

Physician disciplinary system remains open

By TIM RICHARD Staff Writer
As state lawmakers work to revise the discipline system for doctors, they say they won't shut the doors on public scrutiny.
There will be no blanket exemptions from the Open Meetings Act for complaints filed against physicians...

Regulation has a backlog of complaints against health care professionals. The same staff that handles complaints also handles licensing of those professionals.
The thrust of the 11-bill package is to divide the work, double fees to pay for the program, and give help to professionals with drug and alcohol problems.

Halloween caper isn't sweet

By MIKE TYREE Staff Writer
Bullying tactics and an overactive sweet tooth led a 15-year-old Northville resident to a Halloween encounter he'd probably just as soon forget.
Township police said the 15-year-old committed strong-arm robbery on an 11-year-old Northville boy by pushing him over and stealing a pillowcase filled with candy.

used in the incident. Police said the suspect was a passenger in a 1989 Ford Taurus driven by a Northville 17-year-old. According to police reports, the two were driving southbound on Bradner Road south of Chatterton Court when they came across two boys walking north on Bradner.



Before we examined her kids, Julie Gordon examined us.

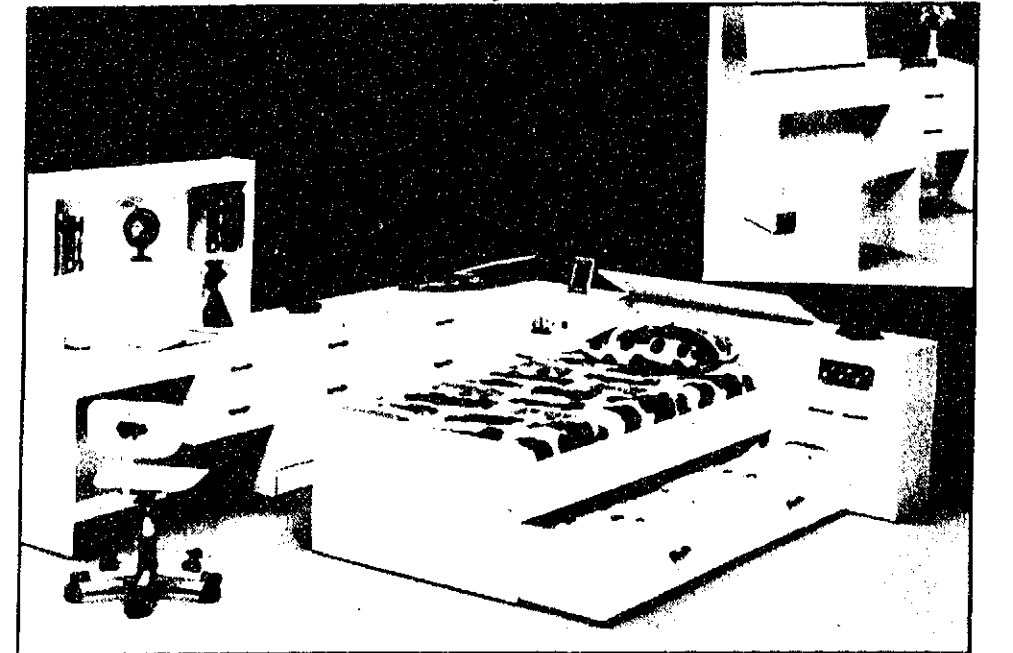
When Julie Gordon was looking for a new doctor, she wanted to know all about the doctor's training, credentials and affiliations. That's why she chose a doctor who practices at her neighborhood DMC Health Care Center.
Doctors there are affiliated with the community and specialty hospitals of The Detroit Medical Center (DMC) including Grace, Huron Valley, Children's and Hutzel.



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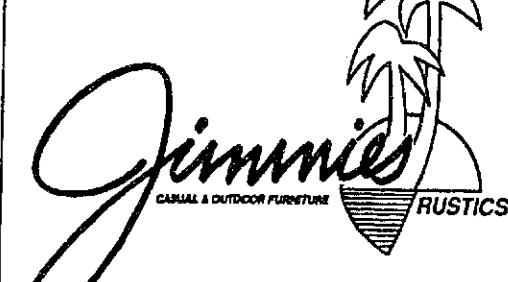
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Creek clean-up in Novi still on hold

By JAN JEFFRIES Staff Writer
The Novi city council has been asked to decide whether the plugged should be pulled on a proposed clean-up of Bishop Creek, which has met with a lukewarm or worse response from property owners.
Due to the difficulty in gaining easements from people who own land fronting on the stream, the project has been backed up. The city wants to dredge vegetation, debris and trees from the creekbed, as well as shore up the eroding banks.

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HomeTown Newspapers/East
Thursday, November 8, 1990 **B**

Novi firm offers no-fee job placement service

By RICK KEATING
Special Writer

One private company in Novi is doing its part to battle the unemployment situation.

"Serco is a private corporation that receives federal funds to implement job placement activities," said Suzette Reuter, assistant employment manager.

Serco receives its funds from the Oakland County Employment and Training department. In exchange for these funds, Serco is responsible for helping western Oakland County residents who fall into low income categories or who are dislocated workers, find permanent jobs. There is no fee for this service. However, prospective clients must provide proof of residency in Oakland County and proof of citizenship or right to work. They must also document their source of income for the past six months.

"Our responsibility at this office is to approve the applicants that we believe are eligible through the program," Reuter said. "Through various means we provide intake services to determine eligibility."

Serco also assesses prospective client's skills, educational background and interests in order to best

match them up with an appropriate available position. Simultaneously, Serco is constantly looking for new companies to work with.

"What makes our program unique as an employment agency is we can reimburse the company 50 percent of that person's starting rate of pay through the on-the-job training program," Reuter said. "That reimbursement will come to the company once we can demonstrate that the person has worked approximately six weeks on the job."

Reuter said that this policy was enacted to provide an incentive to companies to hire people who are unemployed and might not otherwise have a chance. She also said that prospective clients are screened by Serco and then sent out to interview with prospective companies.

"The benefits for the companies are that there is no obligation to hire the individuals. They come to the company prescreened. We only refer applicants to a company upon the company's request. . . . A company can use our service as much as they like or as little as they like."

Serco will even customize to fit a particular company's needs. Some companies want Serco to handle all their applications; others may only want to see a limited number of

clients. Reuter emphasizes the importance of having the necessary papers. "We see approximately 40 to 70 people a month," she said. "So the only people we can send out to the companies for interviews are those people who have all their documentation in place."

