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February 27, 1985

**Volume 29**  
Number 44  
Three Sections  
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**George's Birthday Sale**

We're having a toy/land celebration in George's honor

**Save 25%** on plush animals and cloth dolls

Our love-able squeeze-able dolls, bears, cats and even Garfield & Odie are on sale at **25% savings**

Big Foot dolls, petite dolls and dolls in pinafores along with Rainbow Britie and her colorful friends will be joining our great birthday event.

Each plush animal and doll comes with a "Happy Birthday" balloon to help celebrate George's birthday. Remember George and remember our big 25% Savings on the dolls you've been wanting.

Sale ends Sunday, Feb. 24

**card & gift center**

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**Citizens protest road conditions**

NOVI — Residents in the Old Dutch Farms and Novi Meadows mobile home parks are angry — and the source of their anger is the condition of Napier Road between Ten Mile and Grand River.

With the spring thaw apparently under way, the dirt road which provides access for approximately 2,500 residents has been rendered almost impassible.

Dean Farmer, an Old Dutch Farms resident who is heading a special committee seeking road improvements, told the city council Monday that Napier Road is a serious problem. "The inconvenience to our residents is minimal compared to our safety concerns," he said.

But if Farmer and other Napier Road residents who attended Monday's council session to complain about the condition of the road were expecting opposition, they were disappointed. Their concerns were met with nothing but sympathy from council members and administrators.

City Manager Edward Kriewall said he had attempted to drive down Napier Road on Saturday and found it to be in terrible condition.

"It took me a half-hour to drive from Grand River to Ten Mile," said Kriewall. "It's a serious situation,

**Kriewall: 'It took me a half-hour to drive from Grand River to Ten Mile. It's a serious situation, particularly in regard to emergency vehicles.'**

particularly in regard to emergency vehicles.

Although maintenance of Napier Road is the responsibility of the Oakland County Road Commission, Kriewall said he dispatched the city's DPW crews to grade the road Saturday evening. "The road was so bad that it needed immediate attention,"

Continued on 5

**City council balks at discount center**

By PHILIP JEROME managing editor

NOVI — Will the first development in Novi's Town Center Area be an "off-price discount center?"

The city council is concerned that a discount center is exactly what's being proposed and decided Monday to let the developer know that a discount center may not be received with open arms.

At the same time, council members expressed an interest in working with the developer to come up with a proposal more in keeping with the Town Center concept.

Specifically, the council voted to establish a "Town Center Steering Committee to work directly with the developer to see if his original proposal can be amended to meet Town-Center expectations.

Excluded from the negotiation process is Zuchelli, Hunter & Associates (ZHA), the firm retained by the city at a cost of \$49,950 to oversee Town Center development.

Discussion of Town Center plans occurred when council was asked to approve a Memorandum of Understanding (MOU) drafted by ZHA Representative Thomas Yockey. The MOU was designed to provide "an agenda of issues" related to the Town Center Area between the city and the Weatherford-Walker Company, the proposed developers of a commercial retail project in the northeast quadrant of the Town Center area at the Grand River/Napier Road intersection.

Weatherford/Walker has obtained options to acquire approximately 26.5 acres of land in the northeast

quadrant of the intersection. The 26.5 acres includes the 11-acre site currently occupied by Old Novi Elementary School.

In addition, Weatherford/Walker has proposed to develop a commercial retail center on approximately 12 acres and subdivide the remaining acreage to accommodate additional commercial development projects.

Council's criticism of the MOU revolved around information that Weatherford/Walker is proposing to construct a discount center.

Several council members noted that Weatherford/Walker has not yet submitted site plans, but the prevailing "rumor" is that a discount center is being proposed. Planning Director James Wahl agreed that "discount center is a pretty accurate description," and Mayor Robert Schmid said the proposal will involve an "L-shaped shopping center with two big discount stores at either end and a lot of little stores in the middle."

"If that's what's going to be developed, I'd almost prefer to have nothing," said Schmid.

Riley Richard, a member of the Novi Planning Board, agreed that a discount center is "entirely incompatible with the Town Center concept."

"I don't feel a discount center is appropriate for the heart of Novi," added Richard. "I don't want it there."

The section of the MOU which caused council to balk stated: "The City agrees to be reasonable in establishing design objectives which will be consistent with the development concept of the commercial

Continued on 5



John Nichols and Lee BeGole are veteran 'crime fighters'

**Novi's top cop**

**New county sheriff outranks Lee BeGole**

NOVI — Chief Lee BeGole will tell you he's the number one cop in the city. Now by virtue of rank, he's got competition from another Novi resident — Oakland County Sheriff John Nichols.

BeGole also will pay more attention to the jail, an operation he says has "suffered from the former sheriff's neglect."

The jail operation is one of Nichols' major concerns. "I intend to pay a great deal of attention to the jail operation myself and actively seek ways to improve the situation without spending \$14-\$15 million for a new jail."

After evaluating the jail, he believes portions of the building can be converted to create more cells and add approximately 120-150 beds. "It's a mid-term solution, but it could save us \$25 to \$50 a day in transportation and time spent transferring prisoners. We want everyone back where the budget says they should be."

Nichols also plans to realign some department jobs out of existence. "We'll be reducing the publicity-seeking programs and relieve people doing cushy jobs they're not supposed to be doing — like going around in a dog suit," he said in a criticism of former sheriff Johannes Spreen's use of the McCruff program.

In the name of the cooperation he is attempting to promote, Nichols has deputized local police chiefs and officers who wanted to be deputized.

For communities like Novi, which have their own full-time police departments, the sheriff intends to provide more of the services they cannot perform themselves.

"The idea is to give smaller departments the services they need, not the services I think they need."

As problems in the department are cleared away, Nichols will focus on the services it "can and should be providing." He explained that local police chiefs will be asked for information on the kinds of services they need.

"I won't send in cars unless the chief wants them there. One of the main advantages is that local chiefs don't view me as a threat. The former sheriff was viewed as a grave threat."

"There is a great deal of work to be done — fences to mend, wounds to heal. We're working constantly to avoid the image that we are the saviors of democracy or a painacea for all social ills. But we do want to help. We'll sit down and discuss things — and we're not going to make a spectacle for the whole county to see."

Continued on 7

**Police caution parents**

NOVI — Police are advising parents to emphasize the "don't ride with strangers" message to their children following an apparent abduction attempt of a 10-year-old Novi girl last week.

Parents should take their children aside and reiterate the importance of the "don't ride with strangers" message," said Captain Richard Faulkner of the Novi Police Department.

"It's particularly important to re-emphasize the message following what we believe to have been an attempted abduction last week," he added.

The attempted abduction involved a 10-year-old girl who was walking from a neighbor's home to her own residence on Village Lake Road, 150 feet east of Meadowbrook Road, on Tuesday, February 19, at approximately 5:15 p.m.

The girl told police she was walking home when a white male in a green station wagon pulled up next to her and asked if she needed a ride. The girl said she did not recognize the man.

After the girl responded that she did not need a ride, the man asked her where she lived. The girl made no reply and ran off through the snow into an open area between two houses in the subdivision.

The girl told police she stopped after reaching a group of small pine trees and looked back to observe the alleged assailant standing near the front bumper of his vehicle. The man then got back into the station wagon and turned north on Meadowbrook Road.

The girl then ran home and reported the incident to her father, who subsequently notified police.

Investigating officers said all the information in the girl's story was verified and they believe the incident occurred as reported.

The suspect was described as a white male, 40-50 years old with dark eyes and a wrinkled face. He was wearing a red and white knit cap with a white tassel on the top.

**City sets hearing**

NOVI — A status report on progress made by the city's Shoreline Property Site Planning Committee will be presented at a public hearing tomorrow (Thursday) in the Novi Public Library at 7:30 p.m.

Committee Chairman Edward Kramer said the group has been meeting for more than a year to work out road realignment plans and develop planning concepts for city-owned property at the Novi Road-East Lake Drive intersection.

The current timetable calls for South Lake and East Lake drives to be realigned in 1985. Selection of a developer also should occur in 1985 with a proposed resort project to be built and operational by the fall of 1986.

**Too late to protect Grand River?**

NOVI — Development along Grand River Avenue between Haggerty Road and Grand River appears to be on the verge of a boom. But Novi officials are concerned that the type of development is inconsistent with the city's goals and objectives.

In fact, Planning Board Chairman William Briggs advised the city council Monday that it may be too late to prevent development on Grand River that does not measure up to the city's aspirations.

