and Moore both parred the first hole, eliminating Brown, who shot bogey. (Brown, who will be a junior at Hartland High School where she plays on the varsity squad, went on to win Wednesday's Kensington Tyrone Hills tournament, shooting 81.)

On the second playoff hole, a par-5, Horen and Moore kept it interesting, tying again as each one parred. On the third hole, a par-4, both players drove the ball 170 yards, landing within two feet of each other. Horen nailed her approach shot to the back edge of the green.

Moore's second shot caught some tree branches and landed short of the green. She finished with a bogey.

Horen just missed a 30-foot putt and dropped it in for par.

"On the first hole, I was a little bit nervous; I never had to play in a playoff before," said Horen, who's entering her senior year at Walled Lake Northern where she competes on the golf team. "I didn't know how it would be playing Audrey. I've played with Ava before and knew we'd probably drag the playoff on for a while. It feels pretty good to win, especially with the weather being super hot."

Moore, an incoming Milford High School 9th-grader, was pleased all the way around.

"It was my first time breaking 90 this year, so it was exciting," said the runner-up, whose father John was her caddie. "I didn't focus on my score. I knew if I did I would probably get nervous. Right at the end (of regulation play)



Ava Moore, left, Summer Horen, and Audrey Brown (not pictured) all shot 88 to tie for first place at Dunham Hills. PHOTOS BY M.B. DILLON/SPECIAL TO HOMETOWNLIFE.COM



Brayden Niemiec of Canton won the Kensington Dunham Hills tournament with an impressive 1-over-par 73.

"I parred the last hole so that was exciting. The playoff was nerve-wracking, but I knew if I let my nerves get to me, I wouldn't play as well as I did. Summer is a senior and I'm a freshman and I was holding my own, so I'm excited about that."

Moore followed up with a fine performance at Tyrone Hills Wednesday, shooting 85 to take runner-up honors once again on the Kensington Tour.

Niemiec birdied the first hole enroute to a 38 on the front nine.

"I had a 7 on the second hole; that wasn't very good. The next couple holes I just made par," Niemiec said. "I birdied number 6, which is the hardest hole on the course. It's a long par 4 so that felt good. On the back nine, I played really well. I shot 35 (one over par.) I made two birdies, which was very nice. I missed three 6-footers which was disappoint-

ing."

Niemiec was happy with his drives.

"I missed two fairways today; that's it," said Niemiec, who made varsity as a freshman and is in his third year on the Kensington tour. "I like Dunham Hills. It's very challenging, but there are definitely some holes you can get birdies on."

Cole Lamberger took second in the division with a 79. Lamberger golfs for Hartland High School, where he'll be a junior.

Keldon Koshorek, 14, of White Lake captured the boys' 12-14-year-old division with an 84, followed by Keller King of Howell, who carded 94.

"I shot 42 on the front; I played okay," said Koshorek, who'll be a freshman at Waterford's Our Lady of the Lakes High School. "I had a birdie on hole number 3, which helped a lot. It got me motivated

to play better. I finished strongly, trying to bogey and par out.

"I had just one 3-putt hole; the rest were one and two putts. On the back nine, I hit my irons pretty decent, which surprised me. I wasn't expecting much going into today," added Koshorek, in his first summer competing on the Kensington Tour.

David Krusinski of Highland won the 9-hole division, scoring 46. Brayden Crowe of Brighton shot 48 to take second.

In the 6-11-year-old developmental division, Brighton's Spencer Crowe finished first with a 56. Addison Mach of Linden shot 71 to capture runner-up honors.

For the latest scores and four-county tour standings, visit the Kensington Junior Golf Tour website and the Kensington Junior Golf Tour Facebook page.

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Northville girls cross country team hosts mattress fundraiser

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

If you or someone you know is looking to replace a bed in your home, now is the time. The Northville High School Girls Cross Country Program has announced they will be hosting a one-day Mattress Fundraiser on Aug. 17 from 10 a.m. to 5 p.m.

For one day only, Northville High School will be transformed into a mattress showroom.

There will be 25 different mattress styles on display in all sizes in styles for customers to try, priced below retail. Adjustable power bases, premium pillows, bed frames and mattress protectors will be available as well. Brands like Simmons Beautyrest, come with full factory warranties, are made to order, and will be available 2-3 weeks after the fundraiser. Delivery is available. Best of all, the Northville High School Girls Cross Country Program benefits from every purchase.

The company, Custom Fundraising Solutions (CFS) first introduced The Mattress Fundraiser to the Cleveland, Ohio market in 2005. The company now has over 100 locations and works with more than 2,000 schools nationwide. The unique business model helps schools raise thousands of dollars in just one day, and to date, the company has given back over \$40 million.

Contact sdetroit@customfundraisingolutions.com or call (616) 460-1872 for more information.

Contact Andrew Vaillencourt at avallien@hometownlife.com.

If you go

■ **What:** Northville High School Girls Cross Country Mattress Fundraiser

■ **Where:** Northville High School

■ **When:** 10 a.m. to 5 p.m. Aug. 17

■ **More information:** bit.ly/beds4-northville19



The Northville High School Girls Cross Country Program has announced they will be hosting a one-day Mattress Fundraiser. HOMETOWNLIFE.COM FILE

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Northville girls cross country team hosts mattress fundraiser

Andrew Vaillencourt
HometownLife.com
USA TODAY NETWORK - MICHIGAN

If you or someone you know is looking to replace a bed in your home, now is the time. The Northville High School Girls Cross Country Program has announced they will be hosting a one-day Mattress Fundraiser on Aug. 17 from 10 a.m. to 5 p.m.

For one day only, Northville High School will be transformed into a mattress showroom.

There will be 25 different mattress styles on display in all sizes in styles for customers to try, priced below retail. Adjustable power bases, premium pillows, bed frames and mattress protectors will be available as well. Brands like Simmons Beautyrest, come with full factory warranties, are made to order, and will be available 2-3 weeks after the fundraiser. Delivery is available. Best of all, the Northville High School Girls Cross Country Program benefits from every purchase.

The company, Custom Fundraising Solutions (CFS) first introduced The Mattress Fundraiser to the Cleveland, Ohio market in 2005. The company now has over 100 locations and works with more than 2,000 schools nationwide. The unique business model helps schools raise thousands of dollars in just one day, and to date, the company has given back over \$40 million.

Contact sdetroit@customfundraisingolutions.com or call (616) 460-1872 for more information.

Contact Andrew Vaillencourt at availlenc@hometownlife.com.

If you go

■ **What:** Northville High School Girls Cross Country Mattress Fundraiser

■ **Where:** Northville High School

■ **When:** 10 a.m. to 5 p.m. Aug. 17

■ **More information:** bit.ly/beds4-northville19



The Northville High School Girls Cross Country Program has announced they will be hosting a one-day Mattress Fundraiser. HOMETOWNLIFE.COM FILE

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St. Catherine in Wixom hiring athletic coaches

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

St. Catherine of Siena Academy in Wixom is looking for new coaches to join its growing athletic department. St. Catherine is an all-girl Catholic

high school that has seen more and more success for its athletic teams over the years. The school is looking for energetic coaches that will "continue to bring that winning spirit to our teams" as well as develop the individual talents and confidence of the school's growing group of athletes.

The open positions are for:
■ JV Field Hockey Head Coach
■ Pom Head Coach (New Team)
Contact Athletic Director Carlos Calderon at ccalderon@saintcatherineacademy.org if you are interested in the positions.
St. Catherine also has open full-time

and part-time faculty teaching and support positions. Contact business manager Kathy Isgro at klsgr@saintcatherineacademy.org.
Contact Andrew Vaillencourt at avallenc@hometownlife.com or 810-923-0659. Follow him on Twitter @AndrewVcourt.

Northville has 26 seniors sign to play college sports

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Northville High School held a signing ceremony this spring to honor the 26 student-athletes it is sending to play in college.

Students will attend 19 different schools for 19 different sports.

"It is an outstanding achievement to have 26 Northville senior student-athletes make the decision to continue their athletic careers at the next level," Northville athletic director Bryan Masi said. "Their hard work, dedication, and commitment they have put forth has culminated in being awarded an opportunity to participate in a college athletic program."

