

Payne fights to adopt Russian youths

continued from front page

Life in the orphanage

Thus began a tedious, tiring process that Payne is still striving to complete. Payne usually teaches summer school. While surfing the Internet one day, he happened upon an article written by someone who went to this Russian orphanage. It explained that life is like at the orphanage and how of living a comfortable life, Payne said.

They care so much about them. He told the children that caring people will be spending six weeks living in their orphanage, eating with them, teaching them and playing with them.

Most of these kids have never had anyone care about them," Payne said. "I got cold feet before we went, but I knew that if I didn't like it I could always come back. I did like it, though. There wasn't a single minute I was there that I didn't want to come back."

Payne's journey

Besides Payne, two college students and a retired nun volunteered. The group first flew into Moscow, took a 12-hour train ride to a small town, then took a city bus to another village. They had to walk about a half mile down a path that went through a forest to the orphanage.

going to get it," Payne said. "We had evacuation insurance just in case we contracted anything. Before I went I took hepatitis A, B and C shots, I took a tetanus shot, diphtheria and many other things. I figured, 'If they can live through it I can live through it.'"

Payne said that he had to keep his mouth shut when he went through the water. The kids, however, were splashing water at each other and laughing.

The process of adopting

By the time he returned home, Payne had bonded with three of the boys so much that he wanted to help them out. Their names are Misha, Lyosha and Sergei. He spoke at length with the interpreter about how he could help these kids and found out material things he could get for them wouldn't change their lives much. They loved new toys and sports equipment, but in the end, they go back to their same dead-end lives.

The interpreter said that the only thing Payne could do to really help was to get them out of the orphanage. He explained that the only alternative was to find people who were willing to adopt the children.

Payne decided to do that himself, so he and the translator have spent the last four months trying to adopt the three kids.

"He's helping me as much as he can," Payne said. "I've spent a lot of time researching how the whole process works. I've got all the paperwork finished, had to get it notarized and apostilled, translated into Russian, and notarized in Russia. I received approval from the U.S. government to adopt."

start the process in Russia, and that's a very difficult thing because most people go through adoption agencies," Payne said. "Unfortunately, because of the circumstances, I can't do that. It's very difficult for people to adopt without an agency. There are 51 agencies that are accredited by the Russian government. I've contacted all of them, and they all said no. I have contacted lawyers and many people in Russia as well."

Payne has literally spent hundreds of hours researching the adoption process and Russian children. He called every adoption agency accredited by the Russian government, but found that none of them would work with him. He had already identified the children he wanted to adopt (strike one) the children were in a rural orphanage where few agencies worked (strike two); and he is a single man (strike three).

"I've had little success cracking the Russian end of the process," Payne said. "It is a two-step process: You apply to the ministry of education and then you petition the regional court. Trying to do this

without an agency, not speaking any Russian, and from eight time zones away has been extremely difficult and frustrating."

Payne flew back to Russia just a couple weeks ago to finalize the paperwork and see if he could get a meeting with the Ministry, but to no avail.

"Russian officials do not like to work with people who are adopting without an agency for many reasons, some legitimate and some not so legitimate," Payne said. "They see me as someone who is choosing not to work with an agency. Unfortunately, no one seems to realize that I actually want to help these kids, make them part of a loving family and give them a real opportunity in life."

"I know some people who have adopted kids from other countries and I've contacted them to see if they can help. There are many roadblocks I'm running into, but I'll keep trying."

Ramiz Khuri is a staff writer for the Novi News. He can be reached at (248) 349-1700, ext. 110 or by e-mail at rkhuri@ht.comconnet.net.

Our High Yield Certificates of Deposit Rates Can Send Your Financial Future Soaring.

Invest in the Best

- 3.04% APY 18 Months
- 3.30% APY 24 Months
- 3.40% APY 27 Months
- 3.60% APY 36 Months

MICHIGAN HERITAGE Bank Let us lend a hand www.mheritage.com

Holiday Bonus Cash is Back!

GET up to **\$500** ON SELECTED 2005 FORD CARS AND TRUCKS (1)

THE NEW FORD FIVE HUNDRED

Current Ford Employee Lessees can Re-Lease a 2005 Ford Five Hundred SEL

\$236 per month

THE NEW FREESTYLE

Current Ford Employee Lessees can Re-Lease a 2005 Freestyle Limited

\$254 per month

THE NEW ESCAPE

Current Ford Employee Lessees can Re-Lease a 2005 Escape XLT

\$209 per month

THE NEW TAURUS

Current Ford Employee Lessees can Re-Lease a 2005 Taurus SE

\$138 per month

THE NEW MUSTANG

Current Ford Employee Lessees can Re-Lease a 2005 Mustang

\$179 per month

PLUS...\$500-\$1000 HOLIDAY BONUS CASH ON SELECTED 2004 MODELS TOO! see dealer for details

(1) For special \$500 Holiday Bonus Cash on selected 2005 models, take new vehicle retail delivery from dealer stock by 1/3/05. Restrictions apply. See dealer for complete details.

HINES PARK FORD

248-437-6700

COFFEE BEANERY CAFE

What: Returning to Novi, the beanery features cappuccino, mocha, espresso, latte and signature blends, plus a full cafe menu with wraps, soups and sandwiches.

BOUTIQUE

What: Make up artist and skincare specialist Freda Ansara opened her first beauty studio that features Pam cosmetics, exclusive skincare products, massages and jewelry.

NOTICE

Notice is hereby given that on 1/20/05 at 3:30 p.m. the following will be sold by competitive bidding at Estate Storage

THE NOVI NEWS Published Each Thursday By The Novi News 144 W. Main Street Northville, Michigan 48157 Periodical At Northville, Michigan

DIVORCE????

The failure either act first or respond quickly to divorce proceedings can affect the outcome of child custody, support and property division.

Let's Talk with GARY S. WEINSTEIN, JEWELRY GEMOLOGIST

GOSH! GARNET! If you love the sun-drenched colors of Indian Sapphires, you will adore the range of colors displayed by garnet, January's birthstone.

Boutique, Beanery open in Novi's Gateway Village

Her previous traveling endeavor was called "Facing by Freda." While working at Todd's Room in Birmingham, Ansara said many of her clients lived in Novi.

Blush Boutique

What: Make up artist and skincare specialist Freda Ansara opened her first beauty studio that features Pam cosmetics, exclusive skincare products, massages and jewelry.

Notice

Notice is hereby given that on 1/20/05 at 3:30 p.m. the following will be sold by competitive bidding at Estate Storage

THE NOVI NEWS Published Each Thursday By The Novi News 144 W. Main Street Northville, Michigan 48157 Periodical At Northville, Michigan

Divorce????

The failure either act first or respond quickly to divorce proceedings can affect the outcome of child custody, support and property division.

Let's Talk with GARY S. WEINSTEIN, JEWELRY GEMOLOGIST

GOSH! GARNET! If you love the sun-drenched colors of Indian Sapphires, you will adore the range of colors displayed by garnet, January's birthstone.

Construction coming soon

That money would cover initial design and environment reviews, to be followed by acquiring rights-of-way and, eventually, construction.

Novi's Gateway Village The Coffee Beanery owner

Her previous traveling endeavor was called "Facing by Freda." While working at Todd's Room in Birmingham, Ansara said many of her clients lived in Novi.

Blush Boutique

What: Make up artist and skincare specialist Freda Ansara opened her first beauty studio that features Pam cosmetics, exclusive skincare products, massages and jewelry.

Notice

Notice is hereby given that on 1/20/05 at 3:30 p.m. the following will be sold by competitive bidding at Estate Storage

THE CAMERA PHONE YOU REALLY WANTED, At Our Lowest Price Ever.

Audiovox 8910 Camera Phone with Flash Voice activated dialing Full color screen

\$29.99

Order by January 3rd for FREE Delivery

THE NOVI NEWS Published Each Thursday By The Novi News 144 W. Main Street Northville, Michigan 48157 Periodical At Northville, Michigan

Let's Talk with GARY S. WEINSTEIN, JEWELRY GEMOLOGIST

GOSH! GARNET! If you love the sun-drenched colors of Indian Sapphires, you will adore the range of colors displayed by garnet, January's birthstone.

COMMUNITY

Pam Fleming, staff writer (248) 349-1700, ext. 105 pfleming@ht.homecomm.net

Don't forget: drinking and driving don't mix

Plan ahead, call MADD — or pay the price

By Kim Kovelie
STAFF WRITER

Novi's Post Bar is ready to handle the New Year's crowds until 4 a.m. Saturday, trained servers have eagle eyes for overdrinking clues, and several cabs will wait outside.

"We have a little cab stand in front of our place; there's always generally two-three AMC Cabs," General Manager Frank Gigante said. "We often tell people, 'Hey, there's a great hotel down the road.' I think people are a lot more cautious these days."

Many officials and bar proprietors agree, but accidents still happen. It's a sad reality in Novi with baby, plus a dead for a ride home.

MADD to the rescue

If you end up stranded, Mothers Against Drunk Driving has Project LifeSaver for its 30th year, offering cab rides by calling (877) 693-6233. "Bars are participating and they're posting our information," said Michelle McClelland, executive director for the Wayne County chapter. "We'll dispatch a cab to that particular location... and give them a safe ride."

Honor Smith, MADD executive director, said drinking typically picks up from 10 p.m. to midnight, then escalates.

"If someone is a party host, then they certainly should provide non-alcoholic drinks for those who are designated drivers," Smith said. If someone insists on driving drunk, he said, "You need to do anything you can to take their keys away from them."

For a last line of defense, he said, buckle up. "You can have done everything right... but just never know what happens in the other vehicle."

Started about a year ago, Wayne County's 35th District Court program currently has 15 enrolled in four phases.

Besides shattering lives, there are other prices to pay for driving drunk, Mark Mandell, Northville attorney, has seen both sides.

"The typical case is... disobeying minor traffic ordinances," Mandell said. "So many people think there's ways to get out of it. In my opinion, 97 percent of the time, you're going to be convicted of at least impaired."

First time offenders face \$100-\$500 in fines and jail/community service time.

A second offense in seven years means getting a back means going to the secretary of state's license appeals division.

"At that point, the burden's on you," Mandell said. "The best you're going to do at that point is a restricted license for a year."

For serious alcohol problems, Oakland and Wayne counties have voluntary sobriety courts.

Oakland's 52-1 District Court has had 325 complete the program in nearly four years.

"The goal is to teach them a new way of living that means they don't get re-arrested," Judge Brian MacKenzie said. "An officer can stop them at any time to test them. Their opportunities to drink are virtually eliminated."



Helping Haven
Marcia Stevens, property manager of the Novi Senior Housing on Meadowbrook, was part of an effort to stock a Christmas tree with socks and underwear which was donated to HAVEN (Help Against Violent Encounters Now) in Oakland County, a home for abused women and children.

VARSITY LINCOLN MERCURY COLLISION CENTER

2 exits west of 12 Oaks Mall at Grand River and Wixom Road
1-248-449-6901

PEOPLE'S CHOICE AWARD WINNER
"BEST COLLISION SHOP" 2003

It's your choice so choose the best!
Tell your insurance company
"I'm going to Varsity Lincoln Mercury's Collision Center"

- We Repair All Makes & Models
- Direct Repair For All Major Insurance Companies
- Guaranteed On Time Repairs
- 90 Days Same As Cash On Your Collision Deductible!

Varsity Collision Center Special*
Save this in case of an accident for
FREE TOWING
Courtesy of Varsity Lincoln Mercury Collision Center
248-896-8888

Varsity Collision Center Special*
FREE Collision Loaner
Courtesy of Varsity Lincoln Mercury Collision Center
248-449-6901

PUBLIC SAFETY

Col Stone, editor (248) 349-1700, ext. 113 cstone@ht.homecomm.net

Weather causes sprinkler leaks

By Ramez Khuri
STAFF WRITER

The Novi Fire Department has been busy investigating nine different sprinkler system problems all across the city. The brunt of them happened Dec. 19, as the department received five separate calls.

One of the more severe incidents occurred at the Extended StayAmerica Hotel, located at 21555 Haggerty Rd. in Novi. According to Novi Fire Chief Art Lenaghan, the hotel called the station just before noon on Dec. 21 because there was a water leak.

After an investigation, the fire department determined the problem was a broken sprinkler on the third floor. Water had run through the structure and into the electrical room, which caused a potential electrical hazard.

Lenaghan said. "In the meantime, we had water damage on all three floors. We evacuated the building, we got an electrical inspector over there and a contractor, and we shut the power down."

The fire department scheduled another inspection first the next morning to determine if it was safe to reopen the hotel.

Lenaghan explained that these problems are occurring because of the weather. He also said they seem to be happening a lot more than usual lately, with a lot more water damage to buildings.

"We had that extremely cold weather, and when the pipes get too close to the outer walls, they freeze up," Lenaghan said. "It warmed up (last Tuesday) and that's when leaks occur. In some of these cases, with the sprinkler systems out, we've had fire watches set up."

difficult for businesses to prevent this kind of problem. Routine sprinkler inspections and contractors are sent out to commercial buildings, but that's about it.

"It's very difficult to do anything else because you can't really shut the sprinklers down, and you can't really drain them," Lenaghan said. "The purpose of the system is the water in the pipes, and these things happen."

"We can isolate it usually with sectional control valves, but if a leak happens, it's a matter of getting somebody out there right away and to know who to call. We'll come and shut it down and put up fire watches in the building."

Ramez Khuri is a staff writer for the Novi News. He can be reached at (248) 349-1700, ext. 110 or by e-mail at rkhuri@ht.homecomm.net.

POLICE REPORT

Shooter takes own life

At approximately 7:35 p.m. on Dec. 26, Wixom Police responded to a report of a shooting in the Bristol Square Apartment Complex. During the subsequent field investigation, the perpetrator was identified and barricaded himself in his apartment when confronted by police. While barricaded, this man fired numerous shots inside his apartment and refused to surrender to police.

Wixom Police, assisted by personnel of the Oakland County Sheriff's Department, negotiated

with the 40-year-old man until about 4 a.m. the next morning. At that time, negotiations broke down and the man took his life during police efforts to force him from where he was barricaded.