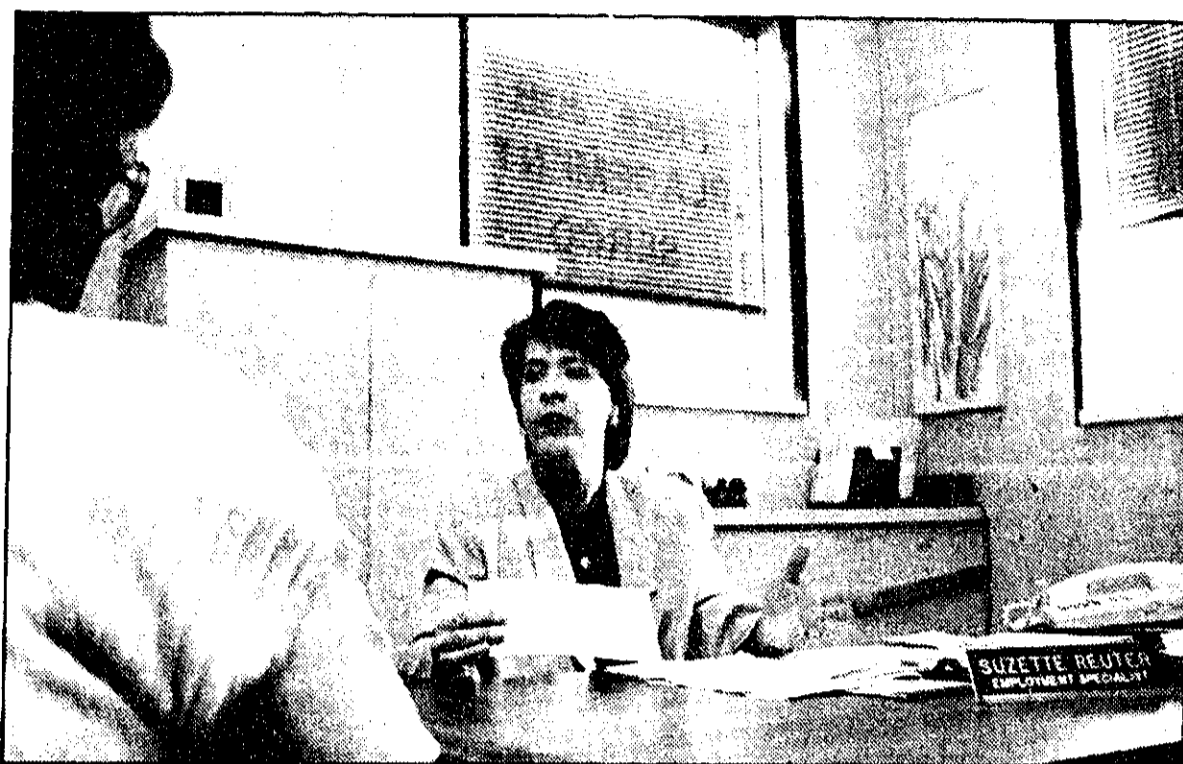
She does recognize that there are people who are in the Catch-22 position of not being able to get a job because they don't have an address, which they can't get without a job. In situations like these clients are referred to appropriate agencies where they can get the proper help.

"It may delay the process of getting a job," Reuter said. "But at least we can refer them to the first step they need so they can come back to us, ready for a job."

Once documentation is in place, Serco attempts to arrange between three and five interviews for their clients.

"We expect people to be prepared for an interview," Reuter said. "And we do help people with that. We coach people in terms of appropriate employability skills. We also help with resumes and filling out job applications."

If a client is unsuccessful at securing a job, Serco will continue to work



Suzette Reuter, assistant employment manager at Serco, works with a job seeker

Photo by BRYAN MITCHELL

with that person until employment has been obtained. "We basically never give up," Reuter said.

Once a client has been placed, Serco is required to do a follow-up of the company and the client to ascertain if the person is still employed 90 days after the subsidy period ends. In order to maintain funding, Serco must assure that approximately 80 percent of people referred to jobs retain those jobs.

Serco uses several means to recruit people. There are newspaper ads, contacts with the Department of Social Services office in Walled Lake, and the unemployment office in Livonia. There are also quite a few walk-ins. Serco prefers to see people by appointment, but walk-ins won't automatically be turned away.

Reuter classifies most of the positions Serco fills as clerical, warehouse, light industrial and positions

in the service industry. Serco's parent company is Serco Metro Detroit, an employment training agency which establishes and runs classroom training programs and assists people from Detroit and western Wayne County.

The Novi office has been in existence since January of 1990.

The office is located at 43450 Grand River in Novi.

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Educational tax deductions require some homework

Here's a tax quiz: A drama professor takes a trip to England for the summer. Besides sightseeing, she spends a considerable amount of time going to plays in London. Would her trip qualify as an educational expense?

Money Management

The answer is no. The tax law doesn't allow you to deduct the cost of travel that is itself a form of education, even if those expenses are directly related to your work.

Understanding which educational expenses are deductible and which aren't can be confusing. In general, educational expenses are considered to be of a personal nature by the IRS and are not deductible. However, the Michigan Association of CPAs says that as an employee or self-employed individual, you're entitled to claim certain educational expenses. A look at the rules will help sort out the confusion.

THE BASIC RULES
You may deduct educational expenses if you enroll in courses that either maintain or improve the skills you need for your business or job. For example, a teacher who takes a course every year to enhance his knowledge of the subjects he teaches may deduct his expenses. In addition, you may also deduct educational expenses if your employer, the law, or regulations require that you take course to keep your job, salary or status.

DOES THE EDUCATION PREPARE YOU FOR A NEW CAREER?

The IRS does not allow you to deduct the cost of education that qualifies you for a new trade or profession, even if you have no intention of pursuing another profession. For example, a lawyer who studies for an MBA to gain a better understanding of how corporations operate may not be allowed to deduct his expenses even though he is not planning on becoming a financial analyst.

On the other hand, suppose that

you're a teacher and you take courses that qualify you for an administrator's position. Would those expenses be deductible? Yes, because all teaching and related duties are considered the same type of work. The specialty may change but not the profession. Similarly, a psychoanalyst who takes courses to become a psychiatrist or a practicing dentist who studies to become an orthodontist may deduct their educational expenses. However, a police officer who enrolls in evening law school courses may not deduct his expenses because upon completion of the courses, he will be qualified to work in a different profession. Since the rules can be complex, consult a CPA to find out if the educational program you are planning constitutes a career change.

HAVE YOU MET MINIMUM EDUCATION REQUIREMENTS?
You may not deduct expenses for courses taken to help you meet the minimum educational requirements for your chosen trade or profession. For example, a law student is hired by a law firm to do legal research, on the condition that he will obtain a law degree and pass the state bar examination. The law courses and bar review course are not deductible because they are needed to help him fulfill the minimum educational requirement for employment. CPA exam or bar review courses are considered personal expenses and are not deductible.

OTHER NONDEDUCTIBLE EDUCATION
Other courses ineligible for the deduction include those taken for purely personal reasons such as a film course or art appreciation course, and those taken to enable you to enter a profession for the first time or return to work or re-enter a previous business.

An exception to this rule is a leave of absence. You may be able to deduct courses taken while you're on temporary leave. For example, a research chemist quits her job to take a one-year, full-time course in chemistry. If she returns to work in the chemistry field, and her expenses otherwise qualify, she may be able to deduct them.

The IRS defines a leave of absence as a year or less. However, the courts have ruled that leaves can be more than one year. The deciding factor in these cases is whether you plan to return to the same trade or business. Transportation expenses to and from your job to school are also deductible, including the use of your own car, or train, bus and taxi fares. Depending on the distance between your job and school, you may be able to deduct either one-way or round-trip expenses.

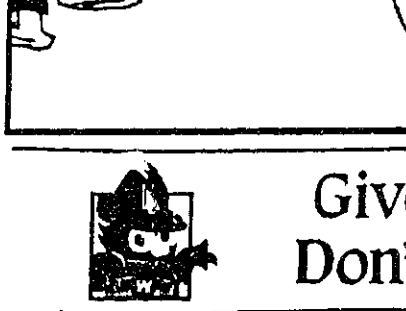
WHAT MAY YOU DEDUCT?

If you qualify for an educational deduction, what costs can you deduct? In general, any funds you spend on tuition, books, supplies and lab fees are deductible. If you take correspondence courses or use a private tutor, those expenses may also be deducted. And if you have someone type your papers, that cost may be included in your tax-deductible total.

Transportation expenses to and from your job to school are also deductible, including the use of your own car, or train, bus and taxi fares. Depending on the distance between your job and school, you may be able to deduct either one-way or round-trip expenses.

