

## Joyner bright spot in Salem girls hoops loss at Howell

SPORTS, 1B

CANTON

# OBSERVER

SUNDAY, FEBRUARY 10, 2019 ■ HOMETOWNLIFE.COM

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## Teen girl attempts suicide to escape stalker

Tresa Baldas Detroit Free Press  
USA TODAY NETWORK

In the hallways at school, he called her a slut.

He waited for her outside her classrooms, followed her around campus and told her that he hoped she would be raped, court records show.

Then one day, someone wrote the word "whore" in dog feces on her garage door — and egged and toilet-papered her house.

Broken, the girl tried to take her life

days later, swallowing a bottle of Adderall pills.

"Why won't (he) leave me alone?" she cried out in the hospital, where she hallucinated for days after her suicide attempt. "I can't take it anymore. Everyone hates me. I am a whore. They need to know my 13 reasons why."

These gut-wrenching details are spelled out in a federal lawsuit filed Jan. 17 against the Plymouth-Canton Community Schools district, which is accused of mishandling the girl's numerous sexual harassment complaints.

The plaintiff is a 17-year-old girl who says she was stalked, bullied and sexually harassed for 16 months by an ex-boyfriend during her freshman and sophomore years at Canton High School, where she was an A and B student and a member of the award-winning marching band.

According to the 31-page lawsuit, the girl and her mother made 10 complaints to the school about the boy, but nothing was ever done. One school officer allegedly told the mom "kids will be kids," while another told the mother he

thought her daughter was lying about the harassment.

But the harassment was "extreme and ongoing," even after the suicide attempt, the lawsuit states, alleging that, after the girl's hospitalization, the boy continued to follow her at school, show up at her band activities and once shoved her into a metal fence and injured her hand.

"The fact that this district would let this kind of egregious harassment and

See TEEN GIRL, Page 2A



Seirrah Johnson is all smiles as she rings up a customer's order at Burgerim in Bingham Farms.

DAN DEAN/HOMETOWNLIFE.COM

## Schoolcraft grad opens new burger restaurant

David Veselenak Hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Throughout his career, Steve Sloney has cooked for some extraordinary people and at some extraordinary places.

The Schoolcraft College graduate prepared meals for the likes of former Gov. Jennifer Granholm, Detroit Mayor Mike Duggan, John F. Kennedy Jr. and actor and former California Gov. Arnold Schwarzenegger. He's worked in kitchens in places like the Renaissance Club in downtown Detroit, Indianwood Golf and Country Club in Lake Orion and Homedics World Headquarters in Commerce Township.

But after several decades, the West Bloomfield resident knew he wanted more responsibility overseeing a business. And he found just the restaurant to do it in: Burgerim, a chain of fast-casual restaurants dedicated to serving a variety of small hamburgers made of all different ingredients and tastes.

"I wanted to become an owner. I wanted to move into the business side," said Sloney, who grew up in Redford and graduated from Thurston High School. "I started looking at some opportunities and I saw this and I'd never seen it in Michigan."

After several months of preparation, Sloney opened his Burgerim restaurant at 30754 Telegraph in

See BURGER, Page 5A

## Pop-up showcase

Exotic chocolate, jewelry, cotton candy, candles and more emerge from successful locals



Some of Guilt Chocolates' creations: At left, a caramel, and a raspberry pinot noir truffle. JOHN HEIDER/HOMETOWNLIFE.COM

Susan Bromley Hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Unique sweets, unconventional candles, exotic jewelry and menswear with flair are popping up as Valentine offerings from local business owners this weekend in Detroit.

"DFH LOVE: unlimited" is a pop-up shop event hosted Feb. 8-10 at the Detroit Foundation Hotel which showcases several vendors who don't have storefronts but are taking advantage of a trend in utilizing space in other buildings or parks to display their wares.

Jeff Newsom, CCO of ELOPAT Venture Investment Group, organized this pop-up event around the theme of Valentine's Day, featuring small businesses which offer goods that can make great gifts for that special someone, many with a special twist.

Among the offerings:



Leather gardenia is one of the unique candles offered by Detroit Smells, aka DS12, a Farmington-based company.

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### Guilt Chocolates

Joe Nader of Plymouth and Scott Breazeale of Canton, former chefs for the Detroit Lions, started their own business, Guilt Chocolates, just over a year ago.

Nader, who was the Lions' executive chef, and Breazeale, the sous/pastry chef, had received positive feedback from suite holders after providing high-end chocolate bon-bons and ran with it.

They create the glossy, out-of-this-world looking delicacies at a commercial kitchen in Redford. Pieces in their winter collection include "Espresso," "Banana Coconut," and "Mexican chocolate," with cinnamon, chili and dark chocolate ganache.

For the Valentine's event at Detroit Foundation Hotel, the entrepreneurs plan to bring more romantic flavor combos, including their best-seller, "Raspberry pinot noir," and "Dark and Stormy," which they say is a riff on a classic Detroit cocktail, featuring ginger, lime, and rum from Two James, a Detroit distillery, as well as 55% dark chocolate ganache.

All the chocolates are handcrafted in

See POP-UP, Page 6A



# Teen girl

Continued from Page 1A

bullying go on for as long as it has is astonishing to me in this day and age," said the girl's attorney, Jennifer Salvatore, adding the lawsuit was a last resort for her clients. "They made 10 complaints. They had to get a PPO (personal protection order). I think sometimes litigation is the only way to call institutions' attention to the fact that they have a legal responsibility here and that kids' lives are at stake."

The lawsuit also raises questions about Plymouth-Canton's commitment to combating bullying, sexual harassment and teen suicide.

"Tragically, (the girl's) suicide attempt was not an isolated incident.

Three Plymouth-Canton high school students have taken their lives in the past year," the lawsuit states, adding the district's failure "to address gender-based harassment could well have cost another student her life."

According to Salvatore, another high school student in the Plymouth-Canton district recently filed a complaint over similar issues with the Department of Education's Office of Civil Rights.

The Plymouth-Canton Community Schools district declined comment on allegations in the lawsuit, but issued this statement to the Free Press.

"The district does not tolerate harassment of any kind. All allegations of harassment are taken seriously, are investigated thoroughly, and re-

sponded to with appropriate action," the Plymouth-Canton school district stated, adding it is "unable to comment on any specific student matter."

According to Salvatore, it remains unclear what, if any, action was taken against the boy in this case.

"My client's mother was told, 'We'll talk to him.' But we don't really know what happened," Salvatore said, noting the school district has "incredibly robust" Title IX policies in place.

"The problem is that the administrators don't follow them — they don't seem to understand their obligations under the law," said Salvatore, who is calling on schools to be more proactive in fighting sexual harassment, especially in the wake of the #metoo movement.

"Schools are really in the best position to address this kind of conduct," Salvatore said. "The school has a legal responsibility to address it."

### More than a year of abuse

According to the lawsuit, here is what led the now-high school junior to sue her school district over a boy who allegedly taunted her for more than a year, to the point of wanting to die.

In summer 2016, just before the start of her freshman year in high school, a 14-year-old girl started dating an older boy from Salem High School, which is part of the Canton-Plymouth school district.

The relationship was short-lived. In August, after three to four weeks of

dating, they broke up.

Then the school year started.

The girl went to Canton High School, which is in the same educational park as Salem High School. The schools share facilities and students can register for classes on both campuses.

When she returned to school, her ex-boyfriend began to stalk and intimidate her by calling her names like "slut" and "whore" in the hallways, flipping her off and waiting for her outside of her classrooms.

At a football game, the boy allegedly hurled the same insults to the girl as he pointed at her and shouted vulgar names while she played in the marching band.

In December 2016, the girl went to her counselor and filed a complaint after learning the boy had told one of her friends that he hoped she "gets raped again." During their relationship, the girl had confided in the boy that she had been sexually assaulted when she was a toddler — information he would later taunt her with.

After the girl went to the counselor about the rape comment, the counselor called her mother and told her that she would "handle it." The school principal also called the mother to apologize and said the school would "handle it," according to court documents.

The boy was verbally reprimanded.

Two months later, at a school dance, the boy taunted the girl again about being molested. In front of a large group of students, he looked at the girl and yelled, "I hope

she gets raped again!"

The following Monday at school, the girl reported the harassment to her counselor.

The principal and counselor called the mother again and said they would take care of the situation and that the boy had been warned to stop.

No Title IX procedures were taken.

Then came complaint No. 3.

Throughout March 2017, the boy continued to verbally harass the girl in the hallways, wait outside her class and follow her around, court records allege.

On March 31, 2017, the day before spring break, he and his friend flipped off the girl and called her a "whore" — an incident that was captured on surveillance video.

Then came the incident that broke her. During spring break, the word "whore" was written in dog feces on the garage door, her home was egged and toilet-papered and all of the tires on the car parked in her driveway were flattened.

After break, she reported the incident to her school counselor. A school resource officer said an investigation would follow. Meanwhile, the girl was plotting her suicide.

### Suicide attempt was prompted by bullying

Days after the graffiti incident, the girl researched how many Adrederal pills it would take to kill herself. She located a family member's prescription bottle, swallowed dozens of pills and posted on social media that she had taken the

pills and wanted to die.

That same morning, despite the toxic levels of drugs in her system, she went to school, attended two classes and spent four hours walking around with friends as she was too agitated to sit in class.

While wandering confusedly around the school, three school personnel saw her, but no one sought medical attention.

At the end of the school day, her friends got her on a school bus, though she has no recollection of how she got home. Her mother noticed something was wrong, realized what happened and rushed her to the University of Michigan Hospital.

Upon arrival at the hospital, the girl's kidneys were shutting down. She hallucinated for several days, but doctors were able to stabilize her. She was then admitted to a child psychiatric unit, where she spent two weeks detoxing and receiving therapy.

On April 19, 2017, while the girl was hospitalized, a school resource officer contacted her mother to discuss an incident in which the boy and his friend had flipped off her daughter at school and called her a whore.

The officer said he interviewed the two boys and determined "kids will be kids." He did not know about the suicide attempt, so the mother informed him. The officer said he would write up a report.

