Fenton schools to pay more than $16,000 for survey

By William Axford
axford@tctimes.com; 810-433-6792

The Fenton Area Public Schools (FAPS) will pay EPIC-MRA $16,700 to conduct a comprehensive survey of the community within its district. Superintendent Timothy Jalkanen said the goal of the survey is to get feedback from the community on how the district is performing and attitudes from the public. The survey will include parents and families who do not have children enrolled.

Jalkanen said the results of the survey would be utilized to improve FAPS. See SURVEY on 20A

Summary

We felt it was important to have a professional company assess the school district.

Timothy Jalkanen
Superintendent of Fenton Area Public Schools

Fenton doctor sentenced to 55 months in prison for fraud scheme

More than $1.6 million fraudulently billed

A podiatrist from Fenton was sentenced to 55 months in prison for his involvement in a $1.6 million Medicare scheme, after pleading guilty to one count of conspiracy to commit health care fraud.

See DOCTOR on 20A

Social Security — it’s a big decision

When to start collecting your benefits or, more importantly, when not to

By Sally Rummel
news@tctimes.com; 810-629-8282

About 10,000 Baby Boomers from the generation of “The Sixties” are entering their own decade of the 60s every day, bringing the reality of retirement and Social Security closer and closer to home.

See SOCIAL SECURITY on 22A

Summary

You’ll have to ask a lot of questions to get the right answer as to when to start taking your Social Security benefits.

Corvette is brightest star at Detroit auto show

By Chris Harbowy
news@tctimes.com

The 2014 Chevrolet Corvette is the North American International Auto Show’s main event. The Corvette is expected to have a base price of $50,000 according to Car and Driver, and should be released in the fall of 2013.

Sports cars, all-new vehicles drive enthusiasts to 2013 Detroit auto show

By Chris Harbowy
news@tctimes.com

Detroit — The automotive arms race has just been turned up a notch or two with the resurgence of the sports car. In addition to Chevrolet’s all-new 2014 Corvette, the star of this year’s event, there were sports cars from Acura, SRT, Scion, Ferrari and Maserati — just to name a few.

While at this year’s show, don’t forget to visit the booths in the See CARS on 15A

The mansion the circus built

Holly home built by Barnum and Bailey founder filled with grandeur

By William Axford
axford@tctimes.com

Holly — The existence of a 3,200-square-foot house on a quiet street in Holly is entrenched with The Greatest Show on Earth. Housing six bedrooms, seven fireplaces, five bathrooms, two kitchens and an estimated 20 to 30 doorways, the home at 212 College Street is mammoth and impossible to miss.

Considering who built the home, the grandeur should come as no surprise. James Anthony Bailey, of the famed Barnum and Bailey Circus, built the mansion the circus built.

See CIRCUS on 10A
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Quick and easy home repairs you can do yourself!

By William Axford
axford@tctimes.com; 810-433-6792

Before you reach for your phone and call a professional, take a look at this quick list of simple fixes. Chances are you can remedy small problems around your house, saving you money and time.

Unclogging a drain — If a drain in your house is backing up and clogged, consider boiling some water and then pouring it down the drain. The heated water can break up grease and other particles that have gotten stuck in the pipe. However, Lifehacker.com recommends this remedy for metal pipes as water hotter than 175 degrees can melt PVC pipes. For more pressing problems, consider using a drain snake, a common tool sold at hardware stores. These remedies could save you from potential bills with the plumber.

Squeaky door hinges and floors — If you have a door that groans every time it’s used, realsimple.com advises using WD-40 or petroleum jelly onto the hinges. If lubricating the hinges doesn’t quiet the door, try lifting the hinge pins and using three-in-one oil on them. For squeaky floors, talcum powder can work in a pinch as a temporary fix. The website recommends removing any remains of the powder however, if you plan on restoring the floor.

Difficult door locks — If the locks on your door are starting to stick, powdered graphite can be used to loosen them up. Costing less than $5 at any hardware store, powdered graphite should be applied whenever locks start getting tight and will keep you from needing the services of a locksmith.

Filling holes in the wall — According to Lifehacker.com, small wall holes can be filled with caulk, spackle and even toothpaste. For bigger holes, a SMART SOLUTIONS

1 New lightbulbs
Rub a dime-sized dab of petroleum jelly over a new lightbulb’s metal threads before twisting it into an outdoor fixture. The oil in the jelly forms a waterproof barrier that keeps the elements out and prevents rust from forming and metal from expanding (meaning the bulb won’t be stuck when it comes time to change it again).

2 Vacuum cleaner bags
Instead of throwing away a vacuum bag once it’s full, hang on to it! Most bags are durable enough to be reused three or four times. Simply clip off the top of the full bag, dump out the debris, fold the top edge over once, then staple it closed.

TRI-COUNTY TIMES

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Features and News

As times have changed, so have our maps

By Ryan Tackabury
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As times have changed, so have our maps. Whether you have taken part in a long road trip, or simply needed directions to a newly opened restaurant, you have likely used a map.

The fold-up map you carried around in your car 10 years ago is different than the digital maps people utilize on a daily basis now. Both of these types of maps are also very different than the maps used hundreds of years ago.

See Maps on 7A

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My son’s gift enables others to live

After learning of and writing about so many heart-wrenching deaths, either from accidents or illnesses, in the past couple of weeks, my heart breaks for all of the families involved. Nothing can change the course of a family more than the sudden death of what was a healthy and vibrant family member. I know their pain, all too well.

One Linden family found the strength to donate their daughter’s organs, giving too well. I know their pain, all too well.

A woman from Detroit, Pamela Powell, received a double-lung transplant with Brad’s lungs, and a North Carolina woman, Donna Allgood, received Brad’s kidneys and pancreas. Both women are thriving. We have not met Donna but we have corresponded with her through emails and Facebook. We have met Pam, and she and her husband David have become an extended part of our family. An older gentleman from Pontwater received Brad’s corneas, unfortunately, we have not been in contact with him. Also, a woman from Nebraska received a kidney from Brad, but her condition was too advanced to be helped by his.

Jeff and I host annual golf and hockey tournaments in Brad’s memory and Pam attends these events to lend her support and to share her story. My family will be seeing Pam this Sunday when she shares her transplant story again, this time with the congregation at St. Paul Lutheran Church in Royal Oak, my sister Jan’s church. I look forward to seeing Pam as our hugs always give me another opportunity to feel Brad breathing. Jeff and I are registered to be organ donors and we also joined ‘The Match’ when Warner’s cheeks swelled during Katie’s Game last summer.

If possible, please consider registering to be a donor by going to giftoflife-femichigan.org. Michigan.gov/sos or narrow.org.

What was your most rewarding home project?

“Since we built our entire home, that was pretty rewarding. We already had the land it’s near the woods and on the water.” — Melinda McElmberry, Fenton

“I sewed some new curtains and hung them in the living room just to update them a bit.” — Alex Haas, Fenton

“We put in new laminate flooring because the old one was worn.” — Janna Banikowski, Fenton

“We built a new deck so I could work and enjoy outside. It’s actually not as complicated as you might think.” — Rick St. Louis, Clarkston

“We put in a brand new wood floor in our son’s room.” — LeAnn Franks, Lake Fenton

“We remodeled our entire home, it was quite the undertaking with the doors and bathrooms needing to be redone.” — Betty Kehoe, Fenton

Compiled by Olivia Dimmer, intern.
Why they serve

State and local level politicians have decades of experience, driven by public service

By William Axford
axford@tctimes.com; 810-433-6792

Fenton City Councilwoman Pat Lockwood didn’t intend to make a career as a politician.

Back in the late ‘80s, Lockwood approached the Fenton City Council to address an issue with the local roads. After being told the best way to create change was to get involved with politics, Lockwood embarked on a career that includes a decade of service as Fenton’s mayor, holding the position of state representative for the 51st district and working under former Gov. Jennifer Granholm as a transportation commissioner advisor.

“I loved it when I got a quick call back from someone who said ‘you really helped me,’” Lockwood said. “Being in politics has led me to work with a lot of interesting people. It exposes you to all sides of the issue.”

Genesee County Clerk and Register of Deeds John Gleason said he originally had no intentions of running for any office despite coming from a family of public servants and campaign workers. But after being pushed to run by fellow church members, Gleason has held various public offices throughout Michigan.

“I've really been blessed because I've seen an array of responsibility. I've had a lot of great experiences,” said Gleason, who formally served as state senator of the 27th district.

“Those who do serve are passionate, passionate people about their community. They’re on fire about what they can do to make our communities better.”

Still, some new faces are popping up in local governments. In the Village of Holly, four new people have assumed roles as council members. Tyrone Township has three new trustees and Fenton Township has one new person.

“One of the things I have found is younger people are so involved in their careers and families that they don’t have the time to commit,” said Fenton Township Clerk Robert Krug, who has served on the board of trustees for 15 years. “Those of us who do get involved tend to have older kids.”

Despite the drawbacks, Lockwood still believes politics, especially at the local level, is the best way to create change. Lockwood has visited local high schools in hopes of drawing younger people into local politics.

“It’s important that we listen to the kids. They’re the future of this community,” said Lockwood. “My message is that you can always change things. Attend meetings. The more we involve and engage the youth of our communities, the more we get.”
How U.S. spends $1 trillion more than it has

‘If we all did that, we’d all go bankrupt’

By Tim Jagielo

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Imagine if your expenses cost 175 percent of your income. Money expert Dave Ramsey gave an example — you made $55,000 annually, your expenses were $96,000, and you had accumulated debt of $366,000.

This is how the federal government operates each day. It’s not a new problem; as early as 1940, the government was running a $2.9 billion deficit with $6.5 billion in income.

Local governments are not allowed to operate this way. Every local municipal body — Fenton, Holly, Linden or any of the townships, returned a clean audit for their finances for 2012. They are required to balance their budget, which is done through sometimes painful cuts and wage concessions.

“The way the government budgets, it doesn’t make sense, if we all did that we’d all be bankrupt,” said Certified Public Accountant (CPA) Penny Fausey, of Fenton.

“The way the federal government budget is, is a wonderful program on how not to budget.”

Fausey said comparing a household to the federal government, compared to an average private citizen.

“There’s no way for a personal budget being the same as federal government,” said Chris Douglas, an associate professor of economics at The University of Michigan-Flint.

Douglas said the government can run an enormous tab because of treasury bonds. “What you’re really doing is taking out a new credit card to pay for an old credit card,” he said.

Essentially, the Federal Reserve Bank will aggressively buy up government treasury bonds. The money from the bond is used to maintain the debt payments. A normal citizen doesn’t have this option.

In the short run, Douglas said the deficit problem is exacerbated by a weak economy, which includes more payments for unemployment insurance and less in tax revenue.

He also hypothesized that sometime in the 1950s elected officials began using tax cuts and further spending on programs to win votes.

Also, taxes since WWII had been 1 percent of gross domestic product (GDP), and taxes are now lower at 16 percent of GDP.

“It’s not sustainable at all. The question is how long can you do this,” said Douglas. “I think the real worry is that at some point you’re just not going to borrow anymore.”

Douglas isn’t sure when the deficit spending would actually lead to a money crunch, but he guesses the danger zone is at around 90 percent deficit spending. He compared the U.S. to Japan, which has 240 percent deficit spending. The difference is that most of the debt is held by Japanese citizens.

