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SPORTS, 1B

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SUNDAY, OCTOBER 7, 2018 ■ HOMETOWNLIFE.COM

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Four going into Norwayne's Hall

Individuals are part of second class to be honored

David Veselenak

hometownlife.com USA TODAY NETWORK - MICHIGAN

It's not hard to feel the sense of community when driving through the Norwayne historic neighborhood. The history, the sense of giving and the community spirit.

That feeling will be on hand later this month as the Norwayne Community Citizens Council honors its second group of inductees into the Norwayne

"This is Norwayne supporters supporting Norwayne's past," said Hank Johnson, president of the citizens coun-

Four individuals will be recognized and enshrined in the Hall of Fame:

■ James Paffel, a former city councilman who later left the city and became



wayne Boxing Gym

Paffel

Styers

mayor of Flushing in Genesee County

Jeff Styers, founder of the Nor-

Charles Cayley, a former Nankin

Township trustee and community busi-



Charles Cayley



Michael Cayley

■ Michael Cayley, son of Charles Cayley and a big sponsor of community events

The four will be inducted during an invitation-only dinner taking place Oct. 25 at the

Jefferson-Barns Community Vitality Center, 32150 Dorsey, in Westland.

Gail McKnight, a retired judge, said

See NORWAYNE, Page 2A



Amand Saab shows a pan of baklava cheesecakes, cooling from the oven. BILL BRESLER | HOMETOWNLIFE.COM

FINDING HER NIC

'MasterChef' contestant opens bakery in Livonia

Darrell Clem

hometownlife.com USA TODAY NETWORK - MICHIGAN

Amanda Saab was watching "Iron Chef America" on the Food Network when her friends were watching music videos on MTV.

Coupled with a love of baking, it paid

She became a contestant on television's "MasterChef" in 2015 after charming judges with her baklava

cheesecake and upbeat personality.

The same recipe landed her a spot in Joe Yonan's "America The Great Cookbook," subtitled "The Food We Make for the People We Love from 100 of Our Finest Chefs and Food Heroes."

And she traveled to Japan in August to film a pilot episode of "Chef in Hijab," wearing her Muslim headscarf for a segment about finding halal food in unexpected places.

Much closer to home, Saab has found another winning recipe in Livonia with her Butter Bear Shop, 33825 Five Mile, west of Farmington, where customers

See BAKERY, Page 8A



M-m-m. Fresh cinnamon rolls can be found at Butter Bear Shop. BILL BRESLER | HOMETOWNLIFE.COM

No active investigation into alleged pot bribery

Kathleen Gray

Detroit Free Press USA TODAY NETWORK - MICHIGAN

When state Sen. David Knezek, D-Dearborn Heights, asked the Michigan State Police to investigate an alleged plot to bribe state officials tied to Michigan's medical marijuana business, little did he know he was supposed to provide names of the suspects.

But that's what the Michigan State Police said when Knezek asked for an update on an investigation that he requested and Gov. Rick Snyder ordered. His request came after a federal indictment of three metro Detroit men, who were charged with trying to bribe Garden City officials in order to get a permit to grow medical marijuana in the city, included a sentence that the men also set aside money to bribe unnamed "state officials."

"There is no active investigation at this time. We spoke to Sen. Knezek on July 26, but he could not provide any information as to the identity of the unknown state (officials) beyond the reference he read in the federal indictment," Shanon Banner, spokeswoman for the Michigan State Police, said in an email to the Free Press. "At that time, we also contacted the FBI and they confirmed they also have no information as to the identity.

"Should we (or the FBI) receive creditable information as to the identity ... an investigation would com-

The three men - Mike Baydoun, Ali Baydoun and Jalal Baydoun - pleaded guilty to federal charges in the case

See BRIBERY, Page 2A

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Norwayne

Continued from Page 1A

Paffel was influential during his time in Westland and continued to hold the city in high regard even after being transferred by his employer, Consumers En-

"He ultimately was transferred to Jackson and to Flint, but he always continued his affection for Westland," she said. "Wherever he was, he was a community leader."

Styer grew up in Norwayne and jumped at the opportunity to launch the Norwayne Boxing Gym, which has operated since 2015. Johnson said Styers does what he does to benefit the community and not for the recognition.

"The interesting thing is he's very humble," Johnson said. "I think this induction is, he would be almost embarrassed to do this even."

Michael Cayley no longer calls Westland home, residing outside of Chicago, but is still connected to the community, Joanne Campbell said. The city's community development director said Cavlev will still connect with city programs and will support programs on a regular basis, including donating money for a park named after his father several years ago.

"He has been one of our greatest sponsors," she said. "He's always there to support us."

The Norwayne Hall of Fame launched last year as a way to honor current and former residents of the historic neighborhood throughout the years. A wooden display showcases photos of inductees and will see the newest four added soon. The Norwayne neighborhood is

surrounded by Palmer, Wildwood, Merriman and Glenwood.

Norwayne was built as a place to house defense workers working at the Willow Run bomber plant during World War II. The neighborhood, full of small, simple homes, was added to the National Register of Historic Places in 2013.

Contact David Veselenak at dveselenak@hometownlife.com or 734-678-6728. Follow him on Twitter @davidve-

WAYNE SENIOR CENTER EVENTS

All classes take place at the HYPE Recreation Center, 4635 Howe Road, in Wayne. For more information, call 734-721-7460. Classes are free unless noted.

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One Stop Health Screening

When: 11 a.m. to 3 p.m. Tuesday, Oct.

Details: Have your blood pressure, cholesterol and glucose (diabetes) screened. This free program is offered by Beaumont Community Health in partnership with Wayne Senior Services. No appointments. Must be ages 18 and older.

AARP Smart Driver Classroom Course

When: 9:30 a.m. to 1:30 p.m. Wednesday, Nov. 7

Details: Check-in starts at 9:15 a.m. This course will discuss: techniques for

handling left turns, right-of-way and roundabouts; understanding how to reduce traffic violations, crashes and the risk of injury; and discover proven driving methods to help keep you and your loved ones safe on the road. This course does not qualify you for an insurance discount unless you have taken the eight-hour AARP course within the last three years. Check with your insurance company for discounted rates for taking this refresher course. To register, call 877-846-3299 www.aarp.org/drive. Cost is \$15 for AARP members (with membership card/number), \$20 for all others.

Smart DriverTEK Workshop

When: 9:30-11 a.m. Wednesday, Nov.

Details: Understanding how the newest car technology works can make driving safer and more enjoyable. The workshop, developed jointly by AARP Driver Safety and The Hartford, offers an interactive session. The workshop will cover: the benefits of current and emerging vehicle safety technology; important information about the smartest safety features in cars today and how to use them; and details on backup cameras, lane-departure warnings, smart headlights, blind spot warnings and more. Participants will receive a Smart DriverTek Checklist that may be utilized after the workshop to examine the features of their personal vehicle or to serve as a resource for a future vehicle. To register call 734-721-7460 or go to www.aarp.org/SDTEK. Cost is \$5.

Bribery

Continued from Page 1A

and, in the indictment and sentencing memorandums, they indicated there would be a \$150,000 escrow account opened to provide bribes to other Garden City employees and "unknown state officials" to obtain a state license for a grow facility that could produce up to 1,500 cannabis plants.

It was that language in the federal documents that prompted Knezek to ask for the investigation and for Snyder to order it.

"I was a bit surprised because we thought the governor ordered an investigation and an investigation was taking

place," Knezek said. "It said in the federal indictment that these men had established a fund to bribe state officials and I think people in the state of Michigan deserve to know who these officials are.

"I don't know what more information we need when it's in writing in a federal indictment and these guys plead guilty to doing it. I'm asking for the investigation because we don't know who it is," Knezek said. "I don't know what more information we need to start an investigation when it's in writing in a federal indictment and there are people who pleaded guilty."

The convictions shined a light on the lucrative nature of the medical marijuana business that is just getting off the ground in Michigan. State voters approved legalizing marijuana for medical use in 2008 and it took the Legislature eight years to pass bills to regulate and tax the budding industry. The state Medical Marijuana Licensing Board, a five-member panel of people appointed by Snyder, began awarding the first coveted licenses in August.

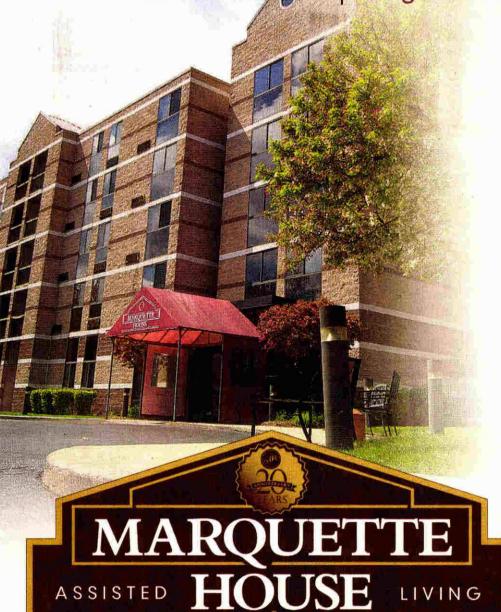
The medical marijuana business is expected to generate more than \$700 million in sales and \$21 million in annual taxes for the state. Those numbers are expected to eventually grow to \$1.4 billion sales and \$134 million in annual tax revenues if voters pass a proposal on the Nov. 6 general election ballot to legalize marijuana for adult recreational use.

So far, more than 700 applications for medical marijuana licenses have been submitted to the state, but only 37 have been granted.

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Scholarship fair gives opportunities

Brad Kadrich

USA TODAY NETWORK - MICHIGAN

With the cost of college increasing significantly to the point where it's costprohibitive for many students, local organizations are partnering for the second straight year on a scholarship fair they hope makes "a positive difference in the lives of local youth."

The Ypsilanti chapter of Jack and Jill, Canton High School and the Infinite Scholars organization will host a scholarship fair 4-8 p.m. Wednesday, Oct. 10, at Canton High School.

The fair gives students an opportunity to meet with colleges and universities about scholarship opportunities. Some colleges will be accepting students and notifying about scholarships on the spot.

Last year's fair drew some 200 students and resulted in more than \$2.9 million in scholarships being awarded to high school seniors.

"The fair started as an idea in the teen group and expanded into a chapterwide event," said Kim Crouch, a member of Jack and Jill and a trustee on the Plymouth-Canton Community Schools Board of Education. "It was a huge success last year."

Crouch pointed out that several recent studies showed that college affordability is at risk for students, especially youth of color, which is why the Ypsilanti Chapter of Jack & Jill of America, Inc.,



Last year's scholarship fair attracted hundreds of students.

partnered with Infinite Scholars and Canton High School to sponsor the scholarship fair.

The fair allows students to learn about scholarship opportunities and other funding options directly from college recruiters. For high school seniors, the fair also provides an opportunity to apply to colleges and receive on-thespot college admissions and scholarship awards.