To date, no report has ever been furnished to the girl or her mother.

### Return to school, harassment continues

In May 2017, the girl and her mom met with school officials to discuss a plan for her to return to school. Her class schedule was going to be changed to make sure she did not have a class in the same building as the boy. And she'd have access to a "Zen Room" and counselor whenever necessary.

On May 4, 2017, the girl

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## AREA EVENTS

Send calendar items to [LIV-OENews-tip@hometownlife.com](mailto:LIV-OENews-tip@hometownlife.com). Items must be received at least two weeks prior to the event.

### Graduate school open house

Adults considering earning an advanced degree are invited to Madonna University's graduate school open house, set for 5-7 p.m. Monday. Professors will be on-hand to talk with prospective students. Those who apply for admission at the open house will have the application fee waived. RSVP at [madonna.edu/admissions/graduate/open-house](http://madonna.edu/admissions/graduate/open-house).

### Music at the Elks

7-10 p.m. the second Tuesday of each month at the Plymouth Ann Arbor Elks Lodge No. 325 in partnership with the Detroit Blues Society ([www.detroit-bluessociety.org](http://www.detroit-bluessociety.org)). There is a \$5 donation at the door. The Sax Maniacs are scheduled for

Tuesday, featuring Terry Burton on vocals, Ray Wise on guitar and vocals, Joe Bruglio on drums, Don Fischer on bass and Dave Daniele on saxophone, keys and vocals.

The Plymouth Ann Arbor Elks Lodge No. 325 is at 41700 Ann Arbor Road, Plymouth. For more information, call 734-453-1780, go to [plyaa325.com](http://plyaa325.com) or email [jazzattheelks@gmail.com](mailto:jazzattheelks@gmail.com).

### The Park record show

Thousands of vinyl records, CDs, import only releases, T-shirts, posters and other collectibles will be on display at the 11th annual 88.1 The Park record show from 10 a.m. to 4 p.m. Feb. 16 in the cafeteria at Salem High School, 46181 Joy Road, in Canton. Proceeds benefit the student radio station operated by the Plymouth-Canton Community Schools district.

Admission during normal show hours is \$3. Collectors looking to get an early start can gain admission 9-10 a.m. for \$5.

## CANTON PUBLIC LIBRARY EVENTS

The Canton Public Library is at 1200 S. Canton Center Road. For more information, call 734-397-0999 or go to [www.cantonpl.org](http://www.cantonpl.org).

### Baby Storytime

**When:** 10-10:30 a.m. Tuesday  
**Details:** Designed for babies ages 18 months and younger with an adult. Simple stories, songs and rhymes. Registration required.

### Adult Writers Group

**When:** 7-8 p.m. Feb. 12 and 26  
**Details:** Share your work, get feedback and discuss the craft of writing.

### Yu-Gi-Oh! Card Battle

**When:** 7-8:30 p.m. Wednesday  
**Details:** We supply the cards; all you have to do is show up and play. For ages 11 and older.

### Lunch and a Book

**When:** Noon to 1 p.m. Thursday  
**Details:** Bring your own lunch and

discuss Eowyn Ivey's "The Snow Child."

### Dungeons & Dragons Gaming Club

**When:** 7-8 p.m. Thursday  
**Details:** All playing materials provided, but feel free to bring own dice or Fifth Edition Character Sheet. Ages 9 and up.

### Advanced ELL Book Club

**When:** Noon to 1 p.m. Friday  
**Details:** Advanced English language learners read and discuss books in English.

### Sylvan Practice Test: SAT

**When:** Noon to 3:15 p.m. Feb. 16  
**Details:** Sylvan Learning Center will administer a full-length SAT practice test. Participants should bring calculators and pencils. Note that Sylvan administers one form of the SAT diagnostic test, so if you attend more than one session, you will be repeating the test. Ages 14-17. Registration required.

## Teen girl

Continued from Page 2A

returned to school.

Two weeks later, the boy approached her, walking next to her on a path, in the hallway and up the stairs. The girl went to the office and reported the incident. Her mother called the school, again.

More than three weeks later, a school official emailed the mother and said an investigation would be underway, but that she could not disclose how the boy was being disciplined.

Meanwhile, the girl kept running into the boy at school.

On June 2, 2017, she filed a police report with the school resource officer, detailing the harassment.

But the harassment would continue the following school year, even though school officials assured her that the boy would not have any classes with her or be in the same building. Her sophomore year, the first day of school, the boy followed her to classes. He then showed up

at her band activities and stared at her.

On Sept. 18, 2017, the girl and her mother attended a meeting with school officials, during which the girl "repeatedly informed everyone present that she did not feel safe at school."

That next day, the boy crossed paths with the girl between schools, came up close to her and shoved her into a metal fence, bruising her hand.

After this incident, the girl stopped attending school out of fear for her safety. She was treated for anxiety and depression and returned to school weeks later on a lighter schedule. She started taking online classes and wanted to continue marching in the band, though she was told she was not permitted to be in the band if she wasn't in school full time.

In early October 2017, a school resource officer asked the mother whether she wanted to press charges against the boy for slamming her daughter into a fence. The mother said yes.

That same month, her mother petitioned the court for a personal protection order against the student, which

was issued Oct. 25, 2017.

On Halloween, the mother followed up with Canton police to find out the status of the investigation involving the metal fence incident.

Police told her the case was closed for lack of evidence, though her daughter had never been interviewed by police or anyone else.

Meanwhile, back at school, the stalking continued. The boy would show up in hallways and stare the girl down. School officials suggested the girl take a different route through school to avoid him, court records say.

On Nov. 2, 2017, the boy passed the girl on a path between schools and grabbed the sleeve of her sweatshirt. She reported the incident to school officials, with her mother on speakerphone.

That was complaint No. 10.

Retaliation followed.

On Nov. 8, 2017, a school resource officer called the mother to tell her that he had concluded his investigation and that he felt the girl had lied. Moreover, he said that he believed the girl was deliberately trying to run into the boy by

showing up to school early.

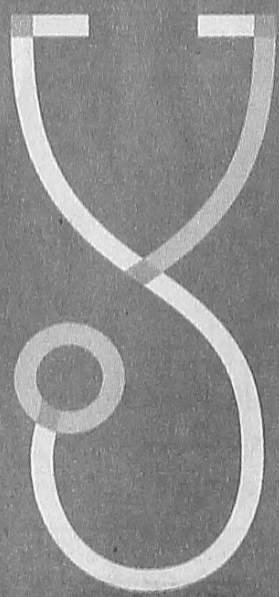
The officer allegedly threatened the girl that if she filed another "false" report, the school would press felony charges against her.

The girl and her mother had enough. They filed a complaint with the Department of Education's Office of Civil Rights and the government opened an investigation last year.

The lawsuit followed, alleging the school district failed to protect the girl from ongoing harassment and assaults, scarring her emotionally and academically.

Currently, the girl is not able to attend school because of anxiety and stress related to the harassment. The district has offered her 10 hours a week of off-site tutoring, but won't let her participate in marching band.

"This district has utterly failed this student," Salvatore said. "Rather than properly address this family's repeated reports of harassment by a male student, district administrators essentially did nothing. They let my client suffer ... until she tried to kill herself."



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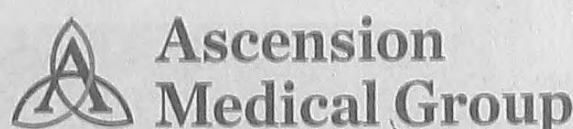
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# Trow Bridge in Bloomfield Hills slated for demolition this year

David Veselenak  
Hometownlife.com  
USA TODAY NETWORK — MICHIGAN

The Trow Bridge, long a connector in a Bloomfield Hills neighborhood, will be no more after 2019.

The bridge, located along Trowbridge Court between Woodward Avenue and Kensington over the Grand Trunk Western railroad tracks, is subject to demolition this year by the Michigan Department of Transportation.

Removal is expected to begin as early as July once a contractor is selected, MDOT officials said at a public meeting about the project Jan. 10 at Bloomfield Hills City Hall.

Removal would take several months, as MDOT would need to work in between times when either passenger or freight trains use the tracks. The project has an \$850,000 budget.

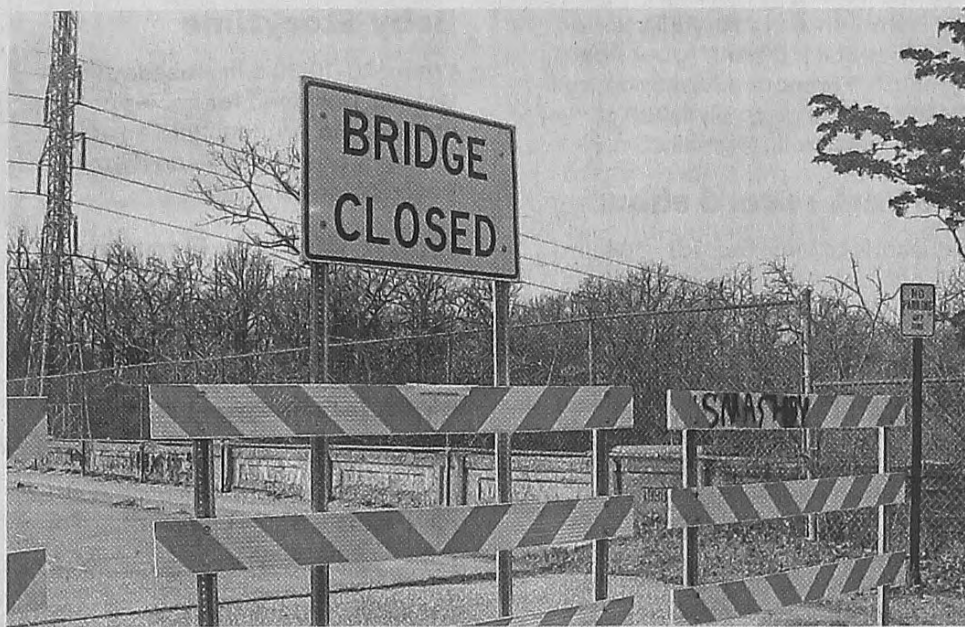
How MDOT got involved with a local bridge in a neighborhood is a story all its own. MDOT's involvement with the bridge dates back to when it was built and is a unique circumstance, said Matthew Chynoweth, a chief bridge engineer with MDOT.

