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SEVENTY-FIVE CENTS

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THE WEEK

AHEAD

Dance group: Harriet Berg and the Mme. Cadillac Dance Theatre will perform 3-4:30 p.m. Sunday at the William P. Faust Public Library of Westland, 6123 Central City Parkway, north of Ford Road in Westland.

MONDAY

GOP candidates: Republican candidates for Congress, state Senate and state House on the Nov. 3 ballot will be answer questions and meet with the public at the Westland Republican Club meeting 7 p.m. Monday at Amantea's Restaurant, Warren at Venoy.

Study sessions: Westland City Council will hold a study sessions starting at 5:30 p.m. on computers, 6 p.m. on the library bookmobile and 6:30 p.m. on bus stop problems at Joy and Ravine. Council meets on the second floor of Westland City Hall, Ford Road west of Wayne.

TUESDAY

Chamber lunch: Nicole's Revival will hold a fashion show of resale designer clothes at the Westland Chamber of Commerce monthly business luncheon at Joy Manor, Joy west of Middlebelt. Lunch and networking begin at 11:30 a.m.

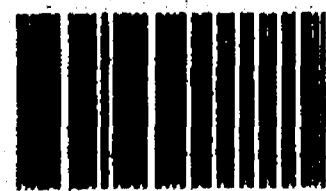
Construction update: The Wayne-Westland school board meets at 6 p.m. Tuesday for an update on school bond construction projects. The board meets at the administration building, on Marquette, east of Newburgh.

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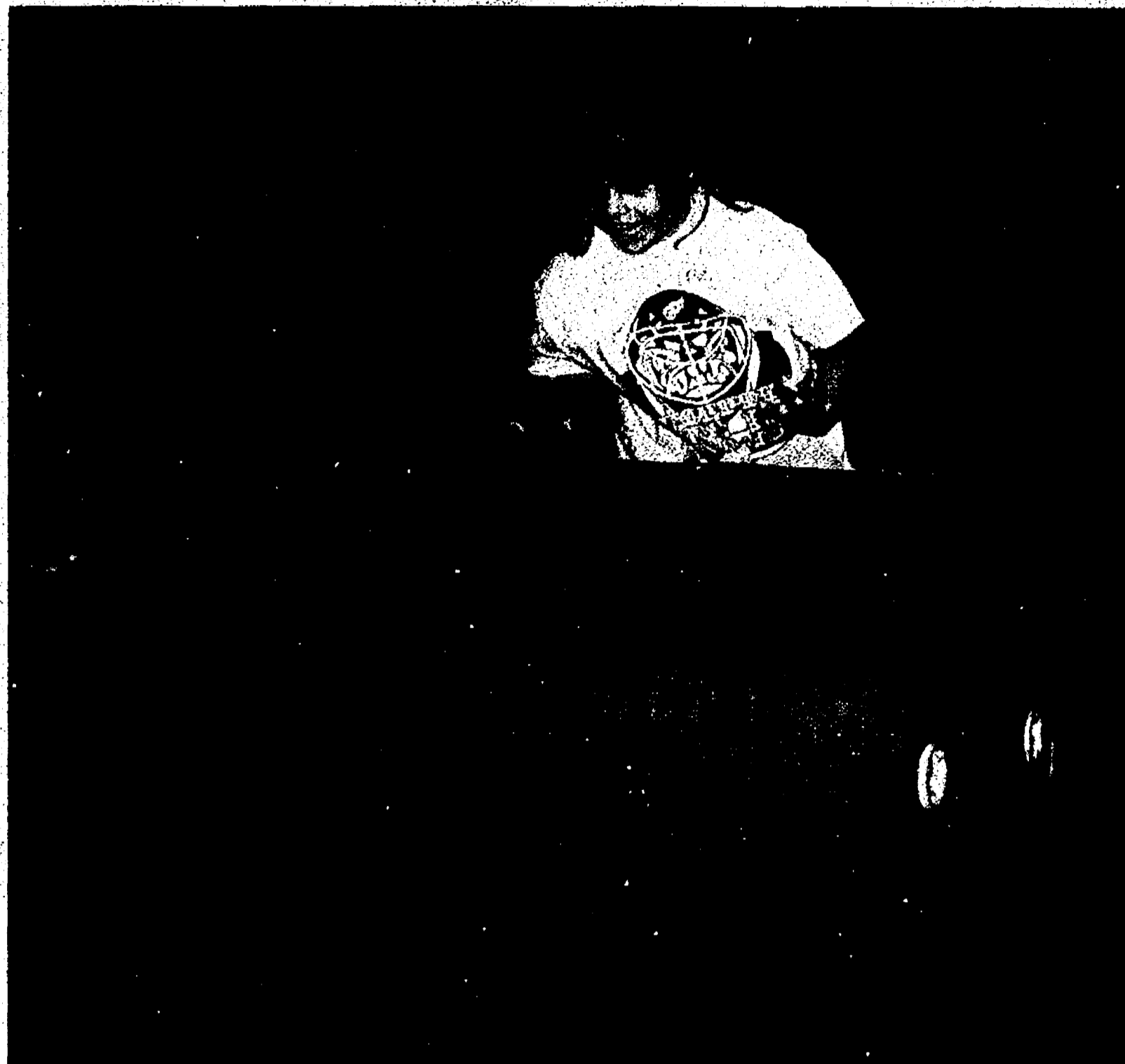
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Barrel of fun



STAFF PHOTOS BY TOM HAWLEY

Family activities: Above, Megan Daugherty, 5, of Westland joined in the fun of the barrel races at the "Turn Off the Violence Night" at the Bailey Recreation Center. At right, Veronica Southard, 9, of Westland gets blindfolded by firefighter Bob Fields before entering a tunnel to show that there is no visibility in a fire.



'Turn Off Violence' draws 650

An estimated 650 people shunned TV violence and engaged in family activities Thursday during the city's annual "Turn Off The Violence" program.

"Everybody seemed to have a great time," Margaret Martin, parks and recreation program supervisor, said.

Organizers counted the crowd by placing stickers on people as they arrived for fun at the Bailey Recreation Center. Volunteers placed nearly 650 stickers on participants.

"We had over 600 people and we figure that's a class act," Parks and Recreation Director Robert Kosowski said.

Children and parents, alike, feasted on 26 "humongous" pizzas from Toarmina's, Martin said, and volunteers served 700 to 800 bags of popcorn. Councilman Glenn Anderson served snow-cones.

The annual event started several years ago in an attempt to steer families away from often-violent

Please see OFF, A3

Teen to face trial in fatality

Joseph Norman Novell, 17-year-old valedictorian of Clarenceville High School's Class of 1998, has been ordered to stand trial in the death of Julia Margaret Serda.

BY DARRELL CLEM
STAFF WRITER

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A Farmington Hills teen faces trial for the Aug. 1 death of an 18-year-old pregnant woman whose baby survived a two-car accident in Westland.

Joseph Norman Novell, 17-year-old valedictorian of Clarenceville High School's Class of 1998, has been ordered to stand trial in Wayne County Circuit Court for negligent homicide in the death of Julia Margaret Serda.

The ruling by Westland 18th District Judge Gail McKnight followed testimony that surfaced Thursday during Novell's preliminary hearing.

Serda died after the 1990 Ford Tempo she was riding in collided with Novell's 1990 Chevrolet Beretta in the intersection of Ann Arbor Trail and Middlebelt.

The Inkster woman was declared dead about 45 minutes after the 5:48 p.m. accident, but the baby she carried for 7 1/2 months survived after doctors performed an emergency Caesarean section. Her family is caring for the little girl.

Novell, driving east on Ann Arbor Trail, was turning left onto Middlebelt when his Beretta collided with a west-bound Tempo driven by Serda's roommate, 19-year-old Margaret Louise Bargowski.

Westland police have said both drivers entered the intersection as a green light turned yellow.

Joshua Daniel Krause, a back seat passenger in Bargowski's car, testified Thursday that he saw the light change while Bargowski was eight to 10 car lengths from it.

"She sped up a little bit," Krause said. "We hit a car as we went through the intersection."

Bargowski and Serda were taking Krause to his Livonia residence before going to work at the Ford-Tel theater in Dearborn Heights, Westland police have said. Novell was going to a concert with 21-year-old Jonathan Wood of Westland.

"They turned in front of us, and we hit their front right fender," Krause testified.

Please see TRIAL, A2

City, residents team up to clean up Corrado Park

BY DARRELL CLEM
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Vandals and party crowds used to hang out at a north-end Westland park, leaving behind broken beer bottles, trash, used condoms and drug paraphernalia, residents say. "You couldn't even walk the dog

because there would be broken glass all over the place," nearby resident Jilda Macuga, a mother of two, said.

But city officials and residents this year joined forces to transform Corrado Park into a place where families are returning.

"More families are coming to the park," Macuga said. "I see more people there with young kids."

In early summer, city parks department workers started a concerted effort to clean up the park, she said.

"Now I see them out there quite a bit cleaning up the trash," Macuga said.

Westland police also started patrolling the park more often, prompting trouble-makers to move elsewhere, she said.

In another positive move, the city

spent \$25,000 to build a heavy plastic "playscape" structure for children, Parks and Recreation Director Robert Kosowski said.

To celebrate the changes, some 200 people recently gathered for a cookout and neighborhood outing that coincided with the playscape project's completion.

Please see PARK, A2

Rivers votes with Democrats on impeachment

BY KEN ABRAMCZYK
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For only the third time in American history, the U.S. House of Representatives voted Thursday to begin an impeachment inquiry of a president.

While the vote to begin an inquiry into the conduct of President Bill Clinton contained a crossover tally of 31 Democrats supporting the Republican proposal calling for an open-ended inquiry, the remainder of the votes were partisan: 227 Republicans for and 175 Democrats and one independent against it.

Observer area representatives — U.S. Rep. Joe Knollenberg, R-Bloomfield Township, and Lynn Rivers, D-Ann Arbor — voted along party lines.

The House action authorizes the House Judiciary Committee to open an investigation into whether Clinton should be impeached for his actions stemming from his relationship with former White House intern Monica Lewinsky or, if the inquiry reveals it, for other wrongdoing.

Knollenberg, whose district includes Redford, Farmington, Farmington Hills and part of Livonia, said there is "compelling evidence" that Clinton may have committed perjury and obstructed justice in his attempts to conceal his affair with Lewinsky.

"While the president has apologized for lying to the American people about this affair, he has denied that he committed any crimes," Knollenberg said.

Knollenberg said the House had "a constitutional obligation to seek out the truth in the fairest, more

expeditious manner."

"The allegations of perjury and obstruction of justice are serious matters that must be fully investigated. To do anything less would set the terrible precedent that the chief law enforcement officer of our nation can swear under oath to tell the truth and then lie for political convenience."

Rivers, whose district includes Plymouth, Plymouth Township, Canton Township, Garden City, Westland and part of Livonia, voted for the Democrats' amendment to place a time limit on the inquiry through Dec. 31. It also called for the House approval of any needed extensions or referrals on other possible investigations into campaign finance

Please see IMPEACHMENT, A4

Trial from page A1

He estimated that Bargowski was driving 35 mph to 40 mph in the 35 mph zone before she increased her speed to "around 45 mph."

Signal flashing

Krause said he braced himself as he saw a turn signal flashing on Novell's car, and he said Bargowski didn't hit her brakes. Krause said he didn't remember if Bargowski was turned toward passenger Serda and talking when the accident occurred.

Novell's attorney, Stephen Boak, argued that Novell shouldn't stand trial for negligent homicide because he was merely trying to complete his left turn when Bargowski ignored the traffic light.

Boak and Assistant Wayne County Prosecutor Wade McCann differed on whether Bargowski had time to stop her car before the light changed.

Boak argued that Novell had the legal right of way to complete his turn but that Bargowski kept driving "obviously in an attempt to get through the light before it turned red."

Boak said Bargowski refused to yield "as she was required to do under the law."

"Mr. Novell had the right of way. He was not negligent," Boak said.

But McCann said drivers like Bargowski, approaching a changing traffic light, "are very likely going to proceed through the intersection because they don't have time to stop."

McCann argued that Novell, not Bargowski, should have

Westland police have said both Novell and Bargowski had perfect driving records.

yielded.

Westland police Officer Ron Kroll testified that Novell admitted he tried to turn left when the traffic light was yellow.

Police Officer Jack McIntosh, an accident reconstruction specialist, testified that no skid marks were found on the road. He estimated that Bargowski was driving at or near the posted speed limit.

The accident occurred on a clear, sunny day.

To stand trial

On Thursday, McKnight stated that there was enough evidence to order Novell to trial because he could be "a substantial cause of the death of this young woman."

Westland police have said both Novell and Bargowski had perfect driving records.

Novell could face a maximum sentence of two years in prison if he is convicted as charged of negligent homicide.

For now, he is free on a \$50,000 personal bond. But 18th District Court administrator David Wiacek said Novell has been ordered to abide by judicial orders such as avoiding drugs, appearing for random drug screenings and continuing to attend classes at Wayne State University.



STAFF PHOTOS BY TOM HAWLEY

On the rock: Max Trombley, 2, (left) of Westland and Alex Cubr, 4, of Westland climb up the simulated rock mountain at Corrado Park in Westland.

Town hall meeting Nov. 12

The final Town Hall meeting for the year is scheduled for 7 p.m. Thursday, Nov. 12, at the William P. Faust Public Library of Westland, on Central City

Parkway between Warren and Ford roads. Town hall meetings give residents a chance to air concerns to the mayor and his administration.

Park from page A1

But city officials don't plan to stop there, Kosowski said. The city is seeking a state grant to install a hockey rink and a roller skating path at Corrado Park.

"Hockey is being played right now on the tennis courts, and we want to stop that," Kosowski said.

The city is seeking a state grant to install a hockey rink and a roller skating path at Corrado Park.

City officials hope to receive a grant in time to implement the new measures as early as next spring. The grant would cover 75 percent of the cost, with the city paying the remaining tab.

Macuga also commended the city for placing a stop sign at Mackenzie and Flamingo — a move that she said has cut down on drag racing in the area.

What's more, Kosowski said the city is trying to start a north-end neighborhood watch program that would include efforts to protect Corrado Park from potential vandals. To help, call (734) 722-7620.

Kosowski said the city wouldn't have been as successful with transforming Corrado Park unless residents had shown an interest in their neighborhood.

"The residents have really helped out," he said.



Sliding In: Alex Cubr, 4, of Westland enjoys the new slide, part of the new playground equipment at Corrado Park in Westland.

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STAFF PHOTOS BY TOM HAWLEY

Paper pumpkins: Alyssa Young, 7, (left) of Westland gets a little orange paint on her hands while painting paper pumpkin at the "Turn off the Violence Night." Her friend (right) is Gianna Brooks, 8, of Westland.

Off

from page A1

television programming and to get them to participate in activities together.

"The purpose is to get families out together and enjoy recreation instead of parents dropping off their kids and leaving," Kosowski said.

Mayor Robert Thomas and Deputy Mayor George Gillies helped kick off the evening with opening remarks.

Among the fun during Thursday's 6:30-9 p.m. event:

- Children enjoyed a giant, inflated slide brought in by the Rotary Club.

- DARE (Drug Abuse Resistance Education) police officers sponsored a hockey puck shoot, and they shot basketball with youngsters.

- The Dad's Club sponsored a barrel race in which children and parents tried to beat each other pushing barrels.

- Chip "the wonder dog" was brought in by the Michigan Humane Society to let volunteers teach children how to care for pets.

- Westland firefighters brought emergency vehicles that participants could see. Firefighters even let children and parents take rides in a high-rise ladder. Police vehicles also could be seen up close



Pig puppets: Kelsey Blevins, 7, and mom Darla (right) of Westland make one of the "Three Little Pigs" puppets.

by children.

- First Step, a program that helps abused women and their children, had an informational booth.

- Clowns Around Redford did face-painting and made balloons into the shape of animals.

- Westland's library sponsored a project allowing children to make their own puppets.

- Numerous arts and crafts tables were set up to let chil-

dren try their hand at art.

Martin said Westland Police Explorers served hot dogs and walked the grounds to make sure the event didn't have any snags.

"They were everywhere," she said. "They were incredible."

Kosowski also commended local clubs and civic organizations for helping out.

"The clubs around here really helped us out," he said.

Martin labeled the evening "a wonderful success."

Woman faces fraud charges

BY MATT JACHMAN
STAFF WRITER

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A 31-year-old Westland woman faces trial on fraud charges in the use of a bank card and two credit cards belonging to her late mother.

Lisa Ann Highfield was sent to Wayne County Circuit Court on six felony counts Thursday after her preliminary hearing before 16th District Court Judge Kathleen McCann. She is currently free on a \$5,000 bond.

The prosecution contends Highfield, on two occasions in May, used a credit card issued to her mother, Mary Highfield, signing her mother's name. In another May incident, she used a bank card to take money from her mother's account, the charges say.

The transactions related to the

charges total less than \$825. Defense attorney Timothy Ash said after the hearing there was no criminal intent on his client's part.

Mary Highfield, 48, and her husband, Jacob Highfield, 58, were killed in April in a fire at their house on Barkley in Livonia. Lisa Highfield, her husband, Joe, and their two children lived with the elder Highfields at the time.

Patrick Highfield, Jacob Highfield's son and the executor of his estate, testified Thursday that he has found about \$200,000 of credit card debt in his father's name. He estimated that \$40,000 to \$50,000 can be attributed to his father.

Patrick Highfield went to police in June after finding that credit card accounts of his father and stepmother's had been used

after their deaths.

In the use of the credit cards, Lisa Highfield is charged with two counts of forgery and two counts of possessing a financial transaction device without the owner's consent. She had also been charged with two counts of using false pretenses to obtain more than \$100, but McCann agreed with defense attorney Timothy Ash that those charges plus the forgery charges amounted to double jeopardy. The false pretenses charges, which carry a lesser penalty, were dismissed.

In the use of the automatic teller machine card, she is charged with using false pretenses and possessing a financial transaction device without the owners consent.

The forgery charges each carry a penalty of up to 14 years in prison.

New ADD support group to meet

A new support group will meet next week for parents of children who have Attention Deficit Disorder (ADD) or Attention Deficit Hyperactivity Disorder (ADHD).

The first session is scheduled for 9:30-11:30 a.m. Wednesday, Oct. 14, at P.D. Graham Elementary School, 1265 S. John Hix at the corner of Avondale.

Cost is \$3 and includes baby-sitting, but participants need to call (734) 595-2279 to register.

The Wayne-Westland school district's Family Resource Center is spearheading the effort, in hopes of starting biweekly meetings.

"We understood through several school districts that a lot of parents are feeling that they just don't get the support they need," Family Resource Center director Jacquie Martin-Downs said Monday.

Organizers plan to help parents learn about nutrition, discipline skills, getting children to focus on tasks, getting them to cooperate in household chores, completing school work and other responsibilities.

Wednesday's session will feature Denise Collins-Robison, who has her master's degree in social work and who comes from the Hegira Prevention behavioral health group.

"She's very familiar with all the symptoms of ADD (and ADHD) and how to help parents," Martin-Downs said. "This new group will provide education and support at the same time."

Organizers plan to help parents learn about nutrition, discipline skills, getting children to focus on tasks, getting them to

cooperate in household chores, completing school work and other responsibilities.

"The parents may have children as young as 3 or as old as 18," Martin-Downs said.

The support group isn't limited to Wayne-Westland district residents.

"It's really for anybody in all of the metropolitan area," Martin-Downs said.

