



## U-M advances with help from walk-on

SPORTS, 1B

CANTON

# OBSERVER

THURSDAY, MARCH 22, 2018 ■ HOMETOWNLIFE.COM

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## Mail delivery woes fuel gripes

Residents complain about missed and late parcels

**Darrell Clem**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Canton residents say they are frustrated by persistent mail delivery prob-

lems in their neighborhoods, even though a U.S. Postal Service spokeswoman contends the Canton Post Office isn't experiencing delays in service.

Bruce Koldys said mail often arrives late — and sometimes not at all — in the

Forest Brook subdivision, near Palmer and Sheldon, where he lives. He said the problem started around last Thanksgiving and spiked even after the holiday rush.

"It just seems that the issue has been getting worse," he said. "We could go two, three days and no mail. This is the worst I've seen it. I've had some mail

that just never got here."

His wife missed out on some medical paperwork she was supposed to receive by mail prior to an appointment, he said. It finally arrived the same day as her appointment, but Koldys said she already had been to her doctor's office.

See MAIL, Page 3A



Canton resident Jill Engel grabs a selfie with some of the kids with whom she bonded. JILL ENGEL

## Student charged with bomb threats waives hearing

**Matt Jachman**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Brendan J. Sibel, the student accused of making bomb threats that led to the shutdown of the Plymouth-Canton Educational Park campus earlier this month, has waived his preliminary hearing on four felony charges.

Sibel, 17, of Plymouth, was to have a Friday hearing in 35th District Court, but on March 16 gave up his right to that hearing, agreeing to have the case moved directly to Wayne County Circuit Court, according to district court records.



Sibel

Sibel, who is being held in the county jail on a \$250,000 cash bond, is charged with two counts of making a false terrorist threat and two counts of making a false bomb threat. He is scheduled to be arraigned on the charges Friday in circuit court in Detroit.

Authorities say the threats were found March 1 scrawled on restroom walls at Canton High School. They triggered a brief lockdown at the 6,200-student P-CEP, which is also shared by Plymouth and Salem high schools, and then an 11 a.m. early dismissal as police investigated the threats. Police and school officials said at the time that the threats had been found to be not credible and that students were safe.

The threats followed a Feb. 23 rumor, later shown to be unfounded, that a student had brought a gun to school at P-CEP.

After his arrest, Sibel told 35th District Judge Ron Lowe that he made the threats because he wanted to "potentially get the day off from school," according to a statement Lowe made during Sibel's March 8 bond hearing.

A charge of making a false terrorist threat carries a sentence of up to 20 years in prison, while a charge of making a false bomb threat carries a charge of up to four years in prison.

Contact Matt Jachman at [mjachman@hometownlife.com](mailto:mjachman@hometownlife.com).

## HAVEN ON EARTH

Haiti trip gives church members chance to bond with children

**Brad Kadrich**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Abby Robichaud was one of 27 people connected with Trinity Presbyterian Church in Plymouth who traveled to Haiti last month to work with vulnerable children.

It was the second time Robichaud, a Canton resident, made the trip. Following the trip, there was one thing Robichaud knows for certain.

"It won't be my last," she said. She'll have plenty of chances. Trinity Church, operating under the umbrella of World Orphans, makes two trips a year to Haiti and another to Africa. The idea, according to Ellie Schupra, the church's executive director, is to connect with a church partner to care for vulnerable and orphaned children.

Trinity comes "along side (the church partner) to ... look at educational opportunities and economic empowerment

See HAITI, Page 2A



Leadership of Trinity Presbyterian and their Haitian partners. TRINITY PRESBYTERIAN CHURCH

**"The biggest thing I came home with is seeing everything one person can do to make a change. We all have that opportunity to make a change, to make a difference."**

**Jill Engel**  
Trinity Presbyterian Church member

# Haiti

Continued from Page 1A

for families in Haiti," Schupra said, "to bring healing to the brokenness and provide tools and resources that help people break free from the cycle of generational poverty."

Church members spent three days with the families, taking kids to a camp, providing an English class and conducting a parenting seminar.

The highlight of the trip, though, was a field trip to Respire Haiti. Respire is a compound that includes school buildings, athletic fields, a feeding program and a safe house. It was founded seven years ago by 24-year-old Megan Boudreaux, who got the idea after a visit to Gressier, Haiti, in December 2010.

After returning home to the U.S., Boudreaux ruminated on the idea and returned a few months later to establish

church members, Respire the more impactful parts of

"The biggest thing I came home with is seeing everything one person can do to make a change," Canton resident Jill Engel said. "We all have that opportunity to make a change, to make a difference. When someone says, 'I can't make a difference' ... you can."

World Orphans partners Trinity with local churches and this year's partnership was a new one Schupra thinks will end up being a "wonderful partnership." She said leaders of both churches have "the same values and vision," giving the partnership a chance to be "very productive in serving the people of Haiti."

The connection with the children of Haiti resonated with the Trinity members who made the trip. Engel talked about the trip to Respire and how kids who weren't connected with either church would approach the Trinity contingent and engage with them.

During the trip, some hardships were on display. According to Engel, visitors couldn't drink the water. There was trash up and down the street, animals ran loose and traffic is awful.

While English isn't spoken by many of the children, that doesn't keep church members from connecting with the kids. There's always music.

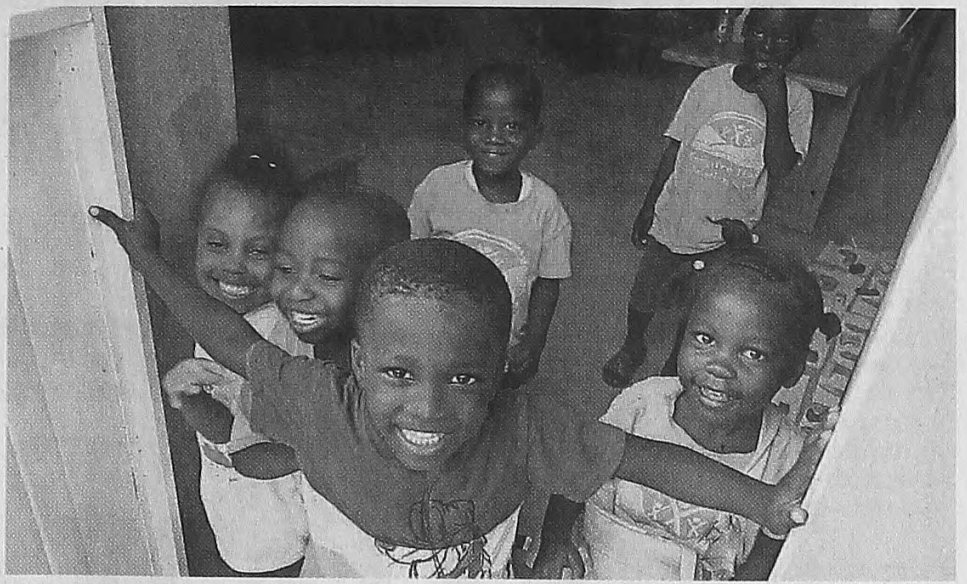
"We listened to music together," Engel said. "It's wonderful when you can connect with kids through music. They couldn't always understand what I was saying, but you can still connect with them. I think music is a connector."

Trinity is supporting some 20 Haitian kids, representing 17 family units, in what World Orphans calls a "home base care" model rather than an orphanage. Schupra said research suggests its "healthier for kids to be in a family unit" — even if it's not their own — rather than an orphanage. The financial support, she said, actually "prevents vulnerable kids from being orphaned."

"It allows parent to keep and care for their kids," Schupra said. "I love the model."

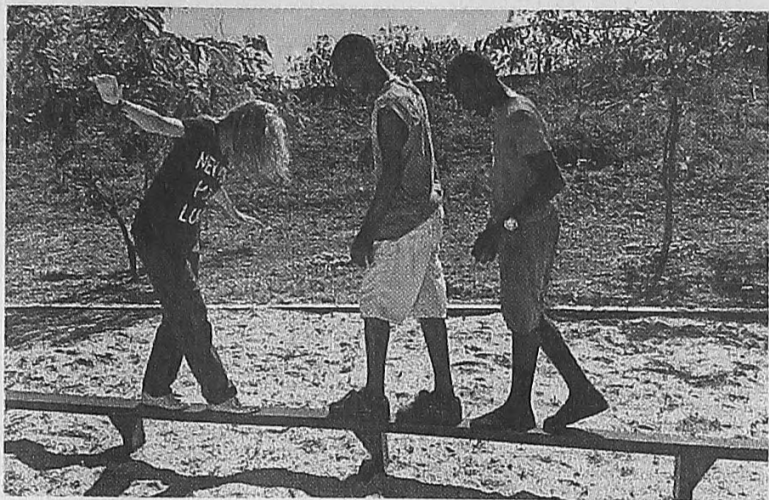
The partnership is important, Schupra said, because while there are churches "all over the world," they don't all have the financial resources to battle the scope of brokenness in developing countries.

That's where churches like Trinity come in.



Church members were happy to see all the smiling faces during their Haiti trip.

MACKENZIE REED



Jill Engel walks the balance beam with two Haitian children during a field trip.

"In addition to supporting kids and families financially, we are building relationships and doing ministry together," Schupra said. "The scope can be anything from sharing Jesus to clean water to building a school to economic empowerment. We get sheer joy of serving, a deep appreciation for many things, watching people come to know Jesus and, hopefully, encouraging people who are on the front lines of difficulties daily."

It's the "knowing Jesus" part that is a big piece of why Robichaud wants to go back.

"My heart is filled when I get to see the kids. I love creating relationships with the kids, making them laugh and creating that bond. That's why I go,"

Robichaud said. "I go because we are the hands and feet of Jesus and He calls us to share the gospel and love others well and that's what we do in Haiti."

Like each of the 27 members of the Trinity contingent, Engel also bonded with several of the kids.

"They were so happy and so loving and affectionate," Engel said. "These were the most happy and joyous kids. It makes you re-evaluate what's important. We were with them for three days and they smiled ear to ear. It wasn't long enough."

Contact Brad Kadrich at [bkadrich@hometownlife.com](mailto:bkadrich@hometownlife.com). Follow him on Twitter: @bkadrich.

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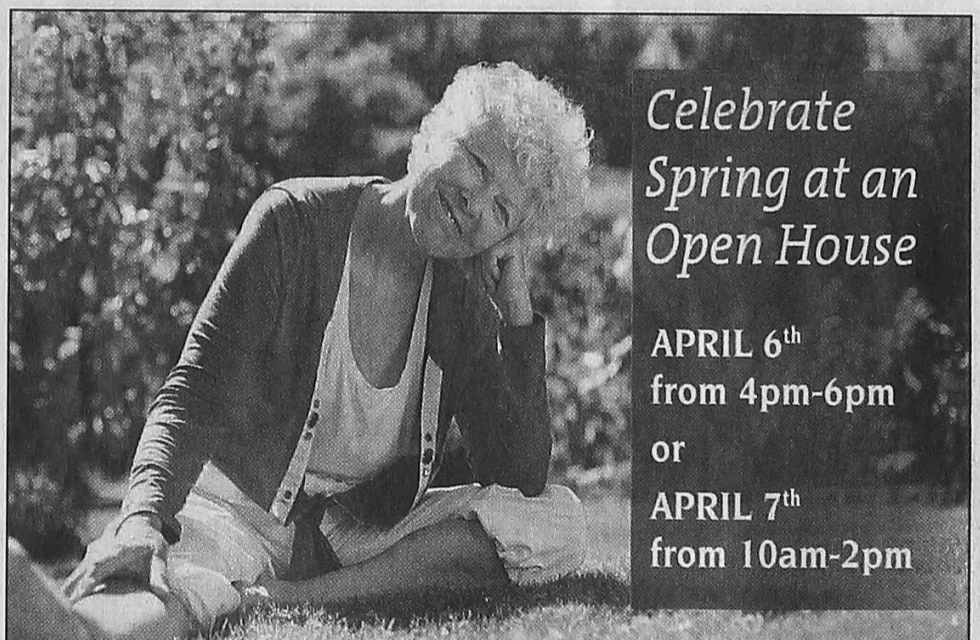
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### CANTON LIBRARY EVENTS

The Canton Public Library is at 1200 S. Canton Center Road. For more information, call 734-397-0999 or go to [www.cantonpl.org](http://www.cantonpl.org).

#### U-M STEM Spring 2018

**When:** 1-3 p.m. Saturday, March 24  
**Details:** CPL has partnered with the University of Michigan's technical communications department to bring a series of fun and exciting STEM workshops to the library. These workshops will present a wide range of topics in the science, technology, engineering, and math disciplines. Each session has been designed and developed for kids ages 11-13 by engineering students at the university. Registration is required.

#### Sunday Afternoon Music Series

**When:** 1:30-3 p.m. Sunday, March 25

**Details:** CPL is partnering again with the Plymouth-Canton Educational Park Jazz Band for a series of Sunday afternoon performances. Stop in and warm up with some great live music.

#### Open LEGO build

**When:** 7-8 p.m. Tuesday, March 27  
**Details:** Come join us for one hour of creative play and building with our collection of LEGO and Duplo Blocks. All welcome to complete our challenges or free play. Lego creations will be displayed on our website after each meeting. This program is intended for kids ages 7-14.

#### Teen Boredom Busters

**When:** 3:30-4:30 p.m. Wednesday, March 28  
**Details:** Bored after school? Need a study break? No

worries, we've got fun activities in our Teen Space that are just right for your busy schedule. Stop by for five or 50 minutes, whatever works for you. Learn something new, meet a new friend or just relieve some stress.

#### NHS Tutoring

**Details:** NHS students from P-CCS's The Park are here to provide students in grades 3-12 free homework help. If you're interested in getting tutored, if you're under 12, your parent must remain in the library and you must bring the assignment and any other needed materials. Tutoring is available 6-8 p.m. Monday, Tuesday and Thursday in the Children's Library. There will be no tutoring during breaks or school closures/snow days. Those seeking tutoring will be helped on a first-come, first-served basis. They will be allowed a 30-minute maximum if there is a line. Check [www.cantonpl.org](http://www.cantonpl.org) for ongoing schedule.

## Mail

Continued from Page 1A

Canton Township Treasurer Dian Slavens said her office gets calls from residents who haven't received their water bills.

"We do have residents quite often complaining about not getting their water bills," she said. "It is an issue."

Slavens said residents often don't realize their water bill didn't arrive until they get a late notice.

"A lot of times they will come in and say they never got their first bill," she said.

Customers who don't receive their water bill can call 734-394-5240.

A woman who answered the phone at the Canton Post Office declined to comment.

"We're not allowed to talk to the media," she said.

Elizabeth Najduch, a U.S. Postal Service spokeswoman from the Detroit district, made inquiries Thursday after she was contacted about the mail situation.

"Currently, the Canton Post Office is not experiencing any mail delays," she said by email, but added it's difficult to investigate without specific addresses.

Najduch said customers are asked to call 800-ASK-USPS if they have concerns.

"When mail service issues are brought to our attention, we take steps to quickly resolve customer concerns to arrive at a solution the customer finds acceptable," she said. "The Postal Service apologizes for any inconvenience customers may have experienced with mail delivery."

Beth Meade, managing director of donor relations

**"We do have residents quite often complaining about not getting their water bills. It is an issue."**

**Dian Slavens**  
township treasurer

for the Canton Community Foundation, said the foundation and other nonprofits in the Canton Human Services Center on Canton's west side have had mail delivery problems during the five years she has worked there.

"A lot of times, the mail just doesn't come for days," she said, adding there are times "when we might get mail once a week. This happens frequently all through the year."

Meade said the foundation relies on mail that sometimes has sensitive information from donors. She said nonprofit tenants in the building often have to exchange misplaced mail and some fear their mail could "fall into the wrong hands."

Koldys said he has gone to the Canton Post Office to speak with employees.

"They're very nice," he said.

Koldys said he was told the problem stemmed from reduced staffing and that the post office was aware of delivery problems and trying to resolve it.

U.S. Rep. Debbie Dingell, D-Dearborn, in February called a town meeting in Ypsilanti amid widespread complaints about mail service in that community. More than 300 people attended and some said the problem threatens their health and pocketbooks when prescription drugs and pension checks don't arrive, the Detroit Free Press reported.

Canton Township Supervisor Pat Williams said his office has received complaints.

"We have received intermittent calls," he said. "I do know that there have been complaints in the community."

Williams said the township tries to work with the post office to make sure that new residents, with a new address, get their mail.

"We follow up to make sure (the post office) has updated their system," he said.

Williams said he has noticed mail trucks delivering packages even some Sundays, an indication some deliveries are being made seven days a week.

Koldys said he is hopeful the Canton Post Office can resolve the ongoing problem so that residents can depend on their mail delivery in local neighborhoods.

"We have had just countless issues," he said.

Contact Darrell Clem at [dclem@hometownlife.com](mailto:dclem@hometownlife.com). Follow him on Twitter: @CantonObserver.