"In the 1920s, there was a plan put together to widen Woodward and to make Woodward a route all the way from downtown Detroit to Pontiac. That's when that was all planned," he said. "The plan to widen Woodward required the relocation of this rail line that was in the proposed Woodward right-of-way. So the railroad was moved into its current spot."

MDOT then made an agreement to build and maintain the bridge to connect the neighborhood after the railroad tracks were moved, thus why its demolition is a state project. Decades go by and, after Act 51 was passed, the local neighborhood claimed ownership over the bridge, but stated MDOT was responsible for its maintenance.

Chynoweth said MDOT has done all it can for the bridge, but it's well past its life cycle and needs to be removed.

"The agreement actually says 'maintain the bridge.' Not 'maintain and/or replace the bridge,' just maintain it," he said. "The key is, the bridge was designed to last 50 years. We



The Michigan Department of Transportation is planning the removal of Trow Bridge in Bloomfield Hills later this year. DAVID VESELENAK/HOMETOWNLIFE.COM

**"The biggest thing that we're likely to include is the city is looking to pave beyond our limits along Trowbridge Court."**

**Jeff Pitt**  
MDOT senior construction project manager

made it last 87."

It's the only type of arrangement MDOT has with a local bridge in the entire state, Chynoweth said.

The bridge was closed in early 2017 to vehicle traffic, which numbered between 40-45 cars a day, Chynoweth said. Expecting some feedback from area residents, he said MDOT received no calls about the bridge's closure.

Today, the bridge is barricaded and is

adorned with graffiti. Chynoweth also said the demolition has nothing to do with the bridge's reputation among local youth, which includes stories of hauntings and other supernatural phenomena scattered across the Internet.

Replacing the bridge will be a cul de sac on one side and the removal of the T-intersection on the other. There had been some talk of a potential replacement or pedestrian bridge, though there's no indication the city of Bloomfield Hills is interested in constructing another span. If there were talks of adding such an additional bridge, demolition work could be delayed.

The city could jump onto the project in another way: paving part of the adjacent road, which could be done by state contractors with the city picking up 100 percent of those costs.

"The biggest thing that we're likely to include is the city is looking to pave beyond our limits along Trowbridge Court," said Jeff Pitt, an MDOT senior construction project manager.

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

## MS&GCU offering college scholarships

The Michigan Schools & Government Credit Union has helped students and educators fund their higher education pursuits through its annual scholarship program. The 33 available scholarships recognize academic achievement, community service and an applicant's commitment to learning.

New this year, the William Cayen Skilled Trades Scholarship honors MS&GCU board member Dr. William Cayen. Known for his passion of helping students, the scholarship benefits students pursuing a career in skilled trades.

"The skilled trades industry in Michigan is growing and in high demand," said Pete Gates, MS&GCU president/CEO. "We are pleased to be able to support our state and our community with a new scholarship that will help individuals reach their educational and career goals."

Offering more than \$106,000 in awards this year, applications are being accepted for the following scholarships at [msgcuscholarships.org](http://msgcuscholarships.org):

■ Educational Solutions Scholarship, for high school seniors planning to attend a two- or four-year college or university. Eighteen \$2,500 scholarships offered.

■ Educator Advantage Scholarship, for certified educators and administrators of early childhood, primary, secondary and post-secondary schools who are continuing their education. Four \$2,500 scholarships offered.

■ Larry Swantek Educational Studies Scholarship, for high school seniors who major in education or current college students with an education major. Four \$2,500 scholarships offered.

■ Rudolph Heino High School Scholarship, for high school seniors who embody the MS&GCU philosophy of "people helping people." Five \$2,500 scholarships offered.

■ William Cayen Skilled Trades Scholarship, for students pursuing a skilled trades certificate in Macomb, Oakland or Wayne counties. Two \$2,500 scholarships offered.

Scholarship details, eligibility requirements, selection criteria and online applications can be found at [msgcuscholarships.org](http://msgcuscholarships.org). The application period runs through March 8.

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Susan Bromley [Hometownlife.com](http://Hometownlife.com)  
USA TODAY NETWORK — MICHIGAN

Shawarma City is now open in Livonia and for the next two weeks, customers can purchase the restaurant's namesake sandwich for under \$3.

Hussein Mansour opened the restaurant at 27470 Schoolcraft Road on Monday, featuring fast middle Eastern food. Shawarma City has a model similar to Subway, with customers viewing and choosing fresh ingredients for their meals right at the counter.

"We have a special garlic sauce and a spicy garlic sauce," Mansour said. "You're gonna love it. We use special spices—but it's a secret recipe."

Mansour, 30, was born in Lebanon to a family who loves to cook. His father and brother are both chefs. Mansour migrated to the U.S. when he was 17. This is his first foray into restaurant ownership and he plans to expand.

"We love Livonia," he said. "I like the people, everywhere you go you feel comfortable."

He hopes his customers will feel the same way when they visit Shawarma City, enjoying restaurant offerings that besides the signature chicken and beef sandwiches include kabobs, falafel, poutine, tabouli, fattouch salad, garlic potatoes, hummus, baklava and more.

Platters can be ordered in addition to individual items.

"I can put anything on a plate," Mansour said. "I just want to make sure that people will be happy and comfortable and full."



Livonia's Shawarma City chef Sam Mansour carves out some beef and lamb shawarma at the 27470 Schoolcraft Road eatery. Shawarma City opened Feb. 4.  
JOHN HEIDER/  
HOMETOWNLIFE.COM

Shawarma City, 27470 Schoolcraft Road, Livonia is open 10 a.m.-9 p.m., Monday-Thursday; 10 a.m.-1 a.m., Friday and Saturday; and 11 a.m.-8 p.m. Sunday. Dine in, carryout, or have your order delivered to your door.

Call 734-743-5541 or visit Shawarma City for a full menu.

Contact Susan Bromley at [sbromley@hometownlife.com](mailto:sbromley@hometownlife.com). Follow her on Twitter @SusanBromley10.

## Burger

Continued from Page 1A

Bingham Farms, the first in Michigan. Originally launched in Israel in 2011, Burgerim — which roughly translates to "many burgers" in Hebrew — began expanding into the United States several years ago. Since then, it's opened restaurants across the country in states such as California, Florida, Texas, Tennessee and Ohio.

Five more restaurants are planned for metro Detroit in the coming months, including locations in Livonia, Royal Oak, Troy, Auburn Hills and Detroit.

The response has been more than Sloney could have expected. Located near a large business park, he said business has been steady during the week and has even picked up for dinner, which can be difficult in that part of town once business wraps for the day at the nearby offices.

"Us being here now brought new energy," Sloney

said. "What happens between 4:30 and 6 p.m., it's a little slow, but right after 6 o'clock, we get a big rush between 6:30 p.m. and 8:30 p.m. So dinner's doing better."

The restaurant's selling point is its variety. Serving a wide variety of styles of small, three-ounce hamburgers — Sloney insists they are not sliders — burgers can be made with traditional beef, salmon, turkey, lamb or a vegetarian option. From there, customers can decide on myriad toppings, opting for the classics such as lettuce, tomato and onion or for more exotic tastes like cowboy-style or California-style.

"The variety is what I like the most," he said. "You can order three different burgers: you can have a turkey, a chicken and a lamb and try three different styles. That attracted me to it."

If burgers aren't your thing, Burgerim serves chicken wings, french fries and salads, all made to order.

Sloney now spends plenty of time in the restaurant, managing and assisting his employees. He's glad to have traded his executive chef outfit for an apron and a black T-shirt. It's something he's finally realized as a

lifelong dream.

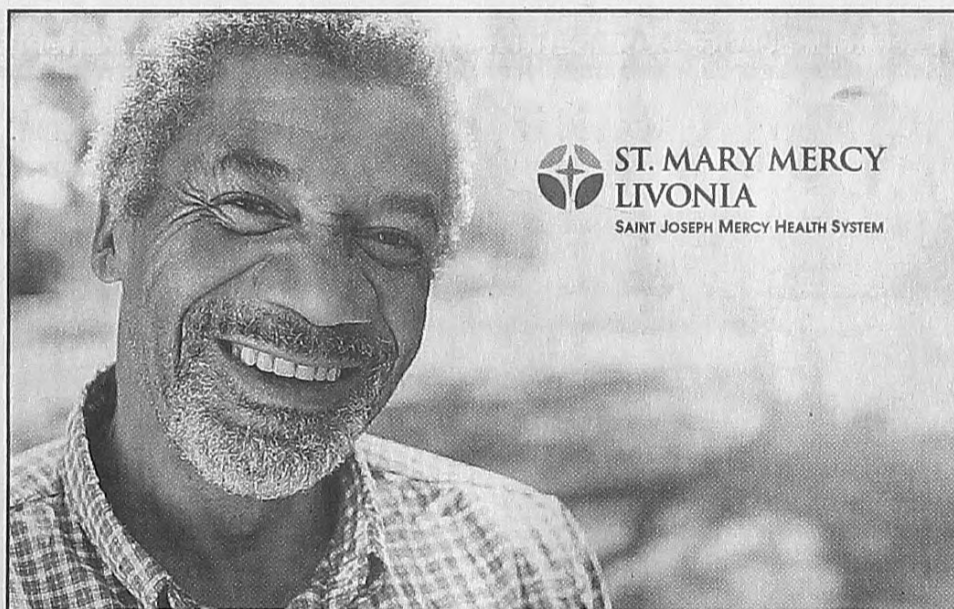
"My passion was to own a restaurant and my dream was to own a restaurant. And here I am," he said. "So I've kind of reached my goal."