Responding to a suggestion from Council Member Edward Leitinger that a proposed Grand River office study should probably have been done 1 1/2 years ago.

"People own that land, we can't prevent them from submitting site plans," said Briggs.

Briggs' comments were supported by Planner Joseph Brett.

"Grand River is at a very critical stage," said Brett, noting that several site plans already have been submitted for preliminary approvals. "If something isn't done very quickly, you might as well forget it."

"The council should realize," he continued, "that it might not be able to realize its plans for that area. The council shouldn't be surprised if Grand River goes in a direction which is not to its liking."

Discussion of the Grand River corridor began when a developer submitted a request at the February 20 planning board meeting to construct an auto repair facility on the north side of Grand River between Haggerty and Meadowbrook roads.

The north side of Grand River is zoned for light industrial uses, while the south side carries a commercial zoning designation.

The proposed auto repair facility prompted City Planning Consultant Brandon Rogers to report that "two or three other automotive repair-type uses" have submitted site plans which will be presented for approvals in the near future.

"Grand River is one of the major entrances to Novi, and I would hate to see it become a collection of auto-oriented businesses," said Rogers.

"The Grand River corridor is just as important to this city as the Haggerty Road corridor," he added. "It should be regarded as one of the major entrances to the city."

Rogers' comments were echoed by Briggs, who suggested that Grand River Avenue in Novi could look a great deal like Telegraph Road unless proper measures are taken.

"When you drive down Telegraph, every other use is a muffler shop or a transmission shop," said the planning board chairman. "If we're not careful, we're going to end up with the type of strip development that we've been trying to avoid all along."

In addition to cautioning planners about the potential strip development of auto-repair facilities along Grand River, Rogers cited a second potential problem.

"You have to consider the impact of what these uses along the Grand River frontage will have on the larger tracts of land situated behind the frontage properties," he said.

"If you permit the auto-repair facilities with their flashing signs to gobble up the land along the frontage, it is questionable that anyone will want to develop attractive industrial or office buildings behind them."

Briggs suggested that it might be appropriate to prohibit automotive-repair uses to consume the frontage along Grand River.

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LIVING 1A  
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REC BRIEFS 5C  
SPORTS 4C

EDITORIAL 349-1700  
ADVERTISING 349-1700  
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Obituaries

RONALD J. CORBETT

The family asks memorial tributes be made to Hospice of Southeastern Michigan. Funeral arrangements were made through Hospice-Sundquist Funeral Home of Farmington.

MARJORIE J. MERNER

A service for Marjorie J. Merner of Novi was held February 16 at the O'Brien Chapel of the Ted C. Sullivan Funeral Homes.

GRANT D. HOWARD

Grant D. Howard of Novi passed away February 23 at Southfield Hospice. A memorial service was held February 26 at Calvary Missionary Church in Livonia.

DENISE L. WISTIE

Denise L. Wistie of Southfield passed away February 23 at Southfield Hospice. A memorial service was held February 26 at Calvary Missionary Church in Livonia.

Civic leader C.A. Smith, 91, dies

NORTHVILLE — The Novi-Northville area lost one of its most dedicated community servants last Friday with the death of longtime resident Charles A. Smith.

Mr. Smith also served on the board of directors of the Wayne County Easter Seal Society and was invited last week to make a television presentation in the society's behalf.

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Area Briefs

GENERAL MOTORS may be among the bidders for more than 200 acres of state-owned land at Five Mile and Sheldon Road in Northville Township.

Northville Township officials are debating the merits of adopting a charter township form of government. Charter townships have more protection from annexation to neighboring cities than do general law townships.

FARMINGTON HILLS OFFICIALS are evaluating proposals from five law firms as possible legal representatives.

SOUNDS OF CONSTRUCTION will be heard at Oakland Community College's (OCC) Orchard Ridge campus in Farmington Hills this spring.

SOUTHFIELD POLICE say the chances that your home will be broken into are four times greater if you're not involved in the city's Neighborhood Watch Program.

Southfield Police Sergeant Michael Chapman reported that residential burglaries were down 18.2 percent last year and attributed the decline in part to the volunteer work of the 27 percent of Southfield's population represented in Neighborhood Watch programs.

PARMENTER'S CIDER MILL may be annexed to the City of Northville.

FARMINGTON'S DOWNTOWN AREA will be studied by city officials to develop a strategy for continued growth in the central business district.

retail project as currently proposed by the developer.

"If we approve the MOU," observed Council Member Arlen Schroeder, "we're accepting the suggestion that what Weatherford/Walker is proposing is acceptable."

FOOTLOOSE will get toes tapping this weekend at The Raven coffeehouse.

HARP VIRTUOSO Onita Sanders is the featured performer at this Sunday's "Music at the Cafeteria" series at St. Mary's College.

FOSSIL WORKSHOP is Kensington Metropark's 1 1/2-hour special program of slides, discussion and display of animal and plant fossils.

FLUTE FANS can sample the best Detroit has to offer when versatile jazz flutist Alexander Zonjic appears for a one-night dinner theater engagement at the Smith Theater.

Four car thefts reported in city

Novi Four stolen vehicle reports were logged by Novi police last week.

A Dearborn man reported the theft of his 1978 Plymouth Volare from the Red Lot at Twelve Oaks Mall on February 13.

A Southfield man reported the theft of a gold ring valued at \$1,000 from a washroom at Twelve Oaks Mall.

The man said he changed the locks on all boxes but the thefts had continued.

Three individuals were transported to hospitals by ambulances following a collision on Ten Mile, east of Ripple Creek on Monday, February 11.

The front and rear drive shafts were stolen from a 1965 Chevrolet pickup truck while it was parked at Marty Feldman Chevrolet.

Area Blotters

The man said he parked the car at 4:30 p.m. and discovered it missing when he returned approximately two hours later.

Tools with an estimated replacement value of \$20,000 were stolen from a building under construction at Eleven Mile and Meadowbrook Road during the night of February 19-20.

When they were unable to gain entry to the building, the suspects directed their attention to construction trailers and ultimately stole all the tools used for communications installation and maintenance from three tool boxes.

Unknown individuals have been breaking into newspaper boxes around

design objectives consistent with the developer's current proposal when I don't know for sure what that proposal is.

Additional objections to the MOU were raised by Planner Joseph Brett, who said the proposed agreement would be "wording which describes a policy statement regarding Town Center development objectives."

"The purpose of the Town Center Ordinance is to protect the area from strip development and attempt to bring about a coordinated parking plan," said Brett. "We don't want each individual use in the Town Center to have its own on-site parking lot."

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Discourt center plan meets criticism

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CITY OF NOVI NOTICE OF MEETINGS OF THE BOARD OF REVIEW... NOTICE IS HEREBY GIVEN that the Board of Review meetings will be held March 11, 12, and 13, 1985.

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Quality Homes 021 Houses For Sale BRIGHTON, 3 miles north New 3 bedroom view under construction, 2 car garage...

021 Houses For Sale BRIGHTON, 3 miles north New 3 bedroom view under construction, 2 car garage...

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167 Business Opportunities

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170 Situations Wanted

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180 Income Tax

110 two short forms, Federal 1040A - Michigan Form 1040

220 Auto Parts

CHEVETTE parts, transmission, 1974 Oldsmobile Delta

230 Trucks

1973 Chevy 1/2 ton, Body rusted, wood bed, runs good

235 Vans

1982 Ford XL Windowless, extra, \$7,000 (313)237-3668

240 Automobiles

1983 Chevrolet C coupe, 4 speed, extras, 17,000 miles

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FULL-TIME cashier... GENERAL OFFICE help needed... NATIONAL FINDER expanding

165 Help Wanted

MONTHLYERS... GENERAL shop laborer... NATIONAL FINDER expanding

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RETAIL sales person... RESPONSIBLE person for all over-the-counter

165 Help Wanted

RECORD distributor... RESPONSIBLE person for all over-the-counter

165 Help Wanted

RETAIL sales person... RESPONSIBLE person for all over-the-counter

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REALTOR... RETAIL SALES The Fashion Shop, one of America's largest chains

170 Situations Wanted

ALL Full or weekly cleaning... CLEANING crew, mother and daughter

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1973 Chevy 1/2 ton, Body rusted, wood bed, runs good

