



## McGregor aims for continued success in Plymouth baseball

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# OBSERVER

SUNDAY, NOVEMBER 3, 2019 ■ HOMETOWNLIFE.COM

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## Decision time approaches for voters

Philip Allmen Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Voters across metro Detroit have some decisions to make by Tuesday.

Candidates have been campaigning for months, seeking a position on the local governing board. Advocacy groups have been trying to drum up support for local ballot initiatives.

### More inside

Find pre-general election campaign contributions and expenditures for the various candidate races on Pages 6-7A.

There's a few changes for those who haven't cast a ballot in 2019. There were some sweeping new voting rights in-

stilled in our constitution as a result of the Promote the Vote constitutional amendment enacted last fall.

Any registered voter can now vote by absentee ballot without having to provide an excuse to local clerks. Applications for those ballots are available from county, township and city clerks' offices or at michigan.gov/vote. Completed ballots can be mailed or dropped off in

person at your township or city clerk's office. They must be signed and received by 8 p.m. on election day, Nov. 5.

People can register to vote in person with their township or city clerk through Election Day. But if you wait until Election Day to register, it can't be done at your voting precinct. It must be done at

See **DECISION TIME**, Page 4A



School of Rock Canton student Colton Jones, 13, left, gets ready for a lesson with instructor Jerry Heiss on Oct. 16.  
JOHN HEIDER/HOMETOWNLIFE.COM

## Former principal opens School of Rock in Canton

David Veselenak Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

It only took Chris Marek a few months of being out of education before he was back in it again.

But gone are the suit and tie from his time as an assistant principal at East Middle School in Plymouth, where he retired from in December after working in education across the state for 26 years. Today, you can find him sporting a long goatee with T-shirt and zip-up hoodie at Canton's newest business,

### School of Rock.

The music education space at 5810 N. Sheldon opened earlier this month under the Novi resident's direction. Despite his background in education, you won't find him in the individual classrooms.

"I'm not good enough to teach," he said with a laugh. "I'm just good enough to own the business."

The school, designed to teach rock music and instruments to youngsters, has several lesson rooms for individual lessons from one of the several musi-

cians Marek, who was also an assistant principal years ago at Franklin Middle School in Wayne, has brought on staff. Children as young as 3 can enroll at the school, and classes are also offered for older children and even adults.

The center is the fourth to open in Michigan within the last decade. In addition to the Canton location, School of Rock operates in Farmington, Ann Arbor and Rochester.

See **ROCK**, Page 4A

## Longtime Farmington Hills clothing shop closing

David Veselenak Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Making men feel their best when dressing up has been a labor of love for Ron Elkus.

The 60-year-old Huntington Woods resident has owned and operated The Shirtbox for 38 years, first selling men's clothes in an old house on 10 Mile in Southfield before moving to his current location at 32500 Northwestern Highway in Farmington Hills.

But he's decided to hang up his tape measure and begin a life of retirement, traveling and helping other friends with their ventures.

"I am going to be very busy," he said. "It's just something personal. I want to volunteer and give back to the community."

Elkus originally planned on going to Chicago to enter a management training program at Marshall Field's. Knowing he would need to borrow money from his father to sustain a life in the Windy City, he decided he'd give owning his own business a try.

"I said, 'What do I have to lose?' I was going to lose money every month in Chicago, so I thought let me try," he said.

He began selling men's shirts and ties, and eventually added more items.

After operating in Southfield for 15 years, he moved to Farmington Hills, needing more space. The Shirtbox then became a staple in the community, becoming the go-to shop for men across metro Detroit and garnering loyal customers throughout the decades.

His announcement that he'll close the shop in January has resulted in a wave of emotions from customers across the state.

One man who used to live in the area but moved to Ohio even made the drive to personally deliver flowers to the shop once he heard it was closing, Elkus said.

"People have just been so kind," he said. "We've gotten flowers, we've gotten a gift card, we've got cakes."

"It's been amazing."

### 'Barbershop for clothes'

The closure of the shop will also mean several longtime employees will be moving on. Diane Starr, the shop's manager of 31 years, said she was sad when Elkus told her the news, but hasn't had a lot of time to dwell on it

See **THE SHIRTBOX**, Page 3A



# Birmingham city manager gets raise, boost in benefits

Susan Bromley Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Amid some protest, the Birmingham City Commission approved contract changes for the city manager which includes both a raise and a two-year severance package.

With only a week until Birmingham voters potentially could place four new members on the seven-member city commission, the current commissioners approved the changes Monday.

City Manager Joe Valentine will receive a 3% raise, taking him from his former salary of \$130,570 to \$134,487.

The one-year contract is retroactive to July 1.

Additionally, new language in the contract dictates that if he is terminated at any time by the city commission

without legitimate cause, he will receive two years severance.

Previously, contract language dictated he would receive 6 months severance if terminated without cause.

"We know what the market is and the talent pool is and over the last few years, our city manager is not compensated as other city managers are," Commissioner Stuart Sherman said.

In explaining how severance provisions were determined, Sherman said research showed that other municipalities give 1-3 years of salary when a city manager is terminated in violation of their contract. Valentine has an open contract, and receives annual reviews, with raises given based on performance. Last year, he received a 2 percent raise.

"We chose the middle," he said. "In situations when a city manager is fired or terminated pursuant to the contract, there is no severance. ...

"This only applies if the city breaches the contract."

The discussion on the contract changes came only after it was first removed from the consent agenda in which commissioners typically vote for blanket approval of numerous items without discussion.

After it was removed, Mayor Pro-tem Pierre Boutros lobbied for postponement of a vote on the contract changes altogether, noting the absence of Mayor Patty Bordman and Commissioner Rackline Hoff at the meeting, but he was alone in his stance.

The commissioners were in agreement that the city manager was deserving of both a raise and contract language that protects his financial interests.

Valentine has worked for the city for the past 23 years, starting as an intern and working in several management positions before ascending to the role of city manager in which he has served the past 7 years.

Commissioner Mark Nickita said that the contract language for a severance package aligned closely of language previously given to Tom Markus,

who served as city manager for 20 years.

Still, some residents who spoke at the meeting regarding the issue, including former Mayor Dianne McKeon, objected to the length of the potential severance package and the process — although not the city manager himself.

"My issue is not Joe Valentine, he knows I have supported him from day one," McKeon said, adding that she doesn't think the salary increase is enough. "I'm disappointed (this was) put on the consent agenda instead of the regular agenda. ...

"We are watching. A 24-months severance package is unacceptable, and I like Joe Valentine."

Valentine, along with the city commission, have taken heat this year in particular with issues surrounding the North Old Woodward (NOW) development project which hinged on voter approval of \$57 million in bonds for demolition of an existing parking structure and construction of a new one.

The proposal failed overwhelmingly in August.

Commissioner Carroll DeWeese noted, however, that the city manager acts at the behest of the elected city commissioners.

Valentine's position is apolitical and one for which the city commission has underpaid him, he added.

"We typically have city managers who stay around a long time, which provides consistency and stability, and that is worth gold," DeWeese said. "We want to get more information to the public so they can see the depth and breadth of disagreements.

"But relative to this individual, we need to do it."

Following the meeting, Valentine noted his length of service with the city and said the new provisions in the contract go along with that.

"I look forward to continuing the work we've started," he said. "This is a great community and there are a lot of things to move forward.

## Michigan apples recalled due to potential Listeria

Susan Selasky Detroit Free Press  
USA TODAY NETWORK

North Bay Produce based in Traverse City is voluntarily recalling several varieties of Michigan apples for possible Listeria contamination.

Nearly 2,300 cases of fresh apples packaged in plastic bags as well as paper bags of apples are recalled because of the potential to be contaminated with the Listeria monocytogenes bacteria.

No illnesses have been reported. According to a news release, the apples were shipped between Oct. 16-21 to wholesalers, retailers and brokers in Florida, Illinois, Kentucky, Louisiana, Michigan, North Carolina, Texas and Wisconsin.

No other North Bay products are affected by the recall.

But the recall couldn't have come at a worse time. It's the season for apples and many of their by-products, like cider.

Recalled varieties include McIntosh, Honeycrisp, Jonathan, Fuji, Jonamac and Red Delicious apples. The apples were sold in plastic bags under these brands: Great Lakes, North Bay Produce, Pure Michigan as well as unbranded in clear plastic tote bags, white paper tote bags, and individually from retailers' display trays.

Check the bags for "Distributed by North Bay Produce, Inc. Traverse City, MI 49685."

If you have the recalled produce, do not consume it. Discard or return the apples to place of purchase.

Consumers with questions may call (231) 929-4001, Monday-Friday from 8 a.m.-5 p.m., or visit [www.northbay-produce.com](http://www.northbay-produce.com).

Exposure to Listeria bacteria, according to the Centers for Disease Control and Prevention, can cause serious or fatal infections in children, elderly people and those with compromised immune systems. It also can cause miscarriages and stillbirths in pregnant women. Healthy individuals may experience fever, severe headaches, nausea, abdominal pain and diarrhea.

### hometownlife.com

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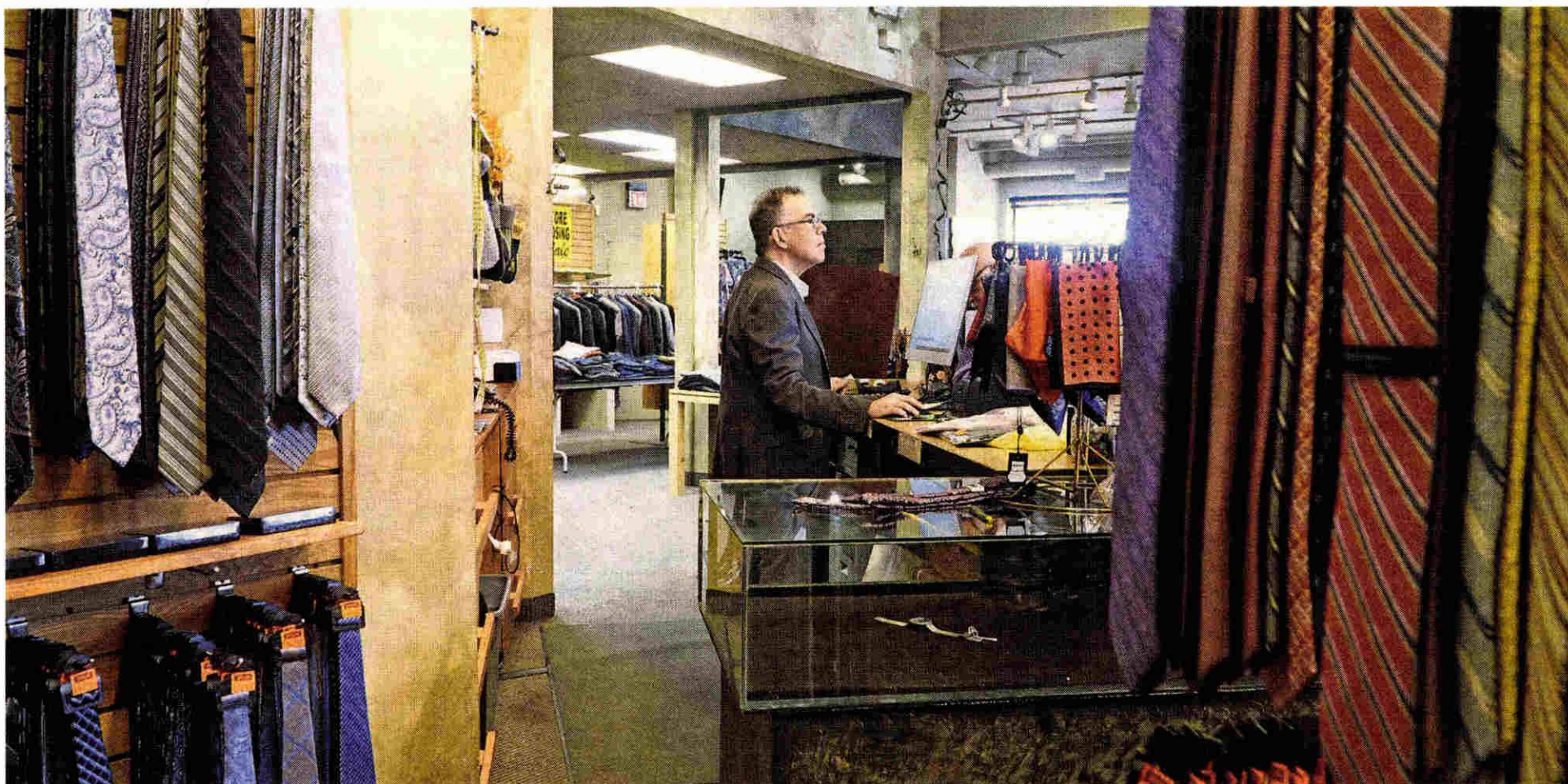
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Ron Elkus stands behind the counter at his Shirt Box men's clothier in Farmington Hills on Oct. 29. Elkus is closing the shop after 38 years in business. PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

## The Shirtbox

Continued from Page 1A

because of the outpouring of support from customers.

"We're like brother and sister," she said. "Everyone has been so nice and wonderful, and we've been so busy, that you don't really have a chance (to think about it)."

The store, which Elkus hopes could potentially get a buyer, is running a sale on everything in stock.

He continues to receive new items and will keep the normal business hours, which are 9:30 a.m. to 6 p.m. Monday through Saturday, while staying open until 7 p.m. on Thursdays.

Dewey Reeves, a haberdasher wardrobe consultant who's worked with Elkus at the store for 27 years, said he began selling in the shop because it was inexpensive.