Students are encouraged to bring their ACT/SAT scores, high school transcript, letter of recommendation and a college essay on "Why They Wanted to Attend College" so they can apply to any of the colleges in attendance. Last year's fair drew some 50 colleges and universities. Many colleges waived the college application fees and most awarded onthe-spot scholarships.

Jack and Jill of America boasts more than 230 chapters nationwide, representing more than 40,000 family members. Through service projects, Jack and Jill of America creates a medium of contact for children to stimulate their growth and development.

According to information on its website, the Infinite Scholars Program has served more than 100,000 students and has facilitated more than \$1 billion in scholarships and financial aid in the last

The group sponsors scholarship fairs in 27 states, connecting students with scholarship and financial aid opportunities from participating colleges.

Contact Brad Kadrich at bkadrich@hometownlife.com. Follow him on Twitter: @bkadrich.

Salvation Army stores feature October savings

All through October, The Salvation Army Southeast Michigan Adult Rehabilitation Center will be offering shoppers at all 35 thrift stores up to 50 percent off certain items during the October ThriftFest event.

Each Monday in October is men's night, where men can get 50 percent off all clothing, shoes, accessories and electronics from 6 p.m. until close.

Kids are the stars each Tuesday,

when the youngest shoppers can enjoy 50 percent off all clothing, toys, accessories and shoes all day.

Residents over age 55 will benefit each Wednesday, when thrift stores will offer shoppers anywhere from 25 percent to 44 percent off select items, including jewelry and collectibles.

Shoppers who come in wearing their Halloween costumes Oct. 31 will receive 33 percent off their entire order.

Each Thursday will be ladies night from 6 p.m. until close, offering 50 percent off all clothing, shoes and accesso-

Furniture Friday offers shoppers 50 percent off all furniture, as well as 15 percent off new mattresses and bed

Early-bird shoppers can look forward to Sally Savings Saturdays, when the first 25 shoppers at each store will receive 50 percent off their entire pur-

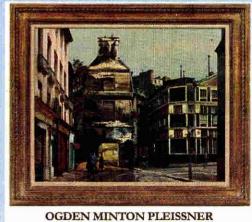
Proceeds from all metro Detroit thrift stores benefit The Salvation Army Southeast Michigan Adult Rehabilitation Center's independently funded, 180-day residential rehabilitation program for men and women.

For more information, www.facebook.com/semiarc.



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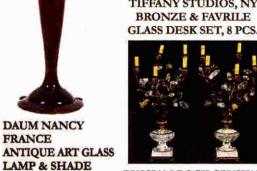
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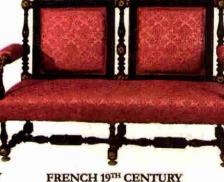
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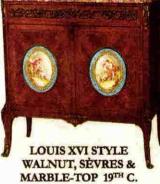
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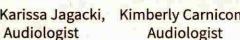
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Meet local author at Seedlings' open house

The author of the popular children's book "Sheep in a Jeep" will be the special guest at Seedlings' open house 5-7 p.m. Monday, Oct. 29.

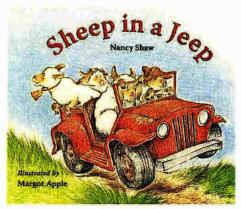
Nancy Shaw of Ann Arbor will read and autograph copies of her books,

which also include "Sheep Out to Eat," "Sheep on a Ship," "Sheep Go to Sleep," "Sheep in a Shop" and "Sheep Trick or Treat." The books will be available for sale at the open house, both with Shaw and without braille.



Shaw's aunt, Lorma Gardner, who died in 2003, worked as a volunteer braillist, transcribing books for the Library of Congress. Shaw commends Seedlings for making children's books accessible to those who are blind. "I love the idea of getting stories out to everybody," she said.

Besides meeting Shaw, attendees will be able to tour Seedlings' facility and watch as staff members and volunteers make braille books. Refreshments will be available.



Seedlings carries six of author Nancy Shaw's eight Sheep books, including the original "Sheep in a Jeep." Shaw will autograph copies Oct. 29 at Seedlings' open house.

Seedlings is located in the MetroPlex Office Complex, 14151 Farmington Road, Livonia. For more information, call 734-427-8552, go to www.seedlings.org or contact Karen Smith Seedlink7@ameritech.net.

Canton man killed in Westland crash

Matt Jachman

hometownlife.com

USA TODAY NETWORK - MICHIGAN

A 53-year-old Canton Township man was killed in a Sept. 30 traffic crash in Westland.

The crash occurred on Merriman near Bridge Street, south of Warren, around 7:30 p.m., police said. It appeared the Canton man was driving south when his vehicle went into the northbound lanes and collided with another vehicle with several occupants, said Sgt. Robert Wilkie, a police department spokesman.

The man was taken to a local hospital, where he was pronounced dead. His name was not released. The occupants of the other vehicle were treated for minor injuries.

Police said it was unknown if drugs or alcohol were a factor in the crash. The investigation was ongoing.

Contact Matt Jachman at mjachman@hometownlife.com. Follow him on Twitter: @mattjachman.

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- PARC organization is a 501(c)3 public charity.
- PARA (Plymouth Area Recreational Authority) is a joint recreational authority formed by Plymouth Township and the City of Plymouth and governed by a seven member volunteer board of directors.

• Contributions to PARC organization are tax deductible to the extent permitted by law.

- Central Middle School was sold to the Malcolm's at appraised fair market value.
- The Malcolm's have donated the property to the Community Foundation for Southeast Michigan and can never get it back.
- If the millage passes the Community Foundation for Southeast Michigan will donate the entire property to PARA.
- The Malcolm's will never gain financially from the PARC project.
- Don Soenen will never gain financially from the PARC project.
- PARC facility (Central Middle School) cannot continue without major renovations.
 - All taxpayer money will go to PARA (Plymouth Area Recreational Authority) for renovations to the school, improvements to the site, and construction of a performing arts center.
 - NO Taxpayer money from this millage will ever be used for operation of the PARC organization.
 - PARA cannot impose an additional new tax increase without City Commission, Township Board and voter approval.
 - The millage will cost approximately \$8 per month (\$96 per year) for the average City or Township homeowner with a home value of \$300,000.
 - PARA can cancel the agreement with PARC organization for poor performance.
 - If the millage fails, the facility will possibly be demolished and the site developed.

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MDOT closing rest stop along I-275 in Canton

David Veselenak

hometownlife.com USA TODAY NETWORK — MICHIGAN

Drivers needing a break will have one less stop along Interstate 275 in western Wayne County beginning next month.

The Michigan Department of Transportation announced Oct. 3 it planned to shutter the Westland Rest Area on Nov. 14. The rest stop, actually located in Canton, lies along the northbound portion of the freeway at mile marker 23, between the Michigan Avenue and Ford Road exits.

MDOT says the costs associated with keeping the structure open are too great to justify it remaining one of the state's 78 rest stops.

"The estimated cost to replace the building is \$1.1 million to \$1.5 million, plus the continued costs for maintenance, safety and security," MDOT said in a

following vehicles will be offered for sale to the highest bidder:

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statement. "These costs combined amount to two to three times the typical operating costs of other rest areas"

The rest stop was built in 1977 at a time when western Wayne County was more rural. Today, as populations grow and commercial businesses line nearby Ford Road, MDOT says there are plenty of options for motorists to stop at for services.

A request for additional comment was left Wednesday morning with MDOT.

Most of the site will go back to a natural look, with crews planning on demolishing the building as well as remove the parking lot and walkways. Those areas will be replaced with grass. The scales and truck parking area will remain and be used by law enforcement. The site's ramp will be barricaded and locked.

The nearby I-275 bicycle trail will not be affected. The closure will leave I-275 with just one rest stop, located at mile marker 5, near Carleton in Monroe



The building containing restrooms at the rest area along I-275 in Canton. The Michigan Department of Transportation recently announced the rest area would close in November. DAVID VESELENAK | HOMETOWNLIFE.COM

County. MDOT also points out the Belleville Rest Area along I-94, just west of I-275, will also remain open.

With the closure, that leaves the Belleville Rest Area, the Mexicantown Welcome Center in Detroit, the Clarkston Rest Area and the Davisburg Rest Area (both along I-75) as the lone rest areas in Wayne, Oakland and Macomb counties.

Contact David Veselenak at dveselenak@hometownlife.com or 734-678-6728. Follow him on Twitter @davidveselenak.



CITY OF WESTLAND NOTICE OF PUBLIC AUCTION

On October 16th, 2018 the Westland Police Department will conduct a public auction of impounded, abandoned vehicles. The

auction will begin promptly at 11:00 am at Westland Car Care, 6375 Hix Rd., Westland, MI, County of Wayne, where the

*All vehicles are sold in "as is" condition. Bidding on all vehicles will start at the amount due for towing and storage. Vehicles may be deleted from this list at any time prior to the start of the auction

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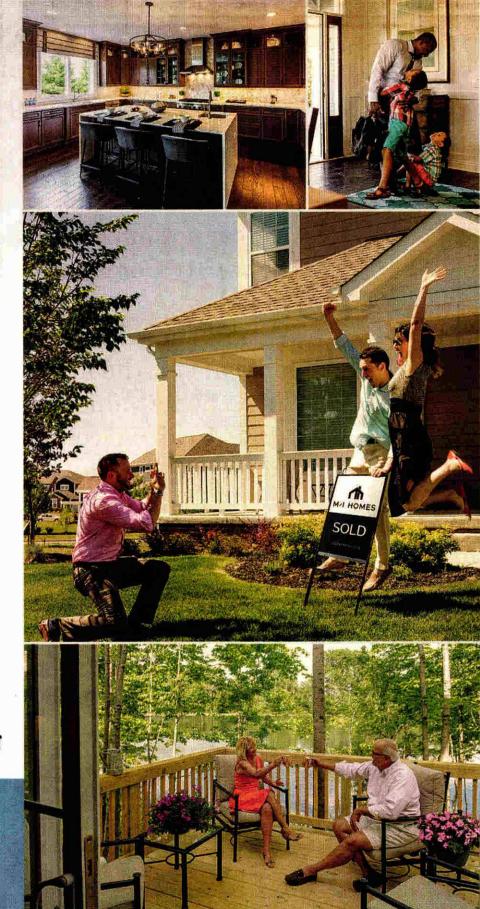


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Country Day students earn **National Merit recognition**

Detroit Country Day School announced recently that a record high 30 National Merit semifinalists and 16 commended students - which equates to 25 percent the school's class of 2019 have been recognized by the 2019 National Merit Scholarship Program. DCDS Headmaster Glen Shilling made the announcement.