235 Vans

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240 Automobiles

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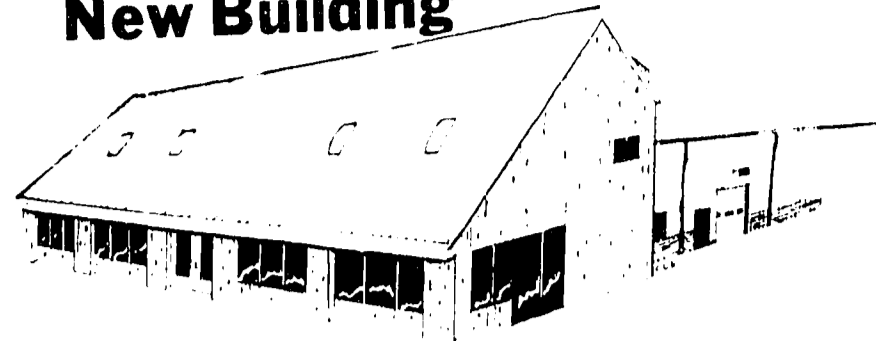
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<b>1984 Chevy Caprice Wagon</b> 9 pass, V-8, loaded, stock no. 228. List \$14,978 Sale \$12,692 plus tax & license Good thru March 15, 1985	<b>1985 Olds 98 Regency Brougham</b> Loaded, stock no. 5821. List \$17,886 Sale \$15,957 plus tax & license Good thru March 15, 1985
<b>1985 Olds 98 Regency Brougham</b> Loaded, stock no. 5810. List \$17,870 Sale \$15,944 plus tax & license Good thru March 15, 1985	<b>1985 Olds 98 Regency Brougham</b> Power steering & brakes, door locks, air, cruise, tilt, tinted glass, defogger, AM-FM stereo, stock no. 5816. List \$12,184 Sale \$11,015 plus tax & license Good thru March 15, 1985
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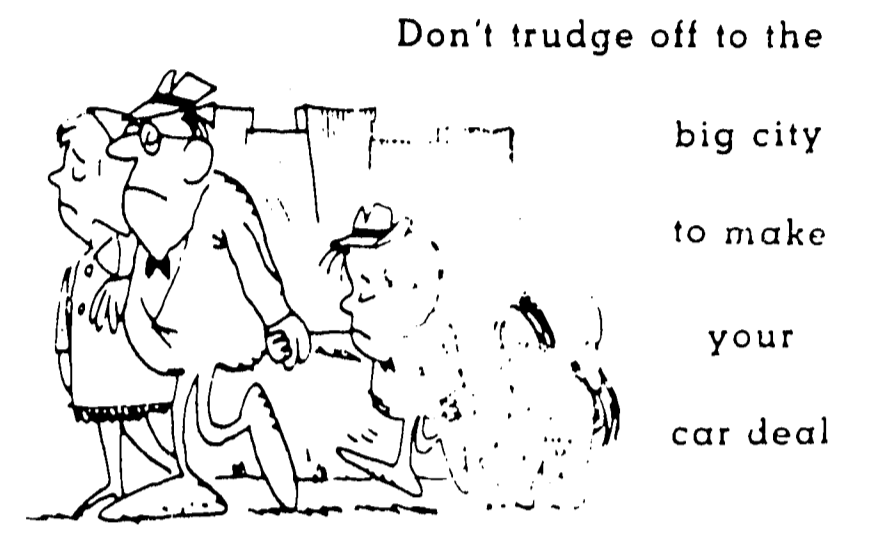
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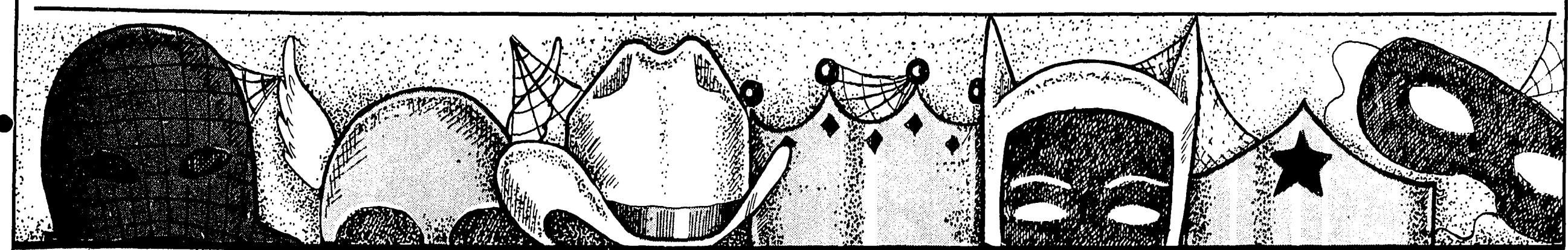
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## HEROES Where have they gone?

By ARLEN SCHROEDER  
Special to the news

We live in an age that has attempted to debunk the heroic ideal, and for that we are all losers.

Apparently 20th Century Americans have learned that human beings cannot sustain a lifetime of behavior deemed superior to that of ordinary mortals. Our heroes have been psychologically analyzed and found to be possessed by dark motives for their supposed heroics.

Our illusions were shattered when we became aware of the imperfect nature and behavior of our childhood heroes. We are losers because our loss of faith

in heroes and the heroic ideal mirrors our own decline — our retulation of human potential.

Without heroes we lose models of behavior and the idealism which they represent. If heroes are false and their behavior, therefore, non-heroic, what have we to emulate? We are left with the barren, desolate feeling that we as individuals do not count. Our lives, as part of that great collective mass of humanity, are of no significance. It is a negative — "no-can-do" — outlook on life.

A hero is courageous in act and in will, was superior to ordinary mortals. He is somehow bigger than life. This generalized idea of the hero emerged

thousands of years ago in Greek mythology and has found continued existence in the exaggerated folklore of the ages. Historiographic methods and other modes of scientific inquiry applied to the study of heroic figures has apparently resulted in the demise of the hero as he gives way to more objective assessment.

What is a hero? Could it be that we have defined the hero out of existence or that some would have us do so? Perhaps an alternative concept is warranted.

Where are the heroes for today? All of us have within us the "seeds" of the heroic ideal. The hero (heroine) is a person who at some critical moment chose to act decisively in regards to the outcome of some significant event and in doing so places duty to God, family, country, or friends and colleagues ahead of his own personal interests or safety.

Heroes are mortals. They do not lead exemplary lives from beginning to end. They do, however, rise to the occasion. Heroes do not necessarily seek out the event, most likely it is thrust upon them. Their course of action in considering duty first is the mark of heroic behavior.

A person, who does not believe in heroes or the heroic ideal, is not likely to act heroically when challenged or value his cultural heritage from which the courage for heroism arises.

Where will our heroes come from? It is reassuring to realize that only two conditions are necessary to foster the heroic ideal and behavior in our society. Our institutions — family, school and church, in particular — are well-suited to foster the necessary conditions.