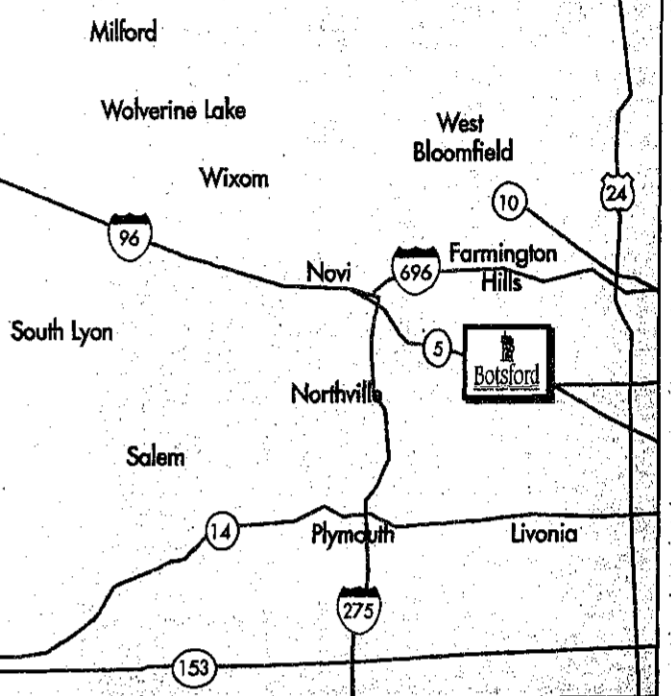
He has been identified as a resident of the apartment in which he had barricaded himself. His name is being withheld pending notification of his family.

The victim of the initial shooting was taken to Huron Valley Hospital where he was treated for non-life-threatening injuries, police said.

Woman found dead

Novi Police are investigating the death of a 79-year-old Novi woman found dead outside her residence in the 30000 block of Rousseau on Dec. 25. The deceased was found on the ground near her car around 11 a.m. Police said it appears that she had been dead for several hours when neighbors noticed and called the police.

At this time, there does not appear to be any foul play involved, police said. Detectives are still investigating.



Greater Novi knows Botsford care.

If you live in the greater Novi area, the finest health care is right in your backyard... Botsford care. Botsford care is the health care provided to you and your family by the physicians and staff at Botsford General Hospital. It's the latest advances in treatments and technology, combined with genuine compassion and personal care. In an emergency, it's right around the corner... but at the heart of Botsford care is a commitment of comprehensive health services committed to keeping you healthy so you won't need emergency care. That's why if you live in greater Novi, we invite you to go to know the Botsford family and the services you'll find.

Botsford care. For a board-certified physician near you, call Botsford's HealthMatch toll free at (877) 442-7900.

Botsford
HEALTH CARE CONTINUUM

THINKING ABOUT A NEW FURNACE? **LENNOX** FREE ESTIMATES (734) 525-1930 Our 30th Year! UNITED TEMPERATURE 6919 MIDDLEBELT • LIVONIA

NO EXPERIENCE? NO PROBLEM! **TUITION PAID TRAINING** NEED A CREDIT? No Credit Checks! No Security Deposits! Company Sponsored! **CRST** 900-553-2778

WISH LIST YEAR-END EVENT

HAVE YOURSELF A MERRY LITTLE PAYMENT

2005 LINCOLN LS V-8 SPORT*

- All-Speed Traction Control • SelectShift Automatic™ transmission
- Available class-exclusive climate-controlled front seats
- Formula One-inspired suspension
- "Best Pick" in its class, 6 years in a row —Insurance Institute for Highway Safety**

RED CARPET LEASE FOR RETURNING A/D/VZ FORD EMPLOYEES, RETIREES AND ELIGIBLE FAMILY MEMBERS.

\$317 A MONTH/36 MONTHS **\$0** DOWN PAYMENT **\$912** CASH DUE AT SIGNING INCLUDING \$1,000 FORD CREDIT CASH, \$500 FMCC A/D/VZ BONUS CASH AND \$1,000 RENEWAL CASH

Security deposit waived. Includes acquisition fee. Excludes tax, title and license fees.

SEE YOUR METRO DETROIT LINCOLN MERCURY DEALER

ANN ARBOR Sesi 2100 W. Stadium Blvd. (734) 668-6100 seslin.com

CLINTON TOWNSHIP Stu Evans Lakeside 17500 Hall Rd. (586) 840-2000 stu.evans@lakeside.com

DEARBORN Jack Demmer 21531 Michigan Ave. (313) 274-8800 demmerj.com

DETROIT Bob Maxey 16901 Mack Ave. (313) 885-4000 bobmaxey.com

DETROIT Park Motor 18100 Woodward Ave. (313) 585-4564 parkmotor.com

GARDEN CITY Stu Evans Garden City 32000 Ford Rd. (734) 425-4300 stu.evans@desicity.com

NOVI Varsity 49251 Grand River (248) 482-7133 vartyn.com

RYNHOLM Hines Park 40401 Ann Arbor Rd. (734) 453-2424 hinespark.com

SOUTHGATE Crissman 1185 South Rochester Rd. (248) 652-4200 crissman.com

SOUTHFIELD Star 24250 W. 12 Mile Rd. (248) 354-4900 starlin.com

STERLING HEIGHTS Crest 36200 Van Dyke (586) 739-6000 crestlin.com

TROY Bob Borst 1950 West Maple (248) 643-6600 borstlin.com

YPSILANTI Seal 950 East Michigan (734) 482-7133 seal.com

*2005 Lincoln LS V-6 Luxury model shown. **40-mph frontal offset crash test. ***Call 1-888-56-LEASE for details. Payments may vary. Residency restrictions apply. Take delivery from dealer stock by 1/03/2005. See dealer for complete details.

Taorello's

Sale Dates: SUNDAY, DEC. 26th thru FRI., DEC. 31st, 2004

Store Hours: Sunday • 9 - 6 Mon. - Thurs. • 8 - 8 Friday • 8 - 6 CLOSED SATURDAY

MARKETPLACE

A Toast To The New Year!

BRUT or EXTRA DRY BAREFOOT BUBBLY \$5.99 750 ml. (SAVING \$300)

ONLY THE BEST DOM PERIGNON CHAMPAGNE \$9.99 750 ml. (SAVING \$299)

BLANC de NOIR or BRUT PIPER SONOMA \$1.99 750 ml.

RASPBERRY ITALIAN BUBBLY BANFI ROSA REGALE \$2.19 750 ml. (SAVING \$1.00)

NON-ALCOHOLIC LaCHAMPRE GOLD \$2.99 750 ml. (SAVING \$200)

ALL VARIETALS BLACKSTONE WINES \$7.99 750 ml. (SAVING \$200)

KALAMAZOO'S OWN BEER'S WINTER WHITE ALE \$7.99 6 PK. + dep.

HARVEST OF THE SEA (26 - 30 Ct.) JUMBO COCKTAIL SHRIMP \$9.99 lb. (SAVING \$300)

SALE PRICES ON ALL WINES VALID ONLY WHILE SUPPLIES LAST!

MANY, MANY OTHER GOURMET ITEMS ON SALE THROUGHOUT THE STORE

It's Just Not A Party Without A Party Tray From Taorello's!

We Can Also CATER YOUR PARTY!

1007 E. GRAND RIVER • BRIGHTON
VISIT US ON THE WEB: www.taorellos.com (810) 225-8900 GOURMET CATERING GIFT BASKETS

The **December** to Remember

\$600 DOWN

2005 LEXUS ES330 \$379* 36 Months
Moonroof, CD Player, Premium Sound, Leather, Heated Seats

2005 LEXUS RX330 \$349* 36 Months
Moonroof, CD player, Premium Sound, FWD, Leather, Heated Seats

2005 LEXUS GS300 \$499* 36 Months
Moonroof, 6-disc CD, Premium Sound, Leather, Heated Seats

NEW 2005 LEXUS IS300 \$499* 48 Months
Heated seats, Moonroof, 6-disc CD, Rear back up camera, navigation, Mark Levinson Premium Sound, Leather

OPEN MON & THURS 9-9; TUES, WED & FRI 9-6

LEXUS OF ANN ARBOR
590 Auto Mall Dr., Ann Arbor, MI 48106-4539 • 734-996-1662 lexusofannarbor.com

LEXUS OF LANSING
5701 Pennsylvania Ave., Lansing, MI 48917 • 800-539-8748 • 517-394-8000 lexusoflansing.com

LIFESTYLES

Cal Stone, editor (248) 349-1700, ext. 113 cstone@nlh.comcomm.net

OBITUARIES



Frazer Warner Staman, 100

Frazer Staman, of Novi, died Dec. 27, 2004. He was born in Farmington on July 5, 1904, to the late Frederick and Henrietta (Westfall) Staman and was delivered by Dr. Frazer Holcomb (his namesake) of Redford. His middle name, Warner, was given him because of his father's great admiration for Gen. Fred Warner. He graduated from Farmington High School in 1923, where he played football and baseball. Frazer still holds the record for strike-outs. On April 22, 1923, he struck out 20 men in a game against Dearborn High School.

He began his career in 1924, managing A & P stores in Wayne, Livonia, Farmington and Northville. From 1932-1935, he worked for his father, Frederick on the Staman Family Farm. The farm was located on the north side of Ten Mile Road, between Power and Orchard Lake roads in Farmington Hills. That property is now known as Staman Acres Subdivision.

Mr. Staman was Novi Township supervisor from 1953-1963 and Oakland County Board Commissioner from 1963-1975. Of all the Oakland County Board Commissioners, Frazer is the only one to have a garage named after him. This garage is located on Stevenson Highway. To supplement his income, he was also owner of Staman Insurance Co. in Novi. He sold that agency in 1975. He was a member of the Farmington Masonic Lodge since April 26, 1926, making him the oldest and longest member of that Lodge.

A funeral service will be held

at 11:30 a.m. today at Heene-Sundquist Funeral Home, 23720 Farmington Rd., Farmington. Interment will follow at Oakland Hills Memorial Gardens, Novi. Memorial tributes are suggested to Salem United Church of Christ, 33424 Oakland Rd., Farmington, MI 48335. Arrangements were made by Heene-Sundquist Funeral Home.



Patti E. Markle, 77

Patti E. Markle, of Novi, formerly of Wixom, died on Christmas Eve, 2004, in the care of her family and Angela Hospice. She was 77 years old.

Born on January 25, 1927, in Flat, she was the daughter of Jack and Helen (Hedensall) Branswell. After graduating from Flat Tech High School in 1945, she did secretarial work for the Citizens Bank in Flat where she met and fell in love with Norman Markle. They were married on June 4, 1949.

In addition to her duties as wife and mother, Mrs. Markle worked as a secretary and administrative assistant for St. Andrew's Presbyterian Church in Davison in the 1960s and for Dr. Korman of Sioux City, Iowa, where the family lived in the 1970s and 1980s. Late in the 1980s, she and her husband moved back to Michigan to be near family, settling in Wixom and moving more recently to Novi. They traveled to England to research her family history in Cornwall, and to Hawaii and elsewhere, enjoying a well-earned retirement. Five and a half years ago Mrs. Markle was diagnosed with cancer, and despite the ensuing treatments and surgeries, she

continued to enjoy life with her husband and her daughters and their families. She loved spoiling her grandchildren, shopping for their birthdays and Christmases, and family meals and outings. She was an avid reader and crossword puzzle addict. She was a courageous battle against her cancer till the end and trusted in God to care for her and for her family.

She is survived by her husband of 55 years, Norman Markle, and by their daughters, Nancy (Harry) Williams Dohse of Plymouth, Minn., her grandchildren, Zachary, Ryan and Holly Ann, and Janessa and Kimberlee Dohse also survive as does her brother, Jack (Elsie) Hamwell of Beaumont, Texas, two nieces and one nephew and many

dear friends who join her family in mourning her death and giving thanks to God for her life among them.

Funeral services were held at Milford Presbyterian Church, Dec. 28, with Rev. John Harris officiating; burial is in Flushing Cemetery. Memorials may be made to American Cancer Society or Angela Hospice. For further information, please call (248) 684-6645 or visit the Web at www.lyndalFuneralDirectors.com.

Cornelia L. Flanigan, 95
Cornelia Flanigan died Dec. 22, 2004. She was 95. Survivors include five children, Edward (Judy), Richard (Bea), Lois Flanigan, Bonnie (Herb)

Washburn and Michael (Susan); 13 grandchildren; several great-grandchildren; and two siblings, Vernell Hill and Les Shoner. She was preceded in death by her husband, Meryl, and one daughter, Phyllis (Roger) LeFever. A funeral service was held Dec. 27 at Ward Presbyterian Church, Northville. Memorials may be made in Connie's memory to Ward Presbyterian Church, 40000 W. Six Mile Rd., Northville, Mich. 48167 or the Lightsource Hospice, 24293 Telegraph Rd., Ste. 102, Southfield, MI 48034. Arrangements were made by O'Brien/Sullivan Funeral Home, Novi. Online sympathy messages may be sent on the Web at www.obrienfuneralhome.com.

Steer clear from harm, install smoke alarms!

PREVENT FIRE. SAVE LIVES.

<http://www.usfa.fema.gov>

United States Fire Administration
Federal Emergency Management Agency

Oakland Community College

Get ANYWHERE from here . . .

- University Transfer programs in Liberal Arts, Science, Business Administration
- Five convenient Campus sites in Auburn Hills, Farmington Hills, Royal Oak, Southfield and Waterford
- More than 130 Certificate and Degree programs in high-demand professions
- Affordable tuition - \$53.70 per credit hour for district residents
- Thousands of classes from which to choose
- Register on campus, online, or by phone
- No charge to apply

Enroll NOW for Winter Classes NEW this Winter

Touch* Tone & Web Registration: Extended - NOW thru Jan. 4

Final Registration: January 5, 6 and 7

Classes begin: Monday, January 10

Register for classes online: www.oaklandcc.edu

For information call: **248.341.2350**
Visit Our Website: **www.oaklandcc.edu**

OAKLAND COMMUNITY COLLEGE

Oakland Community College is an affirmative action equal opportunity institution.

