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Thursday, July 3, 2003 **hometownlife.com** 50¢
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INSIDE



Fourth fireworks

If you're looking for the hottest spots to see fireworks, we've got the locales.

— Page 3A



Fourth fireworks

Moe Leon is definitely a known entity in the Novi restaurant world. Novi residents have known him as the owner/operator of Leon's Family Dining at the southwest corner of Ten Mile and Haggerty for over two decades. But the building was recently transformed into the entrepreneur's new venture--Moe's on Ten Seafood Grill.

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Novi's second mayor dies

Daley served city 1973-1975

By Pam Fleming
 STAFF WRITER

Longtime residents of Novi are mourning the loss of the community's second mayor this week. Robert W. Daley, 74, who served as mayor of the City of Novi from 1973 to 1975, died Monday morning following a recent stroke.

"He called himself the John Adams of Novi because he was the second mayor," said his wife, Joan, of Novi. George Cruppi was the city's first mayor.

Even though Daley retired 10 years ago, he maintained his interest in politics, according to his wife.

"He always had a real keen interest in politics -- from local to state to national -- and had an opinion on all the issues," she said.

She said she and her husband tried to do some traveling after he retired and spent a lot of time with their children and grandchildren.

Daley is survived by his wife, daughters Mary Eileen Dixon, Jeanne Lees and Margaret Libbe; brothers Daniel and William; and six grandchildren.

The former Joan Cahill said her husband was a very unselfish person.

"We met when my cousin introduced us at Christmas party in 1954 when he was still in law school," she recalled. "I thought he was very exciting. I admired his intelligence," she said.

Born in Oak Park, Ill., Daley's father worked for the railroads in management and his mother was a homemaker. He received a bachelor's degree and a law degree from Loyola University in Chicago. He was an attorney and a veteran of the Korean War.

"We were married in 1956 and

moved here from South Bend, Ind., in 1970. He was transferred to this area when he was a labor relations attorney," said his wife.

Prior to becoming mayor he was chairman of the Zoning Board of Appeals.

"Bob Daley was one of Novi's pioneers who as mayor and as a citizen advanced Novi early on to become the great community it is today. He was a leader in the brand new subdivision of Village Oaks in the early '70s, and he was elected mayor largely because of the efforts of the residents of Village Oaks. That was a new and upcoming subdivision at the time and they saw him as a leader and elected him," said State Sen.



R. Daley

Nancy Cassis (R-Novi).

"To me and my husband, Victor, Bob Daley was a very cherished friend. It was Bob and former councilman Guy Smith who urged me to run for city council in 1985," Cassis said. "It was in the Smiths' living room. Guy and Carol Smith and Bob and Joan Daley sat me down and urged me to run for city council. That's how it all began for me."

Bob understood the qualities that make a city great, and he was always ready with his wit and wisdom to guide, nourish and mentor, the senator said.

"Just last summer, Bob and Joan were very gracious to me and had a photo taken with me that appeared in my brochure when I ran for the State Senate. Bob will be greatly missed. The legacy he leaves behind is one of determination, fortitude and conviction in standing up for Novi and its residents. He was a

tremendous man and supplied me with a wonderful understanding of economics and taxation which have been greatly helpful to me in my roles as chair of the House Tax Policy and Senate Finance committees," Cassis said.

Although he loved politics, Daley decided not to seek reelection at the end of his term in 1975. "The demands at work prevented him from seeking reelection to a second term," said his wife. At that time he was regional counsel for the Bendix Corp., which is now Honeywell, she said.

His wife said being mayor of Novi was obviously one of the highlights of their life together.

"It was exciting and fun. It was back to grass-roots government," she said.

Guy and Carol Smith of Brighton, formerly of Novi, have been friends of the Daleys since

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Puckett headlines MMF '03

By Grace Blum
 SPECIAL WRITER

Did you know that in 1968 Gary Puckett sold more albums than the Beatles? Yup, it's true, and you can see this phenomenal artist Saturday night, July 26, at the 16th annual Music & Motor Fest.

"We have a number of different music acts this year," said Bob McCann, president of the Music & Motor Fest. One of McCann's responsibilities is booking the music acts each year for the festival. McCann works with Bright House Networks, the major sponsor of Novi's annual Music & Motor Fest. Bright House Networks has been a major sponsor of the festival for the past several years, but it has graduated to becoming the major sponsor of the event. Bright House Networks is the new company name for Time Warner Cable.

Since the birth of Music & Motor Fest, McCann believes that about 25 national recording artists have performed at the festival. And that doesn't even begin to include the number of local artists and bands that have been a part of the event.

"It's great entertainment that is all free. This will be the first year that all the musical acts have been done for free," McCann said.

On Thursday evening, the Sun

Messengers, a local, jazzy rock band, will take the stage. The Sun Messengers is the house band of the Palace of Auburn Hills. "They're a fun band and a great group of guys," said McCann.

The 80s Band, brought by radio station 106.7 The Drive, will be the main performance on Friday night. Said McCann, "The band is a tribute to the 80s music."

The main artist of the festival, Gary Puckett, will take the stage Saturday evening. "He had many hits in the late 60s and early 70s," McCann said.

And finally, the Music & Motor Fest will end with Stewart Frankie, a big local artist of Novi, performing Sunday night.

"It's all for fun, charity and the community. The Music & Motor Fest committee is a non-profit organization, so everything is given back to the community," said McCann.

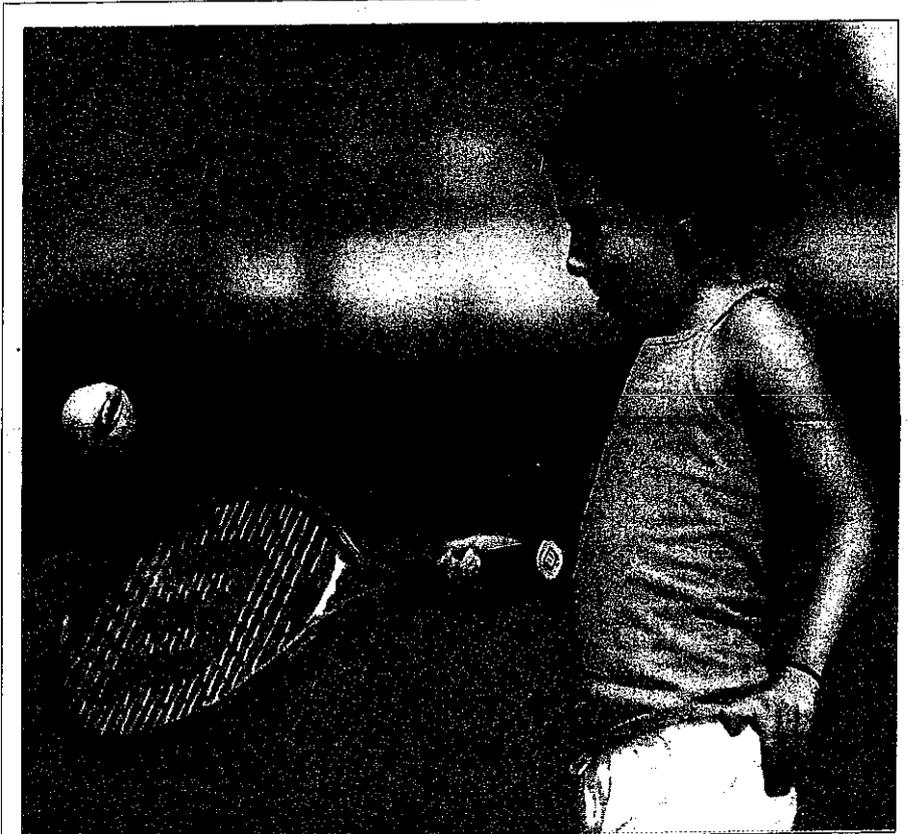


Photo by John Halder

Concentration

Abby Hayek, 8, with notable tongue-emphasis, forehands a return while playing tennis Monday morning at the Novi High School courts. Hayek and her siblings were getting some pointers at the court by former Northville High School standout (and their babysitter) Lauren Farris.

NEF's golf outing most successful ever

Hole in one winner takes home \$10,000

By Ramez Khuri
 STAFF WRITER

The eighth annual Novi Educational Foundation golf outing, which raised money to facilitate student scholarships, teacher grants and to better the excellence of education in the Novi School System, was the most successful it has ever been this year. Approximately 135 golfers all gathered at the Links of Novi last Thursday to showcase their talents, one of whom scored a rare hole-in-one, which won him \$10,000.

According to John Shelar, an NEF Trustee and the golf outing coordinator, the event is getting more popular every year. "Last year we had 100 people participate and the year before we had 70, so it continues to grow," he

TOURNAMENT SUMMARY

- Hole in One: Chris Becker
- Longest Drive-Men: Curt Ellis on hole number 2 East
- Longest Drive-Women: Laine Kapelczak on hole number 2 East
- Closest to the Pin-Men: Jeff Ryan on hole number 5 East
- Closest to the Pin-Women: Curt Ellis on hole number 8 East
- Closest to the Pin-Men: Jeff Johns on hole number 8 West
- Closest to the Pin-Women: Laine Kapelczak on hole number 5 East
- Closest to the Pin-Women: Laine Kapelczak on hole number 8 East
- Longest Putt: John Shelar on hole number 9 West
- First Place Team: John Davids, Bill Robertson, Emmett Lippe, Curt Ellis
- Second Place Team: Michael Pensendorfer, Todd Krygler, Bob Palmer, Mike Hart
- Third Place Team: John Balagna, John Perella, Pat McGuckin, Chuck Beltier

said. "We had one platinum sponsor, which is the Dell Computers company. They were generous enough to donate \$5,000 to the foundation. We also had four other sponsors that are considered our gold level sponsors and a host of 21

individual hole sponsors. This year our goal was to raise in excess of \$15,000 net and this we went over \$20,000 net."

Last year the golf outing raised \$14,000 after expenses. The money raised goes to the NEF which is in place to facili-

tate student scholarships, teacher grants and also to better the excellence of education in the Novi School System.

The outing first started off as a social event for teachers and administrators of the school district as an end of the year social, but has since progressed into a primary fundraiser.

"We want to keep the social aspect, but it is one of two fund-raisers that the foundation runs every year," Shelar said. "The other is the winner-take-all raffle in the fall. We had two auto dealerships, Marty Feldman and Varsity, sponsor a year lease vehicle for a hole-in-one. There were cash prizes on all the par threes on a hole-in-one for \$10,000. We had a beat the pro on one of the holes for double your money and for the winning foursome, they actually got to split 16 seats in a suite at Comerica Park for a Tiger

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Cassis says Wixom and Beck fit the bill

After the Michigan Transportation Commission learned Thursday of an additional \$200 million allocated toward funding projects in MDOT's Five Year Road and Bridge Plan, State Senator Nancy Cassis (R-Novi) reiterated her commitment to see that the restoration of the Wixom and Beck road interchanges take effect.

"This new funding in the five-year plan leaves the door open now for projects that are the highest priority because of safety and economic investment," Cassis said. "The department has said they will consider using the additional funds where local governments have raised money for projects, and they will concentrate on preserving and maintaining roads while also focusing on economic development. Wixom and Beck fit that bill to a tee."

In November 2001, Novi residents approved a \$6 million bond dedicated to the reconstruction of the Beck Road interchange. Novi City Manager Rick Helwig contacted MDOT Director Gloria Jeff earlier this month and offered to release to MDOT Novi's \$6 million to assist the department in expediting the first-phase of the project.

In anticipation of the reconstruction of the two interchanges, the community has invested in projects that would be served by the reconstruction. Some of these projects include the transfer of 200 beds to Providence Hospital; the anticipated relocation of the Novi Expo Center; the pending arrival of Catholic Central High School; eight industrial facilities; new housing; and significant retail centers.

"I will remain in contact with MDOT, the Transportation Commission, and local officials to provide information and support as we await the decision on how this funding will be spent," Cassis said.

Cassis was shocked in April to learn both Wixom and Beck were among the 34 road projects MDOT Director Gloria Jeff deferred from the department's five-year plan in favor of the Granholm administration's "Preserve First" initiative.

Since 1997, when Cassis attended the MDOT budget to add a study of the Wixom and Beck interchanges, and two years later she guided their inclusion into the 5 Year Road and Bridge Plan, she has been working to make sure that the road projects go through.

Republican revenue sharing plan helps the 38th District

State Rep. Craig DeRoche voted with his House colleagues to increase proposed revenue sharing levels for 2003-2004 for all of the cities within the 38th District.

Senate Bill 575 alters the distribution of revenue sharing to local units of government. The House-amended version equally cuts statutory funding for all cities, villages and townships by 10.27 percent while retaining all of the constitutional funding.

Governor Jennifer Granholm's plan combined constitutional and statutory funding and cut that by 3 percent - helping the large cities that receive millions of dollars in additional statutory funding at the expense of smaller municipalities.

Both plans cost the state the same amount.

The House Republican plan returns \$7,820,204 in revenue sharing funds to the cities included in the 38th District - a \$197,057 increase over the Granholm plan. Under the Granholm plan, they would receive \$7,623,147.

DeRoche said this funding plan is important because revenue sharing is used by cities and townships to pay for police and fire services as well as other community projects.

"This is good news," said DeRoche. R-Novi. "The Granholm plan unfairly targets smaller municipalities to benefit Detroit and other large cities. The Republican plan treats every city or township equally."

The 38th District includes Novi, South Lyon, Wixom and portions of Northville and Walled Lake. SB 575 now goes back to Senate for consideration.



NEF's golf outing a success

continued from front

Chris Becker, of Skanska USA, hit the only hole-in-one of the day.

"It was the first one I have ever had," he said. "It was on the fourth hole on the west course. It was a 132 yard hole and I got a little lucky, but that's also the hole where they allow you to play against the pro. I bet the pro \$5 and just hit a good shot. It bounced once and rolled in the hole. The group I was playing with saw it, but the group behind us was also from Skanska and High Schools, so about eight of us saw it. It was pretty exciting. I didn't even know it was worth \$10,000 until later. I'm 45 years old and I have been playing golf since I was about 16. I have had a couple close ones, but I've never had a hole-in-one, so it's very rare. I'm actually in the process of buying a house, so I'm going to be using it as part of a down payment on a new house."

NEF Executive Director Bob Schram was very satisfied with the outcome of the event. "We are happy with how the golf outing went," he said. "It worked out very well and we had someone hit a hole-in-one, which is the first time that happened in all eight years, so that was wonderful."

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

Photo by Lynne Garcia
Left, Dan McNamara is warming up for the NEF Putting Contest during the Novi Educational Foundation's Golf Outing, which took place at the Links of Novi on Thursday.

Bambi visits Providence

By Phil Foley
STAFF WRITER

Employees at Providence Hospital's Novi Campus were surprised Friday morning to find a young fawn wandering in between the hedge row and their building at Beck Road and Grand River Avenue.

According to wildlife officials, however, they shouldn't have been. Michigan is home to more than 2 million white-tail deer and it's a species that has become well adapted to the urban as well as suburban environments.

"We've got deer in Detroit, white-tail in Detroit," said state Department of Natural Resources Lt. Linda Morgan. She noted last summer she got a call about a deer wandering the campus of Lawrence Technological University in Southfield and when she got there from her office in Livonia, two fawns wandered up to her vehicle.

Lt. Morgan explained that because there is no hunting allowed in this part of Oakland County, "fawns, like their parents are not afraid of humans."

Workers at Providence, assuming that the fawn's mother had been killed in a traffic accident called Novi Police for help.

"I got so sick of hearing that I want to scream," said Lt. Morgan. "This time of year fawns are weaning. If they're eating shrubs, they're weaning and they do not need to be under foot every minute. Even if they're not

weaned and their mother gets killed, another doe will take it. People want to rescue fawns and they just mess them up for life."