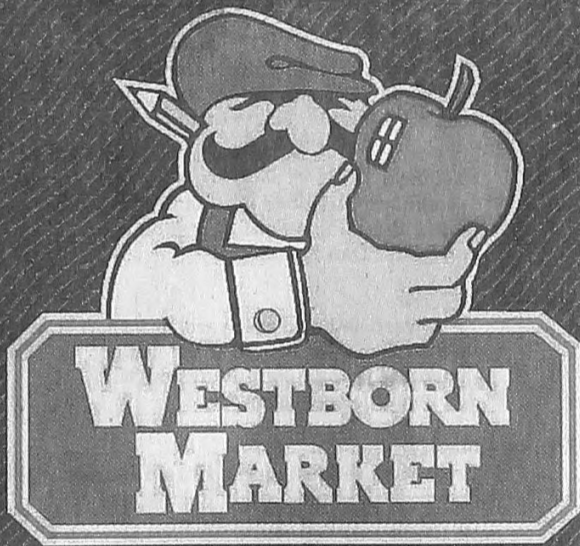
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# Girl hurt in I-275 crash was not in child seat

**Matt Jachman**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Several occupants of a vehicle that crashed on Interstate 275 earlier this month were not wearing seat belts or not in appropriate child restraints, including a 2-year-old girl hospitalized with serious injuries.

That's according to Lt. Mike Shaw, a Michigan State Police spokesman, who

said Friday that the crash remains under investigation.

The crash occurred about 7 p.m. March 3, when the passenger-side rear tire on a northbound Ford Expedition blew out in the area of Ford Road and the driver lost control, police said. The Expedition went off the freeway, flipping onto its right side and sliding before hitting a fence, then righting itself and coming to rest on top of the fencing, police said.

Five of the Expedition's eight occupants were ejected in the crash and a 2-year-old girl was hospitalized at Mott Children's Hospital in Ann Arbor. She is expected to recover.

Shaw said he wasn't sure which of the occupants were either belted or in child seats and which were not, but that the injured girl was unrestrained. Six of the vehicle's occupants were under age 18.

Police looked into the possibility that

the Expedition's tire was damaged by a pothole, but didn't find one on the freeway in that area, Shaw said.

When the investigation is complete, Shaw said, citations may be issued or the findings could be sent to the Wayne County prosecutor's office for possible charges.

Contact Matt Jachman at [mjachman@hometownlife.com](mailto:mjachman@hometownlife.com). Follow him on Twitter: @mattjachman.

# March Madness a slam dunk for fans, sports bars

**Ed Wright**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Less than two hours into the 2018 NCAA Division I men's basketball tournament — better known as March Madness to the hoops-loving masses — a seismic roar of approval shook the Buffalo Wild Wings sports bar in Canton early March 15.

The catalyst was not a buzzer-beating basket by a player wearing maize and blue or green and white, rather a dagger-like 3-point overtime shot by a smallish point guard donning the baby-blue threads of Rhode Island — yes, Rhode Island.

"That's the beauty of March Madness," Canton resident Alex Sergio said, gesturing toward the throng of adrenaline-fueled patrons seated around him. "Just about everybody fills out a bracket, so every game means something, even if the local teams aren't playing."

"I love the atmosphere. It's a lot like going to church, in that you're sitting in a room full of people, most of whom you don't know, and you're all there for the same purpose. If someone at the table next to you yells for Rhode Island, you're, like, 'Yeah, Rhode Island!'"

According to bleacherreport.com, an estimated 70 million brackets were filled out prior to last year's tournament.

And while Sergio doesn't place any money on his brackets, many people do.

Darren Rovell, a sports business ana-



**Alex Sergio (front left) and Jim Calkin (front right) react to a last-second shot during the opening round of the NCAA Division I men's basketball tournament.**  
ED WRIGHT

Final Four teams and the eventual winner.

"But I've had other years — last year, for instance — when my bracket was toast pretty quick," he said with a smile.

Other than opening day for the Detroit Tigers, the first Thursday and Friday of the NCAA tournament rank among the top days that employees give their bosses, um, unique excuses for missing work, according to dish.com. Among the most creative: "I missed my carpool ride" and "I have to take my dog to the vet."

A staggering \$1.3 billion is lost hourly by corporations during the first two days of March Madness due to the time employees spend filling out brackets and time spent away from work, CNBC.com reported.

"I heard on the radio earlier this week that the Wednesday before the tournament is the No. 1 day of the year men schedule vasectomies, so that they can get a doctor's note to miss work on Thursday and Friday," Fysh said with a chuckle.

It's not the potential monetary winnings that draw local pastor Drex Morton to the annual hardwood drama.

"The aspect of March Madness I like best," Morton said, "is that it gets my mind off the rigors of Lent."

Contact Ed Wright at [edwright@hometownlife.com](mailto:edwright@hometownlife.com).

lyst for ESPN, reported that approximately \$10.4 billion was wagered on last year's tournament — almost identical to the net profit for Ford Motor Co. in 2016.

"The culture of college basketball has a special appeal, especially when it gets to the tournament," Buffalo Wild Wings general manager Scott Fysh said. "No. 1 is people love to follow their bracket, but it also seems like a lot of games come down to the wire, which creates excitement. There are usually a couple Cinderella stories, too, and it's something people like to watch in large groups."

Fysh estimated that day his restaurant would do double the business for a typical Thursday.

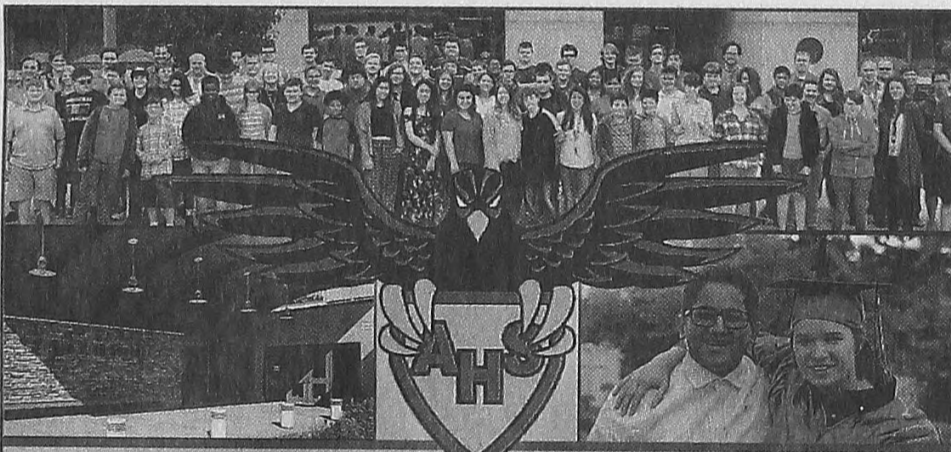
"A couple minutes ago, I was behind the bar doing dishes and there was a huge roar; people were going crazy be-

cause a team made a basket to make the score 55-50," he said. "The closer to the end of the games, the more intense it gets in here."

When it comes to Cinderella stories, Canton resident Sarah Messer is putting her faith in an underdog that would require an extra-large glass slipper.

"I filled out two brackets," she said. "On my 'real' bracket, I have Villanova going all the way. In my other bracket, I have my alma mater, Lipscomb University, winning it all. They never made the tournament before and they're playing North Carolina in the first round, but you never know."

Canton resident Steve Kays admitted he only fills out one bracket each year. In 2007, he successfully picked all of the



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### ZONING BOARD OF APPEALS MEETING NOTICE CITY OF PLYMOUTH, MICHIGAN (734) 453-1234

A regular meeting of the Zoning Board of Appeals will be held on Thursday, April 5, 2018 at 7:00 P.M. in the Commission Chambers of the City Hall, 201 S. Main Street, Plymouth, MI, to consider the following:

- 1) Z 18-02 546 Roe  
Lot split creating two non-conforming lots  
Zoned: R-1, Single-Family Residential  
Applicant: Dan Mackinnon
- 2) Z 18-03 467 Roe  
Front yard setback, rear yard setback & front yard setback on the Elizabeth St. side of the house.  
Zoned: R-1, Single-Family Residential  
Applicant: David Latawiec
- 3) Z 18-04 504 Herald  
Front yard setback on the Herald St. side of the house.  
Zoned: R-1, Single-Family Residential  
Applicant: Nick & Maria Jallo

All interested persons are invited to attend.

In compliance with the Americans with Disabilities Act, the City of Plymouth will provide necessary reasonable auxiliary aids and services, such as signers for the hearing impaired and audiotapes of printed materials being considered at the meeting/hearing, to individuals with disabilities. Requests for auxiliary aids or services may be made by writing or calling the following:

Maureen Brodie, ADA Coordinator  
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Plymouth, MI 48170, (734) 453-1234, Ext. 234

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Sandy Teeter (from left), Sister Nancy Jamroz, Dr. Mahmood Hai, Annette Hai and Steve Spreitzer.

## 'Unifying' film about inclusion, acceptance

**Ed Wright**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Asked to describe the thought-provoking film "The Sultan and the Saint" in one word, local diversity icon Dr. Mahmood Hai placed his elbows on the table in front of him, clasped his hands and thought for a moment.

"Unifying. Yes, unifying would be the best word to describe the movie," Hai said, as a peer group of renowned let's-bring-people-together architects — Sister Nancy Jamroz, Steve Spreitzer and Annette Hai — nodded their heads in agreement.

"It is a movie about bringing people from different cultures, different beliefs, together," he added. "It's about accepting other cultures' differences and moving forward with a greater sense of understanding."

"It's more than a movie, though. It's more like a docu-drama, with experts and scholars in the field of diversity offering insight during breaks in the action."

The hour-long "The Sultan and the Saint," narrated by international film star Jeremy Irons, will be shown at 3 p.m. Sunday, March 25, at the Ford Community & Performing Arts Center's Michael A. Guido Theater, 15801 Michigan Ave., in Dearborn.

Tickets are \$5 for adults and \$3 for students. There are special prices available for groups, added Hai, who helped develop the idea for the film that is based on the epic story of St. Francis of Assisi, who risked his life by

walking across enemy lines to make peace with the Sultan of Egypt, who was the ruler of Muslims.

Once the movie ends, audience members will be encouraged to join an hour-long discussion of the film and share their thoughts on how metro Detroit's diverse cultures can not only co-exist peacefully, but join forces in the war against cultural ignorance and intolerance.

Hai has been promoting the event with Jamroz, who leads the Center for Catholic Studies and Interfaith Dialogue at Madonna University.

"Sister Nancy brings a joyful and passionate commitment ... to the Franciscan spirituality of the Felician sisters, who are the force behind Madonna University," said Spreitzer, president and CEO of the Michigan Roundtable for Diversity & Inclusion.

"Thanks to the work of Sister Jamroz and her sisters, Madonna has welcomed many Muslim students, who are drawn to its faith-centered campus."

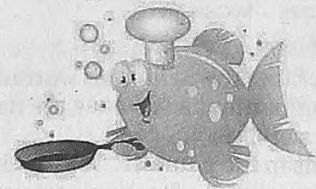
"It's all about building bridges between people of different cultures and beliefs," said Jamroz, who has worked tirelessly to promote togetherness. "Once we meet each other face to face and realize we are all good human beings, it's easier to work together to make this a better place."

Tickets can be purchased online at [sultansaint-dearborn.eventbrite.com](http://sultansaint-dearborn.eventbrite.com).

Contact Ed Wright at [ewright@gannett.com](mailto:ewright@gannett.com) or 517-375-1113.

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## ESTATE SALE

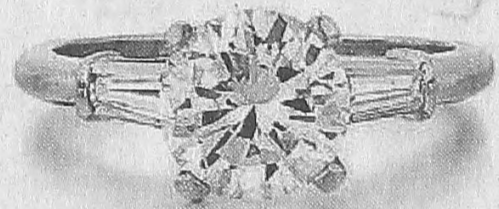
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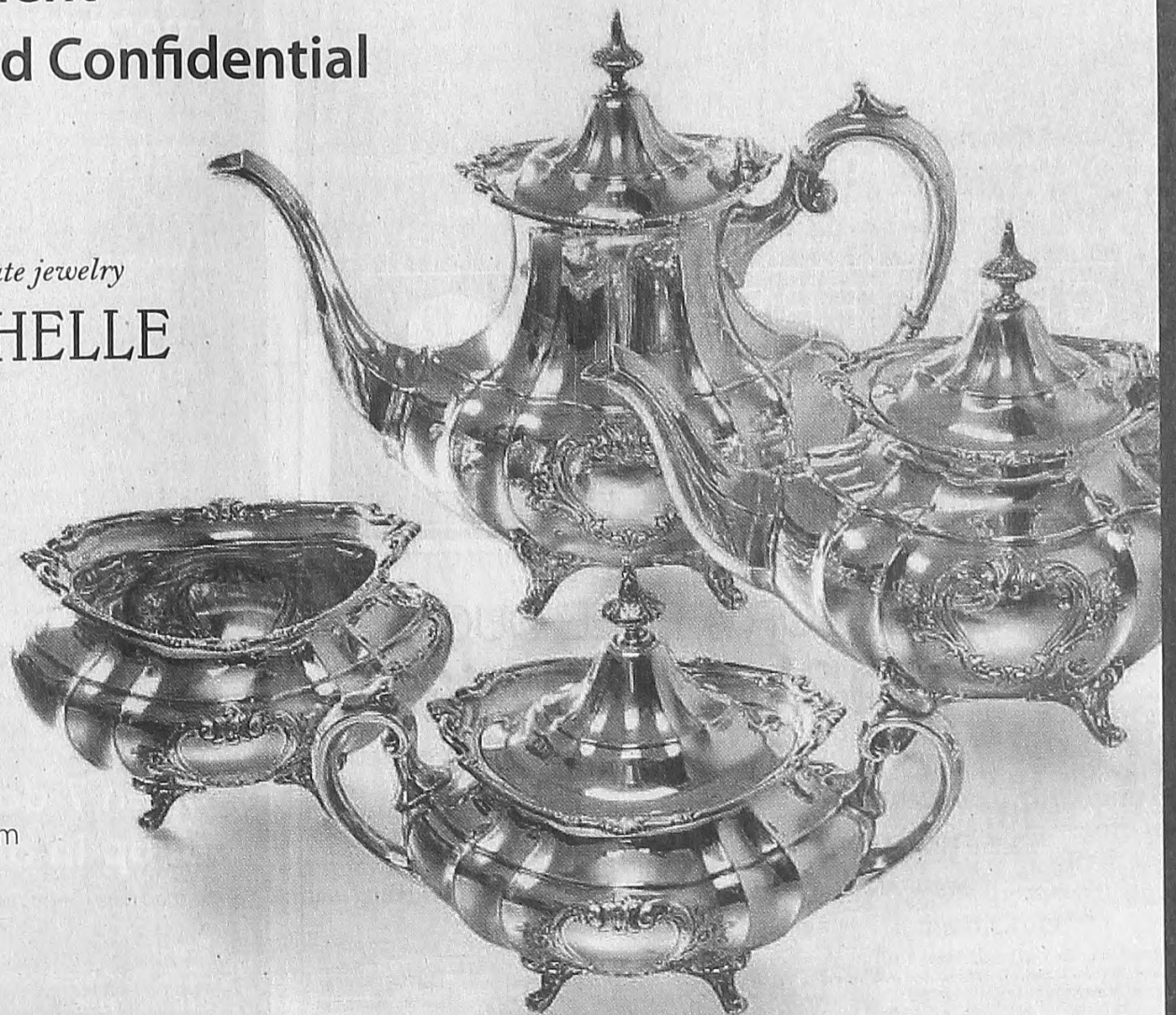
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# Former Canton supervisor's name used in 'phishing'

**Matt Jachman**

hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Police in Canton Township are warning of a computer "phishing" scam that invokes the name of a former township supervisor.

Phony emails in the name of "Tom Yack" have been sent to several providers of technology equipment and services, asking for responses to a request for proposals and also seeking information on pricing and banking information, a press release from the township

said.

The emails, at first glance, appear to be from Canton Township but are not, officials said. Canton Police Lt. Mike Steckel said police first became aware of the scam attempts March 1 through calls from vendors.

"It was an obvious phishing scam, so most of the vendors were just contacting Canton to make us aware of it," he said. There were about a half-dozen reports from vendors, he said.

In addition, a fake website domain name, www.cantonn-mi.org had recently been registered, but the township's actual web address only has one "n"

in it, the press release noted.

Steckel said police and the FBI are investigating. Anyone who has received what looks like a fraudulent inquiry that purports to be from the township can call Steckel at 734-394-5420.

Steckel said that, to his knowledge, no vendor has fallen for the scheme.

"The vendors have realized it's not a real process," he said. "They haven't been responding."

Contact Matt Jachman at [mjachman@hometownlife.com](mailto:mjachman@hometownlife.com). Follow him on Twitter: @mattjachman.

## CFCU wins national youth award

Community Financial Credit Union is one the nationwide winners of the Desjardins Youth Financial Education Award. The award, given by the Credit Union National Association, is bestowed annually to recognize model credit union efforts to teach personal finance concepts and skills to members and nonmembers under age 18.

