Planning air travel this holiday season?

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

Are you planning to visit Grandma over the Thanksgiving holiday, or take a cruise at Christmas?

There’s still time to book some holiday travel, but it’s important to do it right away, and don’t expect the cheapest fares this late in the game. “We’re virtually full for Thanksgiving and Christmas travel,” said Patricia Coffman, director of marketing at Bishop International Airport in Flint. “Ideally, you should make your Thanksgiving travel plans by July for the best prices. “You may be able to fly out on Thanksgiving Day yet, but at premium prices.”

Air travel over the holidays will be busier than ever, with holiday flights expected to be full, according to Randy Church at Travel Brokers, Inc. It’s also more expensive, as passengers are flying more this year than in the recent past. That means supply and demand is in full effect, with airlines having the pricing power.

The most recent data from the U.S. Department of Transportation shows the

Detroit Metro is often the cheapest airport to fly out of, but not always. It pays to check other airports, too.”

Randy Church, Travel Brokers, Inc.

Here’s how to get the best deal on fares and service

See TRAVEL on 2B

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Get 10% off any day on your next dine-in or to-go order!

Go to our new website at www.BealeStSmokehouse.com for menus and directions. Not to be combined with other offers. One coupon per visit. Expires November 30, 2014. TCT
TRAVEL
Continued from Front Page

number of domestic fliers in July was the highest since the end of the recession. U.S. airlines carried 385 million passengers, up 2.1 percent from 2013.

“Travelers will see a 10 to 20 percent increase in airfares this year,” said Church. “There’s still time to book some flights for holiday travel, but you’ll need to book it right away.”

Booking early doesn’t always mean better prices, but you’re more likely to get the flight and seat you want, especially given the high demand. This is especially important if you’re trying to keep family sitting together on a flight or are traveling with a group of friends.

You can save money on your airfare by purchasing tickets for mid-week to mid-week travel rather than weekend to weekend, according to Church. You may also score a good deal by traveling on the actual holiday itself. If you fly late Christmas Eve, on Christmas Day or New Year’s Day, those are usually the cheapest days and times to fly. “The airlines keep their same schedules, but flights will sometimes be cheaper because of less demand on the holiday,” said Church. “Most people want to be at their destination by that date.”

Check on new ticket deals, like Delta Airline’s upcoming “Basic Economy.” It offers a basic class of service (non-refundable, non-transferable, last to board) with a less expensive price tag, according to Church. Start date is actually February, 2015, but they’re beginning to sell it now.

Flexibility is also important when it comes to paying less for air travel. You want to open up as many fare options as possible to increase your chances of finding the best deal.

Be flexible with your flying dates and the airports you’ll use. “Detroit Metro is often the cheapest, but not always,” said Church. “Check prices out of Flint, Saginaw, Lansing, even Toledo, Cleveland or Chicago. Saving hundreds of dollars may be worth the drive.”

In general, you can save more money on flying routes with connecting flights, because non-stop flights tend to be more desirable, which translates into price. But you need to balance that with the convenience of direct flights, especially factoring in fickle winter weather.

Southwest Airlines had the lowest consumer complaint rate of all airlines — 0.34 per 100,000 passengers. Southwest routinely has the fewest customer complaints among U.S. airlines. Frontier had the highest rate of customer complaints, with 3.09 per 100,000 passengers.

Source: CNN Travel

HOT LINE CONTINUED

FENTON SCHOOLS ADMINISTRATION has decided because of the current budget, not to replace the head grounds position for a retirement scheduled in December. After concerns from many administrative and staff members, they continue not to listen. We have 187 acres of facilities, 148 are grass and athletic fields.

PLEASE KEEP IN MIND that IB affects all 3,500 students within the Fenton schools, not just those seeking the IB Diploma. It helps create great students. Ask teachers who support IB not just those looking for more money in their paycheck.

THE GOVERNMENT is millions of average Americans, like your next-door neighbor. Do you want your next-door neighbor telling you what to do?

NOT ONLY IS the MEA a pimp, but a bully too. We teach kids not to bully, yet the biggest one on the block is the teachers’ union. While the MEA keeps collecting dues, the teachers’ salaries and benefits dwindle away. The MEA is not about kids or teachers.

I THINK IT is time to widen Owen Road. Too many subs turning off that road and with Owen being 55 mph on part of it, it is difficult to make a left turn heading west, as it backs up traffic.

EDUCATION IS AN entirely different game these days. Technology is changing the process of teaching, as well as the process of learning, faster than teachers, administrato- tors and students can keep up with.

NANCY PELOSI GOES on TV and has a disagreement with a reporter about illegal aliens. Pelosi kept saying they were undocumented immigrants. This way, it is our fault because we have not documented them, instead of them being illegal and at-fault. Once again, the victims are at fault instead of the criminals.

NO DISRESPECT, BUT someone who will be closer to 80 than 60 when the school board term ends is likely not going to move our schools forward in this ever-evolving education environment. Fenton used to be a better district.
6 THINGS YOU DIDN'T KNOW ABOUT DAYLIGHT SAVING TIME

Officially, it’s "Daylight Saving Time," not "Daylight Savings Time." But don’t feel bad if you thought there was a final "s" on "saving"; far more people Google the incorrect phrase than the correct one.

THE NEW NORMAL?
Ironically, standard time is no longer the norm. About two-thirds of the days during the year now operate on Daylight Saving Time.

DID YOU KNOW?
Daylight Saving Time is not used in Hawaii and most of Arizona.