Country Day's National Merit semifinalists are Erin Brennan (Beverly Hills), Kevin Chang (Troy), Jocelyn Chu (Livonia), Alex Ge (Northville), Jenna Good (Plymouth), Meghan Guo (Bloomfield Hills), Connor McGeorge (Bloomfield), Ruhi Nayak (Bloomfield Hills), Ne-Nimmagadda haar (Northville), Katherine Pan (Livonia), Sreeram Panicker (Troy), Shivan Prasad (Troy), Samuel (Bloomfield Redman Hills), Anusha Santhapur (Novi), Aditi Sharma (Rochester Hills), Julia Shen (Beverly Hills), Erin Shi (Beverly Hills), Nicklaus Sicilia (Bloomfield Hills), Michael Stevanovich (Sterling Heights), Anna Sun (Canton), Sahil Suneja (Novi), Ashwin Surapaneni (Bloomfield Hills), Kevin Tang (West Bloomfield), Justine Thomas (West Bloom-Alicia field), Wang (Northville), Collin Wang (Farmington Hills), Yan-Wu-Yip (Troy), Yalamanchili George (Troy), Madeline Yang (Bloomfield Hills) and

al Merit commended stu-

dents are Molly Beachum (Birmingham), Chloe Burns-Krul (Oak Park), Harliv Chahal (Northville), Megan Charlakolu (Farmington), Jiahong Hu (Bloomfield Hills), Julie Jaipati (Farmington Hills), Aashni Khatri (Northville), Rebecca Li (Bingham Farms), Chaitanya Manam (West Vignesh Bloomfield), (Bloomfield Nalliah Hills), Jared Nation (Rochester), Rohan Nuthalapati (West Bloomfield), Neel Shah (Rochester Hills), Hassan Siddiaui (Bloomfield Hills), Nikol Uribe Guiza (West Bloomfield) and Ariana Zarghami (Birmingham).

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the National Merit Scholarship Program each year by taking the PSAT/National Merit Scholarship Qualifying Test. In order to qualify as a semifinalist, students must score well on the PSAT, which equates to test scores in the top 1 percent in the state. DCDS's 30 National Merit semifinalists have the opportunity to apply for the finalist round of the scholarship competition and will be reviewed based on their SAT score, academic records, and recommendation by the high school principal. The finalists' scholarships

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Continued from Page 1A

can find cakes, cookies, breads and pastries — all served with a smile.

Saab searched metro Detroit before locating in Livonia, dubbed one of America's 10 happiest mid-sized cities in 2016 by Zippia, a career information website that studied educational levels, unemployment rates, work commute times and family ties.

"I wanted a happy place," Saab said.
"Happy people like sweet treats."

Along with strong local sales, she and pastry chef Patty Chamberlain also have had online orders from 28 states, including Alaska, since Butter Bear Shop opened in mid-July, serving golden raisin bread, salted brown butter chocolate chip cookies, lemon rosemary bars, seeded tahini banana bread, French coconut macaroons and custom-made birthday cakes, among numerous other treats.

One recent Monday afternoon — a day when Butter Bear is closed for baking — Saab paused to discuss her life

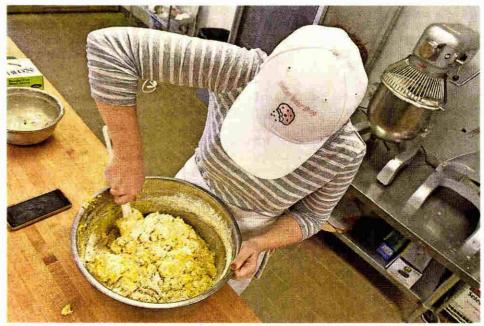
and business. She worked several years in social work, helping troubled families to heal and addressing problems such as homelessness, after earning her master's degree in social work and her bachelor's degree in psychology and Asian studies from Wayne State University.

But her hobby, her passion, always has been baking. As a young child, she made banana bread with her mother, Hala Baydoun, and as she grew she tuned in to television cooking shows.

After later marrying her husband Hussein and moving to Seattle for his job transfer in 2012, he encouraged her to audition for "MasterChef" in California.

The couple traveled to Los Angeles for their wedding anniversary, Saab auditioned with her baklava cheesecake and she was chosen for the show. She survived eight episodes with dishes such as her grandmother's recipe for lamb kofta with jalapeno spiced potatoes and sumac aioli, and crab cakes with green apple slaw and a spicy sauce.

Then, in a cruel twist of fate, it was Saab's 26th birthday when she had to make a birthday cake on "MasterChef." It looked good — vanilla cake with a



Patty Chamberlain mixes dough for brioche. The shop has an excess of leftover egg yolk, since egg white is used in many recipes. Brioche is a great way to use the yolk. This batch will be kneaded briefly, covered, then will rise slowly overnight in the cooler. BILL BRESLER | HOMETOWNLIFE.COM

strawberry Nutella filling and decorated with pink rosettes.

But she ran out of time, it was undercooked and she was sent home. She recalls being frustrated making the cake. "I thought, 'I hope I don't swear under my breath because my mom would see that," she said with a smile.

Her "MasterChef" fame behind her, Saab and her husband later returned to their metro Detroit roots after five years in Seattle. And now she has her own business. Why the name Butter Bear? Her family loves butter and, when she was young, she was often affectionately called Amanda Panda Bear. Now she sometimes calls Hannah, her 13-monthold daughter, Hannah Panda Bear.

Butter Bear Shop's offerings are diverse and everything is made from scratch, whether it's the San Franciscostyle sourdough bread, cinnamon rolls, birthday cake cookies, chocolate caramel cupcakes or a birthday cake shaped like the recipient's age.

Chamberlain, the pastry chef, was busy one recent Monday afternoon making butter cream frosting for cupcakes and custom cakes. She earned her degree from Oakland University's culinary arts program and enjoys putting her skills to use, especially on a variety of cheesecakes.

"That's something we can have a lot of creativity with," she said, adding that she enjoys her job. "How could you not love a place like this?"

Saad, who grew up in Dearborn Heights and now lives in Huron Township, is certainly a busy entrepreneur. She has continued a blog, www.amandasplate.com, that she started in Seattle. She also still has her roots in social work, donating a portion of her company's sales to organizations that fight hunger.

Saad admits she was surprised when a Japanese production company reached out to her about filming a pilot for "Chef in Hijab." She thought it was a scam at first, but she responded and learned it wasn't. She made the trip to Japan in August, but shrugs when she asked where the pilot show might lead.

"We'll see," she said.
One thing appears certain, though.
With her dedication to baking, she's likely to make Livonia — and communities beyond — a sweeter place.

For more on Butter Bear Shop, go to www.butterbearshop.com or call 734-744-6310.

Contact Darrell Clem at dclem@hometownlife.com. Follow him on Twitter: @CantonObserver.



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Zoning Board of Appeals NOTICE OF PUBLIC HEARING

Appeal 18:05: Applicant Metro Detroit Signs, Inc. 23544 Hoover Rd. Warren, MI, 48089 on behalf of Jason Newlet, owner of CitiTrends, 9295 Telegraph, located in the shopping area at W. Chicago and Telegraph

Requests a 130 S. T. variance to install a 240 Sq. Ft. wall sign for greater visibility.

Zoning Ordinance 152N, Article XX, Section 20.05-8 (b)(1) states there may be not more than (1) square feet of sign surface area per linear foot of lot street frontage up to two hundred (200) feet of frontage. This rule as applied limits the allowable size to 75 sq. ft.

This appeal will be heard at a public hearing to be held in the Redford Township Hall board room, 15145 Beech Daly Road, on Wednesday, October 10, 2018 at 7:00 p.m. Written comments must indicate the above appeal number and will be accepted no later than 4:30 p.m., October 10, 2018. No comments will be accepted over the telephone.

Jennifer Lawson, Chairperson Zoning Board of Appeals

The Charter Township of Redford (P.C. ZBA, Board of Trustees, etc.) will provide necessary reasonable auxiliary aids and services, such as signers for the hearing impaired and audio tapes of printed materials being considered at the meeting, to individuals with disabilities at the meeting or public hearing, upon seven (7) days notice to the (PC, ZBA, Board of Trustees, etc.) Further individuals with disabilities requiring auxiliary aids or service should contact the Township Clerk by writing to 15145 Beech Day Rd., Redford MI 48239, or by calling (313) 387-2750).

Published: October 7, 2018

LO-0000346172

Paying off debt and beginning to save both smart moves



Q: About five years ago, I wrote to you seeking your advice about investing and you told me that the best investment I could make would be to pay down my debt. At the time, I had a substantial amount of charge card debt. I took your advice and now, five year later, I am totally debt-free and it feels great. I am now in a situation where I can start investing money and I'd like your advice as to how to proceed. I am now age 50 and I plan to work another 15-20 years. I would like to save for my retirement to supplement my pension. My first question is, should I use my company's 401(k) plan, even if they don't match? My second question is, do you think it is too aggressive to invest the money 100 percent in stocks? My thought is I am starting late, so I need to be a little more aggressive.

A: First of all, congratulations on becoming debt-free. Debt has a way of strangling people and the fact you are debt-free gives you a new sense of freedom. I cannot stress enough how important it is for everyone to manage their debt situation and, particularly if you have charge card debt, do what you can to alleviate that debt.

With regard to saving for retirement, I do believe a 401(k) plan is a great way to start. It is an easy way to invest because you have money taken directly out of your paycheck. In addition, there are some tax benefits to using a 401(k) plan. If you invest in the traditional 401(k) plan, your money grows tax-deferred; you only pay taxes on the money once you withdraw it. If you choose the Roth option, the tax break is that when the money is withdrawn, it is tax-free. Whatever option you choose you will have some tax benefits.

With regard to the portfolio, I do believe a 100-percent stock portfolio is too aggressive. I do agree that you are starting late in saving for your retirement, but as you mentioned in your letter, you're going to be working for at least another 15-20 years. You still have plenty of time to save for your retirement.

I've always been a believer that diversified portfolios are best for investors over the long run. Not only should someone be diversified within the type of equities they own, such as large company and small company, foreign and

I cannot stress enough how important it is for everyone to manage their debt situation and, particularly if you have charge card debt, do what you can to alleviate that debt.

have some fixed-income investments in your portfolio, such as bonds. Even though over the last few years bonds have not done very well, they still are an important part of a portfolio. Bonds can protect a portfolio in different types of market conditions. In order to protect your portfolio, you need to have some fixed-income exposure. Even if you were to consider yourself an aggressive investor, 15-20 percent of the portfolio in fixed-income investments is prudent.

I get this question a lot about 401(k) plans — if the company does not have a match, does it make sense to invest in it? The answer is a resounding yes. The match is a bonus that most companies don't have. Even without the match, the benefits of a 401(k) plan are still substantial enough that people should invest in them. Of course, you always want to make sure that your 401(k) plan has good investment options that are low cost. If you find that your company has excessive fees in its 401(k) plan or poor investment options, the course of action is to try to convince the employer to change the plan, because in today's world there are many low-cost 401(k) plans with very good investment options. If you find that your employer will not change the plan, then you may choose not to invest in the 401(k) plan and look for different options, such as

Probably the best investment anyone can make is to pay off their charge card debt. When you pay off an 181/2-percent charge card, you're getting an 18½-percent return on your money. I can't think of any investment that would give you such a high guaranteed rate of return. For those in debt, particularly charge card debt, the best investment you can make is to pay off that

debt. Good luck!