To fix it, Douglas said spending would have to fall 40 percent, and then more spending would be cut to pay off past investors. “It just becomes a real cash flow crunch. It would be like if the bank decided to call you on your mortgage.”

Fausey has strong feelings on the topic and schools her clients in responsible savings, spending and budgeting. “Live within your means. Don’t spend more than you earn. Take care of food, shelter and clothing,” she said. “Then you go from there. Account to every penny, especially if you’re on very tight funds.

“I guess we are a bad example. It’s really just not good business,” said Fausey. “They’re using dollars that don’t exist. They’re pulling them out of the air.”

Spending terms

National Debt: The current national debt is around $16 trillion, according to about.com. This is the accumulated past debt from the government. Most of it is debt owed to U.S. businesses and citizens from treasury bonds.

Deficit: The amount spent over the amount taken in. According to the Congressional Budget Office, (CBO) the annual deficit is $1.2 trillion, and has been over $1 trillion for the past four years.

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WOMAN STEALS VIDEO GAMES Fenton police are seeking first-degree retail fraud charges against a 25-year-old Owosso woman. A loss prevention employee at a retail store on Owen Road apprehended her after she claimed she had paid for some items at the store, but never returned to check out and pay for them. She was cited for retail fraud.

MAPS Continued from Page 3A

“One of the things about maps during the age of exploration there were no limits to the West and longitude,” said Gregory Havrilcsak, a history lecturer at University of Michigan–Flint. “One of the first innovations were grid lines — they were straight horizontal or vertical. They didn’t consider curvature of the earth.”

Havrilcsak said that these gridlines though were still important, as they allowed navigators to pin point where they were with reasonable accuracy, where before all they had to navigate with were the stars. Havrilcsak said that these gridlines in a way were a precursor to the modern GPS navigation system. “In gridding the world, we have gridded ourselves.”

We now live in an era of digital maps that, thanks to strides in technology, contain more information than ever before, and in many cases, more information than anyone would have ever thought possible.

Google Maps, for example, not only can tell you where a road or town is located, but the best route to take, sites of traffic situations that may slow you down, the phone number of the destination you are trying to reach and even street level photos of every point along your route so you know what to look for.

People around the globe have a better, more accurate idea than ever before about the shape of the world thanks to these digital maps.

Yet, even without our modern tools, cartographers were skilled at their job and produced many accurate maps. “The French made the first maps of Michigan, as the French were the first explorers of this area. They had the maps they made were reasonably accurate,” Havrilcsak said. These maps can be dated back to almost 400 years ago.

A cartographer’s job is never done and, while we have a more accurate picture of the world than we did not long ago, there is no shortage of maps that need to be made. If anything, the advent of new technological cartography tools has increased the need for cartographers — there is more to map than ever before.

The median pay for a cartographer is about $54,510 per year. The number of cartographers is not necessarily very big — 13,800 were employed in the United States in 2010, though the field of work is growing faster than average, and is expected to grow 22 percent by 2020 according to the Department of Labor.

No longer charting the world we see every day, cartographers are tasked with mapping the ocean floor, the reaches of space, and everything in between.

Top rated navigation devices
Garmin Nuvi 3590 LMT

If you are looking to buy the best of the best, look no further than the Nuvi 3590 LMT. The LMT stands for “Lifetime Maps and Traffic,” which means that along with the device, you receive free map updates and minute-to-minute traffic updates to help you find the quickest route to your destination. Voice activation also makes the device simple to use. You are paying for quality of course, and so this model of the Nuvi 3590 will cost you with a current list price of $380.

TomTom VIA 160STM

If you are looking for a navigation device that is easier on the wallet, but still includes all of the bells and whistles you want, such as free map and traffic updates, you could look to buy a TomTom. The main drawback of this model is its two hour battery life, which can be corrected by charging it as you go with your car’s power jack. You can expect to pay around $180 for this device.

Google Maps

If you have a smartphone, you already own a GPS device that can help you navigate to wherever you would like to travel. Depending on what phone you have, you might have an option as to which navigation software you would like to use, which most likely comes down to a choice between Apple and Google. Apple’s recent maps app was met with a great deal of criticism, with incorrect routes and destinations being where they should. Google Maps has been perfected over the years, and has much more accurate results — and is now once again available on both iPhone and Android for free.

Police chief offers free defense workshops

”Self Defense for women, ‘Ground Defense’ for police”

By Sharon Stone

Argentine Township Police Chief Daniel Allen will be hosting a free Ground Defense workshop for any law enforcement officers from 11:30 a.m. to 1:30 p.m. on Saturday, Feb. 16.

According to Allen, the most dangerous place for a police officer to end up is on the ground, fighting for their lives, fighting to keep the weapon from being taken and just surviving a ground assault. This situation can happen by accident, by the officer slipping and losing his or her footing, and ending up in a ground confrontation.

Allen suggests that if those going through the class take away just one technique that could save their life, the workshop would be worth it. Participants should wear comfortable athletic clothing, bring duty belt with no firearm and wear cross training, running, wrestling or martial arts shoes.
DDA OK’s $60,095 for cultural center drawings

Planned restoration will fix leaky roof and fire code issues

By Ryan Tackabury
news@tctimes.com; 810-629-8282

Fenton — A leaky roof will soon just be one more memory in a building that is already full of history.

The Fenton Downton Development Authority (DDA) is considering taking another step forward in the renovation of the Fenton Community and Cultural Center by paying $60,095 for full construction plans to be drawn up.

A building inspection conducted by the Fenton Fire Department found several areas where improvements needed to be made relating to exit signs, fire extinguishers, evacuation plans, and code issues. Additionally, the building’s roof has also recently begun leaking. Most of the issues were described as being minor.

According to the DDA, all of these issues were already items to be addressed by the planned restoration and expansion of the building.

Kevin Johnson of Rhodes and Johnson, the contractor hired by the city for the restoration project, recommended that the city have full construction drawings completed for the project, which City Manager Lynn Markland described as the next step in the process to move forward.

The concern of just addressing the issues outside of the restoration was the possible waste of money in addressing the same matter twice. “We don’t want to go and repair this roof and pay the $15,000 or $20,000, or whatever it’s going to be, and come back four months later and rip it all off,” Schmidt said.

Having full construction plans will also allow for a better estimate into the actual cost of the project. “The construction budget was estimated at $1.8 to $1.9 million. They really can’t get any more accurate figures on that until the construction drawings are done,” Markland said.

The DDA voted unanimously to move forward with the full construction drawings, but the matter still requires approval from the city council.

This was a thought that was echoed by DDA Chairman Craig Schmidt. “I agree with both Lindhout (and Associates architectural firm) and Rhodes and Johnson. It’s all part of our plan in moving forward. We also got an update that there is fundraising going on, and it’s preceding OK,” he said.

The planned restoration will fix leaky roof and pay the $15,000 or $20,000, or whatever it’s going to be, and come back four months later and rip it all off,” Craig Schmidt, DDA chairman

Summary

Planned restoration will fix leaky roof and fire code violations.


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Continued from Page 3A

fiberglass mesh can be placed over the hole. Using a joint compound, the hole can be covered and eventually sanded down and painted to match the rest of the wall.

Making linoleum shine — Using an eraser or a cloth, rub toothpaste onto linoleum to get rid of scuffs. Realsimple.com also recommends using WD-40 and a towel as an alternative. Liquid dish soap and water should be used afterward to degrease the linoleum. Cracks in the wall — While they may not seem as pressing as holes in the wall, cracks can devastate a home. Air can escape, water can drip through and mold can grow from cracks. Thankfully, caulking is inexpensive and easy to apply. A report on wate.com advises using cloth and rubbing alcohol to clean up the crack. After the area is dried up, caulk should be applied and smoothed out with a wet finger.
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This is the anniversary of Roe vs. Wade and organizations throughout the country will be having vigils on this day. Children are welcome. Please Join Us Tuesday, January 22 at 6:30 pm

Candlelight Vigil

Fenton Right to Life is holding a

Please Join Us
This is the anniversary of Roe vs. Wade and organizations throughout the country will be having vigils on this day. Children are welcome.

TRI-COUNTY TIMES

CIRCUS
The home in 1903 for his brother Edward McGinnis. After one tour through the house, it is evident that the home has the flair of showmanship that circuses are renowned for. Hand-carved lion heads bare their teeth from one of the fireplaces. An 8-foot by 6-foot solid wood door dwarfs those who pass it by. A mural of an unnamed small town covers an entire wall in a room comprised of red velvet wallpaper. Stained-glass windows with original copper fixtures populate the home. These are just a few of the details that pop out in a house that seemingly has an unending amount of doors and rooms.

“I’m looking forward to selling it but I love showing it,” said Realtor Lori Goldsmith. “Everyone wants to see it. Showing it can become somewhat of a three-ring circus.”

Current owner Helen Bates bought the house with her husband Gordon in 1961 and lived in the house for 51 years. Prior to their purchase, the house had been fitted into several apartments. Bates said her husband was a realtor and described him as a ‘house nut,’ and had to own the house when he first came upon it in the mid ’50s.

“It’s the only house I’ve ever been in that has that style of interior detail and artisan work. You can’t find anything like that anymore,” said Bates, who worked as a kindergarten and first-grade teacher at Holly Elementary School, located less than a half mile away. “We used to do lots of entertaining, parties and things like that. Gordon lit every fireplace and turned on every light in the house. He liked it very, very much.”

Given that the house — dubbed as the ‘McGinnis Mansion’ — was built by a ring-leader of one of the most famous circuses, wild rumors and speculation led to legends that Bates had to confront over the years. There was speculation that circus animals stayed in the house during the off-season of the carnival. The immaculate carvings within the house are said to have been crafted by the circus workers themselves, whom people believed stayed at the house and practiced there during the winter.

While the rumors have enhanced the perception of the house, Bates said none of the rumors have been substantiated.

“I don’t know of any place they could have put the animals,” Bates said. “A teacher once told her students about an elephant buried in my yard. I asked her, ‘Why would you say that? People are going to try to dig up my yard, looking for elephants.’ Still, Bates has fond memories of the home. She never has made a big deal of the house but does have difficulty describing the home to other people. However, Bates can no longer maintain the home due to age and has decided to sell. “It would make an amazing bed and breakfast. It has the bathrooms,” Goldsmith said. “It has the charm and a history.”

For $299,900, the allure of the circus and a piece of history can be all yours. For those interested in purchasing the house, Goldsmith can be contacted at (810)-249-4079.

MORE ABOUT
JAMES ANTHONY BAILEY AND HOLLY

• James Bailey was born July 4, 1847 in Detroit. Orphaned at an early age, Bailey traveled with other circuses starting when he was a teenager. Bailey’s circus was first called Cooper and Bailey Circus until 1881, when Bailey teamed up with P.T. Barnum.

• Helen Bates, owner of the McGinnis Mansion, said it was built next to the railroad since Edward McGinnis had a career associated with railroads. According to lore, the circus regularly came through Holly due to its access via the railroad.
Massive cabbage nets fourth-grader $1,000

By Olivia Dimmer
news@tctimes.com; 810-629-8282

Weeks of watering the garden in his backyard finally paid off for Tomek Eastern Elementary fourth-grader Aaron Toth. After receiving a small cabbage seedling from his teacher via Bonnie Plants, an organization that helps to teach children about agriculture, Toth along with his mother Kristin cared for the cabbage plant until it grew to be almost as big as Aaron was.

