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THURSDAY, AUGUST 1, 2019 ■ HOMETOWNLIFE.COM

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ONLINE COUPONS



Changes could come to old Village Workshop

David Veselenak Hometownlife.com
USA TODAY NETWORK - MICHIGAN

The space at 455 Cady St. in downtown Northville has been used for a variety of uses in its long history.

It's been a furniture manufacturer. It's built Stinson planes. As of a few months ago, it was a makerspace with a

wood shop and auto repair facility.

Now, the owners of the Village Workshop, which closed its doors earlier this year, hope a new vision will continue the building's long history in western Wayne County.

Pending the appropriate approvals from the city, the plan is to turn the space into strictly a co-working space,

with lots of desk options for those needing a place to work but don't have an office or the ability to have one in their home.

"We're excited about the change, going from the makerspace we had to the co-working space," said Dennis Engerer, one of the owners of the Village Workshop.

The project's site plan was reviewed and recommended for approval by the Northville Planning Commission, Engerer said. Next up is seeking approval of the city council, which is expected to take the item up at a meeting this month.

See CHANGES, Page 3A

Northville grad swims with sharks

Ed Wright Hometownlife.com
USA TODAY NETWORK - MICHIGAN

The theme song from "Jaws" was the last thing swimming through the mind of Northville native Molly Duda when she dove into the shark-infested waters off the coast of the Bahamas.

A participant in a biology of sharks field experience at the Bimini Biological Field Station, the 2017 graduate of Northville High School embraced the protection-free opportunity - "Look, Ma! No cage!" - to get an up-close and personal feel for the misunderstood sea creatures.

"Honestly, I thought I'd be more scared than I actually was," said Duda, who is pursuing a degree in marine science at Coastal Carolina University. "My professor has been doing this for over 20 years, so I figured if he's still around, it must be OK."

"We're told that when feeding the sharks, they can get a little wild and aggressive, so we needed to keep our distance. But the species of sharks we were swimming around aren't known for being aggressive toward humans."

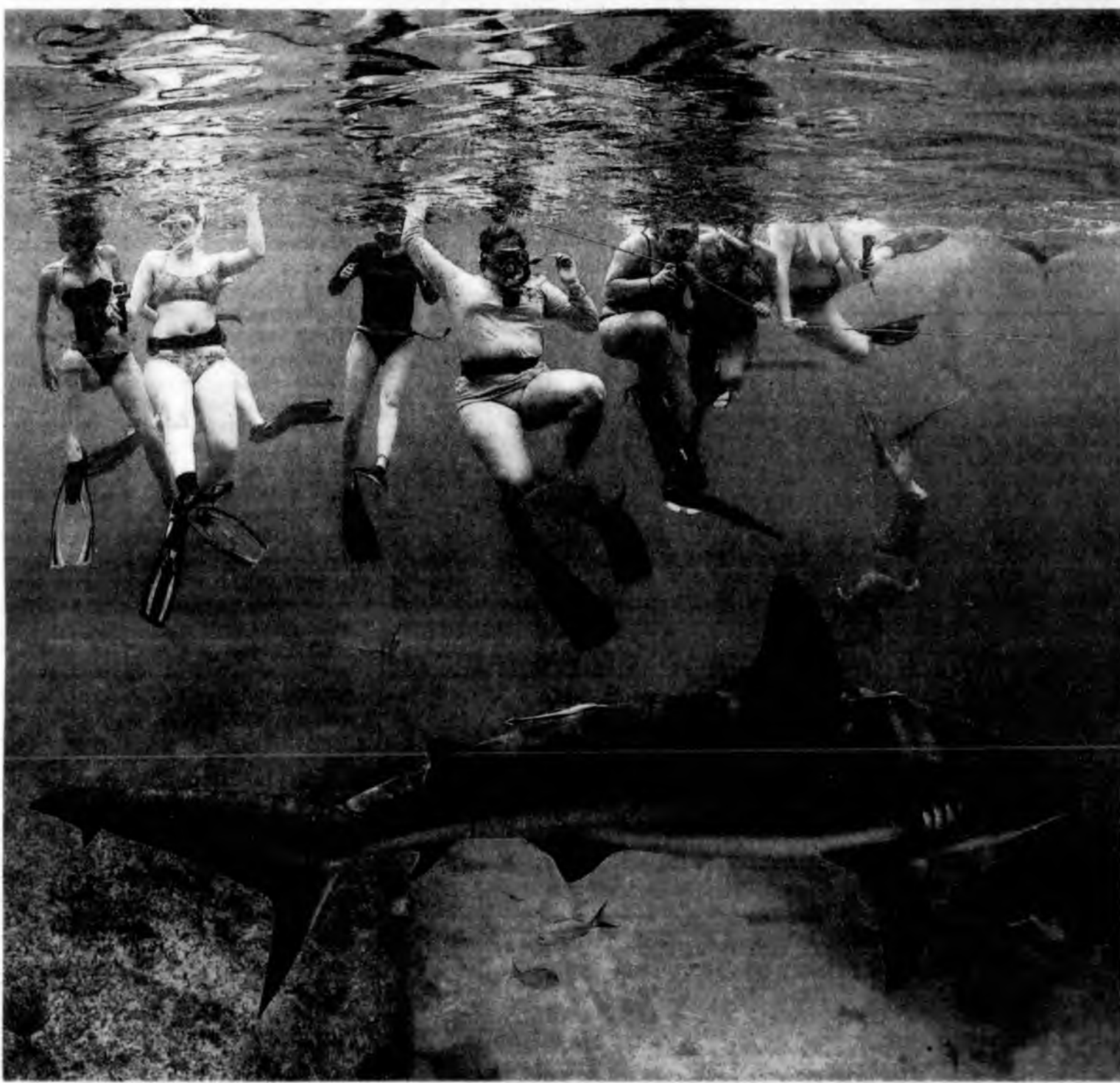
What led Duda from the landlocked community of Northville to the marine-biology paradise off the coast of Bimini in May?

"I've always loved animals," she said. "During my junior year of high school, I took a trip to Florida and saw a manatee. I thought they were the coolest things; that kind of sparked it."

"I later attended a two-week marine biology camp at Duke University, where I conducted research, heard lectures and even dissected a shark. That kind of solidified my passion for marine biology."

Duda was one of 17 Coastal Carolina students who participated in this spring's four-credit Maymester course,

See SHARKS, Page 4A



Northville native Molly Duda was one of 17 Coastal Carolina University students who earned an opportunity to swim with sharks off the coast of the Bahamas in May. SUBMITTED

Oakland County restaurant inspections for June

David Veselenak Hometownlife.com
USA TODAY NETWORK - MICHIGAN

A dead bug at the bottom of a vodka bottle. Moldy food in the refrigerator. Personal medications found near food preparation stations.

These are just a few of the issues found by Oakland County health inspectors during restaurant inspections

that took place throughout June.

In June, inspectors visited dozens of restaurants, churches, schools, senior living facilities and other commercial kitchens to make sure food safety is a top priority.

Restaurants in the following communities listed "priority" violations, the most serious of violations. Lesser violations include "core" and "priority foun-

ation," which are not listed in the reports. Priority violations are the ones that can lead to foodborne illness.

Hometown Life requested Oakland County's inspection reports for the month of June and found the following priority violations at eating establishments across western Oakland County:

■ 25 priority violations in Farmington and Farmington Hills

■ 34 priority violations in Novi
■ 11 priority violations in South Lyon and Lyon Township
■ 10 priority violations in Milford and Highland townships
■ 21 priority violations in the Northville area (Wayne County)

The full list of June's priority violations can be found at hometownlife.com.

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Milford home worth \$2.1M is one-of-a-kind

Susan Bromley
Hometownlife.com
USA TODAY NETWORK - MICH.

Among the best properties in Mich.

Just outside the village limits of Milford stands a house alongside of Weaver Road that is like no other in Oakland County.

It is a dying breed, this house, which dates back at least 160 years, is almost 5,000 square feet, and is currently being sold with two barns, a shed and 81 acres of land for \$2.1 million.

"We are losing more Italianates (like the Weaver home) every year and historic homes in general due to demolition for development or neglect," Melissa Luginski, chair of the Oakland County Historical Commission, said. "People don't realize what they have."

The current owners of the Milford home, five siblings in the Stricker family, applied for a rezoning of the property earlier this year to accommodate a developer who was interested in placing more than 120 homes on the land.

The developer recently withdrew a bid after a denial of the rezone and village annexation of the property was also frowned upon.

Brothers David and Guy Stricker, along with realtor Melissa McConnell, recently gave Hometown Life a tour of the home, on which construction is estimated to have begun between 1850 and 1860, just prior to the start of the Civil War.

"One of the potential buyers has said this is one of the best properties in Michigan," McConnell said. "It is a very unique piece and it's been a long time since there has been a property of this size and magnitude to sell."

The home came into possession of the Stricker family in 1942 when Henry David Stricker, paternal grandfather of David and Guy, purchased the home and began repairs with his wife, Grace.

The couple replaced window panes, installed plumbing and electricity, and replaced wood flooring in a corner of the family room where a cast-iron stove used to sit and where there had been a small fire at some point.

David and Guy sit at a table in the family room as they speak of spending time here when they visited as children from their home in Indiana.



The Moore house on Weaver Road in Milford. The eight-room mansion was built in 1862 and sits on about 81 acres. The current owners are attempting to sell the lot. Co-owner David Stricker said that he planted some of the Norway pines seen at left and right when he was a child. JOHN HEIDER/HOMETOWNLIFE.COM

There was plenty of room for them to stay for visits with their grandparents. The home has a total of eight bedrooms, three in the upper east wing, three in the upper west wing, and two on the main floor.

There is also an enormous attic, and for which no imagination is necessary to see the original construction of the house evidenced by what David Stricker said are true-to-size two-by-fours, square-headed nails and double-thick bricks.

While Henry David and Grace did some final additions, including pouring a cement floor in a prep kitchen, modernizing a main kitchen in the 1950s and enclosing a porch, the majority of the house is original.

It retains the original pantry with built-in pie shelves with screen doors and ceramic knobs, a dining room with built-in shelving (electric lights added later), some stunning light fixtures in various rooms, original wood flooring and extra-wide wood doors and trim throughout, all painted, which Luginski said was common in Greek Revival homes.

"This house gives amazing appreciation for how quickly time passes as well as the sense of continuity over time," David Stricker said. "Time stood still here. ... We would love for someone to establish a new love and continuity of real affection for the property."

The home will need some care to be restored — paint and wallpaper is peeling, and there are cracks in the plaster. But McConnell notes the home is structurally sound.

"You won't find this place anywhere," she said. "It is solid and has been built to stand the test of time."

An exceptional woman lived here

Linda Dagenhardt, Milford Historical Society researcher, has spent significant time studying the house and in particular, one of its primary occupants.

While details are scant on the home's original owner, J. Austin, she has been able to glean information from several sources on James and Maria Moore, to whom Austin sold the house in 1875.

James Moore died in a tragic accident two years later after being thrown from a horse spooked by a threshing machine, but Maria lived there the rest of her life.

She is counted among "Exceptional Women" Dagenhardt has researched, and was notable for her time, a college-educated woman who attended what is now Eastern Michigan University in Ypsilanti, as well as the University of Michigan, studying animal husbandry, the classics and agriculture.

After her husband's death, she continued to run all farm operations. She was able to vote, with the 19th Amendment giving women the right ratified in 1920, just six years before her death in 1926.

Members of the Moore family rented out the home on Weaver Road for several years following Maria's death and it was in disrepair before the Strickers restored it.

It needs help again, to what Dagenhardt estimates could be at least a few hundred thousand dollars.

History vanishing fast

"We've lost a lot of historic homes and buildings in Milford," Dagenhardt said, citing the loss of the 1871 railroad depot, one of the oldest on the Pere Marquette line, and two homes that were demolished within the past year and a half, one on Commerce Road from the 1870s that was replaced with a new home.

"They said, 'It's too bad of condition,'" Dagenhardt recalls. "That is baloney. The house was fine, the rooms were small and there were costs to remodel and the home was taken down. ... There is nothing to protect historic homes. ... Things are disappearing quickly."

These historic homes are not only a tourist draw and means of prosperity for the community, but also serve as a source of nostalgia and a connection to the past.

"Sometimes there are buildings that get into bad shape and are not safe and it's ridiculous to try and save them, but a house like that, you would think someone would want to preserve," Dagenhardt said. "There will never be another like it."

Luginski agreed that not all historic structures can be saved, including a former War of 1812 soldier's house in Novi scheduled for demolition this year to make way for new homes.

She said there are three criteria typically used in making a determination of a structure's historic importance: the architecture itself, an event that occurred there or an individual who lived in the home.

While the home at 930 Weaver Road had an exceptional woman who lived there for 50 years, and a beloved grandfather who lived there for about 50 more, and its walls undoubtedly have held within them the love, laughter and tears accompanying family rituals, it is the architecture that makes it special.

The asymmetrical Italianate style, constructed from 1840-1885, is rare, Luginski said. The country from which the style is inspired has structures that are much, much older and still standing. The United States is still in its infancy by comparison, but the home is a marker of history here, built in the first century of our country's independence.

"This is our Colosseum, like the barns we keep losing. If children don't know what an old house looks, sounds or feels like, we are losing something important," Luginski said. "It's structurally superior, beautiful. You literally can't afford to build these houses today. You couldn't do it the same way. Once it's gone, it's gone."

The home is listed through Coldwell Banker Town & Country Real Estate in Milford.

Contact Susan Bromley at sbromley@hometownlife.com. Twitter: @SusanBromley10.

**STATE OF MICHIGAN
COUNTY OF OAKLAND
CITY OF NOVI
ORDINANCE NO. 19-104.11**

AN ORDINANCE TO AMEND THE CITY OF NOVI CODE OF ORDINANCES, AT CHAPTER 21, "NUISANCES," ARTICLE II, "RELATED TO PROPERTY," IN ORDER TO REPEAL DIVISION 6, "PORTABLE TOILETS."

The Ordinance was adopted by the City Council on Monday, July 22, 2019 and the provisions of the ordinance shall become effective fifteen (15) days after its publication. A complete copy of the Ordinance is available for public use and inspection at the office of the City Clerk, 45175 W. Ten Mile Road, during the hours of 8:00 a.m. and 5:00 p.m., prevailing local time.

Cortney Hanson, City Clerk

Publish: August 1, 2019

**STATE OF MICHIGAN
COUNTY OF OAKLAND
CITY OF NOVI
ORDINANCE NO. 19-181.04**

AN ORDINANCE TO AMEND THE CITY OF NOVI CODE OF ORDINANCES, CHAPTER 27.5, "REGISTRATION AND LICENSING," ARTICLE III, "SECONDHAND DEALERS AND JUNK DEALERS," TO ADD AUTOMATED RECYCLING KIOSKS TO THE LIST OF REGULATED DEALERS.

The Ordinance was adopted by the City Council on Monday, July 22, 2019 and the provisions of the ordinance shall become effective fifteen (15) days after its publication. A complete copy of the Ordinance is available for public use and inspection at the office of the City Clerk, 45175 W. Ten Mile Road, during the hours of 8:00 a.m. and 5:00 p.m., prevailing local time.

Cortney Hanson, City Clerk

Publish: August 1, 2019

**STATE OF MICHIGAN
COUNTY OF OAKLAND
CITY OF NOVI
ORDINANCE NO. 19-49.04**

AN ORDINANCE TO AMEND THE CITY OF NOVI CODE OF ORDINANCES, AT CHAPTER 16, "FIRE PREVENTION AND PROTECTION," IN ORDER TO REPEAL ARTICLE IV, "SELF-SERVICE GAS STATIONS."