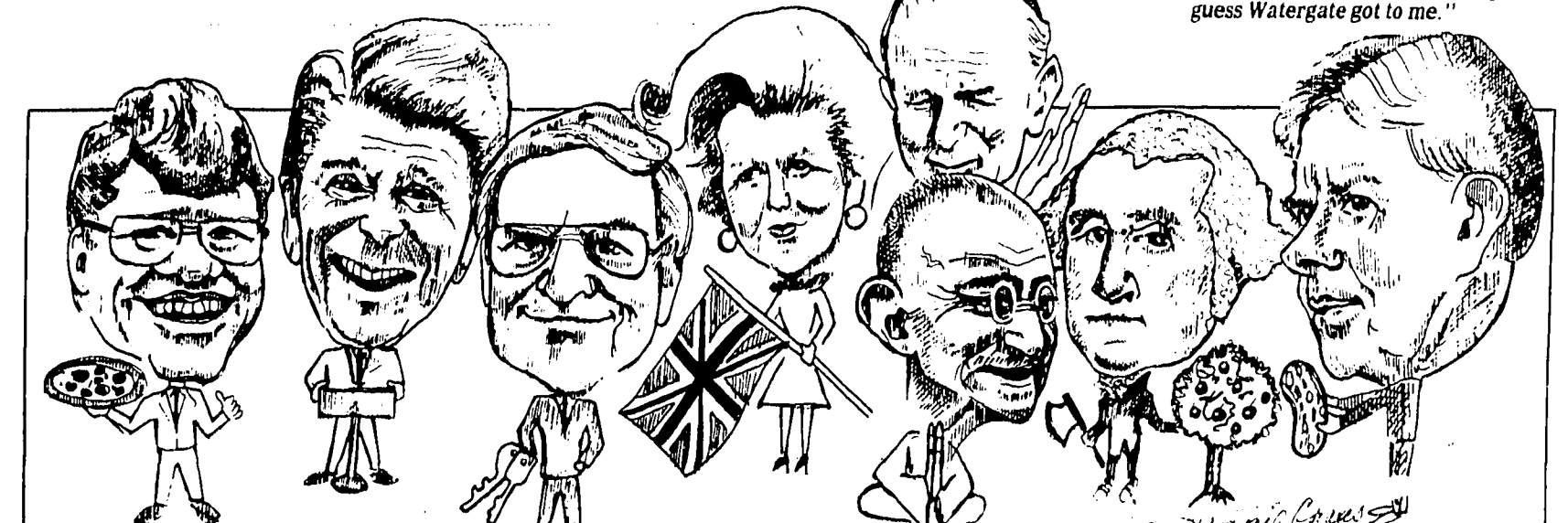
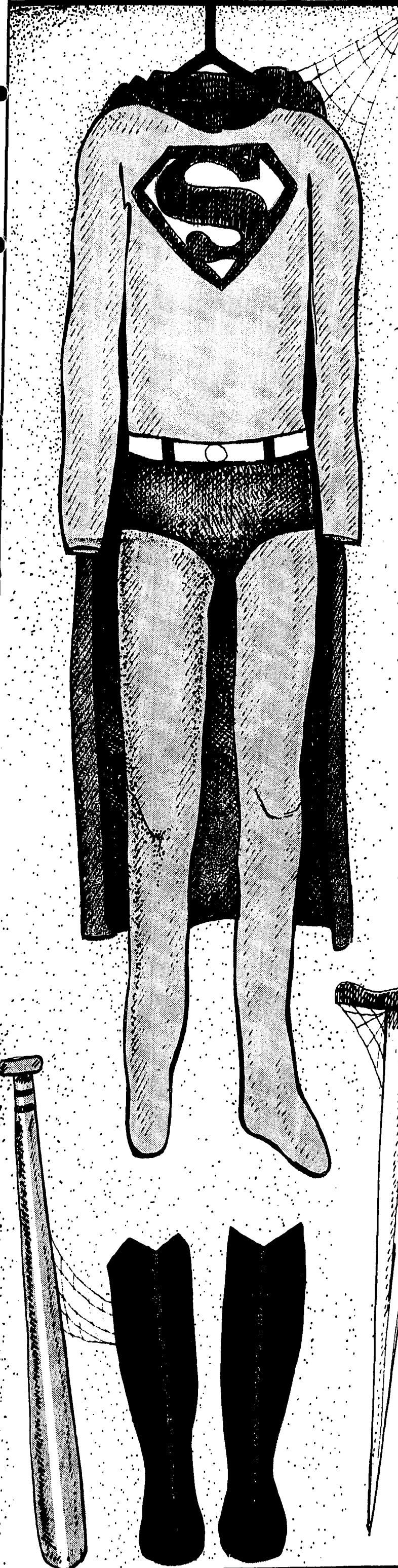
First, we must know by definition what the hero is not a super-human person. Rather, all humanity is the soil of the hero. All of us with our strengths and personal shortcomings can rise to the occasion. In that moment of deference to others' needs and in the spirit of duty, the hero emerges.

Values, those ideas we believe important, are the second necessary condition for the re-establishment of the heroic ideal. The sense of duty is dependent upon a personal value system. Values must be learned anew by each generation; they are not inherited.

In America, values must be freely accepted. Basic values are both personal and universal; that is, they hold both individual and group allegiance such as our general belief in freedom of speech. Our schools in particular have a responsibility to assist students in the development of a personal value system.

A society filled with vital interest in a system of values is the well-spring of the hero. Up with values!

Arlen Schroeder is a Novi City Council member and a professor at Oakland Community College. He said he wrote this article "about 10 years ago — I guess Watergate got to me."



## Local people name their heroes

Do people still have heroes? We decided to find out by asking various people around town who their heroes were. Although a few said the word "hero" was perhaps inaccurate, everyone named individuals they admired a great deal. Here are their responses:

**ARLEN SCHROEDER**, Novi City Council member: "Mahatmas Gandhi. I think when historians write about this century, Gandhi will probably rank as the single most inspirational individual."

"He totally renounced violence as a means to an end, saying that no individual or national goal is so important that it warrants harming another individual to achieve. When some of his followers resorted to violence, he went on a hunger fast to protest their actions."

**NANCY SOPER**, Assistant Superintendent for Instruction, Northville Public Schools: "Soper said many names came to mind, but she finally narrowed her 'most admired list' to two — British Prime Minister Margaret Thatcher and Pope John Paul II."

"Margaret Thatcher has been a friend of the United States. She didn't inherit her position — she earned it by being elected. She has demonstrated her toughness in the Falkland Islands crisis, negotiations with Egypt and by standing by the United States during the Iran crisis. I admire the tough stands she has taken. She has proven herself an outstanding person — both in politics and the cause of world peace."

"Pope John Paul II has played a greater role in the quest for world peace than any religious leader in a long, long time. I had an audience

with him last summer and found him to be a warm, sincere, honest individual whose goal is world peace. He's not afraid to stand up and be moral issues in his church."

**EDWARD KRIEWEALL**, Novi City Manager: "Lee Jacocca. He's become a symbol for taking a difficult situation and turning it around through good managerial practices. He took over a situation at Chrysler that was almost hopeless and managed to turn it around. He's an effective manager and a heckuva salesman, and he's not afraid to say what he thinks."

"He has some 'down' qualities, too — he seems to think a lot of himself. But all in all, you've got to admire the guy."

**DEL BLACK**, Northville business man and owner of Del's Shoes and Del's Department Store: "Jimmy Carter. I think the man was a genius, who was misunderstood. He stood for human rights across the world, and the world wasn't interested in listening to him. Even in America, we were too interested in materialistic things to listen to his message about human rights."

**LEE BEGOLE**, Novi Police Chief: "Becole said he's known a lot of heroes dating back to World War II days, including his brother who 'continually volunteered for dangerous missions and eventually gave up his life in service to his country.'"

Becole finally selected George Washington. "He's often overlooked and he did the job. He took his chances — what he did was treason to the king; and he came through when things looked pretty dark dur-

ing the days at Valley Forge, for example. Without him we wouldn't have the things we have today."

"It was said of George Washington that he was 'first in war, first in peace and first in the hearts of his countrymen.' I think the last part of that saying has eroded over the years. He was a true hero."

**SUSAN J. HEINTZ**, Northville Township Supervisor: "Heintz called the individual she selected 'the personification of the American dream and Tom Maganahan, owner of the Detroit Tigers."

"He's a real 'rags to riches' type of individual in the best tradition of the American dream. He came from humble beginnings to become a very wealthy man, while never forgetting where he came from."

**FATHER KEVIN O'BRIEN**, Holy Family Catholic Church: "Father O'Brien cited two individuals. 'My father because of what he's done with his life; he's still going strong at 84.'"

"The other is Father Ed Cole, my confessor and professor at St. John's Seminary, because of his whole attitude toward helping others. He was a lieutenant commander in the U.S. Navy and is a real man in every sense of the word. His basic tenet is the basic goodness of people."

**PHILIP PRESNELL**, Captain, Northville Township Police: "President Ronald Reagan because he's a winner."

**CLARA PORTER**, director, Novi Community Education Department: "Porter selected her paternal grandmother, Amabile Calzavara, as her heroine."

"She was born in Italy and worked as a seafarer on a farm outside Venice until the family moved to Toronto in 1906. Her life was filled with hardship and tragedy — her husband and a son were killed in a mine accident, but she was a strong lady who overcame all her personal setbacks with courage and stamina, while still finding time to take care of others."

**JO TALIAFERRO**, assistant minister, Northville Presbyterian Church: "Reverend Margaret Tower, the first woman to be ordained as a minister in the Presbyterian Church. She was a real pioneer; she ventured into an area where women had not gone before."

"Most of the women in the church on those days were involved in the field of Christian Education. She said that women can be called to be ministers just as men are. If she hadn't stuck her neck out, the rest of us (female ministers) wouldn't be able to do the things we are doing today."