She said the group is different from other support groups because it has a master's level facilitator.

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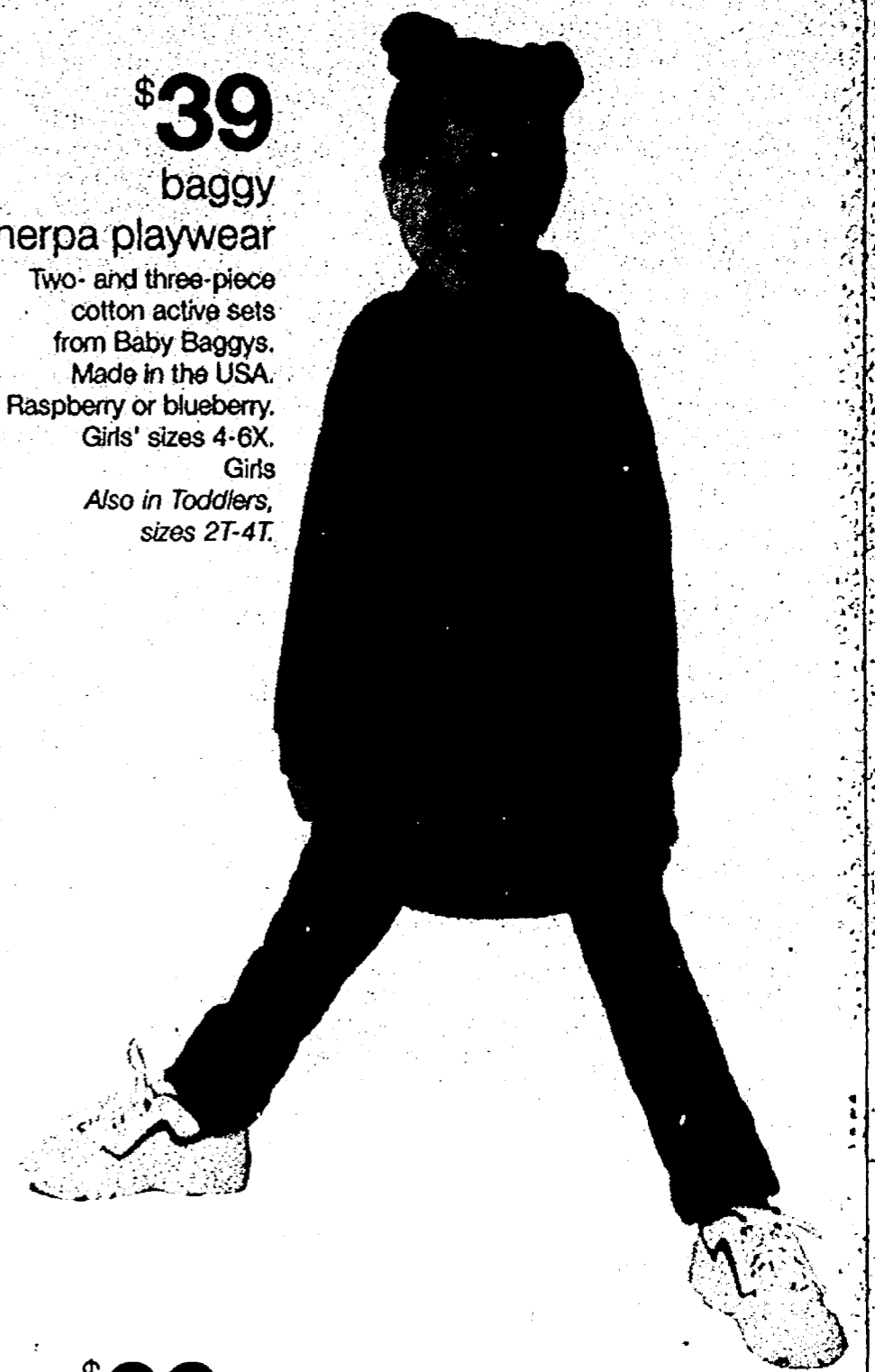
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Impeachment from page A1

of the White House travel office. "I thought it was a pretty good compromise," Rivers said.

The intent behind the proposal was to keep focused on the allegations, Rivers said. She didn't vote for the Republican proposal because it did not limit the time and scope of the inquiry.

Congress needed to deal with the inquiry, Rivers said. "The Democrats' proposal was better than this (Republican proposal). It allowed for new material and a simple extension of time. It deals with those issues."

Knollenberg said the Republican resolution was patterned after the model used during Watergate. "It provides congressional Democrats with shared investigative power and shared subpoena power. It also provides full access to all proceedings for the president's lawyers."

Rivers said her constituents were split on her decision, much like Congress was. Some were angry with Rivers for voting no, others felt the country had been through enough and want the (independent counsel Ken) Starr investigation to end soon, Rivers said.

"People recognized that (the vote) was a difficult decision," Rivers said. "Some were angered, while others felt it was the right thing to do."

Rivers said it wasn't clear how her vote would

■ 'People recognized that (the vote) was a difficult decision. Some were angered, while others felt it was the right thing to do.'

Lynn Rivers
—U.S. congresswoman

affect her re-election efforts on Nov. 3, about three weeks from now. After her vote Thursday, Rivers read three or four polls in various publications. "One said the Democrats would be hurt, the other said the Republicans would be hurt."

On whether she considered her district a "swing" district, Rivers said, "I consider my district to be a lot like America. Michigan voters tend to vote for the individual rather than the party."

Once the inquiry begins before the House Judiciary Committee, Rivers believes it should remain in Congress and not in the newspapers or television news shows.

"I'm concerned that this issue is ripe for partisan in-fighting. I hope we can rise above that. We can differ on our votes and still behave in a bipartisan manner."

PLACES AND FACES

Hoedown that helps

They're calling it a hoedown for a worthy cause.

Starting Monday, employees of the Westland Red Lobster will dress in hoedown style and place scarecrows, haystacks and other fall props around the restaurant.

They're asking patrons to bring cans of food that will be turned over to the Westland Goodfellows organization to help the needy, general manager Joe Bauer said.

The project runs Monday through Sunday at Red Lobster, 5774 Wayne Road north of Ford Road.

Make a difference

Westland will be the site of an event on Make A Difference Day, Saturday, Oct. 24.

The project is being hosted by the Wayne-Westland Salvation Army. Concerned Americans 4 Cultural Exchange is also involved.

The project will involve 300-400 volunteers who will provide blood pressure checks and immunizations from 11 a.m. to 2 p.m. at 2300 Venoy Road in Westland.

The project is open to the general public. For more information, contact Leau'Rette Douglas at (734) 722-3660.

Author to visit

Stephanie Mittman, author of "A Kiss to Dream On," will be at Paperbacks n' Things, 8044 N. Wayne Road, Westland, from 2:30-4:30 p.m. Sunday, Oct. 25. For information, call (734) 522-8018.

Conference planned

The Church of Jesus Christ of Latter-Day saints is holding a single adult conference in the Westland Michigan Stake (Similar to a Catholic diocese) center at 7575 North Hix Road in Westland on Saturday, Oct. 17.

Cost is \$10 and the public is welcome.

The conference, which includes single adults from the Ann Arbor, Bloomfield Hills, Grand Blanc, Detroit, Windsor and Westland Stakes of the church, is for all single adults, age 30 and older.

Mari Vawn Tinney of Canton, the director for the conference, said, "This will be a time when single adults, inside and outside of the church, can find help for many of the trials that they face on a daily basis. We will have workshops on weight loss and fitness, internet job sources, fun date and party ideas, beekeeping, family history software, with a tour of the Family History Library in the Westland Stake Center, and personal relationships, among others."

For more information call Marlene Thomas at (313) 846-1912, Joyce Black at (734) 451-8264 or the Singles Hotline at (734) 480-4619.

OBITUARIES

HELEN CAULKETT

Funeral services for former Westland resident Helen Caulkett, 80, of Indiana were Oct. 9 in Thayer-Rock Funeral Home, Farmington. Officiating was the Rev. George Jarrell of Metropolitan United Methodist Church.

Mrs. Caulkett, who died Oct. 6 in Whiting, Ind., was born in Superior, Wis. In addition to Westland, she was also a former resident of Farmington and Detroit. She lived in Indiana one year. She was an obstetrical nurse who worked in Sinai, Grace, Mt. Carmel, Crittenton Hospitals and the Arnold Home in Detroit. She attended college in Superior, Wis. She was a member of Metropolitan United Methodist Church. Mrs. Caulkett was a member of St. Gemma's Senior Citizens. She traveled extensively by train.

Surviving are: son, James (Lynne) of Florida; daughters, Beth (William) Balasia of Indiana and Mary (Dennis) Morgan of Farmington; sisters, Bernice Hanson, Delores Mathison, Doris Wick and Florence Olsen; eight grandchildren; and six great-grandchildren.

Mrs. Caulkett was preceded in death by her husband of 47 years, Harland (1989).

Memorials may be made to Arthritis Foundation, 23999 Northwestern Highway, Suite 210, Southfield, Mich. 48075-6820.

LORANE E. MACK

Funeral services for Lorane Mack, 65, of Plymouth were Oct. 2 in Vermeulen Funeral Home, Plymouth Township, with burial at Glen Eden Memorial Park, Livonia. Officiating was the Rev. Brian Tweedie.

Mrs. Mack, who died Sept. 30 in Livonia, was born in Detroit. She was a homemaker.

Surviving are: husband, Ronald; son, Richard (Pam) of Canton; daughters, Karen (Donald) Fabri of Hartland and Terry (William) Kerby of Ann Arbor; brother, Thomas Riley of Northville; sister, Dolores Kish of Westland; and seven grandchildren.

Memorials may be made to Angela Hospice, 14100 Newburgh, Livonia 48154-5010 or Karmanos Cancer Institute Plymouth Region, 744 Wang St., Plymouth 48170-3446.

DOROTHY A. KENT

Funeral services for Dorothy Kent, 69, of Romulus were Oct. 5 in Uht Funeral Home with burial at North Farmington Cemetery, Farmington.

Mrs. Kent, who died Oct. 1 in Romulus, was born in Detroit. She was a laundry department worker in a health-care facility.

Surviving are: son, Robert of Westland; daughter, Karen (Donald) Antilla; brother, Raymond Sherman; and two grandchildren.

Mrs. Kent was preceded in death by her sister, Irene Sherman.

LAWRENCE WARNER

Funeral services for Lawrence Raymond Warner, 70, of Westland were Saturday, Oct. 10, at Uht Funeral Home with burial at Udell Cemetery, Ypsilanti.

Mr. Warner, who died Oct. 8, was born in Ypsilanti.

He was a foreman in the printing business.

Survivors include his wife, Irene Warner; daughter, Debra (William) Korreck; brother, Leonard Merritt; sister, Virginia Estermyer; grandson, Billy Korreck; and granddaughter, Alaina Korreck.

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A living trust avoids all this by avoiding probate and minimizing estate taxes. Plus, a living trust will protect your estate if you become incapacitated during your lifetime by avoiding a conservatorship. This means your estate will be managed as you see fit, not as a court-appointed guardian sees fit.

To find out more about the benefits of living trusts, attend one of these free seminars...

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Refreshments Served—Plenty of free parking. Please arrive early, seating may be limited.

When you attend one of these seminars, you'll receive a FREE, 1-hour consultation with an attorney (worth \$150)...so you can find out how a living trust will benefit you.

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Voters will decide assisted-suicide issue

BY TIM RICHARD
STAFF WRITER

trichard@oe.hometown.com

The ballot language is blunt: "suicide." Merian's Friends, the group that collected a quarter-million signatures to put it on the ballot, doesn't use the word "suicide." It prefers "physician aid in dying" and "terminally ill patient's right to end unbearable pain or suffering."

On Nov. 3 the argument will come to a head when voters decide for or against Proposal B, an amendment to the Public Health Code that would legalize and regulate a physician-prescribed lethal dose so a patient could end his own life.

Prop B would overturn an act (Senate Bill 200) by the Michigan Legislature that took effect Sept. 1 making physician-assisted suicide a five-year felony. It is the second effort by the Legislature to halt the controversial ministrations of Jack ("Dr. Death") Kevorkian, the retired West Bloomfield pathologist who has helped more than 100 patients end their lives. So far, no jury has convicted Kevorkian.

Excess red tape?

Prop B is long (40 pages, at least 10,000 words) and complex. It involves an attending physician, a consulting physician, a pharmacist, a large Oversight Committee appointed by the governor, a residency rule, a list of options the patient must be

given, and a seven-day waiting period.

Isn't Kevorkian's way simpler and less bureaucratic?

"Those are safeguards," said Ken Shapiro, a spokesperson for Merian's Friends, the group pushing Prop B. It was named for Merian Frederick, an Ann Arbor woman who was an early Kevorkian patient. "And what's wrong with the way Kevorkian is doing it?"

"If people have any complaints, it's with the physicians who weren't doing anything for their patients before they got to Kevorkian. Like him or not, everybody has to give him credit for bringing the issue to the front."

"When this is legalized and regulated, you have fewer people that will take it than when you ban it. The reason is that you know you're in control," said Shapiro, a retired Champion Products worker who has had melanoma for 20 years.

'Treatable'

Opposed to Prop B is Dr. John Finn, executive medical director of Hospice of Michigan in Southfield. Finn said physician-assisted suicide is "more of an issue for the worried-well and the chronically ill suffering with untreated depression and social isolation."

"Pain and depression are treatable," said Finn. "The solution is not (Prop B) but improved physician competencies in end-

of-life care."

Finn called Prop B "flawed" because it's difficult to predict that a patient has six months or less to live. "Fifteen percent of our (hospice) patients live longer than six months. Each week, we discharge people from hospice because somehow they've gotten better."

Meanwhile, he said, a 1996 law called the Dignified Death Act gives patients the rights to know their prognosis, to have pain management, to refuse even life-sustaining treatment, and to appoint a decision maker with durable power of attorney.

Shapiro said a study in the Journal of the American Medical Association says "doctors are very good at predicting who is going to die, when they're going to die." He said the 1996 law doesn't help patients who don't respond to pain control.

M.D. as C.O.

Suppose a Catholic doctor — who believes with Cardinal Adam Maida that "physician-assisted suicide is morally wrong; such actions destroy God's gift of life" — is asked by a patient for help in dying and refuses. Prop B says the doctor "shall" refer the patient to a more cooperative doctor; if he doesn't, he can be fined \$10,000 and jailed 90 days.

"Is that fair?" Finn and Shapiro were asked. "It isn't fair," said Finn, "because it stretches a Catholic

physician's ethical zone ... This is not an area that needs to be subjected to courts and overzealous prosecuting attorneys. Many physicians would be conscientious objectors."

"It's an absolutely appropriate thing to be in the bill," replied Shapiro of Merian's Friends. "A doctor's religion should not affect his treatment, whatsoever. He has an ethical responsibility to tell me if he's opposed to this and to help me find (another)."

Secrecy issue

Prop B sets up a 17-member state Oversight Committee to review patients' records and determine compliance by the two physicians and psychiatrist. It would be entirely exempt from the "sunshine laws" — the Open Meetings and Freedom of Information Act.

Shapiro disagreed that everything would be a secret. "The only thing that would be denied are the individual patient records," he said.

But Sec. 5685 would provide: "All proceedings, minutes, conclusions and actions" are exempt, not just the patient's medical records. Only the panel's "statistical summary" would be a public document.

The panel is told it must collaborate with epidemiologists at a state university on compliance, and even that would be kept secret from the Freedom of Information Act.

A matter could become public

Proposal B

Initiated legislation to legalize the prescription of lethal doses of medication to terminally ill, competent, informed adults in order to commit suicide

THE PROPOSAL WOULD:

- ▶ Allow a Michigan resident or certain out-of-state relatives of Michigan residents confirmed by 1 psychiatrist to be terminally ill with 6 months or less to live to obtain a lethal dose of medication to end his/her life.
- ▶ Allow physicians, after following required procedures, to prescribe a lethal dose of medication to enable a terminally ill adult to end his/her life.
- ▶ Establish a gubernatorially appointed, publicly-funded oversight committee, exempt from Open Meetings Act and whose records, including confidential medical records, and minutes are exempt from Freedom of Information Act.
- ▶ Create penalties for violating law.

Should this proposal be approved?

YES

NO

if the panel discovers a caregiver "willfully" or "recklessly" failed to comply and turned the case over to the prosecutor.

Twenty states have rejected assisted-suicide measures. Oregon has passed one. Of 10 patients approved for physician-

assisted suicide, eight carried it out and two died before it could be carried out.

Shapiro and Finn were interviewed on Channel 7's "Spotlight" program to be broadcast at 12:30 p.m. Sunday, Oct. 11.

Rouge 'Friends' plan annual meeting

Friends of the Rouge, a group promoting restoration and stewardship of the Rouge River ecosystem through education and citizen involvement, will hold its annual membership meeting at 6 p.m. Thursday in Room 170 in the Henry Ford Community College Dearborn Heights Center, 22586 Ann

Arbor Trail. Cameron Priebe, director of Wayne County Department of Public Services, will discuss Newburgh Lake and wetland banks. Dick Wolinski will discuss the frog and toad survey completed earlier this year along the Rouge River.

Friends of the Rouge also will

award certificates and name badges to the first class of Rouge River stewards, a group of volunteers who have received special training to participate in public outreach and river stewardship programs. Board members will be elected and mem-

bers updated on activities. Visitors will have a chance to see the new offices of Friends of the Rouge.

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After earning his medical degree at Wayne State University, Dr. Dodds completed his internship and residency at Providence Hospital. Among his other awards and activities, Dr. Dodds was honored as Resident Teacher of the Year each year from 1995 through 1998. He is also a member of the American College of Obstetrics and Gynecology and the American Medical Association.

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As space permits, the Observer & Eccentric Newspapers print, without charge, announcements of class reunions. Send the information to Reunions, Observer & Eccentric Newspapers, 36251 Schoolcraft, Livonia 48150. Please include the date of the reunion and the first and last name of at least one contact person, and a telephone number.