The Ordinance was adopted by the City Council on Monday, July 22, 2019 and the provisions of the ordinance shall become effective fifteen (15) days after its publication. A complete copy of the Ordinance is available for public use and inspection at the office of the City Clerk, 45175 W. Ten Mile Road, during the hours of 8:00 a.m. and 5:00 p.m., prevailing local time.

Cortney Hanson, City Clerk

Publish: August 1, 2019

**STATE OF MICHIGAN
COUNTY OF OAKLAND
CITY OF NOVI
ORDINANCE NO. 19-115.05**

AN ORDINANCE TO AMEND THE CITY OF NOVI CODE OF ORDINANCES, AT CHAPTER 33, "TRAFFIC AND MOTOR VEHICLES," ARTICLE III, "PARKING, STOPPING, AND STANDING," DIVISION 5, "SNOW EMERGENCIES," IN ORDER TO REPEAL THE REGULATIONS AND PROVISIONS THEREIN IN THEIR ENTIRETY.

The Ordinance was adopted by the City Council on Monday, July 22, 2019 and the provisions of the ordinance shall become effective fifteen (15) days after its publication. A complete copy of the Ordinance is available for public use and inspection at the office of the City Clerk, 45175 W. Ten Mile Road, during the hours of 8:00 a.m. and 5:00 p.m., prevailing local time.

Cortney Hanson, City Clerk

Publish: August 1, 2019

**NOTICE OF PUBLIC HEARING
CITY OF NORTHVILLE**

The City of Northville Planning Commission will hold a public hearing to receive public input on a Special Land Use requested by the property owner at 777 Baseline, Northville, Michigan, 48167. The applicant is seeking a Special Land Use Permit to allow outdoor storage on premises zoned PR-1, Performance Regulated Industrial District No. 1, parcel number 48-22-34-478-001. Section 13.03 of the City's Zoning Ordinance permits the Planning Commission to allow outdoor storage as a Special Land Use, pursuant to meeting the criteria in Section 16.01.

The public hearing will be held on Tuesday August 20, 2019, at 7:00 p.m. at the City of Northville Municipal Building, Council Chambers, 215 West Main Street, Northville, Michigan, 48167, 248-449-9902. The purpose of the public hearing is to receive public comment on the Special Land Use request. Written comments pertaining to the request will also be received until 3:00pm August 20, 2019 at the above address or via email to dmasas@ci.northville.mi.us. After 3:00pm, written comments may be presented in person to the Planning Commission at the public hearing.

The application is available for review at the City of Northville Building Department during normal business hours of 8:00 a.m. until 4:30 p.m. Monday through Friday, local prevailing time. The application is also available on the City's website www.ci.northville.mi.us.

STEVE KIRK, CHAIRPERSON
CITY OF NORTHVILLE PLANNING COMMISSION

Publish: August 1, 2019

hometownlife.com

Observer & Eccentric Newspapers
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Northville Record (USPS# 396880) is published weekly (Thursday) by Observer & Eccentric Newspapers, 160 W Fort Street, Detroit, MI 48226. Periodicals postage is paid at Detroit, MI and at additional mailing offices. POSTMASTER: Send address changes to Northville Record, 160 W Fort Street, Detroit, MI 48226.

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Subscription Rates:
Newsstand price: \$150
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Some may receive \$20K in Equifax settlement

Susan Tompor Detroit Free Press
USA TODAY NETWORK

Two years after the massive Equifax data breach, consumers may finally see some relief in a \$700 million settlement reached with regulators.

The proposed settlement would cover up to \$425 million to consumers for the time and money spent to protect themselves from the potential threats of ID theft or dealing with actual ID theft after the widespread data breach was first announced in September 2017.

Michigan's share in the settlement is nearly \$4.64 million, according to Michigan Attorney General Dana Nessel. About \$175 million total is being paid to the states, as part of the settlement, in addition to what's going to consumers.

"Equifax failed to address a critical security issue that left the door open so hackers could access personal information for millions of people across the country," Nessel said in a statement.

Nessel called Equifax's actions "an unconscionable breach of trust by the company."

The proposed deal is the largest data breach enforcement action in history.

How would the payout look for consumers?

It's possible that some consumers would get up to \$20,000 for lost time and money. But consumers would need to go through hoops to get that kind of cash.

The deal calls for paying consumers \$25 an hour for up to 20 hours for time

spent protecting personal information or addressing ID theft after the breach.

Costs that could be covered would include:

- Any cost of freezing or unfreezing credit reports at any consumer reporting agency, such as TransUnion or Experian, after the breach.

- Money you spent buying credit monitoring or ID theft protection after the breach.

- Up to 25% of the amount paid to Equifax for credit or identity monitoring subscription products between Sept. 7, 2016, and Sept. 7, 2017. That would reimburse some expenses before the breach was announced. Equifax first discovered evidence of cyber crime, the company said, on July 29, 2017. The company said the unauthorized access took place from mid-May through July 2017.

- Any reimbursed costs, expenses, losses or charges you took on as a result of ID theft.

- Miscellaneous expenses associated with ID theft-related issues, such as notary, fax, postage, mileage and telephone charges.

Atlanta-based Equifax's data breach exposed key information, including Social Security numbers, that could be used by criminals aiming to take out credit in someone else's name.

The data breach made it far more important for consumers to actively pay attention to their credit reports to spot any fraudulent activity early in the game.

As part of the proposed deal, all U.S. consumers would be able to request up to six free copies of their Equifax credit

report during any 12-month period. That offer would begin Dec. 31, 2019, and last for seven years.

What's important to know: The free copies would be in addition to any free reports they're already entitled to receive under federal law.

Will Equifax pay a penalty too?

The proposed settlement deal doesn't stop at offering a payout.

Equifax is looking at a \$100 million civil penalty and other relief as well, according to a statement released Monday by the Consumer Financial Protection Bureau, the Federal Trade Commission and state regulators.

The Equifax breach triggered outright furor among consumer watchdogs.

Credit bureaus, of course, collect your data to sell to lenders and others to judge your creditworthiness. It's logical for consumers to expect something as sensitive as their Social Security numbers to be safe from hackers.

"This company's ineptitude, negligence, and lax security standards endangered the identities of half the U.S. population," said New York Attorney General Letitia James in a statement Monday.

How much is enough is debatable, of course, when you're talking about so much data being put at risk. Some even call the restitution amount for consumers relatively modest.

"One huge concern is the long-term consequences of the Equifax breach," said Chi Chi Wu, staff attorney at the National Consumer Law Center.

"The risk of identity theft is forever because our stolen Social Security numbers can be traded by hackers in perpetuity," Wu said.

She noted that provisions to provide better data security measures are a start but should be applied to all credit bureaus, as well as other huge consumer reporting agencies that have tons of personal and sensitive data.

After the Equifax data breach, Congress required the three big credit reporting agencies — Equifax, Experian and TransUnion — to offer consumers a credit freeze, free of charge.

Such a freeze will restrict access to your credit file and help stop crooks from opening credit cards in your name.

Consumers can still freeze their credit reports and may want to do just that if they're concerned about ID theft after the data breach, Wu said.

The proposed \$700 million agreement must be approved by the court, as part of a case filed in federal district court in the Northern District of Georgia.

After the court approved a settlement regarding Equifax, consumers can submit a claim online at www.Equifax-BreachSettlement.com.

Consumers also could call the settlement administrator at 833-759-2982.

The Federal Trade Commission also has details on the claims process, including a suggestion to save any documents you have related to your efforts to avoid or recover from identity theft after the 2017 Equifax data breach. See www.ftc.gov/Equifax.

You cannot submit a claim just yet.

Changes

Continued from Page 1A

The decision to move from a maker-space to strictly a co-working space was not an easy one, but the previous model just wasn't sustainable in its form, Engerer said.

"It was a hard business to sustain," he said. "We're just listening to the community on where the need is."

It's expected the building will not retain the Village Workshop name, said Carter Guider, general manager, but no new name has been determined. But even with a new name, Guider said, the hope is to have similar goals.

"The common theme is going to remain: we want to remain an innovative and collaborative site," he said. "It's just what we've always been, and we want to continue that."

The new plan eliminates such spaces as the wood shop and auto repair garage and would replace them with co-working spaces, something the Village Workshop had some space dedicated to previously. Expanding on the center's COWs (cubicle on demand), which are desks with space for tenants to store items, will take place, as well as additional shared workspace of all types. Such a layout is better for today's "gig economy," Guider said, which sees people of all ages working on different projects at one time.

Dan Coats, a Northville resident, has been a tenant in the Village Workshop's COW "pasture" since 2015. A software engineer, he and his father run a company, Pulse Electronics, that necessitates renting some space. A former resident of Allen Park, he heard about the Village Workshop and decided to check it out. Since then, he's moved to Northville and married someone he met while working at the building.

While he's still able to access the building to work, he's excited at the prospect of the facility transitioning completely into a co-working space.

"I think it'll continue to work well for me. I never used things like the wood shop and metal shop to the extent that I thought I would when I first joined the workshop," he said. "Moving toward something like that, I could see some space opening up and people coming in to bounce some different ideas."

New chapter

In addition, the center hopes to attract a brewer to come to the space and brew craft beer in a potential tasting room with space for brewing. Guider said no specific brewer — a new brewing company or an existing one — has been identified as a potential user of the space.

Adding such a use, Guider said, would complement the area surrounding the building, with the Tipping Point Theatre and the water wheel nearby.

"We've got great neighbors," he said. "We'll continue to be a part of this vibrant area."

There's no word on how many exact desks will be available, but Guider said he gets inquiries on a regular basis.

He hopes the space will be able to continue to host events such as parties or others like the Hometown Life storytelling event last fall.

If the plans are approved, the hope is work could begin shortly to renovate the space with the goal of reopening in the coming months.

With the potential changes, Guider said he hopes the closing of the Village Workshop in its previous format will make way for a new, modern approach to growing innovative and start-ups.

"The way we're looking at this is the shop time as it was was a chapter in the book. It's wasn't the end of the story," he said. "This is yet another chapter in the book, and we're starting to write it, along with those who come in to join."

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



Carter Guider talks about potential plans for the Village Workshop's lower level, which is currently configured for a small kitchen and food counter space.

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The Village Workshop sits at 455 E. Cady St. in Northville.

PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

Livonia council approves new Beaumont facility

David Veselenak HometownLife.com
USA TODAY NETWORK - MICHIGAN

Livonia has moved closer to having a new health care option along the Interstate 275 corridor.

The city council Monday night approved a site plan for the new Beaumont facility at the current A123 Systems property at 39000 Seven Mile. That facility would consist of four-and-a-half stories and contain offices for primary and specialty care physicians, as well as provide emergency care, imaging, outpatient surgery, cancer services, physical therapy and more.

Beaumont currently has facilities in

Farmington Hills and a similar center as proposed for Livonia in Canton. The new center would be the Southfield-based health care provider's first major expansion into Livonia.

"I'd also like to welcome Beaumont to Livonia proper," said Councilman Brian Meakin. "Welcome to Beaumont as well, and I wish everyone luck in this project."

While he said he would vote for the plan, Council Vice President Jim Jolly said he was slightly worried patients needing urgent treatment seeing the "emergency" signage that would need extra attention that could not be given at the new facility may end up needing to be transferred elsewhere if they were

to drive straight to the new center.

He said he was worried it could lead to ambulance runs across town to hospitals or other health care centers.

"I think overall it's a great project and it's going to add great value, I just have some concerns," he said.

Constance O'Malley, president of outpatient services for Beaumont Health, said the center will be staffed with operating room suites and surgeons able to care for patients.

"There will be board-certified physicians in that center," she said. "The set-up will be exactly what you see in the hospital."

If a situation arises where a patient

needs to be transferred, Beaumont Farmington Hills is just minutes away at Eight Mile and Grand River, she said.

The facility, which could bring around 300 jobs to the city, was proposed earlier this year and unveiled as a Beaumont facility earlier this spring. The building construction could begin later this year, as A123 Systems is moving its headquarters to a new building in Novi.

The health care center is expected to open next year.

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

Sharks

Continued from Page 1A

which features typical college course work as well as untypical experiences like personal encounters with several species of large, actively feeding and free-swimming sharks.

"We also got an opportunity to swim near a stingray," Duda revealed. "I was probably more scared of that than I was with the sharks."

Sharks, in general, get a bad rap, Duda said, and not just because of the series of Jaws movies.

"Usually, the only times the media talks about sharks is when there's an attack on a human," she said. "The truth is, these are so rare and the odds are so low that you're going to get attacked by a shark."

"Most species of sharks are bottom feeders, so they're rarely near the surface where humans are swimming."

"You can actually decrease the odds even more of an attack by not swimming at night and by avoiding getting in the water near dusk or dawn, because that's when they usually feed."

Ideally, Duda would love to turn her passion for sharks into a full-time job.

The Bimini Biological Field Station offers opportunities for graduated students to return as volunteers or



Molly Duda, a student at Coastal Carolina University and a Northville graduate, holds a baby sandbar shark. SUBMITTED PHOTOS

interns.


"They also have paid positions at the lab, which I would love," she said.

Duda is the daughter of Chris and Lindsey Duda of Northville.

Contact Ed Wright at edwright@hometownlife.com or 517-375-1113.



Duda gets up close and personal with a shark off the coast of North Carolina.




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Always read the fine print before signing



Money Matters
Rick Bloom
Guest columnist

I recently read an article about a local woman who is in her 20s who was having financial difficulty, applied for a loan online only to later find out that the interest on the loan was 350 percent.

The article went on to explain that the woman had received an unsolicited mailing from the lending company claiming that if she applied for the loan online, she could have the money in her account the next day. She applied for the loan and the money was transferred to her account. Not surprisingly, she ran into difficulty in repaying the loan.

The article further went on to discuss whether the interest rate charged by the lending company was legal. The woman now has an attorney who is attempting to file a class-action lawsuit against the lending company.

It seems that in today's world no one reads anything. People sign documents all the time without any knowledge of what is in them. It's sort of like people believe that there are no consequences to their signature, but there are; particularly when you're dealing with a financial institution you are borrowing from.

At the minimum, you need to know the terms of the loan, your payments, when the loan is due, and the interest rate. In fact, if you don't know these items, the only course of action is to walk away.

It's just not when you borrow money; whenever you sign your name, make sure you understand the document.

I remember a year or so ago, I was at my doctor's office and they gave me a form to sign which basically said that I received a copy of their privacy policy and that I understood it. When I told them that I had not received a copy of the privacy policy, their answer to me was that's okay, I can sign the document anyway. My answer to them was no; I'm not signing. After looking at me funny,

they said fine. It's not that I was trying to be difficult, but I want to make sure I protect myself, and one way of doing that is to make sure I read a document before I sign it.

I recognize that some of these legal documents are difficult to read. However, that doesn't relieve you of responsibility when you sign a legal document.

Recently, a friend of mine's daughter was buying a home and just received her legal documents. I asked her if she has had someone review the documents to make sure they're accurate. Her answer to me was no, she trusts her mortgage company. My answer to her was that it has nothing to do with trust, because if you didn't trust them you wouldn't do business with them. Rather, it has to do with good business.

Every bank and every financial institution make mistakes. It is just the nature of the business. However, what you don't want is for their mistake to cost you.

As adults we have responsibilities, and one of those is to take seriously documents that we sign. I appreciate that many times you're given an agreement to sign and in reality, they don't want you to read it. So what? I have no problem taking my time to read a document and asking questions. You also should have no problem taking time to read an agreement, and if you don't understand it, you should have no problem telling whoever wants your signature that you need more time to review the document, and potentially have someone professionally review it.

Remember, whoever is asking you to sign the agreement more likely than no, had an attorney draft the agreement for them. I can assure you when the agreement was drafted, it was drafted for their benefit, not yours.

Good luck!

Rick Bloom is a fee-only financial advisor. His website is www.bloomassetmanagement.com. If you would like Rick to respond to your questions, please email Rick at rick@bloomassetmanagement.com.