He stayed on because of the top quality merchandise and customer service over the decades.

He described the shop as just one more community hub for men to gather and catch up over a common interest.

"I liked the quality of the merchandise he was selling ... and his affinity for customer service," he said. "It's a barbershop for clothes."

Elkus said while he's looking forward to retirement, he's been so appreciative of the love he and his employees have had since he announced his decision a few weeks ago. It's those memories, he said, he'll cherish.

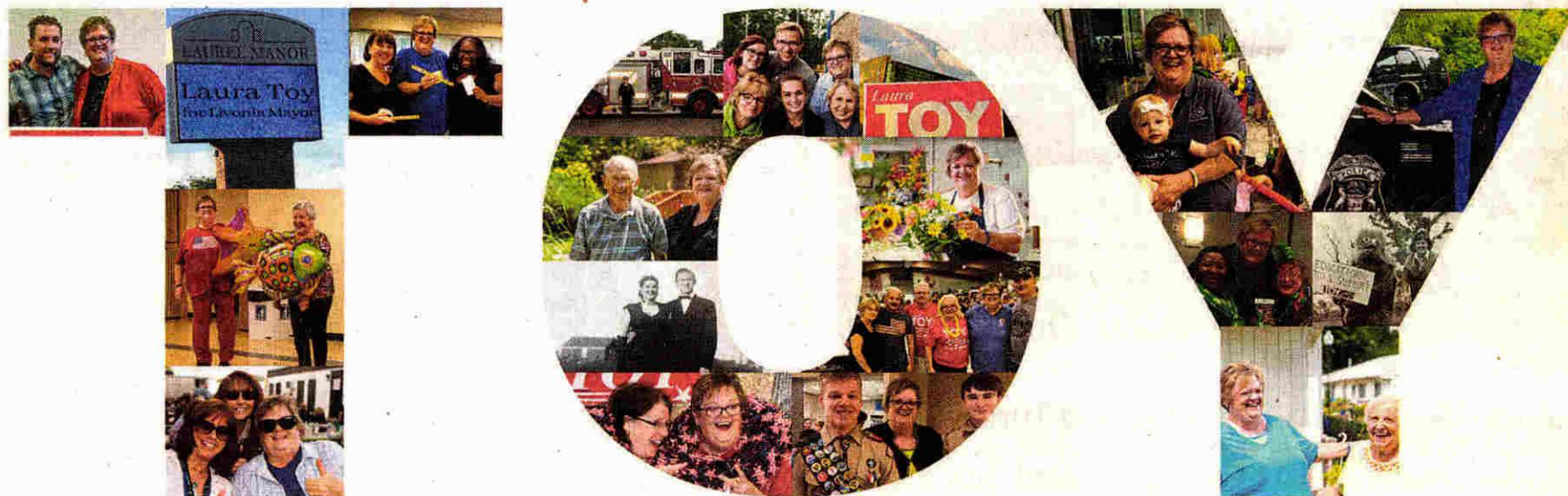
"I've been very blessed to be able to have created relationships that are long-lasting," he said. "I'm totally overwhelmed by the outpouring of love and support."

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



Elkus, right, assists customer Sandy Kuretzky with a purchase.

# Laura



for

# LIV NIA

## Mayor

### Vote Tuesday November 5<sup>th</sup>

*Paid for by Friends of Laura Toy, 32604 Rayburn, Livonia, MI 48154*

# Rock

Continued from Page 1A

Since opening, Marek said he's had several dozen students enroll and hopes to grow it even more, attracting music-lovers from all across western Wayne County.

And there are plenty of odes to the great music scene of Michigan in the school. Posters featuring Michigan musicians such as Eminem and Greta Van Fleet adorn the hallway walls, and each private lesson room is themed to a specific Michigan artist, from Stevie Wonder and Aretha Franklin to Alice Cooper. He got the idea of featuring individual artists after visiting other School of Rock locations.

"I got inspired by some of the places I saw, but nobody did anything dedicated to individual artists in their area," he said. "I just wanted to do something different."

One practice room, dedicated to Iggy Pop, hosted a guitar lesson for Northville resident Colton Jones, who came in wearing a Led Zeppelin T-shirt.

The 13-year-old said he was inspired to begin playing after seeing "Bohemian Rhapsody" last year. So he picked up guitar and began taking lessons.

His instructor, Jerry Heiss of Ypsilan-



Chris Marek, who retired in December as assistant principal at East Middle School in Plymouth, talks about his new venture, School of Rock Canton.

PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM



School of Rock Canton students can bring their own instruments or borrow ones available at the facility.

ti, said many students are interested in rock music from the '80s and '90s. Many of the songs can be easily taught to interested musicians, he said.

"A lot of the stuff that came out in the '90s, the pop grunge and stuff, a lot of it

is a bit easier to teach to kids," he said. "It's enough to make it interesting."

Those interested in signing up for lessons can do so by visiting the school or by enrolling online. The school is open 3-8 p.m. Monday through Thursday and

9 a.m. to 2 p.m. Saturday.

More information can be found at [schoolofrock.com](http://schoolofrock.com).

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

# Decision time

Continued from Page 1A

your local clerk's office.

Voters must verify their residence when registering to vote with one of these pieces of identification: a driver's license or state identification card; a current utility bill; a bank statement, a paycheck or government check.

The documents must contain the voters' name and current address.

Polls are open from 7 a.m. to 8 p.m. To confirm you are registered to vote, to find where to vote or to see a sample ballot, visit [michigan.gov/vote](http://michigan.gov/vote).

Find complete coverage of the candidates and ballot issues online at [hometownlife.com](http://hometownlife.com).

Here's what's coming up next week:

## Oakland County

Oakland Community College officials are seeking a millage renewal to allow the college to continue levying 0.745 mills, or \$0.745 for every \$1,000 of taxable dollars, from the year 2022 through 2031. The millage brings in about \$45 million annually and comprises about 27% of the budget.

As a renewal, administrators said taxpayers won't see an increase in their taxes if approved. If not renewed, eventually property owners would see the tax rate fall, although OCC officials said they likely would ask voters again if this particular request fails.

## Farmington Hills

The city will have a new mayor with Ken Massey deciding against seeking another 2-year term in that position.

Voters will find two candidates on the ballot: Vicki Barnett and Richard Lerner.

Both candidates have a political history in the city. Lerner is a current councilman; Barnett previously served as mayor and councilwoman.

There's also three 4-year council seats available through the ballot box. Mayor Ken Massey is running for a council seat. Also on the ballot are Jackie Boleware, TR Carr, Danette Duron-Willner and Mary Newlin.

Theresa Rich, a current Farmington Hills councilwoman is running as a write-in. She filed to run for re-election, but was disqualified after the filing deadline for an error filling out the nominating petition.

## Farmington

Five candidates are vying for three Farmington City Council seats Nov. 5.

Sara Bowman, Sarah Davies, Joe La-Russa, Geof Perrot and Steve Schneemann will appear on the ballot.

The two highest vote-getters will win four-year seats on the council. The third highest will serve a two-year term.

Hometown Life sent questionnaires to the candidates so they could formally introduce themselves and state their positions on a variety of community issues.

They explained why they were running, described their priorities, shared their thoughts on the city's future and more.

## Westland

Seven candidates are interested in one of the four open Westland City Council seats on Nov. 5. The top three

See DECISION TIME, Page 5A

# LIVE ONLINE WEBCAST AUCTION

Thursday, November 14th @ 10:00am EST (GMT-4)

INSPECTION: Wednesday, November 13, 9:00am to 4:00pm EST (GMT-4)

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## Decision time

Continued from Page 4A

vote-getters win 4-year terms on the city council. The fourth-place finisher wins a 2-year term.

Incumbents James Godbout and Michael Londeau are seeking another term. Also seeking a position are Michael Delph, Timothy Gilbert, Debra Kehrer, Mike McDermott and Andrea Rutkowski.

### Plymouth

There's a city commission race, but the big issue for residents in the city is the streets improvement bond proposal. If passed, the city and Wayne County can borrow up to \$12,280,000 to repair the city's streets and sidewalks.

If approved, the estimated millage to be levied in 2020 is 1.27 mills, meaning \$1.27 per \$1,000 of taxable value.

A home with a taxable value of \$150,000 would pay \$190.50 in 2020-2021.

If approved by voters, projects under consideration for the first year include: reconstruct Farmer from the railroad tracks to Blunk; reconstruct Dewey from Byron to Ross; resurface Main from Church to Wing; resurface Ann from Farmer to Junction; continue heavy maintenance on Junction; crosswalk signal at Main and Hartsough; and city-wide crack sealing.

In the commission race, four Plymouth city commissioners — Suzi Deal, Kelly O'Donnell, Anthony Sebastian and Marques Thomey — are running unopposed for reelection.

### South Lyon

There's contested races for both mayor and city council. Incumbent Dan Pelchat is challenged by Ryan Lare for the 2-year position. Pelchat is wrapping up his first term in the position.

Three candidates for city council will win a 4-year term.

Maggie Kurtzweil is the only incumbent on the ballot.

Steve Kennedy currently is on the council; he was appointed to the position after a resignation opened a spot.

Also running for the position are Lisa Dilg, Jim Hamade, Dayna Johnston, Amber King and Lori Mosier.



Voters across the Hometown Life area will make important decisions Tuesday on city council, mayor or city commission. Several communities also have ballot issues for schools or roads. HOMETOWNLIFE.COM FILE

### Novi

Voter in Novi have both school and council decisions to make.

Novi Community School District is asking for a \$185 million bond for a wide variety of improvements across the district's buildings, from additional security to essentially redoing Meadows Elementary to adding a new robotics facility at Novi High School.

Taxpayers in the district currently pay 7 mills on current bonds held by the district. If the proposal were to pass, that rate would become 6.75 mills, because of other bond payments set to expire. If the bond request were to fail, property owners could see the tax rate drop even more.

On the city side of things, there's contested races for mayor as well as city council.

Bob Gatt, the incumbent, is seeking

another term in office. He is challenged by Christine Ingles for the 2-year position. For the council, voters will elect three candidates to a 4-year term with six hopefuls on the ballot. David Staudt is an incumbent seeking another term. Also on the ballot are Laura Casey, Hugh Crawford, Colleen Crossey, Tia Marie Sanders and Bin Qamruzzaman.

There's also a partial-term seat on the ballot with the winner serving until November 2021. The three candidates seeking that position are Alexandra Dinsler, Justin Fischer and Carolyn Upton.

### Northville

The Northville mayor and city council elections are both contested this ground. Incumbent Ken Roth seeks another 2-year term in office. He is challenged by Brian Turnbull.

There's three people interested in a pair of spots on the city council. Marilyn Price, an incumbent, is interested in another term on the council. Challengers Joseph Corriveau and Barbara A. Moroski-Browne are running for the available seats, as well.

### Birmingham

There will be at least one fresh face on the next Birmingham City Commission and the potential for several more. Four positions are up for grabs, each a 4-year term.

Patty Bordman and Carroll DeWeese are current commissioners seeking another term in office. Challenging for a seat are Clinton Baller, Jake German, Brad Host, Therese Longe and Matt Wilde.

Pierre Boutros, a current commissioner is seeking re-election as a write-in candidate. He originally filed to run on the ballot, but county officials disqualified him for not filing the proper campaign finance paperwork to the county.

In addition to the city commission race, those living within the Birmingham Public School District have to decide on a single ballot proposal requesting several things.

Most taxpayers, however, won't see much of a difference if it passes. The proposal asks to restore the current non-homestead tax rate back to 18 mills; renew the authorization on that non-homestead tax rate and allow for its increase to 21 mills; and to extend both the homestead and non-homestead tax rates for 10 years until 2028.

Non-homestead properties would be those that don't serve as the property owner's main place of residence (think commercial or industrial property or homes to rent). The way state law works, it presumes local districts will tax non-homesteads at 18 mills, so when the state makes payments to local school districts, it subtracts the amount an 18-mill non-homestead tax would bring in.

But with the state Headlee Amendment, the tax rate decreases as property values increase, meaning over time the district can't tax the full 18 mills. That 18 mills is the most those properties can be taxed, so by authorizing a 21-mill rate gives the local district a cushion as those Headlee rollbacks kick in year after year.



**Livonia Professional Fire Fighters**  
LOCAL 1164  
P.O. BOX 510414 • LIVONIA, MICHIGAN 48150

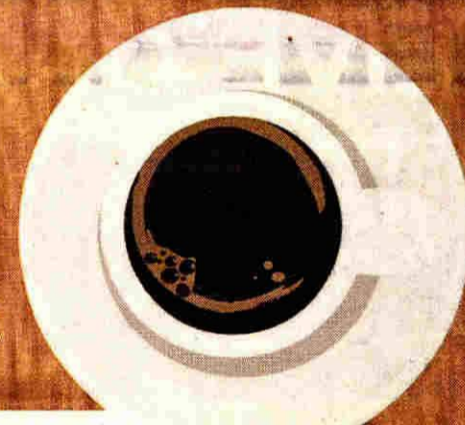
Dear fellow Citizens of Livonia,

Your Livonia Firefighter/Paramedics are facing a staffing crisis and we need your help to solve it. We are currently down 9 Firefighter/Paramedics. This is a 12% decrease from a staffing level that was originally already at less than half the national average for fire departments (per NFPA)! What is truly alarming is that the city has been consistently unable to hire new members to replace these vacancies, forcing our current Firefighter/Paramedics to work an average of 63+ hours per week in order to keep our trucks staffed, and our citizens safe. Our severe-staffing shortage, combined with a 55% increase in annual calls for service over the last 20 years, is a recipe for disaster. Our average response time, which is how long it takes for us to arrive at your emergency, has increased by 36% since 2016 (BSAOnline.com). These numbers are simply unsustainable and will only continue to worsen without action. Action that our current city administration has failed to take. Our citizens and first responders need this crisis solved, and we need you to vote for Maureen Brosnan for Mayor solve it. Maureen is the proven experienced leader who will make your safety her number one priority!