Community Financial's award-winning program focuses on establishing student run credit unions and conducting classroom presentations to help increase financial literacy in young people. Community Financial education partnership coordinators work with school administrators and teachers to ensure that the program is fulfilling Michigan State benchmarks and core competencies.

In the student-run credit union initiative, student volunteers apply and interview for positions and serve as tellers, accountants, branch managers, computer operators and marketing representatives. Students are also encouraged to set saving goals when they make deposits.

Community Financial has partnered with nearly 50 elementary, middle and high schools in its communities, with more than 1,200 student participants. Community Financial staff conducted 865 presentations to 22,204 students in 2017.

Community relations manager Natalie McLaughlin received the award Feb. 28 at the CUNA's Government Affair Conference in Washington, D.C.

"We are pleased to support teachers and families as they strive to teach children solid life skills. Each aspect of our partnerships is built to reinforce core competencies," McLaughlin said. "This award reflects the many years of partnership with innovative and dedicated teachers. It is an honor to work with each of them every day."

For more information, go to [www.cfcu.org](http://www.cfcu.org).

## Don't overspend during early retirement years



### Money Matters

Rick Bloom  
USA TODAY NETWORK —  
MICHIGAN

Recently, I had a meeting with a client who had retired about two years ago. A few years before he retired, we restructured his portfolio to match his changing goals and objectives. At that time, the client said he would need \$4,000 to \$5,000 a month to cover all their expenses, including vacations. The problem is the client is two years into retirement and it doesn't cost him \$4,000 to \$5,000 a month, more like \$6,000 to \$7,000.

When we sat down to discuss his new spending habits, I was sort of surprised at his answer. As he explained, he knows that he's spending more than he should and he knows he's somewhat jeopardizing his future. However, he is enjoying his retirement and doesn't want to make any changes. My response was, since he doesn't want to control his spending, the only other way he can maintain his lifestyle is to increase revenue.

As I explained, there's only so much you can do with the portfolio without gambling and taking unnecessary risks, so he should look for new avenues of revenue. I suggested he consider a part-time job or even doing something like becoming an Uber driver. I explained that, unless he did something to increase his income, he would, in about a decade, run out of money. Being in your early 80s without resources is not a good way of going.

The problem of overspending in retirement is not new and it's one I see frequently. People find that, in today's world when they retire, they generally have their health and want to take advantage of things they denied themselves when they were working. I

cannot stress enough how important it is that, when someone determines they have enough resources to retire, they factor into the equation what their lifestyle will be in retirement and the importance of having a rising income the rest of their life. When you decide whether you can retire or not, you need to honestly look at what your lifestyle will be. Too many people don't honestly look at what retirement will cost them and run into problems down the road. It is important to be honest with yourself, particularly when it comes to expenses.

After our meeting and after weighing his options, the client agreed that since he wasn't willing to reduce his spending, he had to increase his revenue. His solution was to rent out a couple of rooms in his house using services such as Airbnb. The client explained what he was planning to do and wanted to know my thoughts. I looked at the client's projections and I told him, based upon what I saw, he would still need to look for ways to reduce spending. My reasoning was when you make projections, they should be realistic, not based on the best-case scenario. If the best-case scenario did occur, the client would be in good shape. I think we can all agree that the best-case scenario rarely happens. When you're dealing with something as important as your retirement, you have to use realistic numbers. Unrealistic projections can look great on paper, but in reality, they are meaningless.

I cannot stress enough how important it is when you're in retirement to constantly monitor your expenditures. If you are overspending, the sooner you know about it, the easier it will be to solve the problem.

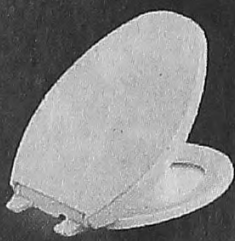
Good luck!

Rick Bloom is a fee-only financial adviser. His website is [www.bloomassetmanagement.com](http://www.bloomassetmanagement.com). If you would like him to respond to questions, email [rick@bloomassetmanagement.com](mailto:rick@bloomassetmanagement.com).

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**AREA EVENTS**

Send calendar items to [LIV-OENewstip@hometownlife.com](mailto:LIV-OENewstip@hometownlife.com). Items must be received at least two weeks prior to the event.

**Easter egg hunt**

The Cherry Hill United Methodist Church, 321 S. Ridge Road, in Canton is hosting an Easter egg hunt from noon to 1 p.m. Sunday, March 25, for children of all ages. They can hunt for candy and small toy filled plastic eggs that will be hidden inside the church and have a picture taken with the Easter bunny.

This free event is open to the public. For more information, call 734-495-0035.

**Pagan to host coffee hour**

State Rep. Kristy Pagan, D-Canton, will hold a coffee hour at 7 p.m. Monday, March 26, at the Canton Administration Building, 1150 S. Canton Center Road. Pagan invites residents to join her to discuss their thoughts and ideas about how she can best represent and address the needs of her constituents.

Pagan encourages individuals to contact her directly at [KristyPagan@house.mi.gov](mailto:KristyPagan@house.mi.gov) or by calling her office at 517-373-2575. To sign up for email updates, go to [pagan.housedems.com](http://pagan.housedems.com).

**Music at the Elks**

Jazz @ The Elks happens 7-9:30 p.m. the last Tuesday of each month at the Plymouth Ann Arbor Elks Lodge No. 325. There is a \$10 donation at the door, which includes hors d'oeuvres.

The Dave Bennett Quartet returns Tuesday, March 27, featuring Bennett on clarinet, keyboards, drums and guitar, joined by Cliff Monear on keyboards, Jeff Pedraz on bass and Doug Cobb on drums.

The Plymouth Ann Arbor Elks Lodge No. 325 is at 41700 Ann Arbor Road, Plymouth. For more information, call 734-453-1780, go to [www.plyaa325.com](http://www.plyaa325.com) or email [jazzattheelks@gmail.com](mailto:jazzattheelks@gmail.com).

**Michigan Phil 100 Women event**

The Michigan Philharmonic will host its third annual 100 Women event, which will focus on the orchestra's successful educational programming, will feature its CLASSical Music Ensemble. The event is scheduled for 7 p.m. Wednesday, March 28, in the PARC Theater at the Plymouth Arts & Recreation Complex, 650 Church Street.

The event is catered by Jeff Zak Catering and tickets are \$100. For more information, call 734 451-2112 or go to [www.michiganphil.org](http://www.michiganphil.org).

**Kandouz exhibit at Village Theater**

The Village Theater at Cherry Hill, 50400 Cherry Hill Road, in Canton will exhibit the collected works of artist Mustapha Kandouz in the Gallery@VT, through March 29. This exhibit, titled "Facets of the Human"



The Dave Bennett Quartet will play Tuesday, March 27, at the Plymouth Ann Arbor Elks Lodge.

features numerous paintings that represent Kandouz's interpretation of the human condition; what it means and how it is shaped by modernity.

This exhibit is free and open to the public from 10 a.m. to 2 p.m. Monday through Friday, during public performances at the theater and by appointment by calling 734-394-5300. The gallery is closed each holiday.

For more information, call 734-394-5300 or go to [www.cantonvillagetheater.org](http://www.cantonvillagetheater.org).

**Lions Club Easter egg hunt**

The Plymouth Lions Club will hold its annual Easter egg hunt at 10 a.m. Saturday, March 31, on the ballfields of Plymouth Township Park, 46640 W. Ann Arbor Trail. Bring baskets and camera for photos with the Easter Bunny.

**VFW fish dinners**

The Plymouth VFW Post 6695, 1426 S. Mill Street, will host fish dinners during Lent 5-7 p.m. each Friday through March 30.

Diners can get cod or walleye, baked or fried. There will also be shrimp and chicken strips available. All dinners include french fries, baked potato or mac and cheese, along with cole slaw, a roll and butter. Coffee is on the house, all other drinks are available on a cash basis. There is also a dessert table and 50/50 draw-

ings.

**Salvation Army rummage sale**

The Plymouth Salvation Army will hold a rummage sale from 10 a.m. to 6 p.m. Friday, April 6, at the Salvation Army Community Center, 9451 S. Main Street. Tables rent for \$20. For more information, call 734-453-5464.

**All-sports equipment sale**

The city of Plymouth Recreation Department is holding an all-sports equipment sale from 9 a.m. to 1 p.m. Saturday, June 2, inside the Plymouth Ice Arena, 525 Farmer Street. Each 10- by 10-foot spot is \$20 and space is limited. You may purchase multiple booths and we will ensure that your spots will be next to each other.

Admission is free. For more information or to register, go to [www.ci.plymouth.mi.us](http://www.ci.plymouth.mi.us) or call 734-455-6620.

**Plymouth H.S. reunion**

The Plymouth High School Class of 1963 is celebrating its 55th class reunion Saturday, Aug. 18, with a dinner at The Summit in Canton. Other activities include a golf outing, a night mixer Friday, Aug. 17, at Karl's Cabin and an indoor picnic Sunday, Aug. 19, at the Plymouth Arts & Recreation Complex. For more information, contact Nancy Richard Earle at 734-634-8974 or [nancyyearle@comcast.net](mailto:nancyyearle@comcast.net).

**Baseline Folk Society**

The Baseline Folk Society continues its 2018 season, at The JWH Center for the Arts, Plymouth Community Arts Council, at 774 N. Sheldon Road. Performances include 10 open-mic artists and then the feature act at 8 p.m.

Tickets are \$5 at the door, including performers. Sign-up for open mic starts at 6:15 p.m. and ends at 6:40 p.m. Performances are the third Saturday of each month, September through May.

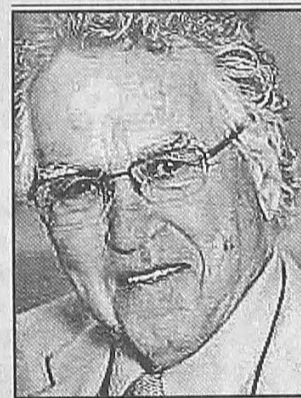
The season schedule is available on its Facebook page. For more information, email [bfsresident4u@gmail.com](mailto:bfsresident4u@gmail.com).

**Diabetes support group**

A diabetes support group meets 2-3:30 p.m. the second Thursday of each month at the Plymouth District Library, 223 S. Main Street. Facilitator is Fern Vining, R.N., a diabetes educator. The group is sponsored by the Plymouth Lions Club.

**Obituaries**

To place an ad, call 586-826-7171 or visit [mideathnotices.com/place.php](http://mideathnotices.com/place.php)



**Dougals G. Avery**

LIVONIA - LIVONIA - passed away March 17, 2018 at the age of 81. Beloved husband of Janet. Loving father of Denise (Mark) Bruner, Cheryl Geraty-Avery and Steve. Dear brother of Jim and Greg (Nancy). Cherished grandfather of Michael Douglas (Jess) Wiley, Russell, Joel, Marissa (Wes) Wicklund, Alana (Stewart) Duncan and 2 great-grandchildren, Zuri and Micah. Resting at the L.J. Griffin Funeral Home, 8809 Wayne Rd (at Joy Rd.) Wednesday 1-9 pm. Memorial Visitation Thursday at 10:30 am from the Harvest Christian Church, 24400 W. 7 Mile Rd (W. of Telegraph) until time of Service at 11 am Share "Memorial Tribute" with the family at [griffinfuneralhome.com](http://griffinfuneralhome.com).



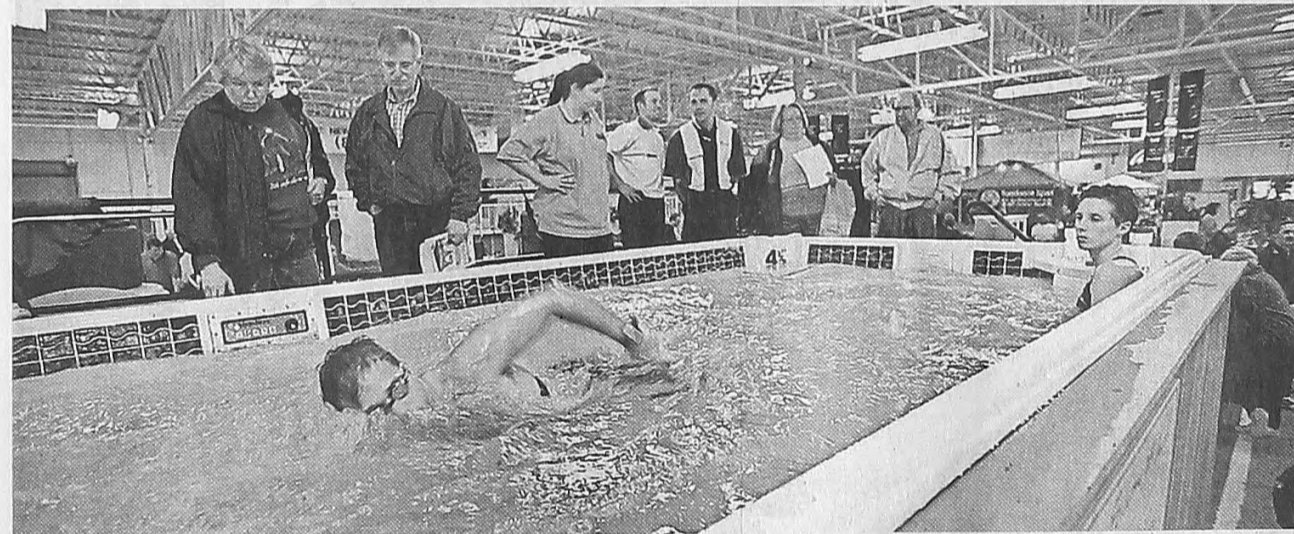
**Phyllis Ann Belletini**

- - Phyllis passed on March 15, 2018 at age 55. Beloved wife of David for 24 years. Loving and happy mom of Serafina, Ramo, and Sophia. Loving daughter of the late Gasper Mocerri and the late Barbara Brown. Sister of Paul Mocerri, Lesley (Tony) Clark, Beverly (Branyo) Kasper, and sister-in-law of Dennis Belletini. Surrounded by a large extended family. There was a Memorial gathering on Tuesday, March 20, 2018 with Remembrance's delivered by family and friends, followed by a Memorial service on Wednesday, March 21, 2018 at Harry J. Will Funeral Home in Livonia. Memorial donations to: Angela Hospice, St. Jude, or the Humane Society. For more information, please visit [www.harryjwillfuneralhome.com](http://www.harryjwillfuneralhome.com)

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The Novi Backyard, Pool and Spa Show returns this weekend to the Suburban Collection Showplace. NOVI BACKYARD, POOL & SPA SHOW

**Three things this weekend**

**David Veselenak**  
[hometownlife.com](http://hometownlife.com)  
USA TODAY NETWORK — MICHIGAN

Spring? Is that you? Have you gotten here yet?

The astronomical calendar says it's spring, even with the cooler temperatures the last few days. With that season change, it's time to ring in the first weekend of spring with plenty of activities to ring in this week's vernal equinox.

Here are three events happening this weekend in the [hometownlife.com](http://hometownlife.com) area that are a sure sign spring is finally here:

**Pool and spa show in Novi**

What better way to think of warm weather than looking for a new pool or patio set for the deck? You can do just that in Novi this weekend.

The Backyard, Pool and Spa Show returns Friday through Sunday to the Suburban Collection Showplace, 46100 Grand River. Exhibitors will be available to show the latest trends in the pool and backyard industry, along with other products and services. Information on building and landscaping will also be available.

The show runs 3-9 p.m. Friday; 11 a.m. to 9 p.m. Saturday and 11 a.m. to 5 p.m. Sunday. Tickets at \$8 for adults and \$4 for children ages 6-14; children ages 5 and under are free. Discounted tickets can be acquired through the show's website, [novipoolshow.com](http://novipoolshow.com).

**Home improvement show in Livonia**

If you aren't ready to make the jump into a new pool

or spa, but still want to do some home improvement this spring, head Saturday to Livonia.

That's because the annual Home Improvement Show, put on by the Livonia Chamber of Commerce, will take place from 9 a.m. to 4 p.m. Saturday at the Jack E. Kirksey Recreation Center, 15100 Hubbard.

More than 50 exhibitors will be on hand to discuss renovation projects, installing new windows and plenty more.

Admission and parking to the event is free. For more information, go to [livonia.org](http://livonia.org).

**Egg hunt in Highland**

Perhaps you don't need any work on your house this year. Maybe you want to spend your weekend with your children doing something fun. If so, Highland Township is the place to be.

The Huron Valley Egg Hunt will take place at 10 a.m. Saturday at Duck Lake Pines Park, 999 S. Duck Lake Road, in Highland. The free event for children ages 2-10 will begin with the Easter Bunny arriving, along with free face-painting.

The hunt for those eggs begins at 11 a.m. for younger children. Older children will begin later in 10-minute increments. After the hunt, the Easter Bunny will be available again with more face-painting.