Vietnam Moving Wall coming to Livonia

Shelby Tankersley Hometownlife.com
USA TODAY NETWORK - MICHIGAN

The Vietnam Veterans Memorial in Washington, D.C., is a powerful display that immortalizes the names of the 58,313 men and women who paid the ultimate sacrifice during the Vietnam War. For people around the country to experience the memorial's powerful display up close, The Moving Wall travels the country.

The Moving Wall is a half-size replica of D.C.'s memorial wall, and it's coming to Livonia's Ford Field Park Aug. 8-12.

"This is a piece of history that is coming to Livonia," said Ted Davis, the superintendent of Livonia Parks and Recreation. "It's a way to honor all of our veterans, but specifically Vietnam veterans."

Davis has been to the memorial in Washington D.C. and said, even if people were not personally touched by the war, the amount of names on the wall is a powerful sight.

"You're struck by the enormity, the sheer volume of names," he said. "You look at all of those young men (and women) who, at the beginning of their lives, gave so much. It's incredibly impactful."

To make The Moving Wall's visit just as powerful, Livonia is going to lengths to pay proper respect to the people whose names are on the wall. It will all start an hour before the wall is even erected in Ford Field Park.

"We're going to have a motorcycle escort and I'm guessing we're going to have hundreds of motorcycles," said Dave Varga, Livonia's director of administrative services. "We're going to gather at Greenmead, go down Newburgh, across 7 Mile, down Merriman, across Farmington and then to Lyndon. So it's going to be about a seven-mile escort of the wall into Ford Field and we'll have firetrucks with the ladders up and flags hanging down as a sign of respect."

The wall is expected to be open to the public starting around noon on Aug. 8 and will remain open 24/7 with volunteer security guards at all hours of the day and night.

There will also be more to experience



A woman points out the name of a family friend while The Moving Wall was in California. JUAN CARLO/THE STAR

than the wall itself. Ford Field Park will be filled with a veterans village, chaplains, crosses display, living encampments, daily ceremonies, military vehicles, United Services Organization-esque shows and more. Livonia is also selling commemorative t-shirts and challenge coins before and during the event.

Since the idea was brought to bring the wall to Livonia for the first time by city council candidate Brian Duggan a year and a half ago, the city has partnered with veteran groups and enlisted the help of Livonia AM Rotary member Joanna Hardesty to make the weekend special.

"It's an opportunity that, unless you go to Washington D.C., you don't get... It's going to be a real community event. Each night, we have a guest speaker and we've got some fairly prominent people in the veterans community," Varga said.

One of the biggest happenings throughout the weekend will be the city's attempt to, with lots of help from volunteers, read every name on the wall. Varga said some volunteers have signed up to read names for as long as four hours.

"The goal is to read all 58,000 names," he said. "It's going to take a while, and we have a bell that the fire department provided. So we will ring a bell for each name. It's to pay tribute and honor, lest they be forgotten, the people who were there."

To learn more, visit the City of Livonia's website.

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Owners rush to exhume pets from Heavenly Acres cemetery

Kayla Daugherty Livingston Daily
USA TODAY NETWORK - MICHIGAN

On Mother's Day, Helen Boutorwick arrived at Heavenly Acres Pet Cemetery to find it boarded up and in disarray.

She didn't know the Genoa Township cemetery closed after its lease expired last year, placing the graves of thousands of animals in limbo.

Less than three months later, Boutorwick and the owners of approximately 74,000 animals buried at Heavenly Acres have been told they need to exhume the remains of their former pets or lose any claim to them.

They will each get a three-to-four-hour time slot to do so on one of nine predetermined days between now and early September.

On Wednesday, the cemetery was in a state of neglect with weeds and grass covering numerous graves.

A distraught couple looking for their dog's grave searched for more than an hour, unable to find the spot where Henry, a Yorkie, was buried 26 years ago.

They'd been given a plot number, but the plot markers lay broken on the ground.

'Gesture of goodwill'

Earlier this month, Boutorwick received a letter offering her "a final opportunity" to remove the remains of her late mother's cats and dog buried at the cemetery.

The letter stated owners would need to sign a waiver, agreeing not to pursue additional claims against the building or property before being allowed on the property.

In the letter, Brighton attorney Shari Pollesch, who represents the property owners, Carol Street Park Ridge, wrote the exhumation opportunity for owners was a "gesture of goodwill."

"There will be no exceptions made to the terms of the exhumation activities."

See ACRES, Page 7A



After searching throughout Heavenly Acres Pet Cemetery for close to an hour July 24, for the plot of their deceased dog, Henry, a couple gave up the search.
PHOTOS BY GILLIS BENEDICT/LIVINGSTON DAILY



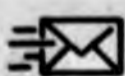
A plot at Heavenly Acres appears to have been excavated, presumably to collect the remains of a pet.



A pet owner walks a path July 24 to look for the plot where his dog, Henry, is buried. He and his wife were unable to find Henry's gravestone due to overgrowth. They had been hoping to exhume his remains and have them cremated.

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The gravestone of Brenda Gould's dog, Mandy, who was buried at Heavenly Acres Pet Cemetery. PHOTOS COURTESY OF HELEN BOUTORWICK



Zereb and Sasha, two of Milan Emanuele's cats, are buried at Heavenly Acres. SUBMITTED

Acres

Continued from Page 6A

There will be no alternative dates offered," she wrote in her letter dated July 16.

Boutorwick called the letter "cruel." "When I got that letter I just lost it," she said. "They are acting like we have antique watches out there, not fur babies."

She does not plan to remove to remove the animals but wants the grave-stones her mother bought.

According to the letter, each pet owner must contact Pollesch's office to select a date from the nine days listed in the letter between July 24 and Sept. 7.

Pollesch did not respond to a request for comment. Owners are given three to four hours to have their pet remains or headstones removed and are only allowed to go to the cemetery once.

The letter is one result of a settlement between four pet owners: Diane Rousseau, Albert Holtz, Kimberly Goldstein and Sandra Reed; the property owners; and Linda Williams, who ran the pet cemetery prior to its closure.

As part of the settlement, the parties signed a non-disclosure agreement preventing them from commenting on the resolution.



Brenda Gould plays with one of her dogs. Gould buried her pets in Heavenly Acres, which closed in 2018.

The property's lease expired Sept. 30, "requiring a closing of the cemetery," Brighton attorney David Johnson wrote to Rousseau last year.

Johnson represents Linda Williams, who owned First Pet Care Services until

it went out of business.

"We went to the bush and found the graves... I dropped to my knees in horror. My mother would be devastated," Boutorwick said.

She said her mom, Brenda Gould, made \$30,000 a year before her death in 2014 and had to save for years to be able to bury her pets in the cemetery. Boutorwick said it took her and her husband two hours to find graves in May, thanks to the hand-drawn map given to her by her sister. With the plot map withheld from the owners by attorneys for Linda Williams, she doesn't know if she will have enough time to retrieve the grave-stones, especially given the state of the grounds.

Attorneys for Linda Williams did not respond to a request for comment.

Lawsuit

In January the four pet owners asked now-retired Livingston County Judge David Reader to issue a temporary restraining order on the property preventing the animals from being removed or destroyed.

Reader signed the restraining order, and it remained in effect until the settlement.

Since January there has been a handful of court hearings continuing the order and the fight against Williams, Carol

Street Park Ridge, Heavenly Acres Pet Cremation Services, Stone Investment and First Pet Care Services to preserve the cemetery.

The next scheduled court date is for July 31, with the final dismissal of charges scheduled for August.

Jill Daly, of Commerce Township, has several dogs buried at Heavenly Acres. She started a GoFundMe page last fall to help pay lawyer fees, raising more than \$3,000. Daly had one of her dogs for 17 years before burying him at the cemetery and buried another one there a few years ago.

She is not sure how she will remove her pets if she can't find a company to transport the remains.

"I just don't want to do it. I can't bear it," Daly said.

She said she doesn't understand why the company wants the land the cemetery is on as it is a "flooded mess."

"They think there is gold buried out there," she said.

Daly wishes someone in the community or the township had stepped in during the litigation process and helped. Now she said she has to decide what she will do with her pets when she removes them from the cemetery.

"I am not going through this again," Daly said. "We just want it done with. It's this ongoing nightmare - what's it gonna cost emotionally and financially."

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Nick Shamoun, PT, DPT
Owner & Director



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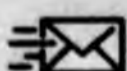
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Poets celebrate moon landing anniversary

South Lyon celebrated the moon landing the best way it could: with a poetry reading and some beer.

The reading took place July 20 at Third Monk Brewing Company, 228 S. Lafayette, to mark the 50th anniversary of man walking on the moon on July 20, 1969.

The reading was a collaboration with the Salem-South District Library, the City of South Lyon, Downtown Development Authority and the Cultural Arts Commission of South Lyon.

This event was coordinated with 20 large scale NASA photographs that are spaced around the town of South Lyon. The idea is to have lots of events celebrating the photographs and the 50th Anniversary of the moon landing. NASA has been especially supportive of this program, paying for shipping the crates to and from their headquarters to the town of approximately 11,000 residents.



Joe Matuzak speaks at the poetry reading July 20 at Third Monk Brewing, marking the 50th anniversary of the moon landing. PHOTOS COURTESY OF LISA POWERS



Edward Diehl plays the guitar while on stage during the poetry reading.



Patrick Karickhoff reads from the stand as he speaks at the poetry reading.



Josie Kearns looks at the camera as she speaks during the poetry reading. COURTESY OF RYAN LARE

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Meet the candidates who filed for November

Susan Bromley Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Candidate options on the November ballot will be plentiful in some Oakland County communities, and just enough to fill seats in others.

The latest deadline for candidates to file passed at 4 p.m. July 23 for the November election.

In Birmingham, eight candidates filed in the past week to vie for a four-year term on the city commission, which will have four seats up for grabs.

Patty Bordman, Pierre Bourtros, and Carroll DeWeese are seeking reelection.

Joining them on the ballot will be newcomers Clinton Baller, Jake German, Brad Host, Therese Longe, and Matt Wilde.

In South Lyon, Mayor Daniel Pelchat is running for re-election to a two-year term, challenged for the seat by Ryan Lare.

The city also will have seven candidates for three four-year council seats, with incumbents Steve Kennedy and Maggie Kurtzweil joined on the ballot by Lisa Dilg, Jim Hamade, Dayna Johnston, Amber King, and Lori Mosier.

In Bloomfield Hills, the path seems clear for five candidates, which matches exactly the number of open seats on the

city commission. Running for those two-year terms are incumbents William Hosler, Susan McCarthy and Sarah McClure, joined by Bradley Baxter and Alice Buckley.

In Northville, Ken Roth and Brian Turnbull filed for mayor, a two-year term. Roth is the current mayor. For council, there are two four-year terms with three candidates filed: Marilyn Price, Barbara A. Moroski-Browne and Joseph Corriveau.

In Novi, candidates had to commit earlier to appear on the November ballot, and at an April filing deadline, plenty had announced their intentions.

Incumbent Novi Mayor Bob Gatt will

face off against Christine Ingles for the two-year term.

Voters in Novi will choose from six candidates for three four-year council terms, with two incumbents Laura Casey and David Staudt, as well as four new challengers, Hugh Crawford, Colleen Crossey, Bin Qamruzzaman, and Tia Marie Sanders.

A partial term that ends Nov. 8, 2021, must also be filled, with three candidates seeking the position: Alexandra Dinser, Justin Fischer, and Carolyn Up-ton.

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

Mobile mammography unit hits the road

Ed Wright Hometownlife.com
USA TODAY NETWORK - MICHIGAN

It's a common occurrence for Henry Ford Health Systems employee Dianna Geldohf to become the target of the universal sign to roll down your window while she navigates her employer's hard-to-miss royal-blue vehicle throughout Detroit and its suburbs.

Geldohf is a driver/receptionist for Henry Ford's two-week-old Mammograms on the Move bus, a state-of-the-art vehicle that brings three-dimensional mammography technology to 11 communities throughout southeastern Michigan.

The vehicle was servicing patients July 24 at Henry Ford's Plymouth Township location when she took a break to talk about the program.

"It happens all the time: I'll be at a red light and the person next to me gives me the roll-down-your-window gesture," Geldohf said, making a circular motion with her hand. "They'll give me two thumbs up and say, like, 'Thanks for doing what you're doing! It's great!'"

While Geldohf doesn't perform the mammograms — that job belongs to on-board technicians like Carol Neill — she gets the idea: People dig the idea of making mammograms more accessible, thus increasing the chances of early detection of breast cancer.

"The No. 1 reason (for the bus) is we wanted to get the 3-D mammograms out to as many patients as possible," said Samantha Tunnecliffe, Henry Ford's supervisor of mammography. "We picked the locations the bus services based in part by the communities that had the highest non-compliance rates."

Once a patient steps into the vehicle, they find it hard to differentiate from a normal doctor's waiting room. Geldohf is seated at a table behind a computer monitor, ready to register patients for the examination.

Once registered, patients are guided toward the back of the vehicle, which has been converted into a high-tech examination room.

Henry Ford rolled out Mammograms on the Move July 15. It has received rave reviews from patients who appreciate the convenience that eliminates visiting a hospital.

"A lot of patients communicate to us how they can just park near the bus, walk up a few steps, get examined and leave," Tunnecliffe said. "They're not surrounded by patients who may be sick, they don't have to navigate through hospital hallways."

"A lot of the patients have tell me, 'Whoever is in charge, thank them so much for me,'" Geldohf said.

Tunnecliffe explained the 3-D mam-

dimensional versions because they allow radiologists to examine breast tissue "layer by layer" and can detect more invasive tumors.

The ultimate goal, Tunnecliffe shared, is to examine 20 patients per day at whichever site the bus is located.

"We get most patients in and out in about 10 to 15 minutes," Geldohf said.

At the end of each day, Geldohf (or whomever is behind the wheel of the bus) drives to one of two sites (Henry Ford's West Bloomfield facility or Henry Ford Macomb) and with the help of a high-tech connection system, transfers the collected data into the hospital's data storage unit, making it accessible to radiologists to examine the next day.

"It usually takes about two hours to transfer all the data," she said.

Tunnecliffe said the down-the-road plan is to take Mammograms on the Move to community events where it could be utilized on a walk-up basis.

The mammogram buses are rare throughout the state, Tunnecliffe noted.

Among the 11 communities serviced by the bus are Livonia, Plymouth and Milford.

Patients interested in utilizing the new service are encouraged to visit HenryFord.com/Mammography or call 248-325-3404.

Contact Ed Wright at ewright@hometownlife.com or 517-375-1113.



Henry Ford Health System's Mammograms on the Move mobile imaging truck visits a Henry Ford office on Beck Road near Five Mile on July 24. PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

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Samantha Tunnecliffe demonstrates how the mobile mammography unit's digital x-ray machine can be repositioned so it can image breasts from the top and sides. The machine renders Digital Breast Tomosynthesis images which can "see" better into tissue to spot potential tumors.

Police find man dead after 21-hour standoff

Susan Vela HometownLife.com
USA TODAY NETWORK - MICHIGAN

Novi police, along with Oakland County SWAT team members and other specialized law enforcers found a 58-year-old man dead inside a Venice Drive home, where he had been barricaded.

Tens of law enforcers congregated in the neighborhood northeast of the Ten Mile and Beck roads intersection since 9:30 p.m. Wednesday. Police entered the home around 7 p.m. Thursday.

"The area is surrounded by sheriff's deputies," someone called out around 4:30 p.m. "You cannot escape. Lay down all your weapons. You will not be harmed."

That same message, along with intermittent sirens, kept ringing through the neighborhood.

Police made contact with the man around 6 a.m. Thursday. The last contact was at around noon, when police called him. The call connected and he simply hung up.