Capturing a fawn to "rescue it" is just about the worst thing someone can do for a fawn, said Lt. Morgan. "You just leave it alone. Don't try to rescue it, it's fine. People want them feed or pet them - don't."

They fawn did appear a bit confused by his reflection in the building's windows, but it didn't show much interest in the lettuce either. Weipert let the first time a fawn has wandered up to the building like this. "It was a great treat for the kids and staff here."

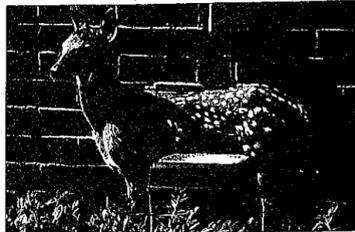
However, it's not the first time the facility has had an out-of-the-ordinary interaction with wildlife. Weipert noted that for the past

three years a female duck has made a nest in the courtyard next to the facility's pharmacy.

"The interesting part is, she has her babies and when they get big enough, she pushes them in a storm drain, flies over the building to a pond and quacks them out," he said.

This year the duck has three young ones almost ready for their trip through the storm drain and a second duck has made its nest in the courtyard.

Phil Foley is a staff writer for the Novi News. He can be reached at (248) 349-1700 ext. 108 or at pfoley@hi.homecomm.net.



Staff at Providence Hospital's Novi Campus put out food and water for a fawn that wandered up the main building Friday morning. However state wildlife officials say that's the wrong thing to do. According to a Department of Natural Resources, left alone young deer will eventually wander back into the woods where they belong and the need no assistance.

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5 misc. used appliances, 6 household furnishings, 30 misc. household goods, 30 misc. books/CDs, 1 misc. tool

(Space No. 595) Kieran Williams
4 misc. used appliances, 6 household furnishings, 35 misc. books/CDs, 1 clothing, 1 tool

(Space No. 621) Nicole Jackson
2 refrigerators, 1 washer, 1 dryer, 1 TV, 10 misc. books/CDs, 1 misc. tool, 2 recreational equipment, 5 other misc. items

Wixom library cancels Commerce Twp. and Wolverine Lake lending privileges

By Phil Foley
STAFF WRITER

While Wixom librarians won't be pulling armed guards at the door, Commerce Township and Wolverine Lake residents will find themselves a lot less welcome at the town's library September 1.

The Wixom Public Library Board voted unanimously June 23 to withdraw library card service to residents of the two neighboring communities and deny them access to library programs.

According to Kim Potter, Wixom's library director, it's a case of simple economics. "Our circulation has increased 70 percent since 1978, but our budget and staff has not increased."

The library board, said Potter, also voted to offer non-residents an annual library card for \$125.

Commerce Township and the village of Wolverine Lake, which gets its library service through the township, have no libraries of their own.

Since 1993 residents of the

township and village have paid 7 mill property tax for library service and contracted with the Milford Township District, Walled Lake City and West Bloomfield Township libraries for service.

Commerce Township Supervisor Thomas Zoner said 2 mills of the decade-old levy was set aside for constructing a library in the township.

He said the township has a little more than \$2 million set aside for library construction, but no current plans to build one.

Last November voters in Commerce Township and Wolverine Lake rejected proposals to renew 2 mills for library service and another 2 mills for the library building fund, as well as millage proposals to support police and fire protection.

As a result Milford Township District Library board members voted earlier this year not to renew its contract with the township when it runs out in December.

Potter said her library board's efforts to get a contract with the

township have been unsuccessful and Wolverine Lake and Commerce Township residents have grown to be 10 percent of the library's circulation. Last year that amounted to more than 12,000 of the 116,000 items the Wixom Library loaned out.

Over in Walled Lake, Library Director Donna Rickabaugh said her board opted to continue providing service to Commerce Township and Wolverine Lake residents, even though their rejection of the millage proposal last fall will mean a 25-percent slash in funds and a cut in services at the library.

Zoner said he's received "a few calls here and there," but he's seen no serious reaction from his residents over Milford and Wixom's actions.

However, he did express surprise to Milford's reaction. "They could have had \$40,000," he said. Zoner noted that with every unit of local government facing financial difficulties these days, "You wouldn't think they'd rather have nothing than \$40,000."

Milford area voters recently approved taxes to pay for the construction of a new library that was completed earlier this year. Zoner, however, said building construction costs were separate from providing service.

Rickabaugh and Potter said they'd like to see a district library

NOVI PUBLIC LIBRARY LINES

Hours
The Novi Public Library is open Monday-Thursday, 10 a.m. to 9 p.m., and Friday-Saturday, 10 a.m. to 5 p.m. The library is closed on Sunday during the summer. We are located at 45245 W. 10 Mile Road, just east of Tall Road. For more information, call (248) 349-0720.

The library will be closed Friday, July 4, in honor of Independence Day. The library will be open on Saturday, July 5.

Tie dye extravaganza
Kids going into 5th grade and up can make their own tie-dyed clothing on Monday, July 7, at 1 p.m. Wear old clothes and bring a 100 percent cotton T-shirt or other item to dye. There is a \$1 materials fee for this project. Register in advance in the Teen Area.

Craft programs
We have two craft programs scheduled for Tuesday, July 8. Crafts for children ages 5-6 will be at 1 p.m., crafts for children ages 7 and up will be at 2 p.m. There is a \$1.00 materials fee for each 40-minute program. No registration is necessary, but space is limited.

Laugh it up
Sign-up is now underway for the 2003 Summer Reading Program, "Laugh It Up @ the Library." The program is for children in the 4th grade and below.

Local libraries safe from Big Brother, for now

By Phil Foley
STAFF WRITER

While a Supreme Court ruling last week requiring libraries receiving federal funding to install filters to block Internet pornography has librarians and First Amendment defenders across the country wringing their hands, don't look for any major changes in Novi area libraries any time soon.

That's because libraries in Novi, Wixom and Walled Lake don't get the federal funding that's covered by the court's decision.

June 23 the court ruled, "Because public libraries' use of Internet software does not violate their patrons' First Amendment rights," CIPA (Child Internet Protection Act) does not induce

libraries to violate the Constitution, and is a valid exercise of Congress' spending power."

The American Library Association (ALA) had challenged CIPA in Pennsylvania, saying that the statute's requirements for filtering software on all library computers with Internet access in libraries receiving E-rate or Library Services and Technology (LSAT) grant money, placed an unconstitutional burden on adult patrons' First Amendment rights. While the District Court for Eastern Pennsylvania agreed, the Supreme Court justices did not.

"We don't use federal funding for Internet access," said Novi Library Director Brenda Evans. Like librarians in Wixom and Walled Lake, she said the paper-

Senior book discussion group
Senior booklovers are reading "Empire Falls" by Richard Russo for their July meeting. The group meets in the library meeting room on Thursday, July 10, at noon.

Photography workshop
Maureen Ellecta Monte, of Monte Photography, will teach kids in fifth grade and up how to take perfect pictures on Monday, July 14, from 1-2 p.m. Bring a 35mm camera loaded with film. (A disposable camera will work, too!) Please register in advance in the library's Teen Area.

work and reporting requirements for E-rate funding would cost the library more than it could potentially bring in.

Evans said six of the 20 computers with Internet access at her library are equipped with a variety of filtering software and set aside for students in eighth grade and below. However, she added, "It's our belief that the parents are the people who should decide what's appropriate for their children."

In Novi, said Evans, "We treat children as individuals. They have complete access to the collection." She added that while parents are encouraged to come to the library with their children, it's not required. However, she added, "It's the parents' responsibility whether they're there or not."

NOTICE CITY OF NOVI REQUEST FOR TEMPORARY USE PERMIT TUP 03-017

NOTICE IS HEREBY GIVEN that St. James Catholic Church is requesting a Temporary Use Permit to allow placement of two tents for a Vacation Bible School at 45325 Ten Mile Road from August 4, 2003 until August 8, 2003.

A public hearing can be requested by any property owner of a structure located within 300 feet of the boundary of the property being considered for temporary use permit.

This request will be considered at 3:00 p.m. on Wednesday, July 9, 2003 at the Novi Civic Center, 45175 W. Ten Mile Road. All written comments should be directed to the City of Novi Building Department and must be received prior to July 9, 2003.

SARAH MARCHIONI
TEMPORARY USE PERMIT SECRETARY (248) 347-0415

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NOTICE CITY OF NOVI REQUEST FOR TEMPORARY USE PERMIT TUP 03-018

NOTICE IS HEREBY GIVEN that Tower Automotive is requesting a Temporary Use Permit to allow placement of one tent at 27175 Haggerty Road on July 18, 2003 for a company picnic.

A public hearing can be requested by any property owner of a structure located within 300 feet of the boundary of the property being considered for temporary use permit.

This request will be considered at 3:15 p.m. on Wednesday, July 9, 2003 at the Novi Civic Center, 45175 W. Ten Mile Road. All written comments should be directed to the City of Novi Building Department and must be received prior to July 9, 2003.

SARAH MARCHIONI
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NOTICE CITY OF NOVI REQUEST FOR TEMPORARY USE PERMIT TUP 03-019

NOTICE IS HEREBY GIVEN that Marty Feldman Chevrolet is requesting a Temporary Use Permit to allow placement of one tent at 42355 Grand River Avenue from July 14, 2003 until July 19, 2003 for a sale.

A public hearing can be requested by any property owner of a structure located within 300 feet of the boundary of the property being considered for temporary use permit.

This request will be considered at 3:30 p.m. on Wednesday, July 9, 2003 at the Novi Civic Center, 45175 W. Ten Mile Road. All written comments should be directed to the City of Novi Building Department and must be received prior to July 9, 2003.

SARAH MARCHIONI
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*Annual Percentage Yield (APY) effective June 4, 2003. Minimum to open account and obtain the advertised APY is \$500. Substantial penalty for early withdrawal. Withdrawal and business accounts not eligible. Fee, if any, may reduce earnings on the account. Offer applies to funds not currently on deposit in a Charter One Bank account. This is a limited time offer available at select Charter One Banking Centers and subject to change at any time.

Moe Leon takes his customers out to sea

By Pam Fleming
STAFF WRITER

Moe Leon is definitely a known entity in the Novi restaurant world. Novi residents have known him as the owner/operator of Leon's Family Dining at the southwest corner of Ten Mile and Haggerty for over two decades.

"We used to be the only building on the corner," Leon said. But the building was recently transformed into the entrepreneur's new venture—Moe's on Ten Seaford Grill.

The restaurant just opened this month and serves the freshest of seafood, steaks, chicken and pasta.

"I've been in the restaurant business for more than 20 years," Leon said. "The success of our restaurants has been our focus on made-from-scratch cooking using quality ingredients and family-friendly dining. To me, the customers are like my own family. We talk about their family travels and the kids' schoolwork and after-school activities."

Moe said he decided to change the restaurant's theme when he found the area city had a liquor license available.

"I love seafood, and so does my wife. There aren't a lot of seafood restaurants in Novi, and I got one of the best chefs in the state," he said.

The restaurant will feature seafood flown in from Boston throughout the week. Lunch and dinner are served daily, and the restaurant also offers a "sunset menu" each day from 3 p.m. to 6 p.m.

The menu features a three-course, fixed priced meal that includes a choice of soup, salad or appetizer for the first course, an entree and a choice of desserts. Moe's even has its own champagne. Moe's on Ten blanc de blanc.

Executive chef Gary Tottis, who received his culinary training at Schoolcraft College in Livonia, created a menu that includes regions both near and far known for their seafood. Tottis comes to Moe's on Ten with more than 15 years of experience in restaurants across the country.

"Working in places" like Louisiana and Texas have inspired my style," he said. "I like to create dishes using just a few ingredients that combined have complex flavors. My nine years at Charley's Crab in Troy were also very influential in preparing fine seafood dishes."

So, why did he decide to leave Charley's Crab?

"It was time for me to move on," Tottis said. "I've known Moe for a number of years. We met about six years ago. About eight or nine months ago when things got rolling, he approached me," Tottis said.

More than a half-dozen East Coast fresh oyster selections are



Moe Leon, second from left, recently changed the format of his restaurant, Leon's Family Dining in Novi, to Moe's on Ten Seaford Grill on June 18 are, from left, Mark Armstrong, chef de cuisine; Gary Tottis, executive chef; and Dan Layton, assistant chef.

available as well as entrees such as Crab Cakes sautéed with lemon butter and pico de gallo, Lake Eric Perch, Chilean Sea Bass, Louisiana Catfish and Florida Mahi Mahi.

"Those seeking "surf" rather than "sart" can choose a 22-ounce Porterhouse Steak with melted herb butter and crispy onions.

Other non-seafood selections include Wild Mushroom Alfredo, Herbed Chicken served with asparagus, spinach and sun-dried tomato butters sauce.

Appetizers include Tuna Sashimi, Flash Fried Catamarri, Cherry Wood Smoked Salmon, Spring Rolls with Lobster, Shrimp and Asian Slaw and Escargot with Warm Goat Cheese Bruschetta.

A mainstay on the menu from Leon's previous establishment is Moe's Chicken Soup. The restaurant offers domestic and imported wines as well as liquor.

Leon completing revamped the building's facade, with a brick pathway leading to the main entrance surrounded by landscaped grounds. The interior is decorated in a warehouse style and includes a fish tank, wine cellar and bar.

BUSINESS SHORTS

Breast cancer fundraiser
Splashty Designs, Inc., a water garden builder in Novi, will sponsor its Second Annual Parade of Ponds water garden tour from 9 a.m. to 5 p.m. July 19 and from 10 a.m. to 5 p.m. July 20.

Martha and Casey Wright, owners of Splashty Designs, decided to raise money for breast cancer when their mother had the disease. All proceeds from the tour will go to the Barbara Ann Karmanos Cancer Institute in Detroit.

About 25 local homeowners will invite visitors to tour their property so that others can experience the joys and beauty of water gardening.

The Parade of Ponds is a self-guided tour of some of ponds and landscapes in Wayne and Oakland counties.

Tickets for the event are \$8 per person and include a brochure with pond description, location and directions to each backyard paradise.

Tickets can be purchased from Steinkoph Nursery and Farmer John's Greenhouse in Farmington Hills; Barson's Greenhouse in Westland; The Pond Place in Highland; and Merlino's Florist, Nursery and Landscaping in Dearborn.

For more information, call (248) 348-0151 or visit Splashty Designs' Web site at www.splashtydesign.com.

Jobless workers can file online
Michigan's unemployment insurance program has upgraded its system for taking unemployment claims through the Internet, opening the system to most jobless workers.

"We've enhanced our Internet filing claims process by removing some of the earlier limitations, giving more jobless workers in the state the ability to file their unemployment claims online," said David Flawski, a deputy director for the state's Department of Consumer & Industry Services.

The most significant upgrade allows workers to file online, even if they have had more than one employer over the previous 18 months. Previously, the system would only accept claims from jobless workers who had worked for only one employer.

"Filing for jobless benefits through the Internet is fast, easy and a tremendous convenience for the unemployed," Flawski said. "It takes between 30 and 45 minutes and can be done from the comfort of one's home or from any computer with Internet access."

Unemployed workers can apply online for benefits by accessing the Bureau of Workers & Unemployment Compensation's Web site at www.michigan.gov/bwuc.

State retail market improves
Michigan's retail industry continues a slow and steady improvement, according to the monthly Michigan Retail Index, a joint project of the Michigan Retailers Association (MRA) and Federal Reserve Bank of Chicago.