PEAK ENVIRONMENT, LLC
Radon Reduction-Testing Service

RADON. SOMETHING YOU CAN LIVE WITHOUT.

- FAST RELIABLE SERVICE
- NATIONAL CERTIFICATION
- SAFE MITIGATION TECHNIQUES
- SHORT & LONG TERM TESTING
- DO IT YOURSELF TEST KITS
- FREE TEST ESTIMATES

248.540.PEAK (7325)
888.670.PEAK (7325)
TOLL FREE

199 W. Brown • Suite 220 • Birmingham, MI
©2004 PeakEnvironment, LLC

ACAPULCO HOT Days & Sizzling Nights!

An ideal climate with almost guaranteed sunshine beckons travelers to Acapulco's sprawling shores where watersports abound, romance flourishes and the party never ends. Forever Acapulco!

Hotel Continental Empire Acapulco 5*
FR. Feb. 4-18, Mar. 18
7 nts. \$699**

Las Brisas Acapulco 6*
FR. Feb. 4-18, Mar. 18
7 nts. \$499**

Call: Passageways Travel
1-888-532-0420

MEXICO BEYOND YOUR EXPECTATIONS

APPLE VACATIONS

Photos are general and do not represent an actual location or service. All services are subject to change without notice. Apple Vacations is a service mark of Apple Vacations, Inc. ©2004 Apple Vacations, Inc. All rights reserved.

COMMUNITY FINANCIAL

Thinking forward. Banking right.

FREE CHECKING AT COMMUNITY FINANCIAL

Serving your community for over 50 years, Community Financial gives you banking that's easier, friendlier and more rewarding than ever!

Banking made easier with Free Checking

- no minimum balance requirement
- no monthly maintenance fee
- unlimited check writing
- free Visa Check Card
- free Internet Banking with Bill Pay

To open your account visit your local office, give us a call or visit us on-line at www.cfcu.org

(734) 453-1200 (877) 937-2328 toll free www.cfcu.org

PLYMOUTH 500 S. Harvey CANTON 6555 N. Canton Center NORTHVILLE 4001 E. Main NOVI 47570 Arden Dr.

EDUCATION

Ramez Khuri, school reporter (248) 349-1700, ext. 110 rkhuri@nlh.comcomm.net

Extra cost doesn't faze students' parents

continued from front page

It wasn't until Marianne Malarkey, former camp Co-ordinator and current fifth grade teacher, approached the board that some answers surfaced. She addressed the board and pleaded that they not cut it from the budget, saying that she and Hurst would work with the board to see if there were other ways to fund it.

The board obliged. Through a series of talks with Meadows Principal Dr. Tim Falls and Novi Community School District Superintendent Dr. Elizabeth Lippe, a plan was devised to keep the camp in place, with a few modifications.

Restructuring the camp

Falls researched where cuts could be made. He then came back to the board with a plan to reduce the cost to the school board by eliminating and shifting some programs within the camp. They were to:

- Eliminate one of the coordinators' positions.
- Bring in less experienced people to cover the night shift.
- Eliminate one evening presenter and increase the cost to parents for their children to attend.

Though the plan posed some major changes, Hurst said he has not heard any negative feedback from parents about the increase. Many even told him that they would pay twice what they were paying right now, or pay for all of it so that their kids could experience the camp.

"They felt that strongly about it," Hurst said. "Parents were calling us saying that they wanted to help save the program, which was very encouraging."

Five fifth grade groups have already been out to the camp and four more will go out after winter break in January. Hurst's and Malarkey's team will go Jan. 3.

Ramez Khuri is a staff writer for the Novi News. He can be reached at (248) 349-1700, ext. 110 or by e-mail at rkhuri@nlh.comcomm.net



Orchard Hills Toy Drive

Meghan Kwerderis, Emily Tomkinson and Michael Hill, all from Jennifer Smith's kindergarten class at Orchard Hills Elementary, show off the many box loads of toys collected at the school's Annual Toy Drive. Kids were asked to bring in new, unwrapped toys to be donated to the Clothes Closet at Holy Family Church to be distributed to families in need. The program is one of several community service projects that Orchard Hills does each year.

NOTICE - CITY OF NOVI REQUEST FOR BIDS AGGREGATE MATERIALS

The City of Novi will receive sealed bids for AGGREGATE MATERIALS according to the specifications of the City of Novi. Bid packages are available at the Office of the Purchasing Director.

Sealed bids will be received until 3:00 P.M. prevailing Eastern Time, Wednesday, January 12, 2005 at which time proposals will be opened and read. Bids shall be addressed as follows:

CITY OF NOVI
CAROL J. KALINOVNIK, PURCHASING DIRECTOR
45175 W. Ten Mile Rd.
Novi, MI 48275-3224

All bids must be signed by a legally authorized agent of the bidding firm. ENVELOPES MUST BE PLAINLY MARKED

"AGGREGATE MATERIALS"

AND MUST BEAR THE NAME OF THE BIDDER.

The City reserves the right to accept any or all alternative proposals and award the contract to other than the lowest bidder, to waive any irregularities or informality or to reject any or all proposals; and in general to make the award of the contract in any manner deemed by the City, in its sole discretion, to be in the best interest of the City of Novi.

NOTICE DATED: December 23, 2004

CAROL J. KALINOVNIK
PURCHASING DIRECTOR
(248) 347-0446

(12-30-04 NN 185313)

CITY OF NOVI VOLUNTEERS NEEDED TO SERVE ON CITY BOARDS & COMMISSIONS

Notice is given that the Novi City Council will be meeting to interview applicants for appointment to the Beautification Commission, Board of Review, Economic Development Corporation, Election Commission, Housing & Community Development Advisory Committee, Historical Commission, Library Board of Trustees, Parks, Recreation & Forestry Commission and Zoning Board of Appeals.

If you are a qualified voter in the City of Novi and interested in volunteering to serve on the City board or commission, applications are available in the office of the City Clerk, 45175 W. Ten Mile, or by calling (248) 347-0456 to receive an application by mail or fax, or log on to the City Web Site at www.ci.novi.mi.us to print out an application.

The deadline for filing an application is Friday, January 7, 2005 to allow time for scheduling interview appointments.

Council will be interviewing applicants on Monday, January 10, 2005, beginning at 7:00 p.m. in the Council Chambers. Interviews are scheduled for 10 minutes each and all City Council meetings are televised.

MARYANNE CORNELIUS
CITY CLERK

(12-16, 23 & 30-04 NN 183967)

"MEET THE FOCKERS" IS THE FUNNIEST MOVIE OF THE YEAR!

Meet the Fockers

PG-13

NOW SHOWING AT THESE THEATRES

AMC FORUM 30	AMC LAUREL PARK	AMC LYONIA 20	BEACON EAST
BIRMINGHAM PALMVIEW	EMAGINE CANTON	EMAGINE NOVI	MJR SOUTHGATE 20
PHOENIX AT BEL AIR CTN.	PHOENIX WEST HAVEN	SHOWCASE WESTLAND	STAR SOUTHFIELD
STAR FAIRLANE 21	STAR GRATIOT	STAR GREAT LAKES	STAR JOHN R
STAR ROCHESTER	STAR SOUTHFIELD	STAR TAYLOR	UA COMMERCE

"SPANGLISH" SOARS TRIUMPHANTLY ABOVE MOST AMERICAN COMEDIES.

Spanglish

A comedy with a language all its own.

NOW PLAYING

AMC FORUM 30	AMC LAUREL PARK	AMC LYONIA 20	BEACON EAST
BIRMINGHAM PALMVIEW	EMAGINE CANTON	EMAGINE NOVI	MJR SOUTHGATE 20
PHOENIX AT BEL AIR CTN.	PHOENIX WEST HAVEN	SHOWCASE WESTLAND	STAR SOUTHFIELD
STAR FAIRLANE 21	STAR GRATIOT	STAR GREAT LAKES	STAR JOHN R
STAR ROCHESTER	STAR SOUTHFIELD	STAR TAYLOR	UA COMMERCE

"FORTUNATELY, THE MUST-SEE HOLIDAY FILM HAS ARRIVED!"

Clearly the best family film ever!

"LEMONY SNICKET'S IS THE MOST FORTUNATE THING TO HAPPEN IN THEATERS FOR THE HOLIDAYS!"

"A GRAND, WONDERFUL, DARING AND HILARIOUS EXPERIENCE."

"DAZZLING ONE OF THE BEST MOVIES OF THE YEAR."

JIM CARREY

LEMONY SNICKET'S A SERIES OF UNFORTUNATE EVENTS

Check out 10 minutes of the film at Spanglish.com

UNFORTUNATEEVENTSMOVIE.COM

NOW SHOWING

AMC FORUM 30	AMC LAUREL PARK	AMC LYONIA 20	BEACON EAST
BIRMINGHAM PALMVIEW	EMAGINE CANTON	EMAGINE NOVI	MJR SOUTHGATE 20
PHOENIX AT BEL AIR CTN.	PHOENIX WEST HAVEN	SHOWCASE WESTLAND	STAR SOUTHFIELD
STAR FAIRLANE 21	STAR GRATIOT	STAR GREAT LAKES	STAR JOHN R
STAR ROCHESTER	STAR SOUTHFIELD	STAR TAYLOR	UA COMMERCE

"ONE OF THE YEAR'S 10 BEST FILMS!"

"BILL MURRAY'S PERFORMANCE IS A TRIUMPH!"

"FUNNY & FULL OF SURPRISES."

"OUTRAGEOUSLY FUNNY!"

THE LIFE AQUATIC

STEVE ZISSOU

NOW SHOWING

AMC FORUM 30	AMC LAUREL PARK	AMC LYONIA 20	BEACON EAST
BIRMINGHAM PALMVIEW	EMAGINE CANTON	EMAGINE NOVI	MJR SOUTHGATE 20
PHOENIX AT BEL AIR CTN.	PHOENIX WEST HAVEN	SHOWCASE WESTLAND	STAR SOUTHFIELD
STAR FAIRLANE 21	STAR GRATIOT	STAR GREAT LAKES	STAR JOHN R
STAR ROCHESTER	STAR SOUTHFIELD	STAR TAYLOR	UA COMMERCE

13 GOLDEN GLOBE NOMINATIONS

BEST PICTURE - BEST ACTRESS - BEST ORIGINAL SONG

WINNER

THE PHANTOM OF THE OPERA

CALL 866-719-4407 FOR GROUP SALES INFORMATION

SPECIAL ENGAGEMENTS NOW PLAYING

AMC FORUM 30	AMC LAUREL PARK	AMC LYONIA 20	BEACON EAST
BIRMINGHAM PALMVIEW	EMAGINE CANTON	EMAGINE NOVI	MJR SOUTHGATE 20
PHOENIX AT BEL AIR CTN.	PHOENIX WEST HAVEN	SHOWCASE WESTLAND	STAR SOUTHFIELD
STAR FAIRLANE 21	STAR GRATIOT	STAR GREAT LAKES	STAR JOHN R
STAR ROCHESTER	STAR SOUTHFIELD	STAR TAYLOR	UA COMMERCE

"A HOLIDAY TREAT FOR THE WHOLE FAMILY!"

HEY! HEY! HEY!

FAT ALBERT

NOW SHOWING

AMC FORUM 30	AMC LAUREL PARK	AMC LYONIA 20	BEACON EAST
BIRMINGHAM PALMVIEW	EMAGINE CANTON	EMAGINE NOVI	MJR SOUTHGATE 20
PHOENIX AT BEL AIR CTN.	PHOENIX WEST HAVEN	SHOWCASE WESTLAND	STAR SOUTHFIELD
STAR FAIRLANE 21	STAR GRATIOT	STAR GREAT LAKES	STAR JOHN R
STAR ROCHESTER	STAR SOUTHFIELD	STAR TAYLOR	UA COMMERCE

NOVI in the NEWS 2004

In no particular order, these are our picks for the top 10 news stories that appeared in the Novi News in 2004. Some, like "City Council," are compilations of many issues that were faced during the year. Others, like "Novi Expo Center," stand on their own. Be sure to check out Sam Eggleston's 2004 Sports Highlights on page 14. — Cal Stone, editor.

POLICE:

In days of drug money seizure in Michigan history was followed by a 50th anniversary party for Novi's past and future in blue.

By Ramez Khuri
STAFF WRITER



Representatives of local, county and federal governments address the media following seizure of several million dollars at locations in Novi and Northville.

Communities. It serves as the liaison between federal, state and local agencies and is responsible for combating crime related to illegal drug production, distribution and use.

The Novi Police Department received help from the FBI, Drug Enforcement Agency and members of several area law enforcement agencies to seize nearly \$4.8 million in the largest seizure of funds in the history of the state — at two locations in Novi and Northville in March.

A packed house saw two members of Novi's finest promoted during a special ceremony in December at the Novi Police Department Training Center. Det. Victor Luria and Ofc. Keith Wooten rose to the rank of sergeant. The promotions mean that the two detectives made the transition into supervisory and management positions in the department.

Det. Michael Warren and dispatcher Tracey McDonough shared the limelight as they experienced one of their 15 minutes of fame. Warren earned the Novi Police Department's 2003 Officer of the Year Award and McDonough won the 2003 Citizen of the Year Award at the annual departmental awards ceremony.



LIBRARY:

By Ramez Khuri
STAFF WRITER

A \$1 million donation by Charles & Myrtle Walker gives the library a jump start.

Charles and Myrtle Walker, longtime residents of Novi, signed the paperwork in March, making their \$1 million gift to the Novi Public Library official. The gift is to give the library a jump start on building a new facility.

The Walkers have also agreed to match community funding of up to an additional \$1 million through Dec. 31, 2005.