VOTER TURNOUT IN ELECTIONS
Through 2006, the Daylight Saving Time period has ended on the last Sunday in October, about a week before Election Day, which is held the first Tuesday after the first Monday in November. The extension of Daylight Saving Time into November has been thought to encourage greater voter participation, the theory being that more people would go to the polls if it was still light when they returned home from work.

TERRORISTS BOMBS DETONATE EARLY
In September 1999, the West Bank was on Daylight Saving Time while Israel had just switched back to standard time. West Bank terrorists prepared time bombs and smuggled them to their Israeli counterparts, who misunderstood the time on the bombs. As the bombs were being planted, they exploded — one hour too early — killing three terrorists instead of the intended victims — two bus loads of people.

FIRST BORN
at 1:32 a.m.

SECOND BORN
at 1:06 a.m.

BIRTHS AND BIRTHDAYS
While twins born at 11:55 p.m. and 12:05 a.m. may have different birthdays, Daylight Saving Time can change birth order — on paper, anyway. During the time change in the fall, one baby could be born at 1:55 a.m. and the sibling born ten minutes later, at 1:05 a.m. In the spring, there is a gap when no babies are born at all: from 2:00 a.m. to 3:00 a.m.

In November 2007, Laura Cirioli of North Carolina gave birth to Peter at 1:32 a.m. and, 34 minutes later, to Allison. However, because Daylight Saving Time reverted to Standard Time at 2:00 a.m., Allison was born at 1:06 a.m.

EXTRA HOUR AT THE BAR?
The bars do not close at 2 a.m. but actually at 1:59 a.m. So, they are already closed when the time changes from Daylight Saving Time into Standard Time.

DAYLIGHT SAVING ENDS SUNDAY NOV. 2, 2014

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Your Fenton Lions Club care and are touched by the needs of others, especially those less fortunate than ourselves.

All funds raised by the Lions Club go directly to assist the visually impaired and other worthwhile community, state and worldwide projects.

Interested in becoming a Fenton Lion?
Contact us in one of the following ways:
Call 810-354-5610 and leave a message
Visit Lions Web Site at: http://sites.google.com/site/fentionlions/
Lions Facebook blog at: http://www.facebook.com/fentonlionsclub

**Hot Line Continued**

**If You Are** one of the parents that helped plan the alternate Linden dance you are part of the problem with today's kids. Your foolishness is embarrassing to the rest of us and a disservice to your school and your children.

**If Mark Is** going to tell all those lies about Rick Snyder what's he going to lie about when he's elected? Seriously people, think about it.

**To the Moron** that thinks the speed limit on Bennett Lake Road is 55 MPH, you need to either learn to read or surrender your driver's license.

**Six O'Clock Monday** evening, red pickup on northbound Hickory Ridge, you had to pass three cars, and then turn? I was going the speed limit. What you did is stupid.

**This Is for** the 4 holes that threw the baby diapar out their window when leaving the Linden City Park. We will get you next time, if we don't already have you on video.

**To the Smokers:** The cigarette company should be in jail for murder. People who inhale the smoke die young and their family suffers with them. Quit now while you're ahead. My husband died from smoking and we all suffered.

**Jesus' Name is** powerful, if you aren't praying in his name you can't reach God on the throne. For there is one God, and there is one mediator between God and men, the man Christ Jesus.

**Let's Put Michigan in reverse.** Let's get rid of Snyder and vote for Mark. Good idea. Do you remember he was Graham's right-hand man? Do you want to put as back where we were and even farther behind?

**Someone Was In** my shop last week, K&H Garage Doors, and left their Detroit Tigers hat. They can come and pick it up. It's black and orange.
City of Fenton
301 South Leroy Street
Fenton, Michigan 48430-2196

NOTICE OF PUBLIC HEARING

Notice is hereby given that the City Council of the City of Fenton, Genesee County, Michigan, will hold a public hearing at its regular council meeting on the 24th Day of November, 2014 at 7:30 p.m., in the City Hall, located at 301 South Leroy Street, Fenton, Michigan 48430-2196, to consider a proposed amendment of the City of Fenton Local Development Finance Authority (“LDFA”) Development Plan and Tax Increment Financing Plan.

The purpose of the proposed amendment, adopted by the LDFA at its regular meeting on July 29, 2014, is to authorize the LDFA to enter into an agreement with the City that will provide for sharing of a portion of the captured assessed value between the LDFA and the City of Fenton. The text of the amendment reads as follows:

a. Exhibit B attached to the Tax Increment Financing Plan is amended to provide the following additional provision: “The LDFA shall exclude 10,626.5 mills from its capture of millage levied by the City of Fenton for fiscal year 2014 pursuant to an Agreement to share captured assessed value between the City of Fenton Local Development Finance Authority and the City of Fenton to be effective November 24, 2014.”

The fiscal and economic implications of the proposed amendment are limited to the temporary shifting of tax revenue generated by the 10,626.5 mills, in an amount not to exceed $180,000.00, from the LDFA to the City of Fenton.

The district is composed substantially of the US-23 Industrial Park, Fenway Plaza industrial park and certain additional industrial zoned property adjacent to the east of these parks. The district is generally bounded by US 23 on the west, Owen Road on the south, Silver Lake Road on the north and Pontchartrain Boulevard extended on the east.

Maps, plats and a description of the Development Plan and Tax Increment Financing Plan are available for public inspection at the LDFA office in the City Hall. No persons are expected to be displaced by the plan. All aspects of the plan will be open for discussion at the public hearing.