Retailers' short-term sales forecasts during May inched upward to their highest level since November 2002, while the current sales measure increased for the

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continued on 8

BUSINESS SHORTS

continued from 7

operational strategy for Brass Craft, as well as long-term planning for the company's core asset base. Prior to joining Brass Craft, he worked in the operational services group at Mexico Corp., Brass Craft's parent company.

Clarion wins auto manufacturer awards

Clarion Corporation of America, headquartered in Gardena, Calif., with a facility in Novi, recently won Ford Motor Company's Q1-2002 Quality Certification to Clarion's Dongguan Factory in Dongguan, China.

Clarion also won Nissan's prestigious Quality Award. This award recognizes Nissan North America's best suppliers for 2002. The award is the result of a year-long evaluation of Clarion's incoming quality, response time, cost reduction capability, design support, delivery accuracy, product performance and complexity, warranty, and Nissan's vehicle evaluation system. Clarion has won this award 13 times.

Clarion also received the Subaru of Indiana Automotive, Inc. Quality Achievement Award for the 2002 Model Year. Clarion supplies audio systems and components to the Subaru Outback and Legacy and the Isuzu Rodeo and Asxian models.

Clarion Corporation of America is a subsidiary of the Tokyo-based Clarion Co. Ltd.

Chamber celebrating 100

The Detroit Regional Chamber is expecting nearly 1,500 guests to help celebrate its 100th anniversary July 16 during an Open House at the newly remodeled Greenfield Village.

The networking event from 4 to 8 p.m. will feature food, refreshments, entertainment and 100 exhibitors. The village will be closed to the public after 5 p.m.

Cost for attending the event is \$20 for members and \$30 for non-members. The public is also invited to attend a VIP Reception from 4 to 5 p.m. Cost for the VIP event, which includes the general Open House, is \$100.

To register, visit the Chamber's Web site at www.detroitchamber.com or contact Duanette Gilliam at (313) 596-0395 or at dgilliam@detroitchamber.com. For sponsor and exhibitor info, contact Megan Jaster at (313) 596-0395 or mjaster@detroitchamber.com.

Fox Run to open its doors to area retirees

By Pam Fleming
STAFF WRITER

All of us dream of a retirement in which we have a nice place to live, plenty of things to do, and lots of friends to help us live out our golden years.

Fox Run Retirement Community in Novi, which will officially open its doors this month, offers not only a beautiful setting but also a complete lifestyle for its new residents.

The \$350 million facility at 41000 13 Mile Road between Meadowbrook and Haggerty, is being built by Erickson Retirement Communities. This multi-million-dollar corporation owns 11 retirement communities in six states, including Henry Ford Village in Dearborn.

Fox Run, the newest jewel in the corporation, will open its first residential building, Meadowbrook Square, with 103 units, June 30. The next building, Hickory Grove, with 99 apartments, will open Aug. 4.

The 24-hour gated community is attracting people from across the metropolitan Detroit area. The site features efficiency studios, one-bedroom and two-bedroom apartments with 20 different floor plans. Some units also have a balcony, patio, bay windows or a sunroom.

First-time residents even get to select their own flooring, tile and other features, such as crown molding and designer countertops.

At a recent promotional luncheon, potential residents hailed from Auburn Hills, Warren, Shelby Township, Sterling Heights, Ann Arbor and other area areas.

The community features the 52,000-square-foot Ascot Clubhouse, a pool, gazebo, fountain and Welcome Center that will eventually be torn down with a putting green being built in its place. An enclosed brick bridge connects residential buildings to the clubhouse.

Other amenities include on-site emergency medical technicians; a 24-hour concierge; two restaurants; a health club with an on-site trainer and year-round aquatic center; and a bank.

Wetlands enhance the area, and Erickson plans to add extensive landscaping to the facility. Phase two of the project is still a few years away, according to Fred Moschetta, director of sales and marketing.

"We only built as the need arises. This is a very conservative developer," he said.



Photo By Lynne Garcia

Mike Horgan of Mutual Electric works on building the glass surrounding that will enclose the aquatic center for Fox Run Village.

"We reserve apartments first, then construct them, so we never have buildings sitting empty. This keeps the interest on our notes down," Moschetta said.

The units have walk-in closets

and emergency pull-cords in the bathrooms and bedrooms. All appliances—stove, refrigerator, washer/dryer, microwave and

dishwasher—are included in each apartment. If there's any problem with an appliance, Fox Run management will also repair or replace it.

"This is part of our worry-free lifestyle," Moschetta said.

Residents receive one meal a day in the monthly fee but can eat all of their meals at Fox Run if they wish for an additional fee.

Moschetta said the new retirement community will provide a lot of jobs for area residents.

"We have 30 employees here now and will have 100 by the end of the year and several hundred within a few years," he said.

"We're working with local high schools now to recruit students to come work for us. We will also have scholarships for high schools who participate."

The scholarships will be awarded to juniors and seniors who must work a certain number of hours at Fox Run to be eligible to receive a scholarship.

Moschetta said Fox Run staff will also encourage interaction between high school students who will work there and residents.

"In this day and age when families are spread out, this gives people an opportunity to have a surrogate family," he said.

He's hoping that many of the high school students will remain on board after graduation. "I have two friends who worked at Henry Ford Village in high school, and now they work here," Moschetta said.

Residents will not only have the opportunity to plan what goes on in the community, but they will also teach some of the classes offered.

Classrooms, a computer lab, library and billiards room are on site, as well as a large lounge area with fireplace and a private dining room that can be reserved. The community even has its own kiln for ceramics.

"We already have area courses contacting us about forming golf leagues with our residents," Moschetta noted.

The Fireside Restaurant will serve dinner six days a week plus Sunday brunch. "We encourage residents to bring their family and friends," Moschetta said. Guest rooms are also available for overnight visitors.

The Hunt Club Cafe will offer breakfast and lunch. An on-site medical center fea-

ture several exam rooms and one full-time physician at first. "We will hire more doctors as needed," Moschetta said.

"Nobody has to drive to get to the doctor. It's right next door," he added. Nurses aides can also be called for home visits.

A beauty/hair shop and village market are on hand for residents' convenience.

Residents place a refundable deposit ranging from \$99,000 to \$370,000, depending on the cost of their unit, which goes to Fox Run.

"The deposit stays with the resident the entire time they live here. If they need to use it for on-site healthcare, they can," Moschetta said.

The monthly fee for a single

resident, which includes all utilities except for phone, ranges from about \$1,200 a month to about \$2,000 a month. Add another \$592 a month for a second person. The community has also placed a 3 percent cap on annual increases in monthly fees.

If for some reason a person decides to move, the resident gets their deposit back. Interest on the deposit, however, remains with

Fox Run.

If someone's medical costs deplete their initial deposit, Fox Run will then pick up the tab.

"We'll never ask someone to leave because of financial reasons," Moschetta said.

More than 400 people are already on the community's priority list, meaning they have put their deposit back. Interest on the deposit, however, remains with

the community. "I was really excited because I like to learn new things, work with

new people and just see what else is out there," Brooks said.

"I was really excited, too," Hadley said. "It was nice to see what another gym was like, and it was great meeting other coaches and new people."

"This sport offers young girls the opportunity to build confidence, self-discipline, motivation and goal-setting," Macek said. "To me, that's what this is all about." Macek competed in the sport about 25 years ago when there were only two or three teams in the U.S.

Brooks likes the sport because it's unique. "It's a lot of fun and really challenging," she said.

Hadley enjoys the competition. "Performing is really fun. And, when you train, you learn other things like having a positive attitude, discipline and organization that you can benefit from," she said.

Buckley said she is trying to put together another training camp trip for the rhythmic gymnasts this summer.

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Sports Club of Novi coaches building Olympic hopefuls

By Pam Fleming
STAFF WRITER

The Sports Club of Novi is making a name for itself as a training site for future Olympic hopefuls in rhythmic gymnastics.

Two 12-year-olds — Kristin Brooks and Rachelle Hadley — made this year's Future National Rhythmic Gymnastics Team and earned the right to train recently at the Future Star National Team Camp at the Olympic Training Center in Lake Placid, N.Y.

Their goal is to be invited to compete in the rhythmic gymnastics competition at the 2008 Olympics in Beijing, China.

Rhythmic gymnastics is a beautiful, all-female sport that combines the grace of dancing with the skills of an acrobat while keeping hand apparatus in motion. There are five pieces of rhythmic gymnastic equipment — the hoop, ball, rope, clubs and silk ribbon.

The sport began in Europe in the early 1900s and was a takeover from the Russian circus and ballet. Rhythmic gymnastics finally became an Olympic sport in 1984 and has since increased in popularity.

Today, the sport is under the

Federation of International Gymnastics, which regulates the rules and policies of the sport.

Rhythmic gymnasts compete as individuals or in a group of five. Individual gymnasts perform routines set to music that last from 60 to 90 seconds. They must demonstrate turns, balance, leaps, acrobatics and flexibility. But they must remain in contact with the floor at all times.

Group performances last up to two minutes, with the five gymnasts working together.

The two 12-year-old standouts train 16 hours a week at the Sports Club, according to their coach, Jennifer Buckley.

"Kristen and Rachelle are incredible. They are such dedicated, hard-working gymnasts. Each girl brings a special talent to the gym. While Kristen is very flexible, Rachelle is very strong and has incredible expression and personality. They are very focused and worked hard to make the Future Stars team. It's great that these girls are in the top 25 percent for their age group in the country," Buckley said.

USA Gymnastics, the national governing body of the sport in the U.S., conducts an annual talent contest to identify young gymnasts who have the ability to excel in the sport.

Through a series of tests, USA Gymnastics identified gymnasts in each age group, 7 through 12, to make up the Future Stars National Team.

At the regional testing, the gymnasts performed physical abilities tests that included dance skills, acro-



Photo by John Heider

Novi Sports Club instructor Dayna Macek, right, leads some young ladies this past Monday morning in some rhythmic gymnastics exercises.

ties, strength, flexibility, balance and agility. The scores are totaled with the top 25 percent from each age group named to the Future Star National Team.

The Sports Club has only been offering rhythmic gymnastics for three years. In this short time, the

club has produced state and regional champions as well as Junior Olympic competitors and medalists. The club has children from as far away as Flint and Ann Arbor attending its program.

"It's a young program, but it's growing really fast. It's an excellent sport for girls and is one of the few all-female sports," Buckley said.

"It's designed by girls for girls," Brooks said.

Buckley is a former Rhythmic National Team member and international competitor. Dana Macek, a former elite gymnast in rhythmic gymnastics, Mariene Hadley is a former dancer and dance teacher involved with the club's preschool rhythmic gymnastics.

About 200 girls from across the country competed for the Future Star National Team in Lake Placid, with only 25 being selected.

"It was a wonderful experience for the girls," Buckley said. "When they came back from the camp, they were so motivated to become top gymnasts."

The girls had an opportunity to train under national coaches at the camp.

"I was really excited because I like to learn new things, work with

Fox Run Retirement Community set to open its door

continued from 8

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"This sport offers young girls the opportunity to build confidence, self-discipline, motivation and goal-setting," Macek said. "To me, that's what this is all about." Macek competed in the sport about 25 years ago when there were only two or three teams in the U.S.

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continued from 6

ters, but we do have a strong policy for Internet use."

Children 18 and younger must have written parental permission to use the library's three computers and children younger than 13 must be accompanied by a parent or responsible adult.

"It really hasn't been a problem for us," she said, noting that since the library got its computers it's only had a problem with people accessing pornography twice and both times involved young adult men the staff hadn't seen before or since.

Rickabaugh said junk E-mail is actually a bigger problem for the library that people trying to access pornography. "Our three stations are right here in front of the counter. We don't have that much space," she said.

"We try not to be the Internet censor," said Evans. She said she's not a fan of filtering software because when a patron has to ask for it to be turned off, "Your privacy is pretty much gone."

According to ALA spokesman Deborah Caldwell-Stone, the problem is that for the most part, current filtering software doesn't really work. She noted that a recent Kaiser Family Foundation study found the average filtering software on the market blocked 25 percent of the medical sites on the Internet while still allowing 13 percent of pornographic sites to get through.

While there have been complaints of filtering software blocking access to websites offering information on subjects as varied as breast cancer and Super Bowl XXX, Caldwell-Stone said one software developer arbitrarily classified Focus On The Family's discussion of homosexuality as hate speech.

"It's been a horrible blunt instrument," she said.

The ALA has called for software developers to disclose what they are filtering and what criteria is being used. Association spokesman Larra Clark warned, "Findings of fact clearly show that filtering companies are not following legal definitions of 'harmful to minors' and 'obscenity.' Their practices must change."

Meanwhile state library officials in Michigan say they have no way of knowing how many libraries here will be effected by the ruling.

E-rate funding, explained Caldwell-Stone is an outgrowth of The federal government's Universal Service Fund, which was created to subsidize phone services for rural communities where low populations density and great distances made phone service cost prohibitive. In 1996 the legislation was modified to help schools and library pay for Internet service, she said.

E-rate funding, said Caldwell-Stone, ranges from 10 to 90 percent, with schools and libraries in impoverished communities getting the lion's share.

The court's ruling, warned Caldwell-Stone, will lead to a widening of the digital divide between rich and poor communities because it will force poor communities to divert limited resources from library services to pay for filtering software that doesn't work.

Although none of the three local libraries are effected by the most recent Supreme Court ruling, all of the area librarians are concerned about the possibility of future state or federal legislation.

Caldwell-Stone said library boards from Chicago to San Francisco have voted not to accept E-rate funding or LSAT grants to keep from getting entangled with federal regulations.

"I've seen E-mails already from Michigan groups calling for filters on everything," said Potter, "I don't know where that's going to end up."

Evans said she won't be surprised if she sees new proposals in Lansing next session.

"Filters," insisted Caldwell-Stone, "are neither the best nor most effective solution. Filters like training wheels they're best used with very small children."

"Librarians are getting a bad rap," said Rickabaugh. "We want to protect kids, but filtering is a simplistic solution to complex problem."

Phil Foley is a staff writer for the Novi News. He can be reached at (248) 349-1700 ext. 108 or at pfoley@ht.homecomm.net.

OBITUARIES

Robert W. Daley

Robert Daley of Novi died June 30, 2003. He was 74. Mr. Daley was the former mayor of Novi, an attorney and a veteran of the Korean War.

Survivors include his devoted wife of 47 years, Joan Cahill Daley; three daughters, Mary Eileen (John) Dixon, Jeanne (Edward) Lees, and Margaret (Francis Libbe); six grandchildren, Andrew Dixon, Lauren, Christopher and Lindsay Lees, Allison and Ben Libbe; and two

Sam J. Bommarito

Sam Bommarito of Commerce Township died June 26, 2003. He was 81.

Survivors include his three children, Marie (Alan) Anderson, Therese (Mark) Ross and Philip (Diane) Bommarito; six grandchildren, Maryann, Angela, Jeffrey, Anthony, Brian and Gina; eight great-grandchildren, T. J., Nathan, Tony, Alex, Jace, Maria, Nevada and Brendan; one brother, Lawrence Bommarito; and one sister, Sandy Lupo.

Sam J. Bommarito

He was preceded in death by his wife, Santina.

A funeral service was held June 28 at the O'Brien/Sullivan Funeral Home, 41555 Grand River, Novi. Interment will be in Holy Sepulchre Cemetery, Southfield.

Contributions may be made to any charity of giver's choice. Arrangements were made by O'Brien/Sullivan Funeral Home.

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Novi News

hometownlife.com

Thursday, July 3, 2003

Novi gets All-Area Dream Team nods

Wildcats Mike Hart, Matt Nickels and Kevin Cislo earn accolades

By Sam Eggleston
and Stan Frank
SPORTS WRITERS

The talent and sheer ability of the players through our coverage area this year made choosing the 2003 All-Area Baseball Dream Team one of the toughest in years past. After long discussion and tough decisions, we've managed to come up with the best-of-the-best in our area.