**ROBERT PIWKO**, Superintendent, Novi Community Schools: "Dr. Wendell Hough, my advisor in my doctoral program at Wayne State University, was a man who had an impact on my professional career that carries over into my personal life."

"He taught that anything can be done if you're willing to make a commitment to go after what you want. That's the way he operated and it set a direction for me as well."







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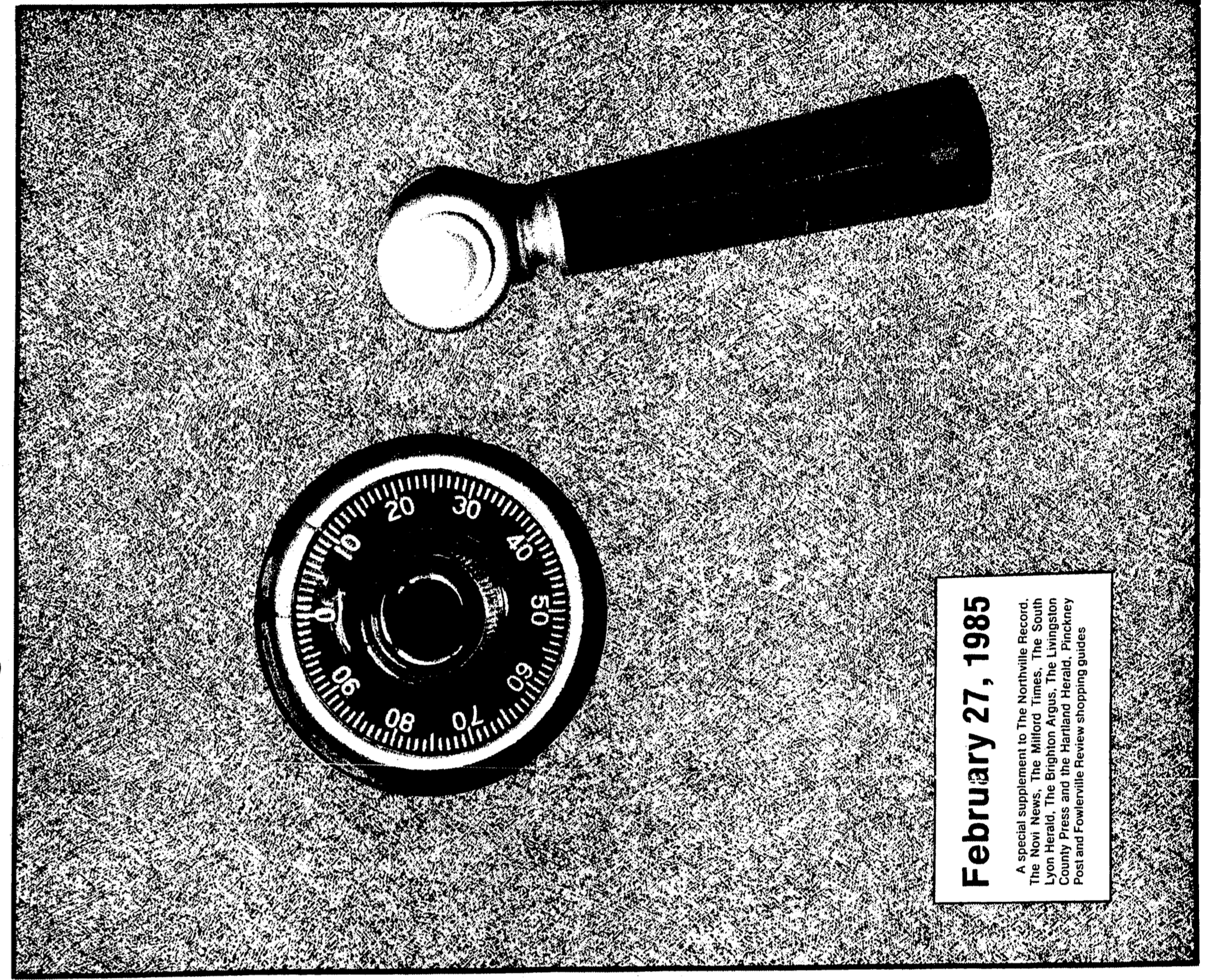
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February 27, 1985

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Among the Nordell's antiques (above) are an Amish quilt (circa 1922), a tiger maple miniature slant front desk (circa 1850), In-dian basket, dumper candlesticks (circa 1900), Kentucky col- onel doll (circa 1930), train oil man doll (circa 1930), large folk art doll (circa 1930) and an 1870 chest from Pennsylvania. Detail at right.

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George Michael, an antique expert, says that the antique market is still in a state of recovery. He notes that the market is still recovering from the recession and that prices are still low. He also notes that the market is still recovering from the recession and that prices are still low.



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**Tax shelters for all**

The words "tax shelter" have a seductive ring to them. They suggest a way to avoid taxes, to keep more of your money. But what are tax shelters, and how do they work?

There are many types of tax shelters, each with its own rules and regulations. Some are more complex than others, and some are more risky. But all have one thing in common: they offer a way to reduce your tax liability.

One common type of tax shelter is a real estate investment. This involves buying property and renting it out. The rental income is then used to pay for the mortgage and other expenses, which can reduce your taxable income.

Another common type of tax shelter is a mutual fund. Many mutual funds offer tax shelter benefits, and they can be a good way to diversify your investment portfolio.

There are also other types of tax shelters, such as art collections and precious metals. Each type has its own advantages and disadvantages, so it's important to do your research before investing.

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**Enjoy investments**

While the middle market of the antiques business went soft during the recession, Nordell notes that it "has firmed up nicely" during the economic comeback.

Are there risks in antiques? "Certainly," Nordell says. However, he emphasizes that "if something is good, it is going to sell unless it is a totally ridiculous price."

Nordell notes that for anyone who appreciates the history and uniqueness of antiques, collecting can be a tremendous joy.

"It's a good way to spend money," he states. "My bank account is around my house. I can live with my investments."

**Antiques**

Pleasure and profit

Carol and Eric Nordell

George Michael, an antique expert, says that the antique market is still in a state of recovery. He notes that the market is still recovering from the recession and that prices are still low.

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**Mutual funds offer good place to start**

A novice's guide to taking the plunge into the investment world: Look into mutual funds.

Why? Because the probably nervous novice only needs \$500 to get started. And although he is taking a risk, he won't be alone in the gamble.

A mutual fund is an investment company that buys stock in many companies. Money is contributed to the fund by a large number of investors, and the investment company distributes profits to the investors.

Frank Fazekas, an account executive with E.F. Hutton in Brighton, said a mutual fund offers greater diversification of securities than an investor could probably afford on his own. Besides professional management at a low investment minimum, it allows flexibility to change investments as market conditions warrant.

Before choosing from a wide variety of mutual funds, Fazekas said an investor should determine his financial objectives. To finance a child's college education a person could invest in a growth fund. But to have money now to pay current bills the choice would be a growth and income fund. This fund invests in stocks that offer growth potential and dividends to provide current income.

For someone who enjoys the benefits of a high salary, but does not enjoy being in a high tax bracket, a municipal bond fund could help preserve capital. This type of fund invests in bonds that offer income sheltered from federal taxes.

Municipal bond funds aim for income by investing in a broad range of tax-exempt bonds issued by states, cities and other local governments. The interest obtained from these bonds is passed through to shareholders free of federal tax.

Fazekas said the major advantage of a mutual fund is that a person is not putting his eggs in one basket.

"On your own you could invest in ATT," Fazekas said. "It would pay a dividend. With a mutual fund you could instead invest in ATT, Southern Bell and Detroit Edison, so you would be diversifying your investment."

**Couples who work eligible for break**

Married couples who work are eligible for a special tax deduction worth as much as \$3,000 on 1984 federal tax returns.

This deduction may be claimed on either Form 1040A or Form 1040, the IRS said.

The deduction is subtracted from gross income and is limited to the smaller of either 10 percent of the qualified earned income of the lesser-earning spouse, or 10 percent up to \$3,000 for a maximum deduction of \$3,000.

To take the deduction, both spouses must have earned income, such as wages, salaries and tips. However, income earned by one spouse working for the other does not qualify; nor does such income as interest, dividends, pensions, annuities, IRA distributions, unemployment compensation, deferred compensation or non-taxable income.

More complete information is contained in the tax form instructions for Form 1040 and Form 1040A.