Unfortunately, Laura Toy's campaign has attempted to downplay the crisis that has occurred under her leadership, by stating that other cities face the same issues we do. This is simply not true. While the market for Police Officers and Firefighter/Paramedics has become more competitive nationwide, the situation is much worse here in Livonia. Livonia has become a public safety "training ground" for these other cities. Wasting thousands of taxpayer dollars hiring and training police officers and firefighter/paramedics only to have them leave for these "other cities." Your tax dollars leaving to go benefit these "other cities." This is the direct result of the significant cuts to pay and benefits Livonia has forced on its public safety personnel, making our departments undesirable to candidates. Cuts done so against the citizens wishes for strong public safety. The public safety level you demanded by a vote of 11,233 to 1,654 on our public safety millage in 2016. Yes, we are still ranked as a very safe city. This is due to the hard work and dedication of the very first responders who have stayed here in Livonia regardless of these cuts. But we need your help in order to continue to keep this city safe. Without enough qualified Police Officers and Firefighter/Paramedics, we will be unable to continue to provide you the level of safety that you need.

Your Livonia First Responders took an oath to keep you safe, and we take this responsibility extremely seriously. We are not asking for more tax dollars, because Livonia has the means to solve our crisis now. All we are asking is for Livonia to actually use your current public safety tax dollars for public safety. Make Livonia make your safety a priority. Vote for Maureen Brosnan on November 5th!

Respectfully,  
**Nathan Lee**  
Livonia Citizen  
Firefighter/Paramedic  
President of the Livonia Professional Firefighters, IAFF  
Local #1164



**Livonia POLICE OFFICERS ASSOCIATION**  
37637 Five Mile Rd., Livonia Michigan 48154  
P.O. BOX 216

Residents of the City of Livonia,

This upcoming election is crucial to the wellbeing of our Police department and our community. The Livonia Police Department is struggling to hire and retain applicants. In 2011, after budget cuts from Lansing, Livonia residents voted to support a millage that would allow the Livonia Police Department to hire enough personnel to keep our police force fully staffed. However, the benefits offered to our police officers do not compare to surrounding cities who offer pensions and retiree health care. This makes hiring and keeping new officers difficult. We need a mayor who will tackle the problem head on and make public safety her top priority. We believe **Maureen Brosnan** is that candidate.

The city's administration and current City Council President Laura Toy have been aware of the problem for years. Laura Toy has ignored our concerns and indicated that there is no money for a solution and downplays the crisis. When Laura Toy was asked where the unspent millage money was, she had no answer. As of 2/8/2019 we had 15 open Police Officer positions; the current deficit has increased to 26 officers. It will only get worse as we are anticipating upcoming retirements and have several of our officers going through the hiring process with other communities. Our Department staffing has reached critical levels and we have a very small applicant pool to draw from. If the City's administration would have put together a competitive retirement benefit package comparable to surrounding communities, our police department would be fully staffed. Instead we have turned into a training ground for cities like Dearborn Heights, Redford, Allen Park, and Garden City. Livonia has paid hundreds of thousands of dollars only to watch the few candidates that we have attracted, leave for better benefits. It is abundantly clear to us that Laura Toy does not have our department's best interests in mind.

Maureen Brosnan is dedicated to making the necessary changes so that the Livonia Police Department benefits are competitive with local police agencies and we can continue to provide excellent police service to our community. We are asking for you to support the candidate that we know can make a difference, **MAUREEN BROSINAN**. This is going to be a close election. Please get out and vote on November 5th. **Your vote is crucial in ensuring a Mayor is elected that will make Public Safety a priority.**

Sincerely,

**Scott Morgan**  
President  
Livonia Police Officers Association

# Farmington Hills candidates raise thousands

**Shelby Tankersley** Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

On Nov. 5, voters in Farmington Hills will elect a new mayor and three candidates for the city council. Leading up to the big day, the candidates have raised thousands of dollars to go toward mailers, yard signs and more.

Candidates were required to submit their pre-general contributions and expenditures to Oakland County. These donations and purchases include every dollar accepted or spent through Oct. 20. All reports were retrieved from the Oakland County Campaign Finance database.

City Council candidate Mary Newlin did not submit a campaign statement to the county.

Here's what every candidate has brought into the bank so far:

**Candidates for mayor  
Vicki Barnett**

**Contributions:** \$11,445  
**Expenditures:** \$10,591.86  
**Largest single donation:** \$1,000 from the Realtors Political Action Committee of Michigan

**Richard Lerner**

**Contributions:** \$13,715.39  
**In-kind donations:** \$400  
**Expenditures:** \$11,654.93  
**Largest single donation:** \$1,000 donations from Ray Okonski, a retired man, and Majid Koza, the owner of Koza Brothers Management.

**Candidates for city council  
Jackie Boleware**

**Contributions:** \$5,370

**In-kind donations:** \$137.50  
**Expenditures:** \$4,399.53  
**Largest single donation:** \$1,000 from the United Auto Workers of Michigan Political Action Committee

**TR Carr**

**Contributions:** \$4,550  
**Expenditures:** \$4,249.24  
**Largest single donation:** \$300 from Deborah Slater, a retired woman

**Danette Duron-Willner**

**Contributions:** \$7,425.16  
**Expenditures:** 6,753.28  
**Largest single donation:** \$500 donations from three people: Gretchen Nelson, a veterinarian; Robert Hefel, a retired man; and Howard Goldman, the CEO of H&H Wholesale.

**Ken Massey**

**Contributions:** \$3,450  
**In-kind donations:** \$150  
**Expenditures:** 2,642.56  
**Largest single donation:** \$500 from Randy Oram, the president of International Outdoor

**Theresa Rich**

Rich is running as a write-in candidate.

**Contributions:** \$12,830  
**In-kind donations:** \$150  
**Expenditures:** \$13,329.24  
**Largest single donation:** \$1,000 from the Greater Metropolitan Association of Realtors, a realtor political action committee

Contact Shelby Tankersley at [stankersle@hometownlife.com](mailto:stankersle@hometownlife.com) or 248-305-0448. Twitter: @shelby\_tankk.

# Who's funding Farmington Council candidates?

**Shelby Tankersley** Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Leading up to the Nov. 5 election that will put three of the five hopefuls onto the Farmington City Council, thousands of dollars have been and will continue to be raised to get each candidate's name in front of voters.

Candidates were required to submit their pre-general contributions and expenditures to Oakland County. These donations and purchases date back as

early as 2017 and include every dollar accepted or spent through Oct. 20. All reports were retrieved from the Oakland County Campaign Finance database.

Candidate Sara Bowman did not submit a campaign statement to the county.

Here's what every candidate has brought into the bank so far:

**Sarah Davies**

**Contributions:** \$1,255.00  
**Expenditures:** \$1,157.68

**Largest single donation:** \$250 from Maria Taylor, a current city councilwoman.

**Joe LaRussa**

**Contributions:** \$1,130.00  
**In-kind donations:** \$821  
**Expenditures:** \$1,225.64  
**Largest single donation:** \$200 from Corey Hilton, an insurance claims representative with Church Mutual Insurance.

**Geof Perrot**

**In-kind donations:** \$1,186.55  
Perrot's campaign is entirely self-funded.

**Steve Schneemann**

**In-kind donations:** \$2,645.90  
Schneemann's campaign is entirely self-funded.  
Contact Shelby Tankersley at [stankersle@hometownlife.com](mailto:stankersle@hometownlife.com).

# Candidates spend big in Livonia council, mayor races

**Shelby Tankersley** Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Leading up to the Nov. 5 election, Livonia's mayoral and council hopefuls have been making the final fundraising push with the aim of getting their names and ideas in front of voters.

When all is said and done, Livonia will have a new mayor and four newly-elected city council members.

Candidates were required to submit their pre-general contributions and expenditures to Wayne County. These donations and purchases include every dollar accepted or spent between

Aug. 27 and Oct. 20. Each candidate presumably has funds left over from the primary election, so dollars spent could be higher than dollars earned.

The county only reports what it sees as legitimate funds, which is shared with the public in its campaign finance database. So, if a candidate submitted

his or her information incorrectly, the county would not include all funds raised or money spent.

Write-in candidate Leo Weber did not submit a campaign statement to the county.

See LIVONIA, Page 7A

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**GUEST PERFORMER**  
**SHERMAN ARNOLD AS ROY ORBISON**



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## Where Westland candidates got their campaign funding

Shelby Tankersley Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Ahead of the Nov. 5 city council election, the seven hopefuls have been fundraising in an effort to get their names and ideas in front of voters. In the end, four people will be elected.

Candidates were required to submit their pre-general contributions and expenditures to Wayne County. These include every dollar accepted or spent through Oct. 20.

The county only reports what it sees as legitimate funds, which is shared with the public in its campaign finance database. So, if a candidate submitted his or her information incorrectly, the county would not include all funds

raised or money spent.

Candidate Michael Delph did not submit a campaign statement to the county.

Here's what every candidate has brought into the bank so far:

### Timothy Gilbert

**Contributions:** \$8,590  
**Expenditures:** \$7,305.27  
**Largest single donation:** \$490 from Shaundra Gilbert

### James Godbout

**Contributions:** \$16,275

See WESTLAND, Page 8A

## Livonia

Continued from Page 6A

Here's what every candidate has brought into the bank so far:

### Candidates for mayor Maureen Miller Brosnan

**Contributions:** \$89,895  
**In-kind donations:** \$1,942.90  
**Expenditures:** \$78,055.10  
**Largest single donation:** \$10,000 from the Michigan Laborers' Political League Political Action Committee

On Oct. 28, Brosnan received a letter from the county stating that there were errors in her report regarding direct contributions, the summary page and the fundraising schedule.

### Laura Toy

**Contributions:** \$32,821.44  
**In-kind donations:** \$600  
**Expenditures:** \$28,918.45  
**Largest single donation:** \$2,000 from Luk Dedvukaj

On Oct. 28, Toy received a letter from the county stating there were errors in her report regarding direct expenditures.

### Candidates for council Scott Bahr

**Contributions:** \$6,385  
**In-kind donations:** \$5,477.01  
**Expenditures:** \$5,935.42  
**Largest single donation:** \$250 donations from Tyler Horning and Christopher Boloven

On Oct. 28, Bahr received a letter from the county stating there were errors into his report regarding in-kind donations.

### Greg Coppola

**Contributions:** \$1,400  
**In-kind donations:** \$54.40  
**Expenditures:** \$1,823.51  
**Largest single donation:** \$1,000 from the Schostak Family Political Action Committee

On Oct. 28, Coppola received a letter from the county stating there were errors in his report regarding direct contributions.

### Jim Davis

**Contributions:** \$4,190  
**In-kind donations:** \$100  
**Expenditures:** \$1,595.68

**Largest single donation:** \$500 from Barbara Davis

On Oct. 28, Davis received a letter from the county stating there were errors in his report regarding direct contributions. The next day, he received another letter confirming the error was corrected.

### Rob Donovan

**Contributions:** \$8,490  
**Expenditures:** \$11,389.46  
**Largest single donation:** \$1,600 from Marijela Dedvukaj

On Oct. 28, Donovan received a letter from the county stating there were errors in his report regarding direct contributions.

### Brian Duggan

**Contributions:** \$10,993  
**Expenditures:** \$7,325.84  
**Largest single donation:** \$500 donations from Ron Parzuchowski and Frank Zaitshik

### Brandon McCullough

**Contributions:** \$7,165  
**In-kind donations:** \$500  
**Expenditures:** \$6,757.95  
**Largest single donation:** \$1,000 from the Michigan Regional Council of Carpenters Political Action Committee

On Oct. 28, McCullough received a letter from the county stating there were errors in his report regarding direct contributions, the summary and the cover page.

### Eileen McDonnell

**Contributions:** \$4,230  
**In-kind donations:** \$164.25  
**Expenditures:** \$5,392.36  
**Largest single donation:** \$500 from Alice Helen Matzelt

On Oct. 28, McDonnell received a letter from the county stating there were errors in her report regarding direct contributions and direct expenditures.

### Kathleen McIntyre

**Contributions:** \$11,125  
**In-kind donations:** \$2,068.86  
**Expenditures:** \$868.37  
**Largest single donation:** \$1,000 from the Schostak Family Political Action Committee

On Oct. 28, McIntyre received a letter from the county stating there were errors in her report regarding direct contributions, her cover page and report summary.