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

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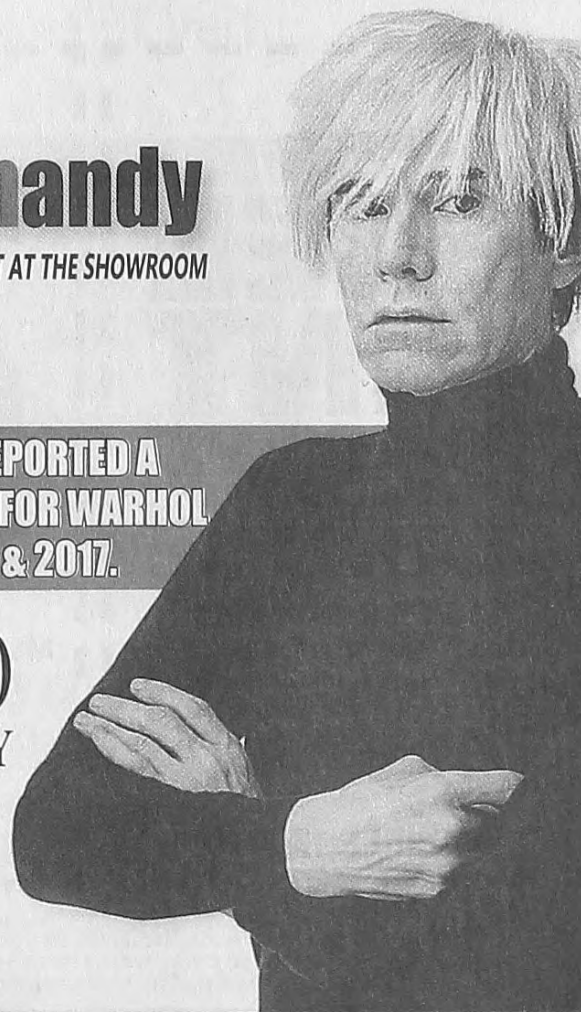
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# Pop-up

Continued from Page 1A

what Nader said is a classical European approach to chocolate with a twist in flavors and design.

Breazeale notes Guilt Chocolates are set apart from others by their “shininess, thin shell, and creamy ganache.”

The business partners are finding success with the pop-up trend. In addition to this weekend’s event, for the past two months they have had a “residency pop-up in a glass hut” at Capitol Park, at Griswold and State streets in Detroit. That pop-up will continue through the weekend following Valentine’s Day. They were excited for that opportunity, as well as the one afforded to them at the Detroit Foundation Hotel.

“I think the benefit of pop-ups for business owners that host them, is it brings different products and clientele into the business that wouldn’t ordinarily be there,” Nader said. “It drives different traffic through. For us, going to do the pop-up, gives us a storefront to sell our goods... It gave us an opportunity to be able to sell our chocolates to the public.”

## Spun Sugar Detroit

Mandy Tamborini, a Howell resident who shares commercial kitchen space at the Redford location with Guilt Chocolates, is looking forward to offering her treats alongside theirs.

The former video producer has made her gourmet cotton candy creations a full-time business in the past year, after starting it as a side gig more than two years ago. She was inspired after a visit to California where she saw a colorful cotton candy cart on Venice Beach and couldn’t find anything similar in Michigan.

Now she enjoys creating unique flavors and trying fun combinations all with organic, natural ingredients.

She has more than two dozen flavors of cotton candy on her website, including “Amaretto Cappucino,” “Fruity Pebbles,” “Blueberry Pie,” and “Birthday Cake.”

For the pop-up she will be bringing some Valentine favorites including “Champagne,” “Chocolate Kisses” and a new flavor, “Chocolate Wasabi.”

Like Guilt Chocolates, she is finding

success without a brick and mortar store, also selling her treats at various locations including the Detroit Opera House where she has coordinated with the themes of different shows, including purple (grape flavor) and yellow (cake) for Aladdin.

“Everybody is happy to see us with cotton candy, and I can give back to the community,” she said. “(Pop-ups) are a great experience and good exposure for businesses starting out or those who are already making it... I never thought this would be the direction my life would go in, but it’s great.”

## Jolie Altman Jewelry

Jolie Altman has been successful in creating unique jewelry pieces in her Birmingham home for nearly 15 years.

She has sold her handcrafted jewelry to stores all over the U.S., as well as Mexico, Canada and Japan, and has drawn her inspiration from her travels around the world, particularly enchanted by African and Indian designs.

“It’s the colors,” Altman said, adding that she recently returned home from Vietnam, where she appreciated seeing the embroidery skills used there to make pieces. “Everything about these countries is fascinating to me.”

She is excited to present her jewelry to new audiences at pop-up shops and expects the Detroit Foundation Hotel will be a fun location.

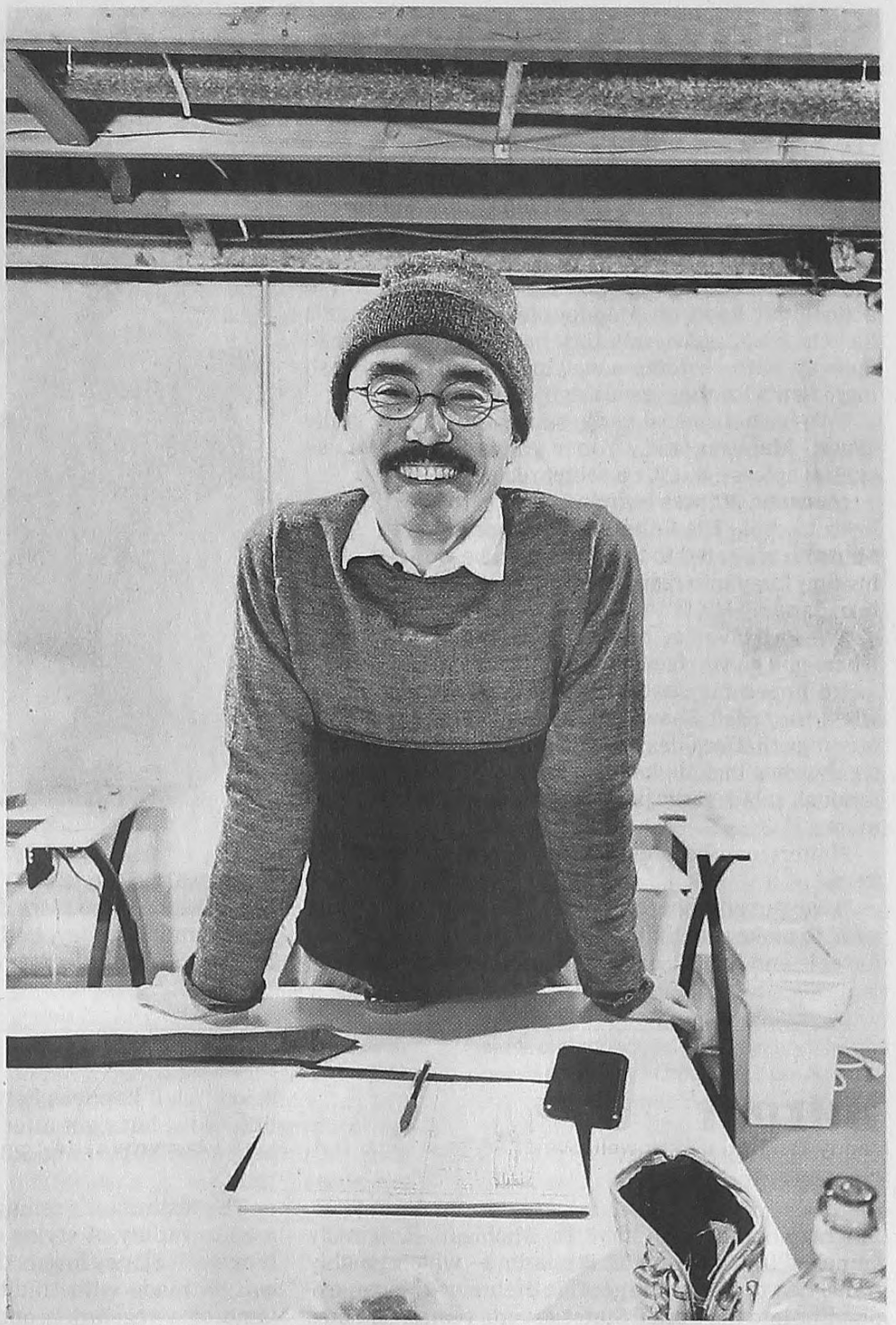
## Detroit Smells/DS12 Candles and Yoshi Sugiura

Newsom will be launching two brands at the Detroit pop-up — six candles from his new business, Detroit Smells/DS12 Candles, and a new menswear collection from Yoshi Sugiura.

Both the candles and the men’s fashions are crafted in Farmington.

Newsom said while there are “a lot of candles out there,” he was going for something different — candles that recreate aromas from an urban environment and childhood. He may have achieved “different” with candles including “Motor Oil Lime,” “Leather Gardenia,” “Jalapeno Melon,” “Lemon Cassis,” “Mandarin Fennel” and “Dirty Brown Sugar,” which mixes the aroma of wet soil with burnt brown sugar.

“This is not your sugar cookie candles,” Newsom said. “It’s something interesting, no one else is making motor



Yoshi Sugiura creates men’s fashions at a design studio in Farmington. His apparel will be available at a pop-up event Feb. 8-10 at the Detroit Foundation Hotel. COURTESY OF PETER SHIN

oil and kaffir. The response is, ‘Oh my God, that is so cool.’ When you smell them, it’s hugely recognizable.”

Also debuting at the DFH LOVE: unlimited pop-up will be Sugiura’s full fall/winter 2019 collection.

Sugiura, a native of Japan, has been a metro Detroit resident for 6 years, now

residing in Ypsilanti and designing his fashions in Farmington. His apparel, Newsom said, includes vintage Japanese-styled shirts and silk ties, all handmade, in a slim cut inspired by Italian fashion.