The 26 student-athletes are:

- Hannah Grant, volleyball, Michigan State
- Jake Khoury, lacrosse, Madonna
- Jeff Varner, lacrosse, Madonna
- Nick Couyoumjian, track/cross country, Indiana
- Olivia Harp, track/cross country, Bradley
- Hannah Laurin, softball, Spring Arbor
- Travis Nitkiewicz, swimming, Michigan State
- Katelyn McCullough, swimming, Rutgers
- Mariella Simoncini, golf, Oakland
- Nolan Knight, football, Michigan
- Grace Cracraft, dance, Spring Arbor
- Jacob Saez, bowling, Schoolcraft
- Matt Crain, baseball, Northwood
- Brian Politi, soccer, Adrian
- Steven Morrissey, basketball, Albany



Northville High School has 26 seniors who have signed letters of intent to play sports in college. COURTESY OF BRYAN MASI

- on
- Sophie Zhuang, tennis, Kalamazoo College
- Eric Robertson, football, Madonna
- Alyssa Mayer, pompon, Michigan State
- Danielle Marafino, cheerleading, Michigan
- Paul Kearis, soccer, Kalamazoo College

- lege
- Josiah Bowers, football/track & field, St. John Fisher College
- Nicole Cybul, track/cross country, Massachusetts Institute of Technology (MIT)
- Lora Haupt, track & field, Concordia University Chicago
- Jake DelCampo, football, Ohio Wesleyan

- Jackson Cooney, football, Albion
 - Noven Fernandez-Forgwe, football, Michigan Tech
- Contact Andrew Vaillencourt at avallenc@hometownlife.com or 810-923-0659. Follow him on Twitter @AndrewVcourt.

FaceApp's photo fun raises privacy concerns

Terms of service offer access to personal data

Mike Snider
USA TODAY

Seems like nearly everyone on Twitter is accepting the #FaceAppChallenge by posting photos of themselves having aged.

They are using FaceApp, a downloadable program available on Apple's App store and the Google Play store, which lets you apply filters to your photos to transform your appearance - to make you look younger or older, have a different look, or even more masculine or feminine. Those can be shared online and on Twitter, Facebook and other social media sites.

FaceApp, which uses artificial intelligence to create "neural face transformations," first gained prominence in spring 2017. But a new wave of interest has made FaceApp the top free app in both the Apple and Google app stores, according to measurement site App Annie.

Some privacy and security experts have expressed concerns that users granting the Russian-based FaceApp access to photos on their smartphones is a grand giveaway of privacy and personal information.

What does FaceApp say it may do with your photos?

Users must grant access to their photos to use the app, but FaceApp's Terms of Service and Privacy notifications don't explain how deep its access may go.

However, in the company's Terms of Service, it says users grant FaceApp "a perpetual, irrevocable, nonexclusive, royalty-free, worldwide, fully-paid, transferable, sub-licensable license to use, reproduce ... create derivative works from ... and display your User Content and any name, username or likeness provided in connection with your User Content in all media formats and channels now known or later developed, without compensation to you."

James Whatley of digital marketing



FaceApp, which lets you take a photo of yourself and add a filter that shows you much older, is raising some concerns with security and privacy experts that users are giving up their images for a lark. FACEAPP

firm Digitas noted on Twitter that FaceApp's "terms of service page is a DOOZY."

Silicon Valley lawyer Elizabeth Potts Weinstein reiterated the concern that using FaceApp gives the company "a license to use your photos, your name ... and your likeness for any purpose including commercial purposes."

Should I be concerned?

Yes, say privacy experts, since it is uncertain what else FaceApp can ac-

"Users should always be cautious when permitting an app access to their personal information, be it social media profiles, photos or contacts."

Jason Hill, Cyberint Technologies

cess and how it might be used. Access to other information the app gets could be used for marketing purposes, too, as its privacy notifications says that "may help us or others provide reports or

personalized content and ads."

Most users don't read these notices, says Jason Hill, lead cybersecurity researcher at Cyberint Technologies, a Tel Aviv, Israel-headquartered firm.

"Users should always be cautious when permitting an app access to their personal information, be it social media profiles, photos or contacts," he said. "Furthermore, individuals should consider that they may not only be exposing themselves to an app provider as, when permitting access to a social media profile and its photos, may inadvertently permit access to images containing others."

While there "is no immediate evidence to suggest that FaceApp is performing any nefarious task," Hill said, "as in any case when an app or service is requesting personal information or access to profiles, users should be cautious of oversharing."

Various pieces of your digital profile - acquired through various apps and social networks - could be compiled. "For example, collating photos associated with a user could, where present, allow image metadata, such as the location that a picture was taken, to be mapped and correlated with access logs, gathered when the user accesses the service, that will associate details of their IP address, ISP and the device (including browser, operating system and hardware)," Hill said.

What about other apps?

Popular video app TikTok is another app to be concerned about. David Carroll, a professor of media design at The New School in Manhattan, has said since FaceApp is based in Russia and popular video app TikTok is based in China, it's "safe to assume those governments can readily access your data."

Tech firms based outside the U.S. are "subject to different standards or governance for data handling," Cyberint's Hill said. "Whilst many individuals may not be concerned by this, users working in government, military or sensitive roles may want to consider the ramifications of potentially exposing their personal data to foreign entities."



Seven in 10 of those who felt wealthy had a detailed financial plan. GETTY IMAGES

\$1 million may not equal rich

Survey says even wealthy have financial worries

Janna Herron
USA TODAY

Would having a \$1 million make you feel rich? For most people, it's not enough.

Only 13% of Americans with at least \$1 million investable assets feel wealthy, according to a new survey from Ameriprise Financial provided exclusively to USA TODAY. Six in 10 define themselves as upper middle class, while a quarter identify as middle class.

The vast majority of the millionaires who don't feel rich have between \$1 million and \$5 million in investable assets, including cash in checking or savings accounts, stocks, bonds, mutual funds, and money in retirement plans. Five percent have more than \$5 million in assets.

"Why would this be the case for people who have reached some financial success?" says Marcy Keckler, vice president of financial advice strategy at Ameriprise.

The fear of running out of money in retirement and their reliance on their own savings - rather than Social Security and employer-funded pension during their golden years - make it harder for even well-positioned Americans to feel financially wealthy, she says.

The survey hinted at that uncertainty.

All millionaires, no matter how they felt about their financial position, shared the same top financial priorities:

to save for retirement and protect their accumulated wealth.

"If people are relying on the nest egg they have accumulated for the lions share of their retirement savings, the number may not feel as big," she says. "There's also a tax bill on your 401(k) and IRA out there looming for you."

Who feels wealthy?

Millionaires who feel upper class or less are half as likely to be self-employed or a contractor than those who feel rich - 7% vs. 16%.

A smaller share (39%) completed graduate school compared to their "rich-feeling" counterparts (48%), according to the survey.

Twice as many employed millionaires who didn't feel affluent valued work-life balance vs. their counterparts who felt wealthy - 21% to 10%.

But larger shares of wealthy-feeling Americans preferred work that's purposeful and meaningful to society - 19% versus 9%.

One reason why some millionaires may feel good about their finances and others still feel like they're lacking may be thorough planning, says Keckler, whose company, Ameriprise Financial provides financial advice and investment services.

Seven in 10 of those who felt wealthy had a detailed financial plan, vs. only 55% for those who felt upper-middle class or less.

Ameriprise Financial Modern Money surveyed more than 3,000 Americans ages 30 to 69 with at least \$100,000 in investable assets.

Entrepreneurs need a plan to pause work



Steve Strauss
Columnist
USA TODAY

You started a business because you had a dream, be it to make more money, or launch the Next Big Thing, or create some jobs or whatever.

But what you never dreamed of is that you would be a bad boss.

Not you. But you are. How do I know this? Stats don't lie.

Oh sure, you are probably a good boss to your employees - giving them a fair shake and benefits and time off and all that. But I'm not talking about that; I'm talking about being a good boss to yourself. In all likelihood, you are not.

Here we are heading into summer, the kids are free, people are going to the beach and abroad. But not you. According to the latest survey I saw, from OnDeck, only about half of all small business owners are planning on taking a vacation this year. Half!

And if you have been in business less than 10 years, or have fewer than five employees, the odds are even bleaker - only about 40% of you plan on taking time off. And even then, according to the OnDeck survey, fully two-thirds of you say that, even if they are planning on taking some time off, they also are planning on checking in with the home office every day.

Shame on you. What if you had a boss who wouldn't give you time off? Bad boss, what a jerk, time to quit, right? Right.

I know, I know, you have your reasons, and some of them are very legit:

■ **Finances are tight.** We all know small businesses run a lean ship, but come-on, it shouldn't be so lean that you can't get away for a bit.

■ **How will things get done?** If you are unable to get away because your business can't run without you, that is already a sign that you need to shake things up.

■ **Missed opportunities.** This is your ego talking. If an opportunity comes in the door while you are gone, there are plenty of ways to make sure it gets han-

dled, with or without you.

And the fact is, your reasons pale in comparison to the benefits of getting the heck out of Dodge:

- You will recharge your batteries
 - You can get the creative juices flowing again
 - You definitely will make your significant others happy
 - And you will give yourself a well-deserved, much needed, break from routine
- So, how do you do it, Mr. or Ms. Super-Busyperson? Easy:

Prepare your business

Get things done ahead of time. Delay projects that can wait until after you get back. Speak with big or busy clients and let them know that you will be gone, and for how long, and who on your team will be available to help them if needed. Finally, prepare a master file with important names, numbers, contact info, and so on, just as you would for a babysitter if you were going away for the weekend.