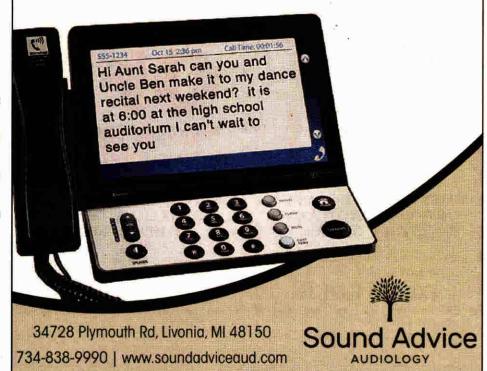
Rick Bloom is a fee-only financial adviser. His website is www.bloom assetmanagement.com. If you would like him to respond to questions, email domestic, but it is also important to rick@bloomassetmanagement.com.



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AREA EVENTS

Send calendar items to LIV-OENewstip@hometownlife.com. Items must be received at least two weeks prior to the event.

First Step fundraiser

First Step, a program for counseling and emergency housing for victims of domestic and sexual violence, will host the 14th annual A Chocolate Affair, featuring 20 local restaurants, bakeries caterers and chocolate makers, 2-5 p.m. Sunday, Oct. 7, at the Hellenic Cultural Center, 36375 Joy Road, in Westland. The event is sponsored by the Ladies Ancient Order of Hibernians.

Guests will have the opportunity to taste all of the chocolate delights, as well as hot and cold hors d'oeuvres, coffee, tea and a cash bar. There will be door prizes and more than 65 items to be won in a raffle. All proceeds benefit the programs of First Step.

Tickets are \$30 for adults and \$15 for children ages 15 years and younger and can be obtained at the First Step offices in Plymouth and Wayne, by calling Pat at 734-981-1702, at eventbrite.com or at the door until the event sells out.

Citizens for Peace meeting

Citizens for Peace will host speaker P. Pamela Davies at its next meeting, 7 p.m. Tuesday, Oct. 9, at Unity of Livonia, 28660 Five Mile Road. Davies is an attorney who practices immigration law at McGinty Law Firm. All are welcome to attend this free, informative and important presentation. For more information, go to www.citizens4peace.com.

Livonia Dems Club

The Livonia Democratic Club will hold a membership meeting at 7 p.m. Wednesday, Oct. 10, at the club's office, 33150 Schoolcraft Road, Room 104, in Livonia. Refreshments will be served.

The club is also hosting a speaker series with the following dates scheduled:

- 7 p.m. Thursday, Oct. 11, at Riley School, 15555 Henry Ruff Street, in Livonia. Sam Bagenstos and Megan Cavanagh, Democratic candidates for Michigan Supreme Court.
- ▼ 7 p.m. Thursday, Oct. 30, at the Livonia Bennett Civic Center Library, 32777 Five Mile Road. Dayna Polehanki,

candidate for state Senate, and Laurie Pohutsky, candidate for state House.

■ 7 p.m. Thursday, Nov. 1, at the Livonia Bennett Civic Center Library. Dana Nessel, candidate for Michigan Attorney General

Wayne Historical Society event

The Wayne Historical Society will present America's One Room School House, a Disappearing 19th Century and Earlier Icon, a Valuable History to Preserve, at 7 p.m. Thursday, Oct. 11, at the Wayne Historical Museum, 1 Towne Square. Presenter will be Cheryl Vatcher-Martin a board member of Michigan One Room Schoolhouse Association. This is a free event. Donations will be accepted and refreshments will be served.

Community rummage sale

Silver Village Senior Housing, 33780 Lyndon, in Livonia will hold a community rummage sale from 9 a.m. to 5 p.m. Thursday and Friday, Oct. 11-12, from 9 a.m. to 5 p.m.

St. Mary Mercy charity gala

St. Mary Mercy Livonia will host its 26th annual charity gala Friday, Oct. 12, at Laurel Manor Banquet and Conference Center, 39000 Schoolcraft, in Livonia. Proceeds will support the Healthy Livonia Initiative, a collaboration the hospital helped launch in 2016.

Platinum sponsor is the DTE Energy Foundation, which donated \$25,000. Josie Norcia and Kelly Athens are serving as honorary co-chairwomen of the event

Sponsorships and tickets to the gala are still available. For more information or if you would like to make a donation to help support Healthy Livonia, contact St. Mary Mercy's Office of Philanthropy at 734-655-2980 or email livoniaevents@stjoeshealth.org.

Harvest Hike & Hunt

The Livonia Parks and Recreation Department is hosting Harvest Hike & Hunt at 3 p.m. Saturday, Oct. 13, at Rotary Park, Six Mile and Hubbard. Families will enjoy a hike and scavenger hunt through the nature trails and create crafts with the items they find along the way.

Tickets are \$6 for Livonia residents, \$9 for non-residents, and can be purchased in advance at the Kirksey Recreation Center, 15100 Hubbard. For more information, call 734-466-2900 or go to www.livoniaparks.org.

Hair cut fundraiser

Santa Fe Salon, 34367 Plymouth Road, in Livonia will host the seventh annual fundraiser for Children With Hair Loss from noon to 4 p.m. Sunday, Oct. 14. Prices are \$10 for adults, \$5 for children and \$5 for eyebrow or lip waxing. All proceeds benefit Children With Hair Loss, a Michigan-based company that provides hair pieces to children with medically related hair loss.

Donate a ponytail of eight inches or more and be entered in a raffle drawing. There will be other prizes and refreshments available. For more information, go to www.childrenwithhairloss.us.

Halloween open house

The Jack E. Kirksey Recreation Center, 15100 Hubbard, in Livonia will host a Halloween open house from noon to 4 p.m. Sunday, Oct. 14. Attendees will have access to the pool, climbing wall and a variety of gym activities. The gyms will be set up for roller hockey, pickleball, volleyball and basketball.

Younsgters will be able to trick-ortreat at participating organizations and businesses. Costumes are encouraged, but not required. Admission is free for the day for residents and \$3 per person for non-residents.

For more information, call 734-466-2900 or go to www.livoniaparks.org.

Synchronized swimming show

The Michigan Synchro Masters will present a show titled Sync-in by the Dock of the Bay at 6 p.m. Sunday, Oct. 14, at the Schoolcraft College pool, 18600 Haggerty Road, in Livonia. This is a preview of routines the group will perform at USA Masters synchronized swimming competition in California later this year.

Admission is \$5 for adults; children ages 12 and under are free. Tickets will be sold at the door. For more information, call 734-522-7749.

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SOS at Westland library

The Secretary of State's mobile office will visit the Westland library, 6123 Central City Parkway, from noon to 4 p.m. Monday, Oct. 15. Residents will be able to renew license plate tabs or driver's license, register to vote, access instant titles, make address changes and sign up on the Michigan Organ Donor Registry. Residents can also ask questions about the elimination of Driver Responsibility Fees, including those who have associated debt or a related driver's license suspension.

Customers may call the Department of State Information Center to speak to a customer-service representative at 888-767-6424.

Scarecrow Show in Wayne

Wayne Main Street will host its sixth annual Scarecrow Show in Wayne through Nov. 3, when scarecrows will be displayed on downtown streets.

Residents and visitors will have the opportunity to vote on their favorite scarecrows. Wayne Main Street will host a voting contest and reception in Derby's Alley, 34924 W. Michigan Avenue, 4-7 p.m. Wednesday, Oct. 17, which will feature live music, as well as doughnuts and cider from the Dexter Cider Mill. The contest winners will be announced as well.

For more information, go to down-townwayne.org.

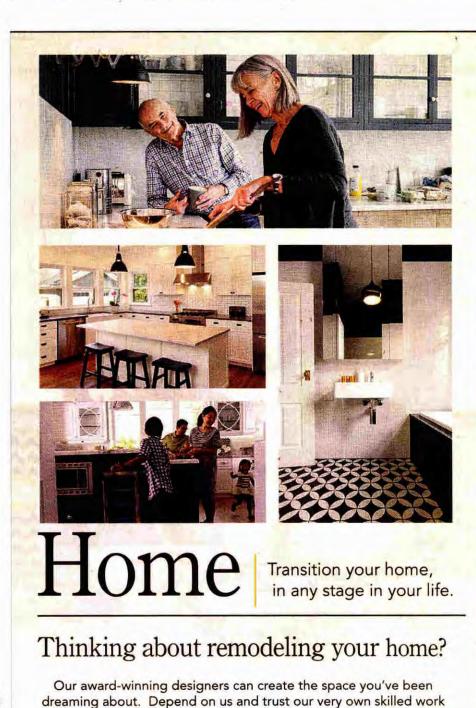
Clean water town hall

The Livonia Democratic Club will host a town hall meeting on the topic of clean water at 7 p.m. Thursday, Oct. 18, at at Stevenson High School, 33500 Six Mile Road. Guest speaker will be Laurie Pohutsky, microbiologist and candidate for the state House 19th District. The town hall is free and open to the public.

Funding college workshop

SELECT

A free workshop on funding your child's college education will be held 7-8:30 p.m. Thursday, Oct. 18, at Stevenson High School, 33500 Six Mile Road, in Livonia. The speaker will be Robert Hoger, certified college planning specialist with Michigan College Funding, LLC. Admission is free, but seating is limited by the size of the room. Call 248-662-1300 to reserve seats.



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REMODELING



Birmingham company's app helps mourners

Sharon Dargay

hometownlife.com USA TODAY NETWORK - MICHIGAN

Who wants to post grandma's death next to a dancing cat meme?

Mark Alhermizi of Birmingham is betting no one does and that they'll trade Facebook for a mobile app called Everdays when it's time to announce a loved one's death.

"What's Facebook? Facebook is merely a post. It's the Walmart of social media. You go in and post it to Facebook and that's it. Then people post condolences and it's done," said Alhermizi, CEO of Everdays and the founder of Gas Station TV. "Only 3 percent of the funeral industry even has a Facebook page."

Death announcements created with his Everdays app "is an entire social network within itself."

"That announcement has all the posting, has all the pictures, has events, has donations, it has videos, it has everything all in one place," he said. "It has private messaging for family. It has 30 features that a single post on Facebook doesn't do.

One feature reminds users to reach out to a grieving friend or family member during holidays, at anniversaries and a month or two after the funeral. Another allows family members to quickly access photos, videos and condolences.

Spreading the word

The app, launched Sept. 20, is designed to help family members manage and spread the news of their loved one's death. It also helps other users stay in the loop about deaths within their social networks.

"We are an app for the living," Alhermizi said. "It's about bringing people together to help love you and support you during a difficult time ... to help bring them together to support each other, not just for the two weeks around the (funeral) event, but for the long term."

Almerhizi, 51, hopes Everdays will "de-stigmatize the conversation about death, making the subject more approachable and acceptable.