LOCAL DEVELOPMENT FINANCE AUTHORITY OF THE CITY OF FENTON, COUNTY OF GENESSEE, MICHIGAN

DEVELOPMENT PLAN AND TAX INCREMENT FINANCING PLAN FOR THE CITY OF FENTON

Approved by the Local Development Finance Authority of the City of Fenton for submittal to the City Council of the City of Fenton on November 17, 1988.

Approved by the City Council of the City of Fenton on December 27, 1988, subsequent to a public hearing on December 27, 1988.


The LDFA shall exclude 10,626.5 mills from its capture of millage levied by the City of Fenton for fiscal year 2014 pursuant to an Agreement to share captured assessed value between the City of Fenton Local Development Finance Authority and the City of Fenton to be effective as of November 24, 2014.

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Family Farm & Home retailer opens in Fenton

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

The opening of Family Farm & Home in Fenton now brings this Michigan-based retailer to 32 stores and counting.

For Fenton, it’s a new retail beginning for a busy storefront that has been empty since Farmer Jack supermarket closed in 2007. This new retailer opened its doors at 15100 Silver Parkway on Oct. 24.

Family Farm & Home is a Michigan-based company that thrives on specialty products for agricultural needs and home products, including pet, horse and livestock feeds and accessories, farm supplies, lawn and garden equipment, home heating, automotive, work clothing and footwear. Clothing lines include John Deere, Case, Bem, Carhartt and Under Armour.

“We’re pleased to offer great product selection, low prices and outstanding customer service,” said Store Manager Will Dart, who leads a staff of 17.

Family Farm & Home is also a unique retailer with a family-friendly and pet-friendly philosophy, specialty Michigan products and a goal to support other local businesses. They are planning a Grand Opening Celebration in Spring 2015.

Store hours are Monday through Saturday from 8 a.m. to 8 p.m. and Sunday from 9 a.m. to 7 p.m., telephone (810) 714-5950.

Cheap smartphones are newest thing in the market

More options available for less expensive, off-contract phones

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

The term “budget smartphone” used to be an oxymoron. They were all expensive, especially if you hopped on the Apple bandwagon and chased after each new update, including the new iPhone 6.

Today, you can find perfectly adequate, and sometimes even great, smartphones for a few hundred dollars. You can even un-tangle yourself from a contract that used to be the only way to make a smartphone purchase affordable.

Smartphones like Motorola’s Moto G, Moto E and Google’s Nexus may not be as heavily promoted as the latest Apple or Samsung smartphones, but they can offer a solid communication experience with many of the “bells and whistles” of more pricey phones.

The $179.99 price tag has helped make the first-generation Moto G the best-selling smartphone in the company’s history, according to a recent story in USA Today.

Pitting the Moto G against top-selling smartphones like the Samsung S5, LG G3 and the iPhone 5s, it held its own in lab tests that analyzed screen quality, battery life, processor performance and camera image quality — although those heavy-hitting brands retail at about $600 each, without a multi-year contract.

“A lot of people who before were interested in iPhones are checking out the Androids,” said Jack Warren, manager of the Verizon Wireless Zone stores in Fenton and Waterford. “Priced less and with better quality features, they’re going to take the lead.”

When shopping for a smartphone, there are more options now than ever for purchases not requiring a long-term contract. While it’s tempting to be sold on an iPhone 5S that can be bought for $99 or an iPhone 6 for $200 with a 24-month contract, remember that those low prices are being heavily subsidized by wireless carriers, and your “free” or low-cost phone actually comes with a number of fees that can make a monthly smartphone bill a budget-buster.

Be sure to check out cheaper off-contract phones to see if they might meet your needs for less money. Yes, you might pay full retail price for the phone, but your wallet will thank you for not paying out a portion of the true cost of your every month, saving you money in the long run.

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Help! Michigan needs our blood

0 negative always in high demand

By Yvonne Stegall
ystegall@tctimes.com; 810-433-6792

Donating blood is a great way to save a life. Donating through the right place can ensure your donation helps a fellow Michigander.

It may surprise you that one out of every seven people that enter the hospital will need blood and 33 percent of those that get blood are patients undergoing cancer treatment, according to Carleen Crawford, director of community relations and marketing for Michigan Blood.

Giving blood is important because blood cannot be manufactured. All the blood supplies available come from donations of people willing to give for the lives of others.

Michigan Blood supplies blood to more than 42 hospitals in Michigan. The blood donated to Michigan Blood stays in Michigan, going to help residents in this state. When donating to some place like the Red Cross, it can go anywhere and may not stay in Michigan at all.

There are many reasons people need blood: cancer, surgery, heart and blood vessel disease, diseases of the gastrointestinal tract and emergencies. Emergencies can include auto accidents, personal injuries, work injuries, burns and more.

Why is O negative in such high demand?

“O negative is in high demand because anyone can use it” according to Crawford. There are four main blood types: A, B, AB and O. AB is the “universal recipient” and O negative is the “universal donor.”

More than 4.5 million patients need life-saving blood transfusions each year in the U.S. and Canada.

43,000 pints of donated blood are used each day in the U.S. and Canada.

Every two seconds, someone needs blood.

Blood banks often run short of type O and B blood.

The average red-cell transfusion amounts to 2.7 pints.

Source: miblood.org

Blood makes up about 7 percent of your body’s weight.

A newborn baby has about one cup (8 ounces) of blood in his or her body.

Shortages of all types of blood donations most often occur during summer and winter holidays.

Giving blood will not decrease your strength.

You cannot get AIDS or any other infectious disease by donating blood.

More than 4.5 million patients need life-saving blood transfusions each year in the U.S. and Canada.