See POP-UP, Page 7A



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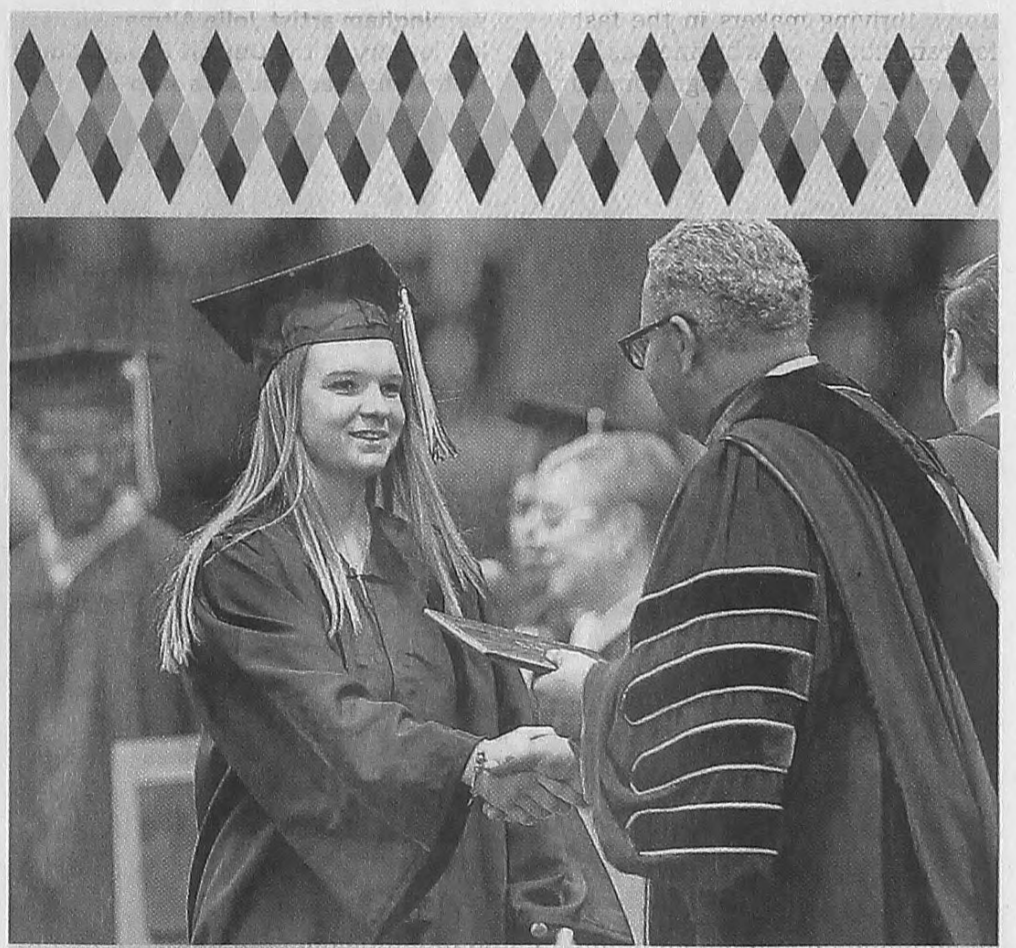
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Mandy Tamborini of Howell, owner of Spun Sugar Detroit, makes cotton candy. SUBMITTED

## Pop-up

Continued from Page 6A

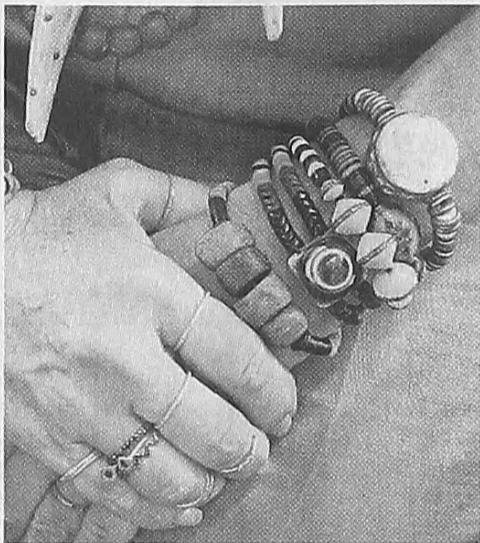
"It's incredibly well-made and he makes each item himself," Newsom said. "It's a craft only done in certain countries, but he is here in Michigan. His shirts have a huge following."

### DFH LOVE: Unlimited

Also featured at this weekend's pop-up event at the Detroit Foundation Hotel, 250 W. Larned St., will be Blossoms Midtown and Corbe Ceramics.

"It's important to show metro Detroit's thriving makers in the fashion, food and housewares businesses," Newsom said. "With the design community growing fast in the D, it's only natural that the brands...get the recognition they deserve and a place where people can see all these amazing products in person."

A portion of the proceeds from the event will also benefit Project Beautiful Inside & Out an organization that provides services that build confidence and inspire hope as individuals and families - especially women in shelter and simi-



Birmingham artist Jolie Altman will sell her jewelry at the Detroit Foundation Hotel this weekend at a pop-up shop. JOHN HEIDER/HOMETOWNLIFE.COM

lar situations, in the community and beyond - rebuild their lives.

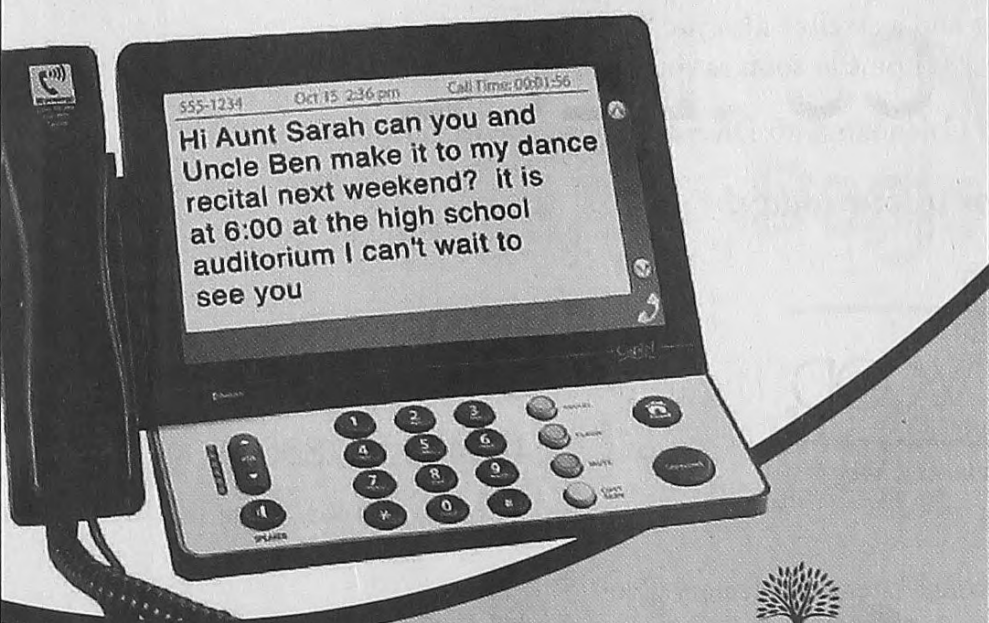
DFH LOVE: Unlimited pop-ups are open from 4-9 p.m. Feb. 8, 10 a.m. to 8 p.m. Feb. 9, and 10 a.m. to 3 p.m. Feb. 10.

Contact Susan Bromley at sbromley@hometownlife.com.

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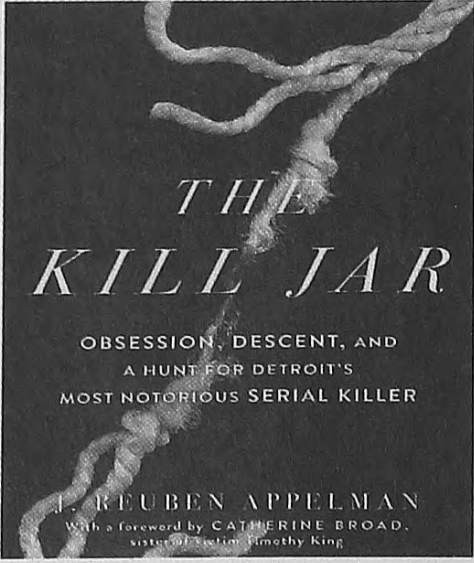
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# Horrifying Mich. homicides get TV documentary



The jacket for the upcoming true crime memoir that J. Reuben Appelman wrote about the Oakland County Child Killer case. SUBMITTED

**Julie Hinds**  
Detroit Free Press  
USA TODAY NETWORK

A two-part TV documentary will look at a horrifying string of homicides that remains a mystery — the infamous Oakland County Child Killer case of the 1970s.

Airing on Feb. 18 and 19 on Investigation Discovery, the cable TV event will trace the decades-long attempts to solve the murders of four children in metro Detroit that took place between 1976 and 1977.

“Children of the Snow” will focus on the efforts of J. Reuben Appelman, author of the 2018 book “The Kill Jar: Obsession, Descent, and a Hunt for Detroit’s Most Notorious Serial Killer,” Detective Cory Williams of the Livonia Police Department and the relatives of the victims.

The quest continues to find who was responsible for the deaths of Timothy King, 11; Mark Stebbins, 12; Jill Robinson, 12; and Kristine Mihelich, 10. The crimes plunged the region into fear for more than a year and continue to haunt longtime residents.

The documentary will explore Appelman’s suspicions that money and influence may have kept the killer from being discovered.

It also delves into a theory involving a link between the murders and a pedophile ring.

Although many clues and suspects have been examined, the case is still unsolved.

The news release for “Children of the Snow” hints, however, that science “may finally unlock the answer from old evidence” more than four decades after the fact.



The four victims of the Oakland County Child Killer: Mark Stebbins, Jill Robinson, Kristine Mihelich and Timothy King. BIRMINGHAM POLICE DEPARTMENT

# New sculpture joins 15 other pieces in Birmingham

**David Veselenak**  
Hometownlife.com  
USA TODAY NETWORK — MICHIGAN

Art has always been a part of Christina Heidrick’s life. Now she’s sharing that love with everyone who drives by the Maple and Woodward Avenue intersection in downtown Birmingham.

Heidrick and her husband moved to Birmingham in the early 1990s. Deciding she needed something to spruce up their property, she purchased “Sound Heart,” an eight-foot-tall sculpture made of corten iron by Jay Lefkowitz. She kept the piece at several homes in the city before downsizing a few years back and moved into a smaller space.