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A reunion is planned for Oct. 24. (313) 886-0770
Class of 1973
Nov. 28 at The Red Fawn, Allen Park. (734) 522-9325 or (734) 676-8838

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Nov. 27 at Weber's Inn in Ann Arbor. (800) 677-7800 or reunions@taylorpub.com

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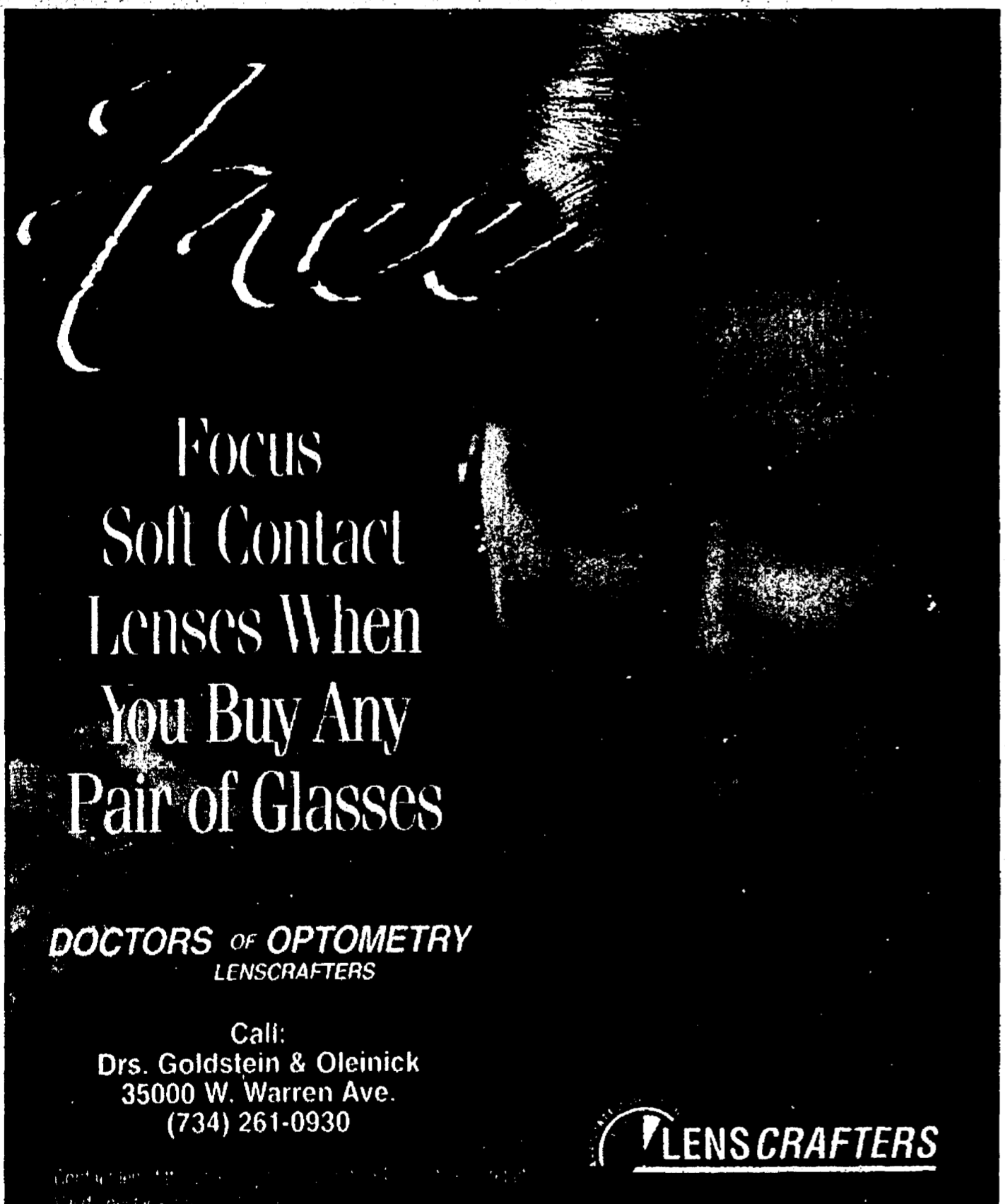
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Thurs., Oct. 22 7-8:30 p.m.
Women and Heart Disease
Heart disease is the leading killer of women over 40. This informal discussion will cover what's different about heart disease in women and will answer your questions on how you can live a more heart-healthy life. Presented by Cardiologist Barbara Kong, MD.



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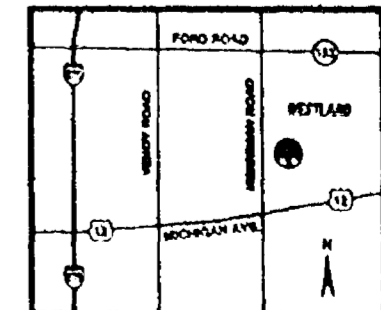
- Ribbon Cutting (6 p.m.)
- Facility Tours
- Meet & Greet Physicians and Staff
- Health Screenings
- Kids - wear your Halloween Costume!
- Give-a-ways
- Refreshments
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2 Unique



KELLI LEWTON

Tips to tailgate

Keeping Hot Food Hot

- Thermoses come in many sizes and shapes
- Don't forget your cooler is not just for keeping food cold, it can also serve as a heat insulator. You can line a small cooler with a heavy plastic bag and store hot stews, chili, wing dings or sausages for later feasting.

Keeping Cold Food Cold

- Conventional coolers are always good. If you have larger items such as platters or trays, try lining a large box like the bottom of a sheet cake box with heavy plastic. Line the bottom of the box with ice, set platters on the ice and then place a loosely packed bag of ice over your platters or trays.
- Be careful with spreads that contain mayonnaise. They spoil quickly.

Ten Unofficial Rules for Tailgating

- Pack, transport and maintain food at the proper temperature
- Divide and delegate responsibilities
- Make it simple and easy to transport
- Choose food you nab and eat standing up with minimal utensils
- Having a master plan and doing pre prep is a must
- Have a menu plan for success in all weather conditions
- Offer a balance of items to please all
- Bring both hot and cold beverages
- Arrive early to stake a claim
- Post game tailgating is just as good as pregame, so don't forget to pack extra goodies

Tips from Adrienne Amelio, 2 Unique corporate sales manager, sports fan, and tailgater

Tailgating isn't just for football fans

Rah...Rah... go team, go... Bring in the bands, cheerleaders, teams and most importantly, don't forget the food. The change of season with the autumn colors and crisp air conjures a vision for many of us. Of what else but? Tailgating!

You'll find the food and sports fanatics in the parking lots before college and pro games. We wear funny hats, bold colors, wacky outfits and paint our faces, all in support of our team. These traveling food fests can range from simple to elaborate. A day of spirited fun and simple planning can be exhilarating.

Expert opinions

When I decided to write this article, I called a friend and tailgate wizard, Andrew Price of Northville. Andrew is a "true blue" fan of Michigan and arrives at his special spot around 8:30 a.m. for the 3:30 p.m. kick off, via his M-van, which is embossed with autographs of players, media personalities and celebrities. He only uses this special vehicle for tailgating. Andrew starts his tailgate affair by cracking eggs for his Farmers Market Style omelet loaded with cheeses, sausage and veggies. By 11 a.m., Andrew and 50 of his friends and family are reveling in pre-game fun.

"It's about being outdoors and sharing camaraderie," he said. "It's a big block party. We share food and company in the out of doors, renew old friendships and make new ones. How often in our busy day-to-day lives can you take a whole day to enjoy people, and traditions over food and sports?"

P.S. Andrew says:

"Don't forget the grill. It's an institution. Start with sausage and peppers in the early fall (you'll need foil to cook your veggies on top of the sausage.) As the weather gets cooler, move on to chili and warm bread on the barbecue. Go Blue!

For those on the sidelines, don't believe for a moment that tailgating is only for football games. Eating habits, traditions and people's perceptions have changed over the past few years. It's not a prerequisite of tailgating to have game tickets. You can enjoy good friends, family and food out of doors by spending a day in the country enjoying the color change or visiting an apple orchard.

LOOKING AHEAD

What to watch for in Taste next week:

- Focus on Wine
- Pumpkin patches

Pleasures of PIZZA

It's not junk and it can be good for you

BY PEGGY MARTINELLI-EVERTS
SPECIAL WRITER

Americans love pizza! We eat 90 acres of it everyday. It is estimated that 94 percent of Americans would list pizza as one of their favorite foods, and children ages 3-11 prefer pizza over all other foods. A little over half of us prefer thin crust pizza and nearly three quarters of pizza is eaten at home.

Made popular in this country by soldiers who brought the idea of pizza home from Italy after the end of World War II, pizza is thought to have evolved from Egyptian flat bread. It may have begun as a use for leftover bread dough.

Literally translated, pizza means "pie," but it has evolved to mean the savory tart covered with tomato sauce, mozzarella cheese and other toppings such as pepperoni and sausage.

Pizza may be considered "fast food," but it is certainly not junk food. Pizza dough is usually made with fortified and enriched flour, the cheese is an excellent source of calcium, an important nutrient known to be lacking in young people's diets, and toppings such as tomatoes, mushrooms, onions and green peppers provide some vitamins and fiber.

Traditional pizza favorites such as pepperoni and Italian sausage are much higher in fat and sodium, but can be enjoyed occasionally. Other healthy ingredients like chicken, scallops and Canadian bacon allow you to pack nutrition and wonderful taste on a crust.

The caution for those who eat some restaurant pizzas is that they can be high in fat. There can be oil in the crust, and many crusts are baked in oil to give them a crispy texture. Traditional pizza toppings - double cheese, pepperoni and sausage - only add to the high fat content. But don't despair, pizza is even more delicious when it is made with less oil, less cheese and topped with fresh vegetables. Order your pizza that way when you eat out.

The secret to making pizza a part of a nutritious, balanced meal is contrast and variety. A spicy pizza that is balanced with a cool salad or delicately flavored fruit dessert allows for all the major food groups to be included in one



Weeknight treat: Easy Greek Pizza starts with a three-ingredient crust that's topped with fresh spinach, tomatoes, olives and tangy feta cheese.

meal. That's nutritious!

Pizza is quite easy to make at home. If you have the right equipment, I like to use a pizza stone for baking - or better yet - cook it on the grill. A basic pizza starts with homemade or frozen bread dough. It is important that your dough be a bit on the stiff side. If the dough is too moist it will stick to surfaces instead of holding together and stretching well.

Begin by forming a crust by stretching the dough with your hands like pizza chefs in the movies. However, I usually finish rolling out the dough with a rolling pin to get a nice, thin crust. Spread corn meal liberally on your pizza stone or cookie sheet before placing the dough on top. The corn meal acts like little ball bearings, and your pizza won't stick to the pan. If you're using a pizza stone, follow the manufacturer's instructions.

If you prefer a traditional pizza - sauce, mozzarella cheese, and pepperoni - spread your sauce thinly over the dough. A little sauce goes a long way. Too much sauce will make the dough too wet to cook thoroughly, so go lightly.

My friend Mickey is adventurous when it comes to making pizza. Her goal is not to duplicate a commercial pizza but to create something new and delicious. She thinks of the dough as her canvas.

Please see PIZZA, B2

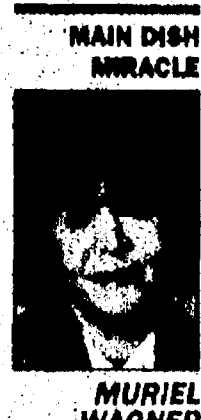
Pizza dough tips

- Pizza dough performs best at room temperature.
- You can use honey in place of sugar in a basic pizza dough recipe, but use a smaller amount. Honey tends to hold moisture so your crust may not be as crispy. Better yet, don't sweeten your pizza dough.
- If your dough browns too much, replace about 10 percent of the water with milk. It will help control browning and adds tenderness to the dough.
- You can mix flours such as whole wheat or rye with regular bread flours for an interesting flavor, but go lightly, whole wheat flour doesn't have the elasticity of bread flour and tends to rip instead of stretch.
- Eggs can be added to pizza dough to give the dough a golden color.
- Add a bit more water and yeast if you have hard water and a bit less water and yeast if you have softened water.
- If you're using frozen bread dough, cover it with oiled plastic wrap to prevent formation of a crust during thawing.
- If you make thick crusted pizza, the dough needs to be thawed, risen then rolled out and proofed before adding ingredients. (Proofing is a final short rising before baking).
- Pierce the pizza dough with a fork to prevent blistering during cooking.

Pizza comparisons

- **Homemade, cheese/sausage** (4 oz. - 1 slice)
 - 310 calories
 - 13g protein
 - 11.4g fat
 - 946mg sodium
 - 288mg calcium
- **Frozen Lean Cuisine** (5.1 oz.)
 - 310 calories
 - 17g protein
 - 8g fat
 - 930mg sodium
 - 350mg calcium
- **Microwave Pillsbury** (4.5 oz.)
 - 308 calories
 - 14g protein
 - 15g fat
 - 781mg sodium
 - 196mg calcium
- **Jeno's Crisp and Tasty** (4.05 oz. - 1/2 pizza)
 - 296 calories
 - 11.8g protein
 - 15.4g fat
 - 811mg sodium
 - 170mg calcium
- **Banquet Zap, deluxe** (4.8 oz.)
 - 330 calories
 - 13g protein
 - 13g fat
 - 890mg sodium
 - 192mg calcium

Take the fat, not flavor out of Chicken A La King



MURIEL WAGNER

Who would have predicted the deluge of reduced fat and fat free foods that you can find in today's supermarket? Ten years ago, it wouldn't have seemed possible that fat, saturated fat and cholesterol would become household words.

The link between fat and cholesterol and heart disease began to be soldered in the 1950s. But it took many studies to be sure that saturated fat and cholesterol were the real villains. Saturated fat was found to be three times more likely than cholesterol to raise your blood

cholesterol level.

Since the risks of diabetes are primarily associated with poor blood circulation, it's no surprise that the new recommendations from the American Diabetes Association center on reducing fat intake. Saturated fat has been indicted as the culprit in many cancers

of the bowel, breast and prostate. ■ **Saturated fat has been indicted as the culprit in many cancers of the bowel, breast and prostate.**

Such news from the researchers has prodded smart eaters and smart cooks into action. We have learned how to make substitutions, and increase seasonings in lowered fat recipes, because the fat is not there to carry the flavor.

A case in point is my recipe for Chicken A La King. This used to be a favorite treat for showers, weddings and festive luncheons at a long-gone restaurant in the Fisher Building in Detroit. You remember Chicken A La King - chunks of chicken, bread, pimiento, mushrooms and peas nestled in a thickened sauce of butter and cream inside a patty shell made with buttery French puff pastry.

My version has much of the magic minus 90 percent of the fat and 60 percent of the calories. Instead of the fat-laden patty shell, a slice of bread stuffed

into the cup of a muffin tin holds this no less delicious, but fat reduced chicken dish. If you make the bread 100 percent whole wheat instead of white, you'll add fiber too.

To increase the flavor, I've added white wine Worcestershire sauce and thyme. Evaporated skim milk preserves the consistency of the cream sauce. The sherry helps mask the milk's slightly caramelized flavor.

I like to poach my chicken with a pinch of herbs in the chicken broth for flavor. But you could use many of the ready prepared cut-up chicken breasts that are now available. The varieties of prepared food appearing in ever increasing numbers at meat counters and vegetable departments continue to amaze me.

Despite its reduced calorie and fat content, this Chicken A La King will add enough oomph to all those showers, brunches and luncheons that dot your holiday calendar. It's still a main dish fit for a queen (or king). And - long live the queen or king!

■ See recipe inside

Pizza from page B1

Sometimes she uses chèvre (goat) cheese, sometimes she substitutes a little flavored oil or pesto for the sauce.

Mickey uses fresh herbs whenever possible. Her favorite toppings include green and red bell peppers, spinach, mushrooms, chopped fresh basil and oregano, and a combination of chèvre and mozzarella cheese. Good pizza cheese should "stretch" when melted without become rubbery or burned.

Some pizza makers like to put their cheese on top, others like the toppings to go last. Add toppings from the outside in like mushrooms, onions, tomatoes,

olives, pineapple, or other vegetables. If you do use meat, add it last.

Grilling pizza is fun and imparts a flavor similar to cooking pizza in a brick oven.

Allow your pizza to rest for at least one minute before cutting. Anyway you slice it, pizza can be part of a nutritious diet.

Peggy Martinelli-Everts of Clarkston is a registered dietitian and director of clinical operations for HDS Services, a 32-year-old Farmington Hills-based food service and hospitality management and consulting company.

Thanksgiving recipes sought

Everyone knows the best recipes are ones you share. Send us your favorite Thanksgiving recipes, don't forget leftovers, for publication on Sunday, Nov. 22.

Tell us why the recipe is your favorite. Was it passed down generation to generation? If your recipe is chosen, you'll receive an apron, and newly published

cookbook along with our thanks. Be sure to include a daytime phone number where you can be reached.

Send or e-mail recipes to Keely Wygonik, Taste Editor, Observer & Eccentric Newspapers, Inc., 36251 Schoolcraft, Livonia, MI 48150, kwygonik@oe.homecomm.net

Your family will flip over homemade pizza

See related story by Peggy Martinelli-Everts on Taste front.

immediately, 4 servings. Provided by Kretschmer Wheat Germ

EASY GREEK PIZZA

- 3 cups packed raw spinach leaves (about 4 ounces), large stems removed
- 1-1/2 cups low-fat baking mix
- 1/2 cup toasted wheat germ, plus additional for sprinkling on cookie sheet
- 3/4 cup skim milk
- 1 cup chopped seeded tomatoes
- 3/4 cup red onion rings (about 1/2 medium onion)
- 1/4 cup sliced pitted Kalamata or ripe olives
- 4 ounces feta cheese, crumbled
- 1 teaspoon dried oregano leaves

Heat oven to 425 degrees F. Lightly spray large cookie sheet with vegetable cooking spray. Sprinkle with wheat germ. Rinse spinach well. Place wet spinach in medium skillet. Cover and cook over medium-low heat just until wilted, about 3 minutes. Drain spinach well; set aside. In a large bowl, combine baking mix, 1/2 cup wheat germ and milk. Stir with fork until thoroughly combined. Turn dough out onto lightly floured surface. Knead 8 to 10 times. Roll into 14-inch circle; transfer to cookie sheet. Top with spinach, tomatoes, onion rings, olives and cheese; sprinkle with oregano. Bake 20 minutes or until crust is golden brown. Serve

BASIC PIZZA DOUGH

- 2 teaspoons active dry yeast
 - 1-2/3 cups warm water
 - 4 cups bread flour (can substitute 1 cup whole wheat for 1 cup bread flour)
 - 2 teaspoons salt
- If using a breadmaker, put water into dough pan first, then add dry ingredients. Process on dough setting.
- If making by hand, dissolve yeast in the warm water and set aside.
- Mix the flour and salt together, making a well in the center.
- Add the yeast liquid and mix together. The dough should be quite soft.
- Knead until silky and elastic. Cover and set in a warm draft-free place to rise. It should be ready to deflate in about an hour and a half.
- Carefully press the air from the dough and let it rise again. The second rise should take half the time of the first one. It is now ready to shape into a pizza or use in the grilled pizza recipe below.

Provided by HDS Services

PERSONAL SIZED GRILLED PIZZAS

- Basic pizza dough
- Sauces such as Traditional pizza sauce
- Olive oil flavored with basil, oregano and garlic
- Very thinly sliced fresh tomatoes, drained on towelings
- Pesto
- Salsa
- An assortment of cheese. I like a variety of hard grating, white semi-soft and tangy crumbling cheese like: Mozzarella
- Provolone
- Chèvre (goat)
- Feta
- Bleu
- Parmesan
- Cheddar
- Toppings including: Chopped green and red peppers
- Chives, chopped finely
- Chopped fresh spinach
- Chopped fresh mushroom
- Artichoke hearts
- Sliced, pitted olives
- Very thin slices of pepperoni (turkey pepperoni is now available)
- Ham slices
- Cooked and crumbled bacon
- Turkey sausage, cooked and crumbled
- Chopped fresh herbs, including basil, oregano, tarragon, marjoram
- Slice dough into six pieces and form into balls.

Roll each ball into a personal-size pizza dough. Let the dough rise in a warm spot at least 30 minutes on a surface that has been spread with corn meal (so dough won't stick).

Fire up your grill. (I use a gas grill, but a charcoal grill works well, too.)

Place crusts directly on clean grill grate. Cover and cook quickly, for about 2 to 3 minutes.

Crusts should cook through and have golden-colored grate marks. Your flame is too hot or you've left them on too long if they get scorched or burnt.

Your flame is not hot enough if dough sticks to grates. Remove crusts once they are cooked.

When guests arrive, instruct them to put a crust on a plate, brush it with a sauce and top with desired cheeses and toppings. Tell them to be frugal - toppings piled high won't cook well.