The following members of the Dream Team are the players that we feel would help us climb to the top of any league and make a run at any title that we vied for.

Pitchers

These guys are the cream of the crop when it comes to hurlers. Not only do they have what it takes to be the top pitchers on their teams, but they also have what it takes to be the top pitchers in this area. Though pitching is often the part of the game that coaches train their players to adjust to by mid-season, these pitchers make a point of adjusting to keep ahead of the offenses they face. That's what we call staying ahead of the curve.

Mike Hart Novi Junior

Sometimes, you come across a player that has his hands in everything — and Hart is one of those guys. If the Wildcats would have managed to pull out a district title victory in baseball, it would have been Hart's third year. This Novi junior is a fierce competitor that hates nothing more than losing a contest. His abilities and determination have often found him on the right side of the win, going 7-3 this year for Novi as they went on to win the Kensington Valley Conference yet again. Hart's efforts earned him a 2.53 ERA this year and a nod on the All-Area squad.

Mark Sorensen Northville Junior

One of the best things about having a pitcher like Sorensen is that every time he takes to the mound, you know he's going out there to win. Well, Sorensen made that very clear this year, going 7-0 for the Mustangs this year while earning a 2.49 ERA. This junior hurler was one of the main reasons the Mustangs went on to win their District as well as have a major run at the Division title for the Western Lakes. Sorensen gave up 37 hits and walked only nine batters this season as well as whiffing 47 in the process. His determination and ability make him a key member of our All-Area Dream Team for 2003.

Catchers

It's the fellows behind the plate that have the job of not only stopping some of the hardest pitches around from getting by them, but also holding down the fort when it comes to controlling the field and keeping runners on their bags. We have confidence that our catchers are some of the best in the high school ranks, and we'd put them behind the plate for any contest we were to play.

Matt Williams Northville Sophomore

Though only a sophomore this year, Williams was a key part of the Northville defensive and offensive power in the Western Lakes Activities Association this year. Cranking out an impressive .419 batting average with a .505 on-base percent-

age, Williams was a key role-player for Northville's run for the District title and into the Regional tournament.

Though quite able to play in the outfield, Williams' build and ability seem fit for the slot behind the plate. His bat, on the other hand, has suited for all places. He cranked out 13 doubles this year with two homers while scaling 11 bases.

Williams also collected 18 RBI this year and crossed the plate 24 times. This is the second year he's been a member of our All-Area squad, and we have no doubt he'll be defending that position in the years to come.

Michael Wiseman Lakeland Freshman

Before dismissing his offensive number — .231 batting average and 11 RBI — it's important to remember that Wiseman was merely a freshman this season.

What is impossible to dismiss, however, is the fact that the rookie catcher committed only two errors and gunned down 15-of-37 would-be basestealers (41 percent). For his efforts, Wiseman earned honorable mention All-KVC and All-District honors.

Fielders

Offense gets the glory but defense wins the game. That old cliché rings true when it comes to most teams, but our All-Area squad not only has the offensive to get the glory, but the defense that would draw plenty of attention on its own. With this crew taking the field, we wonder just how many double plays we'd be able to turn.

Brendan Buckley Northville Junior

There's nothing wrong with having an all-around player on our All-Area squad, that's for

sure. Buckley, it just happens to be, is one of those players. His .401 batting average helped propel the Mustangs through some tough games this year, and his .692 slugging percentage helped show that there's a bit of power behind that swing. Buckley earned 11 doubles, two home runs and stole 11 bases this year. The fastest Mustangs this year, his quick foot-speed made him a key position player at short stop for Northville — but we're confident that we could put him anywhere in the field and see him excel. Buckley, being only a junior, will be a major factor for Northville next year as he was this year. He's no doubt a major part of our Dream Team for 2003.

Andrew Atherton Lakeland Junior

Atherton served mostly as the Eagles primary first baseman. He also served as a consistent power threat, jacking a team-leading six bombs over the course of the season. Additionally, Atherton batted .301 with 24 RBI and 26 runs scored. Somewhere along the line, the 6-5 265-pound behemoth even managed to steal a base. Atherton, a right-hander was the Eagles' No. 2 pitcher this season, posting a 3-and-1 record, a 3.37 ERA and 28 strike outs in 27 innings pitched. Atherton was named All-District and honorable mention All-KVC following the season.

Tyler Carter Northville Senior

There's one thing we can say about Carter and mean it — he's an All-American boy. This is the kind of kid that you'd want your daughter to

marry. He's bright, he's friendly and, not to mention, he's extremely athletic. His pitching battle against South Lyon in the first game of the Districts helped boost his squad to victory, and his performance in the Regional tournament almost found his fellow Mustangs taking a step deeper. This year, he allowed 28 hits and fanned 34. The nice thing about Carter is that he can hit too. He led the Northville squad with three homers this year and also had three doubles while collecting a .435 slugging percentage.

Kevin Cislo Novi Sophomore

Novi's own sophomore All-Area member is nothing to scoff at. Not only is he a major factor as a member of the infield, but he can do it from the mound as well. This Wildcat earned 24 stolen bases for Novi while crossing home plate 30 times and earning himself a nod-worthy .397 batting average. As a pitcher, he went 4-1 and had a 1.89 ERA on the year. Though he is one of the



Kyle Fedorka

Lakeland's Fedorka was named Player of the Year in the KVC following a terrific senior campaign in which he was forced to overcome a serious injury. Fedorka broke his non-throwing hand the day after the Eagles season opener and was in a cast for Lakeland's first 11 games. During that time, Fedorka was unable to swing a bat, yet still managed to pitch for the Eagles. Over the course of the season the right-hander compiled a 7-3 record and a minuscule 1.76 ERA in 12 games. Fedorka fanned 87 batters in 71 1/3 innings pitched and registered a strikeout-to-walk ratio of greater than 4:1. Lakeland scored a combined three runs in Fedorka's three losses, two of which came while he was still in a cast.

Fedorka eventually resumed swinging the bat, showing no ill effects from his broken left hand. He led the Eagles with a .403 batting average, while slugging four home runs and driving in 17 runs. A good baserunner, Fedorka scored 26 runs and swiped 15 bases in 28 games. Along with his KVC honor, Fedorka was an All-District selection. He has signed to play baseball at Madonna University.

youngest members of the All-Area team, Cislo was a key player for Novi and their conference title, as well as a big reason they were contenders for the District title. We expect to see this particular player gracing the squad again in years to come.

Scotter Curtis South Lyon Sophomore

Curtis, the Lions' primary center fielder, led the team with 28 hits and 13 stolen bases. The speedy leadoff hitter also proved he has some pop in his bat by stroking three home runs, which tied him for the team lead. Curtis finished second on the club in batting average (.289), RBI (14), runs scored (17) and slugging percentage (.471).

Matt Nickels Novi Junior

What can't Nickels do? This kid can hit, run, field and pretty much do anything that is asked of him. This year, he helped lead the Wildcats to their fourth-straight Kensington Valley Conference title as he slammed out a .443 batting average with four homers and 35 RBI while crossing the plate 37 times of his own. His quickness helped him steal 21 bases while being a

Continued on B2

Two Wildcats get softball honors for 2003

Shannon Shrader, Kendall Hobart are named to HomeTown Dream Team



Lindsay Noren

South Lyon's stellar junior Lindsay Noren successfully defended her title as HomeTown Newspapers' Player of the Year with another stellar campaign from the mound. A right-hander, Noren finished second only to Brighton's Jill DeRoche as KVC Player of the Year. For the second consecutive season, Noren was named first team All-KVC, All-District and All-Region. Noren, who has an arsenal of four pitches, compiled a 20-7 record and a nearly invisible 0.88 ERA. In 183 1/3 innings pitched, Noren struck out 217 batters. Her strikeout-to-walk ratio was an astounding 6.6:1. Noren hurled seven shutouts and pitched a perfect game against Hartland on May 2. Opponents batted a meager .157 against her. Noren has 52 career victories, a Lions record.

Noren was productive with the bat, as well, batting .318 with 16 RBI. She led the Lions in both hits (34) and on base percentage (.411).

By Sam Eggleston
and Stan Frank
SPORTS WRITERS

The 2003 All-Area Softball Dream Team was definitely a fun one to go about choosing the players for. Not only do all of our girls have plenty of moxy to go around, but they have the enthusiasm that makes covering softball such a fun time.

We've assembled the best of the best players in our eyes, and we believe that our readership would agree with our selections. These players have what it takes to excel in their chosen sport, and we're happy to announce that this team is one of our most talented ever.

Pitchers

Pitching is the name of the game in high school softball, and we've been blessed with some of the best pitching in Michigan. With a variety of throws and plenty of speed to back them up, our pitchers have the ability to decimate plenty of opponents. With plenty of defense to back them up, we expect our pitchers would end up with some pretty impressive win/loss records if we could get the All-Area squad a schedule of games to play.

Kendall Hobart Novi Senior

Hobart is the kind of player a team can look to for guidance in even the toughest of situations. One thing is for sure — she knows all about tough situations. Hobart found herself going only 4-12 this year as a hurler, but nearly every one of those

losses came in the form of one or two runs and over half came in the sixth or seventh inning. A major factor for Novi on the mound and in the field, Hobart wasn't afraid to showcase her talents when the time came. Her offensive ability led to a .308 average with 11 RBI and two doubles, while her pitching found her with a 2.22 ERA as she whiffed 60 batters in 101 innings pitched. We're proud to have such a tough player on our squad, and we know she's a good fit with the rest of our 2003 All-Area Softball Dream Team.

Amy Stewart Lakeland Senior

Stewart started slowly, but rebounded nicely by reducing both walks allowed and ERA as the season progressed. A right-hander, Stewart posted three shutouts and struck out 152 batters in 190 innings pitched. Offensively, Stewart batted .305 and drove in 21 runs.

Jessica Wojcik Milford Freshman

A phenom, Wojcik flashed during her freshman season a talented right arm, posting a nifty 2.06 ERA. Wojcik fanned 195 batters in 235 innings pitched and posted a strikeout-to-walk ratio of nearly 3:1. Strictly a pitcher, Wojcik's work on the mound earned her second team All-KVC honors.

Catchers

Dressed in the armor of one who's always ready to duke it out to the end, catchers are often the lifeblood of any top-notch softball team. Our catchers would prove to be no different, as each of them

have the talent, dedication and sheer determination to be major factors in each and every game.

Kasey Harmon South Lyon Senior

As the Lions' catcher, Harmon proved instrumental to star pitcher Lindsay Noren's success. As a first team All-KVC and All-District selection, she proved instrumental to the Lions' success, as well. While playing in all 36 games, Harmon set new school records in both fielding percentage (.996) and runners caught stealing (16). In doing so, Harmon committed only one error and gunned down a remarkable 59 percent of would-be basestealers. Harmon batted .274 and drove in 16 runs from the batters box.

Danielle Shamus Lakeland Senior

It's easy to understand why Shamus was signed as a catcher by Div. 1 Oakland University. Shamus this season gunned down 32 of 37 would-be basestealers, which makes one wonder why any team would bother running on her in the first place. Although Shamus batted only .249, her catching skills make her a dominant force.

Fielders

This is the kind of crew any coach would drool at seeing take to the field. Defense, offense — you name it, they've got it. With not only some incredible bats to help our scoring totals go

Continued on B3

BASEBALL: 'Cats get nods

Continued from B1
black hole for fly balls in the outfield. We're happy to have him as a member of our All-Area squad and expect that if given the opportunity, we would see him take charge and lead our squad to victory time and time again.

Alex Richard
Northville Senior
The thing that drew our attention about Richard isn't the fact that he was an all-division player in the WLA or that he batted .355 with eight doubles on the season. No, instead it is his solid fielding and steady leadership. In fact, Richard is one of the few players at the high school level with the ability and knowledge to be an on-field coach as he directs the defensive play and adjusts his squad to the situation at hand. It is his leadership and desire to be a student of the game that has helped us decide to make him one of our top athletes for this year's All-Area Baseball Dream Team.

Mike Slesinski
Milford Senior
Slesinski, the Mavericks starting second baseman, batted .333 and was named first team All-KVC. Slesinski led Milford in runs scored (29), walks (24) and stolen bases (10). He also led the team in bruises, getting plunked a dozen times over the course of the season. In fact, during his four-year varsity career, Slesinski took one for

the team 28 times, which marks the third-highest total in state history.
Darrin Ward
Lakeland Junior
Ward, the Eagles' primary third baseman, batted at a .370 clip during the course of the season and led Lakeland in his .40, runs (28) and RBI (25). Ward also cracked three home runs and was named All-District and second team All-KVC.

Mark Westenberg
Milford Senior
Westenberg batted .297 this season and earned second team All-KVC honors. He finished third for the team lead in hits (30), scored 22 runs, knocked in 15 runs and swiped eight bags. However, Westenberg's true value was not found in statistics, but rather in his ability to play all over the diamond. Westenberg logged playing time in the outfield, at first base, from the mound and behind the dish. A southpaw, Westenberg compiled a tidy 1.97 ERA for the Mavericks this season.

2003 All-Area Baseball Dream Team
Stan Frank is the sports writer for the South Lyon Herald and the Milford Times. He can be reached at (248) 683-1507, ext. 25, or at sfrank@ht.homecomm.net. Sam Eggleston is the sports writer for the Northville Record and the Novi News. He can be reached at (248) 349-1700, ext. 104 or seggleston@ht.homecomm.net.

Showcasing talent

Novi's own Matt Emmenecker plays with the best of the best in All-Star game

By Sam Eggleston
SPORTS WRITER
For many high school athletes, the chance to play in an All-Star game is not only exciting, it's an honor.
For Novi's Matt Emmenecker, that statement was true, but it was also a chance for him to showcase his abilities.

For Novi's Matt Emmenecker, that statement was true, but it was also a chance for him to showcase his abilities. "I had never heard of it," he said when asked about being selected to the Basketball Coaches Association of Michigan All-Star Festival game. "Once I saw who was playing, I was really excited. I wanted to see how I matched up with them all and to prove I can play with them."

And play he did with the likes of Michigan's Mr. Basketball Dion Harris, who's going to the University of Michigan next fall, and Dave Hoskins, who's going to Central Michigan to play for the Chippies. Other notables were Joel Whymer, who will be a Lake Superior State player next year, and Kyle Visser, who has signed with Arizona. Even stand outs from the Upper Peninsula were present, such as the stellar Brock Bower from Bark-River Harris and Mike Polfus of Carney-Nadeau.

Emmenecker was right at home in the environment, scoring two points and lending a helping hand with four assists on the day. "Since I haven't played basketball since the end of the season, I can't say I played to my fullest potential," he noted. "But watching the other guys play, I feel I can play with most of them. Maybe not the big names like

Dion Harris, but a lot of the other kids."
The names of the kids participating in the BCAM All-Star Festival looked like a college-recruiting list from the state, with most of the players going on to participate at the next level. Emmenecker, on the other hand, could have easily had a future team to compete with, but chose to pass on attending Michigan State University instead.

"It was a difficult decision," he said. "There was no pressure from my family or anyone else. It was just my decision to play or not. I decided I wanted the large-school experience over basketball."
It was a fitting end for a player like Emmenecker. Not only did he know the ins and outs of the game, he was well aware of what it took to succeed at the high school level and beyond. In his career, Emmenecker showed that it doesn't take a superstar to help his team reach their fullest potential — instead, it just takes an All-Star.

"Sometimes, I wonder how far Matthew could have gone if he would just have been a little more selfish in his career," Jodi Emmenecker pondered. "But, he was never that kind of player and he didn't want to be. We're proud of everything Matthew has accomplished, and we're eager to see what he'll accomplish at Michigan State."
So are the rest of his fans.