There also was a loud sound around noon, which Chief David Molloy said was a baton being thrown through a window.

"It's an attempt to get some movement to figure out whether he's alive or not," Molloy said.

Family members became concerned about the man because of some com-



With automatic rifles up, Oakland County SWAT team members prepare to approach the home of a man who had barricaded himself inside his Venice Drive home in Novi on July 25. JOHN HEIDER/HOMETOWNLIFE.COM

ments and computer usage, Molloy said. Police were able to get family

members outside of the home.

Contact Susan Vela at svela@home-

townlife.com or 248-303-8432. Follow her on Twitter @susanvela.

Lyon man pulls gun on neighbors

Philip Allmen HometownLife.com
USA TODAY NETWORK - MICHIGAN

A property line dispute in got heated Thursday afternoon after a Lyon Township man allegedly pulled a gun on his neighbors.

According to a release from the Oakland County Sheriff's Office, deputies were called to the 800 block of Ten Mile Road at about 3 p.m. July 25 on a felonious assault report.

The victims told deputies that there was an ongoing dispute with the next-door neighbor regarding property lines.

When the victims — described as a

63-year-old woman, 36-year-old man and 2-year-old boy — told the neighbor, a 24-year-old man, to get off their property, he allegedly lifted his shirt, pulled a gun from his waistband and pointed it at the trio. He was gone when deputies arrived.

The neighbor was working in the area when police arrested him without incident after recovering a 9mm handgun.

Police said the man was lodged in the Oakland County Jail pending the issuance of charges.

Contact Philip Allmen at pallmen@hometownlife.com.

How to protect yourself from ticks, mosquitoes

Sarah Lehr Lansing State Journal
USA TODAY NETWORK - MICHIGAN

How mosquitoes spread West Nile

Mosquitoes are another six-legged vehicle for infectious diseases and, in Michigan, that includes West Nile Virus.

Michigan has seen West Nile outbreaks every summer since 2002, although the likelihood of contracting the virus is still very small on an individual level.

Mosquitoes tested positive for West Nile this summer in Saginaw and Oakland counties. A goose in Kalamazoo County also contracted the disease this year. There have been no 2019 cases documented in Ingham, Eaton or Clinton counties.

West Nile can lead to acute headaches, fever, confusion and muscle weakness. Elderly people are at the greatest risk of more severe outcomes.

Is this a bad summer for mosquitoes?

Mosquitoes thrive in warm, humid weather. Because June was rainy but chilly, mosquito populations were down at the start of the summer. Researchers noticed mosquito levels 70% below 40-year averages when they trapped the bugs in Michigan's thumb area, said Ned Walker, a Michigan State University entomologist.

Michigan's mosquitoes have since rebounded. The bugs hit normal population levels since the weather warmed up this July.

Mosquitoes spawn in warm, wet weather but the disease tends to spread most rapidly in warm, dry weather, Walker said. His research has focused on how standing water fuels the spread of West Nile.

Mosquitoes flock to the stagnant water that pools in the catch basins at the sides of roads. When it rains, that water is flushed out. Without much rain, that dirty water just pools, creating a mosquito's paradise, Walker said.

He recommends draining your backyard of standing water, dumping out bird paths, maintaining swimming pools and cleaning out gutters.

Climate change could play a role

As is the case with mosquitoes, tick larvae fare best in warm and muggy environments.

That's why climate change is troubling to researchers like Walker.

Certain mosquito species are spreading to the Midwest from their more typical habitats in the southern United States. And Michigan researchers are watching carefully for the presence of the subtropical mosquitoes that carry Zika, Walker said.

A 2018 report from Climate Central concluded that rising temperatures would lead to more days of the year when people are at risk of disease transmission from mosquitoes. The news organization defined "disease danger days" as days with temperatures between 61 degrees and 93 degrees Fahrenheit.

Summertime in Michigan is peak season for ticks and mosquitoes.

The bugs aren't just annoying. Blacklegged ticks spread Lyme disease and mosquitoes are a vector for diseases including West Nile virus.

Here's what you need to know about protecting yourself.

How to apply bug spray

Use an Environmental Protection Agency-approved bug spray or cream on exposed skin when you go outside. Apply insect repellent before sunscreen and be careful not to spray the repellent into your mouth or nose.

DEET and picaridin are active ingredients that protect against both ticks and mosquitoes.

Don't use repellent that contains DEET on babies under 2 months old. The American Academy of Pediatrics also advises against using products with DEET concentrations of 30% or higher on children of all ages.

Take special care to apply repellent near feet and ankles since mosquitoes love biting those areas. Another option is to wear clothing that covers as much of your skin as possible. Mosquitoes are most active at dawn and dusk.

How to avoid ticks

You can avoid ticks by wearing closed-toed shoes while hiking. Light-colored pants will allow you to better spot a tick before it latches onto your body.

It's better to walk in the center of trails instead of wading through brush or the wooded areas where ticks congregate.

Lyme disease spreads to humans via bites from blacklegged ticks, also known as deer ticks or bear ticks. You're unlikely to catch the disease if you remove a tick within one to three days, so it's a good idea to check your body daily. You should check your dog, too, after it spends time outside.

Remove a tick with tweezers and then wash the area with soap and water.

Call a doctor if you experience a rash or flu-like symptoms after being bitten by a tick.

Many patients recover completely if treated with antibiotics soon after contracting Lyme disease.

Lyme disease on the rise

Lyme disease is a growing concern in Michigan.

Last year, Michiganders reported 262 Lyme disease cases to the state.

Before 2016, the state had not seen more than 200 cases in a single year, according to the Michigan Department of Health and Human Services.

Data on Lyme infection is not yet available for 2019, said Lynn Sutfin, an MDHHS spokeswoman.

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Aidan Chapman, 5, hangs out with his big buddy, Jake Youvon, during the sixth annual Sunshine Skills and Drills football camp July 26 at the PCEP football field.
JOHN HEIDER/HOMETOWNLIFE.COM

Camp brightens lives of kids with special needs

Ed Wright Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Late Friday afternoon in one corner of the Plymouth-Canton Community Schools varsity football field, children with special needs raced through a "gauntlet" of Plymouth High School

football players who were playfully swinging pool noodles at their giggling, purple-shirted buddies.

On the opposite end of the same end zone, campers squared off in blocking drills against Wildcats three or four times their size ... and you can probably guess who won those trench battles

(think David vs. Goliath).

As the nonstop fun unfolded throughout the sixth annual Sunshine Skills and Drills camp, the event's seed-planter stood near midfield soaking it all in while wearing a Plymouth Wildcats No. 10 jersey.

Sophomore Connor Sherman, a

quarterback on the Wildcats' junior-varsity squad this season and the architect of one of the area's most feel-good events of the summer, came up with the idea for a football camp for kids with special needs when he was in fourth

See CAMP, Page 2B

Detroit Lions football camp coming to Novi

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

The Detroit Lions are continuing their summer football camps for boys and girls in Michigan.

The team is coming to Novi on Aug. 3-4, where it will hold a camp at

Novi High School from 8:30 a.m. to noon both days.

Here are details for the mini camp:

- Two-day camp format (one day of offensive positions/one day of defensive positions)
- Open to boys and girls, ages 6-14
- Individual character development with an emphasis on the Detroit Lions

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At left, Jackson Dingess, 8, helps the Wildcat cheerleaders during the Sunshine Skills and Drills football camp July 26 at the PCEP football field. Dingess got a lift from some of the team, including Alaina Beadle, right. At right, a Plymouth player adjusts a camper's football pads. PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM



Dingess, right, works on a blocking drill with his big buddy, Alec Beshears. "This gives our players an opportunity to be a leader and a person that other people look up to," said second-year Plymouth coach Brian Lewis, who observed the camp for the first time this year and came away impressed.

Camp

Continued from Page 1B

grade at Dodson Elementary School in Canton.

"The assignment was called 'Genius Hour' and the students in Connor's class were asked to come up with an idea to make the world a better place," said Plymouth-Canton Community Schools educator and Wildcats assistant football coach Brian Rochon, explaining the camp's origins.

"Connor had played football and baseball since he was 6 years old and he wanted to give every kid a chance to do what he likes to do. This is the sixth year. I kind of run the football side and Connor's parents organize the T-shirts, trophies and all the other stuff. If this is mine and Connor's legacy, then I'll be perfectly content."

The camp, which draws as many as 50 participants each summer, consists of two hours filled with football-related drills, non-stop camaraderie between campers and players, and post-camp trophy presentation to the 40-something co-MVPs.

"The kids' disabilities range from Down Syndrome to cerebral palsy to autism," Rochon explained. "A lot of the campers are from Plymouth and Canton, but we also get some from as far away as Wyandotte, Clarkston, Ohio and Windsor."

"We set up stations and adapt the drills based on what the kids are able to do, so for the little, little kids, the quar-



Sean Britt, right, gives a piggy-back ride to a Sunshine Skills and Drills camper.

terbacks and receivers station turns into a chance for the kids to play catch with the big high school kids.

"This camp lets the parents see their kids have a great night and — when you're dealing with kids who have a bunch of needs — some kids don't have a lot of great nights."

"For the parents, it's nice for them to

be able to sit back in a lawn chair and watch their kids run around with a smile on their face and not have to worry about all the other things they usually have to think about."

Watching his then-fourth-grader's mind's idea come to fruition has been a dream come true for Sherman, who is set to be a quarterback on Plymouth's

junior-varsity football team this fall.

"Just seeing all the happy faces and watching all of my teammates coming out to support this ... it's just very sweet," Sherman said.

Sherman is no stranger to people who navigate life with special needs.

"I have a great uncle with Down Syndrome, so I was introduced to it at a very young age," he said. "And I have a neighbor who teaches special education at Dodson. I've always thought everyone deserves to do something they enjoy, no matter what obstacles they may face."

Second-year Plymouth coach Brian Lewis observed the camp for the first time Friday night and came away impressed.

"This gives our players an opportunity to be a leader and a person that other people look up to," said Lewis. "It's great for the campers, the players and for the community. It's nice to be able to give back."

Senior starting quarterback Nick Downs has participated in the Sunshine camp for three years now and his admiration for what the event accomplishes grows each summer.

"It's so cool when all the players walk in, the kids see us and their eyes just light up," Downs said. "One of my favorite memories is from two years ago. There was a little camper who, while doing the blocking drill, was just barreling us big guys over and having the time of his life."

"That's what this is all about."

Contact Ed Wright at edwright@hometownlife.com or 517-375-1113.

Farmington Hills Harrison closing saddens alum Funchess

J.L. Kirven Detroit Free Press
USA TODAY NETWORK

Farmington Hills Harrison High School was the home of Michigan's most decorated football program, but after 49 years, a state record 437 wins and 13 state championships, the school closed following this past school year.

But of the hundreds of talented players to play for the Hawks over the years, one is making sure their home field still sees potential NFL talent played on it.

Former Hawk, Michigan Wolverine and current Indianapolis Colts receiver Devin Funchess held his fourth annual free youth football camp at Harrison recently.

"I was kinda sad just because we had the biggest school in the district," Funchess said prior to his camp Saturday. "But it is what it is, life moves on."

Funchess, who played for Harrison from 2010-11 under legendary coach John Herrington, welcomed kids from ages 5-13 to his alma matter for a day of fun, drills and competition. Many of the kids were returnees from last year's camp.

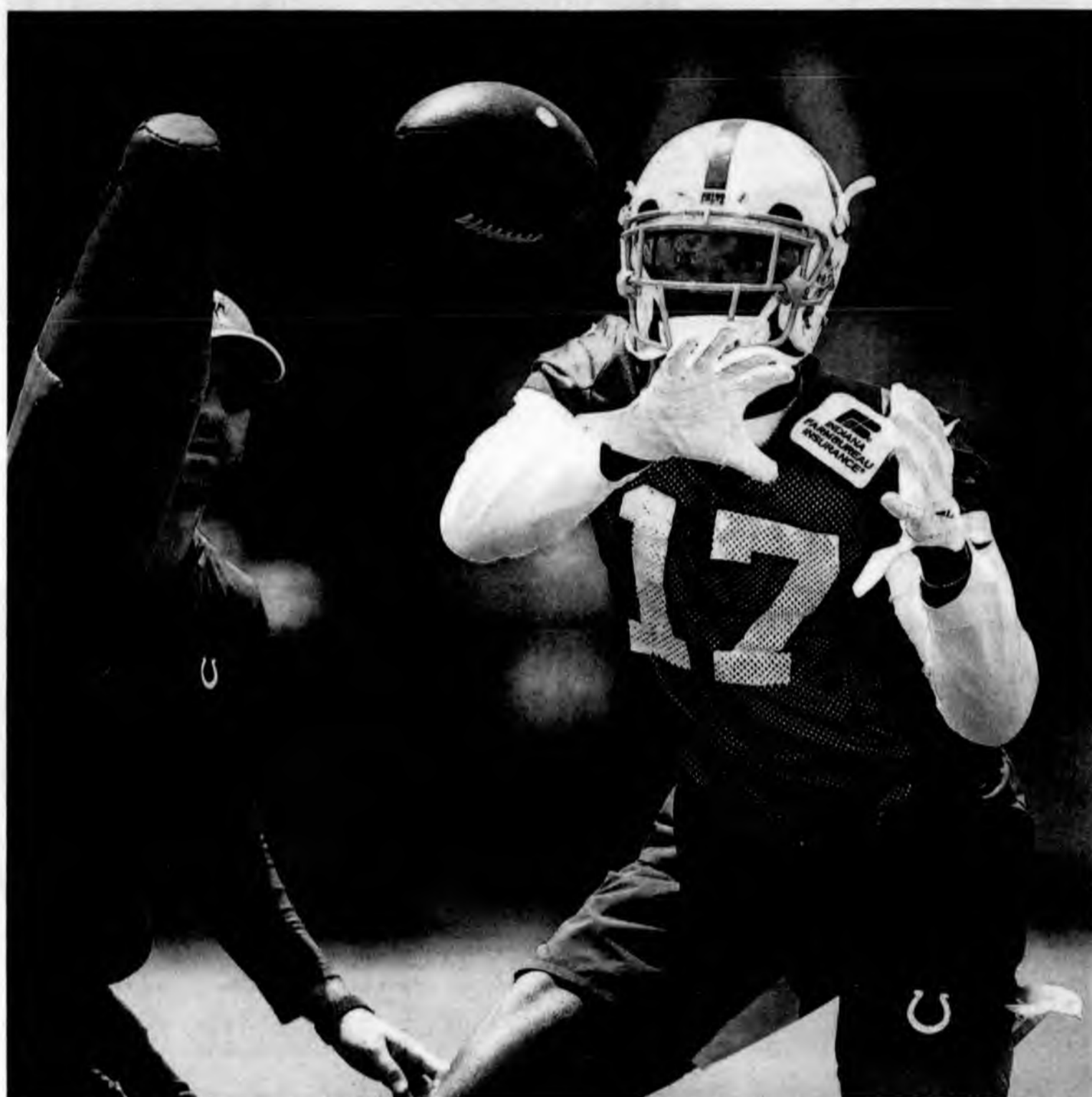
Sherry Labadie, the mother of one of the campers, said her daughter had the choice between Funchess' camp or another one that was happening the same day. It was a no-brainer for her.

"She loves the drills, being around the kids and having fun," Labadie said. "She likes Devin the most."

Funchess, who was accompanied for part of the day by his friend, NFL superstar Todd Gurley, took pride in his camp. He hoped to instill good values and teach the fundamentals of the game.

"I just want to teach the youth more about the game and life as well," Funchess said. "I want to put in their heads that they're more than just an athlete."

Funchess' camp put the once-lively field to good use. And who knows: Maybe that green and yellow turf was touched Saturday by a youngster who could become a football standout in the future.