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**Get help with property**

Continued from 6

That's really not fair, the investor is really providing a very valuable service to the seller who needs to "cash out" quickly.

Similar is the investor who purchases property that needs repairs before it can be placed on the market. Sumec said many people just don't have the time to make needed repairs on their property and are willing to sell it at a somewhat lower value to someone who can do the repairs.

Sumec also has three recommendations for individuals considering an investment in real estate.

First, find a real estate agent who is knowledgeable about income-producing and investment property. Second, find an attorney who you're comfortable with and can handle legal matters. And third, find an accountant who can assist you with all the financial considerations, including taxes.

**MAYBE YOU'RE PAYING MORE TAXES THAN NECESSARY**

E.F. Hutton invites you to a free seminar on tax-advantaged investments and financial planning.

**Topics to be discussed:**

- Your real rate of return after taxes
- Municipal Bonds
- Tax advantaged investments
- Annuities
- IRAs
- Tax Shelters

The Hutton Seminar on Tax-Advantaged Investments

When: Tues., March 5th, 7 P.M.  
Where: Sheraton Oaks, Novi (Spruce Room)

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\$2,250 for single-income married couples. You can begin withdrawing funds as early as age 59½, and as an additional bonus, you have your choice of several high-earning plans at Citizens Trust.

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Minimum of 18 months or more. A maximum of \$5,000 in contributions per depositor is eligible. The minimum initial contribution is \$100 for variable rate accounts and \$1,000 for fixed rate, unless otherwise specified. Withdrawals prior to age 59½ will incur a 10% early withdrawal penalty. Early withdrawal from any certificate of deposit incurs substantial interest penalty.

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You can also consider a mutual fund IRA that earns the current money market rates. Let us show you how you can contribute up to two thousand dollars a year. Of course, all

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**KEEP YOUR OPTIONS OPEN WITH AN IRA FROM MANUFACTURERS BANK.**

By ROB WATERS

**IRAs**  
**Escape from IRS**

The Economic Recovery Tax Act of 1981 made millions of Americans eligible for one of the biggest tax breaks in history — the Individual Retirement Accounts, or, as they are more popularly known, IRAs.

Since that year, more than \$128 billion has been invested in various IRA arrangements, legally escaping IRS coffers. Virtually every income-earning American is allowed to play the IRA game. And although there is a very minimum income requirement, an advanced degree in high rolling and wise investing is not needed.

The rules for IRA investing are pretty basic and the paybacks — both short and long term — can be financially fascinating.

A single person under the age 70½ with an earned income (salary, wages, tips, etc.) of at least \$2,000 can invest that amount in a number of IRA options.

A one-income married couple can invest up to \$2,250 in two IRAs as long as neither account gets more than \$2,000. Two-income couples may deposit a total of \$4,000, assuming each earns at least \$2,000 for the year. And, starting this year, recipients of alimony can make IRA contributions even if they have no earned income.

Of course, the immediately gratifying feature of IRA investments is that they are tax deductible and any interest paid is exempt from income tax until retirement.

For example, John Doe earns \$25,000 in 1985 and contributes \$1,100 to his IRA. John's wife Jane earns \$27,000 for the year. She pays \$900 to her IRA. John can deduct \$1,100 from his individual



tax return. Jane can deduct \$900. If they file a joint return, their IRA deduction is \$2,000.

Equally inviting is what happens to an IRA investment during its maturity. The chart below follows the growth of a yearly IRA deposit of \$2,000, with interest credited and compounded quarterly at 10 percent.

Amt.	Years	Value
\$10,000	5	\$13,580
\$20,000	10	\$35,833
\$30,000	15	\$72,296
\$40,000	20	\$132,044
\$50,000	25	\$229,947
\$60,000	30	\$390,370
\$70,000	35	\$653,239
\$80,000	40	\$1,083,975

"For the person opening his or her first IRA, I'd definitely suggest a long-term investment, such as a CD. By the time they reach 59½ (the minimum age for withdrawing funds), they'll have a fantastic retirement income."

Karen Stiles, an accounts officer with the State Savings Bank of South Lyon, said many young people just out of high school are opening IRAs.

"I've had quite a few 18 and 19-year-olds come in and open accounts," she said.

"I think to be opening an IRA that young is just great. By the time they reach 59½ (the minimum age for withdrawing funds), they'll have a fantastic retirement income."

Retirement is what congress intended IRAs to fund, so money taken out before age 59½ is hit with a 10 percent penalty in addition to any income tax owed on the sum. Only IRA holders who have become permanently disabled can escape the fine.

IRA withdrawals must begin by age 70½ and must meet certain minimums based on life expectancy. The IRS says, for instance, that a 70-year-old man is expected to live 12 more years and so must withdraw one-twelfth of his IRA that year, one-eleventh the next year and so on.

According to Stiles, many young people opening IRAs are worried about their retirement years and want to make sure there's something there for them to live on.

"A lot of them seemed concerned," she said. "They seem to know they can't depend on social security."

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.35 ct.	SI-2	F	\$850	\$483
.54 ct.	SI-1	G	\$2055	\$1179
.55 ct.	SI-2	F	\$1995	\$1138
1.06 ct.	SI-1	G	\$6360	\$3498
1.13 ct.	VS-2	H	\$7000	\$3854

Retail price represents the estimated replacement value at fair retail market. Sale price represents dealer cost plus a commission. Terms are cash, first come first serve basis. These diamonds are available for your inspection during business hours, or call for an appointment. I'll be happy to explain quality and terms and help you select a mounting for your diamond.

*Tom Livingston*

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**TOP SECRET**

One of our nation's better kept taxpayer secrets is the availability of solar credits for home owners. An informative pamphlet can be gotten locally through Park Solar Associates with full details. Federal tax credits end in 1985.

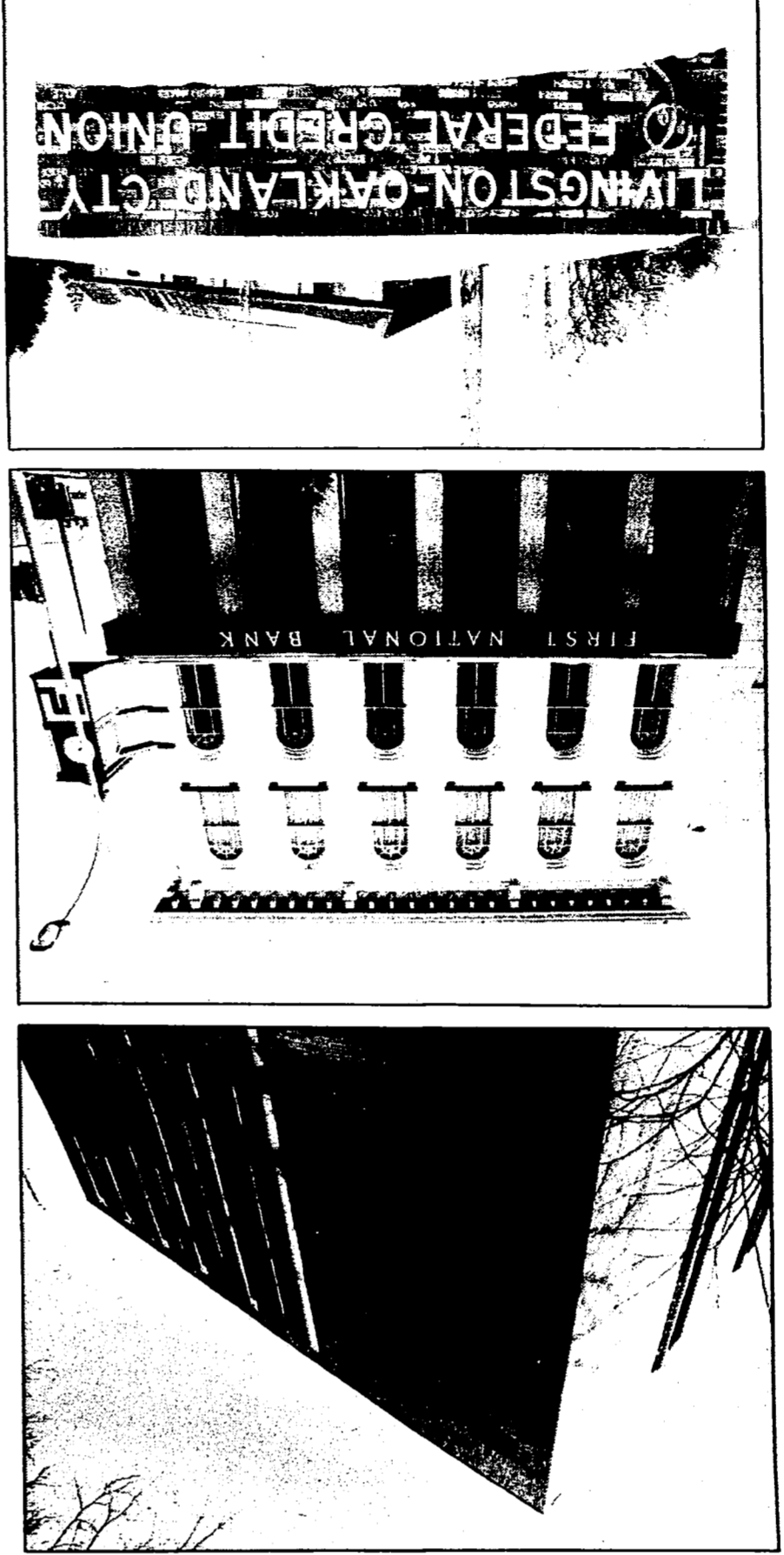
Solar energy is an untapped free energy source for most folks. With rising utility costs the governments plan was to help those who really want to do something with tax credits. For example the Federal government rewards homeowners 40% of their investment with a refund against taxes owned up to \$10,000. The State of Michigan gives a refund of 30% on \$2000 and 15% of the next \$3000 up to \$5000 per year through 1988.