Sam Eggleston is the sports writer for the Northville Record and the Novi News. He can be reached at (248) 349-1700, ext. 104 or seggleston@ht.homecomm.net.

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SOFTBALL: Two 'Cats selected to Dream Team

Continued from B1
through the roof, our fielders have some of the toughest defense around and aren't afraid to showcase it. We're more than happy to say that our top fielding players would be recognized as such with plenty of money any team they played on.

Allison Long
Northville Senior
This Northville senior was determined not to let her senior season end in misery, and that was apparent by her play in the second half of the year. Long notched a .321 batting average while getting a .340 on-base percentage for her troubles. A disciplined player, Long knows the ins and outs of her position in the outfield and very rarely makes a mental mistake while on the field of play. A good hitter with a nice cut, Long has the ability to make short play of most pitches and isn't afraid to go down swinging if the going gets tough. We have no doubt she's right at home with the rest of the talented players on our 2003 All-Area Dream Team.

Lindsay Tomask
Northville Senior
There's a reason the Tomask is on the All-Area Dream Team again this year — she sits, breathes, sleeps and lives softball. If ever you get a chance to talk to her about the sport, you'll hear the love for the game in her voice. An active infielder for the Mustangs, Tomask was asked to play third base for the first time since she picked up a softball and she did just that and man-

aged to draw plenty of attention while doing it. Her .303 batting average and .343 on-base percentage helped draw plenty of attention from the college ranks before she finally chose Sierra Heights University to continue her career with. Her work ethic alone would find Tomask on our squad — her ability and full determination just add icing to that cake as we're happy to have her as a returning All-Area player.

Cristyn Cottone
Lakeland Senior
Cottone batted in the two-hole for the Eagles and was second on the team in both batting average (.371) and stolen bases (21). A switch hitter, Cottone compiled 19 RBI, scored 16 runs and posted a .391 on base percentage. Cottone started three years at Lakeland and this season recorded a .978 fielding percentage while playing second base.

Tami Janssens
Lakeland Senior
Janssens led the Eagles with both a .385 batting average and 25 stolen bases. She also scored a team-leading 31 runs. As Lakeland's leadoff batter, Janssens posted a .425 on-base

percentage and drove in 18 runs. Janssens started three years at Lakeland and this season posted a .989 fielding percentage while manning the hot corner.

Ciel Kultz
Milford Senior
Kultz, a center fielder with a rocket for an arm, was a first team All-KVC and All-District selection. As the Mavericks' primary leadoff hitter, Kultz led the team in both batting average (.367) and runs scored (31). She also swiped 27 bags. Additionally, Kultz collected five triples and a homer, while driving in 24 RBI. While playing every inning for the Mavericks, Kultz committed only one error.

Tara McCormick
South Lyon Sophomore
The Lions' first baseman, McCormick was named second team All-KVC. McCormick proved one of the best power hitters in the league this season, drilling a team-leading six triples. She led the Lions with a .470 slugging percentage, while batting .300 and driving in 20 runs in 100 at-bats.

Janelle Osborne
South Lyon Senior
Osborne manned the hot cor-

ner for the Lions and was named All-District, All-Region and second team All-KVC. Osborne led the Lions with both a .333 batting average and 25 runs in 30 games. Osborne also led the Lions with a .416 on-base percentage and finished second with eight steals on nine attempts. A clutch hitter, Osborne batted a team-leading .481 with runners in scoring position. Osborne finished with 13 RBI from the leadoff spot.

Ashley Rigby
Milford Sophomore
Rigby, the Mavericks' third baseman, was named All-

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Another Ray heads to Albion

Doug Ray follows brother to college, looks forward to experience

By Brian Doyle
SPECIAL WRITER
The second athlete in the Ray clan will be traveling to Albion to play football next fall. Recent Novi graduate Doug Ray will be attending Albion College next year and hopes to play football and baseball there.

"I'm really excited," Ray said, "Albion just seemed to fit me."
Ray will be playing on the defensive side of the ball next year at the outside linebacker position. Albion has just brought in a new defensive coordinator, which Doug is excited about.

"They just changed their defensive coordinator," he said. "I'm pretty lucky, everyone will be coming in even knowledgeable."

Ray also has the benefit of his brother, Jake Ray, who has been in the system for a year. Jake Ray missed last year's season due to an injury so it will be both of the brothers first full year.
Doug Ray also hopes to play baseball next year. He missed his final season at Novi due to an injury in his hand. Initially, Ray was very disappointed that he would not have the opportunity to play his final year of high school baseball. However, according to him, missing this year is what ignited his passion to try it at the college level. "My first reaction was that I

was crushed," he said. "But then I realized there was nothing I could do about it and I should look at what I can do in the future."
Ray's final decision to attend Albion was also partially influenced by his chances of playing baseball there. He said that one of the reasons he chose it over Central Michigan University and Grand Valley State University, which he was considering was because of the possibility of being a two-sport athlete at Albion. Ray was able to return to lifting weights with that hand earlier this week and is looking forward to it.

"I'm not excited, I've been waiting around for a while," he said.
Football and baseball have been a part of Ray's life since he was very young. He started playing baseball around age six and football at around nine. He has been a fan of both sports ever since. Ray likes the physical aspect of football and the individual pressure and accountability that baseball gives.

"In football I like the hitting and the intensity," he said. "In baseball, I like that it's all on you, especially as far as hitting goes."
Ray plans to room with fellow recent graduate, Evan Rodriguez, who also hopes to play baseball for Albion. Chase

Chandler, another 2003 Novi graduate, is going to Albion to play football as well. Ray said that having those guys around, and especially his brother will really help him out a lot.
"Jake is going to be able to show me around the place," Ray said. "They will know my brother so hopefully I won't be just another name."
While at Albion, Ray plans to study political science but believes that may change before his time is through as a Briton. During his entire athletic career Ray said that both his parents have been very supportive of him and that his parents have helped him improve himself. "My family has been really supportive through everything," Ray said. "My dad has really pushed me."
When he has free time, Ray said that he likes to hang out with friends, play video games and listen to music. He is close with a group of guys including Nick Mannelia, Al Gioustos, Darren Guffey, Dan Hunter, and James Atkey.
"We're all laid back, and we've known each other for a long time," Ray said. "We really seem to get along well."
Ray also enjoys watching a few movies and his favorite is Old School. Not surprisingly his favorite actor is Will Ferrell, who stars in that movie and was previously a Saturday Night

SPORTS SHORTS

Junior Golf Clinics
Tanglewood Golf Club and head instructor PGA professional Tom Shaw are hosting the 2003 Tanglewood Junior Clinic this summer. The clinic is open to children ages 7-13 and consists of four three-hour classes.

The clinics will be held on the following dates:
Clinic 2: July 8, 10 and 15 from 9 a.m.-noon and July 17 from 8-11 a.m.
Clinic 3: July 23, 25, and 30 from 9 a.m.-noon and August 1 from 8-11 a.m.

The price of each clinic is \$130 per person with the price including lessons, lunch, trophies and a souvenir. Each clinic is limited to 26 kids, so call (248) 486-3355, ext. 26 and ask for Tom Shaw to register or to get more information.

Searching for records
Novi High School is currently looking for any information regarding a possible record for a single game, single season or a career dating back to the opening of the school. Records can be proven with old newspaper articles, end-of-season reports or scorebooks as documentation.

Anyone with this information should contact the high school via mail by sending the documentation to: Novi High School, 24062 Taft Road, Novi, Michigan 48375, Attn: Julie Fissette, Athletics Records.

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TECHNOLOGY

Online banking lets users trade in checkbooks

By Janet O'Neill
SCRIPPS HOWARD NEWS SERVICE

Paper or plastic? Or how about the Internet? Anyone who pays bills these days faces dozens of choices for keeping the creditors at bay each month. As convenience-hungry consumers increasingly turn to their computers for handling household payments, merchants, banks and Web-based services offer a dizzying number of plans to accommodate them.

"One of the biggest questions is, 'Do I need this extra service?'" said Gail Hillebrand, senior attorney for Consumers Union in San Francisco, the non-profit publisher of Consumer Reports magazine.

Some people keep track just fine by throwing bills in a special box or drawer and writing checks when the time comes, she said. But others swear by setting up an online payment system through a bank or Internet company, trading in writer's cramp and postage stamps for point-and-click finances.

"People who have it seem to like it," Hillebrand said. "People who don't, don't seem to need it."

Charges for online bill-paying services can range from free to \$30 monthly, depending on what's included. Even the U.S. Postal Service offers a plan.

"I think it's becoming more popular," said Evelyn Jacobs, U.S. Bank's regional president for Northern California. Jacobs, of Redding, Calif., has used her bank's bill-paying service for a year.

Participating bank customers input which accounts they want paid, and designate payment amounts and dates. "They control it," she said.

Going electronic benefits banks, too. Consider the millions of checks handled each day by big bank processing centers, Jacobs said. "That's a lot of paper," she said.

A common concern among consumers is the security of personal information in cyberspace. Hillebrand had no specific information regarding complaints, but did suggest caution about some aspects of bill-paying online.

"There have been some issues with some of the services, like what happens when you click on a 'pay,'" she said. Payment scheduled on a specific date from one service or bank may mean an instant electronic transfer, while from another simply may be mailing a check. "You may not in fact get extra time for a payment to arrive," she said.

As far as safety is concerned, Jacobs says it depends on who provides the service and what sort of guarantees are built in.

"I would always go to my own bank first to see what they have to offer," she said, noting security measures like password protection are essential.

Automatic debit for sock bills is a viable alternative for people who don't choose to pay most everything online, Consumers Union's Hillebrand said. She wouldn't recommend it, however, for those who don't have a cushion in the bank.

"It's not suitable for people who are running the bills very close to the edge," she said.

WOMEN FINANCES

Females more money-savvy than ever

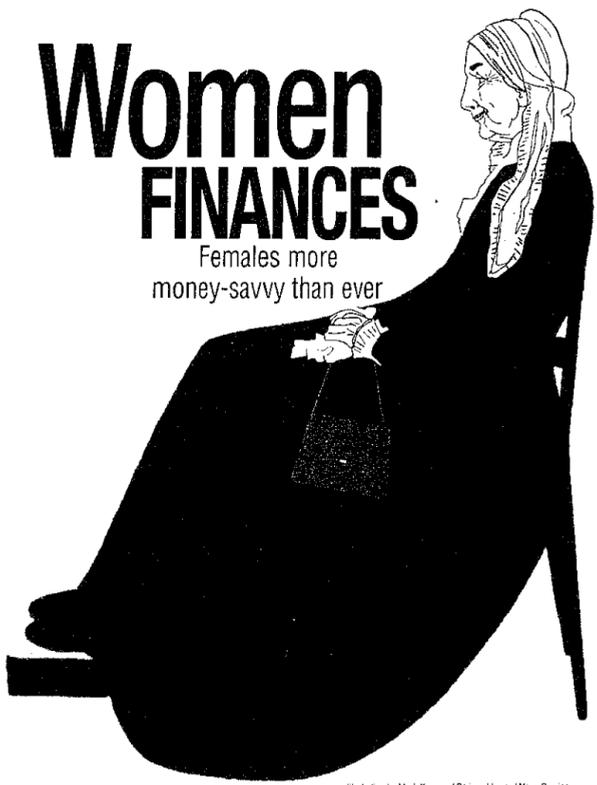


Illustration by Mark Koomer / Scripps Howard News Service

By Carol Wersich
SCRIPPS HOWARD NEWS SERVICE

Jackie Russell likes to tease that 15 years ago she married Rodney Russell, then an accountant, so she'd have someone to prepare her taxes.

Then, five years ago, she decided she wanted to get more involved with the couple's personal finances, so she took over the task from her husband, who now is controller of Black Equipment Co. in Evansville, Ind.

Today, much of the couple's bill-paying is handled by Jackie, a bank vice president/trust administrator. She reflects a growing trend in which many women, from all walks of life, are becoming more interested in helping with their family's financial matters.

According to Steve Nilssen, president of Heritage Federal Credit Union Financial Services Inc., there are good reasons for the increased interest.

For one, he said, women today are much better-read, and they've attained higher levels of education than in the past.

Other reasons: "With at least 50 percent of marriages ending in divorce, many women are becoming more dependent upon themselves," said Nilssen.

Also, the average man's life will be seven years shorter than a woman's, "so widows often must take care of themselves longer," he said.

Tiffany Bass Bokow, founder and chief executive officer of MsMoney Inc., said it's important for all women, regardless of their income level, to realize that mental stress, poor food choices and other issues in their daily lives can center around their finances. "They may be trying to work so hard to make ends meet that they don't take time to exercise or eat properly," she said.

Bokow operates a financial Web site for women (MsMoney.com).

"Women need to educate themselves in what it means to be financially healthy — that is, in what it means to be able to pay bills; and to put money aside for short-term goals, including a vacation; and for mid-range goals, including a nice house perhaps; and for long-term goals, including their retirement," she said.

According to Nilssen, both spouses need to be directly involved in all their financial decisions. "Otherwise, one of them may tend to become remiss or feel removed," he said. One spouse may not be as knowledgeable in financial matters as the other, but could help make informed decisions, he said.

Nilssen, Russell and Bokow agreed that it's wise for an inexperienced person to seek the advice of a professional financial planner, banker, accountant or attorney when starting their financial plans. References from a family member or trusted friend should be sought in finding the professional.

"Ask the person whom you know and trust what his comfort level is with a certain profession. This should be the prime referral basis," Nilssen said.

If a person is timid about managing money matters, the professional can help break the ice, he said. "The scariest thing is a lack of knowledge and not seeking help."

"People don't plan to fail, they just fail to plan...," she said. "It's better to overplan, for, say, an estate, than to underplan."

"You can change a plan a zillion times, but if you don't have a plan, you could end up in debt, or when you die, your kids may not get as much as you would have liked."

"With at least 50 percent of marriages ending in divorce, many women are becoming more dependent upon themselves"

Steve Nilssen, Heritage Federal Credit Union

Financially challenged

Realtors' future lies with low-income, minority buyers

By Neal Gendler
MINNEAPOLIS-STAR TRIBUNE

Blacks, Hispanics and people who think they have weak credit are underserved in the real-estate market, and agents who learn how to work with them will succeed in an increasingly diverse nation, a mortgage-funding leader says.

"Financially confident" consumers are the darlings of the real estate and lending industries, but they're a shrinking piece of the pie, says Vada Hill, senior vice president and chief marketing officer for Fannie Mae, the nation's largest residential mortgage funder.

"The consumer who is going to drive the mortgage industry is yellow, red, brown, black and female," Hill says.

"People who are 'financially challenged' or who rely on family and friends when making home buying and financing decisions, are 'a huge opportunity for Realtors,'" Hill says.

The U.S. Census says that 48 percent of blacks owned homes in 2002, up from 42 percent in 1990. The total U.S. ownership rate was 68 percent.

Hill divided consumers into six categories, from "financially confident" to "financially challenged." Many of the top group — mostly white — are aging boomers in their last or second-to-last homes, he says.

But many of the others rent when they could buy. Those people tend to know the least about the home buying and financing processes, suspect they have impaired credit, worry about losing a house in a financial crisis because of poor health, job loss or big home repairs and fear — or expect — rejection by lenders.

Fannie Mae is testing two programs to address the concerns. One forgives debt for up to six months or until the crisis is past. The other changes a monthly fee to cover repairs, but only if the repairs are needed, and includes annual inspections to spot problems.

Financially confident consumers' know they have good credit scores and make mortgage originators compete for their business, he says. But other groups see the process as a mystery. They tend to think the system is geared to reject them and haven't an idea of their credit score.