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Helpful TIPS On placing an ad in the GREEN SHEET. Avoid delay when placing your ad. Always have your ad or ideas prepared in advance. **001 Absolutely Free** CHEST heater iron Works, you haul. **010 Special Notices** ATTENTION CRAFTERS P.E.P. in Livingston County announces an upcoming CHRISTMAS BONANZA. **015 Lost** 2 BEAGLES. Female pups. US-23 and Lee Rd. in Suttony subdivision. **016 Found** REWARD! Confidential. For information leading to the arrest of persons/property killing parties.

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INDEX Accounting 302, Auto Repair 328, Barbers 335, Beauty 336, Bookbinding 337, Business 338, Carpentry 339, Cleaning 340, Computer 341, Construction 342, Electric 343, Excavating 344, Furniture 345, General 346, Heating 347, Home Maintenance 348, Insurance 349, Landscaping 350, Lawn Care 351, Moving 352, Painting 353, Plumbing 354, Roofing 355, Sewing 356, Signaling 357, Tinting 358, Upholstery 359, Vending 360, Welding 361, Window Treatments 362, Woodworking 363, Writing 364, Yards 365, Zoning 366

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171 Help Wanted
Sales
Due to company expansion...

Attention Meyers Snow Plow Owners
We Now Have Service Parts To Fit Your Plow only at Hilltop Ford

HILLTOP SPECIAL OF THE WEEK
1985 FORD CONVERSION VAN
Auto, A-C, stereo, full power, clean only \$7900

1984 MERC GRAND MARQ
1988 TEMPO 4DR
1989 TEMPO
1988 TAURUS GL STA-WGN
1987 AEROSTAR VAN XL WGN
1988 OLDS CUTLASS CIERRA 4DR BROUGHAM
1989 TAURUS LX 4DR
1988 TAURUS LX STA-WGN
1987 AEROSTAR VAN XL WGN
1990 T-BIRD
1988 DODGE GRAND CARAVAN SE MINI VAN
1988 LINC CONT.
1990 LINCOLN CONTINENTAL SIGN SERIES

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LINCOLN MERCURY INC.
2798 E. Grand River, Howell, MI
(517) 546-2250

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NOVI AREA
Party supply cards and balloon decorating store...

180 Situations
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SECRETARIAL SOLUTIONS
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172 Business Opportunities
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173 Schools
BRIGHTON AREA SCHOOLS

185 Business And Professional Services
ALL typing services - term papers, reports, resumes...

1990 THUNDERBIRD COUPE
1990 SABLE GS 4 DOOR

ATTENTION! A & Z PLANNERS!
You may now purchase or lease up to 4 vehicles per year.

SPIKER FORD-MERCURY
SELLING FORDS AND MERCURYS SINCE 1950

1974 RAIDER snowmobile
1986 YAMAHA 300 Enduro
1986 YAMAHA 350 Enduro

210 Boats And Equipment
PONTON training, 40'x16'
215 Campers, Trailers And Equipment
17 FT. travel trailer

228 Construction, Heavy Equipment
10 YARD Chevy dump truck
1985 FORD F-100

201 Motorcycles
1987 YAMAHA 90 trail bike
1988 YZ 80, 1989 YZ 80

220 Auto Parts And Services
1963 MERCURY parts
1985 PONTIAC Firebird

225 Autos Wanted
I SELL MY CAR/TRUCK OR VAN
1988 FORD F-150
1989 CHEVY SUBURBAN

HILLTOP FORD
WINTER IS HERE!
SNOW PLOW HEADQUARTERS

230 Trucks
1985 SUBURBAN 1 passenger
1986 CHEVY S10
1986 CHEVY S10

233 4 Wheel Drive Vehicles
1975 C15 with a Meyers plow
1975 DODGE pickup with plow
1976 CHEVY Blazer

235 Vans
1975 DODGE van, excellent condition
1986 GLAZER S-10
1986 CHEVY Blazer

HIGHEST \$\$\$ TRADED IN #1
1990 FORD L100 V8
1989 FORD F-100

230 Trucks
1986 FORD pickup, sold, runs great
1977 DODGE pickup

230 Trucks
1986 FORD pickup, sold, runs great
1977 DODGE pickup

3480 JACKSON AT WAGNER
ANN ARBOR, MI
996-2300

WALDECKER COUPON
Spectacular CLEARANCE

Table listing various cars and trucks for sale with prices. Includes models like 1986 SPECTRUM 4DR, 1989 MERCURY TRACER STATION WAGON, etc.

ATTENTION
FORD EMPLOYEES & RETIREES
THIS SALE IS FOR YOU

A & Z Plan OR 0 Down Lease
'91 ESCORT "LT" WAGON
'91 FESTIVA "L" 3 DOOR

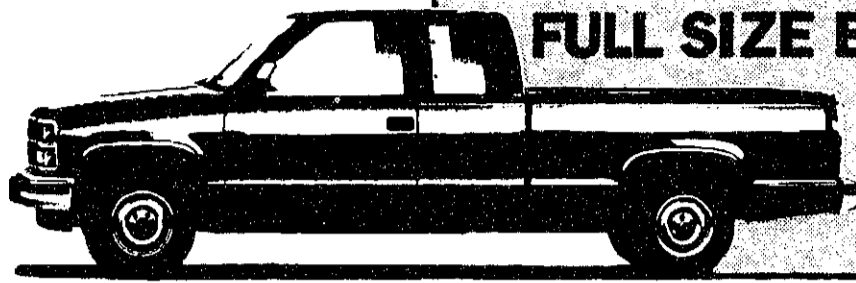
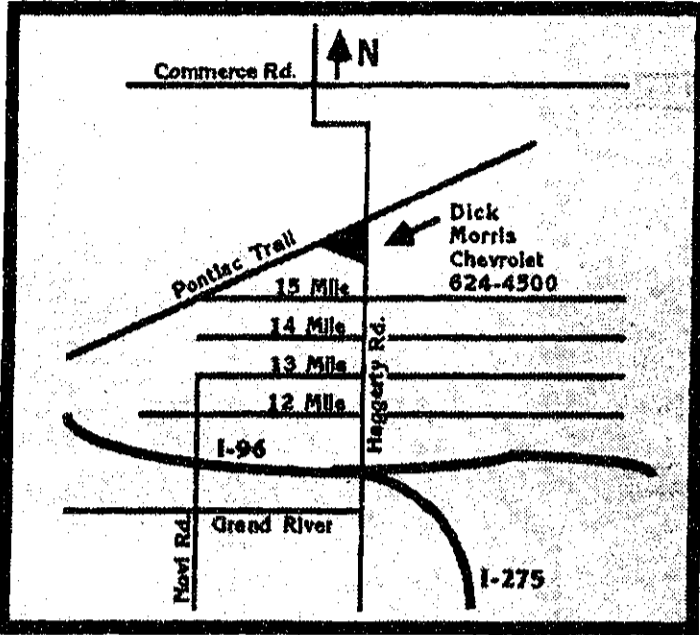
'91 ESCORT "GT"
'91 RANGER "XLT" PICK UP
'91 RANGER "XLT" SUPER CAB

VARSITY Ford
OPEN MON. & THURS. 9-9
TUES., WED., & FRI. 9-6

NO HIDDEN COSTS • DESTINATION CHARGES INCLUDED • 1ST TIME BUYERS SAVE MORE • GM EMPLOYEES SAVE EVEN MORE

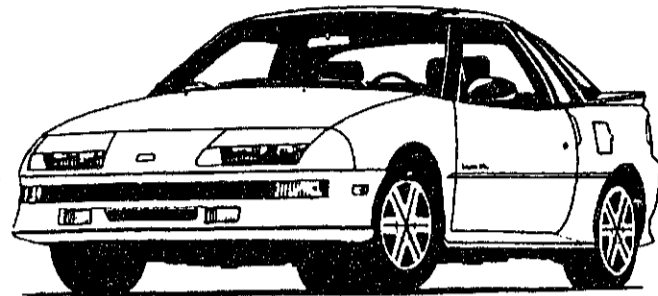
Where to find the BEST DEAL on a New Chevrolet or GEO...