Park Solar Associates is a local firm that has been involved actively in the solar business since 1979. Park Solar Associates carries Star Pak Energy System Products all of which get tax credits. They also carry WINDOW QUILT which is a moveable window insulating system that comes in 46 colors plus decorative options.

For more information phone  
**546-9555**

**Gold dulled but alluring**

Now that the U.S. dollar is enjoying a very long period and the price of gold has risen and is expected to rise further, the fact of the matter is that gold is enjoying a rapid climb over the past several years. The price of gold has risen from about \$350 a ounce in 1970 to a record value of \$585 per ounce in 1980. The price of gold has risen from about \$350 a ounce in 1970 to a record value of \$585 per ounce in 1980. The price of gold has risen from about \$350 a ounce in 1970 to a record value of \$585 per ounce in 1980.



**Gold not for commoner**

Continued from 8

which perform much the same as other Wall Street securities and pay periodic dividends unlike other forms of gold trading. Investors can also deal in mutual funds based on the gold market.

"Gold has consistently outperformed inflation over the long-term," explained King, and can serve as a useful hedge should the value of paper currency begin to plummet again in the future.

When that occurs — and the price of gold again shoots up in value — investors may then decide to liquidate some of their precious commodity at a profit, then wait for gold prices to subside again before re-stocking their portfolios with the precious metal.

Other forms of gold-trading are available to investors who can afford to gamble large sums of money on the precious metals market. In most cases, these forms of trading will take a minimum investment of \$5,000, according to King.

Trading in gold futures can be the most profitable way to invest, but it is also the most risky, said King. Investors who trade in gold futures are susceptible to what is called a "margin call," which requires them to cough up additional cash to restore equity in an account when gold prices fall.

Exchange traded options are another alternative which protect the gold investor from these very costly margin calls. While an investor is not required to restore equity in his options account when gold prices fall, he does run the risk of losing his investment altogether if values fall precipitously.

Investment interest in platinum has grown recently because the demand for

Even though very few people are getting rich in the gold market these days, King said gold and other hard assets may comprise anywhere from two to 15 percent of an individual's investment portfolio, King said.

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**Which is which?**

In the old days the differences between banks, credit unions and savings and loan associations were almost engraved in stone. But as has that government financial institutions have changed, the differences have become blurred. Now, credit unions, savings and loan associations, and banks are all competing for the same customers. The differences between them are becoming less and less distinct.

When banks initially started, they were primarily concerned with providing services to their members. They offered a wide variety of deposit and loan services, including checking accounts, savings accounts, and time deposits. They also provided a variety of other financial services, such as insurance and investment services.

As the industry grew, banks began to offer more services to their members. They started to offer checking accounts, savings accounts, and time deposits. They also began to offer a variety of other financial services, such as insurance and investment services.

Now, credit unions, savings and loan associations, and banks are all competing for the same customers. The differences between them are becoming less and less distinct.

**Platinum as good as gold**

Platinum — one of the world's precious metals — is "just as good as gold," according to John C. Matthey, president of the world's leading manufacturer of platinum metals.

Platinum now is used in the manufacture of one out of five products. It is necessary in automobile catalytic converters to produce clean air, in pacemakers, cancer combating drugs, fiberoptic and razor blades.

Platinum soars into outer space as the key component in fuel cells and miniature electronic instruments, the firm adds.

The firm says that platinum ingots have become a popular addition to investment portfolios. Each carries a hallmark and its own serial number as a signature of security. Thus, the weight and purity of the bar is guaranteed, allowing buyers to resell easily their platinum investment.

Brokerage firms, coin dealers and investment houses sell the bars. Just Coins does not keep platinum ingots on hand but can get them without trouble, the coin shop states.

While the metal does not enjoy the popularity today in jewelry that it did in the 1940s, it is prized by those who appreciate its purity. A platinum ring is 97 percent purer in precious metal content than a similar ring in 18 karat gold.

A lustrous platinum ring or ring may be placed in a safe deposit box for years, and it will never tarnish or oxidize.

For a free brochure on investing in platinum, write Johnson Matthey, Ltd., 550 South Hill Street, Suite 1635, Los Angeles, CA 90013. Area coin dealers also should have information.

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Funds are invested in stock and bonds selected by you. No minimum investment amount is specified for trades other than the required \$500 minimum deposit. All orders are processed by Michigan National Brokerage Services. Transactions are settled automatically through your Individual Retirement Money Market Account, which earns a competitive rate of interest. Our discounted commission rates can save you a substantial amount of money in fees over those charged by full-service brokers.

**Michigan Bank - Livingston**

DISCLAIMER: Interest and tax penalties apply for withdrawal prior to age 59½, unless permanently disabled or deceased. No EASY IRA automatic withdrawal without sufficient funds in the designated checking or statement savings account, with certain types restricted to monthly or bi-weekly transfers.

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# Real estate path a hard one

You've seen the books. "How I Made a Million in Real Estate" by I.M. Wealthy. "How I Parlayed a Nickle into Several Trillion Dollars" by Tex Shelter.

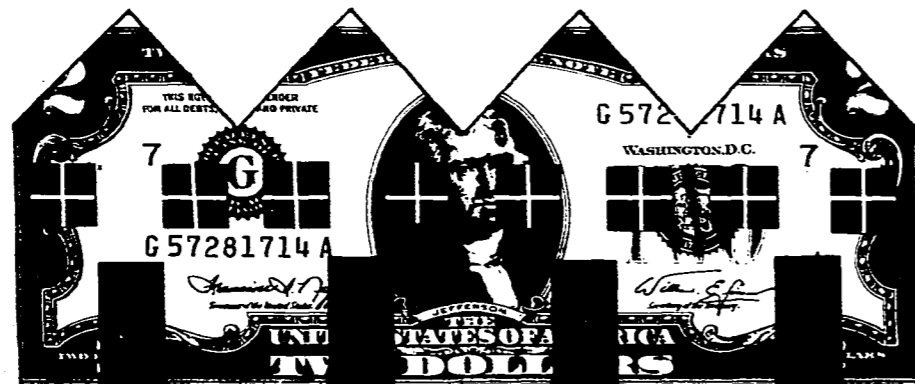
Not everybody can make a million in the real estate market, of course. In fact, the people who wrote the books are the exceptions to the rule. That's why they wrote the books.

But the fact remains that real estate can be a very good investment for individuals with the perseverance, intelligence and foresight to learn how it's done.

Andrew Carnegie, the great steel tycoon, once remarked, "Of all millionaires, 90 percent became so through owning real estate. More money has been made in real estate than in all industrial investments combined. The wise young man or wage earner should invest his money in real estate."

There are many different types of real estate — vacant land, commercial income-producing property, shopping centers, residential income-producing property, etc. But most common for the semi-amateur investor is income-producing residential property — single-family homes, apartments or condominiums.