After downloading the app, users shares their contacts and identifies the networks, such as schools, employers, their hometown and clubs, that they care about. The Everdays platform uses artificial intelligence and machine learning to make connections in a network and send death notifications. The goal is to "make sure you never miss another important passing," Alhermizi

"You share your contacts with us." he added. "You tell us a little about yourself and then we monitor the world and automatically send relevant announcements that matter to you. By the time you reach 50 years old, you're touched by a relevant passing one every 30 days, on average.'

The app appeals to users ages 45 and up and its core demographic is women ages 45-54. Alhermizi suspects his market will expand to users in their 20s and 30s as the app becomes more pervasive.

"We're delivering it in a modern way, using tools that everyone, especially young people like," he said. "That's how we expand the conversation and take it

app

their

and

younger."

Not interested

At first, Alhermizi couldn't convince his mobile development team that Everdays was worth pursuing. Its members were under age 30 and none had experienced significant deaths in their families or among friends.

The group had worked with him when he developed and expanded Gas Station TV, taking the business from "zero to 10,000 gas stations" in seven years. When he sold Gas Station TV in 2014 to a private equity firm led by Dan Gilbert, he kept the development team.

Alhermizi had plans to "celebrate life and enjoy it with family" after selling his business. He had one son, Max, twins on the way and plans to take his parents on a vacation trip. Two months after the sale, his father ended up in the hospital and died seven weeks later.

Alhermizi took six months off and then returned to work.

"It was a weird time," he said. "This was three years ago. My team had been busy coming up with ideas, throwing stuff against the wall to see what would work and what wouldn't work and I hit them with, 'Look guys, I just had this miserable experience trying to bring together all those who matter to me around my dad's passing. The whole industry is devoid of any worthwhile technology. There is a really big opportunity here.

He tried for nearly a year to get his team excited about the idea, but couldn't get them on board until one of them experienced the death of a grand-

"He went home to Connecticut to help his dad bury her," Alhermizi said. "He came back and said, 'Now I get it.' The rest is history."

Funeral homes

Alhermizi invested \$5 million into the company and recruited other investors. About a year and a half ago, Everdays launched a dashboard that enables funeral homes to create and send obituary information to their clients via text message or email. Approximately 1,000 funeral homes use the platform. The mobile app takes the process a step further.

Paul Connell, co-owner and funeral director at A.J. Desmond & Sons Funeral Directors, says the dashboard and mobile app give families "another way of announcing the funeral arrangements" beyond classified death notices.

'We text the Everdays announcement to the family and they download the app and can send it to select contacts to their phone. That way, it's focused to their friends and family. It gets the word out," Connell said.

He said baby boomers and younger generations both like using the technol-

"We're already announcing one-half of 1 percent of the passings in the U.S.," Alhermizi said. "Soon, it will be 3 percent and then 5 and 10 and then we'll have so much data that you truly will never miss another passing that is relevant to you."

Contact Sharon Dargay sdargay@hometownlife.com.

Mark Alhermizi hopes his new Everdays mobile app will destigmatize conversations about death. LANCE ROSOL | PIXEL PERFECT PHOTO

Obituaries

Dane Criger

CHARLESTON - Dane Criger, a retired banking executive, passed away suddenly at his home in Charleston, SC on September 30, 2018.

Dane was born in Ann Arbor, Michigan, the son of Marvin and Marie (Panattoni) Criger. He graduated from Plymouth High School, Plymouth, Michigan and the University of Notre Dame, South Bend, Indiana. He had an outstanding banking career, first with First Chicago NBD in Detroit, Michigan handling mergers and acquisitions in the trust and mutual funds areas, and later with First Data / Nations Bank / Bank of America in Charlotte, North Carolina also in mergers and acquisitions in the securities area. He concluded the work phase of his life doing consulting work with various banking and financial service providers. While in Charlotte he was a member of St. Gabriel Catholic Church and the long-time treasurer of the Notre Dame Club of Charlotte. Upon moving to Charleston last year, he became actively involved in the Notre Dame Club of Charleston and his neighborhood homeowners association.

He is survived by the love of his life, Catherine St. Onge; his sister, Nadine Criger Hershey, of Mt. Pleasant, SC, as well as his rescue dog Gabby, his stepchildren Amanda and Bill Denomme, and many dear friends and cousins.

His Mass of Christian Burial was held at Stella Maris Catholic Church, 1204 Middle Street, Sullivan's Island, SC 29482 at 10 a.m. on Saturday, October 6, 2018. Arrangements by J. HENRY STUHR INC., WEST ASHLEY CHAPEL.

In lieu of flowers, donations may be made to Pet Helpers, 1447 Folly Road, Charleston, SC 29412 (pethelpers.org) or East Cooper Meals on Wheels, PO Box 583, Mt. Pleasant, SC 29465 (ecmow.org)

A memorial message may be left for the family by visiting the website at www.jhenrystuhr.com.

Judith Ann Prodin

- - 79, Beloved wife of the late John. Loving mother of Kevin, Jennifer (Dan) Chopp, Brian (Heidi), Keith (Robin) and Tim (Anna). Cherished grandmother of 14. Great grandmother of 2. Dearest sister of Dennis (Antonina) Mally, Paul (Kathy) Mally, Barbara (Jim) Blain and the late Robert Mally. Devoted teacher at St. Damian School for 20 years.

Visitation Monday October 8th 3-9 pm at Harry J. Will Funeral Home 37000 Six Mile Rd. in Livonia. Funeral service Tuesday October 9th, in state 10 am until the time of Mass at 10:30 am at St. Colette Catholic Church 17600 Newburgh Rd. in Livonia. Judith will be laid to rest at Glen Eden Cemetery in Livonia. In lieu of flowers, memorial contributions appreciated to the Alzheimer's Association.

Please visit www.harryjwillfuneralhome. com to share a memory.

Elizabeth "Betsy" McGeorge

LIVONIA - McGeorge, Elizabeth "Betsy" of Livonia, Age 86.

Passed away peacefully surrounded by her family on September 28, 2018

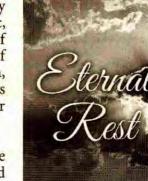
Beloved wife of the late Richard "Rick" Mc-George. Loving mother of Susan (Jim Wenson) McGeorge, Amy Mc-George Bunch and Karen

(Paul Wenson) McGeorge. Dear Grandmother of Devin Bunch and Lauren Wenson and sister of James Pearce.

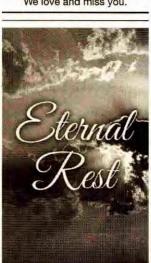
Betsy was an independent woman with many interests including travel, classical and jazz music, reading, playing bridge. She was a great fan of tiger baseball. Betsy was a very active member of The Nativity United Church of Christ in Livonia, where she was the flower chairperson. And was very proud of her lifelong affiliation with her sorority, Kappa Kappa Gamma.

A private Memorial Service will be held. Memorial contributions may be directed to the American Lung Association and the Robert and Janet Bennett Civic Center Library in Livonia.

Please share a memory at www.rggrharris.com



Kay A. Arnold Mar. 26, 1939 - Oct. 8, 2015 It is hard to believe it has been 3 years. We love and miss you.





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Sports

PREP FOOTBALL

Cranbrook players gain lessons

Time spent with Heisman Trophy winner invaluable

Marty Budner

USA TODAY NETWORK - MICHIGAN

It is often said athletics, an extension of the classroom, offer life experiences. Cranbroo -Kingswood's football program recently offered one of those life-

time memories.

Pete Dawkins, a 1955 Cranbrook High
School graduate who went on to win the
1958 Heisman Trophy as a running back
for Army, returned for the Sept. 28
homecoming game against Detroit Loy-

Dawkins was recognized prior to the game, not only for his famed college football accomplishment, but also to have his No. 19 jersey retired by school administrators. The 80-year-old Dawkins also presented an autographed football to Noel Dougherty, head of the Upper School, and Aimeclaire Roche, director of schools.

In addition, Dawkins paid a special visit to the football team the previous day as he attended a practice and later spoke to the players.

Unforgettable experience

It was a two-day engagement Jack Fairman, a junior quarterback and one of three team captains, will never forget.

See CRANBROOK, Page 3B



Cranbrook alum and 1958 Heisman Trophy winner Pete Dawkins walks off the field accompanied by current tri-captains (from left) Jack Fairman, Torrell Williams and Danny Files prior to the homecoming game against Detroit Loyola.

USA HOCKEY



The hockey world will be keeping close tabs on U.S. NTDP standout Jack Hughes, expected to be the top draft pick in the 2019 NHL Entry Draft. RENA LAVERTY | USA HOCKEY

2019 NHL Entry Draft. RENA LAVERTY JUSA HOCKEY

TOP DOG?

Big-league hype doesn't bother mega-talented Hughes

Tim Smith

USA TODAY NETWORK - MICHIGAN

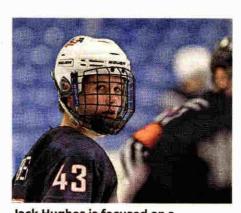
It's not hard spotting Jack Hughes on the ice for USA Hockey's National Team Development Program.

Just watch the puck. Chances are pretty good 17-year-old Hughes is there, too.

Mesmerizing, quick, nimble and creative are just some of the words that aptly describe Hughes. Scoring machine, workout freak and almost certain top pick in the 2019 National Hockey League Entry Draft are other spot-on characterizations.

"The draft is 10 months away," said Hughes, a 5-10, 168-pound forward, who opened the 2018-19 season along with his NTDP U-18 teammates with road games Sept. 29-30 in Cranberry, Pa. "All those websites can come out or people can come out with the rankings, but

See HUGHES, Page 2B



Jack Hughes is focused on a big-league hockey future. RENA LAVERTY USA HOCKEY

PREP FOOTBALL

Forfeits cause change for Clarenceville homecoming

Brad Emons

hometownlife.com USA TODAY NETWORK — MICHIGAN

Livonia Clarenceville High's homecoming game Friday, Oct. 12, is still on, but with a slightly different twist as the school district plans to unveil its \$3.5 million renovation project, which includes a new synthetic turf surface at David B. McDowell Field and building upgrades in and around Tim Shaw Stadium.

While the varsity football season remains in peril because of low numbers and injuries, the Clarenceville boys varsity soccer team will step in and play Garden City in a Western Wayne Athletic Conference match starting at 7 p.m.

The homecoming parade will start at 5:30 p.m. at nearby Botsford Elementary and end at Shaw Stadium at approximately 6 p.m.

Clarenceville's varsity football team, under Ryan Irish in his second stint as head coach, started the season 0-4, but forfeited its last two WWAC games at Redford Thurston (Sept. 28) and at Dearborn Heights Robichaud (Sept. 21).

According to Clarenceville athletic director Kevin Murphy, two more WWAC varsity football contests have also been canceled, including the Oct. 5 match-up at Garden City (4-2, 4-1) and the Oct. 12 homecoming game against first-place Dearborn Heights Crestwood (6-0, 5-0).