The event is put on by the Huron Valley Chamber of Commerce. For more information, go to [huronvcc.com](http://huronvcc.com).

Contact David Veselenak at [dveselenak@hometownlife.com](mailto:dveselenak@hometownlife.com) or 734-678-6728. Follow him on Twitter @davidveselenak.



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Paul Beer (left) and Joseph Zettelmaier stand below the new sign outside the James R. Hartman Theatre. The theater was dedicated March 8 to the late director, who died in 2017 after a bout with cancer. SCHOOLCRAFT COLLEGE

# Schoolcraft dedicates theater to late director

**David Veselenak**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Joseph Zettelmaier may not have known James Hartman all that well, but he knew him well enough to realize he was the heartbeat of theater at Schoolcraft College.

"He was the theater department," said Zettelmaier, a part-time faculty member at the Livonia college. "On a lot of levels, it was a one-man show himself. He did it all."

Hartman, who died last year after a three-year battle with cancer, received another honor March 8, when the theater in the liberal arts building was dedicated to the memory of Hartman, a former faculty member with the theater department who oversaw more than 75 productions during his 30-year career at Schoolcraft.



Hartman

A small ceremony to rename the theater the James R. Hartman Theatre took place last week.

Zettelmaier said Hartman hired him last year. In his short time knowing him, he said Hartman was an embodiment of serious theater in western Wayne County.

"He took theater seriously, which is something I find very commendable," he said. "It wasn't a lark for him. It wasn't just something you could do for fun and throw away."

Hartman had rectal and liver cancer for more than three years, succumbing to the illness in May 2017. Fol-

lowing Hartman's death, Schoolcraft College President Conway Jeffress said last year Hartman was still involved even as he knew his life was coming to an end.

"He was extremely dedicated to his craft and profession and would take everything so seriously when you'd come to talk to him about plays. Jim was the first person to bring serious theater to our little place," Jeffress said last year. "He stayed so upbeat, even when he was sick as a dog."

## First play under new name

The dedication's timing could not have been better, as Schoolcraft is preparing for its latest show, "Elee-mosynary." The show, which features three actresses, opens Friday and runs each weekend through March 31.

"It's a story about these three women trying and failing and trying again to reconnect with each other over many, many years," said Zettelmaier, who is directing the performance. "It's a beautiful play."

Tickets for the dinner theater show are \$27 for this weekend and next weekend. The shows being performed March 30-31 are theater performances only, with tickets costing \$15.

Tickets can be purchased by calling the college at 734-462-4596 or in-person at the cashier in the McDowell Center, 18600 Haggerty.

Contact David Veselenak at [dveselenak@hometownlife.com](mailto:dveselenak@hometownlife.com) or 734-678-6729.

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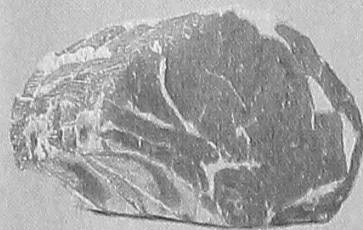
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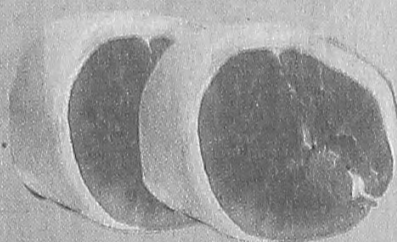
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**Boneless Pork Roast**  
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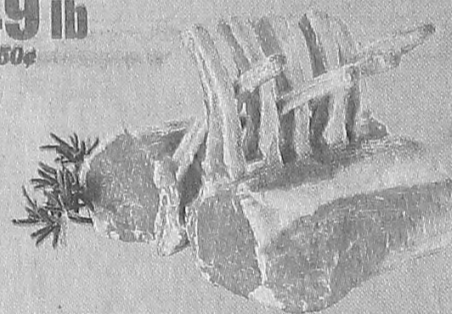
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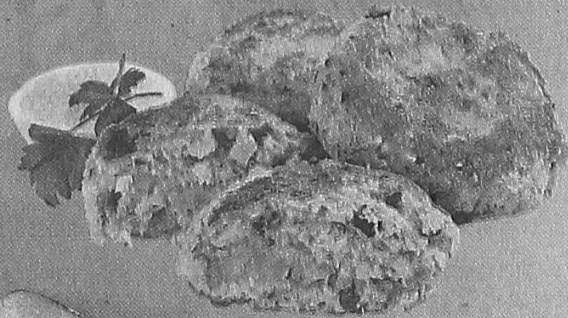
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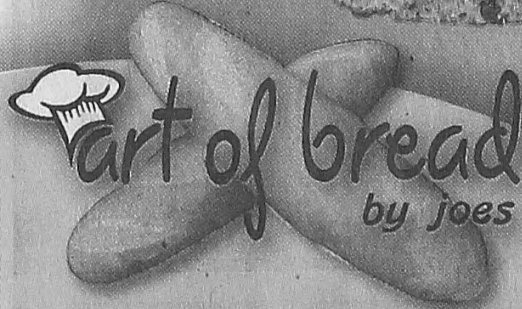
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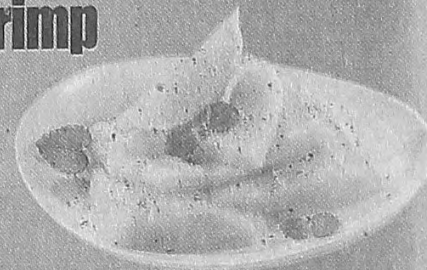
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**Wild Caught Lake Trout Fillets**  
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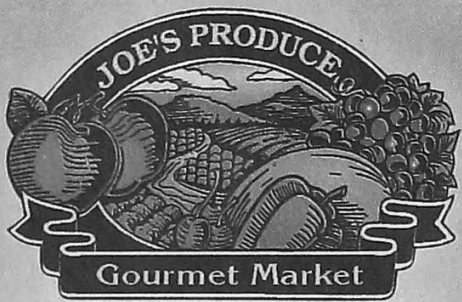
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**Cookies**  
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**Italian Bread**  
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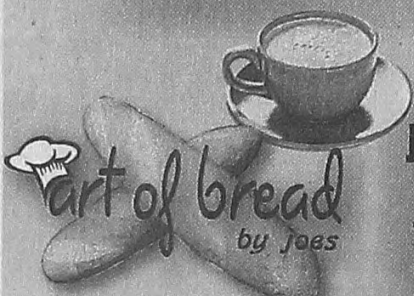
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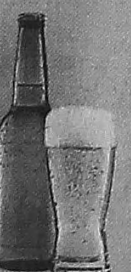
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# Sports

## GIRLS BASKETBALL

# Wayne Memorial's historic season ends

**Marty Budner**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

With 38 seconds left in Friday's Class A semifinal game at Calvin College, Wayne Memorial's star guard Camree Clegg was saddled with her fifth foul and was forced to leave with East Lansing enjoying a comfortable 11-point lead.

The Clemson-bound senior sauntered over to the bench and accepted hugs from her coaching staff and teammates. Moments later, the undefeated Trojans had wrapped up a 60-52 win over the Zebras.

The loss ended a historic Wayne Memorial season, which saw the team win its first regional championship, its first quarterfinal game and advance to its first final four.

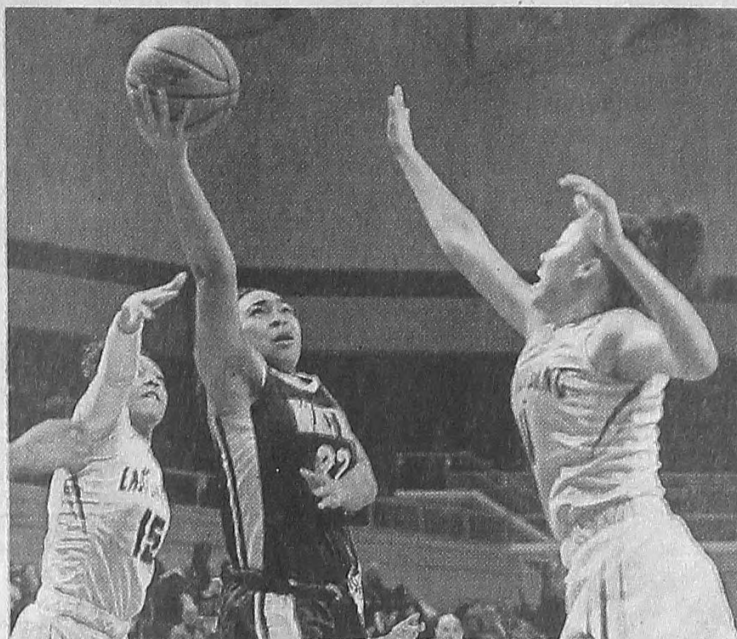
It wasn't the way Clegg, a runner-up in the recent Miss Basketball voting, had hoped to end her career. But she found a sliver of lining, knowing she helped lead the girls basketball program to a spot it had never before experienced.

"Of course, we wanted to win it all. But we worked so hard this year," Clegg said. "Everybody counted us out. Nobody expected us to get this far. So we had a pretty successful season and they'll come back even stronger next year."

Fourth-year Wayne Memorial coach Jarvis Mitchell said East Lansing was every bit as competitive as he thought it would be.

"Those kids played as hard as just about any team we played against," he

See WAYNE, Page 3B



Wayne Memorial's Camree Clegg goes up for a basket against East Lansing's Jaida Hampton (left) and Aazhenii Nye during the Class A semifinal. DAN DEAN | HOMETOWNLIFE.COM

## BOYS BASKETBALL

# FINISH WITH A FLOURISH



Novi's Traveon Maddox Jr. hit the game-winning shot to beat Ann Arbor Skyline in the regional final. THOMAS BEAUDOIN

# Maddox proves clutch as Novi upends unbeaten Skyline

**Brad Emons**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

It had to be the sweetest kiss off the glass in Traveon Maddox Jr.'s high school basketball career.

The 6-foot-5 senior guard from Novi

handled the ball just inside half court and milked the clock during the final 33 seconds before making his move in a winner-take-all 59-59 deadlock against undefeated Ann Arbor Skyline in the Class A regional final March 14 at Salem.

The Oakland University signee drove just to the right of the key and banked a

running one-hander high off the backboard with 2.8 seconds left to send the Wildcats (16-8) to a 61-59 triumph and into their first-ever state quarterfinal, scheduled for Tuesday, March 20 at the University of Detroit's Calihan Hall

See NOVI, Page 2B

## COLLEGE BASKETBALL

# U-M walk-ons Baird, Ozeir prove worth

**Brad Emons**  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

It might be Michigan basketball's best-kept secret.

They'll never be as famous or as talented as the original Fab Five of Webber, Rose, Howard, Jackson and King, but John Beilein knows a good walk-on when he sees one.

When it comes to the 13th, 14th, 15th, 16th and 17th players on the roster, the Michigan coach won't underestimate their value for the newly crowned Big Ten tournament champions, one of college basketball's hottest teams entering the Sweet 16 this Thursday in Los Angeles against Texas A&M.

"We have what we call a Fab Five and that's the five guys, and no disrespect to our famous Fab Five, as I put it," Beilein said. "They are the guys that do a lot of demonstration. When we dummy against certain things, they know it and we just go against it."

The five are senior Brent Hibbitts (Hudsonville), who is dealing with an injury, along with freshmen Luke Wilson (Boulder, Colo.), Rico Ozuna-Harrison (Detroit Cass Tech), C.J. Baird (Novi Detroit Catholic Central) and Naji Ozeir (Novi).

"First of all, their teammates love them even though they know they're not going into the game unless we're way ahead," Beilein said. "And they've just been a really welcomed addition to the team. They have great attitudes, they're no maintenance off the court. People don't believe it, but those guys are significant in any success the team has or they could also be the demise of the team if they don't have right attitude or they can't remember plays or they're not giving it their all on defense. So these guys have done every-

See WALK-ONS, Page 3B



Baird



Ozeir

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Novi celebrates its first boys basketball Class A district championship after a 61-59 win over Ann Arbor Skyline. THOMAS BEAUDOIN

## Novi

Continued from Page 1B

against Belleville (20-5).

After a timeout, Skyline (23-1) had one more chance, but Brandon Wade's half-court attempt missed the mark, sending the Wildcats into a wild celebration.

"My coach (Brandon Sinawi) looked at me and said, 'Tra, this is yours right now,'" said Maddox, who played a stellar all-around game and finished with 14 points and six assists. "And I looked at him, I was dribbling the ball, and I said, 'I got it.' And I even told my team in the locker room, 'I got it, I got it.' And I came out and got it. It was a buzzer-beater."

The win erases some of the sting still felt by Novi in last year's controversial 67-66 last-second double-overtime loss to West Bloomfield in the regional.

"That was our goal and I can't tell you how proud I am for our kids," Novi coach Brandon Sinawi said. "Not only to get back to this position, but to come out on the other end this time. And fitting it was a last-second shot that got us the win in terms of Traveon's basket and then, of course, the desperation triple (by Wade)."

Skyline relied once again on the prolific scoring of the 6-2 Wade, who had 32 points during a regional semifinal win over Howell.

But the Wildcats held the Duquesne University signee in check for the most part as he finished with a game-high 19 points on 7-of-19 shooting.

But it was his triple with 1:05 left, after a Novi turnover, that tied the game at 59-59.

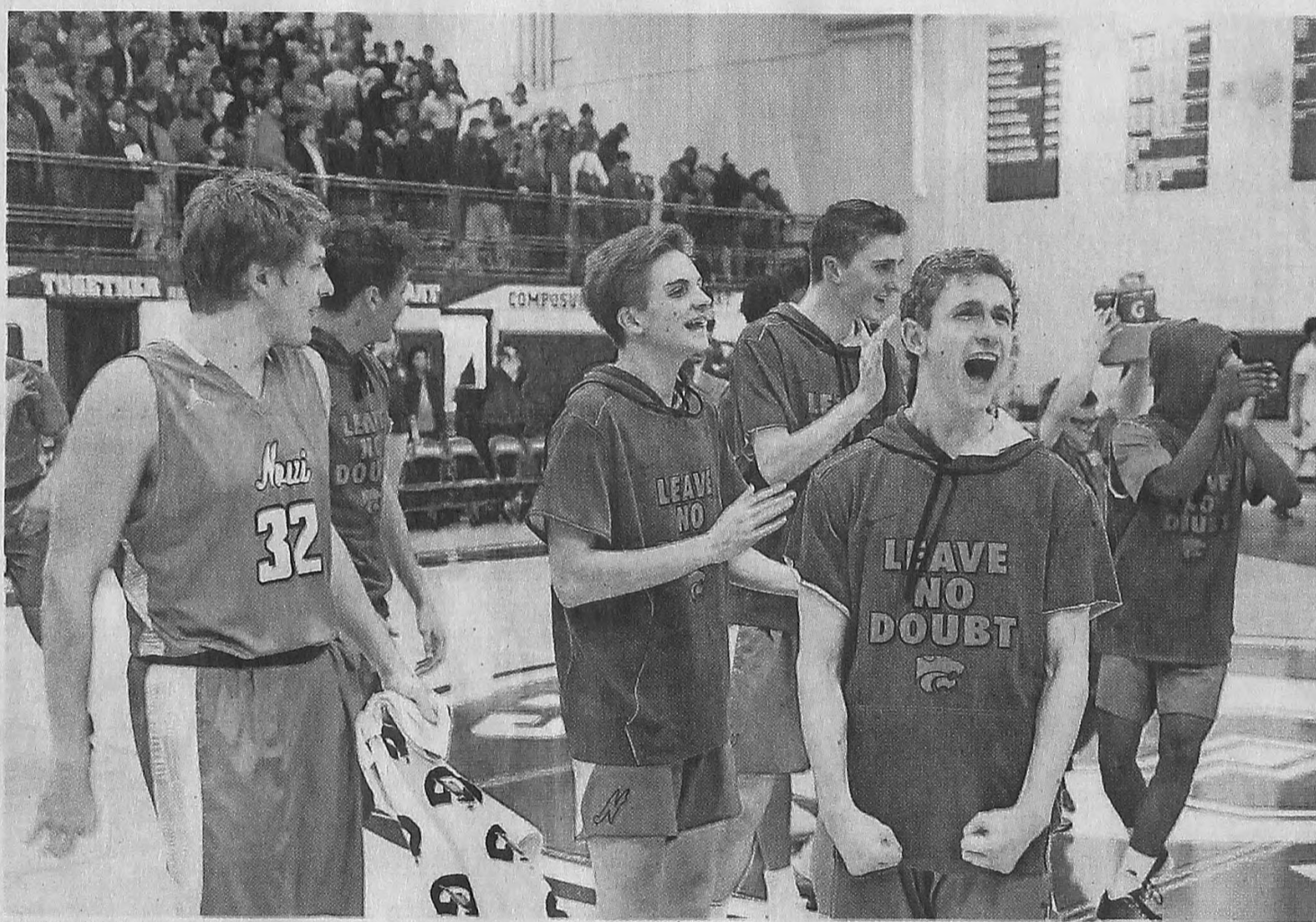
"Credit to (assistant) coach Kevin Hankerson, who said, 'We're going to throw as many guys as we can to make him work for 32 minutes' because he doesn't come out of the game," Sinawi said. "And I felt ... we made him work as hard as possible tonight, harder than he has all season long. And I thought that was the difference. And they missed shots in and out that they normally make. Credit to our defensive strategy in terms of that."