Thomas Sumiec, an Associate Broker with ERA Rymal Symes in Novi, says his clients invest in real estate for three basic reasons: (1) to create a cash flow position for additional income; (2) to reduce the amount of taxable income, i.e. a tax shelter; and (3) to have the opportunity



to make a quick profit.

People who invest in real estate to create cash flow typically fall into the 40- to 50-year-old age range, according to Sumiec. "They are people whose children have left the home and find themselves with a little extra money," he says.

"They know Social Security will not support them in retirement, so they're looking for an investment that will generate some income at the current time and still build equity they can cash in when they want money for retirement."

To generate cash flow in rental properties, investors should seek the best terms available, i.e. low down payments and low monthly payments. The idea is to make sure that income (rents) exceed expenses.

Sumiec says he has one client who makes \$50 per month on each of his seven units. "That's \$350 extra dollars per month in disposable income, and in

the meantime he's building equity in a property that is appreciating in value," he says.

Others invest in real estate as tax shelters. They don't want to make money; they want to show a loss on their investments for tax purposes.

Sumiec says this type of investor typically makes over \$50,000 per year and is looking for income tax write-offs.

"When you own rental units, you have a lot of deductions for income tax purposes," says Sumiec. "You can write off taxes, interest on mortgage payments, depreciation, expenses incurred in securing tenants and any repairs or improvements that are made to the property."

Again, the investor is building equity in the property while gaining the tax advantages. Sumiec said he has another client who hopes to show a monthly loss of \$50 for each of his units.

"One of the advantages to investing in real estate is the tax deductions," he

says. "You may be losing money on the specific piece of property, but you're more than making up for it at the end of the year when you pay your taxes. You have to look at the net effect of the investment."

Sumiec says there are two types of people who invest in real estate for "quick profit." One is the individual with a sufficient cash flow position to capitalize on property which must be sold quickly; the other is the individual who has the time and wherewithal to make needed improvements before putting it on the market.

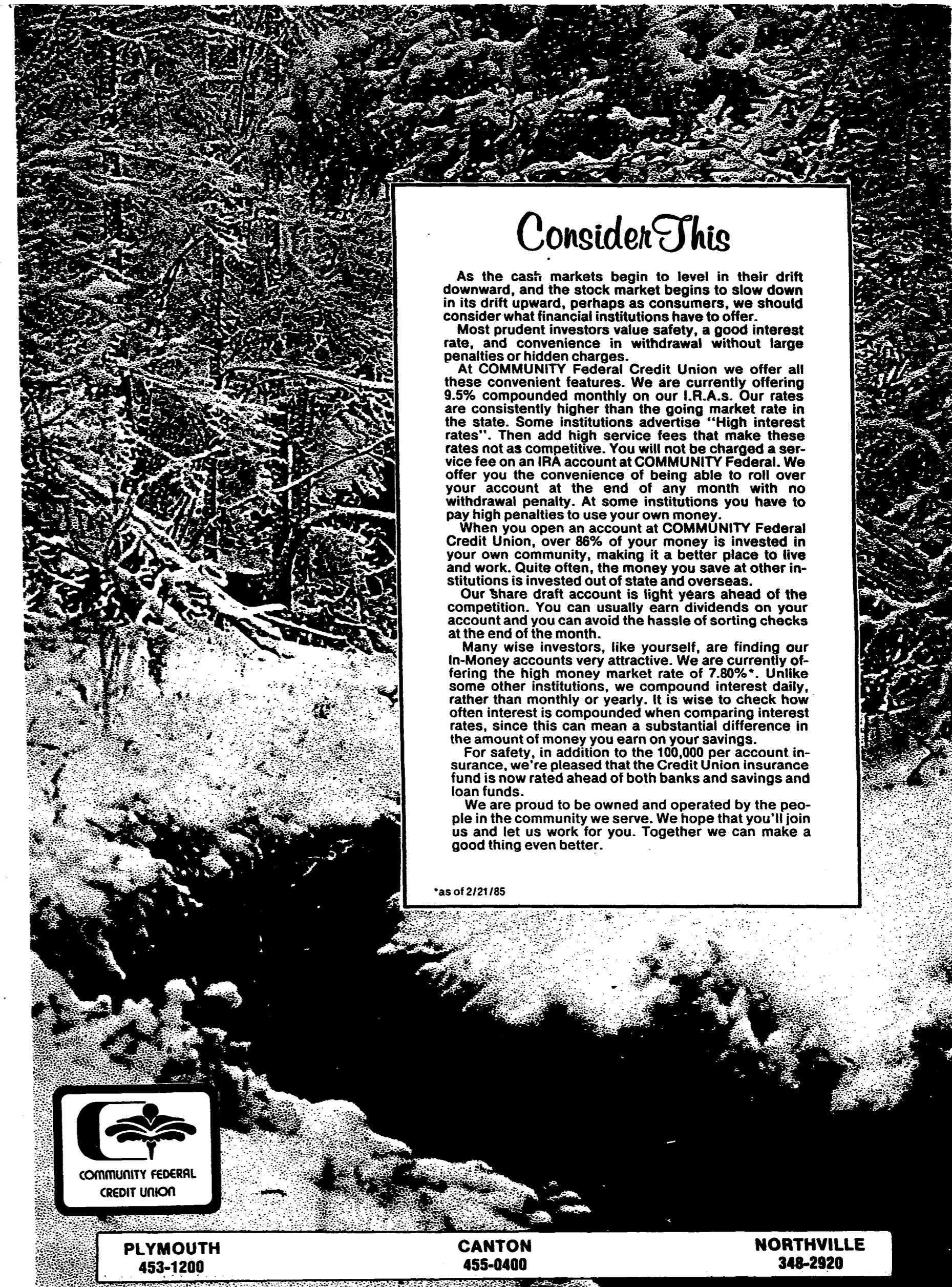
In many cases, the two overlap. "Basically, this type of investor is able to purchase a piece of property at 50 to 60 cents on the dollar," says Sumiec. "Some people want or have to sell their property quickly and are willing to sell it at less than its true cash value because they want to 'cash out' quickly."

"Instead of having to go through the prolonged procedure of mortgage approvals and everything else, they're willing to trade the loss on the true value for the benefit of getting their money quickly."

"The investor then turns around, places the home on the market and receives its true value because he can afford to wait for the marketing process to occur."

"Some people criticize this type of investor, saying that he's taking advantage of the situation," Sumiec adds. "But

Continued on 11



## Consider This

As the cash markets begin to level in their drift downward, and the stock market begins to slow down in its drift upward, perhaps as consumers, we should consider what financial institutions have to offer.

Most prudent investors value safety, a good interest rate, and convenience in withdrawal without large penalties or hidden charges.

At COMMUNITY Federal Credit Union we offer all these convenient features. We are currently offering 9.5% compounded monthly on our I.R.A.s. Our rates are consistently higher than the going market rate in the state. Some institutions advertise "High interest rates". Then add high service fees that make these rates not as competitive. You will not be charged a service fee on an IRA account at COMMUNITY Federal. We offer you the convenience of being able to roll over your account at the end of any month with no withdrawal penalty. At some institutions you have to pay high penalties to use your own money.

When you open an account at COMMUNITY Federal Credit Union, over 86% of your money is invested in your own community, making it a better place to live and work. Quite often, the money you save at other institutions is invested out of state and overseas.

Our share draft account is light years ahead of the competition. You can usually earn dividends on your account and you can avoid the hassle of sorting checks at the end of the month.

Many wise investors, like yourself, are finding our In-Money accounts very attractive. We are currently offering the high money market rate of 7.80%. Unlike some other institutions, we compound interest daily, rather than monthly or yearly. It is wise to check how often interest is compounded when comparing interest rates, since this can mean a substantial difference in the amount of money you earn on your savings.

For safety, in addition to the 100,000 per account insurance, we're pleased that the Credit Union insurance fund is now rated ahead of both banks and savings and loan funds.

We are proud to be owned and operated by the people in the community we serve. We hope that you'll join us and let us work for you. Together we can make a good thing even better.

\*as of 2/21/85



PLYMOUTH  
453-1200

CANTON  
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NORTHVILLE  
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FREE GIFT

when you open a 6-month or longer certificate savings account of \$10,000 or more

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Don't be fooled by 1/2 off sale prices and special deals. You can buy a 1/2 carat diamond anywhere from \$600.00 to \$3500.00, depending on the quality. The bottom line is, that Orin's cares how you spend your hard earned money, and we make it a point to see that you get what you pay for.

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