Indianapolis Colts wide receiver Devin Funchess, who is a graduate of Farmington Hills Harrison High School, said he "was kinda sad, just because we had the biggest school in the district," when he found out the school was closing this year.

MATT KRYGER/INDIANAPOLIS STAR



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At left, Jackson Dingess, 8, helps the Wildcat cheerleaders during the Sunshine Skills and Drills football camp July 26 at the PCEP football field. Dingess got a lift from some of the team, including Alaina Beadle, right. At right, a Plymouth player adjusts a camper's football pads. PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM



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"This camp lets the parents see their kids have a great night and — when you're dealing with kids who have a bunch of needs — some kids don't have a lot of great nights."

"For the parents, it's nice for them to

be able to sit back in a lawn chair and watch their kids run around with a smile on their face and not have to worry about all the other things they usually have to think about."

Watching his then-fourth-grader's mind's idea come to fruition has been a dream come true for Sherman, who is set to be a quarterback on Plymouth's

junior-varsity football team this fall.

"Just seeing all the happy faces and watching all of my teammates coming out to support this ... it's just very sweet," Sherman said.

Sherman is no stranger to people who navigate life with special needs.

"I have a great uncle with Down Syndrome, so I was introduced to it at a very young age," he said. "And I have a neighbor who teaches special education at Dodson. I've always thought everyone deserves to doing something they enjoy, no matter what obstacles they may face."

Second-year Plymouth coach Brian Lewis observed the camp for the first time Friday night and came away impressed.

"This gives our players an opportunity to be a leader and a person that other people look up to," said Lewis. "It's great for the campers, the players and for the community. It's nice to be able to give back."

Senior starting quarterback Nick Downs has participated in the Sunshine camp for three years now and his admiration for what the event accomplishes grows each summer.

"It's so cool when all the players walk in, the kids see us and their eyes just light up," Downs said. "One of my favorite memories is from two years ago. There was a little camper who, while doing the blocking drill, was just barreling us big guys over and having the time of his life."

"That's what this is all about." Contact Ed Wright at edwright@hometownlife.com or 517-375-1113.

Farmington Hills Harrison closing saddens alum Funchess

J.L. Kirvan Detroit Free Press
USA TODAY NETWORK

Farmington Hills Harrison High School was the home of Michigan's most decorated football program, but after 49 years, a state record 437 wins and 13 state championships, the school closed following this past school year.

But of the hundreds of talented players to play for the Hawks over the years, one is making sure their home field still sees potential NFL talent played on it.

Former Hawk, Michigan Wolverine and current Indianapolis Colts receiver Devin Funchess held his fourth annual free youth football camp at Harrison recently.

"I was kinda sad just because we had the biggest school in the district," Funchess said prior to his camp Saturday. "But it is what it is, life moves on."

Funchess, who played for Harrison from 2010-11 under legendary coach John Herrington, welcomed kids from ages 5-13 to his alma mater for a day of fun, drills and competition. Many of the kids were returnees from last year's camp.

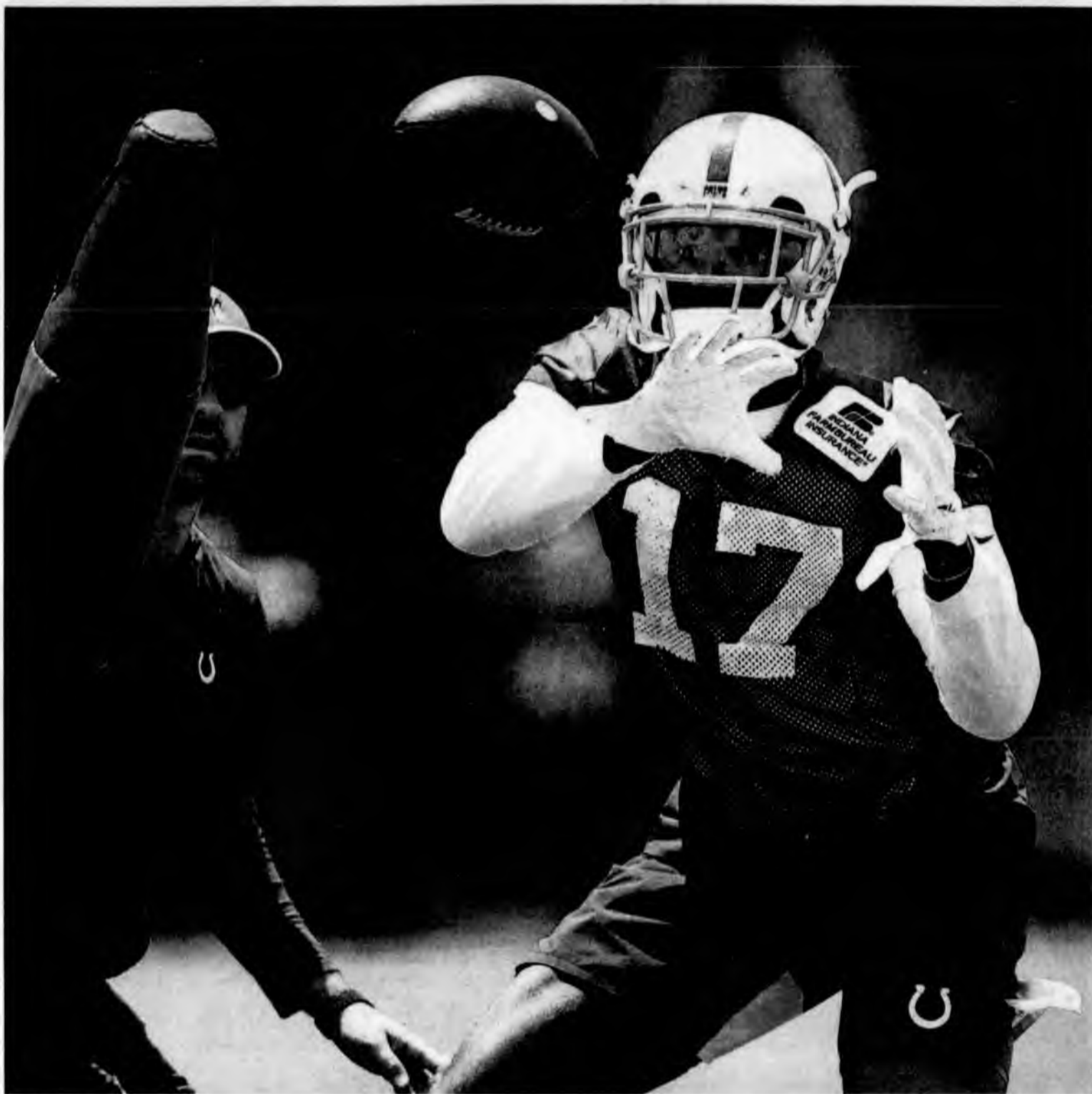
Sherry Labadie, the mother of one of the campers, said her daughter had the choice between Funchess' camp or another one that was happening the same day. It was a no-brainer for her.

"She loves the drills, being around the kids and having fun," Labadie said. "She likes Devin the most."

Funchess, who was accompanied for part of the day by his friend, NFL superstar Todd Gurley, took pride in his camp. He hoped to instill good values and teach the fundamentals of the game.

"I just want to teach the youth more about the game and life as well," Funchess said. "I want to put in their heads that they're more than just an athlete."

Funchess' camp put the once-lively field to good use. And who knows: Maybe that green and yellow turf was touched Saturday by a youngster who could become a football standout in the future.



Indianapolis Colts wide receiver Devin Funchess, who is a graduate of Farming Hills Harrison High School, said he "was kinda sad, just because we had the biggest school in the district," when he found out the school was closing this year.

MATT KRYGER/INDIANAPOLIS STAR

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South Lyon East has 17 seniors sign letters of intent

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

South Lyon East High School held a signing ceremony at the end of the school year to honor the 17 student-athletes that have signed to play sports in college this fall.

Five of the 17 were unable to be in the photo:

- Sadie Storm – ice hockey, Post University
- Summer McEvers – tennis, Edinboro University
- Anthony Aloisio – baseball, Davenport University
- Luke Holden – lacrosse, Adrian College
- Nick Harvath – lacrosse, Umass Lowell

Here are the other 12, going left to right starting in the back row of the photo:



South Lyon East is sending 17 seniors to play sports in college. SUBMITTED

- Hunter Williams – football, Albion College
- Hunter Sutton – lacrosse, University of New England
- Christopher Kaminski – football, Eastern Michigan University

- Jace Gerlach – baseball, Hope College
- Logan Bursick-Harrington – baseball, Eastern Michigan University
- Jake Brigmon – lacrosse, Concordia University

Front row from left to right:

- Jonathon Carter – football, Northwood University
- Tiffanie Hollingsworth – soccer, Eastern Michigan University
- Emma Loveland – softball, Grand Valley State University
- Kearra DeJack – co-ed cheerleading, Trine University
- Sophia Bolden – volleyball, Gardner Webb University
- Domenic Angelosanto – football, Concordia University

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

South Lyon HS has 20 seniors sign to play college sports

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

South Lyon High School had 20 seniors sign to play college sports at the conclusion of the school year. They will all start their new adventures this fall.

Here are the 20 student-athletes, listed with their school and sport:

- Nate Logan – Grand Valley, baseball
- Sean Cassel – Spring Harbor, baseball
- Colton James – Trine University, baseball
- Brandon Martin – Concordia University, baseball
- Savanna Hoin – Michigan, cheer
- Leah Locklear – Western Michigan, cheer
- Cara Younkin – Michigan State, dive
- Julia Vess – Lake Superior State University, golf
- Olivia Spaller – Madonna, bowling
- Ian Goins – Albion, football



Twenty South Lyon High School seniors will be playing college sports this fall. COURTESY OF SOUTH LYON ATHLETICS

- Michael Gassner – Adrian, football
- James Haddock – Adrian, football
- Lauryn Rygiel – Northern Michigan, lacrosse
- Taylor Vitori – Madonna, lacrosse
- Emily Kurt – Hope, swim

- Avery Covert – Hope, swim
- Carmen Sweigard – Trine University, soccer
- Abbey Durecki – Northern Michigan, volleyball
- Emily Kalinowski – Lake Superior State, volleyball

■ Stephanie Kalinowski – University of Wisconsin Platteville, volleyball
Contact Andrew Vaillencourt at availlenc@hometownlife.com or 810-923-0659. Twitter: @AndrewVcourt.

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Northville golfer selected for Academic All-Patriot League team

Andrew Vaillencourt
Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Bucknell senior and Northville native Katie Childers was one of five student-athletes chosen for the Academic All-Patriot League Women's Golf Team. In addition to being Bucknell's No. 1 player throughout the 2018-19 season, Childers carries a 3.70 cumulative grade-point average in biomedical engineering.

Childers set a school record with a 76.1 scoring average during the fall season, and she wrapped up the full season with a 76.9 mark. Highlighted by an even-par 72 in the second round, she finished T-19th at this year's Patriot League Championship at Independence Golf Club in Virginia.

Childers was an All-Patriot League performer as a junior in 2018, when she finished in a tie for fifth place at the conference championship.

ference championship.

This is Childers's second consecutive appearance on the Academic All-Patriot League Team. The Dean's List student also earned a spot on the five-person squad last year. Off the course, she is a National Academy of Engineering Grand Challenges Scholar and a participant in the Bucknell Athletics Leadership Institute. She is also a founder and leader of Bucknell's community service affinity house.

In addition to Childers, Boston University's Annie Sritragul, Lehigh's Reagan Jahn, Navy's Morgan Frazier, and Richmond's Lizzie Reedy were named to the Academic All-Patriot League Team. Jahn was voted the Scholar-Athlete of the Year.

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



Northville native Katie Childers was named to the All-Patriot League golf team. COURTESY OF MARC HAGEMER/BUCKNELL ATHLETICS

The time is now for Michigan football to win big



Andrew Vaillencourt
Columnist
USA TODAY NETWORK - MICH.

Big Ten Media Days are in the rear-view mirror, which means we're just weeks away from the kickoff of the college football season.

College football season in the state of Michigan is king — whether you cheer for Michigan or Michigan State. With each new season comes new expectations, and they couldn't be much greater for the Wolverines.

Michigan should have high expectations for 2019. It should be considered the favorite to win the Big Ten, it should have the best chance of Big Ten teams to make the College Football Playoff, and it should beat Ohio State.

There has not been a season with Jim Harbaugh at the helm where things line up better for the Wolverines, and it's time that Harbaugh bring a Big Ten title to Ann Arbor.

Michigan returns the Big Ten's best quarterback in senior Shea Patterson, who was good last season, but should take a bigger leap forward this year in the team's new offense. Having an elite quarterback goes a long way, and when you take a look around the conference at the other quarterbacks, you can't help but feel pretty good about U-M's situation.

New offensive coordinator Josh Gattis brings some risk as a first-time play-caller, but Harbaugh allowing Gattis to call the plays is important and means Michigan is building the offense around its strengths — elite playmakers at wide receiver and a quarterback that performs better in an up-tempo scheme.

The offensive line is the best in Harbaugh's five years in Ann Arbor and may be the best unit in the entire conference, which can boost an unproven rushing attack.

In other words, the offense, which has struggled over the last few seasons, shouldn't be a problem this time around.

The defense has plenty of NFL talent to replace, and it won't be easy, but fans should have enough confidence in defensive coordinator Don Brown to make the adjustments needed and that the younger players will step up as their predecessors did. There's talent there, just not a lot of experience.

The Wolverines have proven to be one of the higher quality teams in the country over the last few years, but haven't been able to put themselves in the elite category, which most people would define as a playoff team or a conference champion. Michigan hasn't even made a Rose Bowl, which doesn't carry quite the same weight as it used to thanks to the new playoff system.

It's time for all of that to change.

The schedule this season is one of the most difficult in the entire country — something being glossed over by many. Athlon Sports has it ranked as the most difficult in the Big Ten and the No. 9 toughest in the nation.

However, having a difficult schedule can lend itself to a strong playoff resume. The best part about Michigan's schedule this year is that it plays its three rivals, Ohio State, Michigan State and Notre Dame, all at home.

All three games will be incredibly challenging, but all are winnable. Michigan simply has more talent and should



Michigan receiver Donovan Peoples-Jones runs past Wisconsin linebacker T.J. Edwards during game action last season at Michigan Stadium in Ann Arbor. KIRTHMON F. DOZIER/DETROIT FREE PRESS



Peoples-Jones catches a touchdown pass behind Florida defensive back Trey Dean III in the first half of the 2018 Peach Bowl at Mercedes-Benz Stadium.

DALE ZANINE/USA TODAY SPORTS

be a stronger team than MSU, while Notre Dame and OSU will be closer to Michigan's level. Playing Notre Dame later in the year instead of in September should also be an advantage, as U-M has a tendency to start the season slow.

They key to everything though — a Big Ten championship, playoff berth, a season fans will finally label as a true success — comes down to Ohio State. Frankly, it's unfair that an entire season is judged on one game, but when you've

lost 14 of the last 15 games to the Buckeyes, it's understandable why fans would become obsessed.

There will never be a year (at least in the immediate future) where Michigan has a better advantage over Ohio State.

The Buckeyes have a first-year head coach and a first-year quarterback, that while talented (five-star transfer from Georgia), is unproven. They lost a slew of star players again to the NFL on both sides of the ball and are generally considered a much bigger unknown than in previous seasons.

There should be no excuses this time around. Michigan should have the edge in nearly every key area and has home-field advantage.

Michigan has been close to achieving its goals in three of Harbaugh's four years. It's been in the playoff conversation, it's been considered a contender for the Big Ten, but has not come through in the clutch against top opponents.

This season it's time for the talk to end and for Michigan to produce a Big Ten champion. Anything less is a failure.