After taking a 32-25 halftime lead, Novi went up by as many as 10 points in the third quarter and had an eight-point advantage, 57-49, with 4:46 left in fourth on a basket by Giovanni Miles before the Eagles clawed back.

Novi trailed 12-9 after the first quarter, hitting only 4-of-16 shots, but after some adjustments, the Wildcats were 22-of-38 from the floor over the final three quarters.

"Usually, I play on the wing position and my shots weren't falling down early, so I had to go in the middle and, basically, bang down low with the big dogs," Maddox said. "With my size being 6-5, 195 ... I can go down there and play in the post. That's one of the ways I helped my team get the (win)."

Skyline's 3-2 zone defense gave Novi fits during the opening quarter.



Novi's Austin Mackay lets out a yell after winning the Class A regional title. THOMAS BEAUDOIN

"I had to be more of the facilitator today, because they know I'm a scorer and I rely on my jump shot a lot," Maddox said. "I had to drive to the basket and kick more and get my teammates in scoring position."

Tariq Woody, the 6-8 senior transfer from Plymouth, finished with a team-high 16 points to go along with 14 boards for his fourth straight double-double.

"I was telling them stop shooting threes, because we weren't making any," Woody said about his team's first-quarter woes. "When we got it inside to me or inside to (Maddox), we were scoring. (Maddox) definitely kept us in the game with his passing and scoring. He played great."

Senior point guard Trendon Hankerson, who hit some clutch shots, added 13 points, while Giovanni Miles, the junior swingman, contributed 11.

The Wildcats also got a boost from senior forward Blake King, who chipped in a pair of 3-pointers, one each in the second and third quarters.

"Blake King did a great job, hit two big threes," Sinawi said. "I went off on his third attempt when he hit the backboard. We're deep and we've got guys who know their role and understand their role when it's time to contribute. Tonight was not different."

Here are some other takeaways:

### EAGLES GROUNDED

It was the first loss of the season for Skyline, which defeated the Wildcats in the season opener, 72-56, back on Dec. 5.

Ryan Wade, the junior guard, added 12 points, as did junior center DeSean Munson. Sharp shooting senior guard Jack Ammerman added 11, all in the first half, but went scoreless over the final two periods.

"We didn't make enough shots in the first half," Skyline coach Mike Lovelace said. "We had a lot of opportunities, a lot of layups rolled off. Defensively, we had a few things here and there where they scored inside and had more active hands. There was just a few little minor things here and there the first half. I felt like if we had a normal shooting night to start, we would have had a six- to eight-point lead with the zone and I was really going to feel good about that."

### ON A REBOUND

Novi started out 1-5, but has now won 10 of its last 11 games after two starters were out for nearly half of the season.

"This team continued to get better and better really in the last two months, since Hankerson came back from injury and Tariq came back and Traveon has been healthy now," Sinawi said. "It's just been building, building up until now. And we're not going to be happy to be there. We've got work to do. We've got a great Belleville team that we have to play on Tuesday and we're looking forward to that."

### ZONE PRINCIPLES

Skyline's zone defense was effective, particularly during the first quarter before Novi solved it by going on a 23-13 second-quarter run.

"They're good and we knew that we

might struggle if we didn't hit some shots from the outside," Sinawi said. "And we talked about at the quarter, 'Get the ball in' and the kids listened. Traveon had a handful of baskets in there, Tariq did some things inside there and really made them come out of the zone. And we wanted that. We wanted them to play man and guard us. We felt we had the advantage against their defense that we were able to get to the basket and hit some open shots."

### MR. BIG SHOT

Novi's final possession fell strictly into the hands of Maddox, who missed a last-second drive to the basket in a 60-58 district semifinal win March 7 over Canton (19-2), only to be tipped in by Woody for the game-winner at the buzzer.

"The play was drawn up for (Maddox) to go and I was waiting there for him to miss, so I could tip it in, but he made it, so that was huge," Woody said. "I was right there ready for it."

But Maddox, who bid his time calmly dribbling nearly half court, made Skyline pay all by himself this time.

"Actually, I've been working on that in practice lately. It's more of a runner, going toward the baseline and I said, 'Let me pull one out of my arsenal real quick' and that was my runner on the baseline," Maddox said.

Contact Brad Emons at [be-mons@hometownlife.com](mailto:be-mons@hometownlife.com).

# Walk-ons

Continued from Page 1B

thing you could ask for.”

Ironically, Baird and Ozeir were rivals in high school, but have been united as teammates at U-M.

“Both great guys, first and foremost,” Michigan senior forward Duncan Robinson said. “Kind of different additions as they kind of happened late in the game, but we’re very appreciative to have them. They do a lot of the dirty work and a lot of stuff that goes unnoticed that are integral for the success of this team. And that should never be overlooked.”

The 6-foot-7, 225-pound Ozeir, who graduated from Novi in 2016, joined the team as a preferred walk-on after spending a postgraduate year at Salisbury (Conn.) School, where he averaged 18.9 points (shooting 56 percent from the field) and 8.0 rebounds.

“It was a good experience and it helped getting that extra year,” said Ozeir, who helped Novi win a district title his senior year while averaging 12.7 points and 8.0 rebounds a game. “I grew up, got older, more mature as a basketball player and as a person. I liked it there and it was a lot of fun. It was always in the cards and I just went there to open up my options and, obviously, use that year to get better.”

Ozeir had interest from Division II-III schools, but decided to give Division I a try. He played in his first collegiate game during the final four minutes against UC-Riverside and played the final three minutes against Alabama A&M, scoring

his first career basket.

“It’s been a dream ever since I was growing up, because I was always a Michigan fan,” he said. “To play here is awesome.”

The 6-5, 220-pound Baird, who averaged 15.7 points and 8.0 rebounds as a senior, started out as one of Michigan’s student managers after Bill Dyer, his high school coach at Catholic Central, contacted former U-M director of basketball operations Waleed Samaha about walking on.

“They didn’t have any spot, so they said I could start as a manager and, hopefully, if something opened up, I’d get a chance to try out for it,” Baird said. “In mid-October, one of the spots opened up. They held a tryout and decided to take me.”

Baird also appeared in his first collegiate game for four minutes against UC-Riverside and got his first basket, too, against Alabama A&M.

“That whole process and getting that chance to play basketball again, it was just a dream come true for me,” Baird said. “I’ve taken that to heart and try and take advantage every day at practice ... just remember where I am and how lucky and blessed I am to have this opportunity to play at Michigan.”

Baird is enrolled in the Ross School of Business. He took 16 credit hours during the fall semester and is taking 13 in the spring, with such challenging classes as History of Art and Culture, Econ 101, Latin 232.

“It’s definitely more difficult that now I’m a walk-on at school with basketball, but it’s one of the best challenges this school has given me,” he said. “So I often have a lot of work to do from the classes

from the business school that I’m taking and I’ve just learned great time management skills, having my work go around practice and making sure I give myself enough time for every project and assignments.”

Hibbitts, the lone upperclassman among the five, is the Wolverines’ 13th player and normally travels with the team on the road, while the other four walk-ons dress only for home games, although Baird made the trip to the first- and second-round games in Wichita that U-M won against Montana and Houston.

“We mainly participate in the scout team, run their offense, play the defense,” Baird said. “Like for the Purdue game, we follow the rules and prepare them for everything they’d see. We go two-on-two, three-on-three drills with the scholarship players. Usually, they use us where they need us.”

Ozeir, who is leaning toward a major in economics, has international experience while playing for the Lebanese Junior National Team.

“I’ve tried to put as much work as I can in the gym, learn little things from the coach and do whatever I can to get better,” he said. “It’s a lot different than my past roles. I’ve accepted it and I do whatever I can to help the team in any way. That’s basically my role. It’s awesome, obviously, (Beilein) is a really smart coach. Learning from him and what he says playing here is pretty cool.”

It’s only his freshman season, but Baird has bought into Beilein’s way of coaching as well.

“He is one of the nicest men you’ll ever meet, but he really likes to challenge you as well through his intricate

offense, the way he presents himself and the way he presents himself to the team,” Baird said. “It really makes you want to play for him and work hard for him. And he does it with all his players and he’s one of the best coaches in the country right now. He’s got us playing as one of the best teams in the country right now.”

And with Baird and Ozeir coming from the same area, the experience this season has been even more special and rewarding.

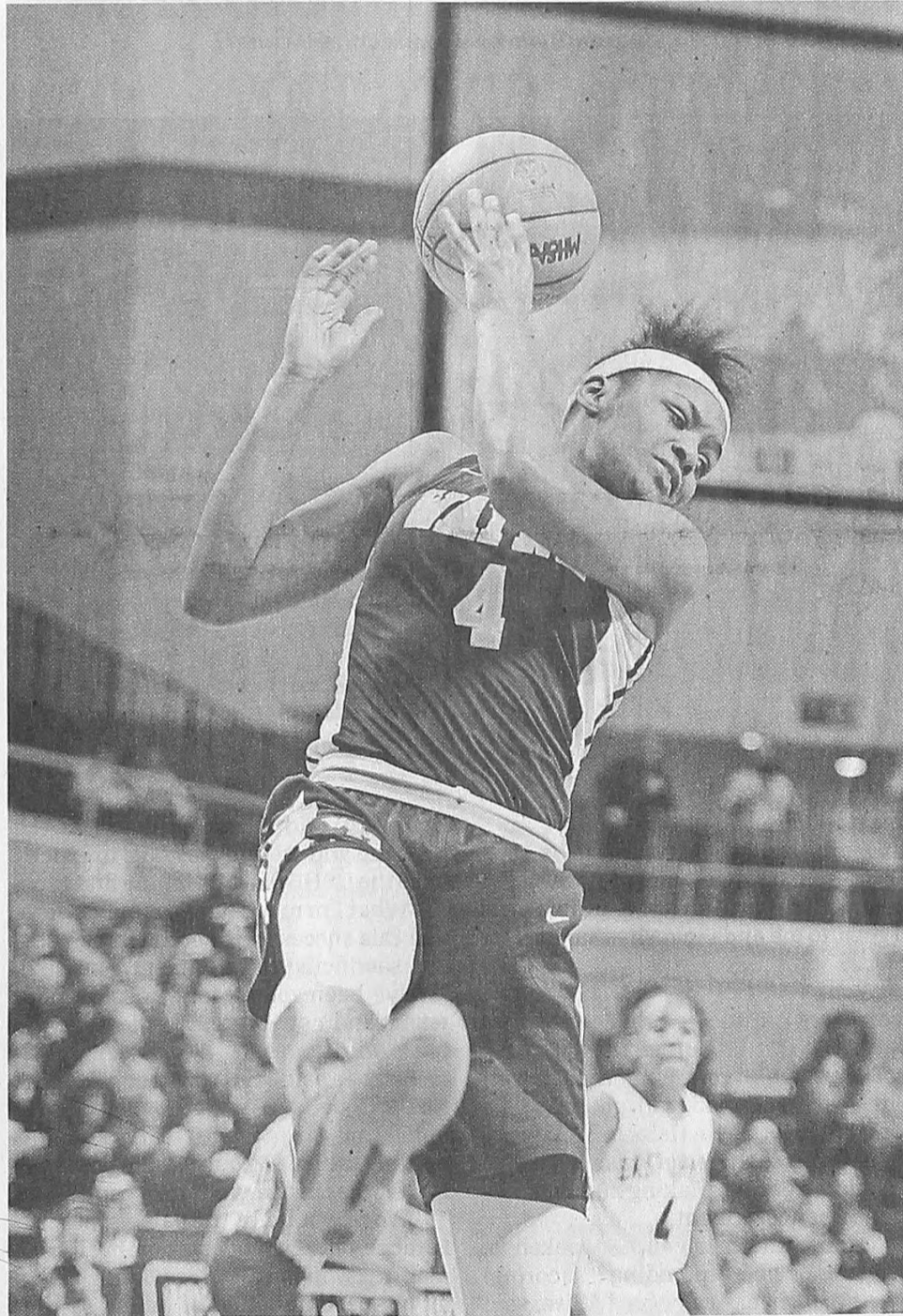
“We’ve become very close over the course of this year,” Baird said. “It’s kind of funny, both of us are from the Novi area and how we grew up playing against each other. Naji and I definitely bond over that. One of the best parts of that is seeing a familiar face in the locker room really helps you get more comfortable. Naji has been that for me and I’m just really grateful two people from Novi can represent the town and play at the university.”

Baird said he’d like to return again as a support player in 2018-19.

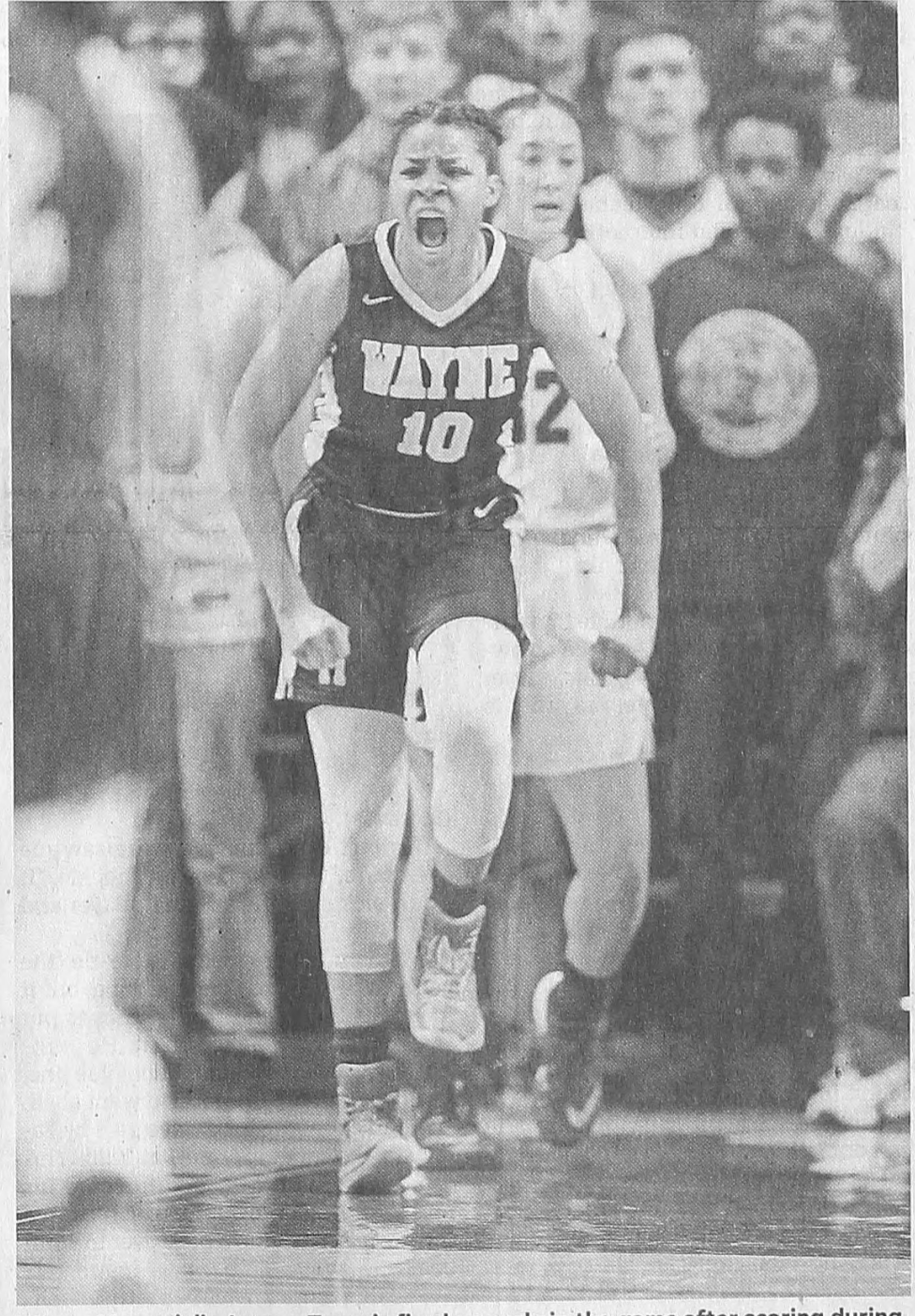
“Being a walk-on is a one-year deal,” he said. “I’m hoping they ask me back. This year has been amazing. I couldn’t have asked for anything more. All the walk-ons on this team have worked really hard. I think we’re all looking for that opportunity next year, so ... I guess we’ll wait and see.”