As the second smallest library in the Metro Detroit area, with only one half of one square foot per person available based on the current population, the Novi Library Strategic Planning Task Force proposed six broad goals for the library to achieve from 2004 through 2009:

- Develop and maintain varied collections, programs and services.
- Position the library as a necessary civic service.
- Ensure that the library attracts and retains a high-quality, well-trained staff.
- Ensure that the library board continue its leadership and advocacy.
- Through an official proposal was made, the Novi Community School District's Board of Education welcomed members of the Novi Public Library's planning committee to its Dec. 2 meeting to listen to some ideas for library expansion.
- One idea is to move to a completely different location in Novi. Knowing that the district owns land at Eleven Mile and Beck roads, they discussed a trade. It was clear to the committee that the school district would probably be the only entity interested in the library property because of its proximity to the high school.

ROAD WORK:

Businesses, residents and visitors alike felt the impact as the construction season took its toll — but the results will be worth it.

By Pam Fleming
STAFF WRITER

Road construction was the talk of the town in Novi in 2004, as the city picked up the pace in its fourth year of a five-year, voter-approved \$18.395 million road bond.

That bond leveraged \$44.6 million in matching federal funds for a total of almost \$63 million in road work over the next five years.

Politicians and local officials battled to get funding reinstated for a new Beck Road/96 new bridge and interchange. Work began in May, with Beck Road closed north of Grand River to Twelve Mile Road until some time in 2006.

Those same folks are gearing up for another fight for state highway officials to approve a new bridge and interchange at I-96 and Wixom Road.

Put to rest in July were rumors

of the Wixom Assembly Plant closing after Ford Motor Company closing its Thunderbird assembly line in January. But the move, which transferred 340 jobs from the 5-million-square-foot plant, heightened workers' concerns over the state's decision to put off replacement of the Wixom Road bridge over I-96.

Road Commission for Oakland County projects in Novi in 2004, included widening projects on Novi Road, Ten Mile Road and Grand River Avenue.

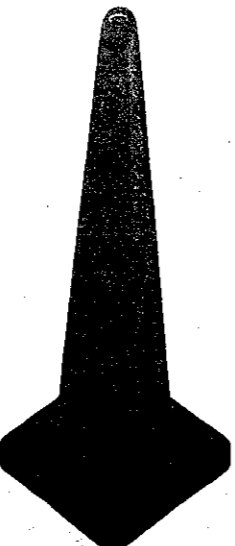
The intersection and widening project at Grand River Avenue and Novi Road was celebrated with a ribbon cutting ceremony Nov. 3. The project was completed at a cost of about \$2 million, with 80 percent of the bill covered by federal funds.

Local business owners at Ten Mile and Beck Road complained that construction was hurting their profits. Meetings were scheduled inviting business owners,

legislators, Novi Chamber of Commerce and road commission officials in fall 2004 to work out a solution.

The commission agreed to make the intersection more accessible before stopping construction from Nov. 15, 2004, through April 15, 2005. When finished in July 2005, all four approaches to the intersection will be expanded to five lanes.

Repairs at CSX Railroad crossings closed Ten Mile and Nine Mile roads for a few days. Other projects completed in 2004 included Meadowbrook Road between Grand River Avenue and Twelve Mile Road; Twelve Mile west and east of Novi Road; Taft Road from Ten Mile Road to Grand River Avenue; the intersection at Ten Mile and Beck Road; Galway Road, an east-west connector between Taft and Novi Roads; and Eight Mile and Haggerty roads at I-275.



SCHOOLS:

Voters approved two millage requests while the district began searching for a new superintendent.

By Ramez Khuri
STAFF WRITER

Though the 2004-05 school year is only about half over, much has happened the past calendar year that has changed Novi schools.

Most of the changes were positive for the district, some were not. But one thing is sure: It was never dull.

What stayed the same, however, is the Novi School Board of Education, as incumbents Bruce Hagdady and Julie Abrams retained their seats on the board during the June 14 school election.

The district began looking to replace longtime superintendent Erment Lipp, who plans to retire at the end of the current school year. He officially announced his plans in September. Lipp has been with the district for 13 years and received an average rating of 4.82 out of 5 in the school board's annual review of him in August.

Highlighted by a June 14 vote, the school district's budget situation went from dire straits to stabilized in just a few months. An official, agreed 4,240, voters turned out and overwhelmingly passed two millage renewals and one new millage to help the school district combat a \$4.3 million deficit. Had they not passed, the district had prepared for many cuts to services and programs.

The board of education approved a resolution to make a recommendation to layoff five administrators. All but one were eventually asked to return to work.

On Nov. 2, Novi residents flocked to precincts to vote on the presidency and two proposals. Proposal 1 passed, which could mean a possible reduction of roughly \$600,000 from the district's budget.

In January, the board of education passed a proposal that made it mandatory for all students to take the Michigan Educational Assessment Program test in order to graduate, starting this school year. But it looks as though Michigan might not have to worry about taking the MEAP test after all because Senate Bills 1153-1157 contain provisions that will change the test to the Michigan Merit Exam.

Though all school buildings in the Novi Community School District were renovated, some with major work and some not so major, one of the biggest construction projects was at Novi High School. A new wing was added and numerous upgrades were made to the existing building both inside and out.

Fully executed, though still improved Novi High school had a capacity of 2,400 students. Parking around the school was also improved, and the stadium entrance was changed, as was the parent drop off area.

With the transfer of \$99.5 million from the state's general fund to the school aid fund in December, school districts across the state heaved a sigh of relief — for now.



EXPO CENTER:

Ground was broke as Blair Bowman moved ahead with plans to open a new version of the facility on West Grand River Avenue in 2005.

By Pam Fleming
STAFF WRITER

Owners broke ground on a new \$18 million exposition center on Grand River Avenue west of Taft Road in June, with the facility to open sometime in 2005.

The new center, whose name has yet to be determined, will replace the Novi Expo Center on Novi Road south of I-96.

Developer Blair Bowman, managing partner of TBON L.L.C., the company that will oversee the center, said the 320,000-square-foot project will feature 26-foot-high ceilings in 214,000-square feet of exposition space. The center will include a full-service banquet kitchen and 40,000 square feet of meeting and conference rooms.

The first phase of construction will include parking for 2,550 vehicles. The project is being privately funded by Bowman and

financed through Standard Federal Bank.

The new center will receive an eight-year tax abatement from the city. Tax abatements allow developers of special types of facilities a reduction in their business taxes in exchange for economic benefits to a city or township.

City council members approved an extension of the eight-year abatement in March, following delays in construction on the project. Bowman cited Michigan winters and road construction on Grand River Avenue as causes for the delay.

The developer said the new building will be the second largest banquet and conference center in the state, with more than \$200 million in offshoot economy to the area.

He said that expo centers have been seen as an industrial use tax abatement purposes.

LAWSUITS & DEVELOPMENT:

A variety of lawsuits were put to rest while new developments continued to spring up throughout the city.

By Pam Fleming
STAFF WRITER

Several long-term lawsuits involving the city were resolved, and new developments abounded in Novi, which ranked fifth in southeast Michigan communities in new housing units in 2004.

Main Street Novi celebrated its 10th anniversary, with new venues Gus O'Connor's Public House, which opened in November 2003, and Motor City Golf Warehouse, opening in March 2004, doing well.

Toi Brothers signed a lease on a design center at Main Street, and a group of four owners signed a lease and won approval to transfer a liquor license for a martini bar. A health food store is scheduled to open soon in the space formerly occupied by Vic's World Class Market.

Triangle Development closed on the purchase of 18.2 acres of vacant land along both sides of Main Street in Kitchlen by Design moved to Plymouth, and Bluegreen Vacation Club announced plans to move to a new location in Novi in early 2005.

Local Color, which closed in December 2003, remained vacant the entire year. But Joe Vicari, owner of Andiamo's Italian Restaurants in the area, and producers of The Second City, a Chicago-based comedy theater, announced plans to move to the space in 2005.

A group of tenants at Main Street ended a three-year legal battle by settling a lawsuit with the original developer and subsequent owner of the building in October.

New housing developments approved in 2004 included Deeridge condos at Thirteen Mile and the M-5 Connector and Liberty Park at Twelve Mile and Dixon,



The Malvern at Island Lake of Novi is an example of the largest and most elite home designs Toll Brothers offers.

The first development on property the city gave Pulte developers following settlement of a lawsuit with Sandstone developers in 2002.

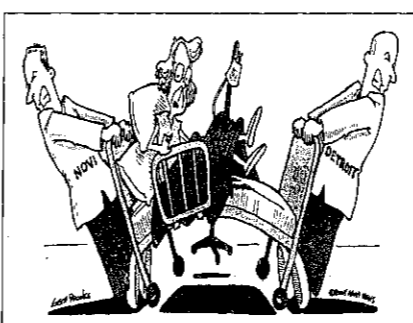
Developer Robert Halsu won approval to build The Preserve, a 70-unit subdivision at Nine Mile and Napier roads, and developer Singh won approval to build Quail Hollow, later renamed Legacy Parc, at Ten Mile and Napier roads. Singh donated parkland to the city and will build a trail system as part of the deal, with Links of Novi Golf Course to remain open at the site until 2006.

Known as the Pargon case, a dispute of almost 200 years between a local developer and the city over property at Twelve Mile and Napier was resolved in September.

A rezoning attempt to build condominiums near the entrance to Oakland Hills Memorial Cemetery at Twelve Mile and Novi roads, and Singh's rezoning bid to build homes on land at Twelve Mile and Meadowbrook roads failed.

Local developer Ken Nanda of Nanda Enterprises filed an appeal in July following a court decision that streets leading into Chesham Estates on Beck Road south of Ten Mile belong to the city.

Walman's owners won preliminary site plan approval in April for a new Sam's Club at Grand River Avenue and Wixom Road, and Novi's neighbor Wixom broke ground on Tribute, a 75-acre downtown revitalization project.



PROVIDENCE:

With its population now topping 50,000, Novi will finally have a full-fledged hospital in Providence wins the battle to transfer 200 beds from its metro-Detroit area facilities.

By Ramez Khuri
STAFF WRITER

With about a million different activities and programs happening all over Novi, Providence Hospital made waves in 2004 by winning a lawsuit.

Providence Park Medical Center in Novi increased by about 200 beds in July, following a ruling in Ingham County Circuit Court in Lansing, Judge James Giddings upheld the constitutionality of an amendment to Public Act 619, passed by the Michigan Legislature in December 2002, allowing the transfer of about one-third of the beds within the St. John and Henry Ford health systems.

The ruling followed a published debate between Rob Cassalou, president of Providence Hospital, and Michael Shubowski, executive vice president, eastern division, Trinity Health.

Cassalou stated, "Our competitors claim that Novi and the surrounding communities do not need inpatient care or advanced emergency services nearby. They prefer that the one million people who live, work and visit the western Oakland County suburbs each day drive 25 to 60 minutes to get to the next closest hospital."

Shubowski countered, "Every community wants a new hospital, but the Certificate of Need process focuses on what is needed to balance cost, quality and access based on population, health care use rates and other important factors. The bottom line is that 500 new beds in Novi and West Bloomfield are simply unnecessary."

Soon after the Providence victory, five hospitals, health systems and individual voters announced their plans to appeal the decision in the state of Michigan Court of Appeals and Supreme Court. Members of the plaintiff group that filed the appeal were Bedford General Hospital, Covenant Medical Center, Mt. Clemens General Hospital, Trinity Health and William Beaumont Hospitals.

The plaintiffs were continuing to seek remedy for what they believe is the unconstitutional adoption of Public Act 619 of 2002 that would allow addition hospitals for Henry Ford Health System, St. Mary's Saginaw Hospital and St. John's Health System's Providence Hospital in Novi.

Novi-based Trinity Health-Michigan, Inc., and Trinity Health Corporation, along with the American Hospital Association, were charged as defendants July 21 in class action lawsuits filed by uninsured patients against nonprofit hospital systems and hospitals.

Officials at Trinity Health were poised to fight the recent class action lawsuit filed stating that the hospital system and its hospitals have not provided enough charity care to uninsured patients. Decision on the lawsuit is still pending.

CITY COUNCIL:

New leadership grappled with budget decisions, Hoopers, raises and allegations of gender bias.

By Pam Fleming
STAFF WRITER

Novi City Council members provided lots of drama in 2004, with a statement in budget deliberations and controversy over approval of the new Hoopers Restaurant liquor license transfer.

In December, the city's finance department and consulting firm Plante Moran completed the city's first-ever fiscal analysis. State Sen. Nancy Cassis (R-Nowi) and Speaker of the House-elect Craig DeRoche (R-Nowi) said zero-based budgeting was the only way to resolve the state's budget deficit, estimated between \$380 million and \$460 million.

Council said no to an increase for city retirees in November as well as a salary boost for City Manager Rick Helwig in August.

Former Mayor Richard Clark appeared at the Sept. 27 council meeting to criticize members for Helwig's raise. Secretly, the Warden was retained to provide



legal services to the city after agreeing to lower fees in October.

Member Lauri Lorenza, however, claimed afterwards that the contract was actually awarded prematurely since the city needed to first appropriate funding through the end of the fiscal year.

Several changes took place in city departments, with Director of Planning David Evance resigning in June and director Barbara McBeth named director in September. City engineer Nancy McClain left in July, with Westpoint graduate Rob Hayes taking over the job in November.

Gender bias was alleged in city government when several women were removed from boards and commissions and replaced with men. New planning commissioners David Lipski, Andy Gutman and Wayne Wrobel were appointed in July.

City council voting seemed divided, with the men — Mayor Lou Cozardas, Mayor Pro Tem David Landry, Bob Gatt and Kim Capello — often voting one way and the women — Lorenza, Toi Nagy and Lynne Paul — voting the other.

The women responded to the allegations that they were not voting in opposition to the men because they were men, but because they simply disagreed.

After budget talks broke down in May, leaving the city in violation of its own charter, Mayor Cozardas suggested a charter amendment. The amendment would have the city default back to the city manager's recommendations if council couldn't agree on a budget by the deadline. The amendment, however, failed to pass.

Council finally approved a budget for the city May 26 in an emergency meeting. The city's general fund budget for 2004-2005 is about \$25 million.