You can finish cooking pizzas on the grill or in a traditional oven at 375 degrees.

Place pizzas on a cookie sheet or pizza stone and bake until toppings are cooked through and cheese is melted (usually about 10 minutes). If using a pizza stone, preheat the stone in the oven or grill and then place pizzas on the hot stone.

Parmesan and feta cheese don't melt like mozzarella. Pizzas with these cheeses are done when other toppings are heated through. Provided by HDS Services

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in the 90s
by Herbert M. Gardner, D.D.S.

DRYING TIMES

Those who take antihistamines for colds, flu, or allergies should be aware that these medications dry the mouth along with runny noses and watery eyes. This unwelcome side effect deprives the teeth of the bathing effect of saliva. This is no small matter, since saliva not only limits the growth of cavity-causing bacteria, it also bathes the teeth in minerals that can help early-stage cavities remineralize, or heal, in the short run, drinking plenty of water can help keep teeth and soft oral tissues moist during limited use of long-term medications as anti-depressants and high-blood pressure medications that cause enduring cases of dry mouth.

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Sports fans will cheer these tailgate recipes *Treat your guests to chicken a la king*

See related story on Taste front.

Whether it's a football game, pumpkin picking, the zoo, or an autumn roadside picnic, try a tailgate this fall.

Recipes compliments of Chef Kelli L. Lewton owner of 2 Unique Caterers and Event Planners in Bloomfield Hills. Kelli is a graduate of Schoolcraft College's Culinary Arts program, and a part-time instructor at the college. Look for her 2 Unique column in Taste on the second Sunday of the month.

8 BEAN VEGETARIAN CHILI

- 1 cup carrots (diced)
- 1 cup red pepper (diced)
- 1 cup green pepper (diced)
- 1 large onion (diced)
- 1 cup celery
- 3 tablespoons olive oil
- 1 tablespoon garlic (chopped)
- 1 tablespoon chili powder
- 2 teaspoons black pepper
- 1 tablespoon salt
- 2 teaspoons cumin
- 1/2 cup kidney beans
- 1/2 cup cannellini beans
- 1/2 cup garbanzo beans
- 1/2 cup black beans
- 1/2 cup pinto beans

- 1/2 cup navy beans
- 1/2 cup black eyed beans
- 1/2 cup Calypso beans
- 1 (32 ounce) can chopped tomatoes with juice
- 1 (32 ounce) can tomato puree
- 1 bay leaf
- 1/2 cup parsley or cilantro, chopped

In a large stockpot heat oil and diced vegetables. Sauté for 2 minutes over medium heat.

Add spices and continue to sauté for 2 minutes over low heat.

Add chopped tomatoes and puree; simmer for 20 minutes.

Add beans and simmer for another 20 minutes

Adjust seasoning to taste.

Serve with yogurt or sour cream, grated cheddar cheese and tortilla chips.

JALAPENO CORN SPOON BREAD

- 1 1/2 cups all purpose flour
- 1 1/4 cups corn meal
- 1 tablespoon baking powder
- 2 teaspoons salt
- 1/2 cup unsalted melted butter (cooled)
- 1 1/2 cups milk
- 2 eggs (separated)

- 1/4 cup honey
- 1/2 cup corn
- 3 jalapeno chillies (steamed, seeded)
- 2 tablespoons cilantro (minced)
- 3 tablespoons sugar

Preheat oven to 375°F. In a large bowl combine flour, corn meal, baking powder and salt.

In separate bowl stir together the butter, milk, honey, egg yolks, jalapenos, cilantro and corn.

In a third bowl, beat the egg whites until soft peaks form, then add sugar and continue beating until mixed.

Gently fold flour mixture into butter/milk mixture then fold in egg whites.

Put mix into 9-inch cake pan or in muffin tins and bake at 350°F for 20-25 minutes.

These are some great spreads for breads, crackers, and pita chips.

OLIVE TAPANADE

- 1/2 cup pitted Kalamata olives
- 1/2 cup sliced California olives
- 2 tablespoons olive oil
- 2 tablespoons garlic
- 1 tablespoon herbs of your choice

- Salt and pepper to taste
- Lemon juice to taste

Puree all main ingredients in food processor. Add garlic. Stream in olive oil and lemon juice. Add herbs, salt and pepper.

ROASTED EGGPLANT AND GARLIC SPREAD

- 2 large eggplants, sliced and roasted
- 3 cloves garlic, roasted
- 2 tablespoons olive oil
- 1 teaspoon chopped fresh parsley
- Juice of 1/2 lemon

Puree all main ingredients in food processor. Add garlic. Stream in olive oil and lemon juice. Add herbs, salt and pepper.

SUN DRIED TOMATO SPREAD

- 1 cup sun dried tomatoes (reconstituted)
- 3 roasted garlic cloves
- 2 tablespoons olive oil
- Salt and pepper to taste

Puree all main ingredients in food processor. Add garlic. Stream in olive oil and lemon juice. Add herbs, salt and pepper.

Treat your guests to chicken a la king

See Main Dish Miracle on Taste front. Recipe compliments of Muriel G. Wagner.

CHICKEN A LA KING IN CROUSTADES

- 1 cup sodium and fat reduced chicken broth
- 1 pound boneless, skinless chicken breasts
- 1/4 teaspoon dried thyme
- 2 teaspoons canola oil
- 1/2 pound mushroom caps
- 3 tablespoons cornstarch
- 1 can (12 oz.) evaporated skim milk
- 1 (10 oz.) package frozen peas, defrosted
- 1 red bell pepper, cut into strips
- 2-3 tablespoons sherry
- 1 teaspoon white wine Worcestershire sauce
- 6 slices whole wheat bread, crusts trimmed

Heat chicken broth with thyme. Add chicken breasts. Simmer until chicken is thoroughly cooked (about 25 minutes). Remove from broth and cool. Save broth. Cut or tear chicken into large chunks. Set aside.

Heat canola oil in non-stick skillet. Add mushrooms, bell pepper strips and defrosted peas. Cook,

stirring until softened. Remove from skillet. Set aside.

Mix cornstarch with a little evaporated milk to make a paste. Add remaining milk and broth. Stir over low heat until thick and smooth. Stir in sherry and Worcestershire sauce. Add vegetables and chicken to sauce. Adjust seasoning. Serve in Croustades.

To make Croustades

Flatten each bread slice with a rolling pin. Fit each slice into a muffin tin pressing the bread against the sides of the cups. Bake in a 350°F oven for about 10 minutes until edges are golden. Remove from muffin tin after cooling. Serves 6.

Food Facts (per serving): Calories 268, fat 4.5g, saturated fat 0.8g, cholesterol 93mg, sodium 188mg

Food Exchanges: 3 lean meat, 1 starch, 1 vegetable

Look for Main Dish Miracle on the second Sunday of the month in Taste. Muriel G. Wagner is a registered dietitian and nutrition therapist with an office in Southfield. She publishes "Eating Younger," a quarterly newsletter with recipes and nutrition tips. To subscribe, send a check for \$13.50 to "Eating Younger," P.O. Box 69021, Pleasant Ridge, MI 48069.

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University of Michigan Health System

Rustle up a pot of vegetarian chili in no time at all

BY DANA JACOBI
SPECIAL WRITER

While in Austin, Texas recently, I ordered chili. The dense, slurpy bowl of red that arrived contained honest chunks of hand-chopped meat simmered with searingly hot ground chile and perfumed with oregano. Intense aromas of cumin and garlic wafted from the steaming bowl. Only the addition of canned tomato made this different from chili con carne as it was invented in Texas, somewhere back in the 1800's.

In all honesty, I would cook chili, either con carne or meatless, more often if it did not take so much time. When using meat,

I want it hand-chopped, so it's nice and nubby, and chopping enough for a worthwhile pot of chili takes a while. For meatless chili, simmering the beans together with all the other ingredients until they knit together with feisty flavor is also time-consuming.

Thinking about this, and about how beans are such a great source of fiber, folacin and other good things, I set out to make a quick-cooking chili packed with the same depth of intense and balanced flavors as those which are slow-cooked.

I started with canned beans. For quick, profound flavor, the answer included a good broth. I

used ground chile peppers, though you could use a prepared chili powder. (I prefer the distinctive flavor you get from the individual seasonings. Also, I have a personal aversion to the taste of dried garlic, an important ingredient in chili powder.)

At the end, I thickened the chili with masa harina. Some supermarkets, as well as Hispanic food stores, carry this meal made from dried corn cooked with a lime. It gives chili the taste of fresh tamales and adds a creamy texture. If you can't get masa, corn meal will do just fine.

Harry James, a great American musician, said, "Next to jazz music, there is nothing that lifts

the spirit and strengthens the soul more than a good bowl of chili." I think this meatless version proves it.

VEGETARIAN CHILI

- 1 tablespoon extra virgin olive oil
- 1 medium yellow onion, chopped
- 1 medium green bell pepper, cut in 1/2-inch pieces
- 1 tablespoon finely chopped garlic
- 1-3 jalapeno peppers, seeded and minced
- 1 tablespoon ground cumin
- 2 teaspoons ground ancho chile, or 1 tablespoon chili powder
- 1 teaspoon dried oregano
- 2 (15-ounce) cans pinto beans, rinsed and drained
- 1 cup coarsely chopped canned tomatoes, drained

- 2 cups vegetable broth
- 1/2 cup chopped cilantro leaves
- 2 tablespoons masa or corn meal

Freshly ground black pepper In a medium Dutch oven, heat the oil over

medium-high heat. Saute the onion, bell pepper and garlic in the oil until

the onion is translucent, about 4 minutes.

Add the jalapeno pepper, cumin, ancho chile or chili powder, and oregano.

Stir until the spices are fragrant, about 1 minute. Take care not to let them burn.

Add the beans, chopped tomatoes, all but 3 tablespoons of the vegetable broth, and the cilantro. Set the remaining vegetable broth

aside. Bring the chili to a boil, reduce the heat and simmer, uncovered, for 10 minutes.

Meanwhile, place the masa or corn meal in a small bowl. Mix in the reserved vegetable broth, stirring to make a smooth mixture. While stirring the chili, blend in the corn mixture, blending it in well. Mix in a generous amount of freshly ground black pepper. Continue simmering the chili 10 minutes longer. For the best flavor, let the chili sit 1-2 hours, reheat, and serve.

Each of the four servings contains 245 calories and 5 grams of fat.

Information and recipes written for the American Institute for Cancer by Dana Jacobi, author of "The Best of Clay Pot Cooking" and "The Natural Kitchen: SOY!"

TUES. WED. THURS Specials

Thank You to all the old and new friendly faces we have seen in our new Westland location! To show our appreciation, we are offering some wonderful specials to delight your taste buds. Remember the many choices of quality, fresh meats we have to offer you...and the many ways to serve them! Just ask Bob!

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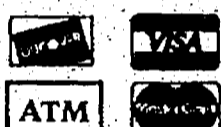
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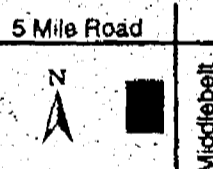
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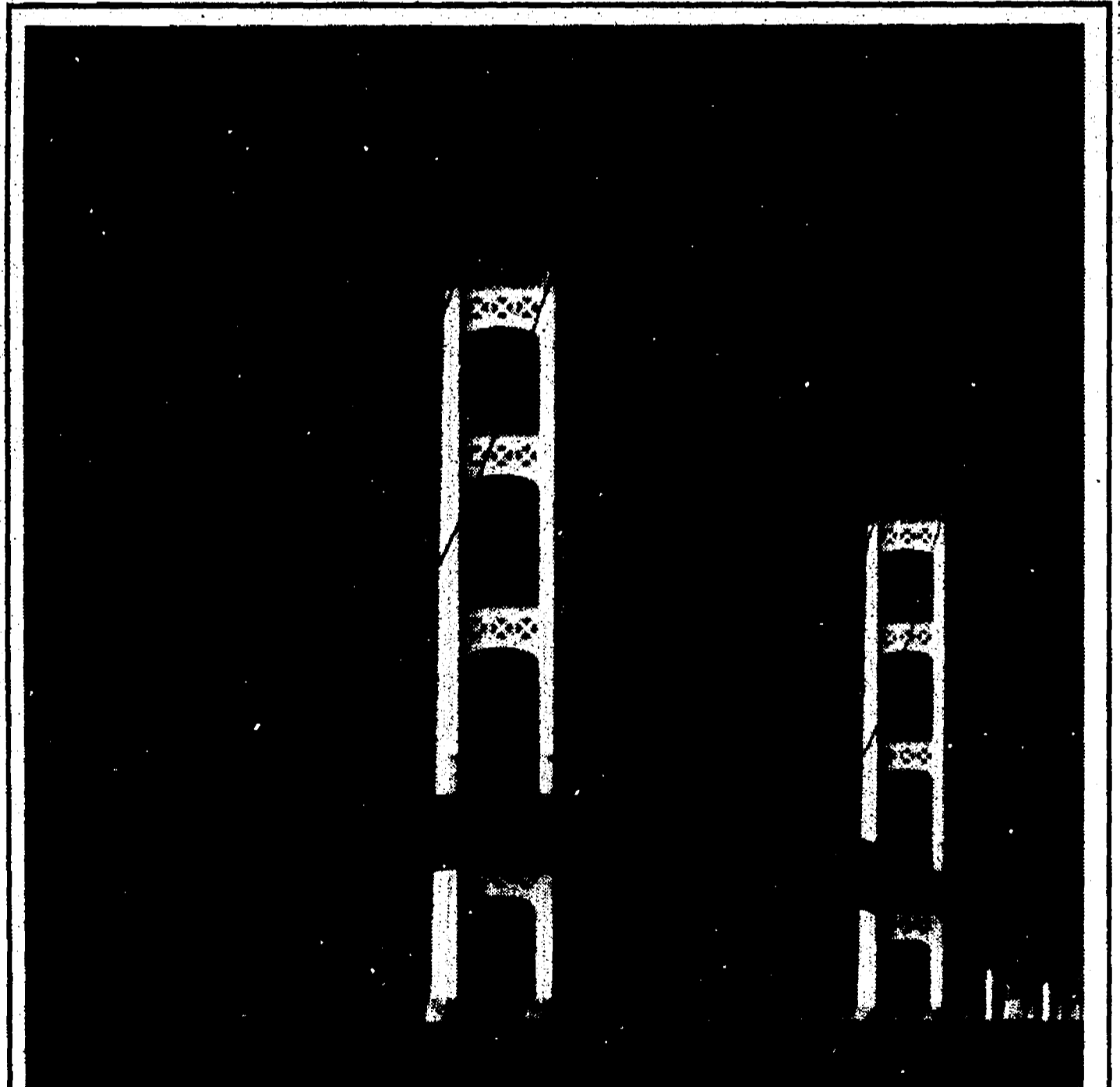


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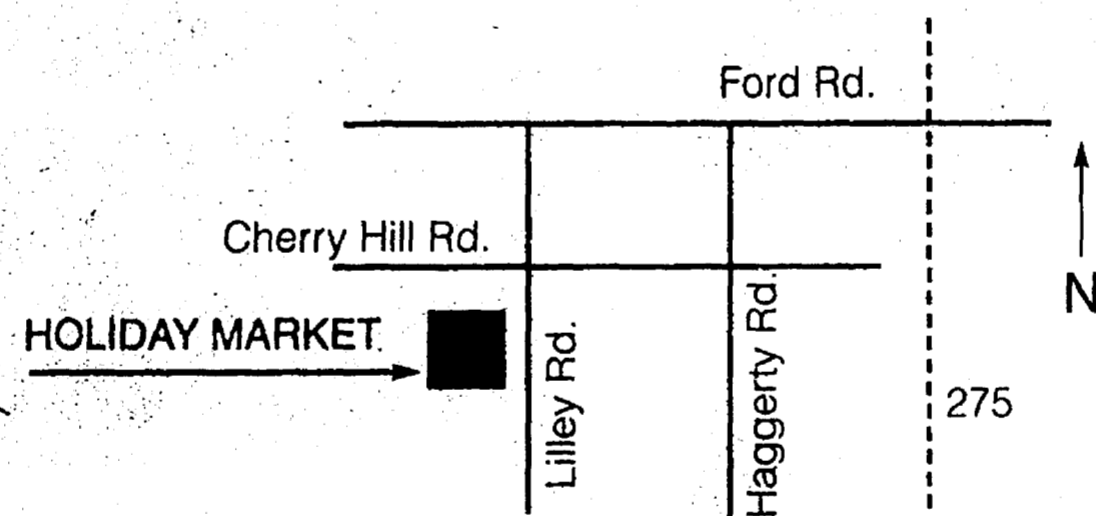
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ARTISTIC EXPRESSIONS



LINDA ANN CHOMIN

Dracula dances on Devil's Night

If you ask Kendra Phillips what is the scariest scene in "Dracula," she'll tell you it's the final one where she drives a stake through the Prince of Darkness's heart.

Phillips, a Westland resident, dances the role of Mina (Wilhelmina) in the Plymouth Canton Ballet Company's Oct. 25 and Oct. 30 productions of Bram Stoker's classic tale at Clarenceville High School in Livonia.

"Dracula comes up behind me, and I don't know he's there," said Phillips. "It never fails someone in the audience screams, look behind you."

For all of the dancers in "Dracula," the challenge is portraying their parts. While productions such as "The Nutcracker" tell a story they don't involve much acting. "Dracula" is different.

Set in the 18th century, the ballet spins a web about the Count who packs up his coffin and moves to London after life in Transylvania becomes scarce. Choreographed by Mark Nash for the Plymouth Canton Ballet, the original production tells the story through the eyes of Mina, Lucy's best friend. Lucy is the one who becomes one of the walking dead after Dracula bites her several times.

Frightening

"There's only two screams in the whole production and mine is one of them," said Phillips. "But I've had no problem because the dancer who plays Dracula is so frightening."

WHAT: The Plymouth Canton Ballet Company scares up choreographer Mark Nash's version of Bram Stoker's "Dracula."

WHEN: 2:30 p.m. and 7:30 p.m. Sunday, Oct. 25 and 7:30 p.m. Friday, Oct. 30.

WHERE: Clarenceville High School Auditorium, 20155 Middlebelt, (south of Eight Mile Road), Livonia.

TICKETS: \$10 adults, \$8 children age 12 and under, call (734) 397-8828.



On the dark side: Plymouth Canton Ballet Company members Dean Sheremet and Kendra Phillips dance their way through Bram Stoker's "Dracula."

do pranks," said Greene.

Word of mouth should ensure a full house, according to Dean Sheremet who plays Mina's fiancé. Jonathan Harker is the unlucky real estate agent sent to Dracula's castle to finalize the Count's purchase of Carfax Abbey in London. Sheremet won the national Starpower competition for the Mr. Dance title in Las Vegas this summer.

"People didn't know what to expect the first time," said Shoremet, a senior at Plymouth Canton High School. "But afterwards, they said they'd wished they would've brought everyone and their brother."

Now that Dracula is about to arrive in Livonia, Greene is excitedly asking everyone to come, and on Devil's Night to wear costumes. She cautions parents, however, not to bring anyone below age 5.

Please see EXPRESSIONS, C2

Plymouth Symphony

changes with the season



Flute soloist: Deborah Rebeck Ash performs Corigliano's "Pied Piper Fantasy."