Train your team

Make sure your individual responsibilities are covered by capable employees. Beyond that, make sure everyone has specific duties and responsibilities that need to be handled in your absence. Prepare a document of who to contact for what in case of emergency. Finally designate a point person to act in your stead in your absence.

Get away

To the extent possible, unplug from the office. Sure, you will likely check in, but if you did all of the proper pre-work, doing so will be the exception and not the rule. Just like your yearly vacation will become the rule and not the exception. Aloha!

Steve Strauss is an attorney, popular speaker, and the bestselling author of 17 books. You can learn more about Steve at MrAllBiz.com, get even more tips at his site TheSelfEmployed.com, and connect with him on Twitter at [@SteveStrauss](https://twitter.com/SteveStrauss) and on Facebook at [TheSelfEmployed](https://www.facebook.com/TheSelfEmployed).

Could extra cash during holidays hurt your kids?

Generosity can delay financial independence



Pete the Planner
Peter Dunn
USA TODAY

Dear Pete,
My husband and I have been gifting our daughter and her husband \$10,000 per year for the last several years around the holidays. It's become a bit of a family tradition. We enjoy being able to provide them a little extra money and they enjoy receiving it. They use the money for vacations and for their SUV payments even though they don't have much money saved. Unfortunately, our financial situation has changed and my husband no longer feels like we can afford to gift them the money. We hinted this to our daughter, and she's quite upset. The idea of ruining their financial plans because of our misfortune bothers me, and I want to find a way to still pay them. Am I being foolish? My husband told me I should write you and ask.

B.T. Boston
Answer: Your husband is 100% right. You should write me and ask.

While we're talking percentages, I might as well let you know there's a 0% chance my answer won't upset you. I'm not necessarily trying to upset you, but the reality is the \$10,000 gifts are what is ruining your daughter's finances. That's right, the disappearance of the gift isn't the problem.

Years ago, a large manufacturer called my office for some help, as they were on the verge of eliminating overtime. That might not sound bad, but it was. For well over a decade, their workforce had become wholly dependent on their overtime pay. The company knew the good fortune which had once shined

upon the company and its people had swiftly turned into a giant problem.

The elephant in the room in that scenario, as well as yours, is the inefficient use of non-guaranteed yet regular additional income. When "extra" money significantly enhances lifestyle, and when "extra" money doesn't increase stability, disasters happen.

I can tell that you sense your daughter and her husband have put themselves into quite the jam. It's not your fault. If your daughter was using the money to save for her kids' college education, fund an emergency fund or stabilize their future in any other way, you wouldn't be nearly as conflicted as you are right now.

That's a tough pill to swallow. You and your husband were able to accumulate quite a bit of money. You were generous - arguably too generous - and your generosity has met its unfortunate end. You sacrificed your stability for your daughter to create some additional stability of her own, and now your less stable lifestyle will encounter her SUV, paid for by your generosity, every time you see her.

Your generosity, now disguised as a family tradition, has transformed your adult daughter back into a dependent. You tossed her out into the world, and your December donation has boomeranged her back into your portfolio of responsibility. But still, it's not your fault.

It is, however, worth asking: At what point does this all become your fault?

You enter the spotlight of culpability the moment you give your daughter money, when you yourself are financially on shaky ground. Especially in light of what she does with the money.

At this point, you might be thinking, "I don't care what my daughter does with the money. It's a gift." But that's



Sometimes children start to rely on the cash gifts that flow in each holiday, which can decrease their independence. GETTY IMAGES

Your generosity, disguised as a family tradition, has transformed your daughter back into a dependent.

simply not true. You do care what she does with the money. You care whether or not a person who you've theoretically helped become independent at one point in her life, has become dependent on you once again.

Your daughter doesn't need the money. She wants the money. And based on what you wrote, you need the money but aren't sure you want the money. For that reason alone, my answer is a hard no.

There's one last element to this which is disconcerting. If you need financial assistance from your daughter

and her husband at some point in the near future, it doesn't seem as though they're equipped to provide it. They were given the opportunity to create stability with your gifts, but they chose stuff instead. They don't have a line to throw you if you find yourself drowning because they used the rope to climb the lifestyle ladder.

While it may not be immediately clear, ceasing the \$10,000 gifts will be the best moment of your daughter's financial life. She must become independent once again.

Peter Dunn is an author, speaker and radio host, and he has a free podcast: "Million Dollar Plan." Have a question for Pete the Planner? Email him at Ask-Pete@petetheplanner.com. The views and opinions expressed in this column are the author's and do not necessarily reflect those of USA TODAY.

Delay claiming Social Security benefits

But go beyond the break-even analysis



Robert Powell
Columnist
USA TODAY

How will you decide when to claim Social Security?

Many would-be beneficiaries use a break-even analysis which, in essence, tells them the age (or ages) when it makes the most financial sense to claim benefits.

Using this sort of analysis can be helpful. But experts say it shouldn't be the only factor you consider when deciding when to apply for Social Security. Why? Well, first it's worth explaining how to calculate the break-even age.

Calculating break-even

You start the analysis by calculating what your cumulative benefits would be based on the age you apply for Social Security.

So, let's say you're projected monthly benefit is \$2,871 if you apply for Social Security at your full retirement age of 67; \$2,054 if you file at age 62; and \$3,706 if you file at age 70.

And let's say you apply for Social Security at age 62. After 10 years, your cumulative benefit would be \$246,480. If you started at age 67 your cumulative benefit would be \$172,260 and if you waited to claim until age 70 your cumulative benefit would be \$88,944. This means if you claimed at age 62 and died before age 72, claiming early produced the highest cumulative benefit.

But what happens after 20 years when you're 82? Well, if you claimed at age 62 your cumulative benefit would be \$492,960. If you filed at age 67, however, your cumulative benefit would be \$516,780; and if you filed at age 70 it would be \$533,664. This means if you claimed at age 62 and lived past age 82, claiming later, at age 67 or 70 for instance, produced the highest cumulative benefit.

And the longer you live, the greater the financial benefit there is to wait. Consider what happens after 30 years. If



The longer you live, the greater the financial benefit there is to wait. GETTY IMAGES

you claimed at age 62 your cumulative benefit would be \$739,440; if you filed at age 67 it would be \$861,300; at age 70 it would be \$978,384.

Bottom line: If you delay receiving benefits until age 70, it takes 10 years to break even with benefits begun at age 62, but it takes 11 years to break even with benefits begun at age 67. And benefits begun at age 67, take 13 years to break even with benefits begun at age 62.

Elaine Floyd, the director of retirement and life planning at Horseshoosh, says those who have yet to claim Social Security should always calculate the value of the total amount of benefits they stand to receive, and how much higher that value can be if they claim at 70 vs. 62.

"Their Social Security statements

don't show this," she says. "A couple can receive as much as \$500,000 more in total benefits if they delay claiming. And this assumes average life expectancies of 84 for men and 87 for women."

You could live longer

Experts say there are at least two problems with relying solely on the break-even analysis when deciding when to apply for Social Security. First, many people claim early because they don't think they'll live past their break-even age and they underestimate how much time they will spend in retirement. "Workers need a solid realistic estimate of longevity," says David Freitag, a financial planning consultant with MassMutual. "This should drive much of the decision about when to take bene-

fits. Longevity is the true wild card in the filing decision."

According to Freitag, there are a number of online resources to help you estimate life expectancy. But the best way to consider longevity is to consider your lifestyle and family history, he says.

Jason Fichtner, a senior lecturer at the Johns Hopkins School of Advanced International Studies, also says using a traditional break-even analysis will lead many to claim earlier than is optimal and forgo higher monthly benefit checks later in retirement when more monthly income will likely be needed for health care expenses or to supplement other savings that may run out.

In essence, the longer you live the longer you'll need money. And some might live a long time. According to Fichtner, about one out of every three 65-year-olds today will live past age 90, and about one out of seven will live past age 95.

Calculate for both of you

Many would-be Social Security beneficiaries also fail to consider the effect claiming early will have on their surviving spouse's Social Security benefit. In essence, claiming early permanently reduces the survivors benefit while waiting to claim at least until full retirement age means your survivor will receive the highest possible benefit. A surviving spouse typically receives the deceased spouse's benefit. If the deceased spouse claimed early at age 62, however, the survivor's benefit could be 25% to 30% less than it could have been.

Heather Schreiber, the founder of HLS Retirement Consulting, gave this example: If you are a married couple, particularly with a wide disparity in Social Security income benefits, the latter of the couple to survive will rely exclusively on the benefits of the higher wage earner at the first spouse's death.

"Therefore, it is important to view a break-even analysis from the perspective of the cumulative lifetime benefits of the couple rather than being singly focused," she says. She notes that the inflation-adjusted income benefits from Social Security are, often, the only income source that is guaranteed to last a lifetime.

HOW I BECAME A ...

Forensic scientist finds focus

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.