“It’s a fun group,” Ozeir said. “We always get to compete with other guys. The whole Fab Five is a cool name. It actually came from the coaches.”

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mons@hometownlife.com](mailto:be-<br/>mons@hometownlife.com). Follow him on Twitter: @BradEmons1.



Wayne Memorial's Alanna Micheaux tries to get a handle on a rebound during the Class A semifinal. DAN DEAN | HOMETOWNLIFE.COM



Wayne Memorial's Jeanae Terry is fired up early in the game after scoring during the Class A semifinal. DAN DEAN | HOMETOWNLIFE.COM

# Wayne

Continued from Page 1B

said. “They executed well. We knew they could shoot well, but they are also a very, very scrappy bunch. My hat’s off to them. They had a great game plan and they stuck to it.”

“You can have a talented team, but if you have a team that’s disciplined and that’s willing to stay within the course of what they are trying to do, and I’m not saying nine times out of 10, but more than likely, that team will come out victorious,” he added. “They’re competing and competing at every possession. We knew even if they weren’t going to be scrappy and might not get to the 50/50 loose balls, that they were still going to be at a compete level and rebound like their life depended on it.”

## A strong first half

Wayne Memorial gave highly-regarded East Lansing a wake-up call after taking a 30-27 halftime lead. It marked the first time all season the Trojans had

trailed after the first two quarters all year.

The Zebras scored the game’s first basket, a lay-up by junior guard Sammiyah Hoskin, and took a 16-14 lead after the opening eight minutes on Clegg’s triple late in the first quarter. Wayne Memorial maintained its defensive pressure in the second quarter en route to its three-point halftime lead.

Clegg finished the highly-entertaining and energetic first half with 11 points, four rebounds and four assists. She was the offensive spark-plug and put on a show with her spirited play.

Things changed dramatically in the third quarter.

East Lansing came out on fire, hitting its first three shots to take a 33-30 lead. The Zebras responded with four straight points to skip back into the lead at 34-33. That would be their last lead of the game.

The Trojans went on a 10-0 run and outscored the Zebras by a 23-11 margin in that pivotal quarter, en route to a 50-41 lead heading into the final eight minutes. Wayne Memorial never got within striking distance in the final quarter, only trimming East Lansing’s margin of vic-

tory to eight points when junior forward Jayah Hicks hit a pair of treys late in the final minute.

## The future is bright

Mitchell said rebounding proved the difference in the crucial second half.

“We had a lot of miscues on rebounding (in the third quarter) and they went on a run, which I warned the girls that they would,” he said. “But that’s basketball. Basketball is a game of runs. Hopefully, you’re on the positive side of the runs. But if you’re not, you have to find a way to stop the bleeding somehow and rebounding, normally, solves that.”

East Lansing had three players reach double figures. Ameila McNutt poured in a game-high 20 points and sophomore forward Aaliyah Nye contributed a double-double with 16 points and 10 rebounds. Aazhenii Nye added 11 points. East Lansing’s Miss Basketball, senior Jaida Hampton, finished with seven points and nine rebounds.

Clegg led Wayne Memorial with 16 points, six rebounds and five assists. Hoskin was the only other Zebra in double figures with 11.

Wayne Memorial finished the memorable season with a 22-5 record, including an undefeated mark in winning the KLAAs Black championship. That’s a far cry from just four years ago, when the Zebras suffered through a winless season.

Mitchell is excited about the future of his young squad.

“When I first took the job, I was unaware of their past,” Mitchell said. “A lot of people had given me indications that they hadn’t won a game in two or three years, but I wasn’t concerned with that. Anytime you take over a program, you want to try and impose your will on it.”

“I saw the future and I saw it getting better,” he added. “I’m extremely proud. We did a lot of firsts this year. Despite the loss, I still feel very positive about the season and to know that my whole team will be back next year, minus (Clegg). We not only had a good season, but we have something to look forward to next year.”

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ner@hometownlife.com](mailto:mbud-<br/>ner@hometownlife.com).

## USA HOCKEY

# U.S. topples Madison to earn spot in USHL playoffs

Tim Smith  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Championship teams — at any level, in any sport — feature unselfish players who crank up the work ethic to augment their talent.

Such is the case this season with USA Hockey's National Team Development Program, a.k.a. Team USA and composed of two teams (U-18, U-17).

The U.S. is going to the United States Hockey League playoffs for the first time since the program moved from Ann Arbor to Plymouth, with the U-18 team sweeping the Madison Capitols to clinch a spot. Nine different players scored March 15 in a 10-3 victory and then Jake Wise recorded a natural hat trick in Friday's comeback, 6-4 triumph at USA Hockey Arena.

"It's not something we talk a lot about here, the USHL playoffs," said Seth Appert, who this year coaches the U-18 squad. "We're so focused here on development and on the international competition, trying to build toward a world championship at the end.

"But at the same time, we have elite competitors in that room. And the same within the U-17 room. Now that you're in this situation, you want to take advantage of it. We're trying to win the Eastern Division first of all and to have a chance to compete for the league championship. Those are things that have never been done here before, so anytime that opportunity's there, you want to try to seize it."

Team USA's USHL record combines league results of both teams (not including college and international competition).

With the U-17 team losing 6-1 Friday at Waterloo, that record is 34-13-0-1 for 69 points, good for first in the Eastern Conference and overall standings.

Should the U.S. finish among the top two teams in the division, it will receive a first-round bye. Because the U-18 team will be competing in April at the 2018 IIHF U-18 World Championships in Russia, the U-17s will participate in the playoffs (set to begin in mid-April).

Appert stressed the compete level up and down the roster for both teams (the U-17 team is coached by John Wroblewski) and a sense that no one player needs to go on a scoring tear in order to rack up victories.

## Helping each other

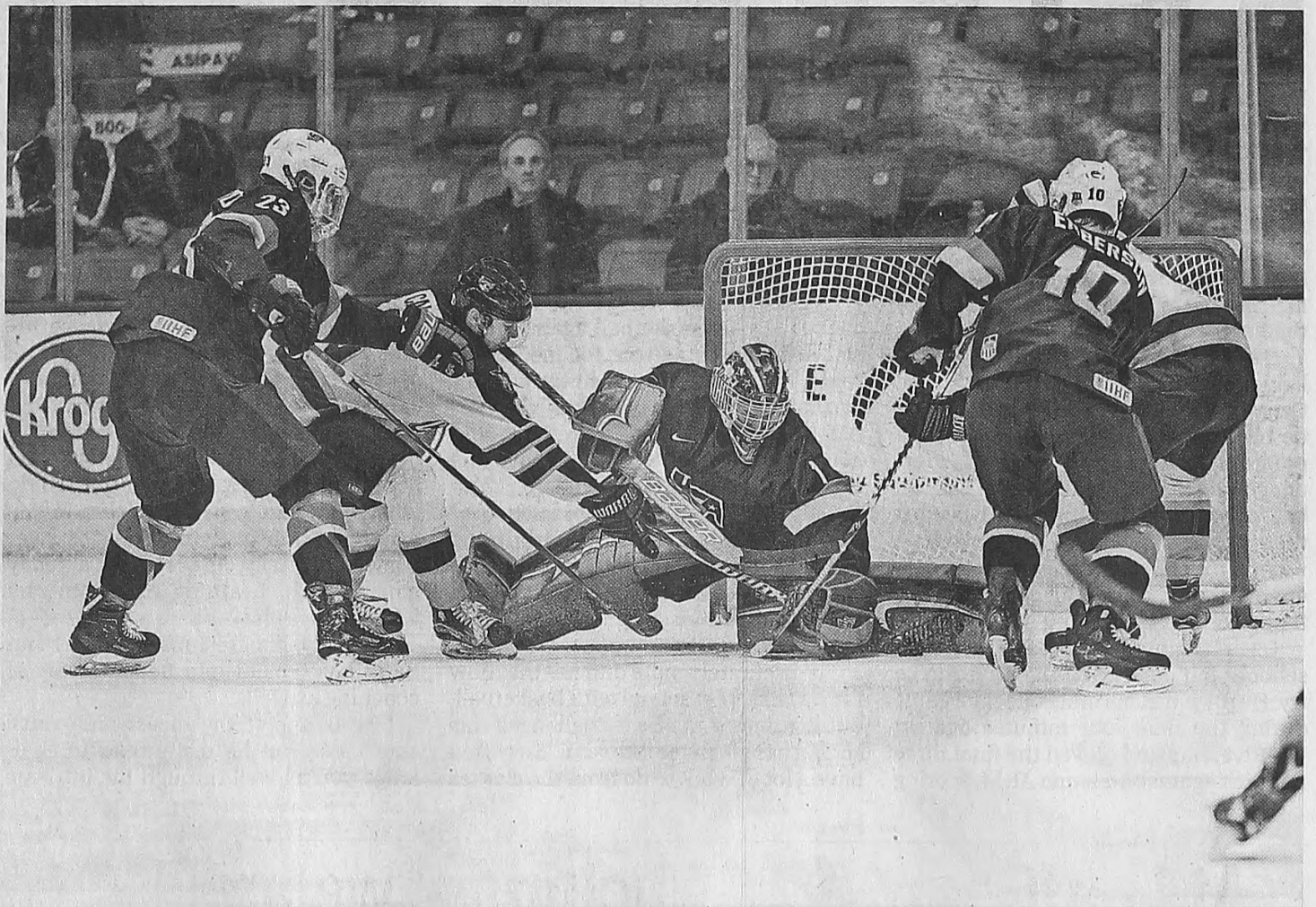
In the Friday win, however, the line of Jake Wise, Joel Farabee and Cole Caufield turned up the attack — combining for four of the goals.

Scoring twice was forward Jack Hughes, with goalie Drew DeRidder (23 saves) posting the win.

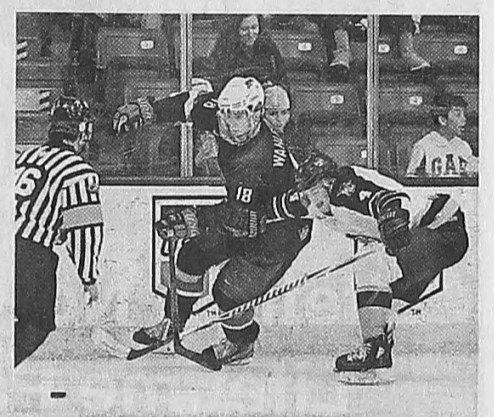
Wise scored three consecutive goals opening the third period, turning a 3-1 deficit into a 4-3 lead.

Oliver Wahlstrom set up Wise for the first one, a blast from the left circle during a power play.

The tying goal was a re-direction of defenseman Spencer Stastney's point shot. And then came the hat trick tally with 3:35 left, making it a 4-3 lead for the U.S. Farabee feathered a feed from the left side of the rink over to Wise in the right circle and he snapped it past Madison goaltender Joey Lamoreaux



Goaltender Drew DeRidder makes a stop during the U.S. NTDP U-18 team's win over Madison. RENA LAVERTY



Digging for the puck is U.S. forward Oliver Wahlstrom. He had two assists in a 6-4 victory over Madison. RENA LAVERTY  
Linemates Joel Farabee (left) and Jake Wise combined to score four goals Friday against Madison. RENA LAVERTY

(35 saves).

"I don't even know how he saw me over there," Wise said with a chuckle. "It was a sick pass, he's a great player and he's really fun to play with."

Madison came back to re-tie the game at 4-4 with 2:26 remaining, but it took only 20 seconds for Hughes to put the home team back in front. He gathered the puck inside the Caps blue line, circled into the high slot and went shelf.

Then came the insurance goal by Farabee, into an empty net, at 19:13. This time, Wise had a chance to score his fourth of the game, but instead returned the favor by sending a pass over to Farabee.

"Yeah, I think I'm just a pretty unselfish kid and me and Joel are really good buddies," Wise said. "He's fed me a ton of pucks, he gave me the hat trick, so I figured we had an empty net, why not

give it to him?"

Farabee said he "wouldn't have been surprised if he shot it, the (defense) was on him. But it was an unbelievable pass to get it to me and I'm really thankful for that."

## Fast start

The March 15 rout was sparked by a four-goal first period, with goals by Cam York, Farabee, Gavin Hain and Alex Turcotte. Farabee added a second goal in the middle period. Making 28 saves was goalie Spencer Knight.

"I think the last couple weekends, we've really been spreading it (scoring) out and it's been really fun," Wise, said when asked about his three-goal, one assist performance. "I guess all the luck was with me this weekend. It felt good, but it was a great team win."

Appert said it will be great for the program and area hockey fans to experience the USHL playoffs for the first time.

"What I'm most happy about is we've had this success with both teams without sacrificing development," he said. "We've been rolling four lines on both teams and not shortening the bench to try to win games."

Farabee said it is "pretty cool" for the NTDP to be headed to the playoffs. He noted that the fact both teams simultaneously are having outstanding seasons is a feather in the program's cap.

"We play a lot of the same systems," Farabee said. "If guys are coming up, it's really easy to fit in. We're playing with a lot of speed and a lot of talent, so that definitely wins."

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## BOYS SWIMMING

# Stevenson enjoys success at D-1 state finals

Tim Smith  
hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Nine members of Livonia Stevenson's boys swimming and diving team competed March 10 at the Division I state meet at Eastern Michigan University.

The Spartans, coached by Jeff Shoemaker, finished 12th with strong performances from Hans Anderson, Connor Beck, Gabe Curtis, Ben LaPorte, Nolan O'Dowd, Bryan Reppenhagen, Ben Rojewski, Luke Santi and Parker Wasielewski.

Finishing second in events were Wasielewski (100 backstroke, 50.89 seconds) and Rojewski (500 freestyle, 4:31.15).

In addition, Wasielewski placed fourth in the 50 free (21.13), while Rojewski's time of 1:43.67 was good for 13th place.

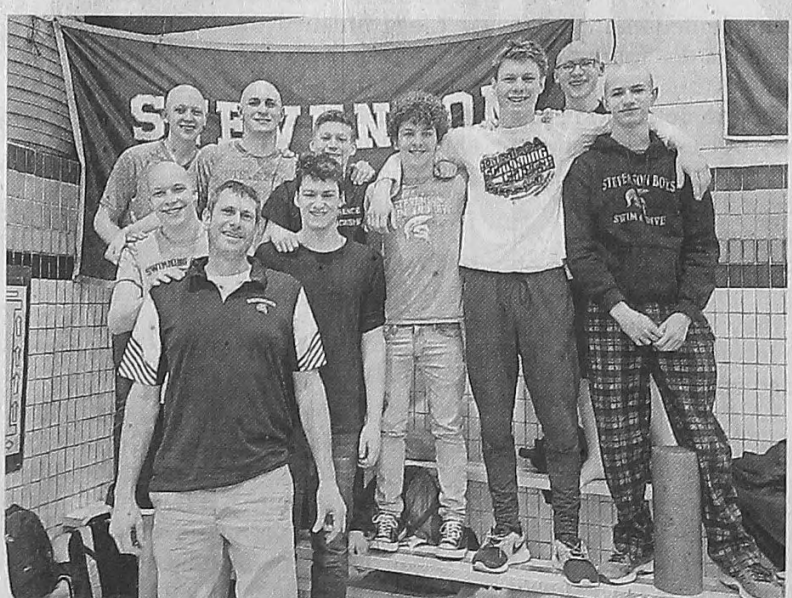
Stevenson had two other individual qualifiers, including Hans Anderson (12th in the 100 breaststroke, 58.25) and Bryan Reppenhagen in the 100 backstroke.

Two Spartans relay teams finished in the top 15 at EMU.

The 200 medley relay team of Reppenhagen, Anderson, Wasielewski and Beck came in 13th with a time of 1:36.24.

Finishing 15th was the 200 free relay team composed of Curtis, Reppenhagen, Santi and Beck (1:28.98).

Contact Tim Smith at [tsmith@hometownlife.com](mailto:tsmith@hometownlife.com).



Livonia Stevenson boys swimming and diving coach Jeff Shoemaker poses with team members that qualified for the Division 1 state meet.