Aaron’s cabbage was selected by his teacher to enter the statewide competition, which was then selected by the Commission of Agriculture. Aaron gained a $1,000 scholarship to put toward his education and a newfound appreciation for gardening.

Aaron’s school participates in the Bonnie Plants Cabbage Program and helps to distribute cabbage seedlings to all third-graders. When Aaron received his, the Toth family was able to integrate the cabbage into their already existing garden.

“When we first got the plant we watered it until it got too big to just stay in a pot,” Aaron said. “We moved it into bigger pots until it was warm outside and then put it in our garden. I feel good about winning.”

Aaron’s mother said that his enthusiasm for gardening emerged with the project, as Aaron remembered to water his plant even when his mother forgot. She believes the project showed Aaron where his food comes from, and that this knowledge is a great thing.

“We are so excited here at Tomek that Aaron’s hard work and dedication is being recognized,” said Jen Turner, Aaron’s third-grade teacher. “He is an amazing student and person.”
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Silver Lake Waterfront - $344,900

Open House - Sunday 1-3pm
Lake Fenton Schools - $164,900

Silver Lake Waterfront - 301' Frontage, 1.5 Acre Lot - $899,989

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WARDIN-POZNIAK
Mr. David Wardin of Fenton is proud to announce the engagement of his daughter, Kathryn Louise Wardin of Fenton, to Andrew Stanley Pozniak, also of Fenton. Andrew is the son of Stan and Sue Pozniak of Greensboro, N.C. The couple both attended Fenton schools where they met, and are both 2008 graduates of Fenton High School. They also both recently graduated from the University of Michigan-Ann Arbor. The bride-to-be works at the University of North Carolina in the Department of Human Development and Family Studies, and the future groom is employed by Volvo Trucks in the design studio, both in Greensboro, N.C. A March 2014 wedding is planned to take place here in Michigan.

GILLILAND-WATT
James and Linda Gilliland of Fenton are excited to announce the engagement of their daughter, Holly Gilliland, to Jeff Watt, son of Mike and Peggy Watt of Romulus. Holly is a mental health therapist with Heron Ridge Associates in Plymouth and Ann Arbor. Her fiancé works in human resources and is employed by Chrysler. A September 2013 wedding is planned.

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LOCAL DEALERSHIPS

weigh in on what’s the best value, design and most exciting for 2013

MATT STEVENS
General sales manager
Vic Canever Chevrolet of Fenton

Best Value: “We have the new Impala coming out that’s going to be outstanding, for the size and the price point.”

Best Design: “The new Corvette for sure. That’s an all new Corvette, it’s just really cool. That’s what everyone is calling about — asking about the Corvette.”

Most exciting for 2013: “We got a new Silverado coming too, that’s an all-new design. It’s something I’m excited about. Truck sales for us have really started to pick up.”

JAY LASCO
Vice president of operations
Lasco Ford of Fenton

Best Value: “I think we’d have to say the 2013 Fusion, affordable payments and price, and a top-notch sedan that meets most luxury standards. It’s fun to drive and it’s 100 percent new over last year.”

Best Design: “Value and design, I’d have to say the Fusion. It’s a show stopper. It has 47 city, 47 hwy and 47 combined miles, per gallon.”

Most exciting for 2013: “The most exciting thing we’re hearing about is the Ford F-150 concept truck. You also have the Ford Explorer and Explorer Sport in our showrooms. You’re talking about a 100-percent re-make of a vehicle. It’s a 23-miles-per-gallon combined.”

JIM HALL
Hall Chrysler Jeep Dodge Ram

Best Value: “Chrysler 200. It’s a fully loaded car for a really low payment. It’s just a great seller for Chrysler. You get a great deal.”

Best Design: “The new Liberty is completely redesigned. It’s going to come out in the second quarter. It’s really nice, refined, it just looks great.”

Most exciting for 2013: “I’d probably say the Dart. The Dart’s a really cool car, it’s really safe, really advanced with all the features, it’s just a great vehicle.”

BOB JOHNSON
New car sales manager
Randy Wise Buick/GMC of Fenton

Best Value: “The new GMC Terrain. It offers the best competitive payment out there right now.”

Best Design: “The all new Buick Enclave. Some of the corners puts the car’s look into the crossover.”

Most exciting for 2013: “The new pick-up truck (Sierra) they’ll introduce this summer. It will actually be a 2014 model.”

STACY BRIGHT
Sales associate
Szott Ford in Holly

Best Value: “The best value is the 2014 Ford Focus, (for) gas economy. It gets close to 36 miles per gallon.”

Best Design: “That would be the Ford Fusion, the new body style is really nice, the front fascia, the steering’s tighter.”

Most exciting for 2013: “I really like the Escape, with the 1.6 Eco boost engine you get great power and gas economy, and it’s a great look for an Escape.”

TRI-COUNTY TIMES | CHRIS HARBOWY
(Top) James Bond’s Aston Martin, complete with weapons is on display. (Just above) The Ram 1500 was named 2013 Truck of the Year.

Important NAIAS information

• Location: Cobo Center, One Washington Blvd, Detroit
• Show date and times: Saturday, Jan. 19 to Saturday, Jan. 26 — 9 a.m. to 10 p.m. (no admittance after 9 p.m.)
• Sunday, Jan. 27 — 9 a.m. to 7 p.m. (no admittance after 6 p.m.)
• Early access for handicapped individuals at 8 a.m.
• Enter at the Oakland Entrance.

Ticket Prices:
• Adults: $12 per person
• Seniors: $6 (65 and older)
• Children: $6 (7-12 years old; 6 and under free with a parent or guardian)
• Ticket window opens at 8 a.m.
• Website: www.naias.com

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DID YOU KNOW?

• The first Detroit Auto Show was held in 1907 at Riverview Park.
• Last year, more than 770,000 visitors passed through the doors during public days.
• The economic impact of the auto show to Metro Detroit is between $350-375 million.
• The first year international auto manufacturers displayed their vehicles at the Detroit Auto Show was 1957, domestic models now shared floor space with Volvo, German Isetta, Mercedes-Benz, Jaguar and Porsche.
• The black tie gala, held on the evening before the show officially opens to the public, has become one of the largest single-night fundraisers in the world. NAIAS has raised more than $85 million for children’s charities since the inception of the Charity Preview in 1976.

TRI-COUNTY TIMES | CHRIS HARBOWY
The Michigan-made Quadski operates like a quad runner when on land and like a jet ski when in the water.
Lake Fenton girls hoops extended to overtime to beat LakeVeille

Lake Fenton's Sidney Scott

SUNDAY, JANUARY 20, 2013
www.tctimes.com

Holly wrestling returns to Winter Top Five poll

Fenton boys basketball remains on top of prep list

By David Troppens
droppens@tctimes.com; 810-433-6789

When winter time comes, one thing is usually pretty certain about our Top Five lists. You can pretty much figure the Holly varsity wrestling team is going to be in the poll. That hasn’t been the case for a good chunk of the winter season this year, however. A reasonably slow start, coupled with some undefeated squads, kept them in the rare position of being on the outside hoping to get in. But that will change this week. Want to find out where the Bronchos rank? Keep on reading.

Remember these polls never include the Friday sporting events. So this poll will not reflect the Fenton vs. Holly boys and girls varsity basketball games played on Friday night. Those games can certainly change the poll next week.

First, here’s a list of teams waiting to get into the poll. The Holly varsity boys basketball team started the season 0-2, but has played well in recent weeks. An upset win on Friday against Fenton would probably get them in next week’s poll.

The Bronchos boys are looking to continue their winning ways as the Metro League race begins. That match could dictate if they fall off the poll next week or possibly rise.

No. 5: Fenton/Linden girls ski - The co-op team is 2-0 after beating Grand Blanc this week. They’ve won their first two meets by a combined score of 120-56.

No. 4: Holly wrestling - The Bronchos are 4-0 in Metro League action and starting to look like the team that the league feared they’d become. The two-time defending champions will have a challenge on their hands on Wednesday when they face the Brandon Blackhawks. That match could dictate if they fall off the poll next week or possibly rise.

No. 3: Holly girls bowling - The Bronchos remain undefeated. Brandon was slated for this spot in this week’s poll, but fell out after a tough weekend tourney, albeit against tough competition.

No. 2: Holly girls basketball - I read in another publication that the Bronchos have been a surprise team this year. Say what? I think most expected the team to be right in the thick of the Metro race. But maybe being undefeated at this juncture in Metro action is a bit shocking. While they are talented, this team did have a lot of new faces on its roster when the season began in November.

No. 1: Fenton boys basketball - The squad that all winter teams measure themselves to so far this winter. The Tigers win by double-digits and are not always pleased with the performance. That’s when you know you are a good team.
Lake Fenton’s Cody Sanders (back) holds on to a Beecher foe during the Blue Devils’ victory against the Bucs on Wednesday.

**Hard working LF wrestlers earn double-dual GAC sweep**

By David Troppens
droppens@tctimes.com; 810-433-6789

Flint — Jacob DeMember and D.J. Melton know what it’s like to be on a wrestling team with the potential to win a state championship.

Both were members of Lake Fenton’s 2010-11 team that advanced to the D3 team state final match before finishing the season as state runners-up.

And while that team may have been among the most talented in school history in any sport, there’s one thing the two senior captains won’t call that squad. They won’t say it was the hardest working wrestling team they’ve experienced during their seasons in a Blue Devil uniform.

Ask them and they’ll tell you this year’s team is.

“I’ve never been on a team that works this hard,” said DeMember, who became a Blue Devil in sophomore year. “We wrestled at Detroit Catholic Central his freshman year. ‘We’ve always had egos on the team that wouldn’t work as hard, but they are improving, working hard, filling in the spots and doing the team a favor. We are doing well.’

The Blue Devils improved their record to 21-7 overall with the sweep.

“We are doing pretty well,” DeMember said. “Our younger guys are starting to perform better than I thought they would, and everybody is doing pretty good. I’m pretty happy.”

On Wednesday, eight wrestlers finished the night with two victories. A pair earned two pinfall wins. DeMember (125) is one of those wrestlers. He earned two first-period pinfalls in a combined 2:46. Meanwhile, Cody Sanders (130) also earned a pair of first-period pinfall victories in a nearly identical 2:49. Others like Jared Corcoran (119) and Chase Hull (215) were denied the opportunity to earn two first-period pinfall victories because of a forfeit in the second match of the night. Both earned pinfall wins in their first match.

Others that left Beecher High School’s gymnasium with two more victories on their ledger were Able Knight (189/215), Melton (160), Andy Donoho (171) and Lucas Harvey (285).

Brooke Harvey (112) and John Bar (130) each had a victory via pinfall, while Brittany Harvey (145) earned a forfeit victory.

The Blue Devils are excited about what the next month, or so, may hold for the squad.

“We definitely want to make regionals at least,” Melton said. “State is always on my mind, it’s always the goal, but I think (the goal is) working hard and getting better. We have a lot of young guys, so a lot of it is just getting them ready to go.”