"There are a lot of 700 (credit scores) walking right past their main bank because they believe they're going to have a problem getting a loan," he says. (Normally, a score of 620 qualifies for a home mortgage.)

Such consumers can be targets for predatory lenders who play upon the borrower's main goals: getting the loan and emerging from the process with their dignity intact. People who fear their credit is worse than it is, or who don't understand the process, can get stuck needlessly with subprime loans — loans at above market-rate interest to compensate for greater risk.

But the risk might not be real. About 40 percent of people with subprime loans might have qualified for conventional loans, Hill says.

"The consumer who is going to drive the mortgage industry is yellow, red, brown, black and female."

Vada Hill, Fannie Mae

Fake cashier's checks are newest Internet scam

SCRIPPS HOWARD NEWS SERVICE

The notorious, anonymous people behind those Nigerian e-mailed get-rich-quick schemes have launched a new scam, this one using fake cashier's checks to dupe Internet traders.

State and federal authorities are investigating reports from people who say they were paid with counterfeit cashier's checks for items they sold over the Net. Victims say those behind the scam first e-mailed stating their intent to buy, then at the last minute claim the cashier's check being sent in payment was mistakenly made out for more than the purchase price. The buyer asks the seller to "write the difference back" after the check clears.

Victims have wired thousands back to phony buyers before finding the check cleared in the U.S. failed to clear the overseas bank. Victims then have to reimburse the bank in the U.S.

Kentucky Attorney General Ben Chandler's office says officials believe the scam is being perpetrated by the same group being investigated for Nigerian e-mails promising a cut of \$50 million in return for access to a U.S. bank account.

Slow economy is fertile ground for barter network

By Gary T. Pakulski
TOLEDO BLADE

Membership has doubled since the late 1990s, says owner Fred Deville, who also operates exchanges in suburban Detroit, and Pompano Beach, Fla.

Swaps have increased 20 percent since 2000 at the three exchanges, which operate under the name Trade Exchange of America Inc.

Explains John Linder, marketing vice president: "When the economy was really good, we placated. People had plenty of money in the bank and they weren't going to travel an extra mile to a different dry cleaner. Money gets tight and they're suddenly willing to make a little extra effort."

The operator of a Toledo auto repair shop estimates he provides an average of \$1,000 a month in work for fellow exchange members.

Since joining 2-1/2 years ago, he has performed \$50,000 in repairs through the exchange on delivery vans, pickups, and personal vehicles.

He likes that the swaps aren't one on

"People have inventory. They have time and capacity. What they don't have is customers"

Tom McDowell, National Association of Trade Exchanges



The Blask/Allen Detek Shelley Deiley works on a flower arrangement in her North Towne Keeler Flowers shop in Toledo, Ohio.

one. Instead, he and other members earn credits that they can spend with any participant.

The mechanic has used the credits for major roof repairs at his business, meat from a butcher shop, restaurant meals, jewelry and even a piano for his home.

He spoke on the condition that his name not be used because he doesn't want to promote additional trades. More swap customers would cut into cash sales, which are necessary to pay for utilities, supplies and other expenses not available from exchange members, he says.

The exchange makes money from a \$275 initiation fee, monthly fees after the first year, and a 10 percent commission — paid by the seller — on every trade.

The Toledo exchange includes dentists, accountants, printers, restaurateurs, landscapers, movers, exterminators, an art gallery operator, and even a scuba instructor.

"Some members are more popular than others. A service station is a more valuable client than a doctor to a trade exchange," explains McDowell, the trade group leader. "People will change who times up their car or changes their oil. They won't make a change about who cuts into their heart. Items that are more generic are more successful."

Some members, often people offering professional services, find almost no demand. "Trade exchanges have got to learn to say 'no,'" says McDowell. "If you're not going to have customers for somebody, you're not doing them a service by bringing them in."

Sink or Swim

Create a hassle, or devise a plan to assure construction of your backyard pool goes swimmingly



Story by Jennifer Biggs ■ Illustration by Jason Terrell ■ Scripps Howard News Service

When I saw my backyard on the first day of pool construction, I was astonished. A yawning gap was where my lilacs had bloomed the year before. There was dirt where I was expecting to see peonies. Where green grass had been, there was only earth. My yard looked like what it was: a construction zone.

There were no peonies last year, but when Memorial Day came around and friends and family filled my new swimming pool, I didn't miss my flowers.

We spent two months without a backyard, living under a layer of dirt and mud, and we lost half the flowers and shrubs while we spent years accumulating. But we'd do it again. This time, though, we'd know what we were doing.

The key is to start early. In the summer, you take your place in line.

"The earlier you get started on your pool, the better," said Jim Cronin, salesman with Mid-South Pool in Memphis. "If you diddle around and it starts to get warm, then everybody and their brother will be in front of you."

Tommy and Brenda Hill had a pool added last summer at their Lakeland, Tenn., home. Work started toward the end of May — high season — and they weren't swimming until August. Even though they endured a summer of workers in their yard, it was worth it.

"It was a little traumatic," Brenda Hill said. "You'd look out and there'd be people all over. But of course we're glad we have it now."

The Sossaman family, who also live in Lakeland, were lucky. Their small pool was built in just 12 days, even though it was done in early July.

"And we were gone on vacation for nine of those days," Dennis Sossaman said.

"The two pools are different, but each fits its owners' needs."

The Sossamans wanted a pool that complemented the natural environment. The oval pool has a black bottom.

The Hill pool has a white bottom, which provides the traditional Gulf-water aqua cast to swimming pools.

Other choices include shades of gray. Leesa and Larry Jensen of Memphis chose a gray for their pool. A gray finish provides a deeper color to the water, and as the color warms it catches the sunlight and twinkles it off surrounding trees and greenery.

For a dark finish, black tint is added to the white plaster before it's applied to the gunite shell. The amount of tint determines the depth of color. There is a nominal charge, which usually ranges from \$100 to \$600, for the tint.

Textured finishes, like one that includes small pebbles, are available at an additional cost.

While not all pools are gunite-blown concrete — very few people would argue it's the gold-standard for the South — other options include fiberglass and vinyl liner pools, which range in cost from \$10,000 to \$20,000, and a basic gunite pool to about one-third less.

Large above-ground pools are available at a fraction of the cost, which makes them ideal for a tight budget or for a small space that can't accommodate pool-building equipment.

The cost for a gunite pool begins just under \$20,000 and can increase sharply, based on size and features.

Comparing prices is tricky because pool companies tend to break down prices differently. Some will price by the linear foot. For example, at \$240 per foot, a pool with a 100-foot perimeter will cost \$24,000.

Others provide a total cost. Some include more deck in the set price than others do.

The rule of thumb is to check with the Better Business Bureau, make phone calls, get a few prices and then choose.

Expect to pay more for features like a diving board, a heater and a spa. Waterfalls and slides also ratchet up the final tally.

But before you even call a pool company, pick up copies of pool magazines like Pool and Spa Living (www.poolspyliving.com) and read about what you're doing. The ads in the back provide a wealth of other Web addresses you can visit to get ideas.

Remember that some of the features available in pool-rich areas such as Arizona and Florida might not be available locally. And don't count on the lower prices you see in those areas to apply everywhere.

Pool Pointers

A few specific points to consider about building a home pool:

Intended use: Will your family swim in the pool or play in it? Swimmers will want length, for laps, while sun-bathers will be happy just floating on a raft.

Sports pools, which are shallow on both ends and deep in the middle, are ideal for games like volleyball.

Lighting in your pool around it: A basic pool comes with one light in the deep end, but fiber optic lighting is an option if your budget can bear it, and multiple low-wattage lights in the pool can be used instead of one high-wattage light.

The pool deck: Options are endless, but what you'll be furnished from most companies is a 4-foot brushed concrete or aggregate deck around your pool. How you use your allowance is up to you. You can have a large deck at the shallow end, for example, or spread it evenly around the pool.

Take your landscaping into account. You might want to leave areas around your pool open for plants.

Landscaping: Some pool companies provide a design, others will recommend a designer, but it's ultimately up to you. Do you enjoy picking out plants and planting them yourself? Then do it, yourself. If you don't, consider hiring a professional landscaping company to draw a design and even plant them for you. The cost can add several thousand dollars to your pool, but a basic design should be available for several hundred dollars. Ask your pool company representative to recommend someone.

Keep reminding yourself when your backyard looks like a construction site (it will), your neighbors are complaining (they will) and you're about to melt down from the stress of it all (you won't), that it will be worth it.

Completing the Job

- Lay out the bed lines and spray to kill the grass (or lay newspaper over the grass in the fall, covering it with leaf mulch and wait for spring).
- Call to have underground utility lines marked.
- Spread 20 cubic yards of topsoil/compost/bleed, with fertilizer and lime as specified, and till in.
- Lay out plants and plants (approximately 44 shrubs, 12 trees, 68 perennials and three flat of ground covers).
- Spread 11 cubic yards of mulch around plants.
- Edge beds and shape the new lawn.
- Spread topsoil for the lawn, seed it and straw it.
- Water in all plants and grass seed.

WELL WORTH THE WAIT

In order to get the most out of your backyard investment, it is very important to compare costs and start early. Building a pool takes time, but in the end, it's worth it.



Getting a pool might seem like a construction zone, but the earlier in the year you start, the better. Wait, and you face the near-certainty of weather delays.



PHOTOS BY JENNIFER BIGGS/SHS

Landscaping: Do-it-yourself, or have it done?

By Bill Dupre
RALEIGH NEWS OBSERVER

You say you want a beautiful garden, but aren't sure whether to hire a landscape professional or try to do the work yourself. Amy Fahmy, owner of The Gardener's Edge in Raleigh, N.C., offered some comparisons.

"It is important to list these things that the homeowner will have to do that they usually don't think of in advance," Fahmy said, such as multiple trips to the dump to get rid of debris.

"One of the biggest advantages of having a landscaper's help is their ability to solve unforeseen problems while their crew is on the job," Fahmy said. For example, during tilling, a plastic corrugated drain pipe might be near the surface than expected and gets tilted up, she explained.

"The landscaper professional will typically fix this, unplug a new spot for it and lay the pipe so that it doesn't interfere with the new plantings," Fahmy said. "This could take a homeowner quite a while to take care of — getting materials, trenching, etc. Time is the issue, as always."

Fahmy worked up some figures for a "typical" landscaping job — if there is such a thing. She cautioned that anyone with a yard this size shouldn't think a job could be done for this price. There could be, and usually are, problems such as a steep slope, difficult access or existing site conditions that can dramatically affect the price.

With that warning, here's the rundown on a front yard measuring 76 feet by 76 feet — 5,776 square feet.

The existing yard is all lawn, with a row of foundation shrubs along the front of the house.

The new yard will have a newly shaped lawn with large mixed borders along the property boundaries and driveway. There will be new plantings to replace the existing foundation shrubs.

Fahmy estimates the landscaper's price for a turnkey job at \$9,600; a homeowner's DIY price would be about \$4,500.

Completing the Job

- Lay out the bed lines and spray to kill the grass (or lay newspaper over the grass in the fall, covering it with leaf mulch and wait for spring).
- Call to have underground utility lines marked.
- Spread 20 cubic yards of topsoil/compost/bleed, with fertilizer and lime as specified, and till in.
- Lay out plants and plants (approximately 44 shrubs, 12 trees, 68 perennials and three flat of ground covers).
- Spread 11 cubic yards of mulch around plants.
- Edge beds and shape the new lawn.
- Spread topsoil for the lawn, seed it and straw it.
- Water in all plants and grass seed.

Making Jobs Comparable

- Have a sprayer, a tiller, a spreader and tools to complete job.
- Take old pots, brush and trash found on site to the dump.
- Have assistance to handle 6-foot trees.
- Be able to meet delivery trucks with topsoil during work hours, and store on site until it can be moved.
- Remove large roots, big rocks, submerge drainage problems and handle unforeseen problems that are a part of every new landscape installation.
- Provide correct slopes for drainage.
- Dig and remove old shrubs at foundation — including roots.
- Have a reliable pickup truck and a strong back.

HGTV HOME & GARDEN TELEVISION Tips & Hints

Try to water between 5 a.m. and 10 a.m., when the sun is low, winds are calm and temperatures are cool. Under these conditions, less water is wasted through evaporation and leaf surfaces have a chance to dry out during the day, reducing the chance of fungal diseases.

■ ■ ■

To attract butterflies to a garden or yard, plant summer lilac, impatiens, marigolds, zinnia and black-eyed Susan.

■ ■ ■

Pruning can be done at any time of the year, but if the plant is infested with organisms or insects, make sure to prune when the infestation is least active. For example, pruning oak trees during the summer is not a good idea because oak will be predominantly active during the warm months. Check with a local arborist or county extension agent to find out the best time to prune susceptible trees.

■ ■ ■

To keep trees and shrubs healthy, use sharp tools for trimming since dull shears could injure foliage. Ripping branches is no better, as it may "shock" the foliage.

■ ■ ■

Any prospective home buyer is entitled to, and should accompany, the inspector during the inspection tour. This is a good way for the buyer to obtain important information about the house because the inspector may offer maintenance tips and share knowledge about major systems and fixtures.

■ ■ ■

In the summer, get white clothes whiter by laying them in the sun to dry after soaking them in lemon and water. Wash as usual.

HEALTH & FITNESS

HomeTown Newspapers

www.hometownlife.com

Laughter can be helpful antidote for stress

By **Katherine Sellman**
SAN FRANCISCO CHRONICLE

It's Tuesday morning, a dozen people somewhere on a hill in Hollister, Calif., are leaping on one leg, holding themselves and shouting, "I gotta go! I gotta go!"

There's the financial planner, the former postal worker, the nursery owner, the retired salesman and his disabled son, the mom and her two little kids, all of them doing something called "The Depends Laugh." At the end, they're all laughing and so is the park maintenance man, who used to watch from a safe distance and wonder, frankly, "Damn, what is going on?"

What's going on is the Hollister Laughter Club, the first of its kind in California and part of a growing movement around the country promoting laughter as a path to fitness.

Twice a week, its members get up at an ordinary hour to dole out the park. "We've been trained not to laugh, and we should be laughing at everything," said Robin Pollard, a certified laughter leader who founded the club after completing a training program.

The laughter movement is based on the same premise as humor therapy, a tool that's been widely used by psychotherapists over the past several decades. There's a growing body of research showing that humor can create positive cognitive changes and relieve stress.

Laughter clubs bypass humor and get right to laughter. Their leaders dispense with jokes and bad puns, in favor of acting like chickens or bots or people who need to find a commode.

Jokes are too subjective, according to laughter guru Steve Wilson. "They are bound by language and culture," said Wilson, a psychologist who several years ago founded the World Laughter Tour, which has spawned laugh clubs around the country.

The Web site lists more than 25 clubs in North America. "They're funnier. But laughter is part of the central nervous system. Everyone laughs, and everyone laughs the same way."

It's something Wilson noticed on a consulting trip during the late 1990s to India, where laugh clubs are a rage. India has more than 400 of them, with 25,000 members who meet regularly to yuck it up in parking lots and parks.

Wilson, who'd been using humor therapy in his private practice for many years, was intrigued. He met with the originator, a Bombay physician named Dr. Madan Kataria, who described how the simple practice can be a tonic for stress.

Wilson started the laughter tour and a training program at Columbus State Community College in Ohio. It has now trained more than 450 nurses, social workers, counselors, health educators and ordinary people like Pollard. A mother of two young kids, Pollard worked for the post office, a local car store, the U.S. Census Bureau and sold orchids before she found her calling. Her husband, an engineer who has a serious job but likes to laugh, was supportive.