BY LINDA ANN CHOMIN
STAFF WRITER
lchomin@oe.homecomm.net

Russell Reed waved his baton for the string players to embark on Mendelssohn's Symphony No. 3. The Plymouth Symphony Orchestra members had waited for this moment, tuning up and running through passages. Along with the sweet strains of strings, changes were in the air. This is to be Reed's last season as music director but one that will be long remembered.

Flute soloist Deborah Rebeck Ash is the first guest artist and will perform Corigliano's "Pied Piper Fantasy" at the Saturday, Oct. 17, opening concert. Written for James Galway, "Pied Piper" is not your typical flute concerto. It pits the flute against the orchestra which is a rat. Rebeck Ash as the flutist tries to destroy the rat. There are also 12 offstage flutists in the seven movement piece.

A member of the Plymouth Symphony since 1981, Rebeck Ash is studying for a doctorate degree at the University of Michigan. She is the winner of the 1997 National Flute Association Professional Performer's Competition.

"We've got a terrific season for the musicians and audience," said Reed. "There's some interesting programming like the 'Pied Piper.' I call it a theater piece because it has lighting and costumes and child actors from (Plymouth Community Arts Council's) Whistle Stop Players who fol-

low the piper."

The final concert with his sons David (violin) and Robert (cello) as guest artists will be the high point of Reed's 13 years with the orchestra. In between the first and last concerts the orchestra is featuring soloists Glenda Kirkland and Conwell Carrington, choirs from Plymouth Canton Educational Park and Northville High School, the Plymouth Canton Ballet, and guest conductors such as Anthony Iannaccone and Anthony Elliott.

A performance of James Lentini's "Sinfonia di festa," especially commissioned in celebration of the 50th

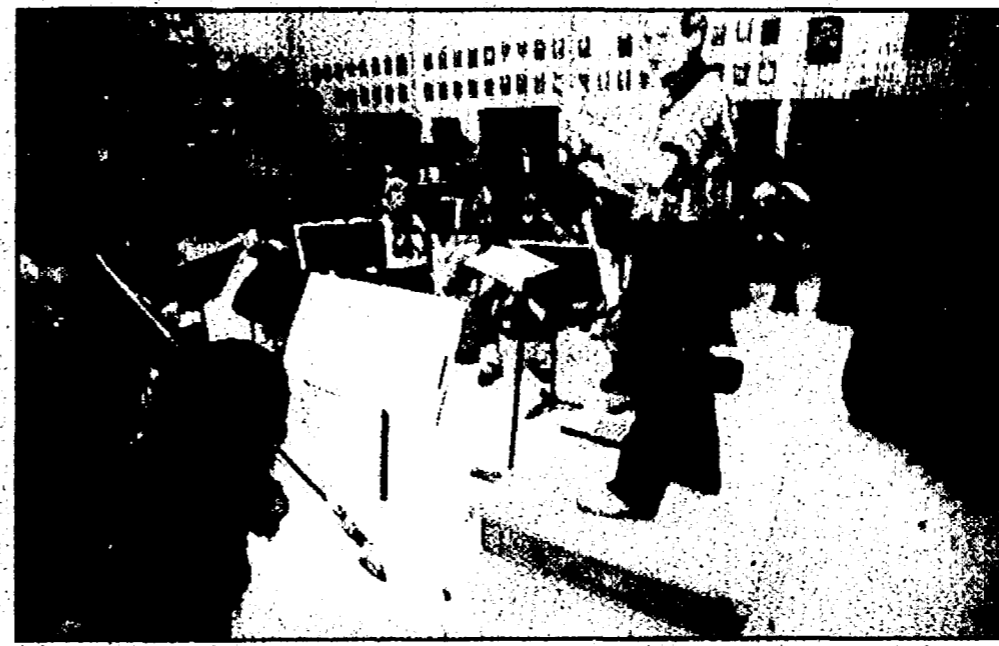
anniversary of the Plymouth Symphony, the annual Pops Dinner and Chamber Concert are some of the other treats on the menu.

On-Stage, the popular pre-concert lecture program, will return, said Reed, to give the audience an opportunity to meet the soloists and learn about the music so they can "appreciate it and enjoy it more as well as feel a personal connection that they wouldn't have felt otherwise."

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Please see SYMPHONY, C2



Season opener: Russell Reed leads the Plymouth Symphony Orchestra in the opening concert of its 53rd season Oct. 17.

PLYMOUTH SYMPHONY ORCHESTRA

WHAT: Opens its 53rd season with familiar classics. Orchestra flutist Deborah Rebeck Ash performs Corigliano's "Pied Piper Fantasy."

WHEN: 8 p.m. Saturday, Oct. 17. Afterglow to follow at John Cleveland's Water Club Grill, 39500 E. Ann Arbor Road, Plymouth. Afterglow tickets \$5.

WHERE: Plymouth Salem High School Auditorium, 46181 Joy Road (at Canton Center Road), Canton.

TICKETS: \$12 adults, \$10 seniors/college students. Students through grade 12 admitted free. Season tickets \$114 adults, \$105 seniors are available through opening night. Call (734) 451-2112 for concert or season tickets.

SEASON SCHEDULE

■ 8 p.m. Friday, Dec. 11, and 3 p.m. Saturday-Sunday, Dec. 12-13 - The Nutcracker with the Plymouth Canton Ballet Company at Plymouth Salem High School Auditorium.

■ 8 p.m. Saturday, Nov. 21 - "All American" concert featuring guest conductor Anthony Iannaccone, and soloists Glenda Kirkland and Conwell Carrington at Pease Auditorium, Eastern Michigan University.

■ 8 p.m. Saturday, Jan. 30 - Chamber Concert featuring PSO musicians and Youth Artist Competition winner at the Plymouth Canton Little Theatre.

■ 8 p.m. Saturday, Feb. 20 - "February Festivities" with guest conductor Anthony Elliott at Plymouth Salem High School Auditorium.

■ 6 p.m. Friday, March 12 - Pops Dinner Concert at Laurel Manor.

■ 8 p.m. Saturday, April 17 - "Reed Finale" features the conductor's sons David and Robert at Plymouth Salem High School Auditorium.

FILM

Film documents man's struggles, pain to 'Walk This Way'

BY LINDA ANN CHOMIN
STAFF WRITER
lchomin@oe.homecomm.net

When talking about his disability, Ron Bachman shoots straight from the hip. The double-amputee pulls no punches about being "beat up so bad emotionally in school and in his north-west Detroit neighborhood because he looked so different." But don't feel sorry for him. Bachman's positive attitude demonstrates the Northville resident has come to terms with the hand he's been dealt: Now he's on a mission to show others "you might walk that way, but I walk this way" in a film premiering Saturday, Oct. 17, at the Penn Theater in Plymouth.

The pain and struggle Bachman's encountered along the way is documented in "Walk This Way" but so, too, is the strength it took to overcome the negativity and become an everyday guy who rides a motorcycle, shops at the supermarket, and works out at the Power House gym in Farmington Hills. The only difference, as producer Kathryn Vander shows through vintage

"Walk This Way"

WHAT: Premiere of the 16mm documentary film about the life of double-amputee Ron Bachman.

WHEN: 7 p.m. and 9 p.m. Saturday, Oct. 17. Where: Penn Theater, on Penniman (east of Main St.), Plymouth.

TICKETS: \$10, call (248) 542-8935. A portion of proceeds benefit Detroit Area Film & Television, a nonprofit educational association.



Fooling around: Producer Kathryn Vander and Steven Tyler of Aerosmith take a break before filming his part in "Walk This Way."

footage taken at the Mary Freebed Rehabilitation Center in Grand Rapids, is that Bachman, who was born with a congenital birth defect, had his legs amputated at the age of 4. Still, he managed to raise his 18-year-old daughter, Alicia, now a student at Michigan State University, by himself from the time she was 4. One poignant scene, when Alicia was 8, shows how Bachman innovatively solved problems other parents could never imagine. When neither could reach the top of the Christmas tree to place the star, Bachman laid the tree down on its side.

His story

"It starts when I was 4 years old with my legs, then two weeks after without my legs," said Bachman. "Then it shows me at age 9, then in high school, married, divorced and raising Alicia. It's hard to chase after a 4-year-old when you're walking on your hands. From age 4 to 7 it was difficult physically, but from that age on she turned out to be

Please see FILM, C2



Inspiring story: Ron Bachman and Emmy award-winning producer Kathryn Vander teamed up to make "Walk This Way."

ART BEAT

Art Beat features various happenings in the suburban art world. Send Wayne County arts news leads to Art Beat, Observer Newspapers, 36251 Schoolcraft, Livonia, MI 48150, or fax them to (313) 591-7279.

WORKSHOP TODAY

Ojibwe Cathy Wurn presents a dreamcatcher workshop 11 a.m. to 3 p.m. Sunday, Oct. 11 at Woodland Indians Trading Company and Gallery, 26161 West Six Mile, Redford.

The fee is \$10 each. To register, call (313) 387-5930.

FREE CONCERT

The Schoolcraft College Music Department presents a recital featuring Schoolcraft piano faculty members Jason Sifford and Norman Vesprini 7 p.m. Friday, Oct. 16 in the Forum Recital Hall on campus, 18600 Haggerty Road, between Six and Seven Mile, Livonia.

For more information, call (734) 462-4400, ext. 5218.

LOOKING FOR SINGERS

The Motor City Metro Chapter of SPEBSQSA will sing during the holidays on Wednesday evenings, the four weeks before Christmas. Men willing to join us can come to our open auditions being held Wednesday evenings 7:30-10:00 p.m. in the chorus room of the Fine Arts Building on the Henry Ford Community College campus located at Evergreen and Ford Roads, Dearborn, Michigan.

For more information call 248-358-7393 or 734-261-5321.

PORTRAITURE CLASSES

The Art Gallery/Studio is offering art classes taught by Lin Baum 1-4 p.m. Thursdays Oct. 15, 22 and 29 at 29948 Ford Road, Garden City.

Students may work in any medium and subject matter. For more information, call (734) 613-4044 or (734) 261-0379.

CLAY FUNDAMENTALS

Learn about the properties of clay and construction techniques: carving, molding, textures, slab and coil construction 7-8:30 p.m. Thursdays, Oct. 15

and 22 at the Plymouth Community Arts Council, 774 North Sheldon at Junction.

The cost is \$40, all materials included. To register, call (734) 416-4278.

ART SHOW

Original watercolors, porcelains, needlework, and ornaments will be for sale 10 a.m. to 4 p.m. Saturday, Oct. 17 at the Shelden Senior Center, 10800 Farmington Road, south of Plymouth Road, Livonia.

Admission is \$1 for the show sponsored by Wickham Porcelain

Artists.

DIA COMES TO LIBRARY

A lecture and slide presentation titled "Rise of a Great Museum" takes place 2 p.m. Sunday, Oct. 18 at the Livonia Civic Center Library, 32777 Five Mile, east of Farmington Road. Sponsored by Friends of Livonia Libraries, the program is free. For information, call (734) 466-2491.

The program about the Detroit Institute of Arts will be given by Wendy Evans, a graduate of Oxford University, England. She

teaches art history at Wayne State University and an art history survey class at the Detroit Institute of Arts.

ARTISTS OF THE MONTH SHOWS

The Livonia Arts Commission presents fiber, watercolor and mixed media works at its three venues in October.

"Into My World," paintings by Farmington artist Alice A. Nichols continues through Oct. 31 in the Fine Arts Gallery at the Livonia Civic Center Library, 32777 Five Mile, east of Farmington.

Next to the gallery in the two circular showcases Maureen Zale of Union Lake exhibits contemporary fiber to Oct. 27.

Library hours are 9 a.m. to 9 p.m. Monday to Thursday, until 5 p.m. Friday-Saturday, and 1-5 p.m. Sunday.

The Independent Artists take over the lobby of Livonia City Hall to Nov. 6. Located at 33000 Civic Center Drive (east of Farmington), city hall is open 8:30 a.m. to 5 p.m. Monday-Friday.

The moments that define our lives don't take place on the grand stage of public view ~ but rather in the warmth and love of the place we call home.

'Our Town' offers diverse range of art

By FRANK PROVENZANO
STAFF WRITER
fprovenzano@oe.homecomm.net

Even in the local art scene, the Big Three are conducting a restructuring campaign.

Far from the heated competition of the auto industry, high-ranking execs from General Motors, Ford and Chrysler will go head-to-head.

But this time, they'll be on the same side.

In what sounds like a philanthropic monopoly, The Community House of Birmingham has assembled a stellar lineup of corporate celebrities to attract benefactors to the 13th annual "Our Town Art Exhibit & Sale."

Named GM president and chief operating officer G. Richard Wagoner Jr. will join top Ford executive Ed Hagenlocker and Tom Stalkamp of Chrysler at a gala preview.

The three executives and their spouses serve as co-chairs of the exhibition's benefactors committee.

Over the last three years, the exhibit has increased benefactor support from 192 to 515 patrons this year. That translates into more money at the largest fundraiser for the nonprofit organization, which provides a meeting place and a range of educational and "social enrichment" programs for local residents.

While the annual exhibit is expected to bring in \$130,000, the show has another purpose.

"Our mission is to be open to everyone, and for the public to see a diverse range of art," said Shelly Roberts, executive director of The Community House.

The emphasis of the exhibit, said Roberts, is on recognizing local artists and presenting mainstream art in an exhibit.

Participants include Igor Beginin of Canton.

There will be an assembly line of art hung in salon style along the walls, hallways, stairwells and ballrooms at the Williamsburg-colonial house just south of downtown Birmingham.

The exhibit is foremost an expression of artistic variety.

The 361-piece exhibit of Michigan artists presents a modest range of technical ability over artistic statements.



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Sunday, October 11, 1998



Sand spooks: The Halloween sand sculpture at Fairlane.

Get ready for tricks and treats

To help put you in the Halloween spirit, here's a trick and some treats:

Glowing treat: This is one promotion you can't help but like.

Now through the end of October, Halloween USA Costume & Decor Superstores are giving away a free glow stick with every children's costume purchased, so that the child can wear it while trick-or-treating and be more visible to motorists.

Last October, more than 8,000 glow sticks were given away as part of the company's Safety First program.

Halloween USA and Gags & Gifts are operated by Livonia-based Gags and Games Inc. Each year, Gags & Gifts stores become Halloween USA stores for the fall season and additional, temporary Halloween USA stores are opened at other locations.

Halloween USA stores are located in the Merri-5 Plaza in Livonia, the Van Beau Building in Royal Oak, the Westland Plaza in Westland, Hampton Village Centre in Rochester, ABC Plaza in Canton, Knollwood Plaza in West Bloomfield, Tel-Twelve Mall in Southfield, Summit Place Mall in Waterford, Shelby Township across from Lakeside Mall, and at more than 30 other locations in Michigan, Ohio and Illinois.

Tasty treat: Some people like to give out popcorn balls for Halloween, but Lucy Date of Troy and her sister, Paula Loeser, have an even better idea: gift baskets made of edible popcorn by their company, Just Popped.

The baskets are 8 to 12 inches in diameter and are made with corn syrup in much the same way that popcorn balls are. After they're molded and hardened, the baskets are filled with caramel corn, candy and gift items - whatever the customer desires. Prices start at \$30 and it's best to order at least two days in advance, Date said.

Just Popped has theme baskets for every holiday and special occasion. Its Halloween basket is orange and is filled with assorted white and milk chocolates and "spooky treats."

For more information, call (248) 528-0304 or (248) 528-9436.

Corny trick: Chicago-based Favorite Brands International, one of the country's top manufacturers of candy corn, sweetens your Halloween with everything you'd ever want to know about the little triangular treat - including how they get the white tip to taste different from the orange and yellow bands of each kernel.

(The trick is simple - three candy mixtures are piped into the molding machine. The orange and yellow mixtures are much the same, except for the color. The white mixture contains special ingredients to make it firmer and taste different).

Candy corn is a mellow creme candy, made of corn syrup, honey and sugar; one kernel has 4.4 calories and no fat; there are about 294 kernels in a one-pound bag; and the amount of candy corn produced in the United States each year, expressed as ears of corn, is 2.25 million ears.

Look for the Farley's and Sathers brand names at Sam's Club, Spartan, Rite-Aid, Save-A-Lot and Meijer stores.

Mall treats: Most shopping malls have Halloween events scheduled for this month. At Fairlane Town Center in Dearborn, for example, people can view a life-like, 40-ton Halloween sand castle through the end of October. And one of the attractions at Tel-Twelve Mall in Southfield is a "child friendly" animated Haunted House.

SHOPPING CENTERED



DONNA MULCAHY



STAFF PHOTOS BY JERRY ZOLINSKY

When John Darin traveled to England and France in 1997, he brought home a vision for a light-filled greenhouse structure that would become a signature English Gardens garden center. On Monday, Darin's European market opens its doors on Coolidge Highway, straddling the Royal Oak and Troy communities, just north of 14 Mile Road.

Darin, chief operating officer of the family-owned English Gardens, describes the new store as "a community gathering place."

"In Europe," he says, "huge garden centers are shopping destinations. They're located out in the countryside and resemble dressed-up greenhouses. People meet there to discuss how their tomatoes are doing or what bulbs they'll be planting this year."

English Gardens wanted to bring this same spirit to metro Detroit, and the European ambience is apparent as you approach the green-and-white-striped awnings that distinguish the facade. A 40-foot clock tower rises from the piazza-like portico, centered between wrought-iron gated and pillared patios that display seasonal decor. Bistro tables line the patios in warm months when customers can grab a coffee and pastry from the indoors bakery/cafe and retreat to the veranda for some perennial repartee.

Demonstration gardens are scattered throughout the parking lot, offering ideas for different kinds of cutting gardens, including a butterfly

garden.

Once inside, the horticultural impression continues in a conservatory filled with tropical and blooming plants, 20-foot palms and soaring 25-foot ceilings. An information kiosk directs guests through the 81,000-square-foot space.

Outdoor pavilion

Outside, find two greenhouses filled with bedding plants, perennials, vegetables, herbs and landscape plantings in the spring and summer, and live Christmas trees, mums, pumpkins and gourds in the fall and winter. The greenhouses are naturally ventilated and warmed with radiant heating. This outdoor sales area also houses a huge selection of garden statuary and fountains, a drive-through loading area, and pottery from across the world.

English Gardens offers a do-it-yourself landscape design option as well as full landscaping and installation capabilities. Should gardeners get the urge to wield a trowel and dig a little, there's even a new handwashing station and potting bench, an English Gardens first.