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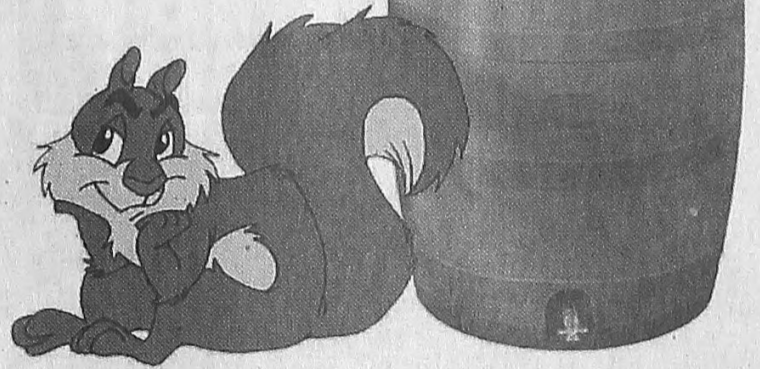


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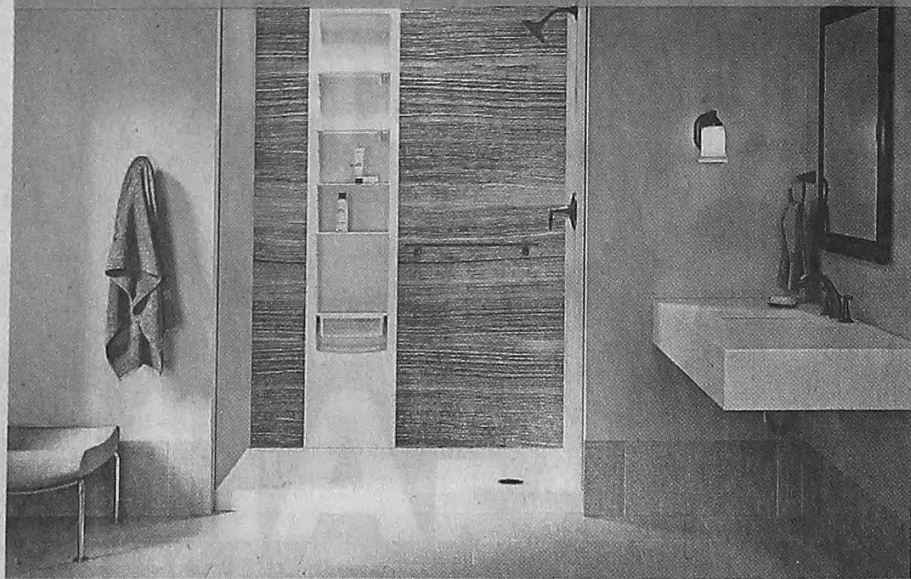
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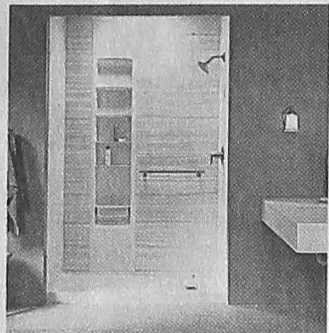
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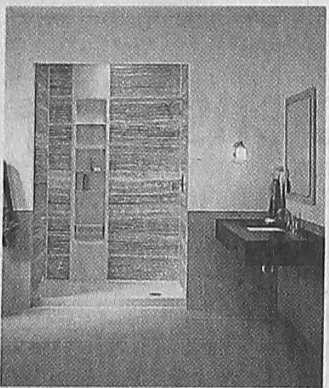
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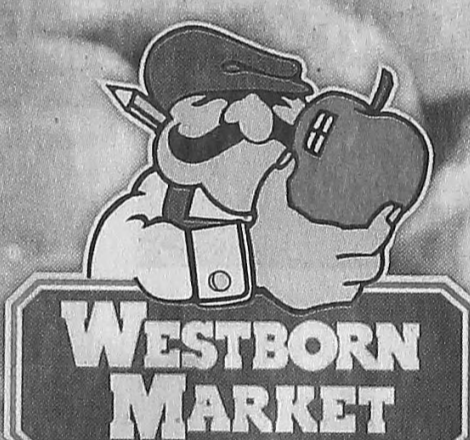
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- 2006 Pontiac 2g2wps52861161050
- 1998 Mitsubishi 4a35x357we019595
- 2012 Kia 5xyk14a19c9289215
- 2006 Chevrolet 2g1w155n08228463
- 2011 Chrysler 1c3bc4fb9b566698
- 2003 Ford 1fafp53u05a224667
- 2003 Pontiac 192ne2193c308538
- 1999 Honda 1h2sc3304xm30096

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Ameriplus Mortgage Corp:	127931	(248) 740-2323	4.25	0	3.75	0
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# THURSDAY PUZZLE CORNER

## CROSSWORD PUZZLER

### ACROSS

- 1 Cut, as film
- 5 "— I lie?"
- 10 Grows dim
- 15 Opera parts
- 19 Major— (butler)
- 20 Region of old Greece
- 21 Fictional belle Scarlett
- 22 Tales of old
- 23 One stealing a serpent?
- 25 Houses, to
- 26 Came to rest
- 27 Aid in antiquing
- 28 Escort a wild canine?
- 31 Slender, like stags tend to be?
- 35 Suit jacket
- 36 35mm camera inits.
- 37 Wimple wearers
- 38 King Kong and others
- 39 Caucus state
- 42 "Capeesh?"
- 44 Golf prop
- 45 Glass rims
- 46 Grizzly who's a country music star?
- 48 Battery part
- 49 Vital artery
- 50 Norse deity
- 51 Of the eyes
- 54 Verdi opera
- 56 Vim
- 58 Terminate
- 62 Choice between an impish practical
- 66 Boomer's son, say
- 68 Sequoia, e.g.
- 69 Gobbling fowl
- 70 Show open disdain for
- 72 Neighbor of Kenya
- 75 Butyl ender
- 76 Feline sign
- 78 Young sheep from an ancient Palestinian region?
- 80 Varnish stuff
- 83 Antelope of Africa
- 85 Went lower
- 86 French novelist Jules
- 87 Octa- plus two
- 89 Belie
- 92 \$5 bills, informally
- 94 Pinniped
- 98 Certain Fed
- 99 K-12 org.
- 102 Mrs. monster
- 103 Make at work
- 104 Singer Andy
- 105 Outward appearance
- 106 — hunch
- 107 Tiny, to tots
- 109 Steed native to the Garden State?
- 112 The absolute best
- 116 "I smell —!" ("This is fishy!")
- 117 Thus
- 118 Gymnast
- 119 Gratitude expressed by a chatty bird?
- 124 Retail (for)
- 125 Wicked things
- 126 Innately know
- 127 — Tzu (dog)
- 128 Sequoia, e.g.
- 129 Chief belief
- 130 Trample
- 131 Totally fill
- 5 Jokester
- 6 "Nice one!"
- 7 Octa- minus seven
- 8 Feudal superiors
- 9 "Platoon" actor Willem
- 10 Points where rays meet
- 11 At the drop of —
- 12 Windshield-attached recorder
- 13 Muse of hymns
- 14 Glided down the runway
- 15 "There oughta be —!"
- 16 Huge statues
- 17 Singer doing a vocal quaver
- 18 Emancipate
- 24 Time period of interest
- 29 More twisted, as humor
- 30 Running shoe brand
- 31 Blasting material
- 32 Go by sea
- 33 Materialize
- 34 — Moines, Iowa
- 40 Granola bar bit
- 41 End a shoot
- 43 — Reader (magazine)
- 45 "Willard" actress Sondra
- 46 Moored ship used as lodging
- 47 Get by
- 48 Opt for
- 49 Yemen port
- 51 Ferret cousin
- 52 Pare down
- 53 Car's four
- 55 "Let's do this thing!"
- 57 Praise highly
- 59 Seven-Emmy Ed
- 60 Neighbor of Ethiopia
- 61 Get by
- 63 Popeye's Olive
- 64 Stephen of "Still Crazy"
- 65 Amount that can be carried
- 67 Hairpiece, slangily
- 71 Help in a bad deed
- 73 Accepted fact
- 74 Toby brews
- 77 The same, to Henri
- 79 Served in blazing brandy
- 81 Notion, to Henri
- 82 Reporter, colloquially
- 84 — Major
- 88 Musical clicker
- 90 Always, in sonnets
- 91 Bluegrass instrument
- 93 Wee toddler
- 94 Most quickly
- 95 Cold-shoulder giver
- 96 Make dirty by trailing through mud
- 97 Entered, as data
- 98 Mil. enlistees
- 99 Nasty fish
- 100 Diagnostic package
- 101 Hex- follower to a Brit
- 104 Less cheery, to a Brit
- 105 Boggy tract
- 108 Barrel slat
- 110 "Nightmare" film setting: Abbr.
- 111 "So there!"
- 113 Part in a play
- 114 Really peeve
- 115 Gigantic
- 120 Rome-to-Vienna dir.
- 121 Slow — snail
- 122 Politico Cruz
- 123 That vessel

### DOWN

- 1 Mag staffers
- 2 Phil who had a talk show
- 3 Conceive of
- 4 Coin substitutes

For assistance or suggestions on the Puzzle Corner, contact Steve McClellan at (517) 702-4247 or smccllellan@michigan.com. Want more puzzles? Check out the "Just Right Crossword Puzzles" books at QuillDriverBooks.com

## SUDOKU

	3		7		1			
7			2			5	4	
			4		3			
	1		6					
2		9			4		8	
				2		7		
		5		2				
8	4				9			5
	9			8			6	

### Here's How It Works:

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

## CRAFTY WORD SEARCH

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

### ANSWER KEY

### WORDS

- ACRYLIC
- ADHESIVE
- APPLIQUE
- BASECOAT
- BEADING
- BINDING
- BLEED
- BLOTTING
- CALLIGRAPHY
- CARDSTOCK
- CERAMICS
- CLIP ART
- COLLAGE
- COMPASS
- CRAFT
- CREPE
- CROP
- EMBOSS
- FELT
- GLAZE
- GLUE
- INK
- KNIFE
- KRAFT
- OILS
- ORIGAMI
- PAINT
- PAPER
- PASTE
- PUNCH
- SCISSORS
- STARCH
- STENCILS
- TEMPERA
- WATERCOLOR

3	9	4	7	8	4	5	2	6	1
5	1	2	5	8	4	3	7	9	8
9	8	4	9	2	3	5	7	9	
1	7	1	8	4	6	2	9	7	3
8	8	1	5	7	4	3	9	2	
2	4	1	7	8	3	9	8	5	6
7	5	2	1	9	4	6	9	8	7
4	8	7	5	2	1	3	9	5	4
6	3	4	8	7	5	2	1	6	

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- Cruise control

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- Four-wheel antilock disc brakes with DURALIFE™ rotors
- StabiliTrak with Electronic Trailer Sway Control
- Bright-machined aluminum wheels
- Chevrolet MyLink with 8-inch diagonal color touch-screen and HD radio

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- Rear vision camera
- Chevrolet MyLink Radio with 7-inch diagonal color touch-screen
- 18" Bright Silver-painted aluminum wheels
- 7-passenger seating with second-row captain's chairs
- 8-way power driver seat with power lumbar control

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*Metro Detroit*

# Home Buyers & Sellers

*Guide 2018*

Inside this section:

2018 Housing  
Market Trends

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Renters to  
Homeowners

*pg 3*

Top 9 Tips to  
Selling Your Home

*pg 4*

Knowing your  
Credit Limit

*pg 6*



# Top trends for the 2018 housing market identified

(BPT) - In the real estate market, springtime is go time. It's the busiest time of the year for home sales, and with this year's stable economy and low unemployment rate, the spring of 2018 has the potential to be especially active.

Every market is defined by its trends, and while each year is different, identifying these trends early on can be a useful tool for buyers, sellers and agents to navigate the upcoming market and secure the best long-term solution for themselves or their clients.

With that in mind, here are a few top real estate trends to watch for in 2018, according to the real estate experts at RE/MAX.

## Generations on the move

The shift in home buying preferences is more than just an individual choice; it's a generational one. Two of the nation's largest generations are suddenly competing with one another in the real estate market. Millennials have come of age, so to speak, and they're starting to abandon their condos in the city for single-family starter homes in the suburbs to raise their families. This shift has put them in direct competition with baby boomers, who are looking to downsize to something smaller that meets the needs of their new lifestyle.

With these two groups looking for similar housing, well-maintained single-family homes are expected to go very quickly in 2018.

## Inventory is tightening

While the spring will be flush with buyers, it remains to be seen if sellers will follow suit. The fall of 2017 proved to be sluggish in regard to the number of homes available for sale; in fact, total housing inventory was down 13.4 percent in October 2017

compared to the same time the year before, according to the RE/MAX National Housing Report.

The report also found that only three of the 53 metropolitan areas reported being in a buyer's market or having an even balance. For the rest of the country, sellers seem to have the advantage. Will that change in the spring? It may, but buyers should be

urban options and zoning ordinance changes may all impact the markets where consumers are shopping.

To better understand how these changes may affect the housing search in a given area, potential homebuyers should contact a licensed real estate agent who understands the latest housing policies and how those policies will affect a potential home sale.

the first time with few surprises.

For buyers and sellers, technology has the potential to reward those who do their homework and make the most of digital options before deciding how to use their precious time.

The 2018 market will be dictated largely by what takes place in the spring, and the trends above figure to play a prominent role in most home



prepared for a market where they will have to be aggressive to purchase the home they want.

## Housing policies have shifted

The presidential election in November 2016 and local elections from this past fall both have implications on housing policy. Adjustments to tax rates, the growth or decline of sub-

## Technology is king

Like most other industries, real estate today is profoundly affected by the advent of technology. Homebuyers and sellers can go online or use apps to access information about a house or the market like never before, and virtual walk-throughs allow a buyer to enter a prospective home for

sales and listings across the country. Every market contains its own subtle nuances, but homebuyers and sellers everywhere will benefit from the expertise of an experienced real estate agent, one who can help them capitalize on these latest trends and leave the 2018 market with everything they ever wanted and more.

# New ways renters are becoming homeowners

(BPT) - Sponsored Content from Vanderbilt Mortgage and Finance, Inc.  
The world that millennials have grown up in is a lot different than the world the Gen Xers and Baby Boomers knew. The digital revolution, widespread use of smartphones and adoption of disruptive technologies such as ride sharing and vacation rental apps are just a few of the factors that have altered the social landscape.

Unfortunately, rising student debt, rising home prices and other economic factors have hit many millennials and left them to believe that they cannot afford a home. Many feel as though they have been priced out of the American dream and they will never be able to buy a home.

But no matter what your age, there are plenty of ways to become a homeowner, you just have to think a little more creatively.

## The rise of the rental

Looking at current trends, a recent research study found that more U.S. households are now renting than at any time in

the last 50 years. With a rising number of renters, many have worried that we are becoming a nation of renters rather than a nation of homeowners.

This is most evident with the younger generation, people under 30, who the National Multifamily Housing Council have found now account for 50 percent of all renters in the U.S.

They aren't renting because it's a more affordable option, either. As many residents know throughout the country, rents are going up and up. Between 2012 and 2015, the median gross rent has gone up 8.24 percent, rising to \$959. When you combine that with the utilities, a deposit and first and last month's rent, it's a lot of money to spend on something you will never own.

So why do people choose to rent? One reason is that many don't realize that just like phones, cars and countless other things we use on a daily basis, homes have changed.

## New priorities mean a new solution

As demand for housing increases, and prices on new and existing homes con-

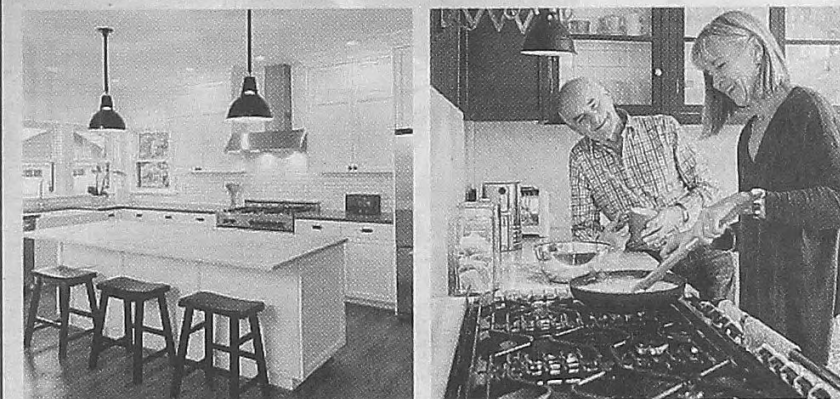
tinue to rise, manufactured housing has adapted to the standards of today's first-time homebuyers and provides a solution for a market in short supply of quality, affordable options.

In 2016, the average sales price for a manufactured home without land was around \$70,600 - that's an average of \$48.82 per square foot - making them an affordable solution to renters looking to become homeowners.

"We believe manufactured homes offer

a great solution for many households seeking affordable housing," says Vanderbilt Mortgage and Finance Inc. President Eric Hamilton. "We work with our customers to help find financing options that fit their needs and circumstances."

Renters don't have to continue doling out a monthly check for something they'll never own. The housing market has changed and with this change, manufactured homes have brought forth new opportunities to become a homeowner.



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# Top for Home Sellers Tips

Bradly Rakowski  
Gannett Michigan

Preparing your home for sale, may be easier and less costly than you thought. You do not necessarily need to tackle a major renovation or expensive remodel to attract buyers. Here is a simple, common sense checklist to make your home sale-ready.