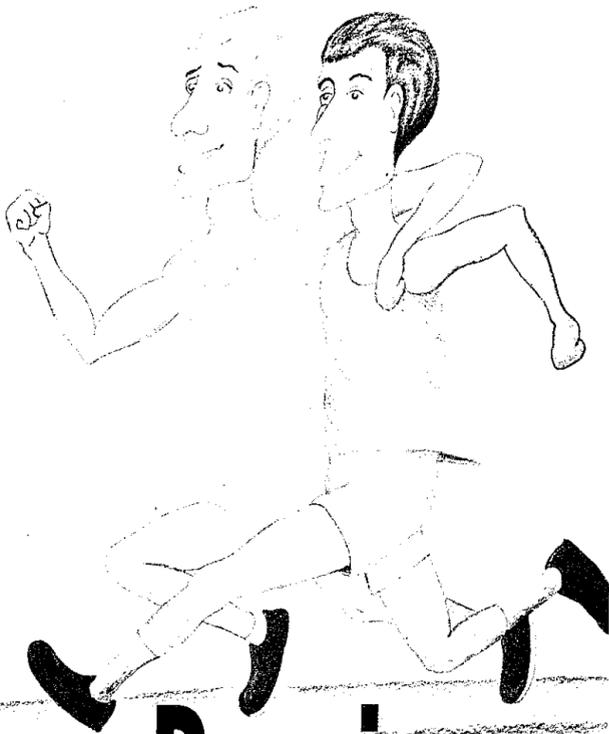
"I'd read about laughter clubs, and then Sept. 11 hit and I thought I really had to do something," Pollard said. "So I coughed up \$800 and went to Ohio. I never thought I would have a reason to go to Ohio."

She started the club in 2001 and gradually it grew. And no wonder, said Pollard. With world tension, a sliding economy and everyday stress like commuting, the group grew as a way to deflect the outside world, at least for 20 minutes.

Pollard, who has well-earned laugh lines, greeted the regular one recent morning and motioned them to form a circle.

The members began by touching hands and laughing a freestyle, "ha ha, ho ho, ho." They stretched out and headed, then moved into the "Aloha Laugh" (Aloha-ha-ha-ha-ha).

"Oh, I forgot to give the medical warning today," said Pollard, laughing in a more conventional way. "If you have a history of heart pain, hernia, are pregnant or have pills, check with your doctor."



Running Buddies

In all kinds of weather, that best buddy will help you stay the course.

Story By Tom Bailey Jr. ■ Illustration By George Sterling ■ Scripps Howard News Service

Running buddies are gold. They're going to meet you at the usual time, a commitment that draws you out of bed at 5:30 a.m. They're going to tell you what happened to them yesterday, a welcome distraction from the heavy breathing and tightening quadriceps.

They're going to listen to what happened to you yesterday, which is therapeutic.

They're going to make a 7-mile run seem like three.

They're going to ask if you're OK when you stumble.

They're going to experience with you the four seasons, untouched by heaters and air-conditioners.

They're going to be your friend.

"How we use the word 'friend' nowadays really bothers me," Vincent Ciaramitaro said. "A lot of people we call 'friend' are not really friends. Andy is a real friend."

Andy Balogh and Vincent I. Ciaramitaro have been sharing outdoor exercise and adventure for about 20 years.

But the pair still set out on adventures together several times a year, ranging from the Appalachians to the Rockies.

The trust between them has built up like the miles.

Despite the age difference, it's nothing like a father-son relationship.

"It's more like brothers," Ciaramitaro said. "He's got me through times I would never have got through. I've got him through some things that have been difficult in his life. It's just been friendship."

They discovered neither was obsessed with winning races. "We were looking at challenging ourselves. Just how far we could push ourselves," Ciaramitaro said.

The camaraderie has continued over two decades and expanded into kayaking and biking.

Balogh even goes to the Ciaramitaros' house for Christmas Eve dinners.

"I'm 36 now," Balogh said. "That's a lot of life

experience in that time frame. Besides my parents, he's been a very formative figure for me in my life."

"Most of the time we talk about whatever is going on in our lives," Ciaramitaro said. "Andy's single. He's talked about female friends. He knows my life. I've been married 30 years and got a 16-year-old."

"We talk about politics. We talk a little about religion. ... We're not in the same ballpark politically. I'm more liberal than he is, but he's not a raging conservative."

Ciaramitaro likes that Balogh doesn't treat him like a minister.

"Once you are ordained a minister and people know you're a minister, they sort of treat you in a strange way. Andy never does that. We're just friends."

Ciaramitaro is now with the United Methodist Church, working part-time in counseling, home-schooling his son, being a scoutmaster and helping lead summer scout camp. Balogh is a salesman.

Ciaramitaro estimates they've traveled to 50 states together and run, biked or paddled hundreds of miles. "There have been times when we'd run or bike two or three times a week," he said.

They don't train together as consistently as they used to. Balogh runs faster than Ciaramitaro's 10-minute mile. "We both feel like we're in pretty good shape. Andy is faster. I'm pretty strong. I seem to run forever."

They discovered neither was obsessed with winning races. "We were looking at challenging ourselves. Just how far we could push ourselves," Ciaramitaro said.

The camaraderie has continued over two decades and expanded into kayaking and biking.

Balogh even goes to the Ciaramitaros' house for Christmas Eve dinners.

"I'm 36 now," Balogh said. "That's a lot of life

'Guidance counselor' for canines gives dogs their day

By **Rebecca Jones**
SCRIPPS HOWARD NEWS SERVICE

A good dog will try anything once, but as with human extracurricular activities, not every dog is cut out for every sport.

Enter Maggie Bonham. Think of her as a sort of guidance counselor for dogs. She tries her best to steer dogs to the right pastime for them and their owners. Her latest book, "The Simple Guide to Getting Active With Your Dog (T.F.H. Publications; \$12.95), walks readers through the basics of 22 canine activities, from simple treats such as chasing Frisbees and backpacking to more competitive sports such as sledding and lure coursing.

"I got the idea two years ago," says Bonham, 39. "After writing about dog agility, I started thinking about all the other fun things to do with your dog, but there's no book to tell you how to get started. I wanted to give novices an idea on how to start and where to go for more references."

A dog writer by profession, Bonham, author of six books, will see a seventh due out soon, splits her time between writing about dogs and doing stuff with them.

"I've done at least half the activities included in the book," she says. "And I know people who are into the other half."

Dogsledding is Bonham's favorite canine activity, and she has the dog teams to prove it. She and her husband live with 22 Alaskan huskies, Alaskan malamutes and various other rescued pooches.

She's also active in agility and dog backpacking. Two years ago she organized the Canine Backpackers Association, the nation's first backpacking club for people and dogs.

While backpacking and agility are open to virtually all breeds, sledding is much more specialized, and people who think it looks like fun need to know what they're getting into, she says.

"Hands down, sledding is the most expensive canine sport," she says. "Throw in the truck, the harness, the sled and the number of dogs you need — you're easily talking over \$50,000. Just to go out and try it with one or two dogs, you're looking at spending under \$2,000, but that's still pretty expensive."

Bonham certainly didn't start out thinking she wanted to take up dog-sledding. Fifteen years ago, she was just a software engineer living in Denver who found herself with a big dog and a big problem.

"He was a Newfoundland/Samoyed mix," she says. "He was a difficult dog to train. But I don't give up on anything, certainly not on a dog. One day I learned about weight-pulling. I thought, 'Maybe that's something he'd like.' So I put a harness on him and I discovered he liked to pull things — not heavy things, but pulling and running fast. And he had this look on his face like 'It's about time you figured out what I'm supposed to be doing.'"

Once her Newfie found his passion in life, he became a better dog. "Not a perfect dog," she says, "but a better dog."

There's a lesson there for people who live with troublemaking dogs, she says. "There's something wrong when people try to make dogs act the way we want them to act. Maybe we should look at what it is they're doing and then come up with things like that for them to do."

Quiet time, relaxation in herbal baths

SACRAMENTO BEE

Herbal baths are a "great way to relax, heal and support healthy skin function," says herbalist Kami McBride of Mornington Herb Farm near Vacaville, Calif.

Gardeners growing herbs always have more than they need, so draw a bath, add herbs and submerge yourself after a tiring day in the garden.

Her basic recipe for the herbal brew is to bring 4 gallons of water and 2 to 3 cups of fresh or dried herbs to a boil in a large pot. Then simmer for 15 minutes and carefully pour the "tea" into the bath water. You may want to strain out the leaves to avoid clogging the drain.

Here are a few of McBride's herbal bath recipes:

- **Invigorating Bath:** 4 gallons water, 1/2 cup rosemary, 1/2 cup calendula, 1/2 cup yarrow leaves and flowers.
- **Bedtime Bath:** 4 gallons water, 2 cups lavender, 1 cup chamomile.
- **Pleasure Bath:** 4 gallons water, 4 cups rose petals.

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FOOD AND Fatherhood



Chef Bobby Flay

Bobby Flay's 'Killer' Grilling Tips

Light coals about 30 minutes in advance of cooking time. To determine if the coals are ready, hold your palm five inches over the fire. If you can hold it there for two to three seconds, the fire is hot. If you can stand four to five seconds, the fire is medium; and tolerating a full six seconds means the fire is low.

Use high heat and patience — to prevent food from sticking to the grill. "A lot of guys think that grilling means turning everything 40 times," says Flay. "I use really high heat, turn it once and let a nice crust form. It sears in the flavor and keeps food from sticking." Repeated turning cools the meat so that it steams instead of searing.

To speed up grilling time, particularly pre-cook chicken, spare ribs, potatoes, carrots and other slow-cooking food in the oven or microwave.

When using skewers, cut food into chunks that are too large to fall through the grate. Or grill foods whole, then cut them before serving.

Give up the gadgets. "Forget the bells and whistles and keep your equipment simple," says Flay. All that's required are a strong pair of tongs, a sturdy spatula, some heavy-duty potholders or mitts and a strong wire scraper.

If you need more than one cooking temperature, mound some coals on one side to create a hot section and spread coals out on the other side for a cooler section. Other ways to control heat are to raise and lower the grill rack. The closer the rack is to the fire, the hotter it will be. And opening vents will raise heat, while closing them will lower it.

Don't use the sauces too often. Brush the foods you are grilling with sauces during the last 20 minutes of cooking to prevent overbrowning or burning.

For a quick cleanup, "Before you shut your grill off, brush it when it's still hot and all the crusts will fly away and burn in the coals," says Flay. He recommends a good quality grill brush with metal bristles to scrape the grate clean.

CORIANDER POTATOES
(Serves 4)
10 small red potatoes
1/4 cup olive oil
4 cloves garlic, coarsely chopped
1/2 tablespoon ground coriander
1 tablespoon ground fennel seed
1 tablespoon ground cumin
Salt and freshly ground black pepper

GRILLED PORK TENDERLOIN WITH GUAVA GLAZE AND ORANGE HABANERO MOJO
(Serves 4)
2 pork tenderloins, about 1-1/2 pounds each
Canola oil
Salt and freshly ground black pepper
Ground cumin
Guava Glaze (recipe follows)
Orange-Habanero Mojo (recipe follows)

Guava Glaze
1 cup guava marmalade
2 tablespoons Dijon mustard
2 tablespoons orange juice or water
Salt and freshly ground pepper
Whisk together ingredients in a small bowl and season with salt and pepper to taste.

Orange-Habanero Mojo
1/4 cup fresh lime juice
3 cups fresh squeezed orange juice
1/4 cup sour orange juice (optional)
1/2 small red onion, finely chopped
4 cloves garlic, finely chopped
1/2 habanero chile, finely chopped
1 teaspoon whole cumin seed
Salt and freshly ground pepper
In a saucepan, combine citrus juices, onion, garlic, habanero and cumin. Cook over medium heat until reduced by half and season with salt and pepper to taste. Strain.

SOPHIE'S SALAD
(Serves 8)
10 cups romaine lettuce, finely chopped
2 tomatoes, finely diced
1/2 cup cooked or canned red beans
1/2 cup cooked or canned chickpeas
1/2 cup Nicoise olives, pitted
3/4 cup white cheddar cheese, cut into 1/2-inch cubes
3/4 cup Monterey Jack cheese, cut into 1/2-inch cubes
Fried tortilla chips, blue and yellow corn cut into 1/2-inch dice
Toss all ingredients, except the tortilla chips, together in a large bowl and dress lightly with balsamic-mustard vinaigrette. Garnish with tortilla chips.

SAN DIEGO-STYLE BLUE CORN SALMON TACOS WITH ORANGE-HABANERO HOT SAUCE
(Serves 4)
Orange-Habanero Hot Sauce
6 cups fresh orange juice
1/2 habanero chile, finely diced
1 tablespoon honey
Salt
Place juice and habanero in a medium non-reactive saucepan and cook over high heat until reduced to 1 cup. Whisk in the honey and season with salt. Let cool to room temperature before serving.

TACOS
2 cold smoked salmon fillets, 8 ounces each
Canola oil
Salt and freshly ground pepper
1/4 head green cabbage, finely shredded
2 green onions, thinly sliced
3/4 cup best quality mayonnaise
1 tablespoon chipotle pepper puree
1 tablespoon fresh lime juice
1/4 cup finely chopped fresh cilantro
8 blue corn taco shells

Preheat grill or grill pan over high heat. Brush salmon with oil and season with salt and pepper. Grill on each side for 3-4 minutes for medium doneness. Let cool slightly and shred the meat with a fork and place in a bowl with the cabbage and green onions.

Combine the mayonnaise, chipotle and lemon juice in a small bowl and season with salt. Add the mayonnaise and the cilantro to the salmon mixture and gently fold to combine. Season with salt to taste, if needed. Divide the salmon mixture among the taco shells and drizzle each with the Orange-Habanero Sauce.

THE MESA GRILL BURGER WITH DOUBLE CHEDDAR CHEESE, GRILLED VIDALIA ONION AND HORSERADISH MUSTARD
(Serves 4)
Grilled Vidalia Onions:
1 large Vidalia onion, sliced crosswise, 1/2-inch thick slices
2 tablespoons olive oil
Salt and freshly ground pepper
Brush olive oil on both sides of onion slices and season with salt and pepper. Grill the onion slices for 3-4 minutes on each side until golden brown.

Horseradish Mustard
1 cup Dijon mustard
2 tablespoons prepared horseradish, drained
Whisk ingredients in a small bowl until combined.

Burger
2 pounds freshly ground chuck
Salt and freshly ground pepper
8 slices cheddar cheese, sliced 1/4-inch thick
4 slices beefsteak tomatoes
4 leaves romaine lettuce
Grilled Vidalia Onions
Horseradish Mustard
4 sesame seed hamburger buns
Preheat grill to high. Form the meat into four 8-ounce burgers. Season burgers on both sides with salt and pepper. Grill for 3-4 minutes on each side for medium doneness. During last minutes of cooking add 2 slices of cheese to each burger, cover grill and let melt, approximately 1 minute. Place burger on bun and top with onions, tomato, lettuce and a dollop of Horseradish Mustard.