Fearing a lawsuit, member Bob Gatt changed his vote to approve Hoopers of America's request for a liquor license transfer to Fountain-Walk in May. Gatt, a retired police officer, said he decided to reverse his vote after talking to police, judges, elected and appointed officials.

Members used plans to convert the 52-1 District Court into a third class court in February. This would have given the city and other municipalities the lion's share of the court's revenues but also responsibility for its costs.

50's FESTIVAL:

After several years as the Music & Motor Festival, Novi's premier event headed back to the 1950s.

By Ramez Khuri
STAFF WRITER

Although the name and the venue changed from last year, the Michigan 50's Festival at Fountain Walk, held July 28-31, was a huge success, according to organizers, with an estimated 15,000-20,000 people attending the four-day event.

The Music and Motor Fest is redefining on what made it so popular — a 1950's theme that was in effect for many years prior. It moved from "downtown" Novi to Fountain Walk and was sponsored by Bright House Networks.

The festival featured Rock and Roll Hall of Famers The Drifters, Herman's Hermits featuring Peter Noone, and Rocky and the Rollers.

The festival also featured programs such as:

- Rock-N-Roll K-9's: Back from a two-year hiatus, these dogs of all different breeds entertained the crowd with skill competitions like the "Fly Ball Tournament," "Musical Mats" (where a white German Shepherd was known to run off with the mats) and even a limbo contest.
- Car Show Cruise: The car show and cruise was open to all automobiles, including those built outside the 1950s decade. Cars at the show were judged in different categories with music going on in the background.
- Family Area: The family area was bigger than ever. Helicopter rides were back after being offered only once, at the 2002 festival.
- Many volunteers and sponsorships were also sought.
- "I think the patrons are happier with the name Michigan 50's Festival," said Bob McCann, a consultant and immediate past president of the festival. I think this name has more name recognition because it's been there longer. We were the Music & Motor Festival for three years. The name Michigan 50's Festival goes back to our roots to when the festival began 17 years ago."



Baron, left, and Terri LeBlanc do the "Twist" to music provided by Rocky and the Rollers at July's 50's Fest entertainment. The LeBlancs first met five years ago at the 50's Fest when it was at the Novi Expo Center, then got married three years ago during the festival.

FOUNTAIN WALK:

By Pam Fleming
STAFF WRITER

Fountain Walk shopping center in Novi witnessed several changes in 2004.

The latest edition to the center, located west of Novi Road south of Twelve Mile Road, is Lucky Strike Lanes Lounge & Bowl, which, after several delays, finally opened its doors Nov. 8.

A 35,000-square-foot lower level with a restaurant, three bars, a 40-foot video wall, 200 video games stations and 14 billiards tables — known as Lucky's — is the first phase.

In 2005, the 35,000-square-foot upper level will feature a bowling center and Tequila Rain, a

One of the city's crown retail jewels filed for bankruptcy, gained and lost a few new tenants and served as site for the Michigan 50's Festival.

Mexican Cantina lounge.

Lucky's already has locations in Hollywood, Boston and Louisville and will open spots soon in Denver, Toronto and St. Louis.

The new venue was able to open despite the shopping center's owners filing bankruptcy just a few months before the grand opening gala.

PLC Commercial of California, who owns PLC Novi West Development, a subsidiary that opened Fountain Walk in 2002, filed for bankruptcy in California in August. The bankruptcy filing seemed to have little effect on current tenants.

However, Joe Vicari, owner of Eight Andiamo's Italian Restaurants in the Detroit area, did decide to move his new restaurant planned for Novi to the site of the former Local Color building at Main Street Novi.

Vicari had planned to open a \$7 million restaurant and entertainment complex at Fountain Walk until the deal fell through with the owners.

The Second City, the famous Chicago-based comedy theater that moved its training center and theater from downtown Detroit to Novi, also made the switch from Fountain Walk to the former Local Color building.

The comedy club, which had only opened a training center at Fountain Walk, plans to make the move to Main Street Novi sometime in 2005.



OTHER TOP STORIES:

The following found their way into the pages of the Novi News throughout the year.

The Post

Novi's struggling downtown district found new hope when The Post Bar opened in the summer of 2003. From the beginning, long lines formed in front of the establishment, waiting to get inside the city's hottest spot.

The bar also came under the watchful eye of the Novi Police Department, and led the city in drunk driving arrests. But due to the large volume of business, the ratio was not out of proportion compared to other Novi establishments, according to Police Chief Doug Shaffer.

Management at The Post addressed the issue, worked with the police, and got the problem under control while maintaining its reputation as a great place to hang out.

Liquor license

With a population of around 50,000, Novi's quota for liquor licenses stands at 32. Only one is available.

Several businesses applied for the lone Class C license that were denied: The Taste of Bangkok

Cuisine restaurant, Fox Run Village for refines and a new MiXx martini bar.

"This is a valuable commodity, and it is almost an incentive to come here," said Councilmember Laura Lorenzo.

Homecoming saga
Alexandra Harris wanted to see if she could make Novi High School's Homecoming Court. She got her wish, and a whole lot more.

She wound up on the front page of a major Detroit daily newspaper and was flown to New York to appear on the television show Good Morning America as media gobbled up the story of a sophomore making a stand against bullying.

Murderer sentenced
Nikkole Michelle Frederick, 24, was sentenced to life in prison for the murder of her 2-year-old stepdaughter, Anne Marie Shawley.

In June, Frederick's husband, John Shawley of Novi, was stripped of his parental rights in his two other children.

NEWSMAKER OF THE YEAR:

By Pam Fleming STAFF WRITER

State Rep. Craig DeRoche (R-Nowi), who will assume Speaker of the House duties Jan. 10, receives the Novi News' nod for "Newsmaker of the Year" for 2004.

DeRoche was named a second term in the House in November 2004 and was named the new Speaker of the House later that month.

In February, DeRoche sought increased funding for DNA testing at the state's forensic laboratories.

In March, state lawmakers approved a bill introduced by DeRoche that prohibits felons from holding on to their teaching certificates after conviction. DeRoche drafted the legislation after learning about former South Lyon teacher and coach Scott Anthony Harris.

South Lyon students and parents throughout the state," DeRoche said after passage of the bill.

In September, DeRoche shifted his vote to support a controversial property tax shift proposal because the vote would mean more money for Oakland County and Novi.

He originally opposed the three-year plan to move up payment of winter county property taxes by six months as part of a plan to bail out the ailing state budget.

Even though hundreds of residents expressed opposition to the plan to state lawmakers, DeRoche supported the plan after receiving assurances that another Senate bill would take away \$47 million in revenue sharing funds from the city of Detroit. Of that amount, Oakland County would receive about \$9 million, and Novi would receive about \$684,000.

"The only people who voted to all three bills were Detroit Democrats, because they were the losers with the deal that was struck," DeRoche said.



State Representative Craig DeRoche

The legislature can place an issue on a ballot, or members of the public can submit a petition drive. Once language is adopted or allowed, then one or more individuals can see if they can get enough people to agree with them and present signatures to the Board of Carvers.

DeRoche said that it has been 12 years since the legislation on term limits passed, and that a handful of legislators want to put the issue back on the ballot sometime in 2005.

Being selected as Speaker of the House is a highly influential position for a legislator only in his second term of office. At 34, DeRoche is the youngest Republican statewide leader since John Engler was elected Senate Majority Leader when he was 35.

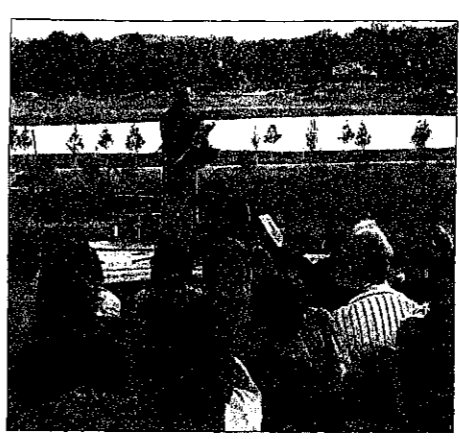
FAITH

Ramez Khuri, staff writer (248) 349-1700, ext. 110 rkhuri@ht.homecomm.net

Oak Pointe Church headed for Novi High

Church will rent school until own facility built

By Ramez Khuri STAFF WRITER



Senior Pastor Bob Shirock delivers service on the property that Oak Pointe Church purchased for its new facility.

Oak Pointe Church will be crossing Base Line Road soon, as it moves its home from Northville High School to Novi High School.

The church, which is non-denominational Christian, has held service at Northville High every Sunday for the past eight years. But since it is breaking ground on its own building in Novi on March 1, it has received approval from the Novi Community School District to use Novi High for the next 14-16 months, while the new church is being built. The first service at Novi High is scheduled to be held on Sunday, Feb. 6.

According to Senior Pastor Bob Shirock, the church has grown from 60 people to about 1,800 in eight years. He described it as a contemporary but casual kind of Christian church.

"It's really appealing to the type of people who live in the Novi community," Shirock said. "People who grew up with contemporary music, or people who are looking for a very relevant, maybe a little more informal kind of a church where they can interact with Christianity. It has really hit the spot, and it's just growing like crazy."

Shirock said that the Oak Pointe Church has always viewed itself as a Novi/Northville friendly place. When he first moved the church to the area, he immediately began looking for land in Novi and came upon 27 acres of land at Ten Mile and Wixom roads through a Realtor who attended the church. A gift was given to him so that he could purchase the land outright, and now his dream is about to come true with the building of the church's own facility.

"It's really exciting because the name of the field, which was named by the previous owner, is Gloria Deus, which is Latin for The Glory of God," Shirock said. "She had envisioned a church being built on it someday, and it's an incredible set of circumstances that led us to this field about five years ago."

An architect has finished the plans, the City of Novi has already approved it, and the church is in the final stages of preparing to break ground.

From the adult perspective, Oak Pointe Church offers contemporary, casual and relevant music. But for families, what's really clicking with the public is its children and youth programs, which include:

"Adventure Land," which takes place on Sundays. It's age sensitive to infants through fifth grade.

"The church also has a junior high program called 'The Rock' for sixth, seventh and eighth graders. It meets Thursday nights and a couple hundred kids are involved. A junior high pastor and staff team is dedicated to meeting the needs of junior high students.

"There is a senior high staff team and full time pastor on Wednesday nights for a program called '707.' It's specifically for high schoolers and tailors the Christian message specifically to what issues and concerns they are facing.

"We've got a couple hundred high schoolers there," Shirock said. "It's just really cool. They have their own music team and they have their own band on Wednesday nights."

Shirock described the church as a combination of programs for adults and kids that is rapidly gaining in popularity.

"We're having a lot of fun trying

to keep up with the growth," Shirock said.

Aside from being contemporary and casual, Shirock said that the church is mainly for people who might have given up on religion. He explained that one doesn't have to be a committed Christian to check out Oak Pointe Church.

"It's a kind of church for those who are searching," Shirock said. "We really love these kind of people to come and visit our church. There are a lot of those kinds of people around here, who are maybe looking for some spiritual roots."

For more information on Oak Pointe Church, call (248) 912-0043, or visit www.oakpointechurch.com.

Ramez Khuri is a staff writer for the Novi News. He can be reached at (248) 349-1700, ext. 110 or by e-mail at rkhuri@ht.homecomm.net.

ENTER THE WORLD OF ERHARD

LAND ROVER

FARMINGTON HILLS

LR3 NOW AVAILABLE!

Starting at \$399 mo.

Land Rover Farmington Hills
38200 Grand River Ave. Farmington Hills, MI 48335
(888) 834-8632
Visit us online at www.worldoferhard.com

FOR THOSE WHO NEED A SKI HILL.

2-Day Packages Starting At \$118 U.S.

Includes accommodations, lift tickets, and more.

Located in Ontario, just two hours north of the Metro Detroit area, you're a short drive away from the best skiing in the area. The snow conditions are fantastic. And, with 19 runs and 3 lifts, there's no waiting. Take advantage of this great offer now until the end of the season.

www.sault-canada.com
1.800.663.2546

We offer the best prices and protection for you.

As an independent agency, we can tailor the best insurance protection at competitive prices. We represent only the finest insurance companies, including Auto-Owners Insurance Company, which has truly earned the reputation as The "No Problem" People. Ask us about the many other advantages of doing business with an independent insurance agency.

Auto-Owners Insurance
Maynes Insurance Services, LTD.
2450 Old Novi Rd. • Novi, MI 48377
248-668-5800 • Fax: 248-668-5803

CHURCH CALENDAR

- The Episcopal Church of the Holy Cross offers a worship service every Wednesday from 12:10-12:50 p.m. Come and share your lunch hour with God at a worship service that includes scripture and Holy Communion. The church invites all to worship Sundays at 7:45 and 10 a.m. Nursery care is available at 10 a.m. worship service. (The nursery is coordinated by a registered pediatric nurse.)
- Adult Bible Study is on Sunday at 9 a.m. Worship Center for children ages 3-7, and Sunday School for ages 8-12. The Rev. Karen Henry is pastor and priest in charge. The Rev. John W. Henry II is assistant priest.
- Worship Service of Communion is held at 8:30 p.m. Rice 13 (ages 11-14) and J2A (ages 14 and up) groups meet at 5 p.m. for their program and dinner, 7 p.m. Youth Worship Service is held the second and fourth Sunday of every month; all are welcome.
- Episcopal Church of the Holy Cross has moved to 40700 W. Ten Mile Rd. (between Meadowbrook and Haggerty roads), Novi. Phone (248) 427-1175 or visit www.churchofholycross.com
- Crosspointe Meadows Church of Novi presents an Alpha Course, "Exploring the Christian Faith," on Sundays at 6 p.m. There are over 28,000 Alpha courses running all over the world. Check out the Alpha Course Web site at www.alpha.com. Program includes workbook and light supper. There is no fee.
- CMC offices are located at 39350 Grand River Ave., Ste. B1-C (East of Haggerty). Call (248) 427-9111. Hours: Monday-Thursday, 9 a.m.-2 p.m.
- Faith Community Presbyterian Church invites you to worship at either the 9 a.m. or 10:30 a.m. service. Sunday school is offered at both services for children pre-kindergarten-12th grade.
- Faith Community Presbyterian Church houses the Novi Emergency Food Bank, which accepts all canned goods and non-perishable items as donations. The food bank is available to qualified persons in Novi, Walled Lake and New Hudson.
- Communion will be served at Sunday's service at both the 9 a.m. and 10:30 a.m. services.
- Faith Community Presbyterian is located at 44400 W. Ten Mile Rd. in Novi.
- The Church of the Holy Family offers a Spanish-speaking Mass once a month beginning at 6:30 p.m. on Saturdays.
- The church is also holding a presentation called "Insight into Islam with Dr. Fatima Al-Hayati" on Monday, Jan. 3, from 7-8:30 p.m. Hayati is on the faculty at the University of Toledo. She has a doctorate in Near Eastern Studies with a concentration on Islamic Law. A few of the courses she teaches are: Muslim Philosophy; Society, Culture and Family Structure in the Middle East; Women of the Middle East; and Arab-Israeli Conflict and Prospects for Peace.
- Hayati will speak about the basics of the Muslim faith, the politics of the Middle East and the position of women in Muslim society. She will allow time for questions and discussion.
- St. James Catholic Church New Year's Day, Saturday, Jan. 1, 10 a.m. mass.
- St. James Catholic is located at 46325 Ten Mile Rd., Novi. Call (248) 347-7778.