DICK MORRIS CHEVROLET!



FULL SIZE EXTENDED CAB PICKUPS, 4 WHEEL DRIVE, AND 2 WHEEL DRIVE, IN STOCK NOW!

STORM GSI IN STOCK NOW!
Call For Color Selection
624-4500



CONVERTIBLE CLOSE-OUT
Corvette Z-28 Iroc Camaro Tracker Metro Convertible
In Stock As Low As **\$9370** (After Rebate)

1991 S-10 TAHOE PICKUP
Stock #6080
2.8L V-6, 5 spd. trans. w/OD, deluxe two tone paint, chrome front & rear bumpers, am/fm stereo/cass, sliding rear window, air dam w/fog lamps, p.s., aux. lighting, rally wheels, P205/75R14 white lettered tires and more.

Sale Price **\$9355**
Factory Cash Back **-1000**

YOUR COST ... \$8355

1991 CAVALIER 2 DR.
Stock #1370T
Auto, air, am/fm stereo w/lock, rear defog, tint. glass, left hand & right hand sport mirrors, front & rear floor mats & more.

Sale Price **\$9771**
Factory Cash Back **-500**

YOUR COST ... \$9271

1991 S-10 EXT. CAB TAHOE
Stock #6153
Reclining high back bucket seats with console, am/fm stereo/cass., chrome front/rear bumpers, deluxe two tone paint, aux. lighting, deep tinted glass, P205/75R14, white lettered tires, and more!

Sale Price **\$10,998**
GM Rebate **-1000**

YOUR COST ... \$9998

1991 S-10 BLAZER 4 DR. 4WD
Stock #6032
4.3 L. V-6, auto w/OD, air, tilt, am/fm stereo/cass., rear defog., power tailgate release, interm. wipers & more.

Sale Price **\$17,756**
Factory Cash Back **-1000**

YOUR COST ... \$16,756

NO HIDDEN COSTS. ALL YOU ADD IS TAX TITLE & LICENSE
Open Mon. & Thurs. Til 9pm
Serving Oakland County For Over 20 Years.
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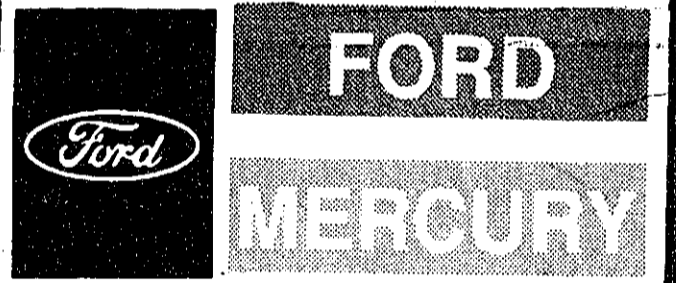
Dick Morris
"Your Favorite Metro Chevrolet Dealer"

2199 HAGGERTY RD. WALLED LAKE
GEO
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NO HIDDEN COSTS • DESTINATION CHARGES INCLUDED • 1ST TIME BUYERS SAVE MORE • GM EMPLOYEES SAVE EVEN MORE

BRIGHTON

OPEN SATURDAYS!



USED MAIN - LOT CARS 227-1171 TRUCKS

80 MERCURY MARBU	\$12,885	80 FORD F-150	\$9495
80 MERCURY COUGAR	\$11,985	80 FORD RANGER	\$8995
80 FORD ESCORT	\$7895	80 TOYOTA PICK-UP	\$7495
80 FORD PROBE	\$7895	80 FORD RANGER XLT	\$9995
80 PONTIAC FIREBIRD	\$8995	80 FORD AEROSTAR	\$9995
80 FORD IN HERIT	\$12,985	80 FORD F-250 XLT	\$9995
80 FORD ESCORT WAGON	\$8995	80 FORD F-150 XLT	\$9995
80 CHEVROLET COUGAR	\$8995	87 FORD BRONCO	\$4995
80 FORD THUNDERBIRD	\$8885	87 CHEV. 3-10	\$4995
80 LINCOLN CONTINENTAL	\$12,985	85 FORD F-150 CONVERSION	\$9995
87 MERCURY MARBU	\$7885		
87 CHEVROLET CELEBRITY	\$5995		
80 MERCURY COUGAR	\$4885		
80 FORD MUSTANG LX	\$4885		
80 CAMARCO FLEETWOOD	\$5885		

ATTENTION FORD EMPLOYEES & FAMILIES

1990 RANGER "XLT" 4X2 PICKUP 2.3 L. EFI engine, automatic, air, stereo cassette, power steering, cast aluminum wheels & more. Stk. #R-582 A & Z Plan	\$7,841⁴⁰*	1990 MUSTANG "LX" 2 DR HATCHBACK 2.3 EFI engine, automatic, air, power windows, locks & mirrors, am/fm cassette, flip up sunroof & more. Stk. #1288 A & Z Plan	\$9,620⁹⁰*
1991 RANGER "XLT" 4X2 PICKUP New 3.0 L V-6 engine, automatic, stereo, cassette, sliding rear window, power steering, chrome bumper & more. Stk. #1-0226 A & Z Plan	\$8,856⁴⁰*	1991 PROBE "GL" 2 DR HATCHBACK 2.2 L EFI, front wheel drive, automatic speed control, tilt, air conditioning, stereo cassette and more! Stk. #1-0251 A & Z Plan	\$11,734⁶⁵*
1990 "F150" FULL SIZE PICKUP TRUCK 5.0 L V-8, automatic, air conditioning, tach., speed control, tilt, power windows, power locks, XLT trim & more. Stk. #339-T A & Z Plan	\$11,367⁴⁰*	1990 TAURUS "L" 4 DR SEDAN V-6, automatic, rear window defrost, air conditioning, power door locks & more. Stk. #4223 A & Z Plan	\$10,915⁷⁵*
1991 "F-150" SUPERCAB PICKUP TRUCK XLT Lariat trim, stereo cassette, V-8 automatic, air, tilt, speed control. Stk. #1-0145 A & Z Plan	\$13,644⁷⁰*	1990 MERCURY COUGAR "LS" 2 DR 3.8 L V-6, automatic, air, power windows, power locks, power antenna, stereo cass. & more. Stk. #7540 A & Z Plan	\$12,915⁰⁰*
1990 AEROSTAR "MINI VAN" Extended length, V-6, auto, XL-trim, privacy glass, power windows & locks, luggage rack & more. Stk. #320-T A & Z Plan	\$13,405⁷⁰*	1990 MERCURY TOPAZ "GS" 4 DR 2.3 L EFI front wheel drive, automatic, air conditioning, power locks group, power windows, tilt wheel, speed control & more. Stk. #7531 A & Z Plan	\$8,846⁰⁰*