Oriental RUG IMPORTS OF LIVONIA

# STORE CLOSING SALE

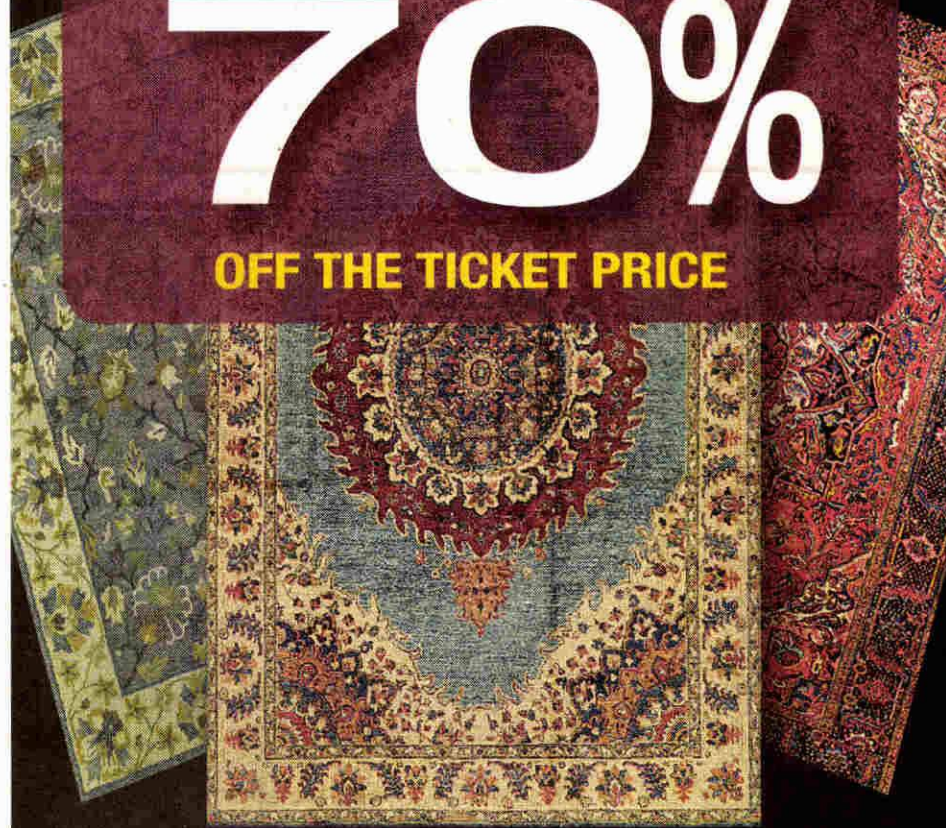
Since we are selling our building, our huge multi-million dollar inventory of the worlds finest handcrafted Oriental Rugs must be sold!

PRICES REDUCED FROM

# 60%

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OFF THE TICKET PRICE

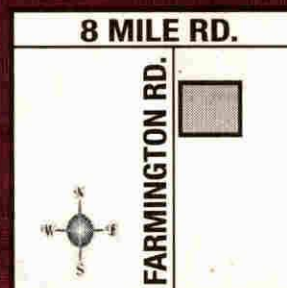


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**LETTER TO THE EDITOR**

**Likes LaRussa in Farmington**

I would like to endorse Joe LaRussa in his re-election for Farmington City Council.

- 1.) Joe is truly nonpartisan, and he works for the best interests of all the people of Farmington.
- 2.) Joe's service on the council has made Farmington safer through his support of the crosswalk ordinance.
- 3.) Joe's emphasis on technology has led to more efficient infrastructure like the LED streetlight conversion, saving residents money on our electricity while maintaining safe streets and sidewalks at night.
- 4.) Joe's leadership and professional engineering background are true assets for our city, and he has used them to pursue resources for our parks and helped organize neighborhood projects in our city.

**John R. Gingrich**  
Farmington

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**Redistricting commission applications open**

**Carol Thompson** Lansing State Journal  
USA TODAY NETWORK - MICHIGAN

LANSING - It only takes a few clicks to apply to be one of the 13 Michigan residents who will re-draw the state's political districts before the 2022 election cycle.

Almost anyone who is registered and eligible to vote in Michigan may serve on the commission. Ap-

plicants don't need any prior knowledge or experience in drawing political districts.

The online application portal launched Thursday at RedistrictingMichigan.org.

The Secretary of State also will mail applications to 10,000 randomly selected Michigan residents.

A hard-copy application can be downloaded at shorturl.at/pwNW5.

The application deadline is June 1, 2020.

**Westland**

Continued from Page 7A

**Expenditures:** \$13,918.47

**Largest single donation:** \$500 donations from seven parties: John Bidigare, Abdallah Hachem, Todd Hopper, Terry Watts, Majid Koza, Hal Rosin and the Realtors Political Action Committee of Michigan.

**Debra Kehrer**

**Contributions:** \$11,111.33

**Expenditures:** \$15,382.49

**Largest single donation:** \$500 donations from three people: Hal Rosin, Majid Koza and Ken Buccilli

On Oct. 28, Kehrer was sent a letter from Wayne County stating there were errors in her finance report pertaining to direct contributions and direct expenditures.

**Michael Londeau**

**Contributions:** \$18,300

**Expenditures:** \$15,382.49

**Largest single donation:** \$1,000 from the Westland Fire Fighters Separate Segregated Fund

**Michael McDermott**

**Contributions:** \$8,838

**Expenditures:** \$6,367.83

**Largest single donation:** \$1,000 from the Westland Fire Fighters Separate Segregated Fund

**Andrea Rutkowski**

**Contributions:** \$16,605

**Expenditures:** \$11,743.27

**Largest single donation:** \$1,500 from the Westland Fire Fighters Separate Segregated Fund

Contact Shelby Tankersley at stankersle@hometownlife.com or 248-305-0448.

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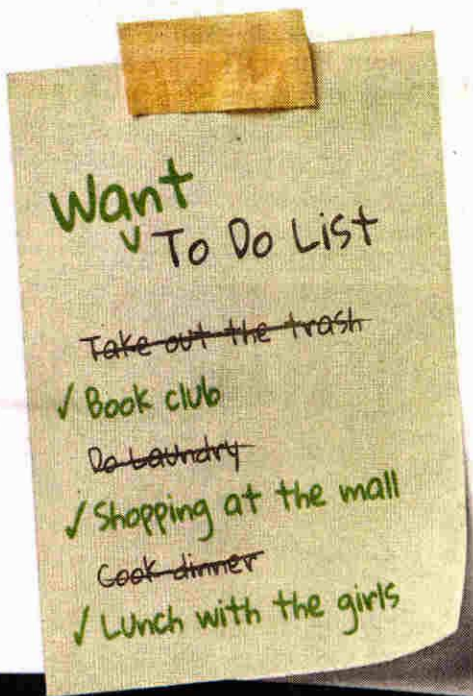
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<b>Boneless Inspected Center Cut</b> \$1.79/lb ½ Pork Loins	<b>Boneless Skinless Chicken Breast</b> \$1.49/lb 10lb Package	<b>USDA Choice Eye of Round Roast</b> Whole Cut Wholesale Cut \$2.99/lb

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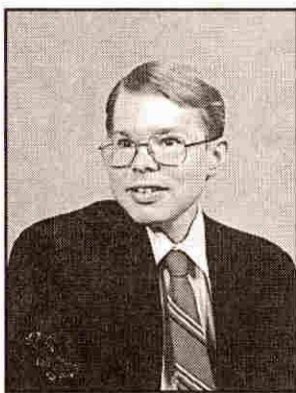


# Obituaries

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

## George E. Benko V

George E. Benko V - Loving Son, Brother and Uncle passed away on October 22, 2019, peacefully at home surrounded by his family and friends in Birmingham, Michigan (formerly of Crosswell, Michigan).



George was born December 12, 1962 in Yale Michigan, to Ella and Judge George Benko. He graduated from Crosswell-Lexington High School in 1981 and subsequently went to Eastern Michigan University (EMU) where he graduated with a B.S. in Communications. After graduation he worked at radio stations in Sandusky (WMIC, WTGV) and Gladwin Michigan (WJEB). He was founder and President of GB Broadcasting Company (WBGV-FM) in Marlette, Michigan.

George was a devote Christian and was an active member in Campus Crusade for Christ at EMU. He actively supported the Community Baptist Church in Crosswell and the First Baptist Church of Troy.

George had many hobbies and interests including a love of bicycles, his Land Rover, sign language, nutrition and household gadgets. He was fascinated by dome homes and built his own Yurt in Crosswell, Michigan. He loved the holidays; dressing up for Halloween, shopping for Christmas and birthday gifts, especially for his nieces and nephews. George was well known for his great sense of humor and laughter.

He served as President of the Sanilac Literacy Council and was passionate about the importance of reading. He was an active member of the Automobile Press Association of Detroit and attended many automobile shows across the country. He was a member of the Amateur Radio Relay League and proudly displayed his call letters, KB8WWD, on his Land Rover's license plate.

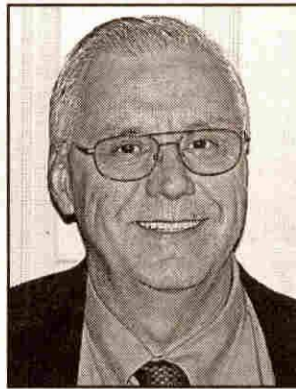
He is survived by his parents Ella and Judge George Benko, sister Dr. Rebecca Benko (Dr. Randy Holland), sister Barbara (Denis) Murphy, Esquire, brother John (Katherine) Benko, Esquire, and six nieces and nephews, Rachel, Eric, Daniel, Johnny, Ava and Abigail. George is the Godfather to Johnny and Daniel.

Funeral Service was previously held at A.J. Desmond & Sons in Royal Oak. Interment was held at Acacia Park Cemetery in Beverly Hills, Michigan. Share memories at [AJDesmond.com](http://AJDesmond.com)

Memorial Contributions suggested to First Baptist Church of Troy, 2601 John R. Rd., Troy, MI 48083 or The Community Baptist Church, 5501 Peck Rd., Crosswell, MI 48422.

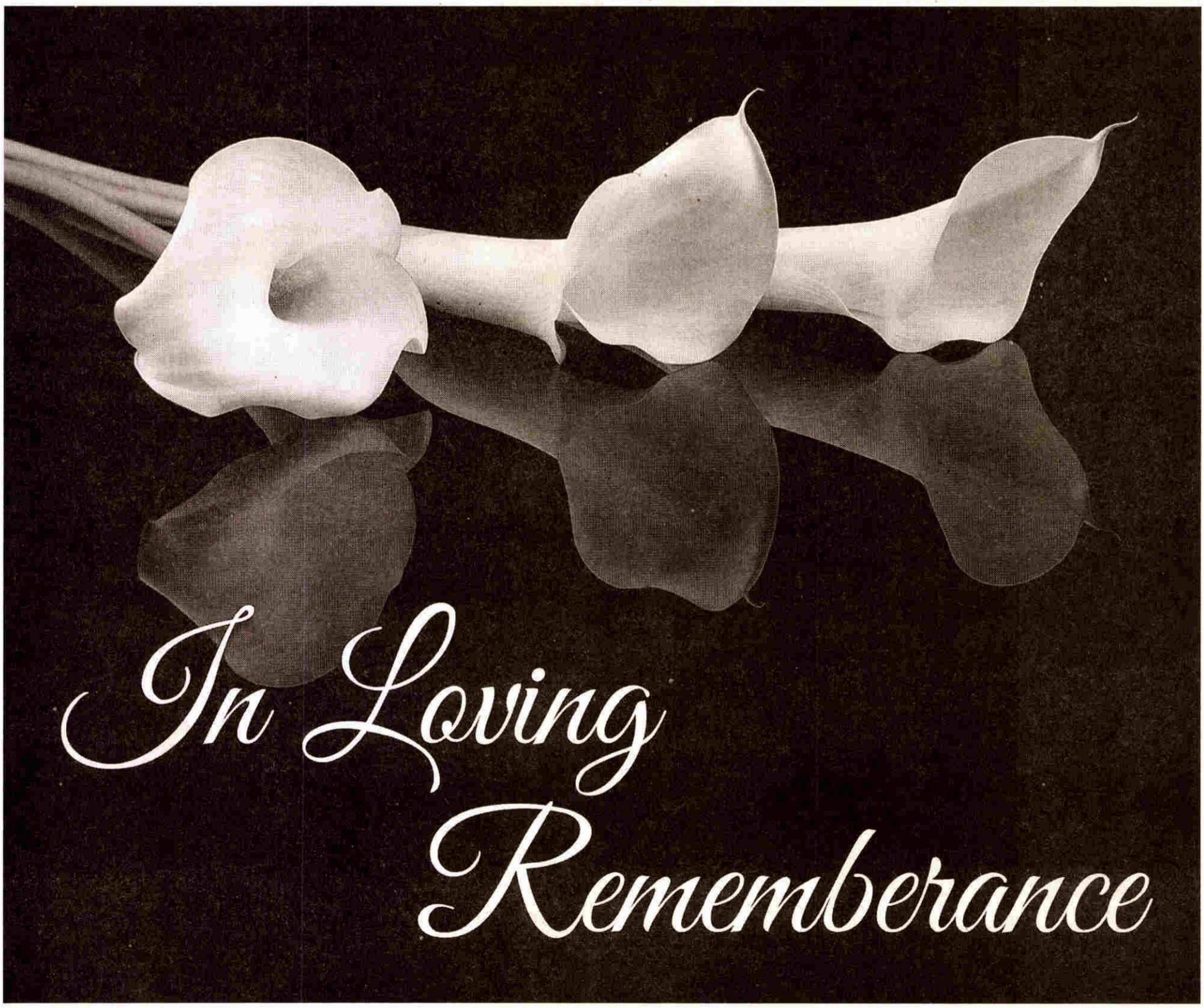
## Robert Allen Keith

LINDEN - KEITH, Robert Allen - age 69, of Linden (formerly of Canton), passed away Sunday, October 27, 2019, at home surrounded by his family. Robert (Bob) was born October 9, 1950 in East St. Louis, IL, the son of Robert Raymond and Loretta Ruth (Becht) Keith. Prior to his retirement, he worked at Johnson Controls as an I.T. Manager for over 20 years. Bob loved cooking, golf, watching MSU sports, travelling, and most of all, his three grandchildren: Robby, Kayleigh, and Madelyn. He will be remembered most for his exhaustive stories, unparalleled trip planning, groan-worthy jokes, and his determination to spend as much time with his family as possible. Surviving are his wife of 43 years, Cindy (Simashkevich) Keith of Linden; and three children: Lori (Justin) Bruner of Okemos, Robert Franklin (Lisa Kaput) Keith of Garden City, and Matthew (Amber) Keith of Westland. He was preceded in death by his parents and brother, Ken Keith. A private celebration of his life will be held at a later date. Contributions may be made to the Multiple Myeloma Research Foundation (<https://themmr.org>). Tributes may be shared at [www.sharpfuneralhomes.com](http://www.sharpfuneralhomes.com).