As a latent print examiner with the Federal Bureau of Investigation, Monique Brillhart spends her days living out the crime TV shows that captivate audiences around the world. In addition to processing evidence and testifying in courts as an expert witness, Brillhart also helps to provide humanitarian support for the identification of disaster victims in mass casualty scenarios. When she's not in the office, Brillhart is the coordinator for the Latent Print Operations Unit (LPOU) Hazardous Evidence Analysis Team (HEAT) and trains internationally as well.

USA TODAY caught up with Brillhart to talk about everything from layoffs to relieving stress through her Shelties.

Question: How did you get your start in forensics?

Monique Brillhart: When I was in high school, I wanted to be three things: a lawyer, a physical therapist and a forensic pathologist. I couldn't make up my mind, so I decided to major in biology during my undergraduate years because I found it interesting and I also wanted to challenge myself. When I was in college, they didn't have a forensics major or a minor, but they did have a criminalistics minor, and I hopped on it immediately. I'm so interested in the thought of criminalistics, that even after I graduated with my undergraduate degree, I took a forensic pathology just for fun just because I found it so interesting.

After college, I had a really hard time finding a job in the forensics field because it was relatively new. I worked in pharmaceuticals at Wyeth, and right after 9/11, I lost my job due to cuts due to the economic fall after 9/11. I continued to try and find a job in the science field, and just really had a hard time.

I went back to Red Lobster waiting ta-

bles again, which is what I did all through out college. I then started a master's degree program at Johns Hopkins in Maryland, and the whole point in doing that was thinking that maybe I'll get into the FBI because I'd always wanted to work there. I started my master's program, went on the FBI website, saw that they were hiring and applied. Eight months later, the phone rang. It was many months after my interview I was offered my job, and then after a background investigation, I finally started.

If I hadn't lost my job with Wyeth due to cuts, I probably wouldn't be where I am today. It was like a dream come true for me.

Q: What does a typical workday look like?

Brillhart: As a latent print examiner, I will examine items of evidence for the development of latent prints. I then compare those to the known printed individuals, or I'll search them in our fingerprint database. Following the completion of my examinations, I issue reports, and then I'll testify in court whenever I'm requested to do so to provide expert testimony.

My typical day does change on a day-to-day basis, depending on the need. I am a case working examiner, but I do have additional duties: I am a HEAT coordinator - HEAT is a group here at the laboratory - and what the HEAT team does is examine items of evidence for latent prints. For example, we will conduct traditional latent print examination on evidence that's contaminated with hazardous chemical, biological, radiological or nuclear materials. My typical day could go back from working a regular case working exam to coordinating a HEAT deployment in order to process items of evidence that have those particular contaminants on them.

Q: What's your favorite part of your job?

Brillhart: I love the versatility of my job. Developing latent prints and comparing those fingerprints is actually a hobby for me.

I also love to help others. I used to be a training coordinator in our unit, and I



Monique Brillhart and her Shelties Harper and Kimpton. MONIQUE BRILLHART

love the idea of giving back and the idea of training other people and learning from them because everything is life experience with that. I love being a part of our HEAT team, and I love being a coordinator for that.

Working with my team to process these items of evidence, and really thinking outside the box to have a solution. You have a task in front of you and a challenge, and being able to see that through to success? That's pretty cool in my eyes, and one of my favorite things is collaborating with my team.

Q: How do you balance work and life?

Brillhart: I think it helps that my job is kind of like my hobby, so I do enjoy what I do on a daily basis. We do have a lot of work, and we have a mission that we're doing here - a mission of the FBI for the American people. I think just remembering that, and remembering, that yes, I do have a home life. I do have a family, and being able to juggle all of that together, remembering that as long as I am strong, I am taking care of myself, and I have the energy, then I can fulfill the mission and also take care of my family at the same time. Also, playing with my two Shelties, Harper and Kimpton, after work is very important to me, as they are incredibly important to me. It's a natural stress relief and one of the best parts of each and every day.

Q: What has been the most fascinating on-the-job experience you've had?

Brillhart: The international training that I have done. I have been overseas several times to train other law enforcement in matters related to fingerprints, and training law enforcement in those other countries has humbled me beyond measure, just seeing their passion and their integrity. Additionally, I very much enjoy training. Here in our unit, I was a training coordinator for four years and therefore had three training classes of new latent print examiners come through in which I was assisting them in their day-to-day trainings. It's really cool for me, being here for 15 years now. As I look around at my unit today and I see how each and every one of them has grown and developed, it makes me feel extremely proud of what they have accomplished. It's truly amazing to me - it's like looking through a telescope from a distance to them, and it's the future of our FBI latent print examiners. The talent here is raw and it's very real.

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

Brillhart: Never, ever give up. Strive for greatness and always accept defeat. I feel strongly that it's life experiences that help one to rise above, seek their dreams and persevere through it all.

I've had an amazing career here at the FBI. I credit a lot of that to having times in my life that were hard. For example, my wife went through breast cancer and she overcame that. When I was younger, I grew up in a lower-income area, and my mother tried to do all that she could to provide for me and my well-being as I grew up. I lost my father to suicide in high school, and that was very painful for me. I had many opportunities based on where I lived to potentially take a wrong path, just because of the area in which I grew up. Being an only child, I'm kind of the provider, and my family suffered from mental illness. Seeing that, and having to take care of that, being an adult at an early age - regardless of that, I think it's taking your life experiences ... and continuing to strive for greatness.

Saving to invest is better than just saving

You need patience to build wealth in bad times

Nancy Tengler
Special to USA TODAY

My mom, Tobie, worked two jobs, seven days a week from the time my dad walked out on my 10th birthday until she was almost 70 years old. She was grateful for the work – a full-time job as a supply clerk with the U.S. government and a part-time job (evenings and weekends) at Macy's. In her 70s, after she retired, she worked part-time at the local middle school (until well into her 80s) – insisting, however, that she have Thursdays off for tap dancing lessons.

She saved money, bought savings bonds for her children and grandchildren and paid off her home in the San Francisco Bay Area. If hard work and determination could make one wealthy, my mother would have been a billionaire. But it can't. You cannot save your way to wealth. You must save to invest to create wealth.

Marilyn Monroe once said: "A wise girl knows her limits, a smart girl knows that she has none." Most of us are not smart when it comes to investing; we limit ourselves. And that is too bad. Women tend to live longer than men, and a vast majority of us will eventually take over the family finances – we need to be prepared.

Women, who instinctively do more research on every family transaction, tend to make excellent investment decisions. Let's consider a hypothetical investment in a well-known company: Starbucks (SBUX). (Full disclosure: I own it personally and for my clients.) Importantly, though, this stock provides an interesting lesson for investors.

Let's say you decided to buy SBUX on April 27, 2007, after it declined 30% from a recent high of \$40 a share. The decline in the stock price was because of a decline in same-store sales. An ambitious management team opened too many stores too quickly, cannibalizing sales from existing stores. The stock sold down to \$31 a share, which, for sake of argument, is where you



Our Starbucks (SBUX) anecdote shows that even during times of severe economic stress, over time great companies generate excellent returns. SCOTT OLSON/GETTY IMAGES

bought it. Good news: In December 2007, celebrated CEO and founder Howard Schultz returned to the company, and Wall Street cheered. The stock price rallied. Then the financial crisis hit in 2008. The stock bottomed below \$5 a share on Dec. 31. A \$31 purchase price seemed foolish.

However, if you are a long-term investor and stuck with your purchase, you would be quite content. Since the bottom around Dec. 31, 2008, the stock is up 2058% vs. 314% cumulatively for

the S&P 500 (SPX), or 34% annually compared with 14.5% for the SPX. Since April 27, 2007, when you purchased the stock at \$31 a share (and before its epic decline to under \$5 a share), your return still is a cumulative 548% vs. 160% for the SPX. Annualized, SBUX is up 16.6% versus the S&P 500, which is up 8.2% since April 27, 2007.

The lesson? You can work two jobs and save like Tobie. In doing so, you will set an excellent example for your children and grandchildren. OR, you

can work hard and save to invest – an even better example. Our SBUX anecdote shows that even during times of severe economic stress, over time great companies generate excellent returns.

Be patient and smart. Buy excellent companies (at a discount if possible), based on your own, unique research, and stick with them when the market gets skittish. You can make real money by being patient and even more if you are willing to commit additional capital during times of economic stress.

ASK HUMAN RESOURCES

When to worry about a background check



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: I spent 75 days in jail for a misdemeanor charge for something I did when I was 20, more than a decade ago. I am still very ashamed of my behavior, which was out of character for me. I was denied a job when I was 25 because of it. Many years have passed, and I have since built a solid work history. Do you think this will still come up on an employment background check, even though it was more than 10 years ago? – Anonymous

Johnny C. Taylor Jr.: Your more than 10-year-old misdemeanor charge is unlikely to come up in an employment background check – partly because it was a misdemeanor charge and not a felony, and because of the time that has passed. For most companies, background checks go back just seven years and, increasingly, employers are not considering misdemeanor charges.