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Source: miblood.org

American Red Cross

In addition to Michigan Blood, residents are also encouraged to DONATE BLOOD to the American Red Cross. To find a blood drive near you, go to redcrossblood.org.
Young people driving today’s housing market

Youthful Americans are beginning to enter the real estate market in growing numbers.

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

Are you a millennial? If you’re in the age group of 18 to 34 years old, you are part of one of the fastest growing segments of the future home-buying market.

“Now that we have moved past the pure dependency on just GM and ‘shop jobs,’ students have begun to shift their focus,” said John Wentworth of ReMAX Platinum in Fenton. “It’s definitely a growing segment of our market. We’re starting to see a large number of purchasers from 25 to 40 who are spending good money for homes. This is a big part of our recovery.”

What has slowed young people down until now has been their burden of student debt and falling incomes, forcing many to remain under their parents’ roofs. More than 2.1 million adults in their 20s lived with their parents last year, according to a July 2014 report by the Joint Center for Housing Studies of Harvard University. Student loan balances also increased by $114 billion.

While people in their late 20s and early 30s are lagging behind early generations when it comes to buying their first homes, this scenario is beginning to improve as young people decide they can buy a home for less than they can rent. Rates on mortgages continue to be low, and the cost of buying in many areas, including the tri-county area, is still affordable.

Young buyers have expressed an interest in getting into the market, especially as they get married, increase their earning power and begin to settle down with families. More than ever, young Americans are taking their time so they can gain stronger financial footing before putting down roots in homes and neighborhoods.

“We’re always dealing with younger folks who are new to the market,” said Patrik Welty of Legacy Realty. “Our ‘typical homebuyer’ is all over the map, as far as age groups go. Where we’ve seen a decline is in those people who would normally be ‘trading up’ for a bigger home, who are either underwater on their current mortgage or have severely damaged credit from the recession we’re just coming out of. Those ‘middle people’ are the ones who are unable to buy right now. There are still lots of programs out there for those first-time buyers.”

Programs for first-time homebuyers can lower the requirements for a substantial down payment, sometimes 5 to 10 percent rather than the standard 20 percent. Some programs available to first-time homebuyers in Michigan include:

• The USDA Rural Development Loan offers zero down and 620 minimum credit score in targeted rural areas.
• FHA loans offer low down payment options and a $80 minimum credit score for prospective homeowners who qualify.
• VA loans offer zero down fixed rate programs for veteran buyers or active duty military personnel who qualify.
• FHAStreamline 203K Renovation Financing covers repairs of $5,000 to $35,000, which may be included in the transaction.
• Michigan State Housing Development Authority provides up to $7,500 in assistance.
• Community Development Block Grant Program offers first-time homebuyer grants in targeted Michigan communities needing assistance.

For more information about these or other programs, contact your Realtor or lender.
Building our Community
one Home at a time!

In Memory of Mike Doherty

Mike Doherty
Mike was the driving force behind our Eastern Michigan Team. It was his dedication and confidence in our Agency that kept us thriving and always moving forward. His great sense of humor will be greatly missed. Marjorie, Breanna and Matthew in your thoughts and prayers.

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**Fenton**

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3 Bed, 3 Bath, 1300 Sq. Ft. Home

In Family Friendly Neighborhood. Close To Both X-Ways For Easy Access. Walking Distance To Downtown And More.

**New Price**

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Nicely Finished 3 Bedroom Home w/Finished Lower Level. Many Updates. Ready For New Owners!

**New on Market**

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4 Bed, 3 Bath, 2280 Sq. Ft. Home

In Westminster Park. Lg. Kitchen, FireLit Great Rm., 1st Flr. Laundry, Formal Dining & Living Rm.

**Lake Fenton Schools**

$194,500


**Fenton**

$169,900

Desirable Split Ranch Design W/ 3 Bedrooms, 3 Baths. Vaulted Great Rm., Formal Dining, Open Kitchen, Fin. LL/Wet Bar.

**Byron**

$179,000


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OPEN HOUSE! SUNDAY 1-3PM

3378 WENDELL DR, FENTON - $499,999
80 FRONTAGE ON LAKE FENTON, 4 BEDROOMS, 3.5 BATHROOMS & 3,000+ SQ. FT. WITH WALKOUT

OPEN HOUSE! SUNDAY 1-3PM

15036 CUTLER DR, LINDEN - $142,999
3 BEDROOMS, 1.5 BATHROOMS, NEW CARPET, PRIVATE BACK YARD & 1,474 SQ. FT.

OPEN HOUSE! SUNDAY 1-3PM

280 VALLEY STREAM DR, HOLLY - $225,000
4 BEDROOMS, 2.5 BATHROOMS, CLOSE TO DOWNTOWN HOLLY & 2,272 SQ. FT.

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1056 W SILVER LAKE RD | FENTON - $499,999
103 FRONTAGE, 4 BEDS, 7 BATHS & 7,600 SQ. FT.

LAKESIDE ESTATES - $574,999
109 FRONTAGE, 4 BEDS, 5.5 BATHS & 6,200+ SQ. FT. WITH WALK OUT

LAKESIDE ESTATES - $774,999
115 FRONTAGE, 4 BEDS, 3.5 BATHS & 4,400 SQ. FT.