Don't be the last to find out what's going on.

Call 1-888-840-4809

to become a subscriber.

Novi News

Novi News on the Web: www.hometownlife.com

ST. PAUL'S LUTHERAN MISSOURI SYNOD High & Elm Streets, Northville 11 Luthan Pastor Church: 349-3140 School: 346-0146 Sunday Worship: 8:30 a.m. & 11:30 a.m. Confirmation Service: 11:00 a.m. Sunday School & Bible Classes 9:45 a.m.	BETHLEHEM EVANGELICAL LUTHERAN CHURCH, ELDA 1414 S. Green Road, Northville Rev. Paul H. Bergstrom, Pastor Church: 349-3140 School: 346-0146 Sunday Worship: 8:30 a.m. & 11:30 a.m. Confirmation Service: 11:00 a.m. Sunday School & Bible Classes 9:45 a.m.
FIRST CHURCH OF THE NAZARENE On Haggerty Rd. North of 8 Mile Rd. Sunday School 9:30 a.m. Morning Devotion 10:50 a.m. (248) 349-1700 Dr. Don Bacon, Pastor	FIRST PRESBYTERIAN CHURCH OF NORTHVILLE Ward & Elm Streets, Northville Worship & Communion - 10:00 a.m. Confirmation Service - 11:00 a.m. Sunday School - 9:45 a.m. & 11:30 a.m. Rev. James M. Giddens, Pastor
MEADOWBROOK CONGREGATIONAL CHURCH 21355 Meadowbrook Rd., Novi at 8 1/2 Mile Morning Worship 10 a.m. Sunday School & Nursery 10 a.m. 248-348-7353 Minister: Rev. D.E. Neil Hunt Minister of Music: Patricia Kurtz	OUR LADY OF VICTORY CATHOLIC CHURCH 7701 Hayes Northville WEEKEND MASS: Sunday 5:00 a.m. Sunday 7:30 a.m. 11 a.m. 12:30 p.m. Church: 349-2621 School: 349-4140 Religious Education: 349-2629 Rev. Lawrence Korman, Pastor
CHURCH OF THE HOLY CROSS EPISCOPAL (Anglican) 10140 E. River Road, Northville Sun. 7:45 a.m. 10:00 a.m. Eucharist Sunday School & Nursery 10 a.m. Rev. Karen Henry, Pastor www.churchofholycross.com	GOOD SHEPHERD LUTHERAN CHURCH 9 Mile & Michigan Adult Bible Class 8:45 a.m. Worship 10:00 a.m. Thomas J. Schroeder, Pastor: 349-0565
FAITH COMMUNITY PRESBYTERIAN CHURCH 44000 W. 10 Mile, Novi: 248-349-2345 1/2 mile west of Novi Rd. Dr. Richard J. Henderson, Pastor Worship & Church School: 9:30 a.m. 10:30 a.m. 5:30 p.m.	FIRST UNITED METHODIST CHURCH OF NORTHVILLE 340-1144 8 Mile & 10th Roads Worship Service: 8:00 a.m. 9:30 a.m. 11 a.m. Rev. John Hice Rev. Lisa Cook
ST. JAMES ROMAN CATHOLIC CHURCH NOVI 46325 10 Mile Rd. Novi, MI 48377 Sunday: 8:30 a.m. 11:30 a.m. Reverend George Chertkofsky, Pastor Phone: (248) 347-7778	OAK POINTE CHURCH Northville High School on 6 Mile Sunday: 9:30 a.m. and 11:00 a.m. Casual contemporary live band (248) 615-7050
CHURCH OF THE HOLY FAMILY 2655 Meadowbrook Rd., Novi, MI 48375 Masses: Sat. 5 p.m. Sun. 7:30 a.m. 8:45 a.m. 10:30 a.m. 12:15 p.m. Holy Days: 9 a.m. 10:30 a.m. 7:30 p.m. Fr. Paul Bacon, Associate Pastor Pastor Office: 348-8847	HARVEST FELLOWSHIP 49329 Pontiac Trail Weston 248-926-8332 Sunday Worship 10:30 a.m. Worship: 9:30 a.m. 11:30 a.m.
WARD EVANGELICAL PRESBYTERIAN CHURCH 4000 W. 10 Mile, Northville MI 48174 Church: 349-3140 School: 346-0146 Confirmation Service: 11:00 a.m. Sunday School: 9:45 a.m. & 11:30 a.m. Sunday Evening Service: 7:00 p.m. Service Schedule: 349-1170	CROSSPOINT MEADOWS CHURCH Pastor Danny V. Langley Traditional Service - 9:00 A.M. Contemporary Service - 10:30 A.M. Meeting at Novi Civic Center 248-444-7755 crosspointmeadows.com
CHURCH DIRECTORY	MEADOWBROOK CONGREGATIONAL CHURCH 21355 Meadowbrook Rd., Novi at 8 1/2 Mile Morning Worship 10 a.m. Sunday School & Nursery: 10 a.m. 248-348-7357 Minister: Rev. D.E. Neil Hunt Minister of Music: Patricia Kurtz

There's Never Been a Better Time...

Great Rates For All the Right Reasons.

- New/Used Vehicle Loans • RV Loans • Motorcycle Loans
- Camper Loans • Boat/Watercraft Loans • Snowmobile Loans

Metrobank

(248) 474-6400 • www.metrobanker.com

HOLIDAY SPECIAL

Win a Night at the Movies

Place your 4 line private party ad in all of our HomeTown Newspapers Greensheet Classifieds for 2 weeks for \$40.00 and we'll enter your name in a drawing to win 2 tickets to Brighton Towne Square Cinema 20.

2 winners will be randomly drawn each week.

Call 888-999-1288 and place your ad today!

Green Sheet CLASSIFIEDS

Commercial advertisers not eligible for this offer. No cancellations. Other restrictions may apply. No purchase necessary.

TREAT YOUR VEHICLE TO OUR HOLIDAY SERVICE SPECIALS

Stick with the Specialists!

You're invited to our Holiday Service Sale!

Oil/Filter Change and 16-Point Vehicle Checkup \$19.95 or less	Winter Maintenance Checkup \$29.95 or less	Mopar Battery \$10.00 Mail-In Rebate on the purchase of a Mopar Power Pro 5, 6, 7 or Jeep Extreme Battery
---	---	---

INCLUDES:
• Engine oil replacement up to 5 qt.
• New Mopar oil filter
• 16-Point inspection
• Inspect calipers, rotors and/or drums
• Inspect belts and hoses
• Tire/air pressure • Fluid levels
• Windshield wipers • Belts/hoses
• Price does not include repairs which may be required after inspection. Ask our Service Advisor for additional details.

EXPIRES 2/27/05

INCLUDES:
• Engine oil replacement up to 5 qt.
• New Mopar oil filter
• 16-Point inspection
• Inspect calipers, rotors and/or drums
• Inspect belts and hoses
• Special winter specialty vehicles slightly higher. Additional charges may be applied for diesel, V-10's, HEAVY-DUTY, fluid disposal, semi-synthetic and synthetic oils.

EXPIRES 2/27/05

Mail-in rebates valid thru purchases from December 1, 2004 through February 27, 2005. All rebate requests must be postmarked by March 15, 2005 and received by March 31, 2005. See Service Advisor for details.

EXPIRES 2/27/05

Expert Technicians • Specialized Technology
Authentic Mopar Parts • Competitive Prices

Visit these participating dealers:

Al Deedy Dodge 11200 Joseph Campus Farmington Hills, MI 248-923-8900	Carlson Chrysler Jeep 8100 Big Lake Rd. Livonia, MI 248-925-2655	The Best Dodge of Dearborn, LLC 14165 Michigan Avenue Dearborn, MI 248-921-3222	M3 Dodge 2565 Highland Road Farmington Hills, MI 248-921-3222	Rizzello Co., Inc. 23800 Grand Livonia, MI 586-292-5500
Al Deedy Dodge of Dearborn, Inc. 6100 Little Highway Dearborn, MI 248-420-1800	Colony Auto, Inc. 24211 Grand Avenue Livonia, MI 248-778-1800	Lama C. Co., Inc. 30777 Plymouth Livonia, MI 734-205-5000	Lockport Chrysler-Plymouth Jeep Inc. 18165 Mack Avenue Livonia, MI 313-886-3000	Jefferson Auto, Inc. 10301 E. Grand Livonia, MI 248-328-6000
Shi Snehkamp, Inc. 16430 Woodland Highland Park, MI 734-421-5700	Cashwood Dodge, Inc. 32660 Ford Road Canton, MI 734-421-5700	Dick Scott Dodge, Inc. 594 Ann Arbor Road Livonia, MI 734-461-2110	Mede Dodge, Inc. 18741 Mack Avenue Livonia, MI 586-536-0200	Older Drive Dodge, Inc. 46620 Highland Livonia, MI 586-536-0200
Bob Sales Dodge, Inc. 32020 Grand River Farmington Hills, MI 248-999-7000	Galling C.O. Inc. 2125 South Telegraph Livonia, MI 248-344-3000	Jim Beati's Friendly C.O.-I, Inc. 1515 S. Lapeer Road Livonia, MI 810-664-2939	Mc Demore Dodge, Inc. 42714 Grand Lane Livonia, MI 586-453-1521	Plymouth Dodge, Inc. 16225 Grand Avenue Livonia, MI 586-453-1521
Bruce Campbell Dodge, Inc. 14875 Telegraph Livonia, MI 313-538-1500	Jim Beati's Friendly C.O.-I, Inc. 1515 S. Lapeer Road Livonia, MI 810-664-2939	Jim Beati's Friendly Chrysler Jeep 32899 Van Dyke Avenue Livonia, MI 586-919-8700	Mokan's Chrysler Plymouth Jeep Sales 40765 Van Dyke Avenue Livonia, MI 586-919-8700	Sherrill Dodge, Inc. 23851 Plymouth Road Livonia, MI 248-328-6000
Carlson Dodge, Inc. 15001 Telegraph Livonia, MI 734-916-9430	Jim Beati's Friendly Chrysler Jeep 32899 Van Dyke Avenue Livonia, MI 586-919-8700			Sherrill Dodge, Inc. 23851 Plymouth Road Livonia, MI 248-328-6000

Present this coupon when in order as written. Cannot be used with any other service or like service. Customer is responsible for local tax. Service and offer good at specified dealer only. ©2004 DaimlerChrysler Motors Company, LLC. Mopar, Dodge, Chrysler and Jeep are registered trademarks of DaimlerChrysler.

SPORTS

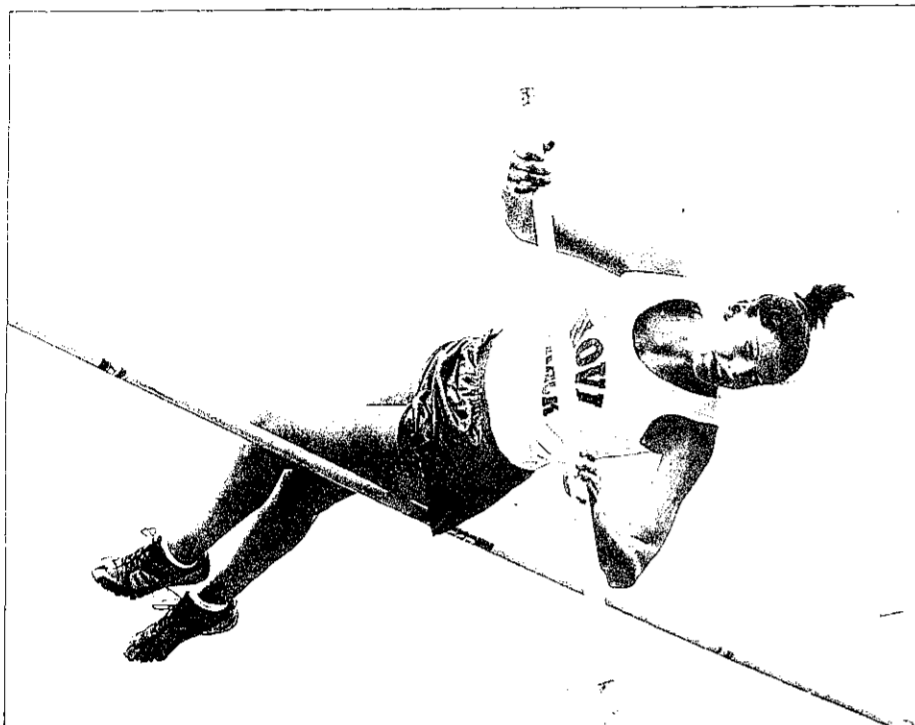
A¹⁴

novinews.com

Thursday, December 30, 2004

2004: The year of the Wildcats

Novi makes it's mark throughout sports during the past year



TOP LEFT: Jenn Mehl broke the school's pole vault record this year for girls and took third place in the state of Michigan; TOP RIGHT: Mark Moore, right, and Amol Huprikar led their team to a fourth-place cross country finish in the state. Both were top-10 and All-State runners; RIGHT: Jenna Kuhn goes up for a spike in January. She helped her team earn their first-ever District title; BELOW: Robbie Carter makes a crushing hit on a Pinckney Pirate ball carrier. Novi won the KVC and their District again; BOTTOM: Mike Hart grits his teeth as he prepares to unleash one of the quickest fastballs in the state. He was signed to play at Eastern Michigan University.