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

Be more proactive with your 401(k)

Weigh pros and cons of passive, active investing



Ken Fisher
Columnist
USA TODAY

The late, great Jack Bogle of Vanguard once called passive investment "the greatest invention in the history of finance."

His legendary career thrived upon this premise. Now, conventional wisdom commonly believes passive management beats active – and fund managers aren't worth their fees. Yet a recent study of active manager performance by consulting firm Wilshire Associates debunks parts of this belief. Many active managers actually did very well this last decade.

I'm not arguing here for active or passive. But how and why some active managers achieved their success offers you actionable tips to deploy in your 401(k) or other retirement portfolios.

Passive's prophets primarily presume active equals stock-picking. They rightly argue markets are too efficient for anyone to repeatedly pinpoint needles in our stock market haystack. Yet, whether an active manager outperforms is less about getting stock picks right than about identifying – and capitalizing on – a benchmark's quirks (like those of the Standard & Poor's 500 or any index).

Take the 1990s, as Japan's stock market bubble burst. Any globally diversified investor (which you should be) could beat that decade just underweighting Japanese stocks. Japan started 1990 totaling half the money value of the world's stock market. Crazy! You needed nothing else to beat the world than underweighting Japan.

View Wilshire's study in this light, and its findings aren't surprising. For instance, 79% of small-cap growth managers beat their indexes over the past five years. Skill? No. This, too, is wonkiness. The biggest stock in MSCI's US Small Cap Growth Index has a market capitalization of \$10.2 billion. Many small-cap managers own much bigger,



Jack Bogle, founder and former chief executive of The Vanguard Group, believed in passive investment.
EILEEN BLASS/USA TODAY

but still relatively small stocks. Why? It's less strategy and more necessity.

Most fund firms struggle to trade tiny stocks without moving the price significantly. So they end up owning many stocks bigger than their benchmarks. When larger stocks beat smaller ones – as they have lately – active small-cap managers outperform.

This also explains why their relative returns were worse going further back – small stocks beat big ones early in this bull market, as they usually do early on. Managers' skewing to slightly larger stocks hurt them then as this bull market launched. A few lousy years early! A few great ones later! Cycles happen.

Going passive is cheap, smart and of-

ten truly better, as Bogle always said. But Wilshire's report shows the benefits of hedging passiveness based on style and size. Be passive with one chunk and active in another to avoid index craziness. The trick? Understanding index quirks. Most major index providers such as MSCI, S&P or Russell offer online fact sheets detailing their indexes' construction. These tools help you spot crazy wonkiness to hedge against.

Expecting U.S. stocks to hugely lead or lag foreign ones? Then adjust your U.S. holdings above or below America's 63% global weight. Or maybe lower them down to 55% or up to 70%. Many readers probably think underweighting America now is stupid, given that we've

beaten foreign stocks lately.

But that is almost 100% because of America's huge tech dominance. Strip it out – then U.S. and foreign returns nearly match. Expect that to persist? Emphasize tech among American holdings while overweighting non-tech overseas.

You can do all this and more with individual stocks or exchange-traded funds (ETFs) from iShares or State Street's SPDR. Be passive and active – just be proactive, not reactive.

Ken Fisher is founder and executive chairman of Fisher Investments. Follow him on Twitter: @KennethLFisher. The views expressed in this column do not necessarily reflect those of USA TODAY.

Pay yourself first if looking to retire



Steve Strauss
Columnist
USA TODAY

A recent survey by Paychex found that only 30% of small-business owners felt even "somewhat confident" that they will be financially ready to retire at some point. The culprit? A lack of savings. Almost three-quarters of those surveyed said that simply being able to save more would ease their concern.

The good news is that saving for retirement when you work for yourself is not that difficult. Really, I swear. The secret comes from a little book called "The Richest Man in Babylon."

The book tells the parable of Bansir and Arkad. Every year, no matter how hard he worked, Bansir never seemed to have enough money (sound familiar?) This was all the more frustrating given that his childhood friend Arkad had grown very wealthy, even though Arkad worked no harder than Bansir (sound familiar x2?)

Bansir had to know what Arkad did differently, and so he asked his friend his secret.

Arkad told Bansir that it was very simple. What he did was to pay himself first. That's it. Before he paid his bills, before he bought food, paid rent or anything else, Arkad socked away 10% of his income.

"I found the road to wealth," he said, "when I decided that a part of all I earned was mine to keep."

Yes, as a small-business owner, saving money, especially for retirement, can seem challenging. Indeed, according to Forbes, 70% of the self-employed in America do not save regularly for retirement, and almost a quarter are not saving at all.

The good news is that implementing the 10% rule is a lot easier than you think.

One good way to start is simply by setting up an auto-transfer system with your bank, automatically transferring money out of your checking account and into your savings account every month. By doing this, the saving will hardly be noticeable and, equally importantly, you won't be able to talk yourself out of it.



The good news is that implementing the 10% rule is a lot easier than you think. GETTY IMAGES

Another strategy that works for some people is to find a "finance accountability partner." The idea here is to have someone to whom you are accountable every month for making, hitting and sharing your financial goals. In turn, you do the same for them. Being accountable to someone besides yourself works.

The next step in this process is the fun stuff. Once you have nailed down, through whatever means necessary, a way to save, then you need to figure out which sort of retirement plan is best for you to invest in.

Here are some options for "qualified plans" in order of ease of implementation (qualified meaning that they must

meet IRS standards, and contributions can be made on a pretax basis). However, keep in mind that some of the more complex plans may offer more flexibility which can mean bigger benefits long-term.

■ **Simple IRA:** An Individual Retirement Account is quite easy to set up and requires little paper work.

■ **SEP IRA:** A Simplified Employee Pension Plan, or SEP IRA, is also easy to create and maintain. SEP IRAs allow higher contribution levels than Simple IRAs.

■ **Solo 401(k) Plan:** This 401(k) plan works just like a 401(k) that you would have if you worked for someone else, ex-

cept that, as both the employee and the employer, you can potentially contribute more than you could if you were just an employee.

■ **Annuities:** An annuity is an investment that converts your contributions into periodic payments that can last for life.

The thing to remember is that advice that Arkad gave to Bansir: Pay yourself first. If you do, you might just become the richest person in Babylon too.

Steve Strauss is an attorney and the bestselling author of 17 books, including The Small Business Bible. Connect with him on Twitter at @SteveStrauss and on Facebook at TheSelfEmployed.

HOW I BECAME A ...

Parachute CEO finds herself at home

Kaye grows from simple
linens to brand-building

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.

From buttery linens in sun-soaked rooms to fuzzy robes fresh out of the shower and soft towels meant to wrap around you and last for years, Parachute's founder and CEO Ariel Kaye sought to fill a gap in the market while pursuing her passion for home and interior design. Starting as a one-woman team after Kaye decided to take the leap and leave her full-time job in advertising, Parachute has now expanded from an online-only business to a brand with brick-and-mortar stores across the country.

USA TODAY caught up with Kaye to talk about everything from the benefits of joining an accelerator program to the importance of learning how to get out of your own way.

Question: How did you get your start in your career?

Ariel Kaye: I went to college in New York, went to grad school in New York, and lived in New York for many years. I worked in a number of different jobs until I ended up in advertising, which was great. I was on the strategic side of creative, but I've always been obsessed with home and interior design. I had an interior design blog way back when and was helping friends and family decorate for fun. Really, spending a lot of shopping in the home category and felt a lot of passion for the space. I just had a good eye, and so in 2012, I wanted to do something different. I was ready to move on to a new type of role, more entrepreneurial. I wanted to make a bigger impact ... I decided that this could be a time to merge my interests of home, design, brand building and connecting with people through cool campaigns. I



To be successful in business, "don't sweat the small stuff – don't get in your way," Parachute's CEO Ariel Kaye says. NIKI SEBASTIAN

"So much of building a business is solving problems, and I view that more as embracing opportunities."

Ariel Kaye, Parachute CEO

originally thought I would join a company that was in the earlier stage of doing something in the home space ... I started to think more critically about where the opportunity was, and what was missing in the market, and that was what really brought me to Parachute. The idea initially was to start small, with sheets and basic essentials for the bed, but always the vision was to be this much larger home lifestyle brand, and that's what we are today.

I'm not a textile designer by trade, but I've had quite the education by building this brand and being involved in factories, really seeing how it all comes together.

Q: What was the process like with

building Parachute?

Kaye: I talked to a lot of people. I really leaned on a network of friends and friends of friends and people who had experience, whether it was direct or indirect, and applicable to what I was doing. Really, when I decided to truly take the plunge and leave my job, the first thing I did was go to Europe and visit factories to see how these products were made. I got home even more inspired and more determined to get this thing off the ground. I moved to L.A. and then spent the next year figuring out how to get a website up and running, how to import goods from Italy, and how to raise some capital so that I could buy inventory – I really had to learn just about everything. I joined an accelerator program, which was really helpful for me as a sole founder. I was able to learn a lot, get connected to the investor and mentor community in L.A., and really get support and get an office.

Q: What does a typical workday look like for you?

Kaye: There's really nothing typical about my workday, but I start my mornings quite early, especially now that I have a baby. Pre-baby, I worked out ev-

ery morning, now I try to work out at least two or three times a week. I try to get to the office by 9 or 10, and by the time I've arrived, I've already gone through emails, been sure to respond to anything pressing, assessed what my schedule looks like for the day so I can map out when I'm going to continue to look at emails or find time to chat with people I need to chat with. Then, a number of meetings, which can range from anything about whether it's a product for the product team to review, new design samples, meeting with our executive team to talk about business objectives and our roadmap, reviewing UI for new design ... I mean, really no day is the same. That's what makes it so fun.

Q: To what do you credit your success?

Kaye: Growing a business is hard, and I've consistently and continued to hear 'no' more often than I hear yes in so many ways, so really being able to show up every day and fight through challenging moments and let those challenges be things that fire me up and keep me engaged. Also, being really open to learning. So much of building a business is solving problems, and I view that more as embracing opportunities.

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

Kaye: I'm fortunate to have the support of family and my husband's family nearby. Learning how to really ask for help and make sure that I prioritize myself so that I can be the best mom and best friend and best leader and all of that is really important.

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

Kaye: Do it, or don't. It's not easy, and I learned early on that to build a brand or have a business, it has to be your priority. Don't sweat the small stuff – don't get in your way, get out of your way and focus on moving forward.

Invest, don't 'save' for retirement

Resetting your head can
lead to better outcomes

Erin Lowry
Special to USA TODAY

I've had this conversation about investing numerous times. In fact, it has reached an almost scripted level of precision.

Friend: "I don't invest."

Me: "Do you have a 401(k)?"

Friend: "Yes"

Me: "Then you're investing."

The problem is that the language we use about preparing for retirement is misleading. Time and time again, you'll be told to "save" for retirement. New employees in an office get a lecture from a well-intentioned older colleague or parent about the importance of saving for retirement. All personal finance books harp on why it's critical to save for retirement. Brokerage firms publish studies about how much people are saving for retirement.

OK, I get it: You're putting money aside for the future and letting it accumulate as a reserve, which is the very definition of saving. But it's the specific word, "save," that is really a misnomer. What you're actually doing is investing for retirement. There is power in the words we use, so it's important we start to acknowledge ourselves as investors, even if that's as simple as a 401(k) or IRA. People need to understand that they are putting their money to work for them in the stock market instead of letting it languish in a savings account.

Don't make this investing mistake

While researching my second book, "Broke Millennial Takes On Investing," one interviewee shared a horror story about a client who called into the brokerage firm where she worked and inquired about the balance of his retirement account. It turns out that when this client signed up for a 401(k), he didn't select actual investments, and

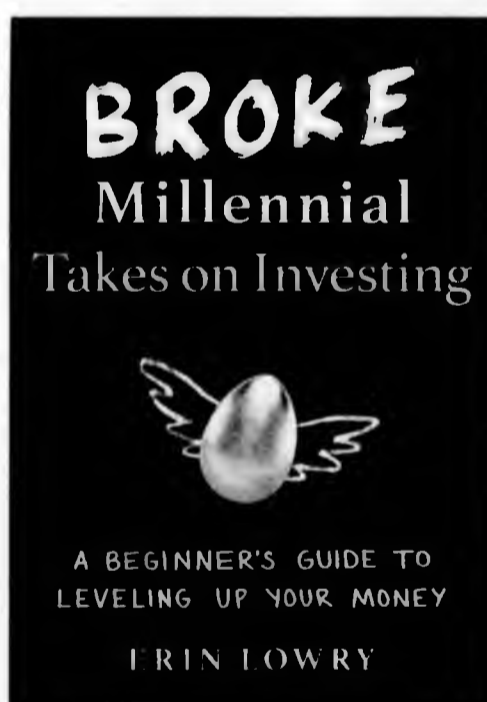
for decades he had just been – quite literally – saving into his 401(k). Sure, there was a decent chunk of change, but not enough to comfortably retire and nowhere near what could've been there had the money been properly invested and reaping the rewards of compound interest.

Let's say the client averaged out to putting \$500 a month into a 401(k) for 40 years. Over that time, it received an average 6% return in the market. The client would've had \$933,714.65 upon retirement. But with the money just sitting in a savings account, it would have ultimately totaled just over \$240,000 – especially since most people are earning only about 0.01% annual percentage yield on their savings accounts. Even with a higher interest rate of 2% on a savings account, that money in savings still wouldn't have topped \$370,000.

It wasn't the first time I'd heard a version of this urban-legend-style investing tale. I've even known a few people who found themselves in similar situations. Luckily, they figured it out only a couple of years into contributing to a 401(k), so they were able to log into their accounts and select funds that aligned with their investing goals. Their money was in the stock market in time to minimize any damage.

Why you procrastinate

Intimidation is a big reason people often procrastinate about contributing to their retirement plans or don't pick investments properly. I remember feeling overwhelmed the first time I signed up for a 401(k) and was met with a long list of investment options. Strange words I'd never heard of – like midcap, large-cap or Dodge & Cox – floated in front of my eyes, and I did what most people do when stressed by something on the Internet: I closed the browser. There was no context about which investments were best for my risk tolerance or time horizon (nor did I have any clue then what those terms meant). I'd never learned about investing. I, a then-23-year-old, was supposed to be able to intuit which funds to pick to build a well-balanced portfolio aligned



Erin Lowry's new book offers investing advice to millennials. ERIN LOWRY

Using a target-date fund is just a way to remove the intimidation and confusion from the first step of the process. ... These funds are tied to the approximate year you plan to retire.

with my goals.

Or, more appropriately, I was supposed to do the research required to build a portfolio. But that can be an overwhelming proposition, especially to someone with no education in investing or even a basic understanding of the terminology. It's not surprising that people often delay investing for retirement or slot it on the bottom of their to-do lists.

This intimidation factor is really what inspired "Broke Millennial Takes On Investing." I'm not an investing expert, instead, I serve more of a trans-

lator function. I researched and interviewed many people far more experienced and knowledgeable than myself and translated that knowledge into a more easily digestible package for rookies.

One easy way to get started

One simple way to get over fear and procrastination is to consider a target-date fund, which is also known as a life-cycle fund. These funds are tied to the approximate year you plan to retire. For a 25-year-old in 2019, that might be a Target Date Fund 2060 (these funds are often in 5-year increments). This fund would start off with an aggressive portfolio, eventually be rebalanced to moderate investments and then become more conservative as the retirement year approaches (as is appropriate based on when you need access to your money). You can take more risk when you have time to weather the fluctuations of the stock market.

Criticisms of target-date funds include that they have a higher expense ratio (paying more fees, which takes money away from future you) and that they aren't tailored to your specific situation. For some investors, that can mean ending up in a portfolio that's too conservative too early, which results in missing out on critical returns.

Luckily, there's no rule dictating that you must stay locked into a target-date fund. You can always go back and rebuild your investment portfolio in a 401(k) or IRA once you've had time to do some research and become an educated investor, or to seek help from a financial professional. Using a target-date fund is just a way to remove the intimidation and confusion from the first step of the process.