FACILITIES

SOLD
Fenton - $167,500

SOLD
Lobdell Lake - $445,000

PENDING
Lake Fenton - $499,999

PENDING
Lake Fenton - $499,999

11335 Wendell Dr, Fenton - $499,999
11583 W Silver Lake Rd, Fenton - $499,999

OPEN HOUSE! SUNDAY 1-3PM

1156 W SILVER LAKE RD | FENTON - $499,999
101 FRONTAGE, 4 BEDS, 2.5 BATHS & 2,000+ SQ. FT. WITH WALKOUT

VACANT LAND FOR SALE

EMERALD POINTE - $99,999
120+ FRONTAGE ON LAKE PONEMAH

HUMBOLDT POINT - $149,999
140+ ACRES IN GATED HUMBOLDT GROVES

LAKESIDE ESTATES - $574,999
119+ ACRES IN GATED LAKEFRONT COVE"
Tips to avoid being ‘house poor’

• Buy less of a house than you can actually afford and budget your expenses carefully

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

If you have “more month at the end of your money,” it may be because you spent a larger portion of your income on your house than you could really afford.

Mortgage payments are just the beginning of the expenses that come with a house. Don’t forget homeowner’s insurance, property taxes, home maintenance and utilities. That doesn’t include decorating your home or buying basic tools and gadgets, like lawn mowers in the summer and snow throwers in the winter.

After meeting all of these financial obligations, home owners sometimes have little or no money left as discretionary income.

“Make sure you have enough money in your savings for any repairs,” advised Kristy Cantleberry of Re/Max Grande in Grand Blanc. “You don’t want to max out your savings at closing.”

This takes away the fun and freedom of having your own home, and makes you “house poor.”

A mortgage alone won’t generally break people, said John Wentworth of ReMAX Platinum in Fenton. “It’s all the other things they spend money on. You don’t want to tap out your purchasing ability if you have other commitments to make. The ‘it’s only $200 a month’ mentality can become a problem when it’s added to your mortgage and five other payments, for example. It really comes down to the lifestyle people choose to live.”

Here’s how to avoid that trap:

#1: Don’t buy more house than you can afford.

Experts recommend that your total monthly housing expenses (mortgage payment, insurance, taxes) do not exceed 25 to 40 percent of your take-home income.

Financial guru Dave Ramsey says that 25 percent should be your goal. Remember that mortgage pre-approval is based on your gross income, not take-home pay. Just because your lender says you can afford a $200,000 house doesn’t mean you should buy a $200,000 house. Your take-home pay and your own individual circumstances should determine how much monthly housing expense you actually can afford.

#2: Look at a savings account

Having a healthy savings account will allow you to make home maintenance repairs as needed, while having a cushion in place in the event of an emergency. Don’t let your monthly housing expenses drain your savings, however.

#3: Avoid lifestyle inflation

As your income increases, it’s tempting to start “living larger,” increasing your expenses with a more lavish lifestyle. Rather than spending a raise, put that extra income into savings as a safeguard.

#4: Minimize your consumer debt

Homeowners who carry a significant amount of consumer debt can quickly become house poor. They find they have little or no money left over after making their house payments and credit card payments. This cycle of not having enough money to pay other expenses, which then is put on a credit card, can lead to financial crisis. Keep your consumer debt as low as possible.

#5: Prepare for income changes

It’s never fun to face a clear picture in your mind of how long you plan to live the house. Try to forecast what your income may look like over time. Do you anticipate a drop in income for any reason? Will your household transition from two incomes to one when you start a family? You should be prepared for these income changes before you buy a house.

#6: Budget for home maintenance

Home repairs and maintenance expenses should not come up as a surprise. They are a guaranteed part of home ownership. Include home maintenance in your budget to easily cover small home repairs, so that money is available when it is needed. Set aside extra money for a large expense like a new roof.

Don’t let your home’s energy go ‘out the window’

• Get a free or low-cost energy audit and start saving money now

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

Throughout your house, air is escaping out of every nook and cranny, hole, crack and gap. It’s leaking through walls, ceilings and floors, and seeping out of ductwork, fireplaces, vents and even electrical outlets.

Before the cold weather season really gets a grip on mid-Michigan, you might want to see where all that air is going and how much it’s costing you in high energy bills. With a few energy-saving tips, homeowners can save 10 to 30 percent on their energy bills in existing homes and 30 to 50 percent in new home construction, according to the U.S. Department of Energy.

Consumers Energy will conduct a Home Energy Analysis for homeowners, priced at $25, which can be waived under certain circumstances. If you’re selling your house, you may want to get an energy audit before putting your home on the market. Buyers may choose to protect their investment by understanding all the energy-related repairs they may have to make when they move in. Besides saving money in monthly bills, these measures in the long run should also make your home more durable, valuable
A Look back at the TOP 10 SONGS

Week of Nov. 1, 1958
As determined by Billboard

1. It's All In The Game - Tommy Edwards
2. It's Only Make Believe - Conway Twitty
3. Topsy II - Cozy Cole
4. Tom Dooley - Kingston Trio
5. Rockin' Robin - Bobby Day
6. Chantilly Lace - Big Bopper
7. Tea For Two Cha Cha - Tommy Dorsey Orchestra
8. The End - Earl Grant
9. Tears On My Pillow - Little Anthony And The Imperials
10. Bird Song - Everly Brothers

ENERGY
Continued from Page 12B
and environmentally friendly.

“It’s an exciting new field,” said Rob Riley, account manager for Consumers Energy. “We’ve been doing them for about four years now, but the interest in them is growing full steam ahead, especially this year after the winter we had.”

A Home Energy Analysis will include a thorough on-site assessment of your building envelope, water heater, lighting, windows, appliances, electricity, insulation and ventilation.