So, given this general employer practice and your solid work history since, you can hope to put this behind you.

Ninety-two percent of employers conduct background checks, and most of these do criminal background checks. But use often depends on the industry and job.

Employers in some industries are required to follow regulations about hiring those with felony convictions, while others – such as some in the construction industry – conduct a criminal background check only when they feel it could affect the safety of employees or the company.

The real estate industry, under-



Ninety-two percent of employers do background checks when they interview job candidates. GETTY IMAGES

More than half of employers allow job candidates to explain the results of their criminal background checks before a hiring decision is made.

standably, has the highest use of criminal background checks. The financial services industry and businesses filling jobs that handle money, as you might imagine, pay close attention to theft convictions.

If you find you are not getting an offer after a successful interview and the reason for your conviction is not related to the duties of the job, you should ask politely why you didn't get an offer.

It's possible that a potential employer could find out about your long-ago transgression. But more than half of employers allow job candidates to explain the results of their criminal back-

ground checks before a decision on hiring is made. So, if you are concerned about your background, it is wise to be honest and transparent in an interview, explaining that you paid for your mistake and how you have learned from it.

A criminal record on its own should never be viewed as an automatic disqualification for employment.

Q: Our organization's leaders say they want changes to improve operational efficiency. However, there is major pushback against changes that support accountability such as better workforce management through

metrics and standardized operational reporting. In short, being an effective change agent is difficult. What are some tools to help administrators embrace change and support efforts from the top down? – Anonymous

Taylor: Saying you want to change and changing are two different things, as you have found. But it is possible for organizations to change, and you can help guide your leaders through it.

Priorities for change must align with areas in your organization that senior leaders believe need improvement. Often, as in your example, senior business leaders are interested in new ideas that positively affect the bottom line.

Start with research. Check for reliable information, specific to your industry, on improved performance based on metrics and analytics and the impact on the bottom line.

Then using an analysis of the information, choose one objective you can begin to measure and the courses of action to take. The objective should be one that supports significant improvement. Be sure your assumptions and data are correct. Measure your progress periodically.

By tracking this one metric, you will prove how operational measurement can help to improve the business. Success in one area will show what is possible, and ideas for other areas for change may follow.

Know that it's about more than creating metrics and looking at reports. It's about using data to make decisions.

In addition, collaboration and buy-in are essential if organizations are to change. HR can champion change, so leaders must work with their HR department to gain employee acceptance and support.

There are many collaboration and documentation tools on the market for sharing information and strategy.

When sharing change efforts with senior leaders and staff, you always should include stories from your organization that illustrate improvement and highlight those heroes within your company who made it happen. These will bring the impact to life, celebrate the success and help sustain change.



Campers scrimmage during a Pistons summer camp earlier this summer in Birmingham. PHOTOS COURTESY OF DETROIT PISTONS ACADEMY

Obituaries

Howard Joseph Rabideau

MILFORD - Howard Joseph Rabideau, a long time resident of Milford, died at his home in the care of his family on July 21, 2019 after battling cancer this past year. He was 93 years old.

Howard was born in Pontiac, Michigan, the son of Alfred Rabideau and Catherine Corbit. He lived with his grandmother Mary Rabideau.

Howard worked at the Kroger store on Main Street as a produce manager. He enlisted in the Navy in 1944 and was stationed in the New Hebrides and Caledonia Island as a store keeper until 1946. He started working at the old Ford Factory in Milford until it closed, then transferred to a Ford factory in Ypsilanti until the new parts plant in Rawsonville was completed. Howard worked in quality control as an inspector. He completed a 41 year career with a perfect record. At his retirement party, the women in that department said "there goes the morals of this department."

In 1948 he married the love of his life, Frances Marie McFarlane. They had five children, Mike (Joanne), Dennis, Janice (Vaughn), Joan (Brian), and Judith Anne; seven grandchildren, Eric Kim), Joel, Nathan, Shane (Jennifer), Leah (Eric), Kristie (Matt), and Lindsay (Jeremy); seven great grandchildren, Brecklyn, Brystelle, Savannah, Dylan, Abby, Logan and Hagan.

After he retired, he was an active walker - every day for 20 years. He was a long time active member of St. Mary's Catholic Church in Milford where he served as a secretary at the Old Stone Church, was a member of the St. Mary's Mens Club and the Knights of Columbus, as well as an usher and Sacristan.

Visitation will be held at Lynch & Sons Funeral Home, 404 E. Liberty St. Milford on Wednesday July 24, 2019 from 4-7:30 PM, with a Rosary at 7 PM.

Mass of the Resurrection will be held at St. Mary Our Lady of the Lady of the Snows Catholic Church, 1955 E. Commerce Road, Milford, on Thursday, July 25, 2019 at 11 AM with gathering beginning at 10:30 AM. The Rev. Msgr. John Budde will officiate. Burial in St. Mary's Cemetery.

Memorial Contributions may be made to Right to Life of Michigan, 2340 Porter St. SW, PO Box 901, Grand Rapids, MI 49509-0901 or St. Jude Children's Research Hospital, 501 St. Jude Place, Memphis, TN 38105

For further information phone 248-684-6645 or visit www.LynchFuneralDirectors.com



Sharon Ann Balser

MILFORD - Sharon Ann Balser a life long resident of Milford has gone to be with Jesus on July 14, 2019 after a struggle with cancer. Sharon worked in the Rite Aid Pharmacy for over 30 years. Sharon was passionate about Christmas & her 4 Grand Kids. She is survived by her 2 children Deanna & Michelle, Mother Meryl Genette, sister Jane and her 4 grandchildren Noah, Grace, Juliana & James. She will be truly missed. A memorial open house to celebrate her life will be held on August 4, 2019 from 12-4pm at the Forrester Square clubhouse located at 250 Jotham Ave. Auburn Hills 48326. In lieu of flowers donations can be made to Angela Hospice.



Shirley Mae Westphal

TECUMSEH - Shirley Mae Westphal passed away peacefully on Friday, July 12th, at her home in Tecumseh. Her husband, Theodore Thomas Westphal and her daughter, Cory Montagano of Sarasota, FL, were by her side. Shirley was born in Manchester and was the only child of Oscar Julius and Dorothy Mae Eschelbach.

In addition to her husband, Theodore, Shirley was survived by three daughters, Cindy Dempsey (Terrence), Colby Westphal and Cory Montagano (Pat). Also two grandchildren, Thomas Singer (Cecilia Alcala) and Brittany Haley, and last but not least one great-granddaughter, Bianca Singer. Bianca was born on Ted and Shirley's wedding anniversary, five years ago.

A special Thanks to all the caregivers that have helped Shirley and Ted during the last three years ... especially Katie, Krissy and Pamela.

The Family requests any donations be made to Michaeljfox.org for Parkinson's Disease or Dementiasociety.org, in Shirley's name. No service will be held at this time.

Complete obituary may be found at www.handlerfuneralhomes.com.



Pistons hold annual basketball youth camps

Andrew Vaillencourt

Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Youth basketball players interested in learning the game from some of the most experienced coaches around will have their opportunity over the next few weeks.

The Detroit Pistons will continue their annual summer camps tour in the metro area and they have four stops at local gyms on the schedule. That includes Birmingham, Canton, Novi and Bloomfield Hills.

The Birmingham camp will be held from July 22-26 at Seaholm High School. It's an all-girls camp that will run from 9 a.m. to 3 p.m. each day for girls entering 4th-10th grade. All skill levels are welcome, and the camp costs \$280.

On the same dates, a camp for both boys and girls entering grades 3-9 will take place at High Velocity Sports in Canton. It also runs from 9 a.m. to 3 p.m. (same as all the camps listed) and costs \$280.

On July 29-August 2, Novi Meadows Middle School will host a camp. It's for boys and girls entering grades 3-9 and costs \$276.

Bloomfield Hill's Cross of Christ Lutheran Church will host a camp from August 12-16. The camp is for boys and girls entering grades 4-10 and costs \$240 until August 4th, when it becomes \$280.

All camp spots are selling out quickly, so if you're interested, you should move fast.

You can register for any of the camps at PistonsAcademy.com/camps. There are other camps in other surrounding communities as well, including Detroit, Lansing and Brighton.

Camps are taught by Geo Thomas, Bryan Bollin and Aaron Smith who have a combined 60 years experience of directing camps and are prepared to deliver a fun and fast-paced agenda that will keep campers challenged and engaged. Along with fundamentals and the importance of team play, Pistons Academy Camps offer amenities such as Hooper (the team's mascot), live updates on our website and social media, appearances from Pistons players - both past and present, the Flight Crew and more, depending on availability.

Contact Andrew Vaillencourt at vaillenc@hometownlife.com or 810-923-0659. Follow him on Twitter @AndrewVcourt.



Youth basketball players can participate in camps across the metro area this summer.



Don't overthink effect of 'Medicare for All'



Ken Fisher
Columnist
USA TODAY

Health care was a hot topic at June's Democratic debates. Several candidates jawboned about "Medicare for All" — government-funded coverage eliminating private insurance.