USED BUDGET - LOT 227-7253

81 CHEVY MARBU	\$500
82 PONT. 2000	\$800
76 CHEVY 1/2 TON P.U.	\$800
83 FORD ESCORT WAGON	\$900
85 FORD TEMPO	\$1900
84 CHRYSLER 600	\$2300
85 FORD ESCORT WAGON	\$2400
85 FORD ESCORT	\$2400
85 DODGE DAYTONA	\$2400
83 MERC CAPRI	\$2500
86 FORD ESCORT WAGON	\$2500
84 OLDS DELTA 88 WAGON	\$2600
86 NISSAN SENTRA	\$2800
86 BUICK CENTURY	\$3000
84 MERCURY MARQ	\$3000
86 FORD TEMPO	\$3200
86 PONTIAC 6000	\$3200
87 DODGE LANCER	\$3400
85 SUBURN 4X4	\$3500
86 BUICK CENTURY	\$3900
85 FORD MUSTANG GT	\$4900
85 FORD T-BIRD	\$5500

1990 TEMPO GL 4 DR
2.3 EFI 4 cyl., automatic, air, tilt, power locks, stereo cass. radio.
Stk. #6233
A & Z Plan
\$8,190⁰⁰*

1990 THUNDERBIRD
Loaded, V-6 automatic, luxury grp., cast wheels & more!
Stk. #5112
A & Z Plan
\$12,264⁰⁰*

1991 ESCORT "PONY" 3 DR
1.9 L SEFI 4 cyl., 5 spd., electric r. def., am/fm stereo, P175/70RX13 BSW, clearcoat paint.
Stk. #1-0157
A & Z Plan
\$6,722*

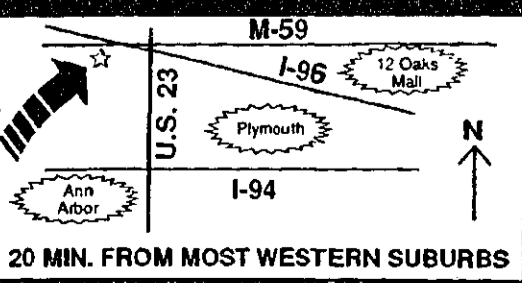
ATTENTION-"A" & "Z" PLANS NOW OPEN TO RELATIVES & LEASES!



We're Always Here Till The Last CUSTOMER Is Served!
MAIN LOT
8704 W. GRAND RIVER

BRIGHTON FORD-MERCURY
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HOURS
M-Th 8:30-9:00
T-W-F 8:30-6:00
Saturday 9-4
DISCOUNT LOT
9797 E. GRAND RIVER



BRIGHTON FORD MERCURY

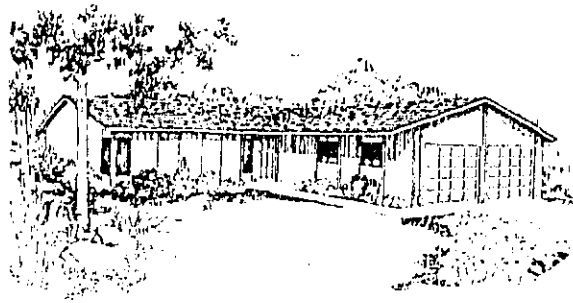
Creative Living

REAL ESTATE SECTION

Thursday, November 8, 1990

C

The Milford Times, The South Lyon Herald, The Northville Record and The Novi News



The Winchester Moderately priced and energy efficient

By JAMES McALEXANDER

Looking for a comfortable, well-designed home, moderate in price? The Winchester is your answer.

The Winchester is one of the many plans that Landmark has to offer that may be converted to an energy-efficient home.

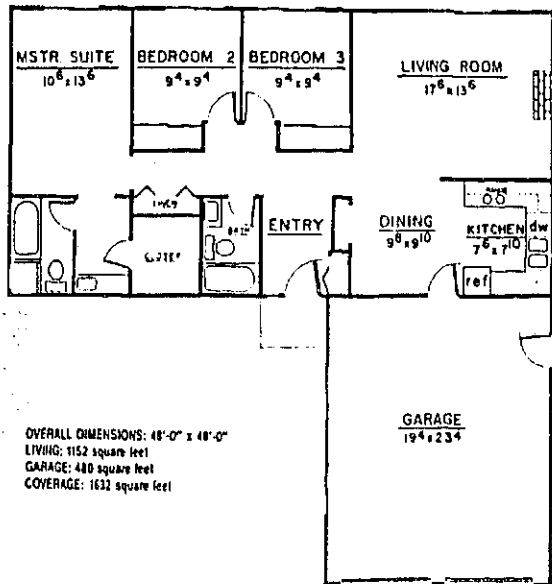
Within 1,152 square feet of living space are three bedrooms and two baths. The garage, with an additional 480 square feet, could be nicely converted to a recreation room, if the extra living space is desired.

When using standard construction, a conveniently placed side-light window beside the front door helps add light to the entry. By making the window out of stained glass you could add your personal touch and color.

The master bedroom suite, one of the home's main features, is unique in that the bathroom has a planter box at the end of the tub, with two windows for natural light. These being made of frosted glass would enhance the corner, as well as adding the needed privacy. The walk-in closet, with the vanity placed outside the actual bathing area, makes a lovely dressing area.

The large living room, adjacent to the dining room, provides an excellent traffic flow. The dining room has a place to put a built-in hutch or beverage bar.

Either way you choose to build—standard or energy-efficient—the possible variations are endless.



FLOOR PLAN

For a study plan of the Winchester (108-14), send \$5 to Landmark Designs, P.O. Box 2307 CN, Eugene, OR 97402. (Be sure to specify plan name and number when ordering.)



Jim Walker gazes up from the lower level of his two-story home greenhouse

Photos by CHARLIE CORTEZ

SOLAR SUCCESS

Greenhouse offers energy savings and playground

By MARILYN HERALD

Many men play softball, hockey, bowl or hunt for their rest and relaxation time. Jim Walker of Valley View Lane in Milford gets his R and R growing plants.

Walker enjoys it so much, he had a greenhouse added to the rear of his home in 1982. And this is no ordinary greenhouse, but a two-level affair with sliding door access from the dining area on the main floor and the recreation room on the ground level.

"Solar greenhouses were the thing in the early '80s when there was a big push for energy savings," said Walker, manager of the Rochester branch of Swett and Crawford.

"It's an insurance brokerage firm where we solve agents' problems with specialty lines — finding coverage for weird and unusual insurance requests."

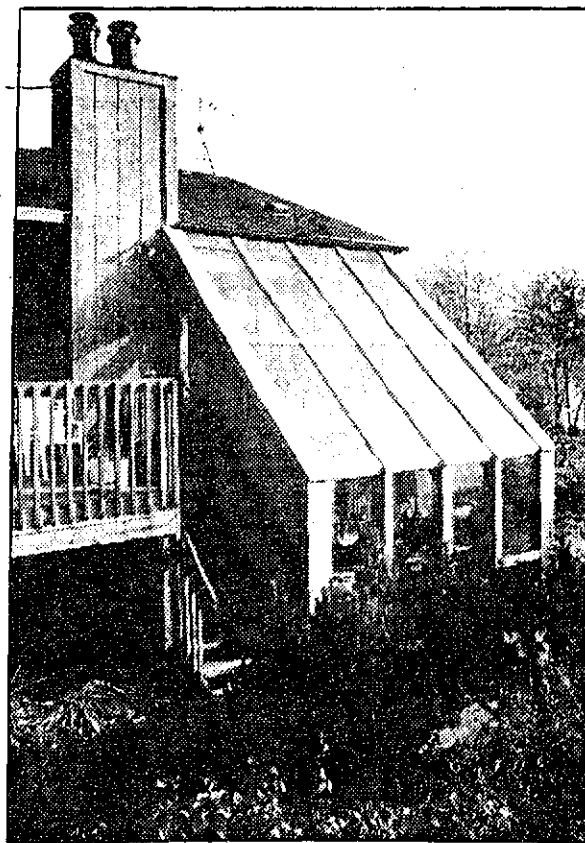
Walker said he had recently completed a master gardener's course when he began looking into the feasibility of having a greenhouse constructed as an energy saver for his home.