“That’s when we donated it, because of course we couldn’t take it with us,” she said. “And now it’s perfect, because we can see it every day.”

The sculpture joined the 15 other pieces in Birmingham, as well as the many that dot along Woodward Avenue in both Wayne and Oakland counties, when it was erected late last year in the pedestrian plaza in front of Kroger on

the northeast corner of Maple and Woodward.

Barbara Heller, chairwoman of the Public Arts Board for the city, said the board received the application for donation in 2015. After receiving the proper approvals, the city accepted the sculpture as a donation and began searching for a permanent spot for it. Soon, a front-runner emerged: the plaza in front of Kroger, a highly-visible area that has been approved for some artwork since the store’s remodel in 2014.

“It’s been a several-year process,” she said. “We picked a location and had it approved. It looks great here.”

“Sound Heart” joins the 15 other pieces of art that can be found in Birmingham and is the second in the city along Woodward. Extending out of Birmingham, several art pieces can be found in places such as Pontiac, Royal Oak, Ferndale and Highland Park along M-1.

The piece is not the only one done by Lefkowitz in the area. Another of the metro Detroit artist’s works, also made of corten steel, can be found at Beau-



“Choopy” by Mark di Suvero on Old Woodward, just south of the 555 Building. DAN DEAN/HOMETOWNLIFE.COM

mont Botsford Hospital in Farmington Hills.

Donating the work to the city, Heidrick said, was a decision she doesn’t regret. She’s also donated for two benches that are located downtown as well.

“I’m very fond of Birmingham,” she said.

A plaque with Heidrick’s name on it will also be installed, Heller said, and it’s possible a dedication ceremony will take place in the spring.

As for public art throughout the city, Heller said there are at least two more pieces planned, including one at the Baldwin Public Library and another elsewhere in the city.

Heidrick’s legacy is also impressive to someone visiting from across the Atlantic Ocean for the holidays. Katie Heidrick, Christina’s granddaughter, was visiting this past week from France. Knowing there’s a piece of art donated in downtown Birmingham from her grandmother is a good feeling, she said.

“I think it’s really special that they decided to donate it to the city,” she said. “We’ll always be able to come back and see the mark they left on the city. I think that’s really special.”

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



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# Obituaries

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## Nancy L. Sannar

LIVONIA - Nancy L. Sannar (nee Kivisaari), longtime resident of Livonia. Age 83, January 18, 2019

Nancy was born and raised on a farm in Palmer, Marquette County.

Beloved wife of the late Alton Sannar (deceased 2001). Dear aunt of Peter

Kivisaari & Patricia Essig and great aunt of four nephews. Nancy, the daughter of Finnish immigrants, was born and raised in the UP. She was a member and active participant of U of M Friends of Musical Theatre, Friends of Livonia Library, Finnish Center, Livonia and Dearborn AAUW, the Livonia Garden Club and Friends of Livonia Symphony. A graduate of Western Michigan University and U of M, Nancy taught in the Dearborn Public Schools for many years.

Memorial contributions may be directed to any of the listed organizations. A memorial gathering will be held at a later date. Please share a memory of Nancy at [www.rgrgharris.com](http://www.rgrgharris.com)



## Shirley E. Kenning

-- age 95, February 4, 2019.

Beloved wife of Robert Kenning. Dear mother of Jim (Kitty) Kenning, Steve (Patricia) Kenning, and Tom (Melanie McCoy) Kenning. Cherished grandmother of 7. Great-grandmother of 6. Services were held at Highland Park Baptist Church. Memorials appreciated to Highland Park Baptist Church Missionary Fund.

Obituary and condolences at [lynchfuneral-directors.com](http://lynchfuneral-directors.com)

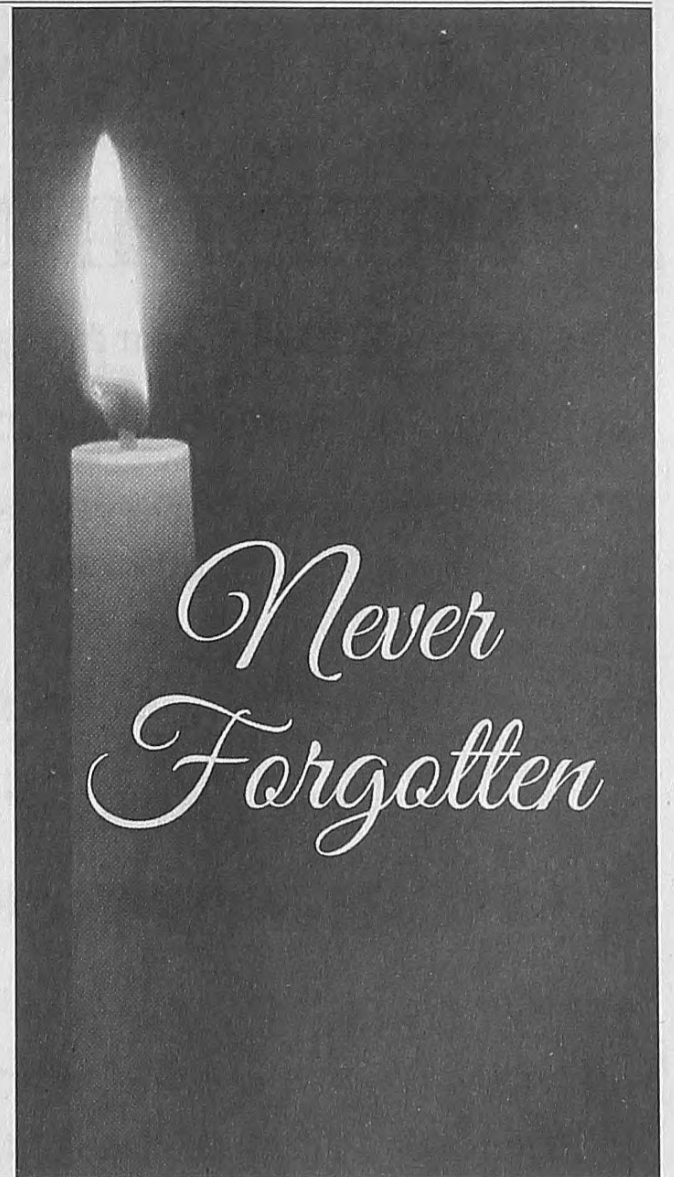
## David John Colling

LIVONIA - David John Colling passed away on January 14, 2019. He was born on January 20, 1963 to Robert & Beatrice Colling both deceased. He was a graduate of Bentley High School Class of 1981.

David is survived by his sons, Timothy & Nicholas; siblings, Gregory Colling, Marie (Stephen) Gerhart & Mark (Angela) Colling and his former spouse of 20 years, Joyce Colling.

Memorial Service will be held at 11:00 AM at Our Lady of Victory in Northville, MI on February 9, 2019.

May peace be with you in this time of sorrow.



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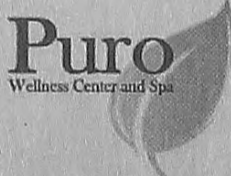
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# Sports

## PREP CROSS COUNTRY

# Run ends for Franklin coach Bjorklund

Guided Patriots to their first regional title and state finals berth in 2010

**Brad Emons**  
Hometownlife.com  
USA TODAY NETWORK — MICHIGAN

A familiar face within the Livonia Franklin High coaching ranks has stepped down.

Dave Bjorklund, who served as the

girls cross country head coach for 17 seasons (2002-18) after spending 16 years as the school's girls track and field head coach (2001-16), resigned to devote more time to his family.

The mathematics teacher, who was also the Patriots boys cross country head coach in 2001, decided the timing was right to hand it over to whomever will be his successor.

"Not being part of the coaching staff is uncharted territory for me," Bjorklund said. "I stepped down for family reasons. My sons Tyler and Ryan are very busy with their sports and activities. Between that and my teaching career, I



**Bjorklund**

can no longer make the time commitment necessary to keep the cross country program at the level I believe it should be."

In 2010, Bjorklund guided to the Patriots to a surprise first-place finish and became the first team in school history to qualify for the state meet after capturing the MHSAA Division 1 regional at New Boston's Willow Metropark.

"All the girls did what I asked of them," Bjorklund said. "And a couple of kids on other teams didn't run as well as

they normally do. When the dust settled, our team had the lowest score. I was so proud of those girls. The whole thing was surreal."

From 2007-11 Franklin girls cross country enjoyed its most success, placing runner-up in the regional while winning the KLAA South Division in 2009. Among the top runners Bjorklund coached were Kristian Tyler, who became the school's first all-stater in 2003, and Megan McPherson, another all-stater and school record holder (18:03 as a sophomore) in 2010.

See **BJORKLUND**, Page 2B

## HIGH SCHOOL BASKETBALL

# Joyner bright spot in Salem girls' loss at Howell



Kaylee Wendel of Howell is defended by Salem's Makela Harris in the Highlanders' 48-17 victory Tuesday.

GILLIS BENEDICT/LIVINGSTON DAILY

**Bill Khan**  
Hometownlife.com  
USA TODAY NETWORK — MICHIGAN

**HOWELL** — Howell guard Allison Pennala surveyed the floor and looked to get the basketball in the hands of her team's top player, Kaylee Wendel.

Sophomore guard Mattison Joyner had other ideas.

Joyner shot into the passing lane, picked off the ball and sprinted down the floor for a layup to give Salem the

first points of the game.

It was a bright spot in an otherwise rough night for Salem, which went on to lose to Howell, 48-17.

Joyner had five steals and four deflections on defense, while producing nearly half of the Rocks' offense with eight points.

All eight points came in the first half when Salem had only nine as a team.

"We've been working as a team to get in passing lanes," Salem coach Lauren Evans said. "I was proud of her, be-

cause she executed the game plan. We just talked about it in the locker room, how we thought Joyner executed the game plan of denying passes really well.

"That's the kind of athlete we want. We've been preaching at Salem we want to play defense hard. Mattison Joyner, today was her best defensive game."