Homeowners will also get several same-day improvements valued at about $50, installed that day that will deliver up to $150 in first-year energy savings, at no extra cost. These improvements include energy-efficient CFL bulbs, kitchen and bathroom faucet aerators, energy-efficient showerheads, water heater pipe wrap and high efficiency LED nightlights.

The analysis will include a summary report that will explain your home’s current energy use, a recommendation of energy upgrades, information about Consumers Energy rebates for qualifying upgrades, suggestion of low or no-cost do-it-yourself steps you can take to help save you money.

For a more thoroughly energy evaluation of your home, you may want to have an energy audit, which can be performed by trade allies with Consumers Energy or other Building Performance Institute (BPI)-certified energy professionals. “This is a comprehensive whole-house audit, using a series of diagnostic tests, including a blower door test to check for air leakage in your home,” said Riley.

The cost for the more comprehensive Home Energy Audit varies from about $99 to $350, depending on the size of your home and the participating contractor you select.

For more information about getting a Home Energy Analysis, call 1-888-316-8014 or email consumersHEA@icfi.com. To find a BPI-certified contractor, visit www.bpi.org.

PUZZLE ANSWER KEYS
King Crossword, Wednesday Jumble, Wednesday Sudoku puzzles are located in last Wednesday’s issue. All other puzzles are throughout this edition.

Read your hometown newspaper online www.tctimes.com

Click the red EZ Read link at the top and flip through the pages of the Times.
NOTICE TO ELECTORS OF TYRONE TOWNSHIP
LIVINGSTON COUNTY, MICHIGAN
NOTICE OF GENERAL ELECTION
TO BE HELD NOVEMBER 4, 2014

ALL ELECTORS ARE HEREBY GIVEN NOTICE that a General Election will be held in all voting precincts of Tyrone Township, Livingston County, Michigan, on Tuesday, November 4, 2014 from 7:00 a.m. to 8:00 p.m., at which time candidates of the Republican, Democratic, Libertarian, U.S. Taxpayers, Green, and Natural Law Parties who seek election to the following partisan offices are to be voted for in Tyrone Township: Governor/Lt. Governor, Secretary of State, Attorney General, U.S. Senator, U.S. Representative in Congress (8th District), State Senator (22nd District), State Representative (47th District), State Board of Education, University of Michigan Regents, Michigan State University Board of Trustees, Wayne State University Board of Governors, County Commissioner (3rd District), and other partisan offices that may by law be required to be elected at this General Election. Candidates seeking election to the following nonpartisan offices are also to be voted for at the General Election: Justice of the Supreme Court, Appeals Court Judge (4th District), District Court Judge (53rd District), Mott Community College Board of Trustees, School Board Members (Fenton, Linden, and Hartland), Cromaine District Library Board Members, and such other nonpartisan offices that may by law be required to be elected at this General Election.

The following ballot proposals will be presented at the General Election:

TYRONE TOWNSHIP
PUBLIC SAFETY PROPOSAL

Shall a special assessment district be created, encompassing all of Tyrone Township, for purposes of purchasing public safety services and general operations for fire protection, and annually assessing each parcel of land as follows:

a) Vacant parcels, $85;

b) Parcels with residential structures, $175;

c) All other parcels, $300;

d) For those parcels containing structures or manufactured homes with multiple units, an additional sum of $20 per unit will be assessed,

with the assessments levied for a period of 6 years commencing in 2015 and continuing through and including 2020? The first year of the assessment shall generate estimated revenues of $684,880. During the term of this assessment, the assessment may be increased in an amount not to exceed 10% of the original assessment or decreased by an amount deemed appropriate by the Tyrone Township Board.

CROMAINE DISTRICT LIBRARY
BALLOT PROPOSAL

Shall the Cromaine District Library, County of Livingston, Michigan, borrow the sum of not to exceed Twelve Million Dollars ($12,000,000) and issue its general obligation unlimited tax bonds therefor, payable in not to exceed twenty (20) years from date of issuance exclusive of refunding, for the purpose of paying all or part of the costs of acquiring, constructing, furnishing and equipping an expansion and improvements to the Cromaine Library, including related parking and site improvements? The estimated millage to be levied in 2015 is 0.85 mills ($0.85 per $1,000 of taxable value) and the estimated simple average annual millage rate required to retire the bonds is 0.76 mills ($0.76 per $1,000 of taxable value).

STATE PROPOSAL 14-1

A referendum of Public Act 520 of 2012, establishing a hunting season for wolves and authorizing annual wolf hunting seasons.

STATE PROPOSAL 14-2

A referendum of Public Act 21 of 2013, granting the Natural Resources Commission the power to designate wolves and certain other animals as game without legislative action.

Voters may obtain a full text of the ballot proposals on Livingston County’s website (co.livingston.mi.us) by accessing the County Clerk’s web page (under elections) or by contacting the Tyrone Township Clerk’s Office at (810) 629-8631.

List of polling locations:

Precinct #1
(Linden School District voters)
11075 Runyan Lake Road, Fenton

Precinct #2
(Fenton School District voters residing north of White Lake Road)
10235 White Lake Road, Fenton

Precinct #3
(Fenton School District voters residing south of White Lake Road)
10235 White Lake Road, Fenton

Precinct #4
(Hartland School District Voters)
10408 Center Road, Fenton

All of the above polling locations provide voting access for individuals with disabilities and contain voting instructions in alternative formats, including audio and Braille.