“Are you not going to be a state team all the time, but we are still competing very well in our conference,” DeMember said. “It’s been going well.” Lake Fenton coach Vance Corcoran said, “I think we are coming along well. We still have some work to do. We have three kids with not much experience, but they are improving, working hard, filling in the spots and doing the team a favor. We are doing well.”
Lake Fenton’s defense works overtime to earn victory

By Jordan Climie
droppens@tctimes.com; 810-433-6789

Lake Fenton — It was the second time Lake Fenton and LakeVille played each other this season, and the second time the Blue Devils defeated their Genesee Area Conference Red Division foe. But they needed a little extra time on Thursday night, topping the Falcons 43-37 in overtime.

“All year long we talked about defense,” Lake Fenton coach Matt Gildner said. “In overtime, what won it for us was forcing bad turns.”

Part of that defense was senior Sidney Scott, who let herself be known almost from the beginning of the game with a presence in LakeVille’s offensive zone to block shots and nab a few steals. She was also present with her tall frame to grab errant shots for rebounds, both offensively and defensively.

“Sidney is a force on the boards,” Gildner said. For Scott, the game was much closer than she imagined it would be.

“We didn’t realize how close it would be because we beat them before,” she said. “When we came out of halftime, we played better.”

She finished with 14 points to lead the Blue Devils.

At the start of the game, Scott was a target for the Lake Fenton offense, which tried to get her the ball under the basket several times. Unfortunately, the LakeVille defense was like a swarm, clogging up any Blue Devil that had the ball. In total, Lake Fenton started seven points in the first-quarter, and all seven points came from the free throw line as the Blue Devils were unable to get off clean shots.

Luckily for the Blue Devils, their defense was also staunch, allowing only five points in the first quarter to the Falcons.

The second quarter shifted though as LakeVille found their rhythm behind junior Maddie Skias. She would regularly take the ball from end to end, either driving for a lay-up or taking a jumper for the outside that usually connected. She finished with a game-high 23 points and nine rebounds. The rest of the Falcons were a focal point of the offense as Scott and senior Makenzie Gottron, who were both bottled up in the first half, also started to find open shots. Gottron finished with 10 points and Smith finished with six.

At the start of the fourth quarter, the Blue Devils were up 30-26 after draining 15 shots in the third. But they couldn’t hold onto the lead as LakeVille began to chip away at that deficit. Skias again led the charge for the Falcons, who were able to score four more points than Lake Fenton in the final frame to tie the game at 37 and take it into overtime.

The Blue Devils had opportunities in the final minute to set up a game-winning shot, but failed to capitalize.

“We were rushing our shots,” Gildner said.

Lake Fenton’s halftime break.

Indeed the Blue Devils did play with a renewed sense of purpose as they went on a 4-0 run to start the third quarter to tie the game at 19. Freshman Taylor Smith became a focal point of the offense as Scott and senior Mackenzie Gottron, who were both bottled up in the first half, also started to find open shots. Gottron finished with 10 points and Smith finished with six.

By Jordan Climie
droppens@tctimes.com; 810-433-6789

Lake Fenton’s Makenzie Gottron (front) netted 10 points in the Blue Devils’ 43-37 victory against LakeVille Thursday night.

The five-minute overtime belonged to the Blue Devils, however.

Not allowing a single point by LakeVille, Lake Fenton scored six, including a few courtesy of technical fouls against the Falcons bench. Skias herself was in foul trouble and had to come out of the game, leaving the Falcons without their leading scorer and driving force for much of the game.

Lake Fenton (6-1, 8-2 overall) now looks to host Perry on Tuesday.

“It’s going to be a tough game,” Gildner said. “They like defensive pressure and they have several girls that can score.

“We need to close it out and play with intensity.”

To get to where they are now, Gildner has been using a lot of team-building activities.

“These girls are starting to mesh,” he said. “Our bench in constantly in the game…it helps out with big games. Everyone wants to succeed and be a part of it.”

Linden girls return to winning ways, defeat Lapeer East

By David Troppens
droppens@tctimes.com, 810-433-6789

For three games, the Linden varsity girls basketball team was given the best of what the Flint Metro League has to offer.

It resulted in three tough losses. But that stretch is over for now, and the Lady Eagles are back to their winning ways.

Linden made short work of Lapeer East, defeating the visiting Eagles 59-13 on Tuesday night.

Linden blew the game open pretty much from the opening whistle, capturing a 12-3 lead after one quarter. That lead grew to 29-7, effectively ending the competitive phase of the contest.

“We got some turnovers and we played some fairly good defense in the first half,” Linden coach Ben Varner said. “We foiled a little bit of their offense. They shot 13 free throws in the first half, but we were able to fix that in the second half. We allowed only four free throws in the second half. We got back at it again.”

The Eagles find themselves kind of “in the middle” when it comes to the Flint Metro League. Linden has established they are stronger than the teams below them in the standings, winning games between these teams by an average of 25.3 points. None of Linden’s foes the squad has beat have come closer than 12 points. However, while the team competed with Clio, Holly and Fenton, they found themselves on the losing end of all three road contests. The Eagles will get a chance later in the season to prove they have closed the gap against the top three teams, and will get that opportunity on our home court.

“They definitely learned they have to stick together no matter what the score is,” Varner said. “The main thing we have to do is stay mentally tough and stay together. We know teams are going to make runs on us. It’s how we respond to that run. For us to compete with better teams in the league we need to be able to withstand their run. Talking to them, they are seeing that’s what we have to do.”

The Eagles (5-3, 6-3) didn’t have to worry about East creating any runs, never allowing more than four points in any quarter. Meanwhile, the Eagles scored at least 11 points in each stanza.

“We needed to get another win,” Varner said. “We were trying to go in with the same attitude we had for the Fenton, Holly and Clio games. We didn’t want to have a letdown, and the kids did a nice job with that. We went out, did what we needed to do to get a win.”

Linden was paced by Niki Sargent’s 16 points, while Maaja Szkowski had 11 points and three assists. Bri Holscher, Alyssa Logie and Rachel Maxheimer each had six points. Holscher also added seven rebounds, three steals and three assists, while Logie had six rebounds and five steals. Sydney Elmer also had three assists.

In JV action the Linden girls won 63-22. Iceland Mackenzie and Sam Greene had 16 points each. Mackenzie also had eight steals.

Lake Fenton 57, Bloomfield Hills Lahser 42

The Blue Devils trailed 26-25 at the half, but won the third quarter 20-3, resulting in the non-league victory.

Sidney Scott and Mackenzie Gottron were the clear stars for Lake Fenton. Scott had a game-high 26 points, 11 rebounds and four steals, while Gottron chipped in 23 points and nine rebounds. The rest of the Blue Devils’ roster had eight points.
Lake Fenton hosts Duals

The Blue Devils (19-7) defeated Dakota, West Bloomfield Lahser and Davison's varsity softball team with two weight classes empty, but still found a way to have some success at the Swartz Creek Team Tournament on Saturday. The Eagles went 3-2, defeating Montrose, Kearsley and Orchard Lake St. Mary's. Their losses came to state-ranked Brighton and in a tight loss to Troy.

Individually, the Eagles had three wrestlers finish with undefeated marks. Alec Monticelli went 2-2. Austin McNeal was 3-2, while Josh Rakay posted a 4-1 mark, while Josh Rakay was 3-1. Austin McNeal was 3-2, while Kyle Korman netted eight points. Boys 106

Holly/Oxford 22, Flushing 59:
Holly/Oxford's Greg Schultz and Lars Joergens-Koka each earned a first and a second, leading the co-op team to the victory. Schultz won the slalom (59.47) and placed second in the giant slalom (44.25), while Joergens-Koka placed first in the giant slalom (44.25) and second in the slalom (1:00.44). Spencer Christen was third in the slalom (1:02.98), while Zac Felix placed third in the giant slalom (45.50).

Grand Blanc 29, Fenton/Linden 39:
The Blue Devils had two weight classes in the slalom (1:01.03) and a second, leading the co-op team to the win. McKenna Johnson placed second in the giant slalom (44.63) and the slalom (1:00.66). Julianne White placed third in the slalom (1:01.03).

Girls Ski

Fenton/Linden 26, Grand Blanc 49:
Fenton/Linden's Kelley McKay placed first in the giant slalom (46.60) and second in the slalom (1:15.13) helping the squad to the win. McKenna Valley won the slalom (1:04.77), while Flannery Wiese placed third (1:09.38). In giant slalom Lauren Rhoades placed second (47.00), while Valley took third (47.68).

Holly/Oxford 32, Flushing 45:
Holly/Oxford won the giant slalom 14-24, sparking the victory. Alyssa Wysoczak placed first in the giant slalom (49.68), while Emma Ford placed third (50.88). In the slalom, Abby Wrobel placed third (1:15.56).

By Torrey Christopherson
dtroppens@tctimes.com; 810-433-6789

Lake Fenton sophomore Melsa Reznick is ball ing recognized and recruited by colleges.

She got this opportunity when she attended the Queen of Diamonds Showcase North on Jan. 5 and 6.

In order to attend the Queen of Diamonds Showcase, softball players must apply, and only 264 athletes are accepted of the 2,000 that apply. Players are selected based on criteria such as ability, academics, and coaches' requests and referrals.

“It was amazing to be chosen,” Draeger said. “I didn’t know only 264 players were accepted until a few months before I was shocked.”

Her performance earned her another honor. She was one of 17 players selected from the event to represent the USA on a North American Select team to play in The Europe Cup in the Netherlands in Jan. 2015.

Prior to the showcase, players were assigned teams and a coach. However, they didn’t get a chance to meet their teammates until they arrived. They were given some time to get to know one another before their first of three games began.

The first game had an unusual setting. It was held in a batting cage with only the pitcher, batter, umpire and the refreshments. Players had to bat and hit the net for points. Melody scored four points, the most on her team, making her MVP of the game.

“It was cool to get MVP,” Drae ger said. “The coaches elected me because they said I had a positive influence, I was energetic, and a good hitter.”

The final two games included a full indoor field, but batters started with a 1-1 count. They also started every inning with a runner on first base. Each inning was either three outs or six batters long. Draeger’s team won both games.

Holly

Continued from Page 18A

learned to enjoy the event, based on the 160 participants. This year’s winner was Ann Arbor’s Lindsey LaLonde, who finished the eight-mile event in 44:44. She was followed by Swartz Creek’s Jarren Guy (50:36) and Lake Fenton’s Gary Ruddy (51:50).

The Blue Devils’ top performer, going 5-0 with five pinfall wins. James DeMember, Chase Hull, Cody Anders and Lucais Allen went 4-1 each.

“Right now I think we are starting to mature as a team,” Lake Fenton coach Vance Corson said.

“Your younger wrestlers are starting to step up in big matches, and our leaders are doing a better job of leading the way with such a young team.”

“I think we are right where we should be as far as records go.”

Lake Fenton competed in another weekend tournament on Saturday at Brandon.

Draeger’s star shines at Queen of Diamonds Showcase

Lake Fenton’s Melody Draeger (right) slips into second base during a Blue Devils’ game last spring. She competed at the Queen of Diamonds Showcase and earned an invitation to The Europe Cup.

State University

She was a member of Lake Fenton’s regional championship and the Genesee Area Conference Red Division Championship varsity softball squad a year ago.

Her performance earned her another honor. She was one of 17 players selected from the event to represent the USA on a North American Select team to play in The Europe Cup in the Netherlands in Jan. 2015.