RAW BEEF AND ASIAN PEAR SALAD
(Serves 4)
2 tablespoons Korean or Japanese dark soy sauce
1 tablespoon granulated sugar
1 or more teaspoons sesame oil
1 medium garlic clove, minced
1 scallion, root and dark green ends trimmed, and 6-inch stalk sliced thinly
1/2 ounce soy bean or flat mignon, lightly frozen and cut into 2-inch strips
4 to 8 young romaine lettuce leaves
1 Asian pear, peeled and julienned into 2-inch long matchsticks
1 quail egg or small chicken egg
1 tablespoon pine nuts, lightly roasted and finely crushed, or 1/2 teaspoon toasted sesame seeds
Whisk together the soy sauce and sugar until the sugar is completely dissolved.
Stir in the sesame oil, garlic and scallion and allow the flavors to blend for about 20 minutes (after that time, strain the dressing if you wish). Add the beef and toss to coat evenly. Allow to marinate for 10 minutes, refrigerated.
Drain the beef completely. To serve, line a plate with the lettuce leaves, pointing the ribs toward the center. Mound the beef in the middle of the plate on top of the leaves. Around the beef scatter the julienned Asian pear, or toss the beef and pear together. Make a small well in the center and break the raw egg in it. Sprinkle with the pine nut powder or toasted sesame seeds and serve chilled. You may wish to consume the beef wrapped in a lettuce leaf.
Note: This recipe uses uncooked beef and raw egg, which may be risky to eat. You may sear the beef before chilling it and slicing it, and you can omit the egg.

Melting Chocolate
Chocolate can be temperamental. A single droplet of condensation or liquid can transform free-flowing melted chocolate into a tarry gummy mass. In kitchen lingo, the chocolate "seizes." This can happen even when the chocolate is melted. To avoid this, make sure the bowl is bone dry, the chocolate is evenly chopped and no unwanted liquid is added. Chocolate must be melted gently. In pre-microwave times, the consensus was to use a double boiler or a bowl set over barely simmering water. Today, a microwave is the method of choice.
Although machines vary, chocolate melted at 50 percent power, stirred periodically, is pretty much foolproof.
If the chocolate does seize, whisking in room temperature water can sometimes salvage it. In general, add a quarter of the chocolate's weight in fluid ounces, i.e. for 1 pound chocolate use 1/2-cup water.

Asia's major cuisines, rolled into one book

By **Olivia Wu**

SAN FRANCISCO CHRONICLE
Few cookbooks that take a global view of cuisines succeed, but "Essentials of Asian Cuisine: Fundamentals and Favorite Recipes," by Corinne Trang (Simon & Schuster, \$93 pages, \$40), does as well as can be expected.

Trang is the award-winning author of "Authentic Vietnamese Cooking" and she currently teaches in the Culinary Arts program at Drexel University in Philadelphia.

It is the right book in the right place at the right time. Americans believe in diversity and stand at the crossroads where an overview of Asian cuisines, which also identifies some of the differences between them, is apropos.

If you could own just one pan-Asian cookbook, this would be the one. It contains the most up-to-date information and contemporary interpretations that stay within the boundaries of the cuisine and tradition.

Trang includes the cuisines of eight major nationalities in the book: Cambodia, China, Indonesia, Japan, Korea, Philippines, Thailand and Vietnam.

Trang's job is made easier by the fact that Chinese cuisine is the thread that ties together the culinary traditions from Korea to the Philippines. "In seeking out the basic principles of China's regional kitchens, I believe it is possible to establish a way of bringing to life all of the great cuisines of Asia for any cook who cares to learn," she writes in the introduction.

Without being simplistic, she traces some of the major themes in each culture and sums up the flavor profiles and major techniques of each cuisine. Most of the time, she walks the line between authenticity and popular know-how rather adroitly, although I found some points too generalized.

One of the strongest elements of the book is the black-and-white photography of Asian markets, produce and faces, taken by Trang herself. They lend an intimacy to her words and experiences; otherwise, it's another cookbook with beautiful, studio color shots.

The book's ingredient lists do not suggest Americanized substitutes, and as a result, the recipes give authentic results. (There is a list of mail-order sources for ingredients that may not be readily available in areas without sizable Asian populations.) Her cooking instructions are clear and easy, perhaps the strongest element of the book. In only a few instances out of the 300 recipes does she not note the country of origin of a recipe.

I could nitpick: The Chinese translations are by and large from the Cantonese rather than the preferred Mandarin, the official language of China. Without question, her traditional Vietnamese recipes are the strongest. Some contemporary recipes are also strong. The following raw beef salad, Korean style, is one of them.

RAW BEEF AND ASIAN PEAR SALAD
(Serves 4)
2 tablespoons Korean or Japanese dark soy sauce
1 tablespoon granulated sugar
1 or more teaspoons sesame oil
1 medium garlic clove, minced
1 scallion, root and dark green ends trimmed, and 6-inch stalk sliced thinly
1/2 ounce soy bean or flat mignon, lightly frozen and cut into 2-inch strips
4 to 8 young romaine lettuce leaves
1 Asian pear, peeled and julienned into 2-inch long matchsticks
1 quail egg or small chicken egg
1 tablespoon pine nuts, lightly roasted and finely crushed, or 1/2 teaspoon toasted sesame seeds
Whisk together the soy sauce and sugar until the sugar is completely dissolved.
Stir in the sesame oil, garlic and scallion and allow the flavors to blend for about 20 minutes (after that time, strain the dressing if you wish). Add the beef and toss to coat evenly. Allow to marinate for 10 minutes, refrigerated.
Drain the beef completely. To serve, line a plate with the lettuce leaves, pointing the ribs toward the center. Mound the beef in the middle of the plate on top of the leaves. Around the beef scatter the julienned Asian pear, or toss the beef and pear together. Make a small well in the center and break the raw egg in it. Sprinkle with the pine nut powder or toasted sesame seeds and serve chilled. You may wish to consume the beef wrapped in a lettuce leaf.
Note: This recipe uses uncooked beef and raw egg, which may be risky to eat. You may sear the beef before chilling it and slicing it, and you can omit the egg.

Melting Chocolate
Chocolate can be temperamental. A single droplet of condensation or liquid can transform free-flowing melted chocolate into a tarry gummy mass. In kitchen lingo, the chocolate "seizes." This can happen even when the chocolate is melted. To avoid this, make sure the bowl is bone dry, the chocolate is evenly chopped and no unwanted liquid is added. Chocolate must be melted gently. In pre-microwave times, the consensus was to use a double boiler or a bowl set over barely simmering water. Today, a microwave is the method of choice.
Although machines vary, chocolate melted at 50 percent power, stirred periodically, is pretty much foolproof.
If the chocolate does seize, whisking in room temperature water can sometimes salvage it. In general, add a quarter of the chocolate's weight in fluid ounces, i.e. for 1 pound chocolate use 1/2-cup water.

FOOD NETWORK

On the Web: www.worldlaughter.com

REGIONAL MARKETPLACE

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Thursday, July 3, 2003

MONEY MATTERS

Choosing the right type of life insurance for your family

El Día de los Muertos (the Day of the Dead) is one of Mexico's traditional holidays. Celebrated each year in November, throughout Mexico and in certain parts of the United States, the Day of the Dead is a time when families honor their deceased loved ones by adorning their graves with marigold flowers, candles, colorful pictures and favorite keepsakes.

Our rituals, whether they're cultural or personal, festive or somber, enable us to cope with the events—like the untimely death of a loved one—our intellects have a difficult time



M. Davis

rationalizing. But there's a calculated side to death, one that requires us to place a monetary value on our own lives in order to secure the financial well being of those we leave behind. Life insurance requires us to do just that.

Determining the right type of life insurance for your family can be complicated given the wide array of insurance products available today.

There are two basic kinds of life insurance: term insurance and permanent policies.

Term insurance provides basic protection for a certain period of time. If you die during your coverage period, the proceeds of the policy are paid to your beneficiary. Premiums for "annual renewable term" insurance are based on age and thus increase each year as you get older. In contrast, level-premium term policies provide a fixed premium for a specific term. While the initial premiums will be higher, they won't rise on an annual basis.

Permanent life insurance, sometimes referred to as cash-value insurance, is priced and designed to provide life long protection. Unlike term insurance, permanent life insurance combines the death benefit with an investment element. The annual premium is higher than what is needed to cover the risk of your death in the early years of the policy.

The insurance company invests the excess amount, so over time the policy builds up a cash value. The policy's cash value is different from its face amount, which is the money that is paid at death or policy maturity. Cash value can be influenced by your insurance company's financial results that in turn are affected by mortality rates, expenses and investment earnings. To access the cash value, policyholders can cancel the policy and receive the cash value as a lump sum, or take out a loan against the policy. The loan must be repaid with interest or your beneficiaries will receive a reduced death benefit.

The three most common types of permanent insurance are whole, universal and variable life.

- Whole life premiums remain steady over the life of the policy. You periodically pay the premium amount specified in the policy.

- Universal life allows you to pay premiums in any amount, subject to maximums and minimums, and reduce or increase your death benefit during the life of the policy. In doing so, you choose a larger cash build up and smaller death benefit, or a smaller cash build up and a larger death benefit.

- With variable life you choose how to invest your policy's cash value in stocks, which means your death benefit and cash value will fluctuate depending on how well your investments are faring.

Much of the information compiled for this column comes from a handy guide by the American Council of Life Insurance (ACLI). It's available for free online at www.acli.com, under "consumer." In addition to talking about the different types of life insurance products, it also offers tips for choosing a reputable agent, what to expect in an interview and the kinds of questions you should ask before finally deciding on a policy.

Mary Davis manages public affairs for the Michigan Credit Union League (MCUL), a statewide trade association representing Michigan credit unions. Send your financial questions to "Your Money Matters" to the Michigan Credit Union League, P.O. Box 8054, Plymouth, MI 48170-8054, or stop by our Web site (www.mcul.org) to learn more about smart money management. Comments about this column may be e-mailed to mcd@mcul.org.

ADVERTORIAL



File photo

Residents can find a relaxing setting for indoor and outdoor activities at the beautiful Pendleton Park clubhouse.

Welcome to the Pendleton Park neighborhood

By Elizabeth Heer

Pendleton Park is resident living at its best. It's a friendly community of upscale, well-designed apartments that provides a hearty welcome to the neighborhood.

"We make sure every resident feels like they are a part of our community. It's really how we operate here," said Michelle Heerst, property manager at Pendleton Park. "When I'm out and about in the community doing my property walks, I wave to every resident and know them all by name."

In her 15 years of property management, Heerst lauds Pendleton Park as her favorite property because of the friendly atmosphere and residents.

Easy access to I-96 is just one more benefit to living at Pendleton Park.

"We're only 10 minutes from

Novi and 10 minutes from Brighton; we're really ahead of our time for this end of town," she said. And Pendleton Park is just moments from the new Lyons Crossing retail development that will be opening soon at Grand River and Millford roads.

Located at 57715 Grand River in New Hudson, Pendleton Park opened in August of 2001 to residents and was fully operational with 240 apartment homes in 2002.

Pets are also given the Pendleton Park welcome. The pet-friendly community allows pets of all sizes to reside with their owners.

"We have seven out of 12 buildings that are designated for pets, more than half the community. Part of who we are as staff includes taking care of residents' needs and building a rapport with them on a first-name basis. We also get to know their pets by name, too,"

Heerst noted.

During the summer months, the staff of nine includes Amiee McCormick, assistant manager; Diane Wright, leasing consultant; Suzanne Graham, leasing consultant; TJ Brezcko, maintenance supervisor; Charley Hall, maintenance tech; Vicky Brezcko, housekeeping; and Michael Dear and Kyle Day, groundskeepers.

Pendleton Park apartment homes feature spacious, unique floor plans unlike traditional apartments you have known. Homes are available in one, two, or three bedrooms with one or two baths. Lofts are two-storied, unique layouts with three bedrooms and three baths.

"The floor layouts are quite innovative and home-like. You don't feel like you're in a box apartment," Heerst said. Custom features include a full-sized washer

and dryer in every apartment home as well as walk-in closets, cable-ready access, and window treatments. Additional storage space is also available, and covered carports provide convenience to residents.

The open bar kitchens include pickled oak cabinetry with textured countertops and whirlpool appliances, including dishwasher and microwave. Top floor apartments boast soaring cathedral ceilings and natural gas fireplaces. Oversized door walls lead out to a private patio or balcony in all apartments.

The landscaped community enjoys a beautiful 5,000 square foot clubhouse where residents can meet and relax in the sauna, have a cold drink from the juice bar, or enjoy the lounge area with a roaring fire, pool table, and large screen TV. A state-of-the-art fitness center and children's playroom are open 24 hours a day, allowing the luxury of a workout whenever you can fit it in.

"The children's playroom has all glass walls so parents can keep watch while their children are playing, which is nice," Heerst added.

Outdoor amenities include children's playground, tennis courts, and an outdoor pool and spa. A party area is well used for activities, many of which are provided by Pendleton Park for residents to enjoy, such as luaus or cookouts.

"We have a breakfast every Saturday morning for our residents," said Heerst. "We like to do things that get the community involved and so residents can meet their neighbors." During a spring "Market Day at Pendleton Park," residents were able to choose free flats of colorful flowers for their personal use.

"The residents came by and picked up two flats to plant and decorate their patio," Heerst explained. "Then on July 15, we will host a patio-judging contest and choose the winner of the event. While it wasn't necessarily an event for residents to mingle and meet, it did make the landscaping look nice and brighten their homes."

Prices at Pendleton Park

DETAILS

Pendleton Park Apartments is conveniently located at 57715 Grand River in New Hudson, close to I96 and just 10 minutes from Novi and Brighton. The leasing office is open Monday, Wednesday, and Friday from 8 a.m. to 6 p.m., Tuesday and Thursday, 8 a.m. to 7 p.m., Saturday, 9 a.m. to 5 p.m., and Sunday, 12 p.m. to 5 p.m. Call (248) 446-4400 for more information. Access their website through the www.apartmentguide.com website or send email to pendletonpark@comcast.net.

Apartments begin at \$887 for one-, two-, three-bedroom apartments and lofts. Leases are available for six-, nine-, or 12-month terms.

The leasing office at Pendleton Park is open seven days a week for your convenience - Monday, Wednesday, and Friday from 8 a.m. to 6 p.m.; Tuesday and Thursday, 8 a.m. to 7 p.m.; Saturday, 9 a.m. to 5 p.m.; and Sunday, 12 p.m. to 5 p.m.

Call (248) 446-4400 for more information or e-mail to pendletonpark@comcast.net.

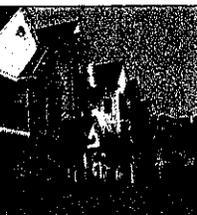


Photo by HAL GOULD

Located conveniently near Interstate 96, Pendleton Park is a convenient place to call home with easy routes to a variety of surrounding communities.

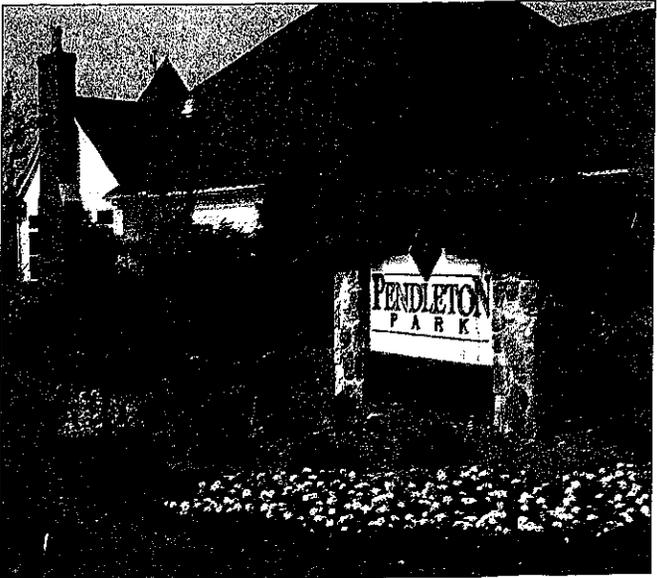


Photo by HAL GOULD

Visitors and residents are greeted by attractive gardens and grounds at Pendleton Park in New Hudson.



57715 Grand River Avenue
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Located just 5 minutes west of Novi
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