Voters are reminded of the identification requirement. You will be asked to present photo ID at the polls, such as a Michigan driver’s license or identification card. Voters may also show the following forms of photo ID: driver’s license or identification card issued by another state; federal or state government issued photo identification; U.S. passport; military identification card with photo; student identification card with photo from a high school or an accredited institution of higher education, such as a college or university; or tribal identification card with photo.

Anyone who does not have an acceptable form of photo ID or who is not carrying one can still vote. They will sign a brief form indicating that they are not in possession of a photo ID. Their ballots will be included with all others and will be counted on Election Day.

Applications for absent voter ballots are available for the November 4, 2014 General Election and may be obtained at the Tyrone Township Clerk’s Office Monday through Thursday, from 9:00 a.m. to 5:00 p.m. Requests for absent voter ballots must be in writing.

Keith L. Kremer,
Tyrone Township Clerk
LEGAL NOTICE
GROVELAND TOWNSHIP

At a regular meeting of the Groveland Township Board, held on Tuesday, October 14, 2014, the following change was approved by a vote of 5 to 0.

Z 2014-001, BRAD BENDER, SEC. 18. 02-18-200-002; DIXIE HWY., HOLLY, MI. REZONE REF/B1 TO B2 (Business 2).

This zoning change will become effective 30 days after publication in the Citizen and Tri-County Times as required by law. Copies of the amendment are available for inspection at the Groveland Township Office, 4695 Grange Hall Rd., Holly, MI during regular business hours.

AdVERTISEMENT FOR BID FOR LAKE FENTON COMMUNITY SCHOOLS

Project Information
Sealed bids will be accepted from qualified bidders by Lake Fenton Community Schools for the Lake Fenton High School Auditorium Stage Acoustical Treatment Project located at 4070 Lahrner Road, Linden, Michigan. Proposals must be clearly marked “Lake Fenton High School Auditorium Stage Acoustical Treatment Bid” and may be mailed or delivered in person to:

Lake Fenton Community Schools
Attn: Wayne Wright, Superintendent
11425 Torrey Road
Fenton, MI 48430

Bid Information:
Bids will be received until the hour of 1:00 p.m. local time on Wednesday, November 19, 2014 and will be publicly opened and read aloud in the Alberta B. Martin Board Room, 11425 Torrey Road, Fenton, MI 48430. Bids received after this date and hour will be returned unopened. No faxed bids will be allowed. Lake Fenton Community Schools reserves the right to reject any and all bid proposals.

Specifications:
Please email kwade@lakefentonschools.org for an electronic copy or to request a hard copy of the request for proposal. All project specific questions should be directed to Mrs. Julie Williams, Assistant Superintendent at jwilliams@lakefentonschools.org or 810.591.2533.

End of Advertisement
INVITATION TO BID
SOLID WASTE AND RECYCLING SERVICES
CITY OF LINDEN

October 30, 2014

The City of Linden will receive sealed bids at the City Clerk’s Office, 132 E. Broad Street, PO. Box 507, Linden, Michigan 48451, for the proper disposal of solid waste and recycling items as supplied by the citizens of the City on November 21, 2014 AT 10:00 A.M.

Bids will be publicly opened and read at that time at the Linden City Hall, 132 E. Broad Street, Linden, Michigan. Bids shall be submitted in sealed envelopes and plainly marked “SOLID WASTE AND RECYCLING BID - CITY OF LINDEN.”

Bids are being solicited only from responsible and established bidders known to be experienced and regularly engaged in the work of solid waste and recycling services. Satisfactory evidence that the bidder has the necessary capital, equipment and personnel to do the work may be required.

Proposal forms and specifications are on file for the inspection of bidders at the City Clerk’s Office. Services. Satisfactory evidence that the bidder has the necessary capital, equipment and personnel to do the work may be required.

All bid proposals must be accompanied by a bond, bank cashier’s check, bank draft or certified check for Ten Percent (10%) of the first year contract amount furnished by the City.

The City Council reserves the right to reject any and all bids and to accept any bid which, in their opinion, is most advantageous to the City.

Obituaries, Funeral Services and Memorials

John Donald McGaffey
1932-2014
John Donald McGaffey - age 82, of Fenton, died October 26, 2014. John was born March 14, 1932 in Detroit, the son of Donald and Rosalee McGaffey. He is survived by his wife, Martha; children, six grandchildren, six great-grandchildren; brother, Dan. John owned and operated John D. McGaffey & Co. in Fenton for 24 years. John elected to donate his body to the University of Michigan for the benefit of students in advanced anatomical studies. He was a veteran of the U.S. Army, serving in the Korean War and was a member of Fenton V.F.W. Post #3243. Services will be held at a later date at Great Lakes National Cemetery with military honors. Online condolences may be posted on the obituary pages of www.sharpfuneralhomes.com.

Trish (McLean) Peabody
1961-2014
Trish (McLean) Peabody - age 53, of Fenton, died October 29, 2014. A memorial gathering will be held Sunday, November 2, 2014 at Sharp Funeral Homes, Fenton Chapel, 1000 Silver Lake Rd., Fenton from 1-5 PM with a service at 2:30 PM. Trish was born August 28, 1961, the daughter of Donald and Eby (Guear) McLean. She was employed by Lear, where she was known as the purveyor of caramel apples and peaches. Trish loved to fish and was an outdoor enthusiast. She took great care of those around her, loved her family and provided immense support for her parents over the years. Her quick wit and the joy she brought to so many lives will never be forgotten. Surviving are: daughter, Cassie and her father, Bill Peabody; father, Donald McLean; siblings, Sue McLean, Carrie Tarkelsty, Mike McLean and Vicki Quimette; nieces, nephews and the big Peabody family. She was preceded in death by her mother. Those desiring may make contributions to the American Cancer Society.