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Lake Fenton’s Melody Draeger (right) slips into second base during a Blue Devils’ game last spring. She competed at the Queen of Diamonds Showcase and earned an invitation to The Europe Cup.
**SURVEY**

Continued from Front Page

“We felt it was important to have a professional company assess the school district,” Jalkanen said. “EPIC-MRA is widely used and well respected. Over 100 districts have used this company.”

According to its website, EPIC-MRA is a research firm that conducts public opinion surveys, focus group research, bond proposals and mailage campaigns.

The survey will address the schools’ failed bond proposals as well. Last year, FAPS tried to pass a bond proposal in May. When that proposal failed, the school district tried to pass the bond again in November, which failed again. FAPS had to pay Genesee County $13,466 for the special election held in May. School officials sought $9.6 million in their first bond and then $8.4 million in their second bond.

Had they been approved, the failed bonds would have been used to update technology, buses, security and infrastructure within the school district. Currently, FAPS has two existing bonds; one for $41.5 million passed in 1998, which funded the construction of the A.G.S., Middle School. The second bond was passed in 2006 and allocated the district $24.5 million, which was used to build a new stadium, auxiliary gym, the fine arts wing in the high school and to purchase new technology. Currently, 6.35 mills exist for homeowners in the Fenton school district.

The “need for technology did not go away, the need for safety did not go away,” Jalkanen said. “Part of the survey will ask the community if they would support (a bond).”

Jalkanen expects the survey to be done within the next two months.

In neighboring Lake Fenton Community Schools (LIFCS), Superintendent Wayne Wright echoed Jalkanen’s views on the need for schools to update their technology. “We always need to update technology. It’s putting a strain on our operational budget,” said Wright, who added that $100,000 of the district’s budget is used to update technology.

Currently, homes within the LIFCS district have 4.6 mils for a $30 million bond passed in 2002, which constructed the high school.

“We’re pushing hard for legislators to allow sinking funds to be used on technology,” said Wright. When asked about a possible bond to address the shortcomings of the district’s technology, Wright said, “We haven’t had any discussion in that regard.”

Jalkanen said the $16,700 used to fund the survey will come from the district’s line item budget for professional services. “Using the survey, we will move forward with making the district as good as it can be,” Jalkanen said.

According to the U.S. attorney’s office, Behnan billed and received a total of $1,624,089 in fraudulent claims.

Morel pleaded guilty in May 2011 and was sentenced this week to 18 months in prison.

U.S. Attorney McQuade said, “We hope that cases like this one will alert doctors and other health care providers that defrauding taxpayers through Medicare fraud is a serious crime that will land them in prison.”

FBI Special Agent in Charge Robert D. Foley said, “Those who commit health care fraud by illegally billing Medicare for services never performed are stealing money from all taxpayers. The FBI is vigorously committed to stopping these criminal acts.”

The case was investigated by the FBI and prosecuted by the U.S. Attorney’s Office for the Eastern District of Michigan.

**DOCTOR**

Continued from Front Page

Richard Alan Behnan, D.P.M., 56, was sentenced this week in Bay City and was ordered to pay $1,427,133 in restitution and $196,956 to Blue Cross Blue Shield.

Between 2000 and 2010, Behnan traveled extensively throughout the state and provided services to patients at senior centers and assisted living facilities. During that time, Behnan, along with his partner Kelly Morel, filed claims for nail avulsion procedures to Medicare and Blue Cross Blue Shield.

However, investigators learned that Behnan had been merely trimming and polishing patients’ toenails, procedures not covered by medical insurance.

In some instances, Behnan submitted claims for nail avulsion procedures he claimed to have performed at a time when he was outside of the United States.

**HIGH LINE CONTINUED**

***

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***

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***

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***

**THE ROYAL OAK**

An order in the high court over here was obtained and a temporary restraining order is in effect to prevent the hospital from discharging a man who was in the hospital for a surgery. The hospital has been ordered to hold the man in the hospital until a hearing is held.

***

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***

**YOUR TAXES AREN’T going up a dime unless you make more than $40,000 a year. The Social Security tax issue was originally a tax holiday that was going to expire on Jan. 1, either way they won’t do it.” They’ve never taken the tax back to what it was when the President first took office.***

***

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When determining their best financial course, a dozen different scenarios for clients present themselves, said Jim Kruzan, of Kaydan Wealth Management in Fenton. “There is a very ‘black and white’ answer as to what age you will be able to maximize your Social Security benefits, but you have to take into account many other issues to determine what will work best in your own situation.”

The biggest problem is that many people don’t spend enough time to determine the best way to claim their benefits, and it costs them a lot of money in retirement. Even though it may be tempting to take it early, Kruzan cautions people that it may make more sense to allow benefits to accrue at 8 percent per year, especially with tax rates going up this year. “That 8 percent is a lot more certain than what you can count on in the stock market during a four-year period, if you waited from age 66 to 70 to collect,” he said. “Plus, you’re also entitled to a cost of living adjustment in your Social Security payment.” Because of the complexity of the issue, Kruzan strongly advises people to consult a professional. At their office, he runs through five or six different scenarios with his clients, showing what the Social Security benefits will be if he/she draws them at age 62, defers them until full retirement age, if the couple keeps working and other critical factors — such as one’s health and expectation of longevity. “Unless someone has advanced longevity in their family, we base our figures on a mortality age of 85,” said Kruzan.

Even though you don’t have a crystal ball in hand to know exactly what your future will hold, you can base your decision by considering these guidelines from forbes.com:

• If you’re still working, don’t claim benefits before your full retirement age (for those born between 1943 and 1954, full retirement age is 66), unless you need the money just to survive. An earnings penalty will penalize you for any money you earn above $15,120.
• Consider your family genes and general health. If you’re in poor health and want to get some of your tax dollars back, then claim Social Security sooner rather than later. You can calculate your life expectancy on socialsecurity.com based on health, family history, exercise, eating, drinking, driving habits and social relationships.
• Don’t get hung up on the break-even date — the age you have to live to so that waiting to collect a bigger check pays off. By waiting, you’re buying a larger inflation-adjusted lifetime annuity for a lot less than you could buy a commercial annuity.
• Understand the couple’s game. Social Security actually treats married couples favorably. If one partner dies, the survivor can claim 50 percent of the deceased spouse’s check instead of his or her own, assuming the dead spouse’s check is larger. When both partners are still alive, one can claim 50 percent of spousal benefits at 66, while allowing his or her earned benefit to build until age 70.

“It’s important that you take a long, hard look at all the angles,” said Kruzan. “There are no ‘right answers’ across the board. But as a general rule, if you’re still working, this is a good reason to not start taking benefits.”

For more information about your own retirement and to calculate your benefits, visit SSA.gov

Here’s an example:
You are turning 62 in June 2013 and earn $50,000 a year. You could collect about $1,011 a month as a single if you retire at 62 years, or $1,420 a month at your full retirement age of 66, or $1,972 a month starting at 70 in 2019.

Source: forbes.com

FAPSEF receives $2,900 donation
James B. Kruzan, CFP, CRPC, of Kayden Wealth Management, Inc., in Fenton, recently presented a check for $2,900 to the Fenton Area Schools Education Foundation (FAPSEF). Every year, Kruzan pledges to donate $100 for each offensive touchdown scored at home by the Fenton varsity football team. Since 2007, he has donated upwards of $11,700 and the number continues to grow. Kruzan has served as a trustee and finance committee chairman for the FAPSEF for eight years. Over the years, he has donated regularly to Fenton schools and other local area organizations. Kruzan resides in Fenton with his family and both of his children attended Fenton schools.

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It’s important that you take a long, hard look at all the angles. There are no ‘right answers’ across the board. But as a general rule, if you’re still working, this is a good reason to not start taking benefits.”

Jim Kruzan
Owner of Kayden Wealth Management
Meet Dave Troppens

By Tim Jagielo

Tri-County Times Sports Editor Dave Troppens not only covers sports in Fenton, Linden, Holly and beyond, he is also into curling, the sport that involves ice, brooms, and sliding stones. In addition, he creates his own soccer sports board games, based on actual professional leagues.

What are these games? It’s actual cards of the season that were just completed. I take their stats, and make cards based on statistical data. And with that data you can recreate a game, or a whole season.

Why would someone want to do that? It’s a way to learn more about the leagues. It’s more common in baseball. For instance, I’ve replayed the 1946 American League baseball season. I wasn’t alive then, it’s a way to learn about these teams in a different way. It’s interesting, but it’s geeky.

What would a reader be surprised to learn about you? The (high school) contacts I have think I’m really quiet at games. I have been known to do some crazy stuff at sporting events. I have been known to do some crazy stuff at sporting events. I have been known to do some crazy stuff at sporting events. I have been known to do some crazy stuff at sporting events.

Tell me something the community would have no idea you have to deal with as the sports editor. Not that I’m complaining, but you can only be at one place at one time. People ask, “why aren’t you at this game,” and “why aren’t you at this game.” You’re only one person, you have to pick and choose your games based on one or two criteria. Technically I’m my own boss, but really, the schedule is my boss.

What do you love about your job? What I love about working at a small paper like this — you get to watch kids over a two-, three- or four-year period, you get to watch them mature as the years go on. They’re not your kids, but it’s fun to watch that. There’s something about high school sports that is different than anything else, than pro sports. ‘There’s something about high school sports that is different than anything else, than pro sports.”

“Dave Troppens
Tri-County Times
Sports editor

“Dave Troppens
Tri-County Times
Sports editor

“The City of Fenton could always insist that payment will only occur upon receiving a description of the services rendered. An honest company wanting payment for services rendered would happily submit the invoice with a full accounting of what was done.”

“The poor council members are really going to cry when they learn that the Michigan Legislature has increased the amounts which road authorities must pay to railroads for the maintenance of signals at crossings, effective Dec. 21, 2012.”

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<td>Tan</td>
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<td>$33,400</td>
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Testosterone

It’s not just for men anymore

By Sally Rummel

news@tctimes.com; 810-629-8282

With all of today’s TV commercials about sexual dysfunction and “low t,” you might be led to believe that the hormone testosterone is only important in improving a man’s sex life.

However, research shows that testosterone may actually give both men and women better health and a longer life.

What is testosterone?

Testosterone is a male hormone that helps sperm production in men, as well as causing and maintaining secondary male sex characteristics, such as growth of facial hair and deepening of a boy’s voice during puberty.

It’s not just for men anymore...

Women suffering from depression, fatigue, low sex drive or unexplained weight gain may want to have their testosterone checked by their doctor.

Who SHOULD NOT have testosterone replacement therapy?

Women – with a history of breast or uterine cancer, or those with cardiovascular or liver disease.

Men – with benign prostatic hyper trophy, prostate cancer or elevated PSA, sleep apnea, high blood counts or congestive heart failure.

What’s the difference between Testosterone Replacement Therapy and Performance-Enhancing Steroids?

While anabolic (muscle-building) steroids used by some bodybuilders and athletes contain testosterone or chemicals that act like testosterone, the forms used by athletes illegally are in much higher doses than those used by patients in replacing natural levels. They also are often “stacked” with other substances that boost the overall muscle-building effect.

Source: Livestrong.com
The Tool Chest

New Holly business caters to men who like to buy and sell tools and collectibles

By Sally Rummel
news@tctimes.com

The Tool Chest, open in downtown Holly since November, is a combination of reality TV hit shows, “Storage Wars” and “Auction Hunters.”