## Eleanor Mullins

MILFORD FORMERLY OF GARDEN CITY - Age 88 October 28, 2019. Beloved wife of the late Robert. Dear mother of Laine (David) Monks, Sandy (Ken) Haraburda, Daniel (Patti), Laura (Tim) O'Connell, and Jennifer (John) Ness. Grandmother of Devin, Drew, Kelsey, Emily, Ali, Kristin, Katherine, Connor, Cuinn, Matthew, Michael, Meghan, Alyson, Rylee, Molly, Erin, Haley, Katrina, and Ethan. Great grandmother of Preston, Brayden, Mackenzie, Tessa, Jaxson, Tatum, Isabel, Gabriel, & Esme. Visitation Friday, November 8th, 3 pm - 8pm. Funeral Service Saturday, November 9th, 10 am at the John N. Santeiu & Son Funeral Home, 1139 N. Inkster Rd., Garden City (Between Ford Rd. & Cherry Hill). Family suggests memorials to United Methodist Church of Garden City. [www.santeiufuneralhome.com](http://www.santeiufuneralhome.com)





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for  
Livonia Mayor

**Laura Toy volunteers working outside polling locations will be collecting donations throughout the city on Election Day Tuesday November 5th**

If a Laura Toy volunteer isn't present when you vote - or if you have already voted by absentee ballot - you can also drop off your donation at participating locations starting on Election Day Tuesday Nov. 5th through Saturday Nov. 9th:

Brass Mug Cardwell Florist China House Inn House of Leon  
Leon's Family Dining Sam's Place Senate Coney Island (Plymouth Rd)  
The UPS Store (Five Mile Rd)

*Paid for by Friends of Laura Toy, 32604 Rayburn, Livonia, MI 48154*

# Sports

## Plymouth baseball hoping to revitalize program



Scott McGregor, right, spent six seasons as the head varsity baseball coach at Lakeview High School before taking over at Plymouth High School. COURTESY OF SCOTT MCGREGOR

# McGregor aims for continued success

Colin Gay Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Scott McGregor needed a break. He had just left Lakeview High School after spending six seasons as the varsity baseball coach, leading the Huskies to two 20-win seasons in the past three years, including a first-place finish they shared with Lamphere.

"I told myself, 'I'm going to take a year off coaching,'" McGregor said. "That lasted about two weeks."

Instead, McGregor is the new varsity baseball coach at Plymouth High School, looking to revitalize the program after its seventh-place finish in the KLAA West last season.

McGregor replaces former head coach Jeff Rhein after one season, in which the Wildcats finished with an



**"I told myself, 'I'm going to take a year off coaching.' That lasted about two weeks."**

**Scott McGregor**

11-10 record in conference play, losing four of seven crossover games.

In his first season with the Wildcats, McGregor's goal is for Plymouth baseball to continue its positive trajectory of being a respected program in the state.

And this is a process McGregor knows well. Inheriting a Lakeview baseball program that finished 5-18 in the 2013 season, the head coach increased the Huskies' win total through his first four seasons.

In his first few seasons as a head coach, McGregor said the thing he had to learn quickly was a sense of humility.

"Especially when you are young, you come in as a new coach and it's like, 'This is my program. This is what I want.' That's not how you run a program," McGregor said. "It's the players' program."

**See MCGREGOR, Page 2B**

## Franklin plans to host spring baseball camp in March 2020

Andrew Vaillencourt  
Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Franklin head coach Matt Fournier and the Livonia Franklin baseball coaching staff will be holding a spring baseball camp for baseball players (boys or girls), grades 2-6 on March 14, 2020.

The camp will consist of two sessions focusing on sport specific skills. The Franklin staff has extensive experience at the high school and college levels.

The camp will be held inside the Franklin field house using the same facilities the high school teams use. Each camper will be assigned to groups according to age and ability and instructed on a wide variety of skills. The camp costs \$30 per session or \$50 for both sessions. Campers are expected to bring their own glove, bat and athletic shoes.

### Session 1: 9-11:30 a.m.

The morning session will consist of hitting, base running skills, and infield work. Taking the extra base, hitting for average and proper infield approach are just a few of the skills the campers will come away with.

### Lunch: 11:30 a.m. to noon

Each camper will bring his/her own sack lunch. The campers and instructors will eat a supervised lunch together in the bleachers of the field house. Please pack a lunch that will not have to be refrigerated and clearly marked with a name.

### Session 2: noon to 2:15 p.m.

The afternoon session will consist of defensive work. Pitchers fielding practice, catching drills and outfield approach are some of the key points focused on in session two.

### Questions

Contact Coach Fournier at [mfournie2@livonia.k12.mi.us](mailto:mfournie2@livonia.k12.mi.us) or 734-968-0499.

Contact Andrew Vaillencourt at [availlenc@hometownlife.com](mailto:availlenc@hometownlife.com) or 810-923-0659. Follow him on Twitter at @AndrewVcourt. Send game results and stats to [Liv-Sports@hometownlife.com](mailto:Liv-Sports@hometownlife.com).

Livonia Franklin's Grant Gibson makes a move against Belleville. TOM BEAUDOIN/SPECIAL TO HOMETOWNLIFE.COM



## Franklin's Grant Gibson wins Athlete of the Week

Andrew Vaillencourt  
Hometownlife.com  
USA TODAY NETWORK - MICHIGAN

Livonia Franklin may not have beaten undefeated Belleville, but in pushing the Tigers to their limits, Franklin running back Grant Gibson put on a show to be voted the Hometown Life Prep Athlete of the Week.

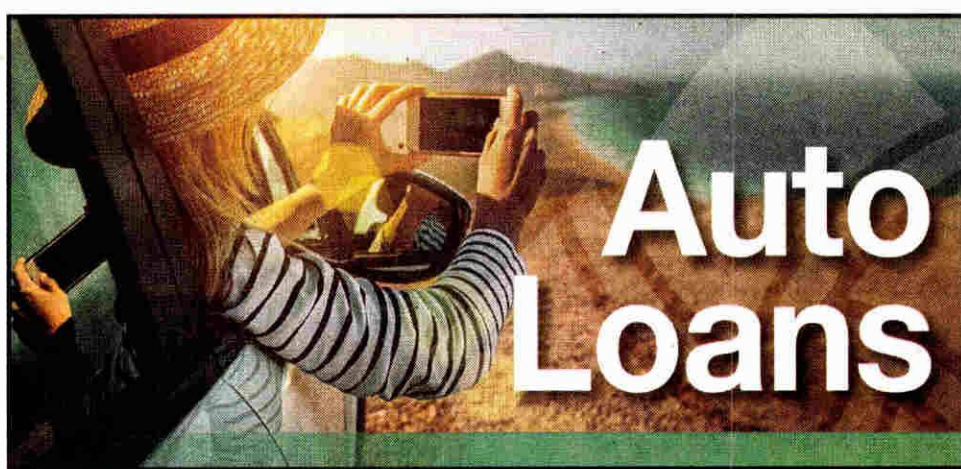
On 19 carries, Gibson totaled 161 yards. He set up several short touchdown runs, including breaking off a 40-

yard rush. He also caught four passes from quarterback Jake Kelbert for 23 yards.

The Patriots finished the regular season 7-2 and will play host to Wyandotte Roosevelt in the opening round of the playoffs this week.

In our poll, Gibson received 21,375 votes (41.29%). He beat out Novi soccer goalie Issac Gibbs, who got 17,666 votes (34.12%) and Northville golf's Sedona

**See GIBSON, Page 2B**



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## NFL POWER RANKINGS

# Lions jump back into top 15

**Dave Birkett**  
Detroit Free Press  
USA TODAY NETWORK

Free Press sports writer Dave Birkett ranks the NFL teams after Week 8, which included the Detroit Lions' 31-26 win over the New York Giants:

## 1. Patriots (8-0)

**Last game:** Defeated Browns, 27-13 | **Previous ranking:** 1 | **Buzz:** Here's an amazing stat: The defense has scored as many touchdowns as it has allowed through eight games (four).

## 2. Saints (7-1)

**Last game:** Defeated Cardinals, 31-9 | **Previous ranking:** 2 | **Buzz:** Drew Brees certainly didn't miss a beat after five weeks off.

## 3. 49ers (7-0)

**Last game:** Defeated Panthers, 51-13 | **Previous ranking:** 4 | **Buzz:** The architect of the 49ers' defense, Robert Saleh, is a Dearborn Fordson and Northern Michigan grad.

## 4. Packers (7-1)

**Last game:** Defeated Chiefs, 31-24 | **Previous ranking:** 3 | **Buzz:** The Packers have won four straight without Davante Adams, and Aaron Jones is a big reason why.

## 5. Seahawks (6-2)

**Last game:** Defeated Falcons, 27-20 | **Previous ranking:** 6 | **Buzz:** Quandre Diggs' Seattle debut should come Sunday against the Buccaneers.

## 6. Ravens (5-2)

**Last game:** Bye week. | **Previous ranking:** 5 | **Buzz:** It's Lamar Jackson's turn to see if he can solve a Patriots defense that's allowing 7.6 points per game.

## 7. Vikings (6-2)

**Last game:** Defeated Washington, 19-9 | **Previous ranking:** 7 | **Buzz:** It's conceivable they could win 12 games this season ... and be a wild card.

## 8. Cowboys (4-3)

**Last game:** Bye week. | **Previous ranking:** 8 | **Buzz:** They have a chance to go 4-0 in the division when they visit Saquon Barkley and the Giants on "Monday Night Football."

## 9. Rams (5-3)

**Last game:** Defeated Bengals, 24-10 | **Previous ranking:** 11 | **Buzz:** Reports of the Rams' demise were premature.



Fans cheer for the Lions during the second half of the win over the Giants on Sunday. JUNFU HAN, DETROIT FREE PRESS

## 10. Colts (5-2)

**Last game:** Defeated Broncos, 15-13 | **Previous ranking:** 12 | **Buzz:** Adam Vinatieri, still clutch at 46 years old.

## 11. Texans (5-3)

**Last game:** Defeated Raiders, 27-24 | **Previous ranking:** 13 | **Buzz:** J.J. Watt's season-ending injury is a crushing blow to what has turned out to be a pretty good team.

## 12. Chiefs (5-3)

**Last game:** Lost to Packers, 31-24 | **Previous ranking:** 10 | **Buzz:** Patrick Mahomes should be back soon, and when he is, the Chiefs will climb back up the rankings.

## 13. Bills (5-2)

**Last game:** Lost to Eagles, 31-13 | **Previous ranking:** 9 | **Buzz:** What happened to Buffalo's run defense?

## 14. Panthers (4-3)

**Last game:** Lost to 49ers, 51-13 | **Previous ranking:** 14 | **Buzz:** Seven sacks, three interceptions for Kyle Allen, and all of a sudden Cam Newton looks like a good option again.

## 15. Lions (3-3-1)

**Last game:** Defeated Giants, 31-26 | **Previous ranking:** 16 | **Buzz:** The Lions are going to need a road win or two the next two weeks or they can kiss their playoff hopes goodbye.

## 16. Jaguars (4-4)

**Last game:** Defeated Jets, 29-15 | **Previous ranking:** 17 | **Buzz:** Rookie Josh Allen, the pass rusher who almost fell to the Lions at the eighth pick, now has seven sacks through eight games.

## 17. Bears (3-4)

**Last game:** Lost to Chargers, 17-16 | **Previous ranking:** 15 | **Buzz:** When you play for a 41-yard field goal instead of running the ball, you deserve to lose.

## 18. Eagles (4-4)

**Last game:** Defeated Bills, 31-13 | **Previous ranking:** 19 | **Buzz:** The Eagles kept their playoff hopes alive with last week's blowout of Buffalo.

## 19. Titans (4-4)

**Last game:** Defeated Buccaneers, 27-23 | **Previous ranking:** 22 | **Buzz:** The Titans are stuck in no-man's land with no quarterback and a roster just good enough to make sure they don't get a draft pick high enough to find one.

## 20. Raiders (3-4)

**Last game:** Lost to Texans, 27-24 | **Previous ranking:** 20 | **Buzz:** The Lions will make their last ever trip to the worst stadium in the NFL this week.

## 21. Browns (2-5)

**Last game:** Lost to Patriots, 27-13 | **Previous ranking:** 18 | **Buzz:** The Browns have been brutal, but seven of their final nine games are against teams

with losing records.

## 22. Cardinals (3-4-1)

**Last game:** Lost to Saints, 31-9 | **Previous ranking:** 21 | **Buzz:** Kyler Murray has a new sidekick in Kenyan Drake.