"It's 13-by-13 feet with two decks and it cost \$6,260 to complete when we had it built in 1982," he explained.

"The federal government paid 40 percent of the cost since this was during the energy crunch when they were encouraging homeowners to cut energy use.

"The State of Michigan picked up the sales tax too because of energy savings."

The greenhouse is a solar success because the Walkers have definitely experienced energy savings through efficient use of this glass enclosure located on the southeast corner of their home. "I looked at the green-



The 13-by-13 foot greenhouse with two decks was built in 1982.

house as a little playground for me and a substantial savings in heat.

"Everything we have is gas powered and the house is about 3,000 square feet. We charted the savings and have cut our gas usage by 50 percent. Our entire gas bill, year-round, is \$42 per month."

In addition, Walker and his wife sometimes enjoy a brief winter break by having brunch in the sunshine on the upper level of the greenhouse which is carpeted and includes a set of steps leading to their outdoor deck.

The lower level is the real workroom where Walker cultivates a variety of plants and each winter starts as many as 14 flats of vegetables and flowers for spring planting outdoors.

The greenhouse is equipped with quilted style shades that can be used to close off the cold from the house or the plants when necessary. In the summer when the sun is really shining, there are shade cloths which "knock out ultra violet rays" to keep it from overheating.

Walker said as much as he enjoys his "playground," its principle purpose is to heat the house and that is how it's used. Because of its two levels, judicious opening of the sliding doors also provides circulation of air.

During the two really cold winter months, plants are brought into the family recreation room or other parts of the house at night because the greenhouse gets all

Continued on 2

REAL ESTATE

It may be the time to buy real estate

By JAMES M. WOODARD

The current real estate market may be a "window of opportunity" for buyers.

There has been much talk about an increasingly depressed real estate market in recent months in many areas. Declining sales and property values are noted. A tight "buyer's market" is described.

More recently, however, some positive signals indicate there may soon be a turnaround in the market, making this period a highly strategic time to purchase a home or other real estate.

"The market we're now experiencing isn't a strange new devastating marketplace," said William Fisher, real estate analyst and publisher of the Wednesday Wrap newsletter.

"We moved into an 'actively falling' stage out of an 'actively topping' stage. Now prices are correcting in changed market circumstance. There is no evidence we're on the verge of lasting declines in home values."

A study by the National Association of Realtors revealed that there are recent across-the-board improvements in all areas of home affordability. This should help to boost sales and values.

The biggest positive impact on the recent market was declining interest rates, an NAR report noted. However, the decline was short-lived due to the Middle East conflict and

resulting military build-up in the Persian Gulf.

No one really knows what direction the market will take in future months. Factors—economic and otherwise—are just too uncertain and potentially volatile. But many real estate analysts are predicting a more robust market.

While affordability is generally up, first-time home buyers are still having a tough time getting into the market, particularly in high-priced areas.

Norman Flynn, NAR president, offers this advice for families seeking their first home:

"Individuals and families considering home ownership for the first time should not be discouraged by some of the initial obstacles that face them. Many families who never dreamed it would be possible to own a home are homeowners today simply because they received good advice and were able to make the financial stretch.

"The lower adjustable-rate mortgage is a good financing tool for buyers to consider right now. Also, the Federal Housing Administration's single-family mortgage insurance program has helped low- and moderate-income families make the transition from renting to owning with its less stringent down payment and qualifying requirements."

Q. When will the expanded program

for FHA-insured reverse mortgages be approved by Congress? Are those mortgages a popular concept?

A. Authorization for an expanded FHA reverse mortgage program is part of the new housing bill, now being debated in a conference committee.

A reverse mortgage is a special instrument with which seniors, over age 62, can tap the equity in their home to generate additional tax-free monthly income for the rest of their lives—or as long as they own and reside in their home. There are also variations on that basic plan.

The popularity of the concept continues to be strong.

"We receive about 10,000 inquiries per year about reverse mortgage plans," said Katie Sloan, consumer specialist with the American Association of Retired Persons. "The flow of inquiries into our office has not diminished in recent months."

Ken Scholen, director of the National Center for the Home Equity Conversion, also points to continuing strong consumer demand.

"There's no reason the demand and use of reverse mortgages will not continue to grow, particularly with the availability of the FHA-insured reverse mortgage and a strong secondary market," Scholen said.

Q. Is there ever a problem for an owner

of a rental property in declaring depreciation of the property on his tax forms?

A. We directed that question to Richard Robinson, CPA, who has long specialized in tax factors related to real estate ownership. His response:

"One of the requirements for depreciating rental income property is the property must be placed in service. Placed in service means it is rented or offered for rent at fair market rent.

"For example, listing the property for rent at fair rent with a licensed real estate broker would qualify the property for depreciation starting the day of the listing if the property is otherwise available.

"In a recent case, the court denied an owner a depreciation deduction for business property they permitted their son to use rent-free for his business. The court said they did not hold the property for production of income or use it for their trade or business. If the son had paid fair market rent, depreciation (and other related rental property expenses) would have been deductible."

Inquiries are invited and may be answered in this column. Write James M. Woodard, Copley News Service, P.O. Box 190, San Diego, CA 92112-0190.

NOVI HIGHLIGHTS:
Novi Newcomers
auction offers wide variety/2D

BLANKETS ON THE SPOT:
Novi business collects
items for the needy/4D

1D

BLITHE SPIRIT:
Novi Players show
opens this weekend/3D

DIVERSIONS:
Alexander Zonjic
to perform with Plymouth Symphony/6D

THURSDAY
November 8,
1990

Is it JUNK or is it MAIL?

By CRISTINA FERRIER
Staff Writer

Did we get any mail?
Nah. Just junk mail.
Junk mail. It fills mailboxes, often goes unopened into garbage cans, and is hauled off to fill our landfills. And don't forget the trees that die to make that paper.

According to *The Whole Earth Review*, 62.8 billion pieces of unsolicited mail, including 12 billion catalogs, were mailed to homes and businesses in 1989.

Further, the catalogs alone caused the destruction of 74,000 acres of forest. With magazines, newspapers and other direct-mail advertisements, the total is estimated at over 1 million acres.

But if you want to discuss the situation with Northville Postmaster Wallace Cates, don't even utter the words "junk mail."

"We don't use that word here," Cates said. "We call it bulk business mail."

Bulk business mail is the lifeline of the U.S. Postal Service. According to Susan Gillespie, public relations manager for the Detroit area postal service, almost 90 percent of U.S. mail is business-related.

Breaking that figure down, 58 percent of mail is from non-households (businesses and organizations) mailed to households and 30 percent is mailed from business to business. Only 12 percent of all mail originates in a household and is delivered to another household.

"A large proportion of the mail we process is related to business," she said. "Over three-quarters of mail is from services and non-profit organizations and retail and wholesale trades."

And that spells a lot of jobs for people who work for the post office. "Extra work? That's what we're here for," said Cates. "Our job is to service that mailer, whether it's Aunt Minnie down the street or a big company like Sears or Lord and Taylor. It's just our job, every day."

Cates said that, in his years with the post office, he has observed that bulk business mail seems to fluctuate according to the economy. When the economy is down, there seems to be more bulk mail.

And in the Northville and Novi area, there is likely to be more bulk business mail because the area is affluent and that's where people are spending more money.

"Without that mail, what's going to drive the mail business?" Cates asked.

And businesses depend on that mail.

"Half the companies probably couldn't survive without it," Cates said.