Aisles and aisles of used and some new tools — from hand tools to large saws and other "handyman" items — create a destination for men to go where they can buy, sell, trade or consign their own tools and collectibles. It's a haven for many quality tools, including Snap-on and Mack brands, which are priced at 60 to 70 percent less than retail.

"I have a lifetime collection of tools and other collectibles," said Chris Grove, who owns this new business along with Wilkinson Auto Repair in Holly. "I decided to open The Tool Chest instead of auctioning off my collections, although I still have plenty of my own." Wilkinson also relies on the expertise of his business partner and store manager, Christine Grove, who has many years of experience in handling estate sales, eBay sales and more. She carefully researches each item to get the best price for both buyers and sellers.

Grove is encouraging local residents to do some of their own spring cleaning and bring in items for consignment.

"Now there's a place where guys can go in Holly to buy and sell," said Wilkinson.

The Tool Chest is located at 215 South Saginaw St., across from the village offices. "We're right by the railroad tracks downtown," said Wilkinson. Store hours are Tuesday through Friday from 10 a.m. to 6 p.m. and Saturday from 11 a.m. to 4 p.m. For more information, call (248) 634-2533.

Serendipity Day Spa Opens Sterling’s Wine Cellar inside Linden spa

By Sally Rummel
news@tctimes.com; 810-629-8282

What goes together better than a pampering spa experience and wine? For Serendipity Day Spa owner Jessica Skop, the answer was easy. That's why she opened Sterling’s Wine Cellar in December, tucked cozily inside her Linden spa at 129 East Broad St.

"It's a fantastic concept. Women love it," said Skop. "We are one of Michigan's only day spas complete with a liquor license, which makes Sterling's the perfect addition to any spa party or quiet spa day for yourself. From birthdays to bachelorette parties, a visit to Serendipity Day Spa is a pampering, fun event."

Serendipity Day Spa is proud to utilize Fenton Winery & Brewery as their "specialty" wine provider and distributor. The wine bar includes 12 wines, plus beer and non-alcoholic beverages by the glass, as well as approximately 40 bottles available for service.

People can enjoy Sterling’s by sitting at the comfortable wine bar or choosing a cozy table near the fireplace. Packaged gourmet snacks are also available. Sterling’s Wine Cellar is Serendipity Day Spa’s most recent expansion, following a major renovation at its second location in Frankenmuth. Skop opened Serendipity Day Spa in her hometown of Frankenmuth in March 2009 at River Place Shops. Located across from Sugarhigh Bakery, this Frankenmuth spa now offers five treatment rooms, six pedi chairs, four mani stations and a small boutique.

Serendipity is beginning its monthly charity program, which offers $50 gift cards for $40. All proceeds go to the charity of the month. See their Facebook page for details on the guidelines and a list of charities they are supporting this year.

Watch for more details about the spa’s Valentine’s Day couples’ massage packages at both locations.

Holly Academy fosters desire to learn with e-reader

The new, 8 gigabyte Nook tablet is now standard issue for middle school students at Holly Academy. In all, 87 were purchased so each class could have a complete set.

Funds were raised through the Holly Academy Education Fund, which included an extra 8 gigabyte memory card for each unit. The tablets will be used with the school’s WiFi and educational apps for reading, science, social studies, Spanish and math. The units are also loaded with novels like "Journey of the Sparrow," "The House on Mango Street," and others.

Holly Academy has found that technology, like e-readers, has benefited students of all grade levels, which have access to the tablets when the middle school students aren’t using them.

Kruzan named to 2013 Chairman’s Council for 11th straight year

James B. Kruzan, CFP, CRPC, registered principal, branch manager at Kaydan Wealth Management, Inc., an independent firm in Fenton, recently achieved membership in Raymond James Financial Services 2013 Chairman’s Council. Chairman’s Council honors are presented to financial advisors who have demonstrated an unparalleled commitment to personal service and professional integrity. This marks the 11th consecutive year that Kruzan has qualified for this recognition. Kruzan joined Raymond James in 1987 and has more than 30 years of experience in the financial services industry. He provides an encompassing financial planning and management program designed to help truly driven people simplify and streamline their finances and lead fuller lives. Kruzan has two offices, one in Fenton and one in Clarkston.
10 THINGS YOU DIDN’T KNOW ABOUT MLK JR.

1. ONLY U.S. CITIZEN WHO NEVER HELD OFFICE TO HAVE A HOLIDAY NAMED AFTER HIM

There are only two other people in American history that have national holidays honoring them — George Washington and Christopher Columbus.

2. BORN WITH A DIFFERENT NAME

His father was born “Michael King” and Martin Luther King Jr. was originally called “Michael King Jr.” After a family trip to Germany his father, a pastor and missionary, changed both of their names to “Martin Luther” after the German Protestant Reformer.

3. STABBED BY A MENTALLY ILL WOMAN

While he was at a book signing in 1968 he was stabbed by a woman who was later concluded to be mentally ill. The knife passed so close to his aorta that doctors said even so much as a sneeze could have killed him.

4. HE WAS A TREKKIE

And a pretty big one at that. In fact, he was so into Star Trek that he managed to convince Nichelle Nichols, who played Uhura, to stay on the show beyond the first season.

5. ATTEMPTED SUICIDE

At 12 years old he jumped out of a second story window in an apparent suicide attempt following the death of his grandmother.

6. ‘I HAVE A DREAM’ IMPROVISATION

The final and most famous part of this speech, the part from which it derives its name, was actually a masterful piece of improvisation on behalf of King.

7. HIS HEART WAS 20 YEARS OLDER THAN HIM

Upon autopsy following his assassination, it was found that although King was only 39, he had the heart of a 60 year old. Doctors concluded that this was probably due to the heavy stress he faced in his life.

8. YOUNGEST MALE TO WIN NOBEL PEACE PRIZE

In 1964, at the age of 35, King won the Nobel Peace Prize. To this day he is still the youngest male to ever receive it.

9. NOT THE ONLY MEMBER OF HIS FAMILY TO BE ASSASSINATED

Tragically his mother, Alberta Williams, was also killed in her Atlanta church in 1974.

10. NAME IS ON MORE THAN 700 STREETS

In almost every major city in American, and dozens of small ones, there is bound to be a street bearing his name — “Martin Luther” after the German Protestant Reformer.

PHOTO CREDITS

1. Lyndon B. Johnson Library Photo
2. drmartinlutherking.net
3. AP Photo/PL
4. tvfanatic.com
5. vintageworks.net
6. Getty Images
7. Charles Moore
8. drmartinlutherkingjr.com
9. findagrave.com

Source: List25.com
Staying content in crisis

Does it seem to you that the world, maybe even your life, keeps lurching from one crisis to another? How can we stay calm and content in crises?

Paul, the apostle, claimed he had found the answer to this question: “I have learned in whatever state I am, to be content,” he said (Philippians 4:11). And this man of faith practiced what he preached. When he and his fellow missionary, Silas, were beaten and thrown into prison with their feet locked in stocks, they prayed and sang praises at midnight. Their praying could have been predicted (most of us pray when we’re in trouble), but these suffering servants of God broke into songs of praise in prison. Even in jail, they were joyful. Conditions were far from ideal, but they knew the Lord was their light and under almost unbearable conditions, they knew they were not alone because God was with them. The night was dark but they knew the Lord was their light and this drove their clouds away.

Instead of being overcome by their problems, Paul and Silas started giving thanks and soon broke into a dungeon doxology. The other prisoners were so deeply moved that when God answered the prayers of these faithful men by sending an earthquake that shook the entrance to his persecutors, let the whip and the stocks do their worst, they all remained in their cells. The other prisoners were so moved by this event that they joined in the singing and praying. Those hated stocks? They were used for contentment to enter. Darkness soon departs and light breaks through…even when we’re in jeopardy.

Paul had a quiet heart in the face of suffering and possible death because of his absolute confidence that God was working everything out for his good (Romans 8:28). He was convinced that nothing could separate him from the love of God and this made him content in every crisis. Instead of being overcome by their feelings. If this was to be their last night, how could they sing and praise God in that dismal place. Tomorrow was uncertain and the present was painful. How could they sing and praise God with their back bruised and bleeding from the recent whippings they had received and with their feet locked in those hated stocks?

The answer lies in their ability to focus on what they had rather than on what they had lost and their choice of faith over feelings. If this was to be their last night, they refused to waste it feeling down over their problems. Even in this dark place and under almost unbearable conditions, they knew they were not alone because God was with them. The night was dark but they knew the Lord was their light and this drove their clouds away.

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Instead of being overcome by their problems, Paul and Silas started giving thanks and soon broke into a dungeon doxology. The other prisoners were so deeply moved that when God answered the prayers of these faithful men by sending an earthquake that shook the doors of the prison off their hinges, not one tried to escape. They all remained to hear what Paul and Silas had to say. You may find yourself in an unpleasant situation. You’re tired of problems and feel whipped by one crisis after another. You wonder if life will ever get back to normal. In addition, the stress caused by these difficulties has subjected you to emotional pain as real as any physical discomfort you’ve ever experienced. How can any of us remain tranquil when life gets tough?

Here’s one possibility! We can start thanking God for His love and the basics of life that we’re prone to take for granted. Thanksgiving opens the door for contentment to enter. Darkness soon departs and light breaks through...even when we’re in jeopardy.

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Staying content in crisis

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‘It’s been a great 50 years’

Linden Kiwanis President Don Rajisch (right) honors Mike Murphy for his 50 years of community service with the organization. Murphy joined the Kiwanis when he set up shop at Murphy’s Village Laundromat. Linden Kiwanis organizes multiple community service events, such as their annual Euchre tournament, holding barbecues, and decorating the city of Linden at Christmas. “Being in the Kiwanis is a great opportunity to help out,” Murphy said. “It’s been a great 50 years.”

TESTOSTERONE

Continued from Page 1B

“First, we try to find out the cause of low testosterone levels, although we usually don’t find a reason, unless there’s a tumor on the pituitary gland,” said Hammoud. “Before beginning any treatment for a man’s ‘low t,’ we also have to rule out prostate cancer by monitoring his prostate specific antigen (PSA) numbers.” Men with prostate cancer or elevated PSA should probably avoid testosterone treatment, according to WebMD.

A deficiency of this important hormone can also trigger erectile dysfunction, enlarged prostate, muscle weakness, poor endurance, irritability, poor concentration and poor memory. Low levels of testosterone may increase the risk for heart disease, stroke, type 2 diabetes, osteoporosis and Alzheimer’s.

“Low testosterone levels can cause osteoporosis,” said Hammoud. “When your testosterone is at optimum levels, it is good for your bones, building muscle and reducing fat. You’ll feel stronger.”

However, he adds that Testosterone Replacement Therapy (TRT) should only be done for medical purposes under the guidance of a person’s doctor.

Low testosterone in men is defined as total testosterone below 300 ng/dL. — and 5 to 10 percent of men over 40 have it, according to Hammoud. “It’s very common,” he said.

For women, testosterone levels between 50 and 100 ng/dL are considered normal, based on a woman’s stage in life. Testosterone in women maintains physical, mental and sexual health. It stimulates hair growth and the development of bone, muscle and skin. It helps regulate mood, affects memory and concentration, and promotes a general sense of well-being. The hormone also drives a woman’s sexual interest, arousal and response.

Whether you’re a man or a woman, you can be treated with testosterone replacement therapy in several different forms.