## 23. Buccaneers (2-5)

**Last game:** Lost to Titans, 27-23 | **Previous ranking:** 23 | **Buzz:** It's not just the Lions who are on the wrong end of officiating calls, it's ex-Lions like Andrew Adams, too.

## 24. Steelers (3-4)

**Last game:** Defeated Dolphins, 27-14 | **Previous ranking:** 24 | **Buzz:** Devin Bush (Michigan) could be defensive rookie of the year.

## 25. Chargers (3-5)

**Last game:** Defeated Bears, 17-16 | **Previous ranking:** 26 | **Buzz:** Remember when Ken Whisenhunt was a top candidate to replace Jim Schwartz? He was fired as Chargers coordinator Monday.

## 26. Broncos (2-6)

**Last game:** Lost to Colts, 15-13 | **Previous ranking:** 25 | **Buzz:** When Joe Flacco calls you out for being too conservative, you know you've done wrong.

## 27. Giants (2-6)

**Last game:** Lost to Lions, 31-26 | **Previous ranking:** 27 | **Buzz:** Getting to see Daniel Jones up close last week, the Giants might have themselves a good quarterback.

## 28. Jets (1-6)

**Last game:** Lost to Jaguars, 29-15 | **Previous ranking:** 28 | **Buzz:** If Adam Gase didn't have a hand in picking his general manager in June, I'd worry he's about to be one-and-done.

## 29. Falcons (1-7)

**Last game:** Lost to Seahawks, 27-20 | **Previous ranking:** 29 | **Buzz:** Hearing owner Arthur Blank talk last week, Dan Quinn sounds like Dead Man Walking.

## 30. Washington (1-7)

**Last game:** Lost to Vikings, 19-9 | **Previous ranking:** 30 | **Buzz:** Yuck.

## 31. Bengals (0-8)

**Last game:** Lost to Rams, 24-10 | **Previous ranking:** 31 | **Buzz:** Yuckier.

## 32. Dolphins (0-7)

**Last game:** Lost to Steelers, 27-14 | **Previous ranking:** 32 | **Buzz:** Yuckiest.

## McGregor

Continued from Page 1B

McGregor graduated from Michigan in 2005, gaining his master's degree from Oakland University shortly after.

Instead of playing college baseball with the Wolverines, he took a different approach: helping run the youth baseball and softball leagues in Clarkston.

From running coaching clinics to leading classes teaching up-and-coming umpires the rules of the game, McGregor started what he deemed as a "natural progression" that eventually led to a high

school head coaching job.

McGregor has also spent time as the head coach of the Milford and St. Clair Shores American Legion teams.

On the baseball field, McGregor said he gravitates toward the defensive side of the game, helping out infielders and outfielders on a regular basis. But what he said sets him apart is his ability to see how the puzzle pieces of baseball fit together.

"As long as I surround myself with great other coaches who can see those specifics — a pitching coach really in tune with the pitching game, an offensive coach that's very in tune with how the batters are doing, defensive coaches

that make sure the players are moving around — put all that together with my overarching umbrella, and that is how you go out and win games," McGregor said.

To the first-year Plymouth head coach, wins and "working players into the ground" is not his No. 1 priority. McGregor's focus is to make sure each of his players are well-rounded human beings on and off the field.

"It's about understanding who they are, respecting them and then making sure they are respecting the game and those around them," McGregor said.

For the players to buy in, McGregor said his main job is to make sure he

makes a connection with each player on the roster, knowing how to motivate each one and bring them to a place where each can succeed at the highest level.

He said that is what will create a winning atmosphere at Plymouth, bringing the Wildcats back to the 20-win seasons former head coach Jason Crain led them to.

"Plymouth baseball is not broken," McGregor said.

Contact Colin Gay at [cgay@hometownlife.com](mailto:cgay@hometownlife.com) or 248-330-6710. Follow him on Twitter at @ColinGay17. Send game results and stats to [LivSports@hometownlife.com](mailto:LivSports@hometownlife.com).

## Gibson

Continued from Page 1B

Shipka, who received 6,411 votes (12.38%). Catholic Central soccer's Erik Dosch placed fourth, Livonia Churchill football player Shane Morelli placed fifth and North Farmington football's Jon Brunette finished sixth.

We caught up with Gibson and asked him a handful of questions:

**What makes this Franklin team so good? How far can you go in the playoffs?**

"Our team never thinks negatively. We feed off of each others strengths and push each other to work to our full potential. We just know each other and

can anticipate our next moves. We are a deep team with a lot of talent and chemistry. Our determination is key, we never give up ... we will be satisfied when we are holding the 2019 Championship trophy."

**Who is your favorite athlete to watch and why?**

"Clips of Barry Sanders are my favorite highlights to watch. He runs with intensity and doesn't go down. Playing any sport with intensity, skill and focus has always been my philosophy."

**What are your hobbies outside of football?**

"My family is very close and I spend a lot of time with my two older brothers and my twin sisters. Outside of football, I enjoy training and working out. I spend most of my free time at the Rec Center

working out and rock climbing. In the winter, I like to get out and go snowboarding as much as possible. I also started boxing last year and plan on going back to training and competing after the season."

**What's your favorite movie or TV show and why?**

"My favorite movie is, 'Four Brothers' because it captures the meaning of family coming together for a purpose. This is exactly what Franklin Football is ... a family that will protect each other through good and bad."

**What type of music is on your pre-game playlist?**

"All of the songs I listen to before the Friday night games talk about the importance and need to go as hard as you can and regret nothing. Never Give Up."

**What year in school are you and what are your future plans?**

"This is my senior year at Franklin. I'm in the class of 2020 and my plans for the future are still open, depending on the opportunities given."

I have been in Livonia schools since preschool and many of my family members also graduated from Livonia schools, including my parents, aunts, uncles, siblings, cousins and grandfather. At this point, I am enjoying my skilled trades class offered at Livonia Career Center and plan on pursuing a program in the field."

Contact Andrew Vaillencourt at [avaiillenc@hometownlife.com](mailto:avaiillenc@hometownlife.com) or 810-923-0659. Follow him on Twitter at @AndrewVcourt. Send game results and stats to [LivSports@hometownlife.com](mailto:LivSports@hometownlife.com).

# Imlay City out of playoffs, no thanks to Chandler Park

**Mick McCabe**  
Special to Detroit Free Press  
USA TODAY NETWORK

Imlay City senior Austin DeRocher remembers coach Brian Tresnak laying out the team's path to the state playoffs last week, and it revolved around five teams ahead of the Spartans in points.

DeRocher gave it a quick glance; he didn't think much of it because Imlay City needed to beat Capac to have any hope of claiming a playoff spot.

But when the Spartans did win, he recalled the five teams ahead of the Spartans.

"Five teams had to lose and they were all predicted to lose," he said. "I thought all those teams lost and then I remembered the Chandler Park thing. I looked into it."

Ah yes, the Harper Woods Chandler Park thing.

Like Imlay City, Chandler Park was 4-4, but football coach and athletic director John Jergovich ran the numbers and realized the Eagles would make the playoffs with that record. They refused to play their Week 9 game against Bloomfield Hills Cranbrook (5-3).

Jergovich asserted — correctly — that there was no written contract with Cranbrook, but he didn't have one with Week 3 opponent Orchard Lake St. Mary's, either (that game did take place).

He even tried to claim he intentionally scheduled only an eight-game season.

If you think Jergovich's actions had no victims other than the Cranbrook players, who did not get to have a ninth game, meet DeRocher and his teammates.

Imlay City needed five teams to lose, but got only four because of Chandler Park's non-game — for which officials had been assigned.

So the Spartans finished in a tie with Durand for the last Class B at-large playoff spot. The third tiebreaker was a coin flip, which Durand won.

"It didn't really hit me that that was going to be my last game until a few

**"It didn't really hit me that that was going to be my last game until a few hours after I heard about the coin toss. That's when the emotions began started coming out. Then all of the what-ifs start going through your head."**

**Austin DeRocher**  
Imlay City senior

hours after I heard about the coin toss," he said. "That's when the emotions began started coming out. Then all of the what-ifs start going through your head."

DeRocher, 17, has a 3.19 grade-point average and hopes to go to Saginaw Valley State, where he will major in education and throw the shot put. He wants to be a math teacher and a coach.

He is not speaking for the school district or the team, just himself.

He looks for the good in people and wants to give Jergovich the benefit of the doubt here, but it's difficult, given the evidence.

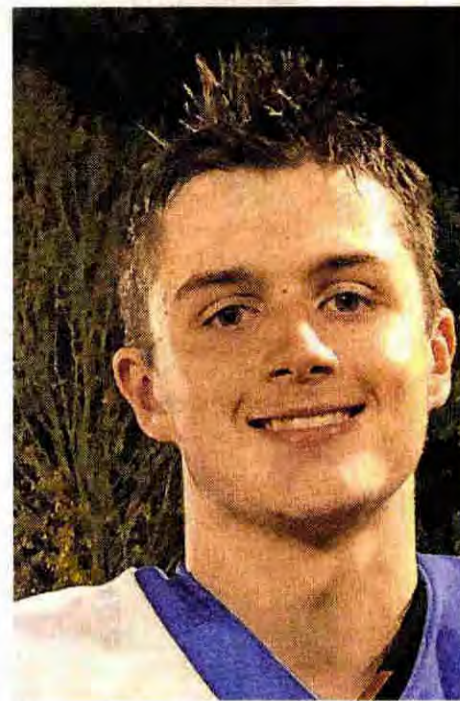
"He claims he was not aware of it, but the game was listed on MaxPreps," DeRocher said. "It was listed on the Michigan historical website that goes back to 1950 and it is my understanding that it was once listed on the MHSAA website."

The Free Press has reached out to Jergovich for comment.

After further thought, DeRocher came to the conclusion that Jergovich found a way to scam the system.

"It was like a little loophole that he found," he said. "He's supposed to be a role model for people. Finding loopholes is not role-model activity."

One of the worst aspects of this mess is considering this: What lesson did Jergovich teach his players by refusing to



**He may be only 17, but Imlay City senior Austin DeRocher understands better than most the values football can teach.** COURTESY OF AUSTIN DEROCHE

play a game?

"In my opinion, it's not the right one," DeRocher said. "Granted, it is possible for what he said to be true, but it is unlikely. In the unfortunate event that he is not telling the truth, then that is not teaching any of those kids to be respectable young men. It's not teaching them the values that are supposed to come with football."

He may be only 17, but DeRocher understands better than most the values football can teach. And he understands the benefits one can receive from playing football, which is why he didn't want his season to end before the playoffs.

Before moving to Imlay City in fifth grade, he was bullied at his previous school. He became the new kid in town, which is never a pleasant experience.

Then football happened, and his life

changed.

"I didn't have many friends; I was not very popular," he said. "Football really taught me to work with a team. It taught me to be a part of something bigger than myself. It really helped encourage my competitive spirit."

Imlay City's program has struggled recently. It hasn't made the state playoffs since 2001 and hadn't had a winning season since 2014. The Spartans had won only one game in each of the past three years.

Then came this season, the second in which they were employing the wing-T offense, and it clicked. Suddenly, it was a cool thing to be a football player at Imlay City.

"I always told myself I would be a part of something special," DeRocher said. "I wanted my team to be something more. I wanted to be the start of something. My guys have been the start of something, and I'm disappointed that it couldn't be taken a little bit farther."

For Imlay City's dream to have played out, Chandler Park — which played at No. 1-ranked Birmingham Detroit Country Day on Friday (after press time) — would have had to play and lose its Week 9 game. Not a guarantee, but a possibility.

And it would have given DeRocher and his buddies that one more game.

"There's been a lot of tears shed over one more game," he said. "Not just from me personally, but many, many of my teammates. I know a lot of guys who put their hearts and souls into this program. Many of them quitting their jobs to fully dedicate themselves to this program."

That is why the Imlay City players were left wanting more.

"Just a little bit more," he said. "Yeah, I'm going to be upset about that for a while."

Join the party.

*Mick McCabe is a former longtime columnist for the Detroit Free Press. Contact him at [mick.mccabell@gmail.com](mailto:mick.mccabell@gmail.com). Follow him on Twitter at [@mickmccabel](https://twitter.com/mickmccabel).*

# Ypsilanti Lincoln basketball player is next big thing

**Chris Thomas** Detroit Free Press  
USA TODAY NETWORK

Emoni Bates' legend is growing.

Bates, a high school basketball phenom who is entering his sophomore year at Ypsilanti Lincoln, was unveiled as Sports Illustrated's latest cover subject on Tuesday.

The story, written by former Free Press columnist Michael Rosenberg, chronicles a day in the life of Bates, the 6-foot-9 megaprospect who already is drawing comparisons to Magic Johnson, Michael Jordan and LeBron James.