All the defense in the world isn't

See **JOYNER**, Page 2B

## GOLF

# 10 questions with a high-end golf course designer

**Ed Wright**  
Hometownlife.com  
USA TODAY NETWORK — MICHIGAN

From Vietnam to Virginia — and several layouts in Michigan, as well — Plymouth resident Paul Albanese has put his stamp on the golf course-design industry.

Armed with degrees in engineering and architecture, plus a single-digit handicap, Albanese travels the globe at the request of property owners who are often looking to turn farmland into doglegs.

Along with Chris Lutzke, Albanese owns Albanese & Lutzke, a golf course design and management firm based in Plymouth.

How did Albanese become one of the top course designers in an ultra-competitive industry? Read on.


**Q: Do you realize every person who has ever gripped a golf club wants your job?**

**A:** Yes, I recognize I'm in a pretty interesting, unique field. I feel blessed that I've been able to do this for the past 27 years. When I first started, I said I was just going to ride the wave as long as I could and, before I knew it, this became my career.

**Q: How did you get to where you are now in an incredibly competitive field?**

**A:** I'm asked a lot on airplanes how I got this job. My set answer is "forklifts." When I was in college at Cornell, the engineering students visited a forklift factory as part of the curriculum. When we were there, I noticed how all of my classmates were so excited about forklifts — except me. They were clearly more passionate than I was about forklifts and engineering in general. That's when I had an epiphany: My father always told me, "Do what you love and success will follow." I was on Cornell's golf team and I loved golf and I knew I wasn't going to make a profession out of hitting the little white ball in the hole. So I added an architecture degree with my engineering


See **DESIGNER**, Page 2B



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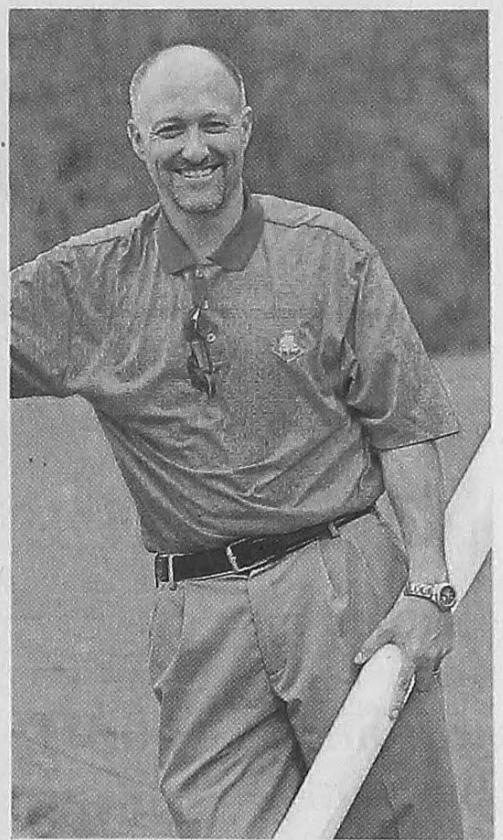
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Paul Albanese utilizes some horsepower to shape a fairway. SUBMITTED PHOTOS



Albanese has been designing golf courses around the world for the past 27 years.

## Designer

Continued from Page 1B

degree and said, "Let's see if I can make a run at (a career in golf course design)."

**Q: What are the main steps required to turn farmland into a golf course?**

A: One of my first jobs was Hunter's Ridge in Howell ... and that's exactly what it was: turning 160 acres of farm fields and a dairy farm into a golf course. The owners called and said they didn't have a lot of money, but they wanted a golf course built on this site. In today's world, it's not so much about getting a piece of land and turning it into a course; the golf course is part of a bigger picture ... like a resort, a casino or a residential development. It's very rare these days to see a standalone golf course.

**Q: What is the standard time it takes to build a course from beginning**

**to end?**

A: A lot of times, the project will be on the board for up to 10 years due to delays brought on by financing, things like that. If there are no delays, it takes about a year for the planning and design process. For the actual construction phase, it takes two good weather seasons in the Northern Hemisphere and one season in the south.

**Q: What are the challenges you face when building a course?**

A: The site conditions are huge. If you have a difficult site — for instance, we just opened a course in Vietnam that is built on the side of a hill — it can be hard to build. There were rocks everywhere. On the other hand, I've built courses on pure sand that were really easy. It was like playing in a sand box.

**Q: What are the working conditions like in Vietnam?**

A: It's more modernized — there are Starbucks and cellphones — but it's still

incredibly behind the times in a lot of ways. For instance, here we mechanically mix all of the sand together to make what we call greens dirt. Over there, it's all mixed by hand and they plant the entire golf course by hand. They have tons of labor and a lot of people to employ, so it's inexpensive. It's very old school.

**Q: Do you have a favorite course that you've designed?**

A: My courses are like my children, actually, so I don't really have a favorite. I love them all. That said, I really love Hunter's Ridge, which I did 25 years ago, and it's stayed the same through all the years. We used a much different style back then, so if I had to do it over again, I'd probably change some things up.

**Q: What's your favorite course that you didn't design?**

A: My tried and true answer is St. Andrew's in Scotland. It's considered the birthplace of golf. Just the character of the town, the history and the design ...

there are seven sets of double greens, which make it unique, plus it's just such a beautiful setting.

**Q: Do you have to be a good golfer to design courses?**

A: It helps to at least be a decent golfer, because you're better able to understand shot values. If you can't play the game, it's hard to envision the some of the shots. You don't have to have a single-digit handicap, but you should be decent.

**Q: Given what you do, is your own yard immaculate?**

A: The two jokes in the golf business are that golf course designers don't play nearly as much as people think they do, because we're so busy traveling and working, and our landscaping isn't nearly as nice as the landscaping on our courses.

Contact Ed Wright at [ewright@gannett.com](mailto:ewright@gannett.com) or 517-375-1113.

## Joyner

Continued from Page 1B

enough when a team hits only four field goals the entire game. After Joyner's steal and layup to open the scoring, Howell went on a 17-1 run to take over the game.

"For us, it was just our execution offensively," Evans said. "We had shots around the rim, we had layups. We showed the girls we shot 9 percent today. It's hard to be successful if the ball's not going in the hoop."

Salem fell to 3-12 overall, 2-9 in the KLAA West, losing for the second time to a Howell team that is rebuilding after graduating three current college basketball players. Howell is 7-8, losing seven games to five teams who have a combined record of 62-5.

"We lost like seven or eight seniors," said junior Kaylee Wendel, the only returning starter. "This year it's definitely a younger team. We've had to adapt and work a little harder, but we're definitely getting better. In the offseason, I started to see we had potential. We just progressed even more and got even better."

Howell beat Salem handily, 44-21, on Jan. 11, but Highlanders coach Tim Olszewski was concerned his team might come out flat after playing rivals Hartland and Brighton last week — because coaches worry.

"I thought they did an excellent job as far as being mentally prepared and playing at a high level," Olszewski said. "The games we played against Hartland and Brighton, they're fantastic teams and our energy and our hard work and our effort and our execution was there. Against a team you've already beaten once before, you're fearful you're going to have a lapse. I give the girls a lot of credit for staying mentally engaged and playing as hard as they did."

Sophomore Meagan Tucker had 15 points for Howell, while Wendel had 12 points and eight rebounds.

With Howell leading 21-10 early in the third quarter, Tucker scored the first five points in a game-clinching 11-0 run.



Salem's Mattison Joyner, guarded by Howell's Lillia McCurdy, had eight points, five steals and four deflections in a 48-17 loss to the Highlanders on Tuesday.

GILLIS BENEDICT/LIVINGSTON DAILY

## Bjorklund

Continued from Page 1B

In track and field, 15 of the 17 school records fell during Bjorklund's tenure before he stepped down in 2016.

"I will miss the competition. I really enjoyed race day, preparing the kids and watching them succeed," Bjorklund said. "When I stepped down from track, I missed the same thing. I also missed making a dual meet lineup and trying to out-fox opposing coaches. I will also miss the unique opportunity coaching gives you to get to know the athletes and their families over four years or more."

During his track days, Bjorklund said he couldn't have done it without the help of his assistant coaches: Chris Whalen, Jen McQuade, the late Paul Terek Sr., Tobin Jones, John Hall and Jenna Hudy.

"Walt Reasor was the boys cross country coach for many years before Pat Koelzer took over," Bjorklund said. "Pat and I have had a lot of fun the past few seasons. I'll miss that. And I'd also like to thank Bob Ouellette, who came over from Redford Union in 2011 and has volunteered his time with us ever since. Especially the last few years, as teaching responsibilities and family commitments have continued to pull me away, he has been a big help."

Bjorklund, affectionately known by his runners as "Coach B.," began teaching in 2000 and was hired by former Franklin athletic director Dan Freeman and former Principal Dan Willenborg.

"Dan Willenborg was always supportive of the cross country and track teams," Bjorklund said. "And of course, current A.D. Ron Hammye, who always had my back no matter what. He really trusted that I was doing what was best for Franklin kids at all times."

Bjorklund's decision to step down comes with some regrets. He recently informed the returning members of the girls cross country team of his decision.

"They were very sad, but I think they understand," he said. "I will miss them; every group of kids I've worked with has been a lot of fun. This group is no different. There are some awesome kids coming back for next fall. I'll also miss the coaches from surrounding schools I have gotten to know over the years."

You can still contact the recently retired Brad Emons at [BradEmons@gmail.com](mailto:BradEmons@gmail.com). You can also continue to follow him on Twitter: @BradEmons1.



# Run numbers on Social Security, service



**Robert Powell**  
Columnist  
USA TODAY

**Question:** I am 62. Last year, I got a Social Security calculation showing that when I am 66-plus-years-old, I will receive \$400-plus in Social Security benefits per month. Because of my health, I started to work only three days a week. Will this reduce the amount of my benefits? If I decide to quit my job, but not apply for my Social Security benefits until I'm 66-plus, will it reduce my monthly Social Security benefits?

**Answer:** Social Security calculates your monthly benefit by taking your highest 35 years of earnings and your age, says Rick Fingerman, a managing partner with Financial Planning Solutions. "So, if you stop working before your full retirement age or FRA, as you suggest, you could see a lower benefit if you do not have 35 years of higher earnings already."