HomeTown Newspapers, the company which publishes this newspaper, sends out 49,541 pieces of



Photo by BRYAN MITCHELL

third-class bulk mail per week at an approximate average cost of \$6,000 per week, mostly in the form of weekly shopping guides.

Rich Periberg, HomeTown vice president and general manager, explained that it is difficult to estimate how much money bulk mail brings into the company.

"We started out as a newspaper business, but as advertising needs have changed, people want more options," he said. "Through our shoppers we can deliver advertising to 100 percent of homeowners (in a given area). It gives us more flexibility, more coverage."

The flexibility and additional coverage brings in more revenue than the obvious money from the advertising contained in the shopper.

Periberg said that, for example, grocery stores like to get their advertising out at the beginning of the week. Because most HomeTown Newspapers come out on Thursday, the shoppers allow the company to offer the early advertising.

"We'll sell that ad (in the Thursday paper) and, for a small amount, we'll also run it in the shopper."

"A lot of people, if they couldn't get in the shoppers, wouldn't advertise

with us at all," he said.

Gillespie said she has no doubt that much of that bulk mail is read, too.

"You would be surprised at the people who complain if they don't get that mail," she said. "They rely on that mail to find sales, especially now, at Christmastime."

HomeTown Newspapers is "definitely" concerned about the environmental waste generated by bulk mailing newspaper, Periberg said.

"But we're running more newspaper in the papers than the shoppers," he added.

Currently 14 percent of the newsprint used for these papers is from recycled fiber, which is about the national average. However, Periberg explained, there is only a finite amount of recycled newsprint available.

"If we use four more tons, somebody else has to use four less tons."

When more recycled newsprint is available, HomeTown Newspapers will use it, he added.

Cates said he receives an average of nine pieces of mail in his Northville home. Does he read it all?

He chuckled. "It depends on my mood," he said.

You say you're sick of unsolicited mail? You don't care how much money junk mail is making for the post office and businesses? All you do is throw it away?

That's fine. You can save a tree and help the environment by getting your name off the mailing lists.

To do so, send your name and address to Mail Preference Service, c/o Direct Marketing Association, 11 W. 42nd Street, New York, NY 10163-3861 or call (212) 768-7277. Ask to be eliminated from mailing and telephone calling lists.

Volunteers



Photo by BRYAN MITCHELL

William Demray is an active volunteer

Demray's work creates positive changes in town

By LESLIE PEREIRA
Special Writer

Northville resident William Demray likes to try to effect change. And he has been doing just that as a member of Northville's Downtown Development Authority (DDA).

The DDA is an advisory committee to the City Council which helps manage and control Northville's economic growth. The approximately 10 members meet monthly.

"I live and work in this community and I feel that you have to give something back," said Demray.

Demray enjoys being part of the decision-making process in the city, but says there are certain pitfalls associated with taking a stand.

"You do create some ill will among certain groups, but what is the alternative?" Demray asked.

Demray said he wanted to take part in DDA activities because he knew several years ago that change and rapid growth in Northville was inevitable.

"The most effective way to cope with change is to help create it," said Demray. "The no-growth attitude is something that can't exist."

Demray said the DDA played an "instrumental" role in the Main Street parking structure and acknowledged that parking issues were among the city's most pressing demands.

"I think everyone recognizes that we have a parking problem and we have to address it," said Demray. "But there are limits to what you can do."

For future projects, Demray believes the DDA will be a strong force in the decisions made about the empty Ford plant. The building, at the corner of Main Street and Griswold downtown, has been closed for about a year.

"I certainly want to be there when those discussions are going on," said Demray. "It may not go your way but at least throw your vote in."

Random Sample

Do You Get Too Much Junk Mail?

Nine said, "YES"
One said, "NO"

"Yes, and I'm really sick of it."
"Yes... I must be on some kind of list."

Random Sample is an unscientific poll of 10 Northville/Novi residents conducted by the staff of this newspaper.

Graphic by ANGELA PREDHOMME

In Shape

the NOVI NEWS
10D
THURSDAY
November 8,
1990

Fall, winter can be harsh on skin

By JILL HAMILTON

The leaves are closed. The birds are about and it's safe from the sun for another year, right? Although we think we're safe from sun damage because we stay away from sun bathing this time of year, the fact is that for many people, fall and winter can be just as harsh on the skin as summer. The combination of the cold, dry air outside and the hot, dry air indoors can add up to dry, chapped skin, just as uncomfortable as July's sunburn. As if all this weren't enough, dermatologists have recently learned that even winter sun rays can be strong enough to cause sun damage to skin. And sun damage can cause a plethora of skin problems ranging from premature aging to adult acne to skin cancer.

FACING FALL and worse, winter



Dermatologist D'Anne Kleinsmith of William Beaumont Hospital dispensed information and advice on fall and winter skin care recently. Unfortunately we have found in recent years that the sun isn't so good for us," Kleinsmith said. She offered these tips to minimize the damage of fall and winter weather: Buy a bottle of sunscreen. Surprisingly, more than 80 percent of sun exposure comes from performing incidental activities as people as busy driving on errands. Use a moisturizer generously. Moisturizers are best applied when skin is wet. Look for moisturizers that contain urea, a substance that helps bond moisture to the skin. Avoid hot baths or showers. Taking long, hot baths and showers can wreak havoc on the skin. Unfortunately those warm, relaxing winter sojourns in the tub can dry out the skin and aggravate skin problems. Opt instead for a quick shower using tepid water.

- Put a humidifier in your home. Dry furnace air is one of the biggest causes of dry, wintertime skin.
- Avoid harsh deodorant soaps. Deodorant soaps dry out skin and aggravate chapping. Look for a soap with the words "gentle" or "hypoallergenic" on the label.
- Don't spend a lot of money on expensive care systems unless you really want to. Certain lines of cosmetics claim to work marvelous wonders on your skin — like preventing wrinkles and making users look 10 years younger. Few, if any, of the claims are true. You'd be just as well off using an inexpensive moisturizer or, for that matter, slathering Orco so all over your face.

One product, for example, boasts that it contains collagen, a proven wrinkle-remover. Unfortunately, collagen has to be injected for it to be effective. Putting it on your skin in the form of a face cream won't help at all.

On the other hand, if buying expensive skin care products makes you feel better, there's no reason to stop as long as they don't seem to be doing any harm to your skin. Just remember, no matter what the ads say, the product won't make you look 18 again.

Dry chapped hands are another cold season problem. Fortunately hands can also be "winterized" with a few simple precautions:

- Wear gloves. When performing chores like washing the dishes or working with household chemicals,

Don a pair of gloves. Sure, they look a bit silly, but your hands will thank you.

- Deep-condition your hands. If they're very dry or chapped, try putting petroleum jelly on at night, then a pair of cotton gloves to complete the sleep ensemble.

If more drastic measures are needed, but the thought of plastic surgery scares you off, fear not. There are several dermatological procedures short of surgery that can lessen tiny, spider veins and remove laugh lines. Ask your dermatologist about collagen injections to fill in lines, and retin-A to lighten brown spots, stretch marks and tiny lines. Chemical peels can also improve superficial facial lines, brown spots and other skin changes due to sun exposure.

Fitness program slates registration

The Northville Community Recreation Department has the fitness program designed to meet your needs: low- and high-impact aerobic alternatives with toning and shaping floorwork, fun and easy-to-follow workouts.

Open registration for new participants will begin on Nov. 10 from 10 a.m.-noon at the Recreation Center. Orientation will be on Nov. 16 at 7 p.m.

New Attitude Aerobics conducts the one-hour class year-round at the Community Recreation gymnasium the following days: Monday, Wednesday and Friday at 9:15 a.m.; Monday and Wednesday at 5:45 p.m.; Tuesday and Thursday at 7 p.m. and Saturday at 8 a.m. Morning and evening child care is available.