• **Skin patch** — worn on the arm or upper body and applied once a day.
• **Gels** — absorbed directly through the skin when applied daily. Some gels may also be applied through a pump.
• **Mouth patch** — a tablet that sticks to the upper gums above the incisor, the tooth just to the right or left of the two front teeth. Applied twice a day, it continuously releases testosterone into the blood through the oral tissues.
• **Injections** — injected directly into the muscles every two to three weeks.
• **Implants** — implanted as pellets in the soft issues, slowly absorbing the testosterone into the bloodstream.

According to Hammoud, women can either take testosterone as a tablet along with estrogen, or as part of bio-identical hormone treatment with a specialized formula made in a compounding pharmacy.

“If you have low testosterone levels, you will feel much, much better if you have testosterone replacement therapy,” said Hammoud. Many men report improvement in energy level, mood, sex drive and sexual performance. Testosterone also increases bone density, muscle mass and insulin sensitivity in some men.

Should a woman be worried that testosterone replacement therapy will result in an overgrowth of body hair, a deepening of the voice or mood changes? Not if the testosterone is being restored only to its natural levels.

Summary

> Many women as well as men may benefit from having their testosterone levels checked and treated.

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TRI-COUNTY TIMES

Linden Kiwanis

www.tctimes.com
Many risks are out of our control, while underlying trends can help you make wise decisions.

**Trend #1:** The U.S. economy has continued to grow, albeit slowly, and modest growth can be expected going forward. With 2 percent growth in 2012 and modest growth likely in 2013, consumers have more money to spend on things other than debt — consumer payments on debt as a percent of disposable personal income are at the lowest level since the early 1990s, due to today’s low interest rates.

**Trend #2:** Corporate earnings remain solid for many companies, supporting healthy dividend growth and more companies repurchasing shares, which should help support stock prices over time.

**Trend #3:** Corporate balance sheets are very healthy.

**Trend #4:** Stocks are attractively valued when compared to forward-looking earnings. Stocks are currently trading at 13 times the next 12-month earnings estimate — this is below the historical average price-to-earnings ratio of 15 since 1980.

More companies are starting to return cash to shareholders in the form of dividends and stock repurchases and reinvesting in the business.

**Top investment strategies**

- **Stay diversified** — this will allow you to participate in strong markets but also will protect you against market setbacks.
- **Remain focused** on the long-term. Don’t let near-term market fluctuations and media headlines drive your investment decisions. Remain focused on your desired course to help you achieve your long-term goals.
- **Rebalance your** portfolio with your investment objective and risk tolerance. Shift your asset allocations due to market fluctuations by buying more of an investment you don’t have enough of and selling something you own too much of.
- **Consider investing** in companies that are charting their own course. These companies have unique characteristics that should allow them to continue to grow earnings and dividends despite the uncertain environment. You may want to consider companies that have the potential to consistently raise their dividend over time.

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**Edward Jones**


corporate management firm Edward Jones advises people to watch for constructive underlying trends amidst the “fog of uncertainty.”

Here are a few of the trends mentioned in a recent U.S. Market Insight report:

**Trend #1:** The amount of uncertainty in today’s financial market could scare just about anyone out of investing, but wealth management firm Edward Jones advises people to watch for constructive underlying trends amidst the “fog of uncertainty.”

**Trend #2:** Corporate earnings remain solid for many companies, supporting healthy dividend growth and more companies repurchasing shares, which should help support stock prices over time.

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**Source:** Edward Jones
Evidence of the fiscal cliff shown in your first January paycheck

By Sally Rummel
news@tctimes.com; 810-629-8282.

Look closely at your first paycheck in 2013 — you’ll notice that it’s 2 percent smaller, thanks to a bigger bite taken out for Social Security.

That’s one of the issues from the fiscal cliff financial fiasco that wasn’t “saved” in time for January 2013. “This is the first thing people will notice as a result of the fiscal cliff,” said Holly tax preparer Glen Mitchell of The Tax Center. “It’s the end of the Bush tax credits, which were in place for two years. Now we’ve gone back to the system that was in place for 30 years before that.”

Other than a shrunken paycheck, you may find that the IRS will be pretty much back to the system that was in place for January 2013 — you’ll notice that it’s 2 percent smaller, thanks to a bigger bite taken out for Social Security.

Most people don’t realize that the state of Michigan implemented a number of new laws that were put in place in May, 2011 to be effective for the tax year 2011, according to Mitchell, who adds that this is his preliminary observation after very recent events. But he also warns that we may have some big surprises coming from the state of Michigan for this tax year.

“Most people don’t realize that the state of Michigan implemented a number of new laws that were put in place in May, 2011 to be effective for the tax year 2012,” said Mitchell. “There will be many reduced tax credits and deductions. A lot fewer people will be getting refunds and many people will be paying in this year.”

There will be a huge difference in the Homestead Tax Credit, he added. Many people will be paying hundreds of dollars more in this one area alone.

“Pensions will also be taxed this year, depending on your age tier,” said Mitchell. “People born after 1952 will be the hardest hit, with all pension income, dividends and capital gains taxable until age 67, when some breaks will apply.”

You have 99 days from now until April 15 to get your financial records in order for Uncle Sam.

“Now’s the time to get your records together and monitor your mail for important documents that are necessary for filing,” said Mitchell. “Once you’ve gotten documents in the mail, be sure to put them all together with other important tax papers in a file or other safe place that you’ll remember for the next three months.”

His company uses a checklist for their clients, and also advises people to use their last year’s tax return for information they’ll need this year.

What financial items do people often forget? Mitchell says that unemployment statements are often forgotten since they come at the end of the month. “People rarely can remember the dates or amounts of the checks,” said Mitchell.

College tuition, books, fees, etc. for an education tax credit are often forgot about, because the paperwork usually goes to the student, not the parents. “People can take this tax credit when the loan was incurred, even if they borrow the money for the loan,” said Mitchell. “Clients often think the money has to be paid back before they’ll get the credit, but that’s not the case.”

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Now’s the time to get your financial records ready for the upcoming tax season.
Experts offer financial tips for smoother transition

In challenging financial times, it can be difficult to pay bills today, let alone save for the future. In fact, a recent survey conducted by Lincoln Financial Group found that 72 percent of Americans say that the state of the economy is making it challenging for them to stay on track with their retirement savings.

"With everything that Americans have on their minds today, the economy can weigh heavily on retirement savings decisions," says Chuck Cornelio, president of Retirement Plan Services at Lincoln Financial Group. "But it’s important not to take a break from saving.

Even if you are already enrolled in your employer-sponsored retirement plan, like a 401(k) or 403(b), there are steps you can take to help better prepare you for retirement.

Five tips to help you get started

• Enroll in your employer sponsored retirement plan. Participating in your employer-sponsored retirement plan reduces your taxable income today, while helping to build retirement savings for tomorrow. If you don’t know how to get started, contact your benefits administrator or human resources department to help you enroll.

• Consolidate assets. Consolidating your retirement assets into one account helps to simplify the savings and income planning process and can help your money grow over time.

• Schedule a retirement plan check-up. Make it a habit to schedule an annual plan check-up just as you would your health exam. An annual meeting with a financial professional will help you stay on track of goals.

• Resist the temptation to borrow against your retirement plan. While the best plans can be impacted by unexpected events, avoid borrowing against your retirement plan savings. When you do that, you may miss out on potential returns when the market recovers. All the time you spend paying back the loan is time you’re not making contributions, missing out on the ability for your money to grow.

• Increase contributions with income boosts. Whenever you receive extra cash from a tax refund, a bonus, a salary increase or some other pleasant surprise, consider increasing your retirement plan contributions. Even increasing by a percentage two can make a big difference in the long run. When you hit the maximum contribution level in your employer-sponsored retirement plan, a financial advisor can help you find the right place to invest additional savings.

Although retirement may seem far off when you are in the middle of your working years, getting on track early and saving steadily can help you fund the lifestyle you want to live in your retirement years.

For more information, visit www.lincolnfinancial.com.

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Planning ahead is the key to your family’s financial future

By Sally Rummel
news@tctimes.com; 810-629-8282

There’s no time like the present to begin making sound financial decisions in 2013.

Here are five ideas to help you increase your financial worth this year:

1. Begin looking at your numbers for your biggest savings goal — retirement.

If you’re one of the lucky ones who can expect to live about 30 years after retirement, you’ll want to make sure you have enough dollars for all those years. Only 42 percent of working-age Americans have even tried to calculate what they will need in retirement, according to the Employee Benefit Research Institute in Washington, D.C.

   a. How much will you need? To replace your current income for 30 years (assuming an investment return of 3 percentage points above inflation), about 20 times one year’s income. Social Security aims to replace about 40 percent of your annual income. By that yardstick you would need to save about 12 times your annual income before you retire.

   b. For a more precise number, contact the Social Security Administration retirement calculator.

2. Ramp up your investment strategy.

Open a Roth Individual Retirement Account (IRA). You can invest up to $5,000 for 2012 and $5,500 for 2013 and a nonworking spouse can invest the same. If you are older than 50, add $1,000.

Some experts suggest investing money in emerging markets small cap dividend exchange-traded funds for the best overall returns of any investment at the moment — although these are considered volatile growth investments and will not be suitable for everyone’s investment strategy.

3. Hold a two-week auction at your house.

Sell your unwanted/unneeded items at local consignment stores, at auctions, using classified ads, etc. This project will raise instant cash and will help you get rid of your clutter. It’s a win-win.

4. Set yourself a target — and then double it. See how close you can get.

On a much less cheerful note, imagine that you are dead and picture your family’s scenario. According to government statistics, about one in eight people currently aged 40 will die before they reach 65.

   First on your to-do list is to get life insurance and disability insurance, if you have dependents.

   Second, make a will. If you already have one, make sure it’s up to date. Dying without one can be catastrophic for the family left behind.

5. The New Year is a perfect time to get started on sound financial footing.

DID YOU KNOW

About 60 percent of Americans have less than $25,000 saved for retirement, excluding the value of their home. Thirty percent have less than $1,000.

Take an axe to your budget and see what you can cut.

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- Implements new plans and/or policies for the Nursing Dept. and monitors the progress of the implementation
- Evaluates all nurses and promotes good rapport among nursing personnel, medical staff, therapy staff, residents, family members and visitors
- Assists in the development of criteria and standards for measuring the quality of health care.

Must Have:

- Licensed R.N. with previous management experience in a long term care facility.
- Knowledge of State and Federal Regulations.
- Has outstanding written / verbal / organizational skills
- Proficient in MS OFFICE

Caretel of Linden
Long Term/Skilled Nursing Care Facility

Hartland

12316 Highland Rd., (M-59)
(810)632-7427
(248)887-9736
(810)629-8515
Serving Livonia, Oakwood, Genoa and surrounding counties since 1970.
MEMBER MLS

Let it snow!
well maintained 1903 s.f. 2 story home on 1.37 acres. Offering 4 bedrooms, 2.5 baths, formal dining, living room, family room with fireplace, full basement, 2 car garage.
NICE setting on mature trees. Brighton Schools. $187,000.

Peaceful Retreat!
Nice 2 bedroom cottage on all sports Maplefield Lake. Great view! Convenient kitchen open to living area with wood burning fireplace. Large deck on lake side for entertaining. $145,000. Hartland Schools.