The Trojans' final regular season varsity game Friday, Oct. 19, at home against Madison Heights Bishop Foley also remains in limbo.

"I'm taking it week by week and see what it brings us," Murphy said. "I have to see how healthy we are and see what our numbers are and looking out for the best interest in all involved in football. That is my hope and goal."

The Trojans JV squad, which included some varsity juniors, played

See C'VILLE, Page 2B



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Continued from Page 1B

Sept. 27 at Thurston, losing to the Eagles, 14-12. Clarenceville had a scheduled JV match-up Oct. 4 at Garden City. There is no JV game, however, the following Thursday (Oct. 11) at Crestwood, which found another opponent.

The first scheduled Clarenceville athletic contest on the new synthetic surface, a varsity boys soccer match against Romulus Summit Academy, was set for Oct. 1, but it was postponed because final inspections had not been completed.

Murphy said he had hoped the new field would be ready for a scheduled Oct.

3 WWAC match against first-place Crestwood.

Meanwhile, the forfeit against Clarenceville will give Garden City's varsity football team its fifth victory and move the Cougars one step closer to earning an MHSAA playoff spot for the first time since 2011.

Needing six wins to automatically qualify for its fourth postseason berth in school history, Garden City closes out



Final inspection of Livonia Clarenceville's new synthetic turf field was scheduled for this week.

BRAD EMONS |

HOMETOWNLIFE.COM

the regular season Friday, Oct. 12, at WWAC co-leader Robichaud (6-0, 5-0), followed by a Friday, Oct. 19, homecoming game against non-conference foe New Boston Huron (1-5).

With the unexpected bye week, Garden City coach Jim Baker made alternative plans to keep his team sharp and ready during the layoff.

"(Monday) we watched film, weightlifting ... just cutting back on our practice a little bit," Baker said. "We're just going to review our offense, things like that, watch a lot of film. Friday, we're going to get the kids together and have a pizza party, bring the kids in, have the cheerleaders over. We get a sticker on our helmet for wins, so we're going to hand out a sticker."

Meanwhile, Clarenceville's soccer team is 8-4-3 overall and 4-1-1 in the WWAC going into the match against Crestwood. And getting to play in front of a homecoming audience will be a bo-

"We're very excited for the opportunity," Ilth-year Clarenceville boys soccer coach Trevor Johnson said. "But I believe that we all feel that it's unfortunate with the way the football season has gone this year. We respect with how hard those boys worked this summer, but I also feel like my boys have played out their hearts and earned the right to

play in a showcase like that. They really worked hard this off-season and kept positive attitudes. It's been a pretty impressive season."

Crestwood is leading the five-team conference, while Clarenceville and Garden City are in second.

"These guys play together like my 2009 group and that was probably the most gifted team I've had," Johnson said. "They geniunely work hard for each other and they play well together. They share the ball. They pass as well as any team I've coached. We just don't finish. We haven't finished as well as we should have. We could have doubled the goals we've had this year."

The Trojans have enjoyed a remarkable season, considering they have played all 15 games on the road this season. Their latest win came at Romulus Summit Academy North, 3-1.

"We've had 13 road trips, we're the road warriors," Johnson said. "We've had quite a bit of bus time, but I mean in a way that brought the guys closer together, too."

Contact Brad Emons at bemons@hometownlife.com. Follow him on Twitter: @BradEmonsl.

Hughes

Continued from Page 1B

really, none of it really matters until the teams' rankings come out at the draft.

"I'm not too worried about it, I'm just worried about my game and focusing on that. I'm not the only guy on the team with high expectations. I could go pretty high. We got a really good team with a lot of really good players. There's a lot of good stuff looming with our team."

Hughes already is displaying traits both on and off the ice that give a strong indication that he'll be ready whenever he gets the NHL call.

"I haven't been around anything like this," NTDP U-18 head coach John Wroblewski said. "Where there's been pressure for almost a year and a half for him to be the No. 1 overall pick in the upcoming (NHL) draft, I've never seen anything like it.

"I know the kid hasn't changed much. He's still the player and the young man who comes to work. He's got teenaged tendencies, but he's also a very impressive young man. If you tell him something, his uptake is so quick and he'll put it to work. And it's the same kid that always comes to the NTDP every day."

And who knows, if the Detroit Red Wings miss the playoffs (as is widely expected), the younger brother of University of Michigan defenseman Quinn Hughes (this summer's No. 7 pick by Vancouver) could wind up as Detroit's next cornerstone teenage player — just like then-18-year-old Steve Yzerman was in 1983.

"It'd be cool, of course. Detroit's a great place to play," said Hughes, who attends classes at Plymouth-Canton Educational Park. "But it's the NHL. All 31 teams are unbelievable and, if you got the chance to play for any team, it would be just so special."

Work comes first

Hughes isn't getting too far ahead of himself. He knows he has a lot of work to do for the NTDP, including international medals to go after next April in Sweden, when the IIHF U-18 Men's World Championship takes place. USA Hockey Arena fans will get their first chance to watch him play at 2 p.m. Saturday, Oct. 13, against the University of Minnesota.

"It's a big year, of course. It's fun," said Hughes, whose parents are Ellen and Jim Hughes of Plymouth. "First of all, it's our last time playing together with our team. None of us will play together again after this year, so it will be really fun. We'll make the most of it, for sure.

"With the NHL draft, most of the (U-18) guys are draft-eligible, so it's a really important year and we're all really excited about it."

Hughes isn't the only budding NHL prospect with the team. He and 17 other NTDP players took part in the recent All-American Prospects Game in St. Paul, Minn. — six of whom are projected top 20 picks in the 2019 NHL draft.

The other top NTDP players include center Alex Turcotte, left wing Cole Caufield (54 goals in 2017-18), defenseman Cam York, left wing Matt Boldy, center Trevor Zegras and defenseman Alex Vlasic.

"Cole's a special talent, of course," Hughes said. "Not many guys can come to the program and be able to score goals as well as he can. He's obviously an unbelievable player and an unbelievable scorer. He's such a good kid off the ice, too.

"Not only do we click on the ice, but off the ice we're really good friends. too.



Saying Jack Hughes has all the necessary tools to be a future NHL standout is quite the understatement. RENA LAVERTY | USA HOCKEY



Getting ready for a face-off is Jack Hughes, who is on the radar of National Hockey League scouts. RENA LAVERTY | USA HOCKEY

I think that helps, for sure."

Puck finds him

Wroblewski raved about Hughes' uncanny ability to find open ice and either go top shelf or thread perfect feeds to linemates such as Caufield.

But the coach sees all the intangibles that add up to a future NHL superstar.

"(College and pro scouts) see the guy that flies around the ice. But in games, sometimes the puck is attached to him," Wroblewski said. "I don't think that they see how hard he works in a game. The reason the game sometimes looks easy for this guy is he works so hard in practice. He's got such an unbelievable VO2 (oxygen rate during exercise) and ability to create at the end of shifts, because of what he does in practice."

what he does in practices."

Yeah, skating fast is one thing. Of course, Hughes is like any hockey player in that he loves to score goals.

Last year, playing for both the NTDP U-17 and U-18 teams, he tallied 40 goals and a program-record 76 assists in 60 games.

"I'd definitely say scoring a goal," Hughes said, when asked about which part of the game he gets the most buzz out of excelling at. "If you don't say scoring a goal, I think you might have a problem, because that's the name of the game. Score goals.

"Anytime you get to score a goal, it's definitely something you don't forget about. You get really excited for it, just like it's your first goal."

Just relentless

Yet he is the guy who doesn't stop in practice drills.

"He loves the drills that involve up and down the sheet that exhaust you to the point of being keeled over," Wroblewski said. "But he's always going to jump in line for the next rep. Some guys, not necessarily on this team, who are lesser players, might try to find the line where they can rest in — or go to a line that has a few more guys in it.

"He'll go right back up in our hardest drills if that line is vacant. He's a relent-

less worker."

The coach was asked whether or not Hughes could be a Wayne Gretzky-like player in the NHL and he smiled. He quickly pointed out how much the league has changed since The Great One burg up his sketes in 1900.

hung up his skates in 1999.

"It's just such a different era," Wroblewski said. "What I'll say is, I'll compare (Hughes) to Gretzky in that he's got that class. You read the stories about Wayne, how he used to take on all the media requests and handle them with dignity and be able to still perform at a high level ... carry himself as a gentleman and ambassador of the game. I see Jack as the type of kid who can carry on that type of legacy. Respect, charismatic and still humble.

"It's a different superstar compared to what it was back then. Gretzky was playing a different game than everybody else that was out there. There's a lot of players who play like Jack. There's not a lot of players who play exactly like Jack—it's speed, skill. There's a lot of people out there that have it, (but) it's his determination and desire to be the best that separates him from a lot of other guys."

Family plan

Another plus for Hughes was grow-

ing up in a hockey hothouse. It didn't matter whether they were in Florida, Boston, New Hampshire or Toronto.

"It was uproal." Husbas said. "With

"It was unreal," Hughes said. "With three of us in the house, it was crazy and hectic for my mom, of course. We'd always have friends at the house, (playing) mini sticks, watching hockey, going to the outdoor rink.

"It was always hockey, hockey, hockey for us. It was a really good childhood growing up. The house was really competitive whatever it was, whether it was ping pong or whatever."

Wroblewski also credited the Hughes family for instilling the winning traits that all three of their sons (next up is 15-year-old bantam phenom Luke) possess in droves. Luke Hughes played last season with the Little Caesars Bantam Major AAA team.

Yet in the case of Quinn and Jack Hughes, they have had to step up to expectations seemingly every step along the way from childhood. They've aced every test coming their way. By the time 2019-20 rolls around, both could be playing in the NHL.

"They're different kids," Wroblewski said. "I'm sure that (family) support system helps, but they're very unique. There's sometimes where you'll see them in an interview and they appear similar, but they've got some dimensions that are different.

"It has a lot to do with how they play on the ice. Jack, his motor is relentless. And Quinn is much more deliberate and he's able to kind of make people, he baits people in. Where Jack is always going, he's at high speed a lot during a game.

"It's a different position (each plays). They just have a different mentality, a different mindset. It shows in their personalities, too. Jack goes and that's him. Quinn is a lot more calculated and deliberate. They're both unbelievable kids, teammates and competitors."

This season, in what might be his final season in Ann Arbor, the older Hughes will try to pick up where he left off last year with the Wolverines.

Stiffer challenge

As far as Jack Hughes is concerned, however, Wroblewski expects opponents in college, international and United States Hockey League play to ratchet it up and really see what the uber-talented prospect is made of.

"It was one thing when he wasn't under the radar, because of how good he was," Wroblewski said. "But it wasn't his draft year. He wasn't constantly being keyed on. Moving from U-17s to U-18s, there was some differentiation there. But this season, it's going to be every night, he's going to have that bull's-eye on his back.

"This is gearing him up for what he wants, to play in the NHL as the No. 1 pick and go on to a lengthy career as a franchise-type player. This is all a learning experience for him."