Many investors are nervous, fearing fallout for health care stocks. But it's too early to fear (or cheer) this — or any policy proposals that flash-forward this year. Slow down.

Setting aside all political views, if Medicare for All passed, health insurance and hospital stocks likely would suffer. Possibly drug and medical device makers would, too, although they are more insulated. Even if legislation doesn't pass, a heated debate could hurt sentiment, sparking volatility in these stocks. But you shouldn't think that way. Here is why:

Nothing changes fast

Health care loomed large in President Barack Obama's 2008 campaign, but The Affordable Care Act didn't pass until 2010 and took effect in 2013. Markets barely blinked either time. Health care reform campaign talk and tweets scared investors in 2016, also, but little changed. Any post-2020 changes will be similarly slow.

Stocks don't really react to this kind of thing, even though we commonly think they do. First, markets pre-price widely known information. That means stocks typically reflect all opinions about policy changes long before they take effect — like in 2010. But then, if the new law actually was watered down from initial proposals, it would be a positive surprise, potentially boosting health care stocks. Second, markets move most on probabilities, not possibilities. We're at least a year away from being able to assess the probability of Medicare for All happening.

Uncertain outcomes

For single-payer health care to become reality, the Democrats need comfortable margins in both chambers of



Setting aside all political views, if "Medicare for All" passed, health insurance and hospital stocks likely would suffer.
GETTY IMAGES

Congress — plus a president supporting it. Will that happen? I haven't a clue — no one does, really. Who knows who the Democrats will nominate. It's way too early.

Then, too, candidates often moderate their views during the general election and while in office. Early big ideas aim to win over the party base in primaries. California Sen. Kamala Harris moderated on Medicare for All the very day after her debate. If you believe any Democratic victor would govern as they talked at the debates, there is some great Arizona oceanfront property you may like.

Congress' post-2020 makeup is similarly unknowable.

You shouldn't start weighing any election's outcome and market impact until the summer before the vote. We need presumptive nominees and relatively defined, state-specific, head-to-head details. We need a clearer sense of how the economy will look. And will Democrats choose an appealing campaign strategy for Midwesterners who swung 2016 to President Donald Trump?

This logic extends to all big policy promises flying around, including tech company breakups, student loan debt

cancellation, new taxes or whatever. The chatter can spiral anywhere now, making today's big issues distant memories in 2021.

So don't overthink them. While rising election uncertainty may slow U.S. stocks' gains, the bull market grinds upward despite campaign promises.

Ken Fisher is founder and executive chairman of Fisher Investments and is No. 200 on the Forbes 400 list of richest Americans. Follow him on Twitter: @KennethLFisher. The opinions expressed in this column do not necessarily reflect those of USA TODAY.

Your Invitation to Worship

Brighton

HOLY SPIRIT ROMAN CATHOLIC CHURCH & SCHOOL
www.hsrcc.net
at the corner of Winans Lake & Muech Rd.
810-231-9199
Fr. John Rocus, Pastor
Weekend Liturgies Saturday 4:00 p.m.
Sunday 9:00 & 11:00 a.m.
Please visit our Shrine of Our Lady and Book & Gift Shop

Highland

Church of the Holy Spirit
3700 Harvey Lake Rd. Highland
Saturday Mass 5PM,
Sunday Mass 9 & 11AM
248-967-5364 | HolySpiritHighland.com
The Holy Spirit is Here - Come Home
All are Welcome!

Milford

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VISITORS WELCOME!
133 Detroit St., Milford • 248-717-3584
Pastor Steve Swartz
Sunday School 9:45 a.m. • Sunday Worship 11 a.m.
Wednesdays 6:00-7:30 p.m.
Adaptive, 3 yrs old thru 8th grade (Sept.-March)
Website: milfordfb.org

Milford United Methodist Church

1200 Atlantic St., Milford, 248-684-2798
Sunday Worship: 10 am
www.milfordumc.net

OAKPOINTE | milford

1250 South Hill Rd.
(248) 685-3580
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
Sunday Worship: 10:00 a.m.
Sunday School ages 3 thru 8th grade @ 10 a.m.
Youth Group 10 am - Grades 6-12
A heritage of area worship since 1838

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 248-485-7261

Northville

First Presbyterian Church
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
248-348-0811

First United Methodist Church

(248) 348-1144
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. James M. Smith, Pastor
www.fumcnorthville.org

OUR LADY OF VICTORY CATHOLIC CHURCH

133 Orchard Dr., Northville
WEEKEND LITURGIES Saturday 5:00 p.m.
Sunday, 7:30, 9:30 a.m., 11:30 a.m.
Church 348-2821, School 348-3610
Religious Education 348-2558
Rev. Dennis Theroux, Pastor

Our Savior Augsburg Lutheran Church

54899 8 Mile Rd. at Quine 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
oursaviorlutheran.com

Whitmore Lake

FELLOWSHIP BAPTIST CHURCH
10774 Nine Mile Road
Rev. M. Lee Taylor • 448-2582
Sunday School, 9:45 a.m.
Worship, 11:00 a.m. & 8:00 p.m.
Wednesday Evening, 7:00 p.m.

Novi

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40800 W. 13 Mile Road, Novi
on the corner of M-5 & W 13
Sundays 9:00a & 11:15a
www.brightmoorcc.org
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
248-348-2852
www.umcnovi.com
"Loving God, loving each other and being our core values"

HOLY FAMILY CATHOLIC CHURCH

24505 Meadowbrook Rd., Novi, MI 48375
Saturday 4:30 p.m. (English) & 6:30 p.m. (Spanish)
Sunday: 8:30 a.m., 10:30 a.m. & 12:30 p.m.
Fr. Robert A. LaCroix, Pastor
Fr. James Houbach, Associate
Parish Office 248-348-4847 www.holyfamilynovi.org

Good Shepherd Evangelical Lutheran Church

41415 W Nine Mile Rd • Novi, MI 48375
248-349-0565
Divine Service on Sundays at 10am
Sunday School & Adult Bible Class 8:45am
Rev. Thomas Schroeder welanov@desl.com
Come and worship at Good Shepherd (Lutheran Church)

ST. JAMES ROMAN CATHOLIC CHURCH NOVI

46325 10 Mile Rd. • Novi, MI 48374
Saturday 5:00 p.m.
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
Sunday Worship 10 a.m.
Rev. Arthur Ritter, Senior Minister
LO: 0000316479

South Lyon

BIBLE BELIEVERS CHURCH

Gathering in Jesus Name
52909 10 Mile Rd • South Lyon, MI 48178
Sunday 10:30 a.m. and 8 p.m.
Wednesday 7:00 p.m.
Mike Ragan, Pastor
734-347-1983 pastor call
Old fashioned preaching KJV

CROSSROADS COMMUNITY CHURCH

28800 Pontiac Trail • South Lyon
248-486-0400
www.crossroadsch.net
Service Times
9:30am & 11:00am
Renewed Hope Counseling Center
248-560-7507
hopecc.net

FIRST PRESBYTERIAN CHURCH

205 E. Lake (10 Mile) (248) 437-2875
Sunday Worship 10:30 a.m.
Playroom available
Kids/Youth Connection Sundays 8:30 p.m.
Mid-Week Study Wednesday 7:00 p.m.
Rev. Michael Harkacker, Pastor
www.fpcsouthlyon.org
LO: 0000316482

first united methodist church south lyon, mi

640 S. Lafayette
(248) 437-0780
Sunday Worship: 8:15 am, 10:45 am, & 11 am
Sunday School 9:30 am
Rev. Mary McInnes, Lead Pastor
Rev. Kenny Walkup, Assoc. Pastor
southlyonfirstumc.org

FIRST BAPTIST CHURCH OF SOUTH LYON

60620 Marjorie Ann St., South Lyon 48178
Phone: 248-437-2983
Sunday School 9:45 a.m. • Worship Service 11:00 a.m.
Evening Service 8:00 p.m. Wednesday Evening 7:00 p.m.
Assoc. Pastor: Randy Weeks
Website: www.fbcsouthlyon.com
• Email: fbcsouthlyon@abccglobal.net
LO: 0000316481

IMMANUEL LUTHERAN

Wisconsin Synod • Reynold Sweet Pkwy.
at Liberty St.
Sunday Service 10:00 a.m.
All Classes 9:00
Pastor Scott Miller, (248) 437-1651

Community Bible Church

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
LO: 0000316487

'the WAY' - a ministry of Hope Lutheran Church

Worship @Abbey Park
28413 Abbey Lane
New Hudson, MI
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The major pros and cons of 3 common leadership styles

Erik Titner
thejobnetwork.com

At various points during our professional lives, most of us find ourselves on opposing sides of the leadership coin — we play the roles of both leader and subordinate, which gives us a first-hand, multi-faceted look at what leadership styles work in which situations and where they come up short. Another truth is that most of us have had direct experience with both good and bad bosses, which helps us develop a keen sense of which type of leader we're dealing with in any given situation, for better or worse.