**1. Entrance** – It's true! The first impression is a lasting one. Make your home's entry welcoming by adding curb appeal. You can add a splash of color to your front door, hang a seasonal wreath and replace old, worn hardware. Update light fixtures, mailboxes and house numbers. Add appropriate pot-

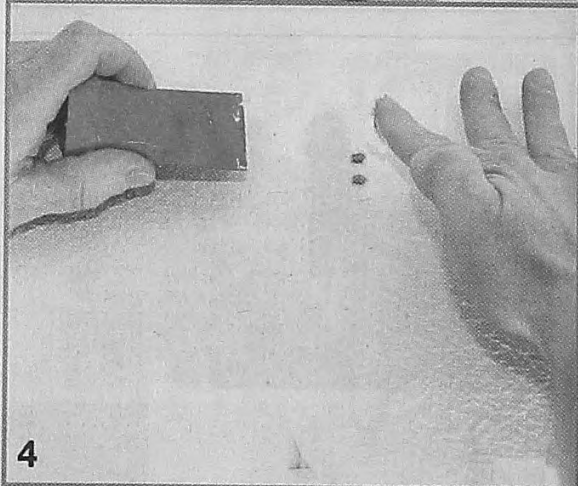
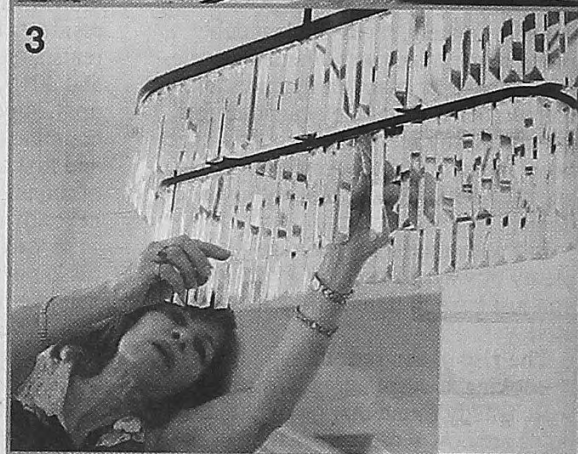


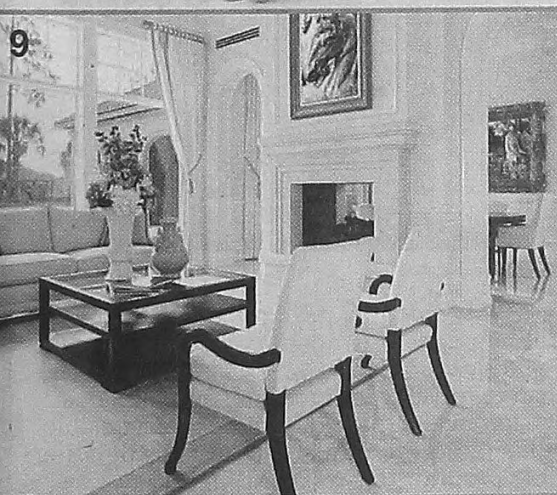
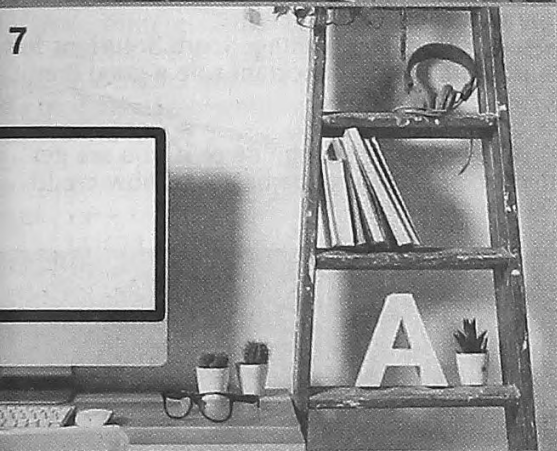
ted plants and small furnishings suited to your home's aesthetic and space. Put out the welcome mat... literally. Mats come in all sizes, shapes, colors and styles and greet all who come through your door.

**2. Storage** – It is the thing buyers always look for, whether they are opening your closets and cupboards, make sure they see plenty. If you lack storage, create it with clever furnishing. For instance, if you have no coat closet in your entry, use a hall tree or mounted wall hooks. A small console with baskets below can be used for boots, outerwear, pet supplies and kid's stuff. A baker's rack in a kitchen for cook books, mixing bowls or small appliances adds instant function and storage. Remember, they need to see it and realize it. It does not need to be built-in or permanent to the home.

**3. Replace** – Yes, if it's dated and worn out, replace it. Ugly light fixtures are a major detraction from your home's selling potential. Take a walk around your home and look at it from a buyer's perspective. Think to yourself, "If I were a buyer, what would I need to replace?" The less a buyer needs to do to update, the better position you are in. Replace old cupboard hardware, faucets, colored or rust stained sinks and toilets, towel bars, bath mirrors and damaged window treatments. Even replacing light switch and electrical covers and air vents can give your home an updated, well-kept appearance.

**4. Patch** – If you like to move your artwork around and the evidence is seen by multiple holes in the walls, fix it. Patching holes and dings is simple and will make a big difference in your home's presenta-





tion. Simply patch the areas that need it and touch up with matching paint. If you are in the predicament of not having matching paint, you may need to get a color as close as possible and paint an entire wall, or the entire room. Ugh! It's more work but will add to your bottom line.

**5. Depersonalize** – Oh yes, purple living room walls may be your favorite color, but it may not be the best choice when selling your home. Remember, if you are selling your home, you need to look at it as a place of transition and that it is no longer yours. Painting over personalized colors, paint techniques or murals is important to attract a wide range of potential buyers. Removing walls of family and personal photos, subjective posters and artwork helps buyers to imagine themselves living in the home you are selling. Do not take it personally, just depersonalize and sell.

**6. Purpose** – When walking into a room, it should have a clear purpose as to what the space is used for. This is especially true for historical homes. What may have been an old small nursery can be turned into a playroom for the kids. Perhaps a more whimsy idea is a bedroom for your family pet. Or maybe a little cozy reading nook is more your style? You may have a messy spare room that is being used for storage, with clothing stacked on top of a bed or desk and piles of sports gear. Make that room into a sports themed bedroom or office. Hang your gear up on walls and use it as décor. Remember, rooms without function are wasted space and opportunity.

**7. Declutter** – If your place is bursting with stuff, it may be the only thing that potential buyers look at. Clutter is very distracting and makes your home look smaller and suggests that there is not enough storage or space. Being as you are moving, it is a great time to go through and sort out what you no longer need. Besides, why move unwanted items to another space? People find it helpful to sort belongings into

piles of “keep,” “donate/sell” and “trash/recycle.” Revealing your home’s functionality with less stuff is always worth the effort. If you’re into garage sales, you may even make some extra money in the process. If you intend to keep it, then arrange to temporarily move the excess to a friend or family member’s place, a storage unit or even to the trunk of your cars. Just get it out and open it up.

**8. Clean** – Yes, this simple yet important step is often overlooked. “I have to keep my house clean all the time,” is one of the biggest complaints from sellers, but no buyer wants to smell your garbage or look at a messy, dirty bathroom. Bedrooms with a mound of dirty laundry and an unmade bed are all turn offs to buyers. If you are selling your home, yes, you have to keep it clean all the time. This goes for your home exterior as well. If your siding, deck or walkway is dirty, clean it up and make it presentable before any pictures of your property are taken and posted. And if you’re a smoker, take it outside as it could cost you a potential sale.

**9. Stage** – Always a good investment. You just need to know how much money and time to spend. People who come to your home for viewings will look at the big picture. Have you ever noticed when watching tv programs dedicated to selling property, buyers usually remark on furnishings and home décor that do not stay with the home? That’s because staging creates a well-designed home and buyers want to buy not only the property, but a lifestyle. Most buyers want a beautiful home that is finished and move-in ready. Consider this, staging will give you a two dollar increase for every dollar spent. There are many professional stagers you can hire that offer a wide range of services. Sometimes renting furniture and accessories or rearranging your current furnishings is all that is needed. If you have someone that is good at design, ask them for their honest opinion, and remember you are trying to sell.



## What are you waiting for?

One of our favorite customers jokingly told me we should be advertising with the question, "What are you waiting for?"

There is a story that goes along with this question. She lives with her husband and son in a beautiful historical home in Northville. They love where they live and entertain often. I've been to parties at their home and before we remodeled their kitchen, we all stood shoulder to shoulder if there were more than 5 people in the room.

Our designer helped take all their ideas to plan an amazing new space. We removed a wall to create an open floor plan, totally updated the kitchen with new cabinets, a stunning counter top

and new fixtures.

Shortly after we finished the project we did a video shoot at her home to capture the changes. You can go to the Transitions Remodeling's Yelp page to see the result. Over a glass of wine, she told me, "We can't believe we live in this house and ask ourselves why did we wait so long to remodel our kitchen?" She told me it has changed how they feel every day about where they live.

So, this tax and bonus season we ask you, what are you waiting for? Let Transitions Remodeling help you invest your bonus or tax return where you do a lot of living, your home. You deserve to feel great about your space every day and we would love to help you make a difference in your life.

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We employ our own team of seasoned Lead Carpenters who bring a level

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Call us today to speak with one of our award-winning designers and schedule a FREE in-home consultation to start on the journey to changing where you live. What are you waiting for?



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## House hunting and credit: What you need to know

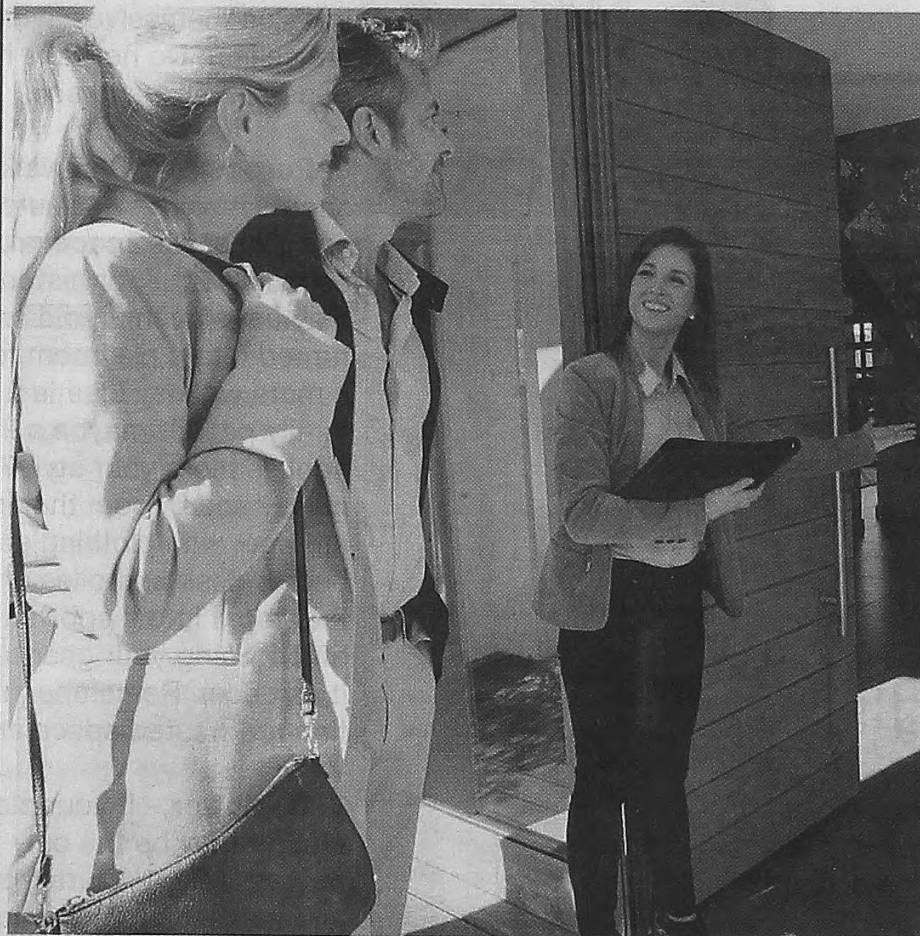
(BPT) - By now it is something of a cliché to call homeownership the American dream. But even if sitting on your own deck, looking over your picket fence and sipping lemonade doesn't move you, homeownership is still one of the best ways to build wealth.

For many, owning a home is cheaper than renting and, in the long run, the biggest investment they will ever make. It is also a practical financial move thanks to the fact that you're likely building equity while getting a mortgage interest tax break.

So although it is perfectly fine to dream about backyard barbecues and the smell of fresh-cut grass, the path to owning your own home should also involve taking the time to do some financial sightseeing.

As a leader in creating credit scoring models, VantageScore Solutions has made it a priority to educate consumers on the important role a good credit history plays in buying a home.

Whether you're about to set out to buy your first home or if you are getting ready to sell and buy another home, here are the basics of how credit impacts the home-buying process.



### Basics

If you are like most people, you will probably need to take out a loan. If you are able to pay cash for your home instead, count yourself among the lucky few!

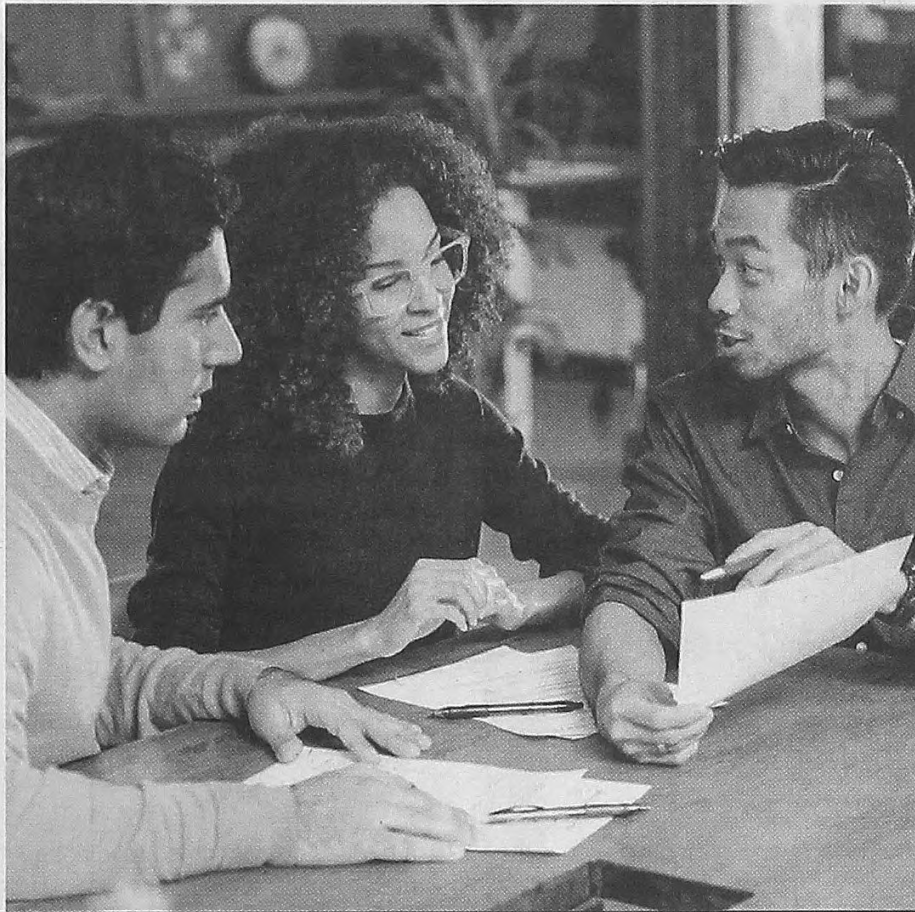
A huge part of taking out a loan involves your credit history and credit score. Basically, you must prove to lenders that you can be a responsible borrower and can be trusted with a mortgage of many thousands of dollars. A strong credit score may provide proof of this trustworthiness.

Different types of loans have different credit requirements. Some loans require you to have a credit score of at least 620, although it is possible (with some difficulty) to be approved for a loan with a credit score as low as 580. But getting loan approval is only part of the story.

#### Better credit, better rate

Home loans come in all shapes and sizes. Some are fixed interest mortgages, some have adjustable rates or longer terms and the list of variables goes on. Just like anything else, some loans are better for you than others. To get the loan that has the lowest interest rate, which right now is around 4 percent, usually requires a higher credit score. Rates can be considerably higher when you have a lower credit score, and the result is paying significantly more monthly over the life of the loan.

The reason is that a higher credit score demonstrates that you are skilled at managing debt and have a history of responsibly paying back many types of loans. Therefore, the lender is taking on less risk when lending you money. The less risk for



them, the better the interest rate for you.

While there are, of course, more nuances to the process, your credit score plays an instrumental role in determining the type of loan you may qualify for. Therefore, before you go to your first open house, check your credit score to better understand the factors that typically impact your scores. Many websites provide free access to your VantageScore, which is a perfectly fine barometer to use to directionally gauge your creditworthiness. Mortgage lenders use FICO scores in their underwriting.

You can stay on top of things by subscribing to the monthly credit scoring newsletter, The Score. In The Score, you can find information on VantageScore 4.0, the fourth-generation scoring model that will be available to consumers in early 2018.

Knowing your credit history and understanding the factors that could impact your credit score will help you plan, budget and come up with a realistic wish list for your house.

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- Contractor and Construction help

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