No matter what route you choose, just be sure your money is actually being invested and not simply saved in a retirement account.

Erin Lowry is the author of "Broke Millennial Takes On Investing" and "Broke Millennial: Stop Scraping By and Get Your Financial Life Together."

The views and opinions expressed in this column are the author's and do not necessarily reflect those of USA TODAY.

Michigan home to many oddly-named towns

Gene Scott
Special to Hometownlife.com
USA TODAY NETWORK - MICHIGAN

Past and present, Michigan's history includes a wild and crazy assortment of towns (cities, villages, hamlets), many with funny or peculiar names. Let's take look around Michigan, starting alphabetically.

Adventure, a town in Ontonagon County in the Upper Peninsula, had a short-lived copper mining life in the 1850s. The venture lasted just nine years.

Alamo, a town of less than 100 north-east of Kalamazoo, dates to 1841. The town and township (population 3,500) were named for the battle of Alamo to separate Texas from Mexico.

Aloha. This little town south of Cheboygan began in 1903. It was so named by its sawmill owner James Patterson after his trip to Hawaii.

Bachelor in Mason County, named after its mill owner, lasted just a few years after its founding in 1889.

Bad Axe, south of Port Huron, started in 1861. Its early settlers found a much-used ax there. Population 3,000, it's been a city since 1905.

Bloomer was a town in Montcalm County (1851-1886). It was named by several rowdy ladies who came there to a dance. **Bonanza** was a bust. Started in 1839 in Ionia County, the town moved to Lake Odessa in 1880 and died.

Climax, east of Kalamazoo, was named by its first settlers who climaxed a long search for a town in 1835. Rural Free Postal Delivery in Michigan began here 1896, three years before it became a village.

There once were two towns named **Clinch**. The one in Iron County has been gone since 1900. The other, in Lenawee County, had the same fate in 1842.

Dice, just west of Saginaw, has been rolling along in Thomas Township (pop. 11,000) since 1894. Without a casino too. **Hard Luck**, near Gladwin, had a short life around 1906, quickly becoming a ghost town.

Keno anyone? We once had two towns named Keno in Newaygo and



The former train station in Moscow, Michigan, north of Hillsdale (population 1,400) now serves as the town's historical museum. COURTESY OF GENE SCOTT

Roscommon counties, both long gone. However, historic post offices remain at these sites - reminders of the days when gambling in Michigan was illegal.

A town called **Dot** was in Charlevoix County until 1901. It was just a dot on the map.

There are or once were eight towns named **Eagle** in Michigan. The one in Clinton County is within Eagle Township (pop. 110) and has been there since 1873. **Eagle Bay** was in Huron County before 191. **Eagle Harbor** (pop. 70) has been in Keweenaw County since 1844.

An **Eagle Lake** once was in Oakland county in the 1850s and there are two little hamlets called **Eagle Mills** - in Kent and Marquette counties, both started in the 1870s.

Eagle Pointe in Macomb County became part of the city of St. Clair Shores in 1925. **Eagle River**, on Lake Superior in Keweenaw County, has been there since 1843. With less than 100 residents, it's the smallest county seat in the state.

Eureka was in Clinton County north of St. Johns until 1860. Its township, also called Eureka, is still going strong and has 3,500 residents. Locals still call it Swizzletown. And, there was another Eureka, by golly. It was in Montcalm County from 1843-1854. First settlers called it Eureka, exclaiming "I have found it."

Excelsior was a town in Kalkaska County before 1902. The township of Excelsior is still there.

Faith in Crawford County only lasted a year until 1853. Joy, in Emmet County, lasted 15 years until 1899. There was a town of **Hope** in Midland County before 1900, but there's still a Hope Township. Another Hope, a copper mining town, was started in Keweenaw in 1884, but soon abandoned. No Charity.

Meanwhile, **Flushing** in Genesee County has been working well since 1835.

There once were three towns named **Freedom**. Two are gone, the Freedom in St. Joseph County lasting eight years until 1844. Another in Washtenaw, gone by 1869. The third Freedom, dating to 1875, has less than 100 residents. It's on US-25 south of Cheboygan. **Liberty** lasted eighty years in Jackson County until 193, but Liberty Township continues.

Michigan once had a **Friday** for a few years until 1903, in Missaukee County.

The only **Frost** in Michigan was in Saginaw County, 1880-1907. However, there was a **Klondike** in Oceana County until 1912 and a **Pleasant** in Kent County until 1889. Six other towns have Pleasant names (Pleasant View, Pleasant Ridge, etc.).

Berrien County once had **Snow** (a town gone by 1875). Antrim County once had a **Snowflake** in 1891 and Branch County had a **Snow Prairie** before 1870. **Snowtown** in Berrien County melted away in the 1850s.

Those are or were Michigan's weather name towns. Enough detour. Let's resume our town talk alphabetically.

Gay, in Keweenaw County, was started in 1898 by Keweenaw RR and copper mine owner Joseph Gay. Today it still has 60 residents, a school house and one business - a saloon.

Grace in Benzie County has been gone since 1884, but the Grace in Presque Isle County, founded 1893, is still there on US-25 at the Lake Huron shore.

The town of **Granite** near Marquette is long gone (1894), but **Granite Island** nearby still rocks and has a lighthouse too. There was a **Gravel Pit** in Menominee County in 1878, but it emptied before 1900.

There's a little hamlet (less than 50 residents) called **Hatmaker** south of Coldwater. It's been there since 1884. And, a place called **Hawks** is south of Rogers City. Named after Detroit and Mackinac RR president James Hawks, it's been there since 1895.

Michigan towns include **Hodunk** and **Podunk**. **Hodunk** (less than 50 pop.) has been in Branch County since 1833. **Podunk**, a ghost town in Ingham County, dates to 1851.

There once were three towns called **Home** - one in Keweenaw County in the 1860s, another in Montcalm County (which also has a township called Home) until 1872, and a third in Newaygo County until 1882.

There was a **Horseshoe** in Allegan County before 1904. The name remained with a nearby resort area. Midland County had a **Jam** for nearly ten years around 1900.

Our state has a **Jerusalem** (est. 1832) west of Ann Arbor and a **Nazareth** (est. 1897) north of Kalamazoo, but no Bethlehem. Alas, there's a **Christmas** - started in 1938 in the Upper Peninsula,

five miles west of Munising on M-28. Until a few years ago, visitors could stop at the post office in Christmas to have their holiday cards mailed from there in December. Since then, a prevailing township vote changed all that when Christmas got a casino.

Little Lulu, west of Monroe, has been hanging on since 1853. **Lum** in Lapeer County nearly died after its train depot blew up in 1904, but it's still here.

Magician Beach in Cass County didn't totally disappear back in 1903. It became a resort area on Magician Lake.

Less than 50 still live in **Merriweather**, a mining town started in Ontonagon County in 1916. There was a **Mint** in St. Joseph County until 1913. **Moonshine** in Tuscola County dried up by 1900 and **Whiskey Creek** in Oceana County became a ghost town after 1856.

Yes, comrades, there's a **Moscow** in Michigan - a town in Moscow Township (1,400 pop.) - on US-12 north of Hillsdale. Been there since 1831. We also have had a **London** west of Monroe since 1832, but only 40 people still live there. And, there's been a **Paris** (240 pop.) north of Big Rapids since 1865. The town has a 20-foot Eiffel Tower replica.

Napoleon (est. 1900), a town and township of 1,200, is south of Jackson. **Waterloo** has been nearby since 1834. Bonaparte was the name of Detroit's Joy Road before 1850, by the way.

Nirvana (Buddhist for "Highest Heaven") is still there, a hamlet of less than 50 in Lake county since 1874. Which brings us up to Ontonagon and the town of **Nonesuch**, buried in the 1890s near Lake of the Clouds, a beautiful sight indeed.

Michigan once had two **Oranges** - towns in Branch and Ionia counties a century ago. **Pigeon** is a town of 1,200 in Windsor Township, Huron County.

Quick in Otsego disappeared soon after it was started by Postmaster James Quick in 1899. No one came to save **Rescue** in Huron County in 1880. It's now an historic post office site.

Michigan has cities named **Remus** (Mecosta County), founded 1869, **Romulus** (Wayne County), 1827, and a **Romeo** (Macomb), 1821. There was a **Rome** in Lapeer County in 1839, but it became known as the Deserted City.

Shiloh (Ionia County), named for a Civil War battle, got started in 1876 and has less than 50 residents today. **Standard** (Genesee) and **Stump** (Muskegon) have been gone since 1900. Gone also is the town of **Summit** in Baraga County northwest of Marquette, named for being near the highest point in Michigan (Mount Arvon, 1,979 feet).

Sun stopped shining in Newaygo County in 1893, but there's been a **White Cloud** nearby since 1873. It's a city of 1,200.

Turtle slowly left Iosco County after 1904. The same thing happened to the town of **Walt** in Lapeer that same year. Montmorency County lost its **Valentine** in February 1907.

The village of **Waltz** (est. 1857) is in southwestern Wayne County and has 1,500 residents today. Some still like to waltz and square dance there. The still popular Waltz Inn was opened by town founder Joseph Waltz in 1872. **Wise** was a town north of Mount Pleasant.

There's still two **Wolverines**, fictitious state nickname towns: one in the Lower Peninsula and one in the Upper Peninsula. Started in 1882, one is south of Cheboygan and has 240 residents. The Wolverine in the UP (also with 240 residents) is in Calumet, Houghton County.

Now, let's go to **Hell**, a wild and crazy place near Pinckney in Livingston County. It was started in 1841 and named for the frequent brawls by local Native Americans then living in the area. Today, it consists mostly of a few businesses catering to the folks who like to party. No one admits to living here. Heaven only knows why.

Take heart, Michiganders. There's a place called **Paradise**, on M-123 at Whitefish Bay, Lake Superior in Chippewa County. Founded in 1925, only 40 people live there - three miles from Tahquamenon, the most beautiful of Michigan's 196 waterfalls. A curious fact perhaps: Hell is in Michigan's Lower Peninsula and Paradise is in the Upper Peninsula.

Some of our state's towns are named after other states (15) and at least 30 honor U.S. presidents. There's also some major U.S. cities and others besides London, Moscow and Paris that are or were towns in Michigan.

Among the sources for more information about Michigan's places of the past and present are: R. Dodge, "Ghost Towns of Michigan;" L. Wakefield, "Ghost Towns of Michigan;" W. Romig, "Michigan Place Names;" G. Scott, "Michigan Shadow Towns;" and 197 county histories. These reference books can be found in major libraries.

Obituaries

Michael Paul Render

MILFORD - Michael Paul Render, a life long resident of Milford, Michigan died on July 27, 2019 at the age of 81. He was born in Milford on July 26, 1938.

Michael is survived by his children, Sean Render, Monica Fritz, Stephen Render, Jeremy Render and Charles (Kelly) Johnson; grandchildren, Sarah (Antonio) Wiley, Ryan Fritz, Madison, Luke and Kolton Render and Mack and Ava Johnson; siblings, John A. Render, Bernard A. Render, Anthony V. Render, Cecelia R. (Render) Higgins, and Vincent P. Render, as well as many dear nieces, nephews, extended family members and friends.

He was preceded in death by his father, William C. Render in 1973 and his mother, Josephine G. (Huhn) Render in 1967; his brothers, William E. Render (d. 1980), Harold E. Render (d. 1945), Thomas A. Render (d. 2003), Charles A. Render (d. 1980), James B. Render (d. 1971), Joseph A. Render (d. 1978) and his sisters, Josephine M. (Render) Burley, (d. 1985), Lillian A. (Render) Robichaud (d. 2012) and Mary C. Render (d. 2018).

Mass of the Resurrection will be held at St. Mary Our Lady of the Snows, 1955 East Commerce Street, Milford, on Tuesday, August 6, 2019 at 11 AM with gathering beginning at 10AM. The Rev. Msgr. John Budde to officiate. Burial at Oakland Hills Memorial Gardens, Novi, Michigan.

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



Kellie Ann Wooton

MILFORD - Kellie Ann Wooton, a life-long resident of Milford, died at her home on July 27, 2019 at the age of 63.

She was preceded in death by her parents, Bill and Mary Wooton, and her brother, Paul.

She leaves her companion, John Robinson and his family; her sisters, Pamela (David) Heinowski and Shari (Christopher) Shepard; nephews and nieces, Scott (Danielle) Heinowski, Michael (Colleen) Heinowski, Megan Heinowski, Travis Shepard, Bradley (fiance Haley Royer) Shepard, Haley Shepard and many dear friends.

Visitation will be held at the funeral home on Thursday, August 1, from 5-8PM. A Funeral Service will be held at the funeral home on Friday, August 2, at 11AM with The Rev. Doug McMunn officiating. Friends may gather on Friday from 10AM until the time of service. Burial will follow at Highland Cemetery.

Memorials may be made in her name to the Milford United Methodist Church or to World Vision.

For further information please phone 2480684-6645 or visit www.LynchandSons-Milford.com

ASK HUMAN RESOURCES

Employee keeps being moved instead of fired



Johnny C. Taylor
Columnist
USA TODAY

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

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

Question: What do you do about the employee with performance problems who gets moved by management from department to department rather than terminated? Upper managers at my organization don't like conflict or dealing with issues head-on. As a result, they don't resolve performance problems even after we middle managers identify issues with performance. — Anonymous

Johnny C. Taylor Jr.: Unresolved performance issues are unhealthy for all involved, particularly for the person who may realize that he or she needs direction but isn't getting it. Consider your position and whether there's a role you can play in improving the situation.

If you are this person's manager, consider why the individual is having performance problems and then ask yourself: "What can I do rather than pushing this up the management chain?"

Is this person having performance problems because he or she:

■ Doesn't care? If so, maybe the individual needs help in seeing how his or her work is important to the success of the organization.

■ Doesn't know how to do the work? Help the person to identify what skills and training he or she needs and then guide that development.

■ Thinks no one cares if he or she does a good job? Plan regular meetings to provide feedback, positive and corrective.

■ Doesn't get along with others? Work to help the individual fit in better with the team.

■ Has problems outside the work-



Working in an open workplace or cubicle can pose many distractions.
GETTY IMAGES

place? You can't solve the employee's problems, but you can suggest resources such as your company's employee assistance program.

If you are not the person's manager, research the potential impact of the employee's performance issues on the organization. Consider:

■ Direct cost. The company is paying for work that is not getting done.

■ Morale. The person's poor performance may affect other employees and their productivity.

■ Business reputation. Customers may leave because of this employee. (Statistics show that customers are more likely to leave than to complain.)

■ Liability. He or she might do some-

thing that results in legal action against the company.

■ Legal risk. Keeping the person when he or she is not performing well implies an employment contract. If it ever gets to the point that the person is fired or laid off, there is a risk he or she will file a complaint or sue.

After considering these potential impacts, present the information to upper management to encourage them to act.

Q: I work in a cubicle, and there are constant distractions and interruptions. Some days it seems impossible to get things done. How can I deal with this? — Anonymous

Taylor: Open-concept office spaces,

instant messaging, devices and other features of the modern workplace are designed to make one's work-life better and more efficient. But, as you've found, they also can do the opposite. It's time for you to deal with the distractions.

If interruptions are the result of a person or people constantly bothering you, be direct with them — even if they're interrupting you about work. Ask your co-workers to schedule meetings or organize specific times to touch base. Or, simply ask them not to interrupt you so often.

Other distractions just can't be controlled. So, you might try:

■ Using headphones. In workplaces that allow them, noise-canceling headphones can keep audible distractions to a minimum.

■ Adding a white- or pink-noise machine. These devices can deaden external sounds.