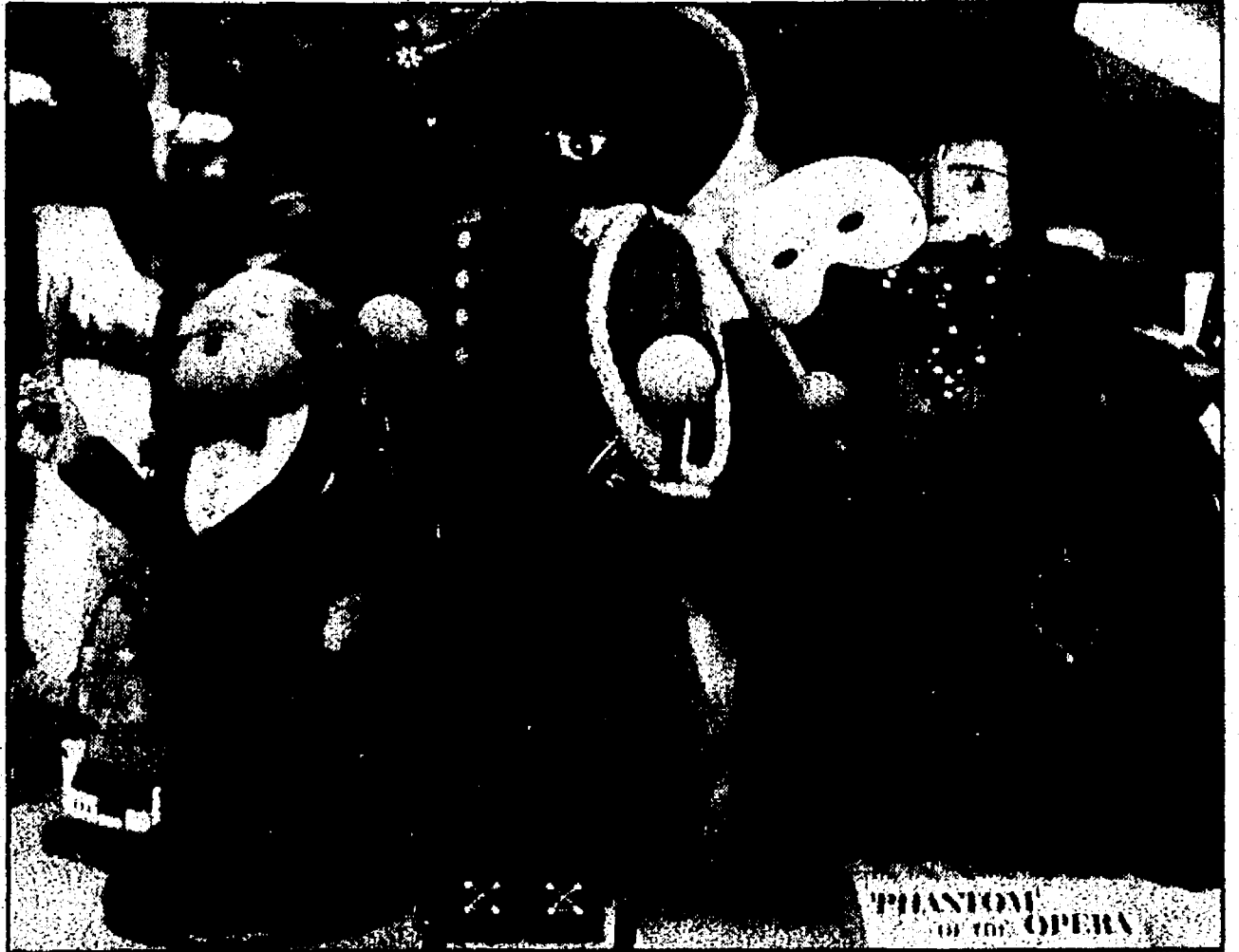
A Peek Inside

"Everything in the new store is bigger and better," says Darin. "This is the cream of the crop. It will be the model for everything we do in the future."

It seems that no amenity has been

English Gardens blooms beyond its roots

New garden center has European flair



In the garden: John Darin, left photo, poses beside a fountain in English Gardens' atrium. Above: Imported Steinbach nutcrackers fill shelves in the Christmas center.

overlooked in English Gardens' fifth location. There's space to hold garden club meetings, even a unique garden pharmacy.

"The pharmacy will diagnose plant problems and write 'plantscriptions,'" says Darin. "Just bring in your withered leaf."

Other service counters include a plant wrapping station, a floral design center for fresh and silk flowers, a "Casual Living Decorating Station" where customers receive design consultation and order custom outdoor furniture, a gift registry and a garden bookstore.

When the doors open Monday, tall display shelves will be filled with Halloween and Christmas trims and decorations, garden gifts, table fountains, bird feeders and ornaments. Fifteen decorated theme trees will light up the east-side window wall. A Dept. 58 boutique brims with limited-edition collectibles and imported Steinbach nutcrackers, and Christmas lights fill an entire department. Look for blue icicle lights, customized light sets, new tube

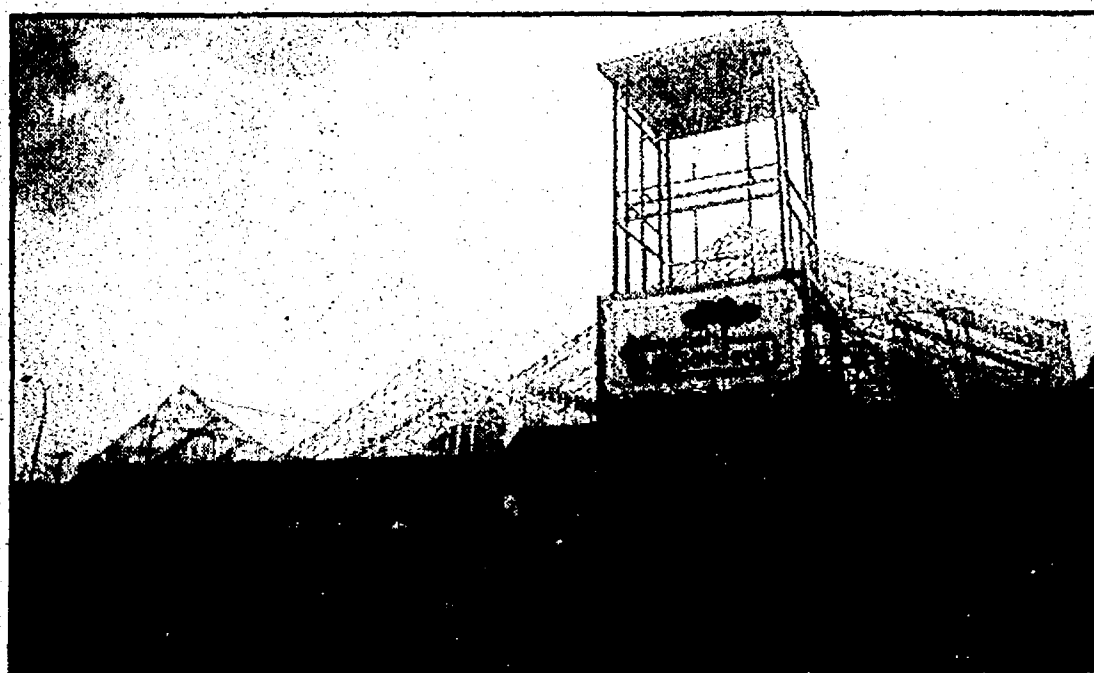
lights and fiber optic trees.

To capitalize on the seasonal business, Darin has provided the store with a massive on-site basement warehouse, ensuring that your purchase, from nativity scene to porch swing, is always in stock.

Today, when carefully tended gardens are thoughtful extensions of a home's interior, the garden center must meld exterior and interior decorating. It must also serve as a repository for new ideas and new looks.

So, when you visit English Gardens during this harvest time of year, take a moment to absorb the experts' flair for arranging mums and pansies, cornstalks, hay bales, pumpkins and gourds. Your front porch might resemble that of an English country cottage this fall.

English Gardens, 4901 Coolidge Highway, Royal Oak. Other English Gardens locations in Dearborn Heights, West Bloomfield, Clinton Township and Eastpointe.



European style: Striped awnings, a clock tower and pillared patios give English Gardens a continental look.



'Pot'-pourri: Meghan Burau prices pottery from Malaysia and Vietnam for the new Royal Oak English Gardens store.

News of special events for shoppers is included in this calendar. Send information to: Malls & Mainstreets, c/o Observer & Eccentric Newspapers, 805 East Maple, Birmingham, MI 48009; or fax (248) 644-1314. Deadline: Wednesday 5 p.m. for publication on Sunday.

SUNDAY, OCT. 11

DREAM ON
Woodland Indians Trading Co. presents a Dream-catcher Workshop by Cathy Wurn, Ojibwe. 11 a.m.-3 p.m. \$10. 26161 W. Six Mile Road, Redford; (313) 387-5930.

MONDAY, OCT. 12

FUR PETE
Saks Fifth Avenue and The Fur Salon invite you to meet designers Andre and Lisa Bisang and view their Fall 1998 Collection at an evening to benefit the Detroit Symphony Orchestra Hall Volunteer Council. Wine and hors d'oeuvres reception at 5 p.m., fashion show at 8 p.m. \$50 benefactors, \$35 patrons. Call (313) 676-5164. Fur Salon, second floor, Saks Fifth Ave., Somerset Collection.

TUESDAY, OCT. 13

DESIGNER DUDS

ADDED ATTRACTIONS

Nicole's Revival Designer Resale Clothier features nearly new designer fashions at the Westland Chamber of Commerce business luncheon at Joy Manor in Westland. Networking and lunch at 11:30 a.m., fashion show at 1 p.m. \$15. Call (734) 326-7222.

WEDNESDAY, OCT. 14

IN STRIDE
Westland Walkers Club holds its monthly meeting in the lower level auditorium of Westland Shopping Center. 9:30 a.m. Westland opens its doors to walkers beginning at 7 a.m. through Arcade 2.

THURSDAY, OCT. 15

FASHION FARE
Saks Fifth Avenue presents the Dana Buchman Fall 1998 Breakfast Fashion Show featuring misses, petites and plus sizes. 9:30 a.m. breakfast, 10 a.m. fashion show. RSVP (248) 614-3317. Designer Bridge Sportswear, Saks Fifth Ave., Somerset Collection.

POOCH PARTY

You are cordially invited to attend a book party for the debut of *Enter Barking* by Coco Chanel, Detroit's most barked about author. 5-8 p.m. Raphael's Magnificent Possessions, 1799 Coolidge, Berkley.

FRIDAY, OCT. 16

GILDING THE LILY
The Michigan Regional Lily Society holds its annual hybrid Lily Bulb Sale at the Birmingham Congregational Church, 1000 Cranbrook Road in Birmingham. 10 a.m.-4 p.m. Continues on Saturday.

SATURDAY, OCT. 17

DEBUT
Lane Bryant celebrates its grand opening at Hunter's Square, 31065 Orchard Lake Rd., Farmington Hills. The fashion retailer specializes in clothes for women sizes 14-28.

SUNDAY, OCT. 18

BRIDAL BASH
Brides-To-Be presents Fall's Biggest, Best Bridal Show Ever at the Northfield Hilton in Troy. \$7, \$8 at the door. 5500 Crooks Rd., Troy. (810) 228-2700.

RETAIL DETAILS

SALON SAVVY
Salon & Spa Design Studio of Farmington Hills, a division of Nailco Salon Marketplace, offers



salons its exclusive full-service interior design capabilities, combined with unique industry knowledge of salon and spa specifications. Directed by Leslie McGwire, Salon & Spa Design Studio offers color selection and coordination for furniture, fabric and accessories; equipment and space needs assessment; budget planning, financing options and a computerized space planning system. The studio's most recent client, Pannos in West Bloomfield, underwent a complete renovation and redesign. The salon's new image is contemporary with white marble columns and sleek metal accents. For further information about the Design Studio, stop by the showroom at 23200 Haggerty Road, Farmington Hills.

ANTONY'S FANTASY

The clean, classic and romantic look of Cleopatra is being reinvented at Salone Nadwa and Day Spa in Novi. This glamorous look is created with clean blunts that have strong lines and heavy blunt bangs, a la the lady of the Nile. Hair color is dark, rich and solid. If you're in the mood for exotic, call Nadwa at (248) 348-7316. 43236 Eleven Mile Rd., Novi.

LAND HO

New England Home sets sail to its second metro location at Great Lakes Crossing in Auburn Hills. The nautical-theme store opens on Nov. 12 and features an array of seafaring wood-carvings, sepia-tone photographs and nau-

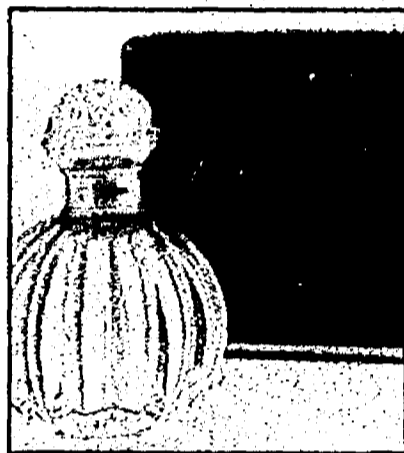
tical paraphernalia. Carved mahogany ships, brass telescopes, compasses and steamer trunks appeal to sailors and landlubbers. Leonard Xerri opened his first store at Laurel Park Place in 1997. The new location has cottage plank floors, circa-1870 display tables and antique-style shelving that evoke a sea captain's attic.

TOP KNOT

Birmingham-based Twist & Shout Gourmet Pretzels recently opened its fifth location at Livonia's Laurel Park Place. The store offers at least seven different pretzel selections daily, as well as homemade soups, micro-brewed root beer and specialty coffee drinks.

ART VAN AND PARTNERS

On Wednesday, Sept. 23, Art Van Furniture and the Partners of the Barbara Ann Karmanos Cancer Institute hosted a Grand Opening Celebration in conjunction with the annual Partners Ball. The event raised nearly \$400,000 from ticket sales and silent and live auction proceeds. The money will support the Suzanne Korman Morton Cancer Research Fund and the Karmanos Cancer Institute's Bone Marrow Transplant Program. Approximately 1,100 guests attended the Unique Restaurant Corp.-catered event. Sister Hazel and Atomic Fireballs provided lively entertainment.



FINE FRAGRANCE

On Oct. 13, Jacobson's will launch the new fragrance, Doulton, from the Royal Doulton Fine Fragrance Collection. Doulton is a sultry, yet refreshing, fra-

grance that accents the elegance and sophistication of the modern woman. It blends muguet, narcissus and lily with undertones of sandalwood, amber, musk and patchouli and top notes of melon and plum. The bottle is crowned in antiqued silver. Doulton is the first women's fragrance born of a passion for beautiful surroundings. Prices range from \$55 to \$200.

COZY UP

It's time to pull out the flannel pj's and tuck those silken nighties back into the dresser drawer. Designer Karen Neuberger's boxy, two-piece pajamas and her jersey knit cotton bedding collection are the hottest items in sleepwear today.

Neuberger is the creator and design director for a collection of all-day sleepwear. Her designs have been worn by celebrities Oprah Winfrey and Calista Flockhart on *Ally McBeal*.

She debuts her special edition bedding collection at Hudson's this month to coincide with her Angel Network print pajamas. Hudson's will be the only retailer in Detroit to carry this product.

The Karen Neuberger Bedding collection is 100 percent jersey knit cotton. All profits derived from the sale of the Angel Network designs will go to Oprah's Angel Network Foundation and its youth scholarship fund.

TALENT SEARCH

Opryland Productions will present an original holiday musical for Fairlane Town Center titled "Ring Them Bells." Fairlane is seeking vocalists, both children and adults, to appear in the nationally recognized production company. Performances begin Saturday, Nov. 21 and run every day until Friday, Dec. 24. Children should be 6-12 years of age and are required to sing and dance. Auditions will be held Wednesday, Oct. 14, 2-4 p.m. and 6-8 p.m. and Thursday, Oct. 15, 9 a.m.-2 p.m. at the Fountain Court Stage. A special children's audition is scheduled for Wednesday, Oct. 14, 4-6 p.m. To register for auditions, call (313) 593-1370.

Where can I find?

This feature is dedicated to helping readers locate sources for hard-to-find merchandise. If you've seen any of the items in your retail travels (or basement) please call *Where Can I Find?* (248) 901-2555. Slowly and clearly, leave your name, number and message. And you should see your input in a few weeks. Thank You.

What We Found:

- Narcisse cologne by Chole can be found at Levin's Beauty Supply on Orchard Lake Road, (248) 851-7323, 1 oz. \$25.
- Found a hanging laundry bag for Caroline.
- Coats & Clark pattern books for Joyce.

We're Still Looking For:

- June wants a game called Initial Reaction.
- Patty is looking for Revlon's lipstick in the shade Honey Bee.
- Daniel is looking for Heinz all-natural cleaning vinegar.
- Steve is looking for a manual for the Sharp cash register model #XE 1054.
- Virginia wants someone to purchase her old 78 rpm's.
- Lynn is looking for a complete set of stoneware dishes

called "Images" by Signature.

- Searching for song books from the '40s, '50s, titled "Hit Parade".
- Bob wants Carrington cologne for men.
- Ed is looking for a grass catcher for a Black & Decker #U-274. It has a 22-inch blade.
- Lori wants a "Snuggle" bear.
- Mary is looking for a Russian MIG, toy (metal) airplane.
- Susan wants Azzaro perfume.
- Jay from Redford is looking for a copy of *Tall Ships, A Sailing Celebration*.
- Clara wants (ABON) MAJA soap and powder.
- Mary is looking for Norell fragrance and Adriane Arpel makeup products.
- Julie wants the Matchbox Hummer (red & white) given out at Taco Bell last year.
- Laura wants Chi Chi's recipe for Sweet Corn Cake.
- Diane wants to sell her Precious Moments and Robert Raikes bears, rabbits and dolls.
- Allison is looking for a bath-room spray called Woodland Mist by Scent Shop.
- Vivian would like to find a Panasonic can opener.

- Kim is looking for a beech-wood ladder-back chair.
- Linda is looking for Hyde White Shoe Polish.
- Marilyn is looking for a "Pretend Window" for a windowless room (last seen at Farmer Jack).
- Stella is looking for "Magic Crochet" and "Decorative Crochet" magazines.
- Susan wants a Key upright base for musical instruments.
- Jackie is looking for a double-chair Pappasan, (used to find at Pier 1) with/without cushion.
- Pamela wants old chenille bedspreads, someone to prepare meals three times a week for pay, and button necklaces and old teacups/saucers.
- Kathy is looking for Nestles 2% Banana Milk made by Quick.
- Pat is looking for someone to buy her 1997 state pins. She has Montana, Kansas, Ohio. They were purchased from QVC.
- Pat needs gaskets for her 6-quart Presto pressure cooker.
- Jan wants women's Brittainia jeans.
- Joanne wants the *Little Mermaid* book from the '60s/'70s, animated with 3D illustrations.

Compiled by Sandi Jgrackas

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NEWSPAPERS

HALLOWEEN DAY EVENTS
2pm - 5pm Face Painters, Caricature Artists and Clowns.
4pm - 5pm Kids Costume Walk.
5pm - 7pm Trick or Treating in the Mall. While Supplies Last.

Contest Rules and regulations available at Wonderland Mall Customer Service Center. Deadline for Entries - 5pm Wednesday, October 28. Entries must be dropped off at Wonderland Mall Customer Service Center.



Name _____
Address _____ City _____
Day Phone _____ Age (check one) 2-5 _____ 6-9 _____ 10-13 _____

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TRAVEL

Cooperstown has great baseball and much more

BY JULIE BROWN
STAFF WRITER
jbrown@oe.homecom.net

Mark McGwire and Sammy Sosa have been in the spotlight lately for their baseball talents. It's fitting that their accomplishments are highlighted at the National Baseball Hall of Fame & Museum.

When you enter the building in Cooperstown, N.Y., these days, items from the careers of the St. Louis Cardinals and Chicago Cubs sluggers are evident. We saw bats, balls and uniforms during a recent visit, along with items from the late Roger Maris, who had set the previous home run season record of 61 in 1961.

My husband, Mark Rembacki, and I have been to Cooperstown four times now and have enjoyed it more each time. We stay at The Inn at Cooperstown, with hosts innkeeper Michael Jerome and his wife, Marianne Bez, director of guest development.