By Sam Eggleston
SPORTS WRITER

It was an amazing year for sports at Novi during 2004. It's hard to imagine too many other schools pulling out such fine victories and achievements during moments.

This year is hard to summarize, but the best moments are detailed below:

Novi started 2004 off on the right foot as Brent Pantuleo earned his wish of attending the Rose Bowl. The Novi graduate had fought through cancer and is doing well at college.

The Wildcats had a handful of their best athletes sign off to college in 2004. Kevin Ciso signed his national letter of intent to play baseball for the University of Michigan while

Mo Pawlak and Brad Simpson signed to play soccer at Michigan State and Cincinnati, respectively.

The early months of the year found the hockey program sweeping the T.P. Classic hockey tournament. They bid to the year before bowing out the Northville in the playoffs. Northville went on to the Frozen Four state semifinals. The team also found Jordan Collins going to Iowa to play junior hockey.

The boys basketball team, coached by Pat Schluter, earned another District title by beating the Northville Mustangs in a nail-biting double overtime thriller. They also won KVC title along with Pinckney as well as the Court Wanderer trophy, which is a traveling trophy that is given to whatever team beats the squad currently holding it.

The boys swimming and diving team notched a few hard-earned victories throughout the year despite not having a home pool. One of their most convincing was over Pinckney in an

early-season showdown.

In wrestling, the Wildcats watched as Jason Sierra, A.J. Morris, and Eric Hanson all tried their hand at the always-competitive state tournament.

Novi's volleyball team was led by Coach Julie Fisetto to their first-ever District title before bowing out in an impressive Regional tournament showing.

The Wildcat cheerleading squad earned their first trip to the state finals since 1997. They took 10th in the state. The gymnastics team also did well as they notched a sixth-place showing in the state finals.

During spring sports the Wildcats found Pawlak scoring her 100th and 101st career goals in the opening soccer games. It made her just the eighth girl in the history of the state to score past the century mark.

The boys tennis team earned a trip to the state finals where they took 12th in the state. Also having a convincing showing was Jenn Mehl, who took third in the state in the pole vault for girls track. She set the school record in the event. Christina Lis also competed in the finals for the girls squad. The boys track team sent two sprint relays and discus thrower Ryan Pritchard to the state finals.

The combined Novi-Northville rugby team made a trip to the Division II state finals where they took second place in the entire state. The baseball team didn't fare as well, losing in the first round of the playoffs along with the softball program.

Lacrosse earned a 10-6 mark before finally stepping down in the post-season under first-year coach Brad Maston and assistant coach Kelly Krell. The girls golf team took second in the KVC but couldn't get out of their competitive regional.

The girls soccer program won the KVC title yet again but couldn't get out of their district as they fell to eventual state champion Northville in the closing minutes of the game.

Summer was long and hot this year, but the Wildcats were well represented throughout the country. Graduate Kate MacKenzie earned a trip to the Olympics in the women's two-person rowing event with partner Sarah Jones. While there she and her teammate took ninth in the world.

Graduate Mitch Maier was

named MVP of the minor league all star game. He was playing for the Burlington Bees at the time after being drafted by the Kansas City Royals. The U18 Michigan Hawks which included Pawlak as a member of the team won the national title to help usher many of the team's players into the college ranks.

Fall athletics were exciting and amazing. The football team earned another KVC title as well as their third-straight District crown before falling to rival South Lyon in the Regional.

The girls basketball team notched quite a few wins during the season behind players like Rachele Follino and Kelly Hebert. The team earned the first District win under coach Bill Kelp when they beat Northville in the first round.

The girls tennis team bowed out of contention in the Regional after winning their first-straight KVC title under the coaching of Jim Hanson.

The girls swim team had quite a few impressive tankers this year, including Amy Glubzinski and Laura Lynch. They did well in the KVC and earned a big win over the Pinckney Pirates this year.

Novi's soccer team under media scrutiny following the suggestion of possible random drug testing. Athletics Director Carl Ellis said the plan is still under review.

The boys and girls cross country teams fared well. The girls took 15th in the state behind Patti Ramos while the boys followed Mark Moore and Amol Huprikar to a fourth-place finish.

Novi's soccer team lasted the longest out of area teams before bowing out in the District title game against Livonia Stevenson.

Sam Eggleston can be reached at (248) 349-1700, ext. 104 or at seggleston@ht.homecomm.net.



PHOTOS BY JOHN HEIDER

hometownnewspapers.net Sam Eggleston, Editor (248) 349-1700, ext. 104 seggleston@ht.homecomm.net

CALENDAR

Col Stone, editor (248) 349-1700, ext. 113 cstone@ht.homecomm.net

EVENTS

14th Annual New Years Eve Party, Dinner and Dance

TIME: doors open 8 p.m.
LOCATION: Doubletree Guest Suites Hotel, 27000 Sheraton Dr (Novi Rd. at I-96, use Exit 162)
DETAILS: Everyone welcome. Hosted by Metropolitan Single Professionals. Top 40 DJ, cash bar, lots of oysters and door prizes
CONTACT: (248) 544-6445 or (248) 851-9909 or www.msps.com

Boost Camp Day

DATE: Friday, Jan. 7
TIME: 9 a.m.-3 p.m.
LOCATION: Providence Medical Building, 47601 Grand River Ave., Novi
DETAILS: A day of enrichment and personal exploration designed to provide valuable tools, information and a new perspective on healthier living through wholeness. Open to the public. The cost is \$30 per person; includes lunch and materials. Registration is required.
CONTACT: (248) 465-5455

Single Mingle Dances

DATES: Jan. 21 and Feb. 4
LOCATIONS: Sheraton Hotel, Jan. 21; Doubletree Guest Suites, Feb. 4

BUSINESS

Business Referrals

DATE: every Wednesday
LOCATION: Novi Civic Center, 45175 Ten Mile Rd.
TIME: 7-8:30 a.m.
DETAILS: Meeting of local professionals and business looking to increase word-of-mouth referral business. Various classifications open and eager to bring you qualified business leads.
CONTACT: (734) 462-6460.

CLASSES

Providence Center for the Healing Arts' "Tuesdays at Assarian"

DATE: Every Tuesday night
TIME: 5-8 p.m.
LOCATION: Assarian Cancer Center, 47601 Grand River Ave., Novi
DETAILS: Variety of activities for the adult community to come

SUPPORT GROUPS

Moms Club of Novi

DATE: Jan. 6, meetings first Thursday of each month
TIME: 10 a.m.
LOCATION: Novi Civic Center
DETAILS: The MOMS Club® (MOMS) Offering Moms Support® is a non-profit support group, specifically aimed at meeting the needs of mothers who choose to stay at home with their children, including those who work out of their homes, as well as those who work part-time.
CONTACT: Dina Tallman, membership VP or e-mail: Dina@twini.com

Pilates at the Park

DATE/TIME: Mondays 7-8 a.m., Jan. 24 - March 14 (Conference Room C); Mondays 4:15-5:15 p.m., Jan. 24 - March 14 (Conference Room B); Wednesdays 4:15-5:15 p.m., Jan. 26 - March 15 (Conference Room C)
LOCATION: Providence Park (southwest corner of Beck Road and Grand River Avenue), Novi
DETAILS: Rehabilitation Services will be offering Pilates mat training classes, an effective form of exercise to strengthen, stretch and streamline one's body with minimum stress on joints. The cost for the program is \$120. Due to limited class size, it's recommended to register early.
CONTACT: (248) 465-4416.

Adoption Playgroup

DATE: first and third Fridays of the month
TIME: 10 a.m.
LOCATION: Holy Family Catholic Church on Meadowbrook Road between Ten Mile and Grand River Aves.
DETAILS: A nonprofit, non-denominational group that brings

HEALTH

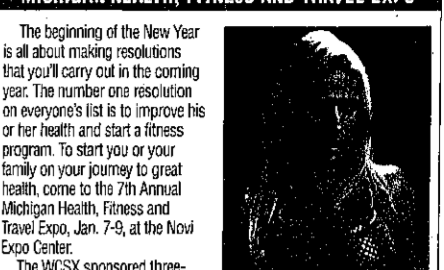
Adoptive Families Together

Twice-monthly meetings provide families with the opportunity to share play and conversation.
CONTACT: For more information contact Michelle Pergau (248) 887-4955 or Sandra Norman (248) 960-3257.

Monica Brant

The Sport Court will feature a free throw competition where you can win prizes from DC Sports. And you can get your hockey fix at the Motor City Mechanics tent, where goals scored will win you game tickets, merchandise, and autographs by the players.
New to the Michigan Health, Fitness and Travel Expo are the AAA Travel section that will feature over 35 booths where attendees will be offered various vacation packages at special savings. You'll also be able to register to win free airline tickets courtesy of MLT vacations.
Hours for the Michigan Health, Fitness and Travel Expo are Friday, Jan. 7, 4-8 p.m., Saturday, Jan. 8, 10 a.m.-7 p.m., and Sunday, January 9, 10 a.m.-5 p.m. Admission is \$9 for adults, free for children ages 12 and under. On Friday, Jan. 7, senior citizens, age 55 and over, will be admitted free.

MICHIGAN HEALTH, FITNESS AND TRAVEL EXPO



The beginning of the New Year is all about making resolutions that you'll carry out in the coming year. The number one resolution on everyone's list is to improve his or her health and start a fitness program. To start you or your family on your journey to great health, come to the 7th Annual Michigan Health, Fitness and Travel Expo, Jan. 7-9, at the Novi Expo Center.
The WGSX sponsored three-day event will include an appearance by the acclaimed fitness expert, Monica Brant, whose resume includes being a former Miss Olympia, body builder, fitness model and personal trainer. Monica will be available for question and answer sessions as well as autograph signings throughout the weekend.
People of all fitness backgrounds are welcome to attend and learn from health professionals such as Dr. Jim Bragman, D.O., a Beaumont Hospital Physician and a nationally syndicated CNN radio health doctor who is board certified in Geriatrics and sports medicine. Beverly Price, a renowned local registered dietitian will also be appearing at the three-day expo.
Families can be a part of the fun. Play baseball in January indoors, with Matt Wilcox, former pitcher for the Detroit Tigers. Wilcox will be hosting a home run derby, speed pitch and clinics. Or take a Judo class and learn that Judo is not only a form of self-defense but also great exercise.

WISH LIST YEAR-END EVENT

NO-CHARGE DVD ENTERTAINMENT SYSTEM

on Mercury Mountaineer, Lincoln Aviator and Lincoln Navigator.

2005 LINCOLN AVIATOR AWD
RED CARPET LEASE FOR RETURNING A/D/Z FORD EMPLOYEES, RETIREES AND ELIGIBLE FAMILY MEMBERS.

\$389 A MONTH/ 36 MONTHS
CASH DUE AT SIGNING** \$1,468
AFTER \$4,500 CASH BACK INCLUDING \$1,000 RENEWAL CASH, \$1,000 FORD CREDIT CASH AND \$500 FMCC A/D/X/Z BONUS CASH
INCLUDES REFUNDABLE SECURITY DEPOSIT AND ACQUISITION FEE. EXCLUDES TAX, TITLE AND LICENSE FEES.

2005 MERCURY MOUNTAINEER V-6 LUXURY AWD
• Up to 7-passenger seating • "Best Pick" safety rating**
• 4-wheel independent suspension • "Disappearing" third-row seat

RED CARPET LEASE FOR RETURNING A/D/Z FORD EMPLOYEES, RETIREES AND ELIGIBLE FAMILY MEMBERS.

\$248 A MONTH/ 24 MONTHS
CASH DUE AT SIGNING** \$1,118
AFTER \$4,250 CASH BACK INCLUDING \$500 FORD CREDIT CASH, \$500 RENEWAL CASH AND \$1,250 FMCC A/D/X/Z BONUS CASH
INCLUDES REFUNDABLE SECURITY DEPOSIT AND ACQUISITION FEE. EXCLUDES TAX, TITLE AND LICENSE FEES.

2005 LINCOLN NAVIGATOR LUXURY 4x4
RED CARPET LEASE FOR RETURNING A/D/Z FORD EMPLOYEES, RETIREES AND ELIGIBLE FAMILY MEMBERS.

\$489 A MONTH/ 36 MONTHS
CASH DUE AT SIGNING** \$1,784
AFTER \$4,500 CASH BACK INCLUDING \$1,000 RENEWAL CASH, \$1,000 FORD CREDIT CASH AND \$500 FMCC A/D/X/Z BONUS CASH
INCLUDES REFUNDABLE SECURITY DEPOSIT AND ACQUISITION FEE. EXCLUDES TAX, TITLE AND LICENSE FEES.

TIME IS RUNNING OUT FOR YEAR-END SAVINGS! SEE YOUR METRO DETROIT LINCOLN MERCURY DEALER TODAY.