■ Telecommuting. Is your employer open to employees working from home? Working away from the office on a sporadic or even full-time basis can help reduce distractions. But it's important to know yourself, as not everyone can concentrate on work at home.

■ Reconstructing your workspace. If you're in a high-traffic area, ask to be moved to a quieter location. If you're in a cubicle with low walls, ask your employer if installing a higher wall is an option. If you're constantly seeing people walk by, adjust the location of your screen.

■ Stashing the phone. Are your friends and family texting you throughout the day? If this is the culprit, turn off your phone, put it on airplane mode or check it less frequently. Better yet, put it in a desk drawer so it's out of sight — and out of mind.

Not all distractions involve other people. If you're experiencing personal problems that affect your attention at work, use your company's employee assistance program (EAP) to seek help or reach out to a personal counselor if your company doesn't have an EAP.

After all of this, if you're still at a loss, speak with your supervisor or someone in HR. They should care about your well-being and work with you to address your issue.

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Wednesday service: 7:30 pm 248-485-7266

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www.fpcnorthville.org
200 E. MAIN ST. AT HUTTON
Worship: 9:30 am.
Children's Sunday School, dismissed to classes during worship
Adult Sunday School, 10:45 am
248-349-0911

United Methodist Church

(248) 349-1144
777 West 8 Mile Road
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Northville, Michigan
Worship Times: September - May 9:15 & 11:00 a.m.
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Rev. Martha M. Wootley, Lead Pastor
www.humanorthville.org

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These 3 skills will guarantee your employment for life

Eric Titner
 thejobnetwork.com

When it comes to job hunting most of us are in the same boat, regardless of the position we're seeking or the field we're in. We're eager to convince the gatekeepers—those who have the power to make the hiring decisions—that we possess the full suite of skills and abilities they need for their teams. We also want to make sure our skills for work are current and razor sharp, to keep grabbing the attention and interest of current and future hiring personnel and opening doors to new opportunities.

But times change amidst these noble pursuits, and we all know the breakneck pace at which today's work world spins — what's cutting edge today is obsolete tomorrow, and that includes everything from technology to skills. So, in a word full of uncertainty and rapid-fire change, how can we best position ourselves for success—both in the short-term and for the long haul?

The truth is, there are no ironclad guarantees in life, and this is especially true in the professional world. Most of us have encountered unexpected twists and turns along our career journeys and fully expect to come across unforeseen events in the future. That said, there are some tried and tested skills that you can hone to help make sure that you're in a good position to maintain stable and steady employment across the span of your career.

Psychology Today recently published an article highlighting social intelligence, complex critical thinking, and creative problem solving as skills that will always serve you well in your professional life, regardless of where you are in your career path. According to the article, "These skills are essential not



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only for career selection and job performance but for success and happiness more broadly ... these skills are considered the cornerstone of goal-directed behavior, the kind of behavior that determines the kinds of goals we set in life and the types of results we achieve."

Let's look at each skill more closely.

Social intelligence

Social intelligence refers to your ability to successfully navigate all types of situations with others (including those tricky ones that typically induce stress and anxiety) and build genuine, lasting, and beneficial work relationships with everyone from subordinates to superiors. When gauging your social intelligence, ask yourself the following ques-

tions: Do you typically rise to the occasion when the heat is on and find ways to snatch victory whenever possible? Do you rush bravely forward in the face of new challenges instead of shrinking back into the shady corners? Are you a natural schmoozer at work? Are you generally well liked by your colleagues? Have you built a strong network of contacts over your career arc?

Complex critical thinking

Complex critical thinking is the ability to capably handle all manner of complicated, higher-order tasks that require sophisticated problem solving, synthesizing new and challenging concepts, and generating sound and logical ideas. It's easy to see how having these skills

for work can help you shine and become the go-to person for making sure that challenging and multi-layered projects get completed without a hitch. The real question: Are your skills in this area sharp? Are you making sure to use these skills to your advantage when handling your work responsibilities?

Creative problem solving

Creative problem solvers consistently think outside of the box and come up with fresh and inspired approaches for completing tasks and solving problems at work, often when narrower and more traditional thinking fail to generate positive results. Being able to concoct innovative ways to disrupt the status quo is a skill worth its weight in gold, and can really help you stand out from colleagues who are lackluster in this area.

Take a close look at your how you typically attack new problems and challenges at work. Are you often somewhat off-center yet successful when it comes to figuring things out? Do colleagues appreciate your unique perspective on issues? If so, then you likely possess this skill in abundance, and can use it to help you climb your career ladder.

Now that you're aware of the core skills for work that can help you guarantee employment for life, here's some extra good news: You likely possess these innate abilities in varying degrees. Moving forward, it's up to you to acknowledge their importance and value, continue to hone and sharpen them and make sure you're using them to your full advantage at work.

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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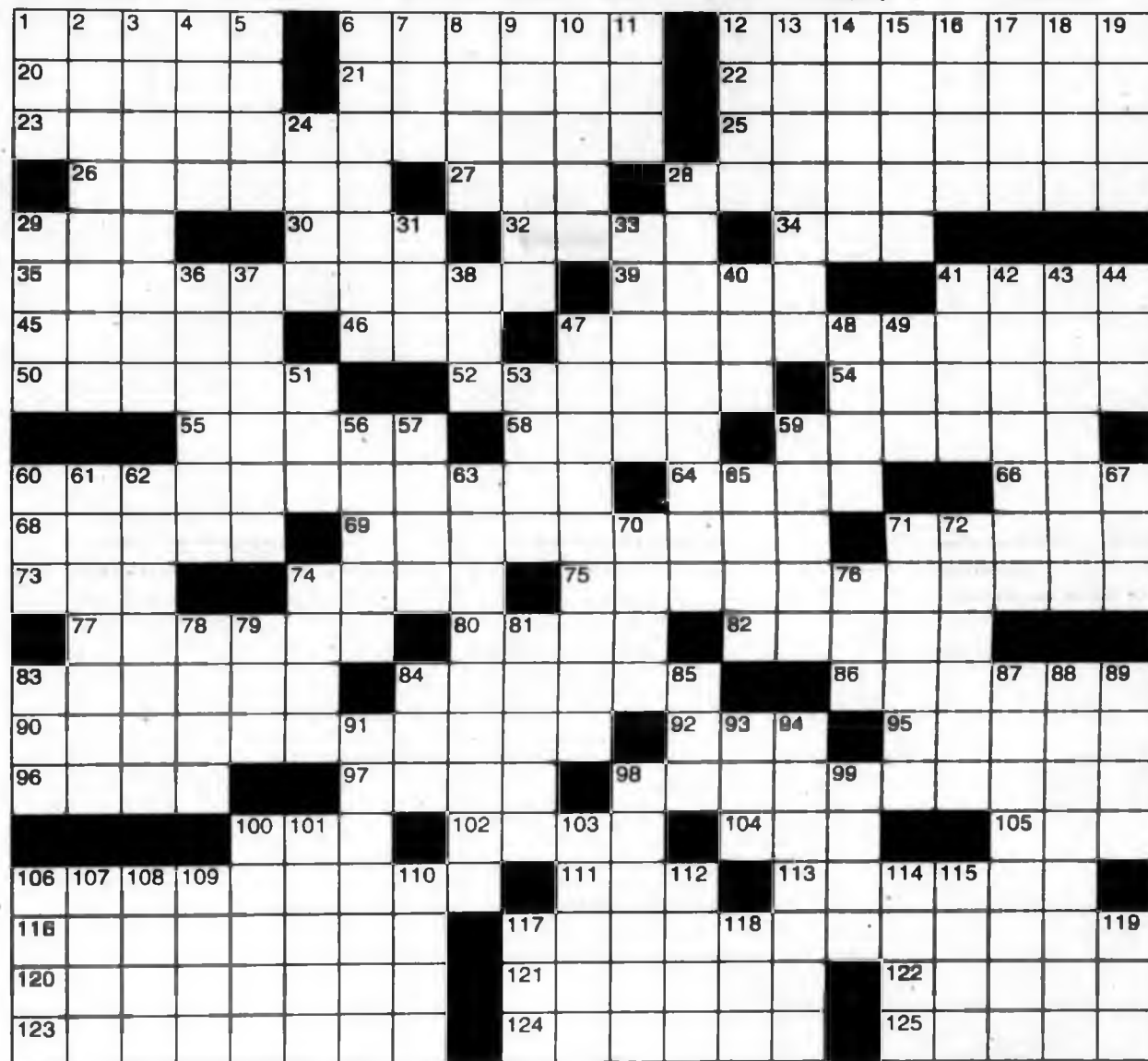
CROSSWORD PUZZLER

ACROSS

- 1 Pagan belief
6 Shortly
12 Refuses to comply with
20 Bubbling over
21 Not end on schedule
22 She played Natalia Boa Vista on "CSI: Miami"
23 Warming up a 24-ounce Starbucks drink?
25 Corded phone connection
26 See 11-Down
27 Beijing-to-Taipei dir.
28 Indian-language word meaning "lower limbs?"
29 Greek dawn goddess
30 Car ad abbr.
32 Edison's middle name
34 Go quickly, old-style
35 Put clothes on a raccoon relative?
39 Margarine, old-style
41 Praise highly
45 Gossipy sort
- 46 Pea keeper
47 Shiny gray wrist bones?
50 Bagel option
52 Non-paper money
54 Defeated in a footrace
55 Countertop
58 "Right on!"
59 Echo
60 "That South Asian yogurt drink is my favorite!"
64 Strip race
66 Anger
68 Defiant type
69 Scan for typos and such
71 "Me and Bobby —" (1971 hit)
73 Off-roader, in brief
74 Counterfeit
75 Spatula on a Hawaiian porch?
77 Noontime nap
80 Ring match
82 Singer Debby
83 Words after many fiction book titles
84 Legions
- 86 Least vicious
90 Beautiful woman in the Muslim paradise who's destitute?
92 During each
95 Actress — Grace Moretz
96 Really tiny
97 Be worthy of
98 Chariot in which the Bible's three wise men traveled?
100 Fast escape
102 1952 Winter Olympics city
104 Egg: Prefix
105 Foldable bed
106 Pool lengths completed by Hindu masters?
111 "... bug — feature?"
113 Typos and such
116 Geometric plane curve
117 Fight a ruling family of old Florence?
120 Stopped sleeping
121 Tristan's lady
122 Tendencies
123 Anonymous
124 Wood finish
125 Inner tension

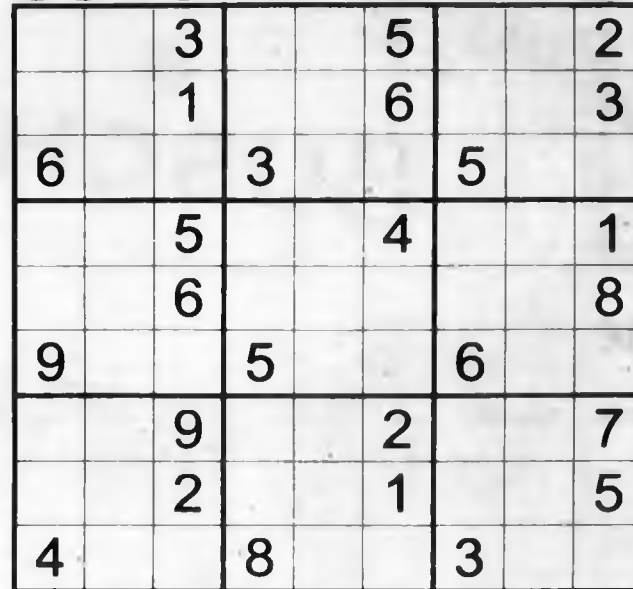
DOWN

- 1 Crib outburst
2 "Except after C" lead-in
3 Roughens
4 — Field (Mets' stadium)
5 "Put — on it!"
6 The so-called "Godfather of Punk"
7 Fall mo.
8 Malted drinks
9 Potted dwarf
10 Spy's info
11 Start of an end-of-week cry that's followed by
26-Across
12 Wrap offerer
13 Sir Walter Scott hero
14 Christian music singer — Patty
15 Classic song
16 Umpire's call
17 Lake that abuts Ohio
18 Egg foo —
19 Gets the idea
24 DEA figure
28 "Barney" Miller star
29 Ben & Jerry's rival
31 "Red Book" Chinese chairman
33 Put in words
- 36 Go hungry
37 Justice Alito
38 Raiders' stats
40 Lead-in to a holiday
41 Delayed
42 Call into a court of law
43 Cornered
44 Big racket
47 Between solid and liquid
48 Filmmaker Nicolas
49 Tea holder
51 Time stretch
53 Old El — (salsa brand)
56 Top dog
57 Tomb raider
59 Sirius XM medium
60 Lyric writer Gershwin
61 "We'd better skip that"
62 Apparent
63 Mexican hats
65 Broccoli —: Var.
67 Perpetually, to poets
70 Be worthy of
71 1972 Summer Olympics city
72 Christmas Nativity display
74 WWII battle site
76 Unit of bricks
78 "Climb — Mountain"
79 Six, in Sicily
81 Forebodings
83 Yellowfin tuna, in Hawaii
84 Santa —
85 Wrap offerer
87 Deciding (to)
88 One-man bands, e.g.
89 Examine
91 Doe and hen
93 Vainglory
94 Construction bolt installer
98 Many a Utah churchgoer
99 Fish lurer
100 Viliy in print
101 By itself
103 Untethered
106 Time stretch
107 Tot's H2O
108 Composer Khachaturian
109 Create
110 Hip hangouts
112 Showing skill
114 Country's McEntire
115 Yemeni port
117 Part of ACLU: Abbr.
118 Fruity drink
119 Suffix with 31-Down or 93-Down



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

SUDOKU



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

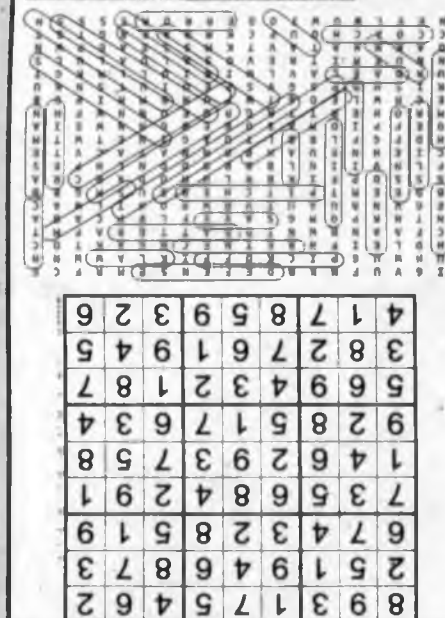
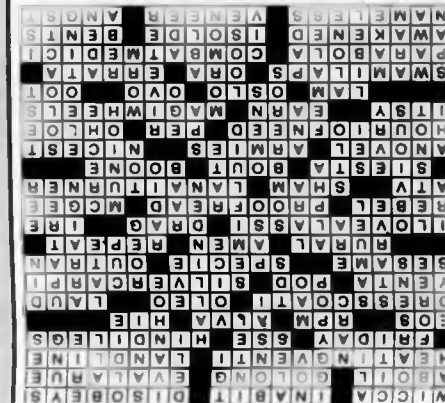
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U H W U G P I C K O F F I K L A W N N H
N D L E I F N R E T N E C N G A K T O C
C F A A N R W N T D B A T T E R A F M T
N T H R P O M G S A V E F L P P C A B A
E G V N B U A U I V B W B O H T L W A C
B D E E M T P I T C H E R S U S M G B B
G S S D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

WORDS

ASSIST
BALK
BASEMAN
BASES
BATTER
BENCH
BULLPEN
CATCH
CENTER
CHANGEUP
COACH
DEFENSE
EARNED
ERROR
GROUNDOUT
HITTER
HOME RUN
INFIELD
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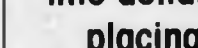
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