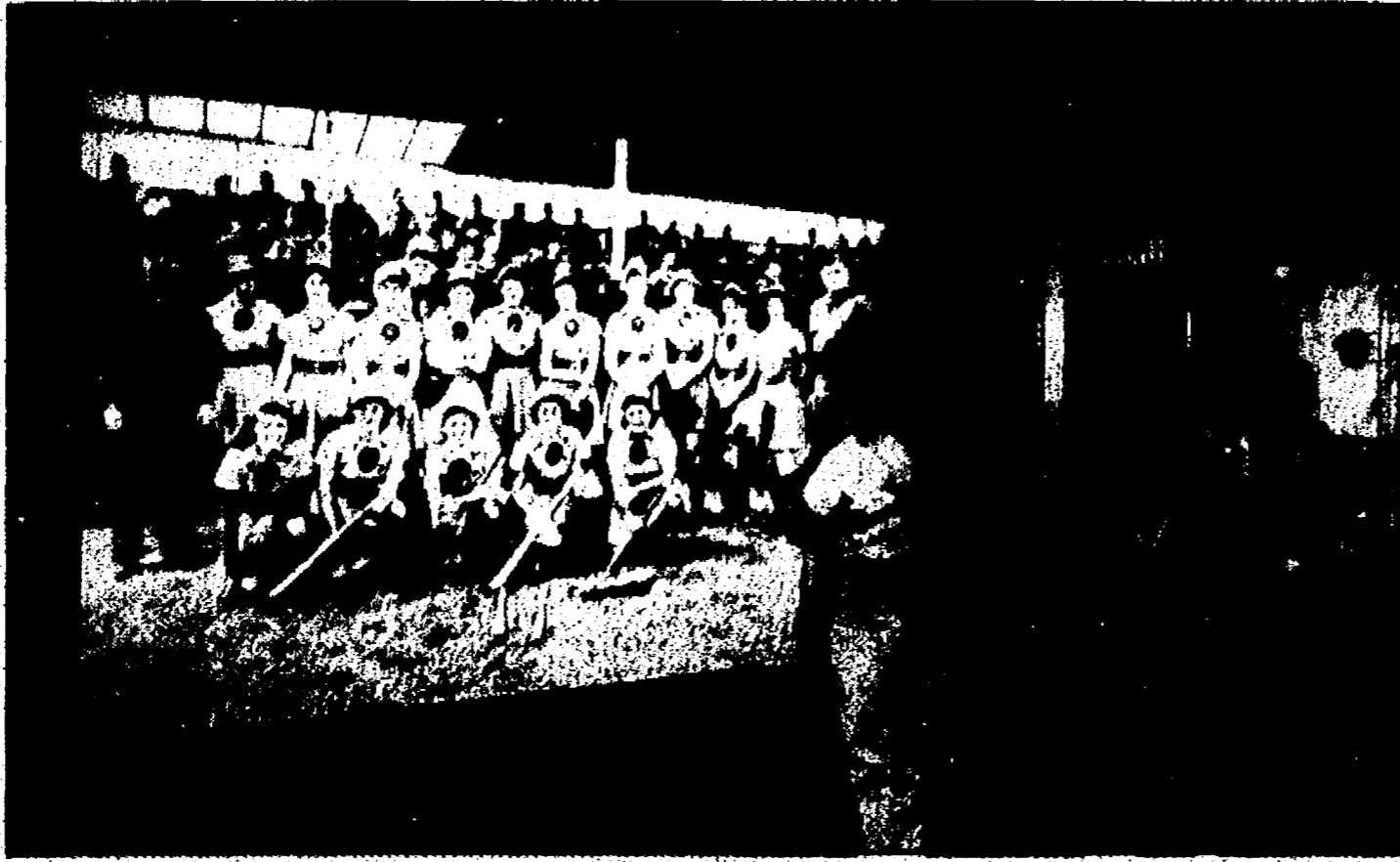
"Their interest is beyond baseball," Jerome said of visitors to Cooperstown, home to some 2,500 people. "The opera (Glimmerglass Opera) brings in a lot of people."

On previous visits to the "Village of Museums," we have also visited the nearby Farmers' Museum, reminiscent of Greenfield Village but smaller and with more of a focus on New York state, and the nearby Fenimore House Museum. This time, we decided to concentrate on baseball.

The three-floor Hall of Fame & Museum is a ball-lover's delight, and that's as true for the casual fan as it is for the aficionado. Admission is \$9.50 for adults, \$8 for senior citizens and \$4 for those ages 7-12. Winter hours (Oct. 1 through April 30) are 9 a.m. to 5 p.m., with open doors to 8 p.m. on Fridays and Saturdays in April, October, November and December.

Summer hours (May 1 through Sept. 30) are 9 a.m. to 9 p.m. daily. Cooperstown is in central New York state, 70 miles west of Albany. It is 30 miles south of the New York State Thruway.

We drove there each of our four times through Canada, picking up the Thruway in the Buffalo area. The drive took approximately 10 hours, and we chose to stay overnight coming and going



Not just a man's game: Women have played baseball as well. Julie Brown of Plymouth Township, an Observer staffer, poses by an exhibit.

in the Rochester, N.Y., area. On the way home this time, we stopped in at Seneca Falls, N.Y., for a visit to the National Women's Hall of Fame and related sites on women's history. (Seneca Falls was home of the first U.S. women's rights convention in 1848.)

When we got to Cooperstown in September this year, we were eager to see the Hall of Fame & Museum again. Our trips in 1991, 1992 and 1993 had been rewarding, but we certainly weren't jaded.

One of my favorite spots is the Hall of Fame, with its plaques honoring baseball's greats. This year's inductees, George Davis, Larry Doby, Lee MacPhail, Joe Rogan and Don Sutton, garner special recognition, along with all of those inducted since 1936. The Hall of Fame & Museum opened in 1939.

We visited the Hall of Fame Library & Archive, listening to an interesting presentation on the evolution of baseball equipment. (Suffice it to say early catchers often had broken fin-



Big Al: Former Detroit Tiger Al Kaline's plaque is displayed at the Hall of Fame. Kaline is now a Tiger broadcaster.

gers.) The library/archive is open to the public for research 9 a.m. to 5 p.m. Monday-Friday except for Thanksgiving, Christmas and New Year's Day. Staff assistance

for casual visitors is offered 9 a.m. to 5 p.m. Saturdays and



Local folks: Mark Rembacki and Julie Brown of Plymouth Township see the jerseys of Mark McGwire and his son and Sammy Sosa that they wore the night McGwire set his record.

Sundays in June, July and August.

I enjoyed seeing the exhibit on women in baseball again, along with exhibits on Babe Ruth and Hank Aaron. New to me was an exhibit on black baseball, covering both the black-only leagues and baseball's integration. The late Jackie Robinson, who broke the major league color barrier in 1947 with the Brooklyn Dodgers, is represented. The Hall of Famer's college sweater and military jacket are featured, along with other items. It was interesting to see how baseball was played in the days when Jim Crow ruled, with a "Colored Entrance" sign serving as a reminder of the not-too-distant past.

Cooperstown is small, but its residents seem to exist peacefully with the tourists. "We don't have obnoxious guests," said Jerome of The Inn at Cooperstown. "Most of our guests are very nice. I think most people like the tourists."

This year, Jerome had many visitors from Japan, proof Cooperstown doesn't just draw from New York. The metropolitan New York City area brings many, as does any city with a major league baseball team.

"I get to be a fan around World Series time," admitted Jerome, who doesn't consider himself a baseball fan. The town gets a bit crazy in the summer when each year's honorees are inducted, he said.

We paid a little over \$100 a night for comfortable accommodations, including a spacious front porch with plenty of rocking chairs for rocking and reading. Cooperstown offers less expensive accommodations as well.

All in all, Cooperstown is a fun trip, particularly during ball season; one time, we visited during the playoffs. I'd recommend it to those seeking a fun destination who have at least some interest in baseball; chances are, the true-blue fans have already been.

The National Baseball Hall of Fame & Museum can be reached at (888) 425-5633 or on its Web site

at www.baseballhalloffame.org. The Inn at Cooperstown, 16 Chestnut St., Cooperstown 13326, can be reached at (607) 547-5756. The Cooperstown Chamber of Commerce can be reached at (607) 547-9983 or at its Web site at www.coopers-townchamber.org

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A LIFETIME OF CUSTOMER SERVICE

Five Ways to Join a Not-For-Profit Credit Union

Credit unions are for everyone, but the law places some limits on the people they may serve. A credit union's charter defines its "field of membership," which could be an employer, church, school, or community. Anyone working for an employer that sponsors a credit union, for example, is eligible to join that credit union.

Chances are good, that you are eligible to be a credit union member. If you don't belong, here's how to find a credit union to join:

1. Call the Michigan Credit Union League. A representative will tell you about credit unions in your area that you are eligible to join. The toll-free number is 1-800-474-JOIN. 2. Ask your boss. Your company may sponsor a credit union, or may be a select employee group (SEG) that has access to a credit union. Many employers offer direct deposit of payroll to your credit union.

3. Poll your family. Does your spouse's employer sponsor a

credit union? Most credit unions allow credit union members' families to join. Each credit union, however, may define "family" differently. At some, only members of your immediate family are eligible. At other credit unions, family may include extended family members, such as cousins, uncles, and aunts.

4. Quiz the neighbors. Some credit unions have a "community" field of membership, serving a region defined by geography rather than by employment or some other association. Ask friends in the community if they know of a credit union you may join. 5. Read the yellow pages. Some credit unions rarely advertise, so you might not know about them unless you look them up. A yellow pages display ad may state a credit union's field of membership. If not, at least you'll know what number to call to ask about membership eligibility.

Your Money Is Safe in a Credit Union

Credit unions are usually more modest institutions than banks, which can sometimes lead to confusion. Few credit unions have imposing granite pillars at their front door or costly oak paneled boardrooms where highly paid directors discuss billion-dollar transactions. Most credit unions are located in simple business offices.

Sometimes this makes people think that credit unions aren't as safe as banks.

In fact, credit unions are the safest, most stable financial institutions in America. First off, all deposits at a Michigan credit union are fully insured by the federal government up to \$100,000. What is of interest to the hard-pressed American taxpayer is that credit unions - unlike some other financial institutions - have always paid for their own insurance program and have never taken a penny of taxpayer's money.

Consumer Choice Restored with Passage of Credit Union membership Access Act

BY LORI Z. BAHNMLER

Consumers will soon have more choices in the financial services industry - options that, for many, can't come soon enough.

While it took more than two years of courtroom battles, a U.S. Supreme Court ruling, Congressional hearings, debates and votes to earn an invitation to the White House, the Credit Union Membership Access Act (H.R. 1151) has finally graduated from bill to law. The Act makes it possible for consumers to join credit unions as a low-cost financial service alternative to banks.

"This bill resolves uncertainty about the future of credit unions," said President Bill Clinton on August 7, 1998, after signing the measure into law. "It protects existing credit union members and makes it easier for credit unions to expand where appropriate. This bill also ensures that consumers continue to have a broad array of choices in financial services."

The law protects 74 million current credit union members - including four million Michigan members - and restores eligibility for 62 million small-business employees who want to join a credit union where they work.

"Millions of consumers who want the door open to low-cost credit union services are grateful for the bipartisan support that has moved our legislation through both houses of Congress and on to the President's desk for approval," said David Adams, president and chief executive officer for the Michigan Credit Union League.

"This is a significant victory for consumers brought about by the efforts of millions of credit union members in Michigan and across the country," Adams added. "It ensures we'll be able to continue to provide low-cost financial services to millions of Americans in the future."

Once the National Credit Union Administration (NCUA)

finalizes its new regulations, federal credit unions can once again reach out to new groups of members - including small businesses and low-income communities that had been locked out by a narrow Supreme Court ruling.

The President's signing of

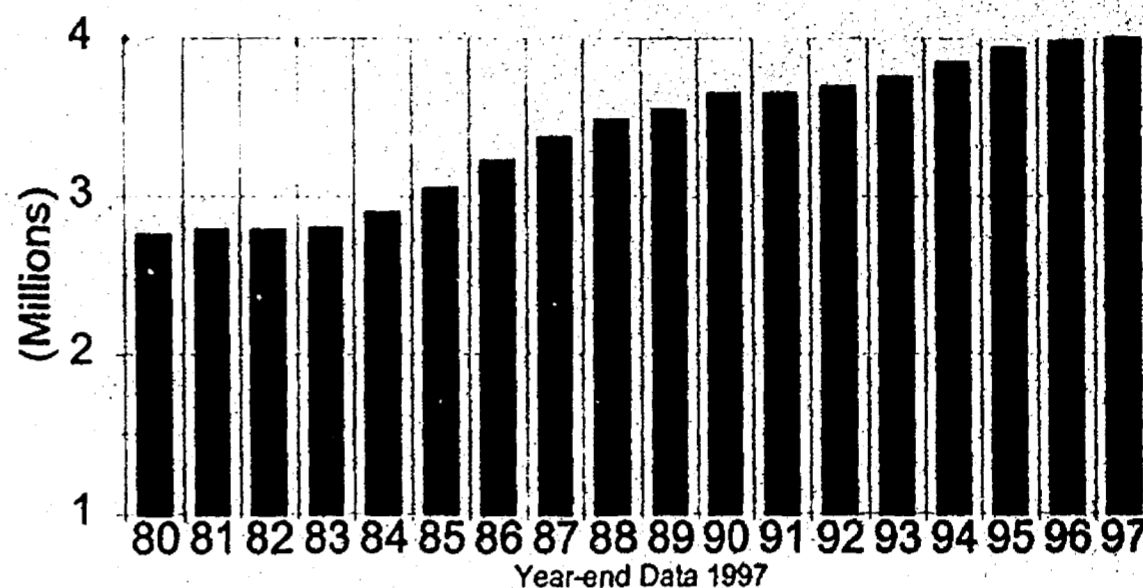
financial services and the impact of the court-imposed restrictions on the more than 62 million Americans who work for businesses too small to form their own credit unions.

The Congressional effort gained further momentum February 25, 1998, when the

Levin, D-Mich., and Spencer Abraham, R-Mich., quickly embraced the measure and committed their support.

On July 28, the Senate overwhelmingly passed H.R. 1151 by a vote of 92-6. Immediately following passage, Sen. Levin said he hoped the House would

Number of Members Michigan Credit Unions



H.R. 1151 marks the completion of a journey that began on March 20, 1997, when Reps. Steven LaTourette, R-Ohio, and Paul Kanjorski, D-Pa., first introduced the measure with 18 House cosponsors - including Reps. John Dingell, D-Monroe, and Lynn Rivers, D-Ann Arbor. The bill was immediately met with fierce objection from the banking industry.

In the ensuing months, credit unions, united under the Campaign for Consumer Choice, worked in Washington and locally to build cosponsors. Major themes emphasized were freedom for consumers to choose credit unions for affordable

U.S. Supreme Court ruled 5-4 in favor of the banking industry in the landmark AT&T Family Federal Credit Union field-of-membership case. On April 1, the House - including the entire Michigan House delegation - passed H.R. 1151 by the huge margin of 411-8. The key provision overturned the Supreme Court decision by allowing credit unions to accept multiple groups.

After the House bill passed, Senate Banking Committee Chairman Alfonse D'Amato, R-N.Y., quickly held hearings on the field-of-membership issue and put forward his own version of H.R. 1151. Senators Carl

accept the Senate version of the bill and avoid the need for dragging out deliberations in a joint conference. That proved to be the case, as the House approved the Senate version of the measure on August 4 in a voice vote.

Following the President's action this morning, the law moves to the NCUA. The NCUA must adopt rules and regulations before any of the provisions of H.R. 1151 can be exercised by credit unions - including the field-of-membership rule. The NCUA reports that it may take up to six months before new groups will be permitted to join credit unions under the new law.

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SPECIAL ADVERTISING FEATURE

Banks Charge More Fees and Higher Fees than Credit Unions, Consumer Federation Study Reports

BY LORI Z. BAHNMLER

On most financial services products, banks charge more fees and higher fees than credit unions, according to survey data recently released by the Consumer Federation of America (CFA) and Credit Union National Association (CUNA).

"The difference in fees is significant and helps explain why consumers consistently rate credit unions more highly than banks," said Stephen Brobeck, CFA Executive Director.

"Credit unions charge fewer fees and lower fees because they are not-for-profit consumer cooperatives run for the benefit of all members," said David Adams, president and chief executive officer of the Michigan Credit Union League.

The CFA/CUNA data was gathered between 1994 and 1997 by Sheshunoff Information Services and CUNA.

For almost all services, fewer credit unions than banks charge

fees. These differences are especially striking for economy checking accounts, where far fewer credit unions than banks charge monthly fees (15 percent vs. 86 percent) and per-check fees (6 percent vs. 95 percent). The differences are also large for per-check fees on other checking accounts, fees for having a cashiers check or certified check written, and annual credit card fees.

Almost all fees surveyed were lower at credit unions than at banks, sometimes substantially so. Fees on checking (among those institutions that did have a fee) were about 30-40 percent lower at credit unions. Fees for a money order and certified check were about 55-65 percent lower at the non-profits. The only fees that were roughly the same at the two types of institutions were for a safe deposit box and for ATM transactions (on non-owned ATMs, and on owned ATMs when used by non-credit union members).

Over the past three years

(1994-97), most fees have risen less rapidly at credit unions than banks. In fact, at credit unions some fees — e.g., monthly and per-check fees on economy checking — declined during this period. The one major exception to this trend was fees for non-sufficient funds, overdrafts, and stop-payments, which increased more rapidly at

credit unions than banks.

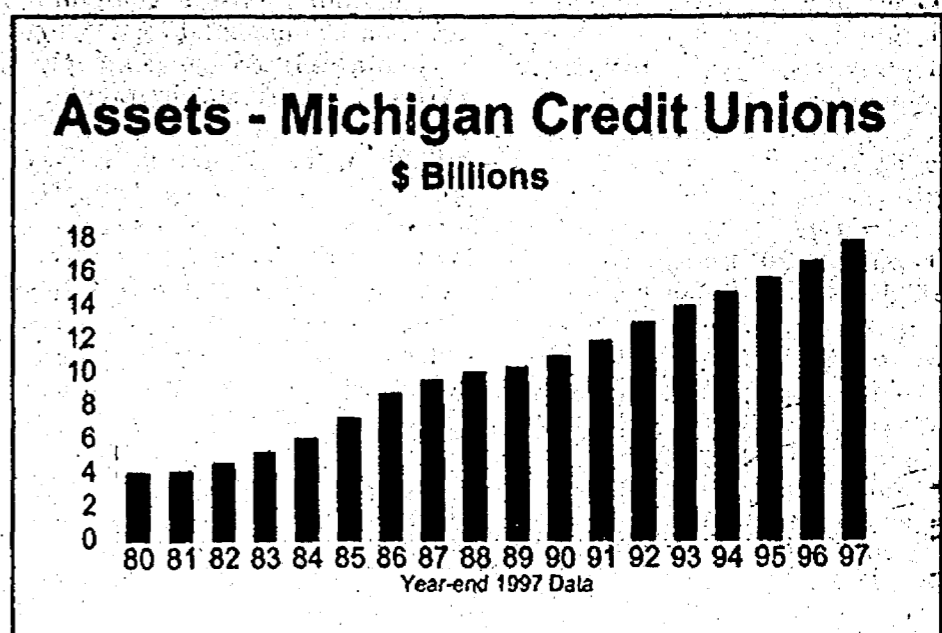
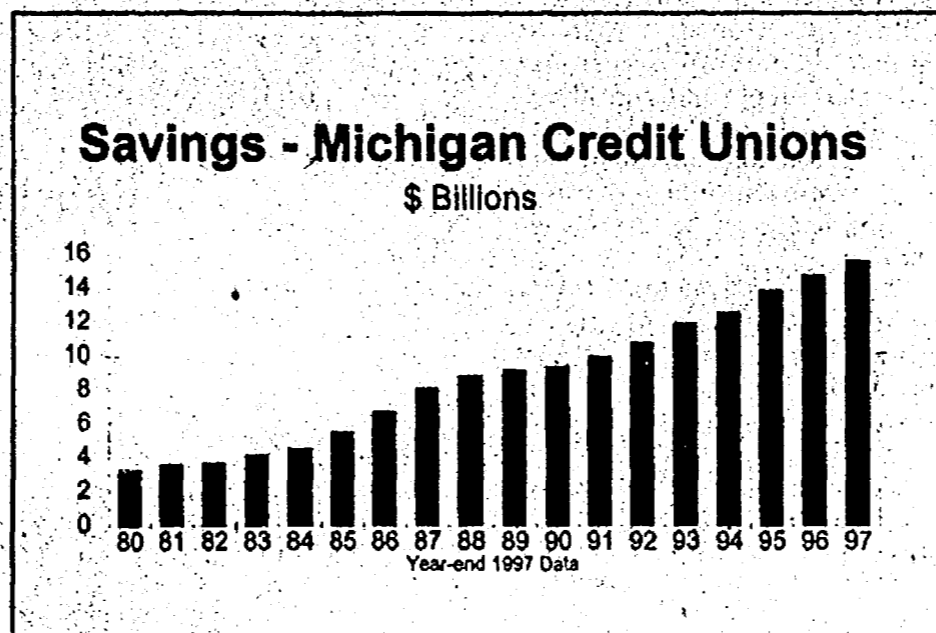
Bank fee income on deposit accounts approximated \$18 billion in 1997, according to Federal Deposit Insurance Corporation data. "Apart from banking at a credit union, the two most important ways that consumers can lower check fees is to meet minimum balance requirements and avoid bounc-

ing checks," said Brobeck.