<p>ANN ARBOR Sesi 2100 W. Stadium Blvd. at Liberty (734) 668-6100 sesi.com</p>	<p>CLINTON TOWNSHIP Stu Evans Lakeside 17500 Hall Rd. at Forest Hill (586) 840-2000 stuevanslakeside.com</p>	<p>DEARBORN Jack Demmer 21531 Michigan Ave. Between Southfield & Telegraph (313) 274-8800 demmerfm.com</p>	<p>DETROIT Bob Maxey 16901 Mack Ave. at Cadillac (313) 885-4000 bobmaxey.com</p>	<p>DETROIT Park Motor 18100 Woodward Ave. Opposite Palmer Park (800) 585-4564 parkmotors.com</p>	<p>GARDEN CITY Stu Evans Garden City 32000 Ford Rd. Just West of Meridian (734) 425-4300 stuevansgardencity.com</p>	<p>NOVI Varsity 49251 Grand River at Wasco Rd. (East 159) Two Miles W. of 12 Oaks Mall (248) 305-5300 varsitylin.com</p>
<p>PLYMOUTH Hines Park 40601 Ann Arbor Rd. at 125 (734) 453-2424 hinespark.com</p>	<p>ROCHESTER HILLS Crissman 1185 South Rochester Rd. Between Henric & Avon Rd. (248) 652-4200 crissman.com</p>	<p>SOUTHFIELD Star 24350 W. 12 Mile Rd. at Telegraph (248) 354-4900 starlin.com</p>	<p>SOUTHGATE Southgate 76900 Fort Street at Riverchase (734) 285-8800 southgatelincmercury.com</p>	<p>STERLING HEIGHTS Crest 36200 Van Dyke at 157th Mile Rd. (586) 939-6000 crestlinmerc.com</p>	<p>TROY Bob Borst 1950 West Maple at Troy Motor Mall (248) 643-6600 borstlin.com</p>	<p>YPSILANTI Sesi 950 East Michigan at West of 125th (734) 482-7133 sesi.com</p>

*No-charge Rear-Seat DVD Entertainment System (\$1,500 value) available on 2005 Lincoln Aviator, Lincoln Navigator or Mercury Mountaineer. **40-mph frontal offset crash test - Insurance Institute for Highway Safety. ***Call 1-888-56-LEASE for details. Payments may vary. Residency restrictions apply. Take delivery from dealer stock by 1/3/2005. See dealer for details.

REGIONAL MARKETPLACE

Page 16A

Novi News

Thursday, December 30, 2004

More than fame and money

Who is Henry Ford? Why do they call it Disneyland? What did Mary Kay do?

Virtually everyone knows that these dreamers turned their ideas into realities through good, old-fashioned entrepreneurship. We marvel at the rags-to-riches stories of those who started with only a dream and created enterprises that eventually became household names.

As Americans, we take pride in honoring our fellow citizens whose innovations make our lives fuller and easier. Take Henry Ford, for example. His motivation wasn't fame and money. He liked repairing and creating mechanical things. He failed twice before his little car company started to roll.

For every Henry Ford, Walt Disney or Mary Kay Ash, there are millions of successful American entrepreneurs who have never been featured on "Lifestyles of the Rich and Famous" or profiled in Fortune magazine. What's more, many of these busy business owners have neither the time nor the desire to be spotlighted for their achievements. They're content in their pursuit of the American dream. Simply being an entrepreneur, seeing an idea materialize into an enterprise that provides a much-needed good or service that customers are willing to pay for is enough. The personal pride that comes with providing life-sustaining employment for others is all the satisfaction they seek.

Right now, all across America, another generation is preparing to test its entrepreneurial wings. As a new year begins, millions of high-school seniors are hard at work researching how to finance their higher education. Many of them share common ground with those who have already taken the small-business leap of faith: they have a dream to own their own business.

The NFIB Young Entrepreneur Foundation, is determined to make this dream a reality by providing 350 students with \$1,000 non-renewable Free Enterprise Scholars Awards they can use to attend the college, vocational or technical school of their choice. It's a way to raise awareness among young people of the critical role of private enterprise and entrepreneurship in the American way of life. The scholarships will be presented next May. (Details and application at www.nfib.com/page/EducationF foundation.)

A recent conference report entitled "Entrepreneurship in the 21st Century," by the U.S. Small Business Administration and the Ewing Marion Kauffman Foundation, noted in its research that an overwhelming majority of college students desire to be entrepreneurs at some point during their academic careers. Additionally, people with higher levels of education are more likely to choose the path of entrepreneurship and they are more likely to start a business with more employees. "Classrooms," the report stated, "are filled with innovators. The key is to provide the necessary skills that will allow them to foster these talents and start new businesses."

For the majority of America's entrepreneurs, the realization of their dreams is greater motivation than wealth or fame. By making this investment in the education of tomorrow's risk takers, the NFIB Young Entrepreneur Foundation is helping them build on their interest in business and possibly setting them on the track to be successful, life-long entrepreneurs.

Jack Faris is president of the National Federation of Independent Business, the nation's largest small-business advocacy group. A non-profit, non-partisan organization founded in 1943. More information is available online at www.NFIB.com.

Story idea?

Our readers have great ideas and we want to hear them. Send us your ideas.

Send it to:
Novi News
104 W. Main
Northville, MI 48167
Fax: (248) 349-9832
cstone@ht.homecomm.net

Advertorial

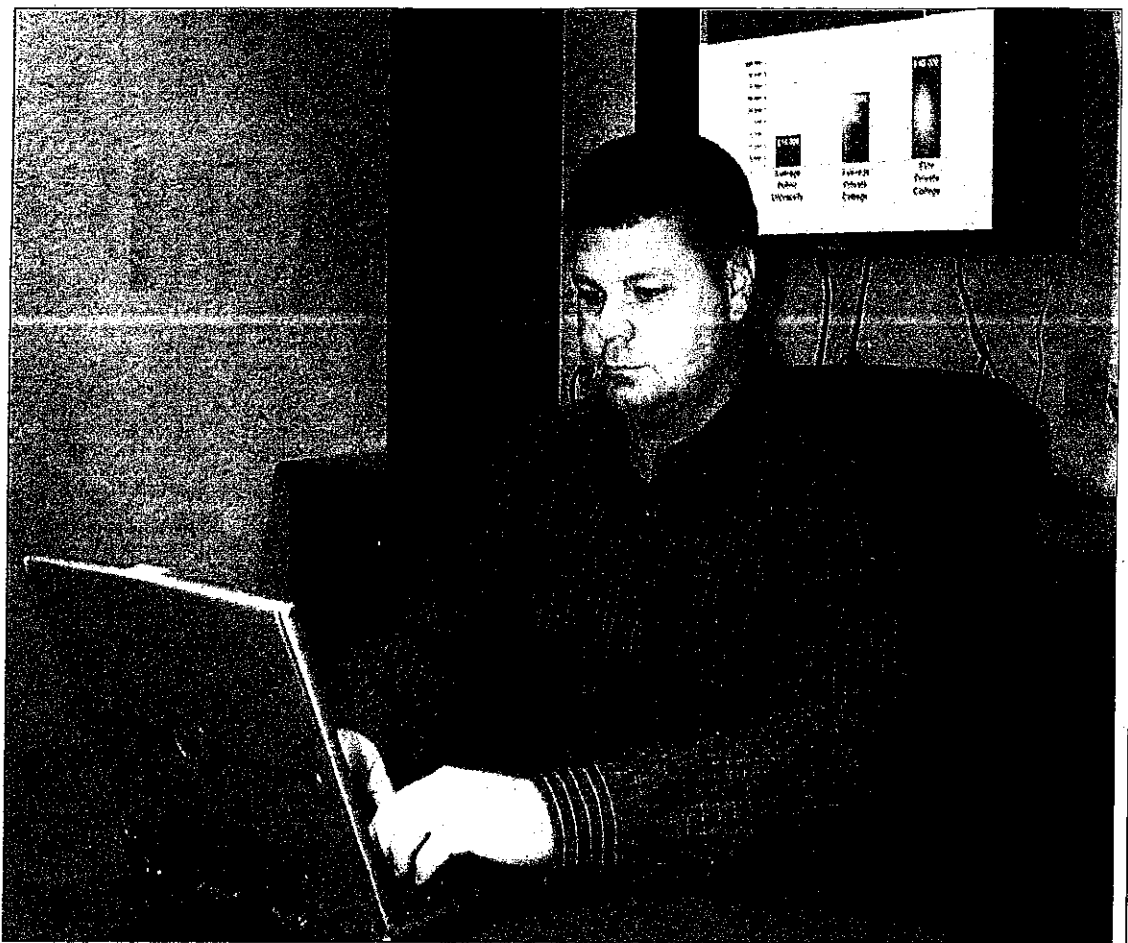


Photo by DUANE RAMSEY

Matthew W. Semeyn is a Certified Financial Planner and principal of MWS Financial Planning in Northville. As an independent financial planner, Semeyn does not have ties with brokerage firms or insurance companies and can give his customers an unbiased financial viewpoint.

Year's end ideal to review financial health

By Duane Ramsey
SPECIAL WRITER

As the end of one year and beginning of another approaches, the time is right for your annual checkup. Financial planning is an effective way to coordinate all aspects of your financial health.

"It's a great time for an annual checkup of your financial condition," said Matthew W. Semeyn, a Certified Financial Planner and principal of MWS Financial Planning in Northville. "Since you are gathering all of your financial information to file your 2004 tax return, why not have an unbiased review of your financial situation to make sure you are on track to meet your goals."

As an independent financial planner, Semeyn does not have ties with any brokerage firms or insurance companies. Working as a "fee only" planner, he does not collect any additional compensation from commissions, so there is no conflict of interest.

"I will take time to make sure you understand how each part of your financial puzzle fits together. The sooner you start, the more you can accomplish, the better you will feel, and the more you can focus on other aspects of your life."

CONTACT INFORMATION

Matthew W. Semeyn, CFP®
MWS Financial Planning
332 East Main Street
in downtown Northville
(248) 380-8702
E-mail: Matt@mwsFinancialPlanning.com
www.mwsFinancialPlanning.com

Semeyn schedules a complimentary, 30-minute meeting usually in the potential client's home to get acquainted and see if his services are a good match for your needs. After the meeting, he provides a quote for his proposed services, and upon mutual agreement, begins working for the client.

Anyone who wants to better understand their financial situation is a potential client for Semeyn's services. If you want to build a secure future or protect the wealth you already have accumulated, MWS Financial Planning can help you achieve your goals.

Each plan is customized to meet the individual client's needs. The quotes for such financial services will run from \$1,000 to \$2,500 for a college plan and a coordinated financial plan from \$2,500 to \$6,000, depending on the complexity of the plan.

Semeyn also works on an a la carte basis for items that include cash flow, debt elimination, budgeting, goal planning, insurance review, portfolio risk assessment and tolerance review, investment selection, asset allocation, stock options, college planning, retirement plan review, tax planning and estate plan review. Such plans can be done all at once or over a period of time with fees applied accordingly.

A coordinated financial plan puts all aspects of the client's finances together in a way that is easy for them to understand.

"My personal preference is completing a coordinated plan over a period of time so I get to know my clients on a personal level," Semeyn said. "By imple-

menting one segment at a time, my clients get a complete understanding of their personalized plan."

People often don't know what questions to ask a financial planner.

"I believe there are several good questions to ask but I think the most important questions are not the ones you ask of a financial planner, but the ones a financial planner asks you," Semeyn said. "By getting to know my clients and what they want to accomplish now and in the future, I can help my clients avoid the potential pitfalls that exist in all areas of personal finance."

For example, if you are planning a way to pay for sending your children or grandchildren to college. Did you know that...?

- 529 college plans can disqualify students for financial aid and tax credits.
- Not all student loan interest is tax deductible.
- Well-intentioned grandparents paying for college or gifting money to grandchildren could jeopardize their ability to receive financial aid.
- Some scholarships can disqualify students from tax credits.
- Tax scholarships are available for college students.

College planning programs are designed for families whose income is greater than \$75,000 per year and who may or may not qualify for financial aid based on income. MWS Financial Planning uses little known and highly successful academic, financial and tax-oriented programs that can be initiated at early ages through high school years and are designed to show clients how to save as

much as tens of thousands of dollars during the college years.

Semeyn also holds seminars for local businesses and organizations to help educate their employees or members. If you would like more information and a bi-weekly college e-newsletter, Semeyn will be happy to add you to his mailing list.

"The majority of people neglect their own retirement to put their kids through college, but that's short-term thinking," said Semeyn, who is a Certified College Planning Specialist. "These people cannot take out loans or receive financial aid for retirement. I will examine what their retirement situation looks like presently and determine if there are any shortcomings."

Another key to good financial health is your investment plan, according to Semeyn.

If you don't have an investment policy statement in writing, are you sure that your best interests are being represented?

"MWS Financial Planning can provide a personalized, well-developed, diversified investment plan based on your goals. If you would like help with the implementation of any of the plans we provide, we can assist you. If you don't want to handle your investments, we can manage them for you," Semeyn said.

"It is vitally important that all of these pieces of the puzzle are connected with each other and tied to your financial goals," he emphasized.

As a financial advisor, Semeyn works with professionals his clients already have relationships with, such as accountants, attorneys, insurance agents, and stock brokers, to implement the financial plan. A good relationship

NEW YEAR'S CHECKLIST

10. Resolve to write a will
9. Write a durable power of attorney for healthcare
8. Review beneficiary designations on all life insurance and retirement documents
7. Contribute maximum or start contributing to 401(k) or 403(b) programs
6. Maximize contributions to Roth or traditional IRAs
5. Understand investment and retirement plans and their risks, and review periodically
4. Review goals and make sure they are tied to your investment plan
3. Develop a plan to pay for college education for children and grandchildren
2. Get organized. Organize records and documents together in a filing system
1. Have an annual financial checkup with an independent Certified Financial Planner to ensure good financial health

with a knowledgeable, independent financial planner could make a big difference in the stress levels and overall quality of your life.

Call Matt to arrange a complimentary, get-acquainted meeting to learn how MWS Financial Planning can help you secure your financial future.

Semeyn holds a bachelor of science degree in finance from Miami University in Ohio. He is a member of the local community, residing in Novi with his wife Jennifer and two daughters, Mackenna and Alexa.

www.mwsFinancialPlanning.com

248.380.8702



FINANCIAL PLANNING
Build a Secure Future

- Retirement Planning
- Investments
- College Planning
- 2nd Opinions
- Hourly, As Needed Advice

Making college an affordable reality for **EVERY FAMILY!**