Newly Listed!
Gorgeous ranch with two story addition! 1400 sq. ft., 3 bedrooms, 1 1/2 baths, living & family room, full basement, oversized garage, fenced yard and shed. $165,000.

DIRECT CARE STAFF
needed in group home for developmentally disabled adults.

Must have valid driver’s license, clean driving record, and background check. Position requires TB and drug test.
Looking for fun, energetic, caring staff.
810-750-0382.

Hartland

Peskin, 115,000 miles.

New Career?

Join us for information about a Real Estate Career.

CAREER INFORMATION
SESSIONS
February 2, 24, 7:00-9:00 pm & March 3-5, 7:00-9:00 pm
Submit $45 and 32 hour schedule in attendance.

Lake Fenton

Lake Fenton Annual Rummage Sale. Friday, January 25th, 9-3pm., Saturday January 26th, 9-12pm.

Lake Fenton United Methodist Church, 2581 N. Long Lake Rd. Household goods, collectibles, gently used clothes and clothing.

Vacant Land For Sale

Fenton - Loon lake 2 waterfront and 2 wooded lots.

Storefront - 2675 SF. Quick sale, terms. 810-629-8694, 810-964-3472, 810-735-6887.

Commercial Property for lease.

Light industrial Building. Space 1-3000 SF or Space 2-8200 SF.

Amenities: Office space included, 16’ overhead door, A/C in shop. Northern Oakland County.

Lake Fenton For Sale

CONDO FOR SALE by owner.
122 Creekwood Circle, Linden.
2 bedroom, 2 bath, handicap accessible.
$118,000. Call 810-659-9084.

Place your Classified Ad Online!

Visit www.tctimes.com and click on Classifieds.

Look for insertions in the Times classified online.

We have openings in our beautiful Assisted Living facility for part time Guest Assistants afternoon & midnight shifts only.

DUTIES will include providing daily care, meal prep and medication administration to elderly residents. Prior experience is preferred, but we will consider training the right candidate if you have customer service experience.

This job requires a high school diploma and 1 year of experience.

Certified Nurse Assistant (CNA)

(Part time midnight shift only). Must have certification from the State of Michigan as a nurse aide and worked with the elderly in long term care environment.

Apply in person at 202 S. Bridge Street, Linden, MI 48451 - OR - send resume to hrcaretellinden@gmail.com
NOTICE
ARGENTINE TOWNSHIP

Please be notified that the Argentine Township Zoning Board of Appeals will hold a Meeting on Monday, February 4, 2013 at 7:00 PM, at the Argentine Township Hall, 9048 Silver Lake Road, to consider the following Variance:

Victor Lamb is requesting a Variance for a Rear Yard Setback. Described as 01-36-501-032, Lots 11 thru 14, with exceptions, Haviland Beach (05) FR 01-36-501-032.

A complete copy of this tax description may be viewed at the Township office during regular office hours.

Denise Graves, Clerk
Argentine Township
PROPOSED AMENDMENT: Z 2013-001

Proposed Ordinance to Amend Section 21.00.00 of the Code of the Township of Groveland. Notice is hereby given that a Public Hearing will be held on Tuesday, January 22, 2013 at 7:00 p.m. at the Groveland Township Hall, 4695 Grange Hall Road, Holly, MI for the purpose of hearing all persons interested in the proposed amendment. Said amendment, if adopted by the Groveland Township Board, would revise the Groveland Township Codified Ordinances, as amended, and change the zoning map text of the Township of Groveland of the following described property:

Z 2012-002, PIFER REAL ESTATE, SEC. 30, 02-200-200-15,
SW CORNER OF GRANGE HALL AND HAWLEY ROADS,
HOLLY, M. REZONE R1F (Rural Estate Farm) TO B-2 (Community Business)

Proposed language for the amendment is available at the Township Office during regular business hours. If you are unable to attend the meeting, your written comments are welcome prior to the night of the meeting, or you can telephone (248) 634-4152.

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GROVELAND TOWNSHIP
LEGAL NOTICE
PROPOSED AMENDMENT: Z 2013-001

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DO YOU?
— Recycling Tip —
Choose the reusable alternatives to disposable products:
• sponges or rags vs. paper towels
• cloth diapers vs. disposable diapers
• washable plates vs. paper plates
• cloth napkins vs. paper napkins
• reusable mesh coffee filter vs. paper filters
• handkerchief vs. tissues
• reusable razors vs. disposable shavers
• reusable metal drinking straws vs. plastic straws
• coffee mugs vs. paper or plastic cups
• reusable mesh coffee filters vs. paper filters

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UNIVERSITY OF WYOMING
25th anniversary event
Saturday, September 14
7-11 pm
1300 University Ave.
Free to all. RSVP to 307-766-2475

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1. Owner of a Lonely Heart - Yes
2. Say Say Say - Paul McCartney & Michael Jackson
3. Karma Chameleon - Culture Club
4. Talking in Your Sleep - Romansitics
5. Break My Stride - Matthew Wilder
6. I Guess That’s Why They Call it the Blues - Elton John
7. Twist of Fate - Olivia Newton-John
8. Joanna - Kool & the Gang
9. Running with the Night - Lionel Ritchie
10. Say it Isn’t So - Hall & Oates

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TYRONE TOWNSHIP
REGULAR BOARD MEETING SYNOPSIS
HELD JANUARY 15, 2013

2. Approved the agenda as presented; approved the consent agenda as presented.
3. Received and placed on file Communications #1-4 as presented.
4. Appointed Dave Wardin and Brenda Wehrli to the Planning Commission.
5. Received and placed on file Communications at 9:41 pm. Reconvened in open session at 10:13 pm.
6. Approved the attorney’s recommendation to settle the Richmond lawsuit with the plaintiff admitting fault and paying restitution.
7. Approved Resolution #130103 adopting the PIRO (Planned Industrial, Residential, and Office) land use plan for the area.
8. Approved the special assessment fund budgets for presentation at the budget public hearing.
9. Approved the 2-year Election Consolidation Opt-In Agreement to conduct school elections.
10. Approved the loan of $275,000 from the general fund to the sewer fund.
11. Adopted Resolution #130102 to proceed with refinancing the 2012-2013 sewer bond at a lower interest rate.
12. Adopted Resolution #130103 adopting the PIRO (Planned Industrial, Residential, and Office) amendments to Zoning Ordinance #36.
14. Approved the special assessment fund budgets for presentation at the budget public hearing.
15. Approve of the Senate Bill #7 health insurance provision for the 2013-2014 fiscal year.
17. Opted out of the Senate Bill #7 health insurance provision for the 2013-2014 fiscal year.
18. Approved Resolution #130101 to negotiate summer tax collection for Tyrone Township school districts.
19. Approved the 2013-2014 audit of the township financial statements.
20. Approved Resolution #130104 to go into closed session to discuss confidential attorney-client communications at 9:41 pm. Reconvened in open session at 10:13 pm.
21. Approved the attorney’s recommendation to settle the Richmond lawsuit with the plaintiff admitting fault and paying restitution.
22. Approved Adjourned at 10:16 p.m.

The minutes of all regular and special Tyrone Township Board Meetings are on file and may be reviewed at the Tyrone Township Board Meetings in the Tyrone Township Clerk’s Office, 10408 Center Road, Monday through Thursday, 9 a.m. to 5 p.m. and online at www.tyronetownship.us. The next regular meeting of the Tyrone Township Board will be held on Tuesday, February 5, 2013 at 7:00 p.m. at the Tyrone Township Hall. The public is encouraged to attend.
PLANNING COMMISSION
CITY OF FENTON
GENESEE COUNTY, MICHIGAN
NOTICE OF PUBLIC HEARING ON (PUD)
PLANNED UNIT DEVELOPMENT AMENDMENT
THURSDAY, FEBRUARY 7, 2013

NOTICE is hereby given that the City of Fenton Planning Commission will hold a public hearing at 7:00 p.m., or as soon thereafter as the matter may be heard, on Thursday, February 7, 2013 for the purpose of considering a request to amend the Pine Creek North Preliminary PUD Plan, Parcel #52-25-400-011, to be known as the Fenton Wellness Center, (Medi Lodge). The proposed amendment would allow for the development of a licensed nursing home facility specializing in rehabilitative care in association with adult care facilities, along with attached senior housing units. The project is located north of Main Street and west of Eddy Lake Road.

The public hearing will be held in the City Hall Council Chambers, 301 South Leroy Street. The purpose of the public hearing is to describe the proposed project and receive public comment on the proposal. All interested parties are welcome to attend and present their comments.

A copy of the special land use application is available for public inspection at the City of Fenton offices, 301 South Leroy Street, during regular business hours. Written comments concerning the above application may be submitted in writing to the City of Fenton Planning Commission at the above address. Comments and questions may be directed to the City of Fenton Zoning and Building Administrator, Brad Hissong, at 810-629-2261.

PLEASE CONTACT THE FENTON CITY CLERK’S OFFICE IF ANY ACCOMMODATIONS ARE NEEDED DUE TO A DISABILITY.
Obituaries, Funeral Services and Memoriums


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**How can you HELP?**

Visit www.tctimes.com/living/fundraisers

To find local fundraisers and help others in need.
Bacon Wrapped Apple Barbecue Chicken

**INGREDIENTS:**
- 3-4 chicken breasts
- ½ cup barbecue sauce
- 1-2 apples, peeled and grated
- Juice of 1 lemon
- 6-8 slices of bacon

**DIRECTIONS:**
1. In a small bowl, combine barbecue sauce, grated apple, and lemon juice.
2. Rinse chicken breasts and pat dry. Wrap 2 pieces of bacon around each chicken breast half.
3. Place wrapped chicken in a greased 4-5 quart slow cooker and top with BBQ sauce mixture.
4. Set to low and cook for 8 hours.

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**Cheating boyfriend should move on**

DEAR AMY: I’m almost 30, and I’ve been with my boyfriend since we were teenagers. We live together at my father’s house. My boyfriend recently told me that he got another girl pregnant. He says he doesn’t love her and doesn’t want to be with her but that he does want to be there for the baby. I’m lost and confused. We’ve been trying to have a baby for about five years now. It broke my heart when he told me he was having a baby with another girl. I hear from other people that he tells her he loves her and wants to be with her and the baby — but then he comes home and tells me otherwise. I don’t know what to think.

I don’t want to break up. I’m in love with him and can’t live without him, but I don’t want to be in a relationship where I’m not happy. — Heartbroken

DEAR HEARTBROKEN: Be brave and give him the boot. Once you do, you will become stronger and more courageous. Then you’ll wonder what took you so long to realize that you can live — and live well — without him.

DEAR AMY: My husband and I invited a couple out to dinner at a restaurant we all like. We hadn’t socialized with them in quite some time, and I was really looking forward to catching up.

When we were finalizing the plans for the evening, I received a text that our friends had invited another couple whom we have never met. Is it as rude as I think it is? — Fuming

DEAR FUMING: If they wanted to include another couple they should not have sent a text declaring their intentions but should have called you and verbally asked if you would object. Your friends didn’t behave well. It would be very easy to answer by text, “We are hoping to catch up privately with you, but we’d love to meet your friends another time.”
HOMES ARE SELLING!
HIGHEST VALUES IN 6 YEARS!
LOOKING TO MOVE?
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THINKING ABOUT A
REAL ESTATE CAREER?
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