For more registration and scheduling information, call 348-0203 or 348-3120.

Fitness Notes

The program, conducted by the University of Michigan Division of Physical Education, is a 12-week program aimed at older people and others who would benefit from an invigorating but non-strenuous exercise program.

Fitness Over 50 welcomes all interested persons, regardless of age and current activity level. Call the Twelve Oaks Management Office, 348-9438, for further information.

Open swimming: The Novi High School pool will be open to the public on Tuesdays and Thursdays through December 20. The open swim will be from 7:30-9:30 p.m., with the lap swim following from 8:30-9:30 p.m.

The fee is 50 cents per person and senior citizens are free. The pool will be closed on Nov. 22.

Children age 10 and under must be accompanied by an adult.

Yoga class: Seven-week yoga classes are being offered in Northville this fall. Diane Siegel-Divita, past president of the Yoga Association of Greater Detroit, is the instructor.

The classes will be offered on Thursdays (7:30-9:30 p.m.) or Sundays (10:10-11:40 a.m.) at the Northville American Legion Hall. Yoga effectively trains the body to develop strength, flexibility and balance.

Cost is \$28. For more information, call Siegel-Divita at 344-0928.

Weight Watchers: Weight Watchers, the trim team called "Fitness Over 50" is held Monday and Wednesday mornings at Twelve Oaks Mall. It takes place 9:10 a.m. in the Lord & Taylor corridor near the east entrance.

For more information, call Diana Kutzke at 287-2900.

Aerobic Fitness Inc.: A fitness program called "Aerobic Fitness Inc." is now being offered. The one-hour program is designed to stretch, trim and tone. Six-week classes run continuously throughout the year.

Fee is \$33 (two classes per week), \$45 (three classes), \$55 (unlimited). For more information, call 348-1280.

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Motorized Calisthenics:

Motorized calisthenics at "The Slender You" in Novi is being offered at a special price for senior citizens through the Novi Parks and Recreation. The program promotes mobility and better circulation. You'll get a free visit, as well as you visit at only \$4.50 each or 12 for \$49, as long as you visit only weekdays between 1-3 p.m. Call 347-0400 for more information.

Fitness over 50: A one-hour exercise program called "Fitness Over 50" is held Monday and Wednesday mornings at Twelve Oaks Mall. It takes place 9:10 a.m. in the Lord & Taylor corridor near the east entrance.

History behind immunizations, vaccines

Childhood immunizations may be painful for both the parent and child, but immunizations can prevent the pain of dangerous infectious diseases. The four most used vaccines are MMR (measles-mumps-rubella), DPT (diphtheria, pertussis, tetanus), polio and Hib (Haemophilus influenzae type b).

Smallpox, a disease that has been eliminated, was the first vaccine discovered about 200 years ago by Dr. Edward Jenner. Jenner noticed that milkmaids who suffered from cowpox blisters did not get smallpox. He began exposing patients to the virus and the exposure stimulated the body to produce antibodies against smallpox.

There are four different types of vaccines: MMR (measles-mumps-rubella) and polio vaccines contain a

weak form of the virus that stimulates the body to produce antibodies to protect against the full-strength virus.

2) Pertussis (whooping cough) of the DPT (diphtheria, pertussis, tetanus) vaccine is made of killed vaccine from inactivated virus or bacteria, which also help the body develop antibodies.

3) Tetanus (lockjaw) vaccine is made from neutralized versions of the toxin secreted by diphtheria bacteria.

4) The Haemophilus influenzae type b (Hib) immunizes against meningitis and contains two different antigens that stimulate antibody production.

Common side effects of the vaccines include mild soreness and swelling at the injection site. Fever may occur after DPT, MMR or Hib vaccines, but many children will have no reaction.

Approximately one in every eight

million doses of OPV (oral polio vaccine) causes paralytic polio. Encephalitis is very rare but may occur after the MMR shot. Recent studies indicate that permanent brain damage occurring after the DPT shot is a myth. Those cases originally attributed to DPT have resulted from other conditions coincidentally developing at the same time.

So, many vaccines are currently being studied. A purified version of the killed pertussis vaccine is being tested. Both live and killed vaccines against Hepatitis A are being evaluated. There is a new vaccine being tested against the Pneumococcus (a cause of ear infections, pneumonia and meningitis). There are several live oral vaccines against Rotavirus, an organism that causes severe diarrhea. Scientists are also working on a vaccine against respiratory syncytial virus that causes respiratory infection in young children. The newest vaccine that your child may receive is

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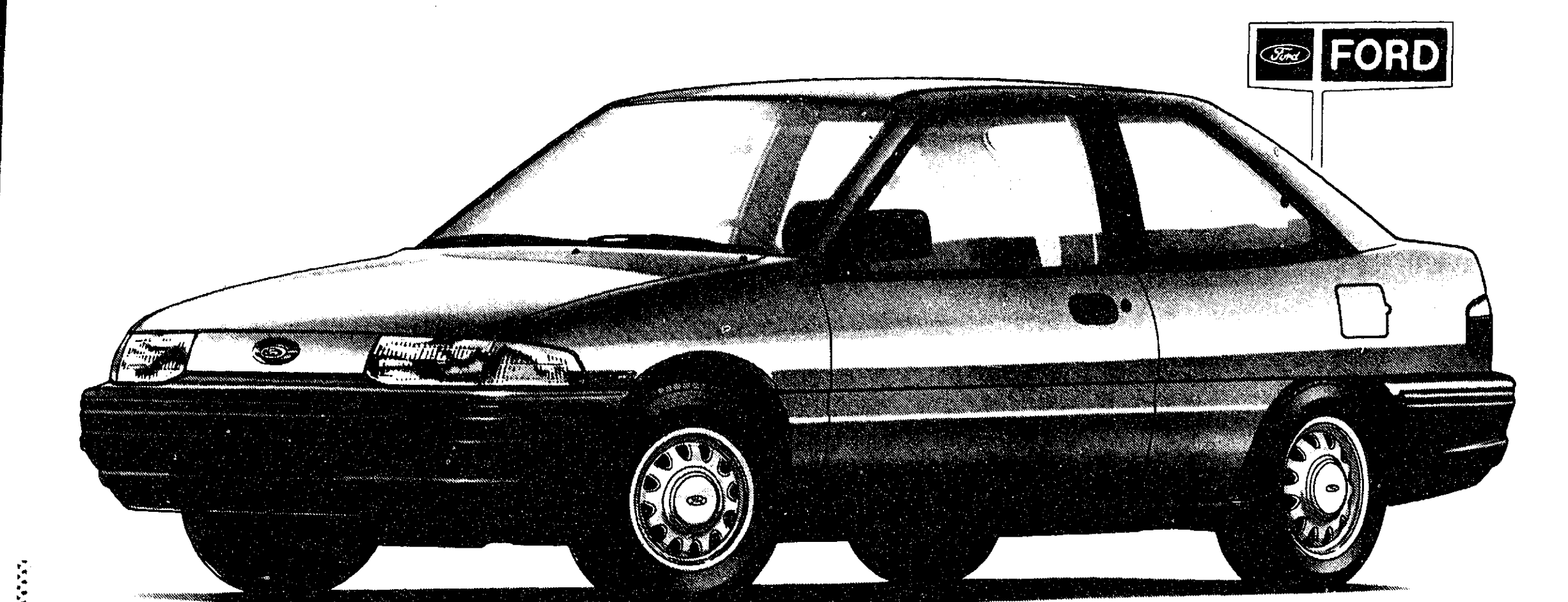
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