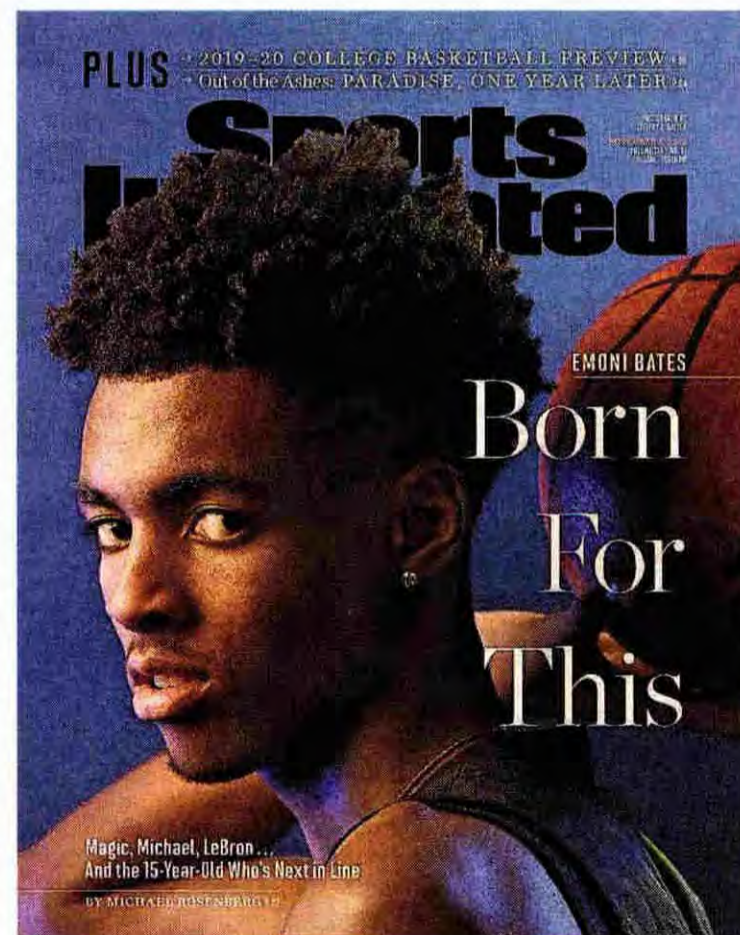
The Free Press conducted a Q&A with Rosenberg on Tuesday for more insight on the story — which can be read in full online — including why Bates was chosen to be on the cover, the comparisons to NBA greats and why he thinks Bates will reclassify and attend Michigan State.

**The prestige that comes with being on a Sports Illustrated cover is off the charts. Why did SI choose Emoni Bates for this cover?**

We had several discussions about it. I was wary, as the story implies. But I felt comfortable with it after talking to enough basketball people that I trust, and editor Steve Cannella felt comfortable with it, too. Ultimately, the answer is this: We are not overhyping Emoni Bates. I know it looks like we are. But he is truly one of the best 15-year-old basketball players ever, perhaps the best. This does not mean he will be one of the best 25-year-old players ever. But this is like when SI put LeBron on the cover in 2002: Bates is already far enough along that it would be very surprising if he does not become an NBA All-Star.

**There are myriad players who have struggled with such early exposure (obviously, LeBron didn't). What makes you think Bates is equipped to handle it?**

Three reasons. One is that his skills are projectable. I grew up in New York, and I remember NYC phenom Felipe Lopez being touted as the next Michael Jordan. It turned out that Lopez was a fantastic athlete but not a very good shooter or creator. Bates is already a great shooter and playmaker. The second reason is that Emoni's passion for competition is incredible. He loves to



**Emoni Bates, a high school basketball phenom who is entering his sophomore year at Ypsilanti Lincoln, will appear on the cover of the Nov. 4 issue of Sports Illustrated.** COURTESY OF SPORTS ILLUSTRATED

work, but I think it is naive to assume he will play four years at his local high school like a normal student. This is not a normal situation.

**Of the three scenarios you outlined — turning pro after his senior year; signing with Nike next year and waiting for the 2022 draft; and reclassifying after his junior year to play one year of college ball — which do you think is most likely?**

If I had to make a prediction right now, I'd say he plays two more years at Lincoln, reclassifies, and goes to Michigan State. Now, it's early, and I could be wrong. I certainly don't think anything has been decided. But here is why I believe that:

Emoni loves competition, and this path would provide better competition than staying four years at Lincoln or working out on Nike's dime for a year. He also knows how good he is. He has already kept USA Basketball at arm's length. His knees won't buckle if Mike Krzyzewski walks into his living room. The Bates family likes control, they want great coaching that will challenge Emoni, and you really have to work to earn their trust. All of those factors favor Michigan State. The campus is an hour away. MSU players are extremely close, and Tom Izzo has a reputation for pushing guys but still caring about them. MSU coaches have recruited him harder and better than anybody so far. Emoni keeps score. I think that will matter to him. But again, it's early.

**Emoni's dad says in your story his biggest fear is "overkill." What did he mean by that ... and how do you think he can prevent it?**

Too many games, too many workouts, too much media, too many fans, too many people with agendas pulling him in other directions. He is right, and just the fact that he sees it so clearly is huge. E.J. and Edith really are doing everything they can to make his childhood as normal as it can be while also nurturing his gifts.

**In your reporting, what did find most interesting about Emoni Bates?**

I heard all this hype, and then I watched him. I really did start laughing a few times. In some ways, he is a normal 15-year-old. But the talent and skill level are otherworldly.

work. And the third reason is that, even though his father E.J. is very much hands-on, the push is really coming from Emoni. He isn't doing this to please his dad. His dad is helping him achieve his goals. With every great athlete I have seen, that desire has to come from within or it doesn't work.

**You referenced in the story the comparisons to Magic, Jordan, LeBron, all players who were transcendent. Why is Emoni qualified to join that conversation?**

There are just very few 6-foot-9 people on the planet right now with this kind of athleticism and shooting ability. The NBA front-office rep who said that Emoni at his best would fit in at an NBA practice right now was not kidding. He said it's insane. Now, he wouldn't fit in every day. But he is 15.

Try this exercise: Forget those all-time greats you listed and go to the next group of players, guys who made a lot of

All-Star games but never won an MVP. Think Carmelo Anthony, Paul Pierce, Chris Bosh. It is very easy to project Bates to become at least as good as those players, as long as he stays healthy and motivated — and they may all end up in the Hall of Fame. And that's why comparing him to those transcendent players is fair.

**The line about Duke barely recruiting Emoni is fascinating, and your story does raise a good question: Are programs right to assume he'll never play college basketball?**

No, I think they are wrong. This is just my opinion, but I would be surprised if he plays three more years at Lincoln. This is going to be a circus, he is going to be so much better than most of the players he faces, and it would only be natural if he gets tired of it. Plus, he has enough time left to plan to graduate early. One word I rarely use to describe great college basketball coaches is na-

# Do the math if deciding fate of your aging car



**Pete the Planner**  
Peter Dunn  
USA TODAY

It sounded like a yak had taken residence in my garage.

In their respective driveways, my neighbors' heads immediately turned toward the chaos to see what was wrong. I took a deep breath, and slowly backed my 15-year-old car, with 200,000 miles on it, out of my garage, fresh off its primal scream.

"I think it's time," I said to my wife as we sunk down in our seats after making our way onto the street.

My philosophy has always been to pay cash for a lightly used car, then drive it until the doors fall off. But the tough part is determining which repair should be the last before switching cars altogether. Holding onto a car and driving it until it dies can be a practical approach to limit transportation costs — until it isn't. At the snap of a belt or the crack of a valve, your reality can change in a very bad way.

## How long should you own a car?

What makes this decision point frustrating is a car, in most cases, is a depreciating asset. It's worth less with each passing mile, and sinking money into something that is diving in value can seem ludicrous. It's possible you're driving a car with a value close to nothing. Yet the fact that it still works reasonably well makes it valuable. But this is where things can begin to go wrong.

The advent of YouTube has helped drivers get more miles out of dying cars because many "simple" repair videos are available. An \$8 part combined with a seven-minute video and two hours of work can save someone hundreds if not thousands of dollars. This doesn't

change the reality of having an expensive part break or the need for an expert-level fix.

Is buying a new car worth it?

There are a number of reasons you might want to consider ditching your older car for a newer one, and the reasons aren't always limited to repairs. For instance, if your older car gets 20 miles a gallon and a newer car gets 35 miles, then the savings on fuel alone may make the switch worth it, especially if you are a high mileage driver. At \$3 a gallon for a 30,000 mile per year driver, a more fuel-efficient car offers roughly a \$2,000 annual fuel cost savings.

When considering a car change, take the time to determine what it really costs to drive your car over the course of one year. This includes fuel, regular maintenance such as oil changes, and the very tough-to-quantify category: repairs. Draw a line in the sand by setting a dollar amount which would trigger the need to get a different car. For example, putting \$4,000 of repairs into a car worth \$1,500 doesn't make a ton of sense, especially if you're going into debt.

The next step is to determine what you have at your disposal to solve the problem. In other words, do you have discretionary income available or any money saved? And if you need to borrow, is your credit up to the task?

You've essentially got three options: Buy a lightly used car, buy a new car or lease a new car. If you're forced to buy a heavily used car to replace your heavily used car, then you may risk more unknown, involuntary repairs.

The moment you conclude that your car is worth nothing monetarily but very valuable to your financial life, you must begin to craft a plan to solve the problem on the horizon. Start making room in your budget for a payment, es-



Buying a car is a major purchase, so it's important to plan ahead. GETTY IMAGES

pecially if you don't have any more saved. Is this easier said than done? Of course it is, but that doesn't mean it's not the appropriate course of action.

Peter Dunn is an author, speaker and radio host, and he has a free podcast:

"*Million Dollar Plan.*" Have a question for Pete the Planner? Email him at AskPete@petetheplanner.com.

The views and opinions expressed in this column are the author's and do not necessarily reflect those of USA TODAY.

# Don't waste your money on these bank fees

**Erin Lowry**  
Special to USA TODAY

You've heard it a million times — how your mindless spending on avocado toast and lattes is the only thing keeping you from millionaire status.

It's time to stop lecturing people on how they spend their money and instead focus that criticism on where they keep it. Because really, the places where you're probably throwing away the most money are at the banks and brokerages charging you fees.

Banks provide a critical service, but these days, there's absolutely no reason to pay the most common fees.

"You can and should avoid most bank account fees," says Arielle O'Shea, banking expert for NerdWallet who cites overdraft, ATM and monthly maintenance fees on checking and savings accounts as the most common ones with which you'd get hit.

## Avoid ATM, overdraft and other fees

Eleven dollars is the average cost of monthly maintenance fees on the most basic checking account at the four big banks (Bank of America, Wells Fargo, Chase and Citi). Going into overdraft usually runs you \$30 to \$35 per charge, which can happen multiple times in a day. And trying to access your money at an ATM could run you \$5 or more if you need to use an out-of-network ATM, with a fee levied by both your bank and the out-of-network bank.

"I don't get hit with those fees," you may be thinking. That's probably because you're in a comfortable enough financial situation to avoid them by meeting certain criteria, such as \$500 in monthly direct deposits or a daily account balance of \$1,500.

But that's not the case for everyone.

"You have to jump through hoops to avoid the fees like minimum balance. Naturally, that's harder for lower-income people," says O'Shea.

When it comes to your investment accounts, which can include a 401(k) or IRA, there are plenty of ways you can get nicked and dimed. But the expense ratio is one you really need to dodge.



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## Expense ratio costs add up

The expense ratio covers the operational cost of the investment fund. Knowing that it exists is good, but it's more important to understand the potential damage it can inflict on your investments.

"Vanguard's average expense ratio is 10 basis points and the industry average is 58 basis points," explains Maria Bruno, head of U.S. wealth planning research for Vanguard. "So, if you're thinking about a \$10,000 investment, for instance, and you equate those 10 basis points to what you'd pay over a year, that's \$10 compared to \$58."

That \$48 difference may seem minor, but if you compound it over time, it adds up, Bruno points out. That money is going to pay a fee instead of being invested and working for you.

Anjali Jariwala, a founder and principal of FIT Advisors, knows first-hand

how a lack of knowledge about expense ratios can hurt her clients' retirement funds.

With 401(k)s, she's seen clients randomly pick investments with pricey expense ratios of 1% or more "which does eat into performance long term," says Jariwala, who recommends looking at Fidelity and TD Ameritrade funds in addition to Vanguard.

A NerdWallet study found the average American will pay more than \$200,000 in 401(k) fees in their lifetime. It's critical to mind your fees!

After you reexamine all the investments in your retirement plan, you also need an audit of your banking products. Pull a few months' worth of bank statements and look for fees.

You shouldn't be paying monthly maintenance fees. You also should get reimbursed for ATM fees and have access to free overdraft protection. Finally, you need to be earning interest on your savings — none of this 0.01% or 0.03% nonsense.

## Get that money

It's easy to go with one of the big-name banks on your block, shrugging off the tiny 0.03% APY they're paying on your savings account.

But let's translate that jargon: if you have \$5,000 in savings, you earned a whopping \$1.50 cents in interest this year. Switching to a different bank that offers 2% APY means that you earned \$100 this year. It's not get-rich-quick money, but it's a serious improvement.

It's also worth noting that the bank is making a profit not only from fees, but also from the money you're putting into savings, so you absolutely should be looking to get some of that back in interest.

"Generally, just like every bank, we make money by leveraging customer deposits to be able to lend customers money on the other side of the balance sheet," says Anand Talwar, deposits and consumer strategy executive for Ally Bank. Ally, for instance, also is a large auto finance lender.

## Where do I put my money?

Ally Bank puts some of that profit

back in customers' pockets by paying 1.80% APY on savings, reimbursing ATM fees up to \$10 per statement cycle, and offering no-fee checking accounts.

Capital One 360, Marcus by Goldman Sachs, Discover, Charles Schwab and others offer competitive interest rates on savings accounts and/or no-fee checking accounts.

Jean Chatzky, CEO of HerMoney.com and HerMoney podcast, routinely shops around for the best interest rates on savings accounts. She recommends checking out comparison websites such as BankRate, MagnifyMoney and WalletHub. But keep in mind third-party comparison sites may be getting paid by banks to prioritize certain accounts.

You also can look at local credit unions to see how competitive they are on fees and the interest rates offered on savings accounts.