Sheshunoff Information Service bank fee data were collected in the summer of 1997 by sending out a survey form to all banks and savings & loans. The CUNA survey was conducted by its market Research Department and Credit Union Executive Magazine in the fall of 1997 based on a random sam-

ple of 2000 credit unions.

CFA is a non-profit association of some 240 pro-consumer groups that was founded in 1968 to advance the consumer interest through advocacy and education. CUNA serves more than 90% of America's 11,500 credit unions, which are owned by 72 million consumers.



Credit Unions Top Financial Services in Customer Satisfaction Survey

BY LORI Z. BAHNMLER

Credit union members continue to be more satisfied with their financial services than bank customers, reports the American Banker in its most recent Gallup Consumer Survey.

"Credit unions, the perennial service quality champs, rose to 73 percent from 69 percent (in customer satisfaction)," reports the American Banker. "They also far exceeded other organizations in their ability to keep improving: 36 percent of credit union members said they had a better feeling about their relationships this year than last. The comparable numbers were 20 percent for both banks and thrifts and 25 percent for other."

For more than 10 years, the American Banker Gallup Consumer Survey has consistently shown customer satisfaction is higher among credit

union members than bank customers.

Diana Nash, chairman of the Michigan Credit Union League (MCUL) Board of Directors, attributes credit unions' success to the philosophy and volunteer organization that powers them.

"Credit unions are cooperatives, owned and managed by their members," Nash said. "There are no stockholders like you find at banks. Credit unions pay good dividends and at the same time extend credit more freely, and most often at a lower cost, than other sources of consumer financing. That's because credit unions know their borrowers."

More than 73 million people belong to nearly 11,500 credit unions across America. In Michigan alone, over four million people are credit union members, and as such, owners of not-for-profit cooperatives.

WHO OWNS THE CREDIT UNION?

The members do. Once you deposit money in the credit union, you become a member and a shareholder. Eligible members can then vote for the credit union's board of directors on a one-member, one-vote basis. Officers and directors are chosen from the membership and serve on a voluntary basis. Once a member, you're not only a member of the credit union but part of a national financial system. Your credit union does not stand-alone.

SERVICES AVAILABLE

A wide range of services is available in many credit unions. Credit union savings help people meet their financial goals and credit union checking accounts often earn interest. They often have low or no service fees or

minimum balances. Members' savings accounts are insured up to \$100,000 by the National Credit Union Share Insurance Fund (NCUSIF), which has never had to take a penny of taxpayers' money. Many credit unions offer many services including credit cards, home mortgages, loans of all types and automatic payroll deduction for loan payments, checking and savings deposits.

How can you find a credit union? You can call the Michigan Credit Union League at 1-800-474-JOIN. And once a member, you're a member for life, even if you move or change jobs.

Policymakers Meet, Nash Elected to Head MCUL Board of Directors

The Michigan Credit Union League (MCUL) chairman's gavel has changed hands.

Diana Nash, president and chief executive officer at Steelcase Employees Credit Union in Grand Rapids, was elected as the MCUL's 27th chairman when the League Board of Directors gathered recently at the Holiday Inn South in Lansing. She is the first woman to hold the office in the League's 64-year history.

As chairman, Nash will take on the top policy-making position at MCUL, a not-for-profit trade association representing more than 90 percent of Michigan's credit unions.

Robert Huston, president and chief executive officer at Co-op Services Credit Union in Livonia and former MCUL secretary/treasurer, succeeded

Nash as MCUL vice chairman. Robert Mackay, general manager at Berrien Teachers Credit Union in St. Joseph, succeeded Huston as the MCUL's new secretary/treasurer. All three were elected to one-year terms.

Nash, who has served on the MCUL Board since 1994, said she was "both humbled and excited to be entrusted with the chairman's gavel." She praised her predecessors, Paul Fredenburg and Allan Kemp McMorris, for the examples they set in the League's highest elected office.

In addition to the vote for MCUL officers, the policymaker meetings also included several other elections, including two posts on the CUcorp Board of Directors and a Michigan CU Foundation trustee.

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U.S. Treasury and Federal Reserve Bank Introduce a New Twenty Dollar Bill

BY LORI BAHNMLER

Jackson will soon be sporting a bolder, snazzier look.

Slated for unveiling this fall, an enlarged, off-center photo of the late president is among the noticeable changes embedded in the newly redesigned \$20 note. Other architectural changes include: the addition of a watermark; enhanced security thread that glows green when exposed to ultraviolet light; fine line printing patterns; and color-shifting ink.

The Series 1996 \$20 note is the third U.S. currency note to be redesigned to include such security features to deter coun-

terfeiting of U.S. currency. Lower denominations will follow.

The continuing introduction of redesigned notes is a critical component of the Federal government's anti-counterfeiting effort. The new series aims to maintain the security of the nation's currency as computerized reprographic technologies such as color copiers, scanners and printers become more sophisticated and more readily available. The \$20 note is the most frequently counterfeited note in the U.S., said Treasury Secretary Robert Rubin in a recent ceremony at the Treasury's Bureau of Engraving and Printing in Washington,

D.C. "The new \$20 note will be an important tool against would-be counterfeiters," Rubin said. "The introduction provides us with an opportunity to educate cash-handlers and consumers about the importance of authenticating currency. These security features are effective only when they are used."

Like its predecessors, the \$20 note will replace older notes gradually. However, unlike the new \$50 and \$100 note introduction, old \$20 notes still in good condition will be recirculated. About \$88 billion worth of \$20 notes is currently in circulation, 80 percent of those in the U.S.

More than \$450 billion worth of U.S. currency circulates around the globe.

"We are most gratified with the successful introduction of the new \$100 and \$50 notes and look forward to the same success with the new \$20s," Rubin said. "Older notes will not be recalled or devalued. All existing notes will continue to be legal tender."

Many large retail companies have partnered with Treasury to help ensure a smooth transition to the new \$20 note, the first major redesign of the U.S. currency in almost 70 years. The retailers have agreed to educate their employees and customers by distributing posters to their

outlets, training cashiers, offering pamphlets to the public, and including information about the new note in advertising circulars.

The new \$20 bill also includes a capability that will allow the development of technology to help the blind ascertain the denomination of their currency; the new \$20 and \$50 notes also have a large numeral on the back that make the notes easier for millions of Americans with low vision to read.

Wal-Mart will include a promotional ad in its Sept/Oct. circular reaching 84 million households; post signage at its 100,000 cash registers; include

materials in its company-wide training; and host Treasury speakers at its August managers' convention. Domino's Pizza Inc. will train employees and distribute information to all its franchisees.

Kroger Company, Inc. will display tent cards and posters; include a \$20 ad in their circular; play Treasury's radio announcement; host authentication seminars for their cashiers; and send training CD-ROMs to its 155 stores; and enclose posters in all its employee paychecks. Ace Hardware will distribute posters, pamphlets and point-of-sale displays to all its stores.

Seven Ways to Invest Fifty Dollars or Less

Saving money - we all know that we're supposed to be doing it. And, once it's saved then we should be investing that money to make it grow. But how can we save (and then invest) when we can't seem to save more than a few bucks here and there?

It can be done. Consumer Reports magazine offered the tips below, which are proof positive that anyone is capable of saving and investing \$50.

1. Pay off your credit cards. This is a top priority for your \$50. If you pay off a debt balance carrying a 17.36% interest rate, that is as good as earning 17.36% on an investment. That's better than you'll do in most investments and it's a sure thing. Also, be sure to check the interest rate on your credit card. According to Diana Nash, Chairman of the Board, Michigan Credit Union League, the average bank issued credit card has an interest rate of 18.21%, while a credit union issued credit card has a much lower average interest rate at 13.14%. Using these rates as an example, you could save \$252 dollars a year on a \$5,000 balance by switching to a credit union issued credit card.

2. Invest where you work. Add that \$50, and as much more as you can to your employer's 401k or other retirement plan. Your contribution will help reduce next year's tax bill and your employer may match it.

3. Buy U.S. Savings bonds. Series EE bonds sell for half their face value, so your \$50 will get you a \$100 bond. Hold it less than five years, you are guaranteed a 4% interest rate; held longer, you get that guaranteed rate or a variable rate, whichever is higher. Savings bonds are among the safest investments going, even though their returns are not huge.

4. Invest in mutual funds. These are getting harder for small investors, but with some companies' mutual funds are still accessible. Look for 'no-load' funds that ask for an initial investment of \$1,000 or less, with subsequent investments as low as \$50. Or, seek out a fund that will waive its minimum investment requirement if you commit to making regular deposits.

5. Buy stock directly. If you already own stock and partici-

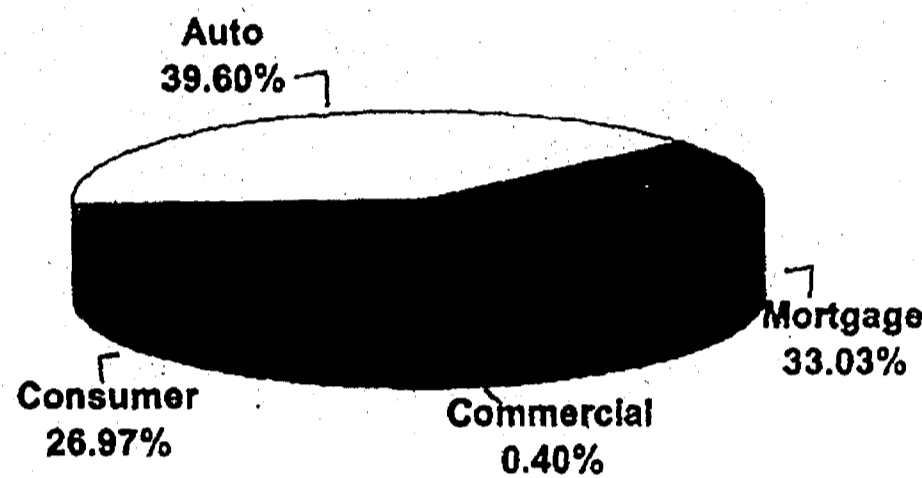
pate in a dividend reinvestment plan (where your dividends pay for new shares of stock), you might be able to send your \$50 as a contribution toward more stock purchases. A Standard & Poor's directory of companies offering dividend reinvestment plans is available in many libraries.

6. Join an investment club. These are like do-it-yourself mutual funds, in which members pick stocks and pool their funds to invest. The typical monthly investment is about \$25 per person.

7. Prepay your mortgage. Paying an additional \$50 per month on the principle of a 30-year, \$100,000 mortgage at 9 percent interest would save \$49,434 in interest and get the mortgage paid off six and a half years early! Pretty impressive. Do call your lender to check rules on prepayments and keep your canceled checks as proof of the extra payment.

A measly \$50 can go a long way!

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All of us on the staff and board of **Community Choice Credit Union** look forward to an exciting new era of providing the best in financial services to people throughout Livonia and Redford Township. We hope to have this partnership completed by the end of this year.

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RECREATION

Waterfowl season expanded

Despite an early drought throughout much of the prairie pothole region of the continent the U.S. Fish and Wildlife Service and the Michigan DNR have instituted another 60-day waterfowl season with a six-duck per day limit for the 1998 season.



BILL PARKER

The season opened Saturday and runs through Dec. 8 here in the South Zone and runs through Dec. 1 in the North and Middle zones.

The continental duck breeding populations have declined slightly from last year's record-high numbers, but still remain above the long-term population objectives of the U.S. Fish and Wildlife Service.

Duck flights through Michigan are expected to be similar to what they were last year.

Puddle duck hunting should remain good throughout the season, but will get tougher later on as the birds become edgy after having been shot at for weeks. Local ponds and rivers should hold good numbers of ducks and should be productive right from the start.

The outlook for divers is also excellent. Hunting should pick up later in the season as cold weather up north drives the ducks south to the waters of Lake St. Clair and Lake Erie and the connecting rivers. The infestation of Zebra mussels in the Great Lakes has been a boon for waterfowlers.

Many divers feed on the mussels. Another plus is that the mussels have cleaned the water in the big lakes and this clean water has promoted weed growth, which offers an abundant food source that tends to hold the ducks a little longer than in the past.

Shallow water at Moulee
Hunters heading to the Pointe

Moulee State Game Area for the waterfowl season should be aware that the water level has been lowered.

The water is being drawn down as part of an ongoing effort to restore the marsh. The lower water levels will allow for hydraulic dredging and revegetation of the Vermet and Lead units.

Sediment dredged from these areas will be used to recreate islands in what is now open water.

"Duck hunters will need to use boats that can operate in very shallow water," said Tim Payne, wildlife biologist at the DNR's district office in Livonia. "Water levels that are normally around 18 inches will be lowered to less than six inches, which will have an impact on hunter mobility."

Hunters will not be able to operate outboard motors in the Lead Unit, which will have very shallow conditions. Jon boats less than 14-feet, canoes and punt boats are recommended for the Lead Unit. Foot or bike access is encouraged. The Vermet Unit will have less than three-feet of water at its deepest point. Water levels at the Long Pond and the Nelson Units are expected to be normal.

"Hunters will benefit from this year's inconvenience as the marshes' historic channels are recreated to expand habitat for waterfowl," added Payne.

Hunters can call Pointe Moulee on Mondays and Wednesdays at (734) 379-9692 for more information.

Turkey season underway

Michigan's revived fall turkey season began Monday and runs through Nov. 8 in designated areas of the state. With an annual flock hovering around 100,000 birds, fall turkey hunters can expect a banner season.

"Many turkeys survived the mild winter this year, and spring nesting and summer brood-rearing conditions for turkeys were good over most of the state," said Dave Luukkonen, upland game-bird specialist with the DNR. "Biologists are seeing many

turkey broods and we expect a large number of young turkeys in the fall flock."

Interest in the fall season is also soaring with a total of 19,538 hunters applying for 10,250 available permits.

Hunters may take a male or female turkey during the fall hunt. Only shotguns with shot no larger than No. 4, and bow and arrows may be used to hunt turkeys and they may not be hunted over bait. The bag limit is one turkey per season.

Volunteers needed

Volunteers are needed to help kids catch better than 4,000 hybrid bluegills at Buck Wilder's Fishin' Hole, the pond at the DNR's Pocket Park located at the state fairgrounds. This "Catch a Meal" event will help remove fish stocked into the pond for the State Fair.

"We stocked 5,000 hybrid bluegills into this pond for the state fair, which is more than the pond can sustain," said Bruce Matthews, chief of the DNR's Information and Education Division. "Now we have a unique opportunity for children to learn how to fish and to help reduce the fish population in the pond."

Children ages 6-16 with little or no fishing experience are invited to fish in the pond during morning and afternoon sessions for the next three Saturdays. The morning sessions will run 9:30 a.m.-noon and the afternoon sessions will run 1-4:30 p.m. Children must register for a limited number of openings.

The program is coordinated through Project F.I.S.H. (Friends Involved in Sportfishing Heritage) through the Michigan State University Department of Fisheries and Wildlife, Hook Line and Sinker Inc., in cooperation with the DNR.

Ten volunteers are needed to work each Saturday from 9 a.m. to 4 p.m. Volunteers will assist youngsters in a variety of duties from helping untangle lines to taking a fish off a hook.

Call (517) 432-2700 to register and for more information.

Birds often recognized in battle

Heated battle in the middle of a war seems like the last place someone would be watching for birds. Yet here are a couple stories that relate to this very topic.

Dan LaBlonde was kind enough to send me information on a story from the Civil War.

On the battlefield at Gettysburg near the location of the 90th Pennsylvania Infantry there is a sculpture honoring the infantry's efforts in battle. It is a tree stump with ivy growing on its side some infantry accouterments and a bird nest near the top.

Though it may seem like an unusual monument, there is a non-authenticated story about why the tree was erected.

According to a story handed down through the generations, an oak tree had been hit by artillery fire and shattered.

Wood splinters, limbs and branches went flying everywhere.



TIM NOWICKI

Only a tall stump remained. As the debris came raining down, a robin's nest landed near a soldier. The young were still in the nest but very shaken.

Though the enemy was still firing, the soldier grabbed the nest and replaced it in the remaining stump.

Maybe the bird nest symbolizes a regeneration of life, or maybe it is a true story. This is not the only time birds have been recognized in battle.

A long time before the Civil War, the Athenians fought the Persians. Athenians were anticipating an attack by the Persians, but continued to pray at their new temple the Acropolis, dedicated to Athena.

People who came to pray noticed an owl had taken up residence at the temple. They soon came to expect to see the owl and attributed intelligence to the bird for having chosen such a safe place to nest.

Legend soon evolved that Athena had taken the form of the owl. Athena was loved by all her people and was a great inspiration to them. This is one story on how the owl came to be associ-

ed with wisdom.

Eventually the day came when the Persians attacked.

Athenians had divided their army and only a small contingency was left to protect Athens when the Persians were sighted. Out numbered four to one the Athenians decided to attack the Persians near the shore at night when their horses were unavailable. Despite the odds, the Athenians attacked.

In the heat of battle the Athenians saw the owl, which they associated with Athena, circling overhead calling to rally on her troops.

This incident inspired the warriors to fight even harder and push back the Persians to the sea.

After the battle the Athenians gave all the credit for their victory to the owl.

Subsequently, generals even kept tame owls on the battlefield to use in case they needed that extra edge during future conflicts.

Birds in battle — both inspirational and recipients of compassion.

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Large advertisement for bowling with text 'Come Roll With Us!' and various coupons for bowling lanes, including Mayflower Lanes, Glow in the Dark No-Tap Doubles, and Town 'n' Country Lanes.