Building a solid understanding of effective leadership through experience empowers us to be better leaders and to better appreciate the leadership of others, especially in challenging situations. The truth is, no one leadership style is perfect in every conceivable situation. Some work well at certain moments and fail in others. Great leaders know when to modulate effectively to ensure that they're providing steady, reliable, and appropriate leadership whenever it's called for.

Whether you're primarily a leader or subordinate at work — or both — having a core understanding of various leadership styles, along with the pros and cons of each, can really help you as you travel through your career path and take on various roles and levels of responsibility. Keep reading for a closer look at some classic leadership styles, along with their pros and cons.

The Dictator

Have you ever heard the expression "It's my way or the highway"? It wouldn't be surprising if it was first ut-

tered by someone who embraced the dictatorial style of leadership. This type of boss requires ultimate and absolute adherence to their rules, methods, and style of handling work tasks and projects, often down to the smallest details. Furthermore, they often tolerate no questions regarding their decisions, and force strict allegiance from subordinates — or else.

Pros: Although it might not seem so, there are some "benefits" to adopting this extreme style of leadership. Effective dictatorial bosses are often able to get a great deal accomplished at work and usually get to have things go precisely their way, for what it's worth.

Cons: As you may have guessed, there are a great deal of potential negative consequences. Dictators rarely have the hearts and loyalties of their subordinates, so if things go wrong for them on the job they may not have many allies to cover for them. It can really be lonely at the top for someone who's always behaving like a petulant tyrant at work. Also, subordinates under a dictatorial leader are often operating and motivated by fear — which is usually not a place to do your best and most focused work. And dictatorial bosses shouldn't be surprised when their underlings flee the job in droves in search for greener pastures.

The Best Friend

Many of us have had a boss whose primary agenda at work seems to be becoming everyone's best buddy. They're overly friendly, eager to please, and just want everyone to get along — especially with them. Workdays with a "best friend boss" are often spent engaged in amiable, lighthearted conversation, exploring personal topics to get to know each

other better, planning after-work social outings, and all manner of general frivolity, all to build friendships with their coworkers.

Pros: Obviously, a best friend boss can be pleasant to work with. Who doesn't like getting along well with their coworkers and having a boss who's willing and eager to get on our good sides and stay there? Also, it's sometimes the case that a good personal relationship is an excellent foundation for a strong and effective working relationship — after all, isn't collaboration much trickier with folks who are combative?

Cons: The best friend boss often opens themselves up to several potential leadership pitfalls. They often fail to engender the respect and confidence that a leader should receive from subordinates, and often their decisions are questioned, ignored, and side-stepped. They also tend to go out of their way to appease others to avoid conflict, which may negatively impact their ability to navigate challenging situations, settle routine workplace differences, and make tough but necessary decisions. Best friend bosses are often easy to manipulate, which tends to decrease motivation and professionalism among others in their orbit.

The Ghost

Perhaps this situation sounds familiar: You start a new job and, practically from the very first moment you arrive, your new boss shows you your desk, wishes you good luck and then for all intents and purposes disappears from your life. Ghost bosses never seem to be around when you need them, regardless of your preferred mode of communication — whether by email, phone, or a drop-in to their office; they are either

absent or unavailable to help you through any situations that pop-up at work, leaving you on your own to fend for yourself.

Pros: The truth is, many folks like having a largely hands-off boss, especially when they've reached the point in their careers where they have the experience and expertise to be truly accountable for their work responsibilities and can make decisions on their own. Self-starters and those who enjoy a little extra autonomy at work typically enjoy having ghost bosses.

Cons: The unfortunate truth about having a boss who lets their employees sink or swim on their own is that many just sink, often due more to a failure of guidance and leadership than anything the employees did wrong. Some folks simply need the trusted and steady hand of a boss who's willing to put in the time and effort to really be involved in work matters on a regular basis, and not having this can make for an uncomfortable and stressful work experience. Also, having a ghost boss early on in one's career, when mentorship and guidance are critical, can be traumatic and have negative long-term effects on an employee's confidence, self-worth, and opportunities for growth.

The truth is, no matter how effective and ironclad a leadership style may seem, it inevitably has its own unique set of pros and cons that vary depending on the situation. Use the information provided here to help you make sense of what leadership styles work best for you — whether as a boss or an employee.

Eric Titner has been an editor and content creator for more than a decade. His primary professional focus has been on education- and career-related topics. He currently lives in New York City.

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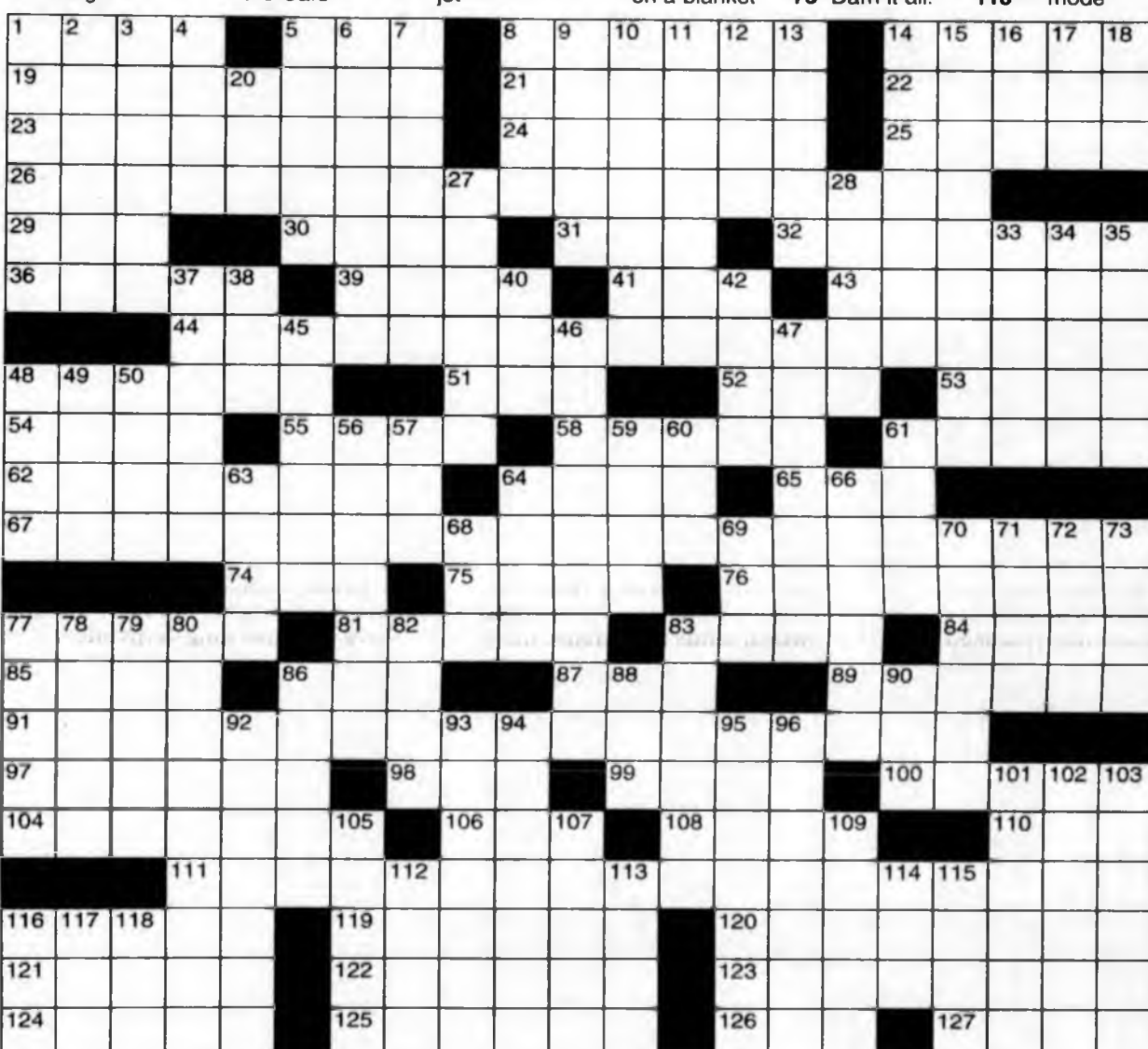
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ACROSS