It undoubtedly will be a blast, too.

"Just fun, everything's going on,"
Hughes said with a small smile. "It's
what you dream of — having a good
game, where everything is just easy and
so fluid. You're kind of just in a zone and
locked in on everything else going on
around you. You're kind of in your own
bubble."

From all accounts, the Jack Hughes bubble isn't about to burst for a long time to come.

If you have a compelling story to tell, contact Tim Smith at tsmith@hometownlife.com. Follow him on Twitter @TimSmith_Sports.

Cranbrook

Continued from Page 1B

"It was pretty incredible," Fairman said. "Not only was he the Heisman Trophy winner, but he was a very successful general in the army and incredibly successful at West Point. So it really showed me and my team a lot about the connections you can make at Cranbrook and how successful you can be coming from Cranbrook, athletically and in the real world, too.

"Everyone really connected with him because he told a lot of stories about Cranbrook that everyone related to. He was incredibly humble," he added. "He didn't talk about all of his success, but really how he got his success and that was through what he learned at Cranbrook and at West Point. He was really down to earth about everything he had done."

The Cranes, according to Fairman, were proud to play in front of such a distinguished alum. Even though they lost by three points on a drizzly evening under the lights, it was an entertaining game punctuated by effort and hustle from both teams.

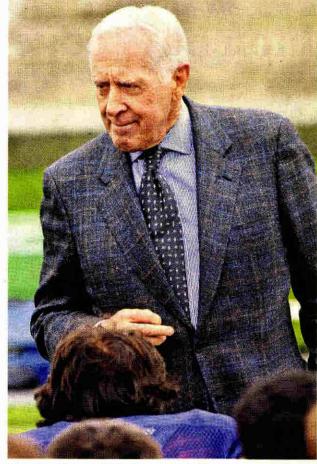
"(Dawkins) was pretty fired up the day before when he talked to us about the (homecoming) game, so that got everyone pretty fired up to play," Fairman said. "A lot of people wanted to make plays for him just because he was there. And everyone got into the game as a special moment just to play in front of him and the crowd he brought."

Shane Finney, Cranbrook Kingswood's associate athletic director, appreciated Dawkins's visit.

"What an amazing evening to honor Pete Dawkins. He was one of Cranbrook's best," said Finney, also the school's varsity boys basketball coach. "The best part about him is that he is so thankful for this place that we call Cranbrook.

"He continues to give back by endowing two scholarships for teachers and educators and he truly loves this place. So to have the general here is a once-in-alifetime happening. To see him talk with our boys and our students and to interact is what makes Cranbrook so special.

"He told our boys to stay true to yourself, believe in yourself, work hard and be disciplined, as you would



Pete Dawkins, a 1955 Cranbrook alum who went on to become a Rhodes Scholar and brigadier general in the U.S. Army, among other things, returned home and spoke with the Cranbrook football team prior to a recent game. SARAH FAIRMAN

imagine him saying, and to truly value what Cranbrook has given you," he added. "And to continue to subscribe to those values."

Eyeing another playoff berth

Fairman wasn't expected to be the starting quarter-

back prior to training camp, but happily assumed the role and has led the Cranes to a 4-2 overall record.

"I love to compete and I was completely up for it,"
Fairman said. "My teammates always have my back
and the coaches always have my back, so it's been a
pretty easy adjustment because everyone keeps pushing for me."

Cranbrook Kingswood is playing inspired football for first-year head coach Scott Steward.

The Cranes, who won the Catholic League A-Intersectional and Prep Bowl championship last year under former head coach Joe D'Angelo, were moved up to the tougher AA Division this season. That's were they've incurred both their losses, but by a mere 10 points combined. Perhaps their most impressive win was over Division 1 public school Walled Lake Central in Week 5 by three points (28-25).

Cranbrook advanced to the regional finals last year and has its sites set on another long playoff run.

Fairman believes the Cranes are in a good spot heading into the season's final three games. As of right now, however, Cranbrook may not have a Week 9 game, as its scheduled meeting with Detroit Delta Prep was cancelled because the school recently closed its doors.

"We lost a lot of seniors who went on to play college football and then we got moved up (to the Catholic League AA Division) and a lot of people thought it was going to be a down year," Fairman said. "But a lot of the kids who didn't play much last year have really stepped it up.

"We've made some mistakes that have cost us in the two games we lost, but it's big for us to show that we've really deserved to be in that higher league. We beat Walled Lake Central and that was a pretty big win for us, just because of the sheer size they have over us.

"So I think this season, we've proved we can beat anyone and play with everyone," he added. "We feel pretty good that we can get into the playoffs this year. We just have to win out these next two games and, hopefully, we can secure a home (playoff) game."

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Top-ranked Brighton boys edge No. 2 Plymouth

Bill Khan

Livingston Daily USA TODAY NETWORK - MICHIGAN

The race that matters most will come in about a month at the Division 1 cross country state meet.

But by no means did Brighton and Plymouth take their dual meet lightly Tuesday at Cass Benton Park.

Both teams were all in, putting up some fast times on a challenging course that was softened a bit by recent rain, with a mere one point separating them.

Top-ranked Brighton came away with a 27-28 victory over second-ranked Plymouth in a clash for first place in the KLAA West.

"There are bigger meets down the road, but these dual and tri meets are the real test," Brighton coach Chris Elsey said. "You've really got to battle. It's just you vs. them. In the big invites, it's easy to get stuck in a pack and pulled by the pack, but out here it's just you against them. It's a pretty good test."

Brighton improved to 5-0 in the KLAA West with one tri meet remaining Oct. 9 against Hartland and Howell at Three Fires Elementary School in Howell. Plymouth is 4-1 in the division. Both teams beat Novi - Brighton by a 17-42 score and Plymouth by a 18-41 count.

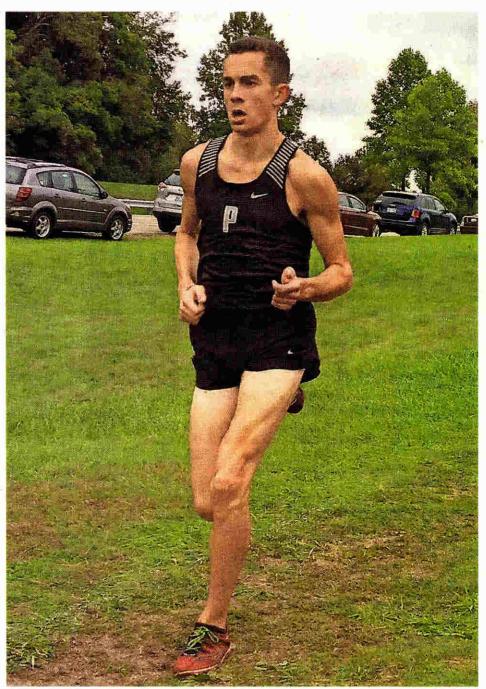
"This was, by far, the biggest dual meet we had," said Plymouth junior Carter Solomon, who took first place in 15:30. "Brighton's ranked ahead of us coming into this race. We knew that, so we had to give it everything we had. This was definitely a race we've been looking forward to."

Both teams had raced a tri meet at Cass Benton this season. Each team's scoring runners ran faster Tuesday than they did in their previous races on the Northville course.

Solomon, who ran 16:11.1 on Sept. 18 at Cass Benton, crushed to a 15:30. Stewart, who ran 16:22.71 on the course Sept.

"I knew it was going to go out fast, but it was harder than I imagined," said Solomon, who was fifth in the state meet last year.

Solomon shot to the lead, running solo up front. Stewart stayed close enough



Plymouth's Carter Solomon took first place in 15:30. BILL KHAN | LIVINGSTON DAILY

to make things interesting.

"We went out really, really aggressive," Stewart said. "I was surprised Patrick (Byrnes of Plymouth) was sticking up there, but then he dropped in the woods. That's when I made my way for

Carter. I was close to him; then he got it up the hill. My goal was to try to keep with him as long as possible and try to outkick him."

The difference in the meet was that Brighton junior Jack Spamer moved up

"This was, by far, the biggest dual meet we had. Brighton's ranked ahead of us coming into this race. We knew that, so we had to give it everything

Carter Solomon

one place midway through the race, passing Byrnes to finish in third place in

Byrnes was fourth in 16:13, Brighton's Scott Spaanstra fifth in 16:29, Novi's Matt Whyte sixth in 16:32, Plymouth's Brandon Boyd seventh in 16:36, Brighton's Nolan McGahan eighth in 16:43, Plymouth's Tyler Mussen ninth in 16:55, Plymouth's Jarrett Warner 10th in 16:58 and Brighton's Aidan Bustillo 11th in 17:04.

"They've got a really strong team," Elsey said. "We knew it was going to be a battle. It was a nail-biter at the end waiting to see the results, but we ended up coming out on top because we ran well today.

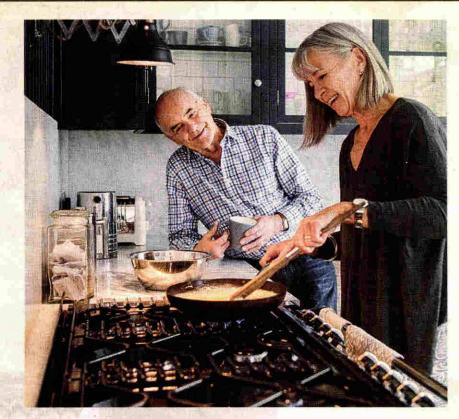
In the girls meet, Brighton and Plymouth continued to be evenly matched, with the Bulldogs pulling out a 27-30 victory. A sixth-runner tie-breaker was needed to give Brighton the championship over Plymouth in the Monroe Jefferson Invitational on Sept. 22, while Plymouth finished one place and eight points ahead of Brighton on Sept. 29 at the Coaching Legends Invitational.

They have two really good frontrunners." Brighton coach Kristi Matuszewski said. "We tried that pack mentality we love to do and were able to come out ahead."

Freshman Lauren Kiley won in 18:37, followed by sophomore teammate Londvn Swenson in 19:12 and Novi's Katherine Ray in 20:06.

Brighton had the next three runners and five of the next six to win the meet. Morgan Crompton was fourth in 20:26, Morgan Waggoner fifth in 20:42, Hannah Tsiang sixth in 20:48, Maddie Brown eighth in 21:07 and Katie Carothers ninth in 21:08 for Brighton.

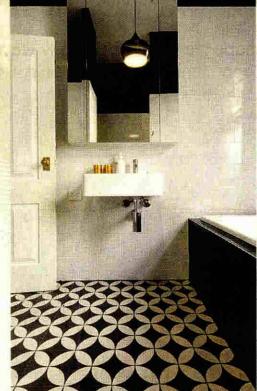
Brighton and Plymouth beat Novi by 18-45 scores.