Margaret Gearhart
1929-2014
Margaret Gearhart - age 85, of Fenton, died October 25, 2014. Margaret was born March 30, 1929 in Detroit, the daughter of Don- ald and Rosalee McGaffey. She was preceded in death by her parents and brother, Dan. Margaret was a veteran of the U.S. Army, serving in the Korean War and was a member of Fenton V.F.W. Post #3243. Services will be held at a later date at Great Lakes National Cemetery with military honors. Online condolences may be posted on the obituary pages of www.sharpfuneralhomes.com.

James Byrne
1924-2014

Gayle Fisk
1940-2014

Jennie Buczek
1935-2014

Gary Arnold
1941-2014

Aletha Bionda
1933-2014

Robert Jones
1940-2014

Leona June Priestley
1919-2014
Leona June Priestley - age 95, of Fenton, died on October 28, 2014. Funeral services were held 4 PM Thursday, October 30, 2014 at Sharp Funeral Homes, Fenton Chapel, 1000 Silver Lake Road, Fenton. Visitation was held 4-8 PM Wednesday and 2 PM until time of service on Thursday. Those desiring may make contributions to the American Cancer Society.

Walter Baker
1926-2014

David Hazel
1932-2014

Michael Doherty
1939-2014

Clariesse Curns
1941-2014
Pushy play dates
challenge people-pleaser

DEAR AMY:
My 10-year-old daughter, ‘Amber,’ has a good friend, ‘Hannah.’
Hannah constantly wants play dates. Every single weekend, her
mother asks if Amber is free. Amber enjoys Hannah, but also enjoys
spending time at home. Amber has started to feel overwhelmed by
Hannah’s constant demands and won’t pick up when she calls. I feel
awkward, too, because Hannah’s mom will call or text me multiple
times a week asking for a play date for the girls. I have found
myself saying yes to be polite, or lying and saying that we have plans.
I know this is not a good solution.

How do I help set a clear, reasonable
boundary? I worry that I’m too big of a people-pleaser. — Can’t Say No

DEAR CAN’T:
Some parents just don’t seem to have the
staying power to be with their children
for the entire weekend. Not
surprisingly, these needy and
boring parents tend to have
needy and bored children.
Fortunately, you aren’t one of
those parents, and you don’t
have one of those children.
Your duty is to establish,
protect and defend the culture
within your own household.
When others want to encroach
upon it, you will have to
create a ‘rule’ for everyone
to follow: “Amber” can have
one overnight with a friend
every other week. She can do
one daytime play date on a weekend, if we
are free. In addition to providing reasonable
boundaries for people who don’t recognize
them, you will also be providing ‘cover’ for
your daughter. (When Hannah bags Amber,
she can very safely tell her, ‘My mom won’t
let me.’)

INGREDIENTS:
• 2 cups cooked rice
• 4 C. cooked diced chicken
• 1½ C. diced ham
• 1 can condensed cream of chicken soup
• ½ cup milk
• ½ cup chicken broth
• 6 oz. sliced swiss cheese cut into strips
• 4 oz. grated cheddar cheese
• 20 crackers, crushed
• 2 T. melted butter

DIRECTIONS
1. Lightly grease a 13X9-inch baking dish.
Preheat oven to 375 degrees.
2. Spoon rice into bottom of baking dish.
3. Top rice with chicken and ham.
4. Evenly layer swiss cheese and cheddar cheese
   on top of meat.
5. In a medium bowl, stir together chicken soup,
milk, and chicken broth.
6. Pour soup mixture on top of cheese.
7. In a small bowl, mix together cracker
crumbles and melted butter. Sprinkle on
top of casserole.
8. Place in oven and bake for 30 minutes or
until hot and bubbly.

Recipe from spicysouthernkitchen.com

Laser hair removal not always effective

DEAR DR. ROACH:
We spent a considerable
amount of money on our
teen daughter’s laser hair-
removal procedures, but
the poor thing takes after
her swarthy father, and the
removal seems to have
no effect. Is there
any real science behind
this treatment? — S.O.

ANSWER:
There certainly is real
science, and laser hair
removal is effective,
but its effectiveness is limited, and it’s
important to have realistic expectations.
Laser treatment usually doesn’t remove
hair entirely, forever. Most people will
have less hair, thinner hair and lighter
hair. About two-thirds of people will
have at least a 50 percent reduction in
the treated areas after
a single laser course.
With multiple courses,
90 percent of people will
get up to a 50 percent
reduction. Lasers tend
to work best for light-
skinned people with dark
hair. Even people with
apparently complete
results usually get hair
growth after six to 12 months.
Your daughter
appears to be among
those who have a poor
response to laser. Besides
growing back, other options include chemicals to remove
the hair, medications to prevent hair
growth and electrolysis, which is the
only permanent hair-removal method —
and even that depends on the technique of the
technician. A dermatologist can help guide
the right treatment for your daughter.

SUNDAY SCRAMBLER
Unscramble the letters within each rectangle to form four ordinary words.
Then rearrange the boxed letters to form the mystery word, which will complete the gag!

DID YOU KNOW?
- There are 270 bones in the human body.
- The average person blinks about 15 times a minute.
- A dog’s wagging tail can signal a variety of emotions.
- The average person loses 50 to 100 hairs a day.

Answer key located in this edition
Now Available At

MEDAWAR JEWELERS

FENTON

3206 West Silver Lake Road
Fenton, Michigan 48430
(810) 593-7400
www.medawars.com