- 1 Cookout rod
5 Long wedge-shaped inlet
8 Dermal drawing
14 Alfalfa's girl in "Our Gang"
19 Lacking a permanent shelter
21 Sponge up
22 Hawke of the screen
23 Get closer
24 Gated water channel
25 Blue-footed bird
26 Start of a riddle
29 Sippy cup part
30 "— yellow ribbon round"
31 "Little" actress Issa
32 Web page visitor's directory
36 With 53-Across, walks across
39 World power until '91
41 New title for a bride
43 Italian cardinal Borgia
- 44 Riddle, part 2
48 "— a son goût" ("Each to one's own taste")
51 Big-billed bird
52 Actress Novak
53 See 36-Across
54 Violin master Hilary
55 Big-billed bird
58 Increase
61 Belief set
62 Just slightly
64 Insects in forest trails
65 E. African country
67 Riddle, part 3
74 River in Switzerland
75 Real heels
76 More like heaven's gates?
77 In the company of
81 19th-century German industrialist Alfred
83 Roman 2,505
84 Sphere
85 Root used to make poi
86 Darjeeling, e.g.
87 Singer Ocasek of the Cars
- 89 Like the firstborn child
91 End of the riddle
97 Soprano Auger or actress Sorkin
98 Soccer's Hamm
99 West African land
100 Big name in baseball cards
104 Put on anew, as a play
106 "Lil" studio
108 Done, in France
110 Liquid in la Seine
111 Riddle's answer
116 Major port in Japan
119 Terrarium creature
120 Like firefighters and cyclists
121 Swanky watch
122 Like single-guy bands
123 Extensive essay
124 Megaphone noise
125 Mole zappers
126 Former JFK jet

DOWN

- 1 Some afghans
2 #1 Billboard song, often
3 Hamper
4 Arctic diver
5 Say "Ouch!", say
6 Pelvic-base bone
7 Least ruddy
8 Piece of work
9 More skilled
10 Big wave
11 Hard-working people
12 Whale variety
13 Is compliant
14 Formal arguer
15 Redresses
16 17th Greek letter
17 R&D site
18 A single one
20 Mauna —
27 Exchanges for bills
28 "Attack, Rover!"
33 "Tara Road" novelist Binky
34 Curved
35 — Canada (oil giant)
37 Many a meal on a blanket
- 38 Beatles' bud Sutcliffe
40 Fleecy male
42 Noted Fifth Ave. store
45 Puzzlement
46 Started a play-for-pay career
47 Drunk, slangily
48 Cartoonist Addams, for short
49 Padlock part
50 "Alas"
56 Frat party dispenser
57 Place to stay the night
59 Off-road trucks, briefly
60 British verb suffix
61 Singer of the hit "Believe"
63 Neither hor. nor vert.
64 Take — (doze)
66 Go on a trip
68 Hosp. part
69 Tach abbr.
70 "My pleasure!"
71 Suffix with multimillion
72 Roger of "Cheers"
73 "Dam it all!"
- 77 In a conflict
78 Skiing gold medalist Phil
79 Tough tests
80 Student at a lecture, often
82 Chicago mayor Emanuel
83 Golden Arches java chain
86 Faint trace
88 Suffix of elements
90 Drunk, slangily
92 Cleaver
93 Musical tone qualities
94 "I dunno!"
95 Detrains, e.g.
96 Dawdles
101 Relating to digestion
102 Least ruddy
103 High-end leathers
105 Rave about
107 Cheek tooth
109 Speck in the sea
112 Sushi staple
113 Some male dolls
114 Doc bloc
115 Prefix with tarsal
116 Sphere
117 Fa-la link
118 — mode



For assistance or suggestions on the Puzzle Corner, contact Steve McClellan at (517) 702-4247 or smcclellan@michigan.com. Want more puzzles? Check out the "Just Right Crossword Puzzles" books at QuillDriverBooks.com

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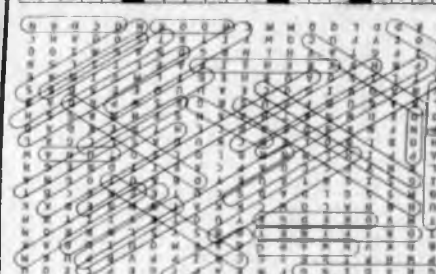
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P W H P T V F Y G C R I P P V R F U K M
B D K V N W A P S G A F M Q U I U B A K
I D R I F T N E T B B S Y S L H R R O M
T M V D R E D G E Y U Q T E Y I I T B H
U H B A C D M C K K A T N N E R K K
B M S S G L D A D S C U T E E R E C B T
I G S I S R T A U E Y D B A U T O G N A
L K N V F C C O A P C A E T T D R E G H
A P P I H L M N R B L D L S D T U N A W
H O B L B O L E D C K U G A S L L G A L
P N F N R B D E A R C L H T F E K D A D
O D E D M N A T H A A H S F H M R S S H
L R A G U R F R U S R G E S W P R D A G
E N A O V I G Q C E A U U U E E A B E S
A T L I S Q A U B H E B T L M V I N A E
E F B H V Y R E H S I F A E L T I L S N
C I F G T A Y H L N R G D N A E M I O Q
T O I Y F U C Q M Y I T A T S O Q A H C
I A D D L Q Q M C H O O K N O C E A N

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ANSWER KEY

9	8	9	2	7	6	1	8
6	8	2	8	9	1	7	9
7	2	1	6	8	9	8	2
9	7	8	8	1	2	2	9
1	6	2	9	8	2	8	9
2	9	8	9	7	6	1	8
8	9	6	1	2	9	2	8
2	2	9	7	6	8	9	1
8	1	4	2	9	8	9	2

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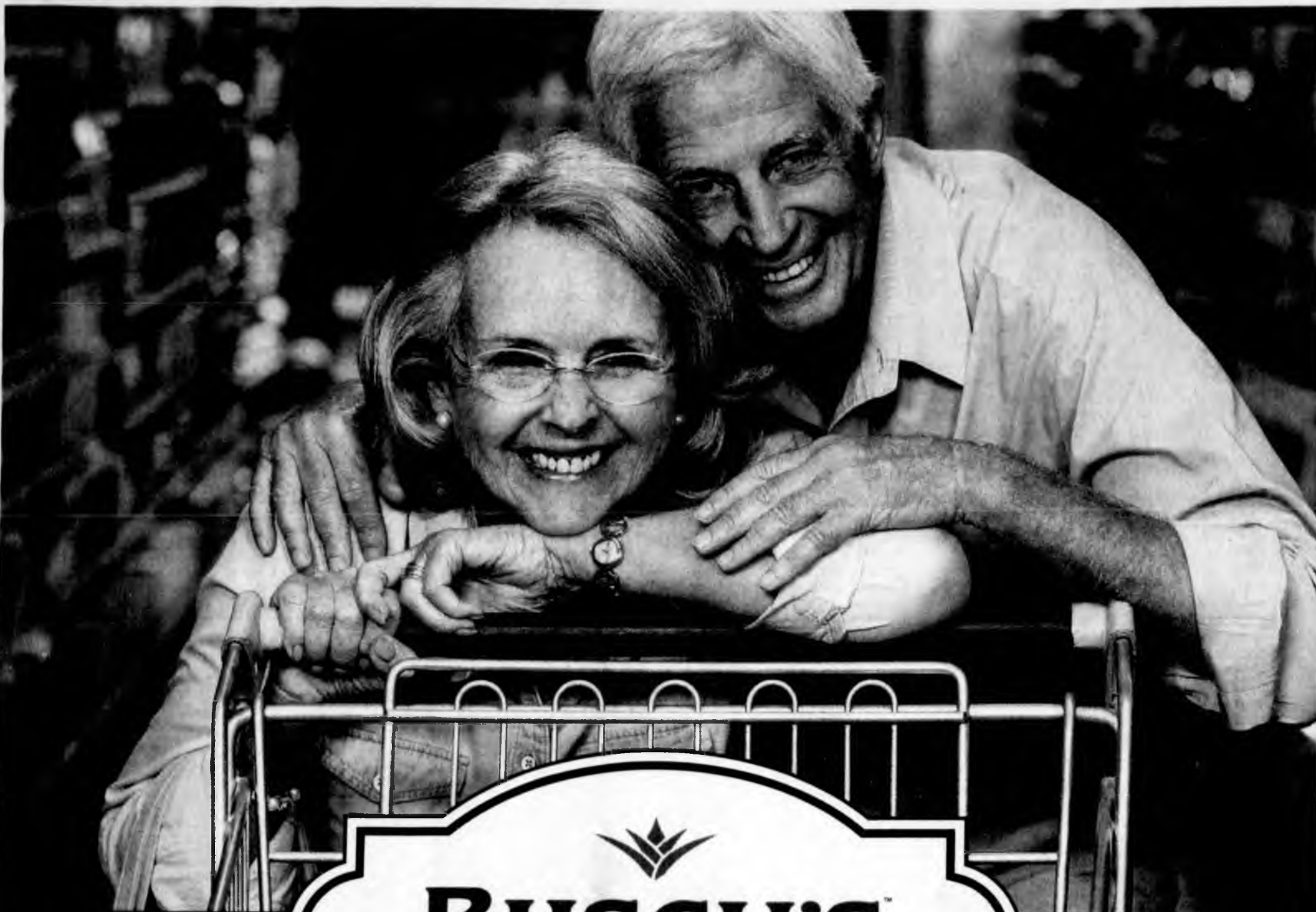
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