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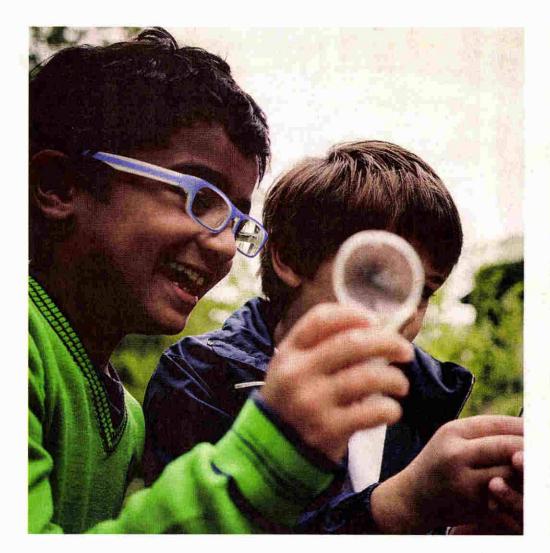
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AGENDA Zoning Board of Appeals

October 23, 2018 - 7:00 p.m. Livonia City Hall - Auditorium (1st Floor) 33000 Civic Center Drive Livonia, MI (734) 466 2259

APPEAL CASE NO. 2018-10-44: Blaskay-Carver Holdings, LLC, 2652 Bluewater Street, Ypsilanti, MI 48198-1000, on behalf of Lessee Health Line Chiropractic, west side of Merriman (11837) between Plymouth and the CSX Railroad, seeking to erect a ground sign which contains an electronic message center. The electronic message center is not allowed in this zoning district. There is also an existing wall sign, creating a nonconformity since only a ground or wall sign is allowed. All signs on the property must be conforming to have an electronic message center. The existing ground sign cabinet shall be removed in place of the

Public Comments may be sent to the Zoning Board of Appeals Office at 33000 Civic Center Drive, Livonia, MI 48154 - all comments must include name, address and signature.

Publish: October 7, 2018

City of Livonia - 09/17/18 1,857th Regular Meeting Synopsis

Present: Kritzman, Bahr, White, McIntyre, Meakin, Jolly, and Toy. Absent: None.

#330-18 Approved minutes of the 1,856th Regular Meeting of the Council held 9/05/18. Audience Communication

Robert Hardies, 15855 Farmington, spoke re: books printed highlighting Livonia parks. Several items were received and filed for the information of the Council.

#331-18 Recognized Festival of Trees, Inc. as a non-profit organization to qualify for State charitable gaming license

#332-18 Approved sidewalk waiver request to remove existing sidewalk at 18363 Foch.

#333-18 Approved sidewalk waiver request for new construction at 16752 Harrison.

#334-18 Referred request not to install sidewalk behind properties; vacate pre-existing public sidewalk; and help for removal of current sidewalk from City or developer of Washington Park re: 9386 Knolson to the Planning Commission.

#335-18 Approved participation in Alliance of Rouge Communities and payment for annual assessment for \$34,203.00.

#336-18 Accepted 2018 Justice Assistance Grant on behalf of Police Division for \$9,013.00. #337-18 Accepted jurisdiction, maintenance and execution of Maintenance Agreement for storm sewer at 29601 Seven Mile for development of Livonia Market II, costs to be reimbursed

#338-18 Approved waiver use petition submitted by MA Designers Inc. for full-service

at 30991 Five Mile (Burgerim).

FIRST, EMERGENCY CLAUSE AND SECOND READ of Ordinance amending Section 090 of Title 15, Chapter 44 (Fences) of Livonia Code of Ordinances.

#339-18 Determined to take no further action re: how City handles memorial gardens.

#340-18 Encouraged voters to inform themselves re: ballot proposal for legalization of recreational marijuana and expressed to legislative officials Council's opposition to same.

#341-18 Approved waiver use petition from Players Golf & Event Center to use Class C liquor license for indoor golf facility at 33463 Eight Mile Road.

#342-18 Approved site plan for additions and renovations at One Under Restaurant at 35780 Five Mile Road, subject to conditions.

#343-18 Approved site plan for remodel of Brashear Tower at 17841 N. Laurel Park Dr., subject to conditions.

#344-18 Approved waiver of Noise Ordinance for Second Annual Homecoming on Madonna University Campus to be held September 28-29, 2018.

#345-18 Accepted Grant of Easement for new sanitary sewer at 29659 Seven Mile Road.

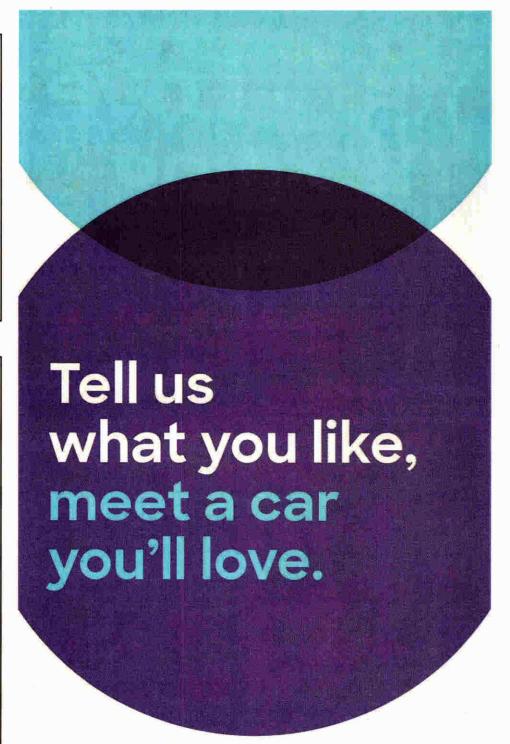
#346-18 Accepted Grant of Easement for new water main at 29659 Seven Mile Road.

#347-18 Approved settlement for lawsuit re: Albert Kosis v. City of Livonia. Meeting Adjourned at 7:34 p.m.

Full text of the official minutes is available in the Office of the City Clerk.

Susan M. Nash

Livonia City Clerk Publish: October 7, 2018



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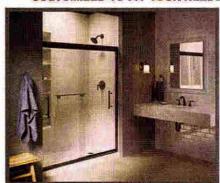
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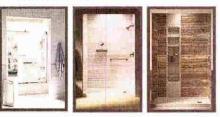
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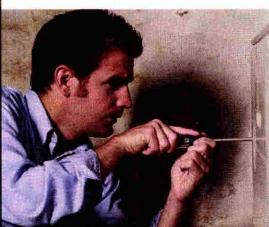
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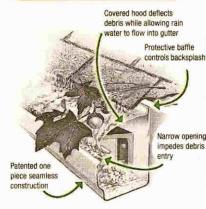


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the job network

So you didn't get the job — now what?

BY ERIC TITNER THEJOBNETWORK.COM

n the course of your job search, you've probably come across someone who talks about how they lucked into some great opportunity, clicked with an interviewer right away and basically walked away with a job offer on the spot. And you probably hate that person a little, especially if you've experienced what just about all of us have at some point: a rejection after going through the application

That rejection always stings, even if you know you weren't a good fit or you didn't have a good interview. Thinking you may not get a job and the confirmation of that fact feel like two different things. So how do you cope after you get the call, email or deafening silence that confirms the worst?

Mourn it a little, but then move on

This is a disappointment. It's OK to embrace that, but it's really not worth wallowing for too long. Whether you were the next choice on the list or dead last in the rankings, the end result is the same, so why dwell?

Even if you had your heart set on this new gig and envisioned yourself getting that sweet offer letter, you can't let

GETTY IMAGES

the disappointment derail your progress in your job hunt.

Don't expect specific intel on why you weren't

Unless you're told directly that they didn't hire you for X reason, you're probably never going to know for sure exactly why you lost out on this job. Don't look for closure from the company, because you might be disappointed in what you get. If you ask for specific feedback, you may get it, but it's just as likely you'll get a

response like, "We decided to go in a different direction."

Remember that it doesn't mean you're

un-hireable It can be tempting to personalize the decision. Why didn't they want to hire ME? What did I do to make this happen? Chances are, it wasn't you, personally, who triggered the rejection.

Maybe someone else had a few more experience points or aced the interview. Just because this particular company decided not to hire you does not mean you're fundamentally flawed as a candidate or that it will affect your chances on your next application.

Consider it a chance

Getting a rejection is a chance to take an honest look at what happened at every step of the process. Review your resume, reflect on the interview and decide what you can improve for next time. It can make you leaner and meaner, and ready for the

next job to come along. Were you as prepared as you could have been? Did the interview go well or were there things you'd change? Can your resume be more targeted and reflective of your top skills? These are important questions to ask after any job rejection.

Not getting the job is also a chance to think about your job search goals. Did you really want this job? Do you want to continue looking for this specific kind of job after all? The bottom line is that this is a good chance to re-evaluate yourself - both as a potential employee and as a job seeker.

After any job rejection, it's important to remember that it's not the end of the world. It's a letdown for sure, but for whatever reason, this job just wasn't right.

At some point, the stars will align, and you'll find an employer who thinks you're a perfect match for their job opening.

Don't lose your motivation or your faith in yourself - see it as an opportunity to learn from the experience and move on to the next thing.

Eric Titner has been an editor and content creator for more than a decade. His primary professional focus has been on education- and career-related topics. He currently lives in New York City.

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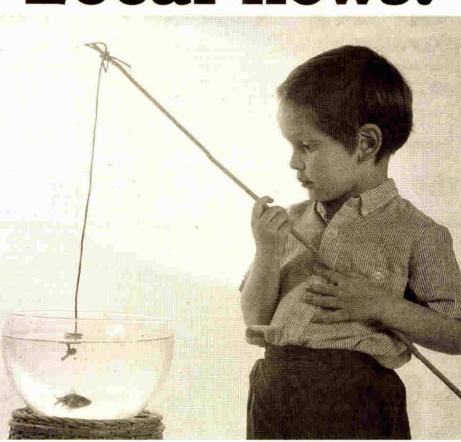
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For assistance or suggestions on the Puzzle Corner, contact Steve McClellan at (517) 702-4247 or smcclellan@michigan.com. Want more puzzles? Check out the "Just Right Crossword Puzzles" books at QuillDriverBooks.com

123

SUDOKU

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L D YK UP N J D R 0 LIKJBLCKL S E R INGO T KTGRODYMOSTTJM

WORDS

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124

ANSWER KEY

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1st Choice Mortgage	138560	(734) 707-8877	4,625	0	3.875	0				
AFI Financial	2431	(877) 234-0600	4.6 <mark>2</mark> 5	0	3.875	0				
Dearborn Federal Savings Bank	399721	(313) 565-3100	4.25	0	3.75	0				
York Financial, Inc.	137633	(248) 593-9900	4.625	0	3.875	0				
Zeal Credit Union	408356	(734) 466-6113	4.875	0.25	4.375	0				

Above Information available as of 10/4/18 and subject to change at anytime. Rates are based on a

\$200,000 loan with 20% down & credit score of 740 or above. Jumbo rates, specific payment

calculation & most current rates available Thursday after 2:00 P.M. at www.rmcreport.com.

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