## Is it hard to switch banks?

"It's so easy to transfer the money over," says Chatzky, joking that the hardest part is proving your current ownership of a bank account in order to complete the transfer.

This is usually done by the new bank making one or two small deposits (think two cents) into your existing account at your current bank and then you prove your ownership by being able to verify how much the new bank deposited. And yes, it does take the money back.

Bruno says don't be afraid to pick up the phone and call customer service if you're worried about moving your investments.

When you're ready to switch accounts, there are a few things for which you need to look out:

Check your bank statements to look for everything that's set to auto-pay and be sure to update your payments with new bank information.

Make sure it's FDIC insured for banks and SIPC insured for brokerages or automated financial advisers.

Read the fine print to see if there will be any fees for closing your account.

Erin Lowry is the author of "Broke Millennial Takes On Investing" and "Broke Millennial: Stop Scraping By and Get Your Financial Life Together."

**ABSTRACT  
WAYNE CITY COUNCIL  
MEETING NO. 2019-26  
OCTOBER 24, 2019**

A Special Meeting of the City Council was held Thursday, October 24, 2019 at 7:00 p.m. at the Wayne City Hall, 3355 S. Wayne Rd. ALL COUNCIL MEMBERS PRESENT. COUNCIL APPROVED: Agenda, Letter of Understanding with the Wayne F.D. regarding switching Ins. Carriers from Priority Health to BCBS. Adjourned 7:09 p.m.

Tina M. Stanke  
Wayne City Clerk

Publish: November 3, 2019

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**PUBLIC NOTICE**

Published in accordance with Public Act 331 (1966), as amended.

Schoolcraft College announces that the financial audit for the fiscal year ending June 30, 2019, has been completed by Plante & Moran, LLP, Southfield, Michigan. It has been presented to the College Board of Trustees and has been accepted by them.

Notice is hereby given that the audit is available for public inspection in the Office of the Vice President and Chief Financial Officer in the Jeffress Center, Room 406, 18600 Haggerty Road, Livonia, Michigan, on weekdays, between the hours of 8:00 a.m.—4:00 p.m. The financial statements are also available on our website at <http://www.schoolcraft.edu/budget/budget-and-transparency>.

*Glenn Cerny*

Glenn Cerny  
Vice President and CFO

Publish: November 3 & 7, 2019

LO-000033875 3x2.5

**CITY OF LIVONIA  
PLANNING COMMISSION  
NOTICE OF PUBLIC HEARING**

In accordance with the provisions set forth in Section 502 of Act 110 of the Public Acts of Michigan of 2006, as amended, and Articles XIX and XXIII of Ordinance #543, the Zoning Ordinance of the City of Livonia, as amended, the City Planning Commission of the City of Livonia will hold a public hearing on Tuesday, November 19, 2019, in the Livonia City Hall, 33000 Civic Center Drive, Livonia, Michigan, beginning at 7:00 p.m. on the following items:

Petition 2019-10-02-15 submitted by Tiseo Architects, Inc., on behalf of Citizens Bank, requesting waiver use approval pursuant to Section 10.03(l) of the City of Livonia Zoning Ordinance #543, as amended, to construct and operate a freestanding drive-up ATM kiosk within the parking lot of the shopping center at 19043-19053 Middlebelt Road, located on the west side of Middlebelt Road between Clarita Avenue and Seven Mile Road in the Northeast ¼ of Section 11.

The above-mentioned petitions will be on file in the City Planning Commission office, 33000 Civic Center Drive, Livonia, Michigan, during the period of five (5) days immediately preceding the scheduled public hearing and may be examined during normal working hours, 8:30 a.m. to 5:00 p.m. Monday through Friday.

CITY PLANNING COMMISSION  
Ian Wilshaw, Chairman

Publish: November 3, 2019

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## Three old-school interview rules that are still relevant

**Kate Lopaze**  
 thejobnetwork.com

It's easy to see how job interviews have changed over time: more email, less formality, pre-interviews with chatbots, Skype interviews, etc. What's not so easy is determining which interview principles are just as valid and necessary as ever, even as you prepare to job hunt in a modern world. Let's look at some of the evergreen tips that are just as helpful now as they were when your parents and grandparents were interviewing for jobs.

### Wear a suit or your interview best

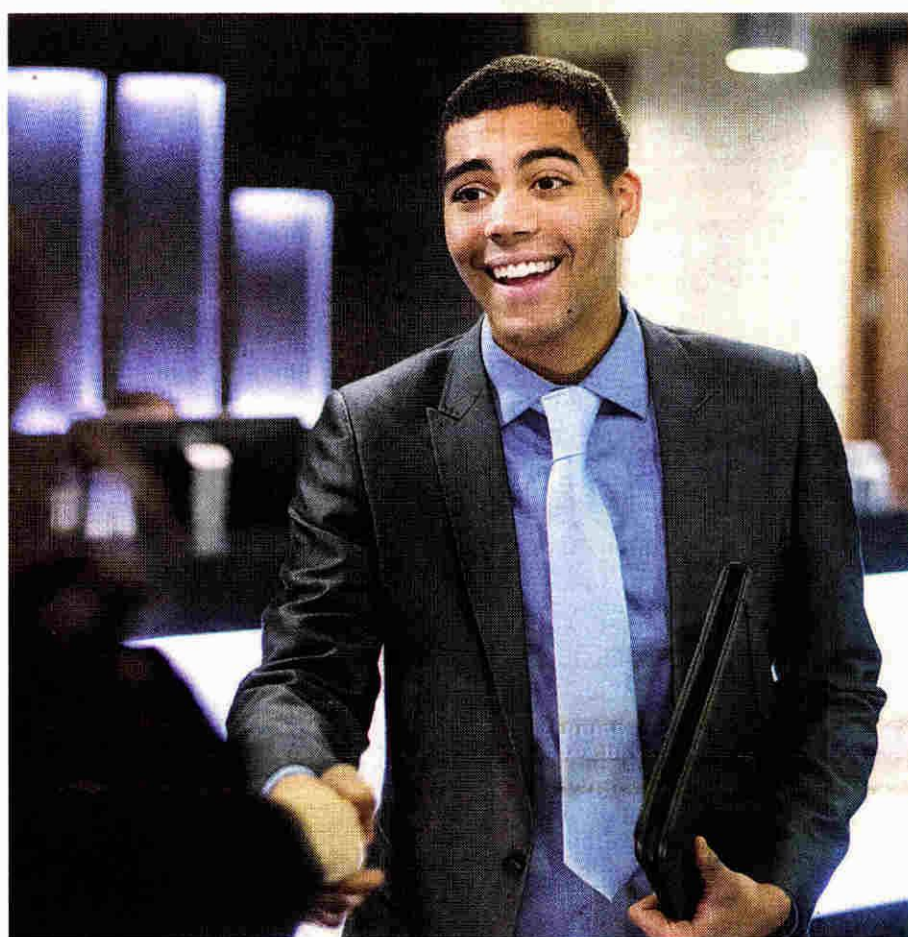
Many workplaces are going full-on casual these days. All the same, this shouldn't affect how you dress for the interview. Even if you're 95% sure your interviewer will be wearing jeans and a hoodie, you should still plan to wear your interview suit — or at the very least, an above-average, impeccably clean and tailored outfit.

If you get the job, there will be plenty of time to dress like your new colleagues. However, when you're interviewing you still want to project the most professional and put-together image possible.

No one will think you're a nerd for overdressing, I promise. But if you underdress, you run the risk of seeming unserious or unprepared. Better over than under, in this case.

### Print your resume

This one may seem archaic — you likely emailed your resume to the company in the first place, so who needs paper copies? It's still a good habit to keep. The old-school idea that you need to



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print your resume on the finest paper stock you can afford is no longer a must-do, but bringing copies shows you're thoughtful and organized. Sure, the person interviewing you may be reading your resume on a screen or may already have their own printout, but if they don't happen to have your resume right in front of them, it's an immediate point in

your favor that you came prepared. It's also a subtle hint about the well-prepared employee you'd be — ready for everything.

This also applies if you're doing an on-screen presentation. Always bring a few printouts (for every person you know will be there, plus a couple of extras just in case). Handouts help people

follow along and serve as a reminder all about you afterward as they're evaluating how the interview/presentation went.

### Send a thank you note

Do you know what else never goes out of style? Polite thank you notes. An email or a follow-up text technically fits that bill in this fast-paced digital world but sending a handwritten (or typed and hand-signed, since not all of us were blessed with great handwriting) note to your interviewers is an eternally classy move. Or you can do both if you're worried about seeming like an ungrateful procrastinator: the quick email sent the same day, and the more traditional note following thereafter.

It's a nice touch, and not only makes sure that you're back on the interviewer's radar after you've left the office but also shows that you're thoughtful and appreciative of the opportunity — this doesn't need to be a retroactive sales pitch. A brief, on-point note that thanks people for taking the time to talk to you is likely to get a response along the lines of, "I knew I liked them for a reason!" There's literally no downside to following up with a simple thank you note.

The job interview has changed so much over the past decade alone and will likely continue to shift as the workplace and hiring in general grow and evolve. Still, despite all the outward changes, the basics of good taste and solid organization never go out of fashion.

*Kate Lopaze is a career advice journalist for TheJobNetwork.com where this article was originally published. She investigates and writes about current strategies, tips, and trending topics related to all stages of one's career.*

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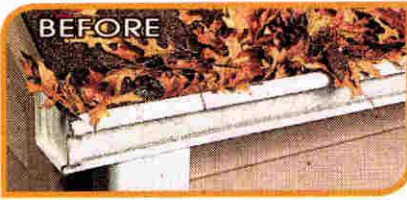


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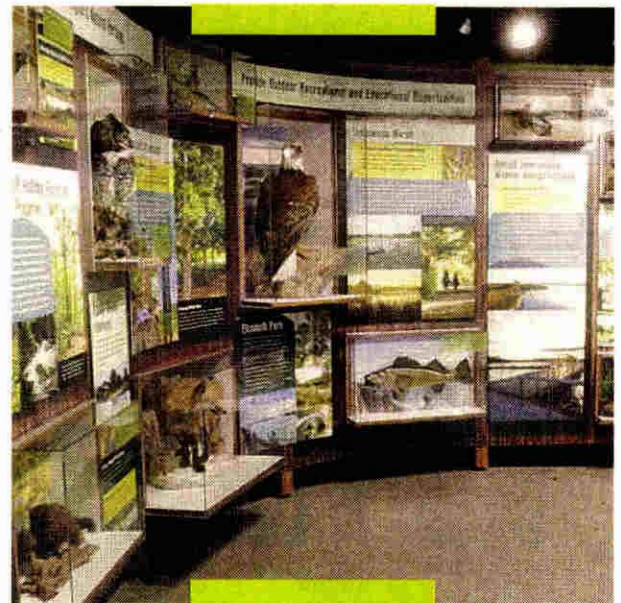
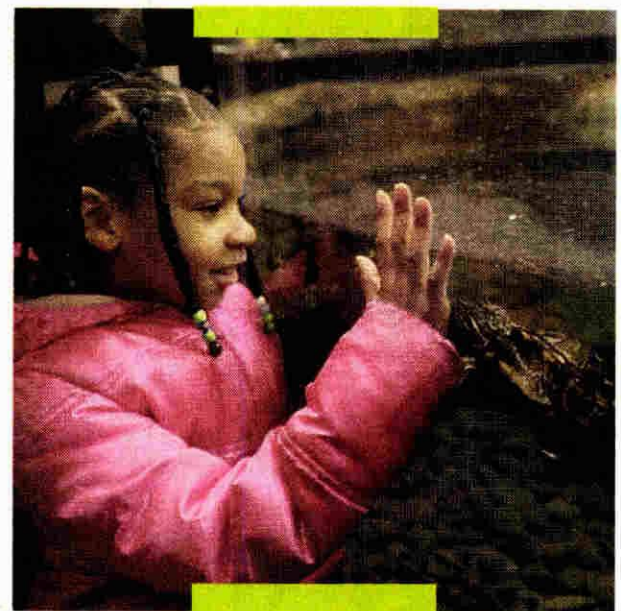
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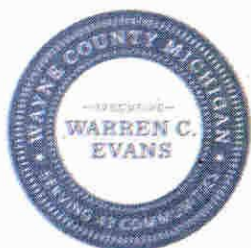
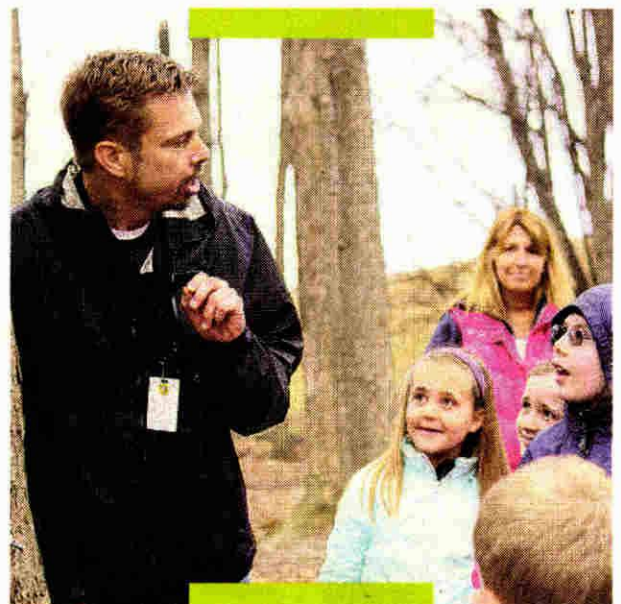


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