The same answer applies if you quit your job altogether at 62 and wait until 66 to collect, he says.

One option, says Fingerman, could be if you were going to wait until your FRA and you have a spouse that is already collecting on their own benefit. "You might receive a higher monthly benefit on their record as you would get 50% of what they are receiving, which could be more than the \$400 a month under your own benefit," he says.

**Q: I will be retiring in about three years. I work for a municipal government and will receive a defined benefit retirement payment after I retire. I will only have 21 years of credit in the system when I retire.**

The system gives me the option of purchasing another five years of service credit. If I choose to do this, it will add 10 percent of the average of my top three years of compensation to my annual retirement benefit. My question is, what are the tax implications of purchasing this extra credit using funds in my 401(k) account?

A: Any withdrawal of 401(k) funds other than as a loan or hardship withdrawal will incur income tax and poten-



Your age is a major factor in how much Social Security can help your nest egg. GETTY IMAGES

tial penalties, says Dave Cherill, a CPA and member of the American Institute of CPA's personal financial planning executive committee. If you are at least age 59½, there will be no penalties on the withdrawal, but there will be income tax. In your case, Cherill recommends reviewing the total cost-benefit of purchasing the additional retirement credit keeping in mind that taking money from the 401(k) will need be accounted for "after-tax" and with the assumption that those 401(k) dollars would still grow tax-deferred for a period of time as currently invested.

**Q: I turn 65 in August 2019. Currently I get health insurance thru the Marketplace. I have a silver plan, which includes insurance for my husband, and my premium is very low after the subsidy because our income is so low.**

As I understand it, once I am on Medicare, I will lose the subsidy, because getting a subsidy for Medicare has an asset consideration. So, for part Medicare B, I would pay \$137

month, and if I get Medicare Advantage plan the cost would be even more per month.

**Can I delay signing up for Medicare until Nov. 30, 2019, and stay in the insurance through the Marketplace until then? Can I sign up for Medicare earlier, and pick the start date to be Nov.30? Or does the Medicare start date start with your birth month?**

A: First, enrollment in a Marketplace plan (at [www.healthcare.gov](http://www.healthcare.gov) or state-specific portal) cannot co-exist with Medicare, says Jae Oh, the managing principal of GH2 Benefits and author of Maximize Your Medicare: Understanding Medicare, Protecting Your Health, and Minimizing Costs.

Also of note, in 2019, Medicare Part B will cost \$135.50 for most Americans. Higher-income individuals and couples – about some 6.6 percent of Medicare beneficiaries – may need to pay more.

According to Oh, financial assistance for those younger than 65 is administered differently from financial assistance under Medicare. Under Medicare,

he says, there is the federal "Extra Help" program to assistance for prescription costs, and there are many levels of state-specific assistance, which can include assistance toward paying the Part B premium.

In most states, there are Medicare Advantage plans that have no additional premium, and all Medicare Advantage policyholders are required to be enrolled in Medicare Part A and Part B, says Oh.

As for enrolling, Oh says it's possible to enroll before Aug. 1 and request a delayed effective date. "However, it is important to note that enrolling after Aug. 1 will result in an automatic delay of the effective date, which will vary depending on the date on which a beneficiary enrolls," he says.

Robert Powell is the editor of *TheStreet's Retirement Daily* [www.retirement.thestreet.com](http://www.retirement.thestreet.com) and contributes regularly to USA TODAY. Got questions about money? Email Bob at [rpowell@allthingsretirement.com](mailto:rpowell@allthingsretirement.com).

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# Live a suite rock-star life on Virgin's ship

Gene Sloan  
USA TODAY

The first ship for startup cruise line Virgin Voyages will have two of the largest suites at sea.

The Richard Branson-backed company unveiled plans for two giant, 2,147-square-foot suite complexes that will sit atop the bridge of Scarlet Lady, the 2,860-passenger, adult-only Virgin Voyages vessel arriving in 2020.

The complexes will be called the Massive Suites and have a rock music theme that includes music rooms stocked with guitars and an amplifier – a nod to the rock and roll heritage of Branson's Virgin Group.

At the center of each suite will be a circular oversized couch designed for conversation and cocktails from the suite's adjacent in-room bar.

Other features will include a sprawling bath and dressing room area complete with a hot tub, vanity area, two full-sized wardrobes and a marble-clad bathroom with a "peek-a-boo" window overlooking the bedroom and ocean.

The complexes also will have unusually large balconies with private hot tubs, outdoor showers, hammocks and circular conversation pits.

Virgin on Wednesday also revealed plans for seven other categories of smaller suites that will be on Scarlet Lady.

There will be 78 suites on the ship in all.

The line hired star British designer Tom Dixon to develop the suites, which in another nod to Virgin's origins will be known collectively as the RockStar Suites.

The line said Dixon was tasked with throwing out traditional clichés of luxury on cruise ships and bringing a "rebellious luxe" to life at sea.

"Virgin has always avoided stuffy formalities and brought a lot of excitement and a bit of rebelliousness to our customer experiences," Branson said in a statement accompanying the announcement.

"With these glamorous suites, Virgin Voyages is bringing rock and roll to the high seas and spoiling our sailors like the rock stars they are."

Virgin said inspiration for the designs of the suites came in part from rock and roll style icons including Grace Jones, as



Smaller than the two Massive Suites on the Scarlet Lady but still impressive will be 14 Cheeky Corner Suites. The complexes at the ship's rear corners will boast unusually expansive terraces and bedrooms overlooking the ship's wake.



Virgin Voyages, scheduled to debut in 2020, is building its ships with a new bow design. VIRGIN VOYAGES PHOTOS



Cheeky Corner Suites will offer spacious private balconies with lounge chairs, hammocks and sofas.

well as classic yacht design.

Among little touches that relate to Virgin's music industry background, every suite will feature a vinyl turntable.

All of the suites will come with access to Richard's Rooftop, a private club with lounge chairs and a bar at the top of the ship.

Scarlet Lady is under construction at a Fincantieri shipyard in Italy.

Based in Plantation, Florida, Virgin Voyages is a joint venture between Branson's Virgin Group and Boston-based investment firm Bain Capital.

The company has ordered three vessels for delivery between 2020 and 2022.

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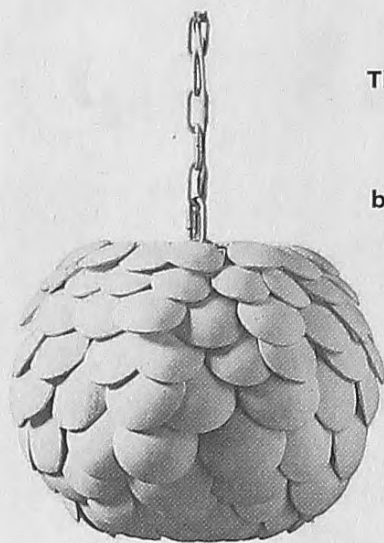
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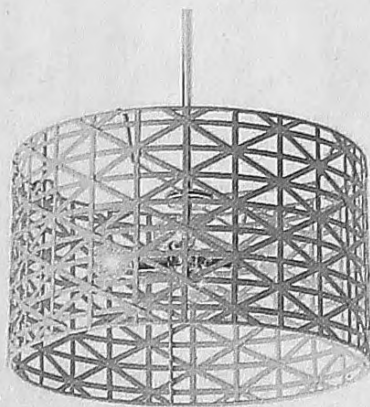
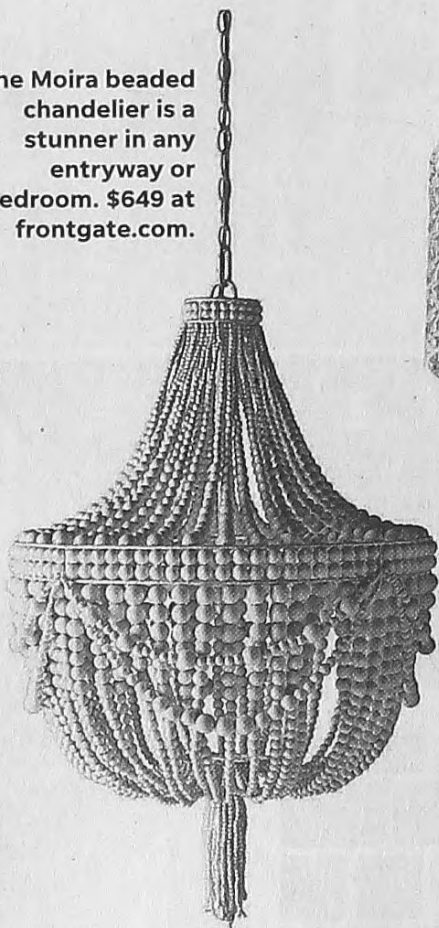
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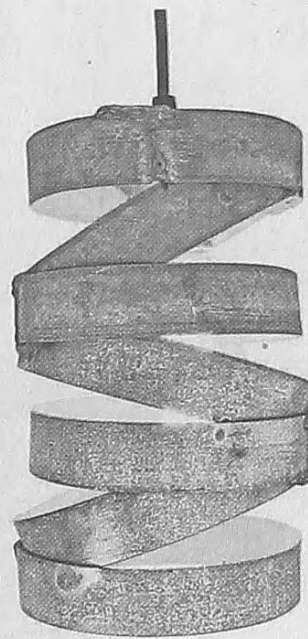
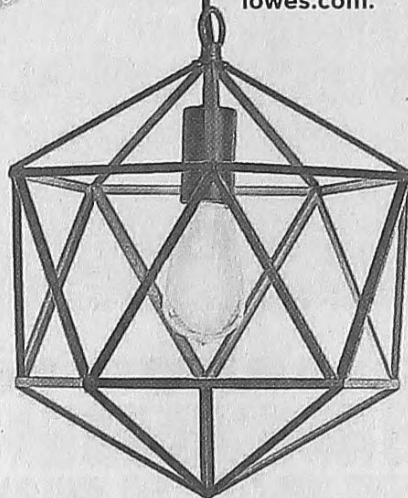
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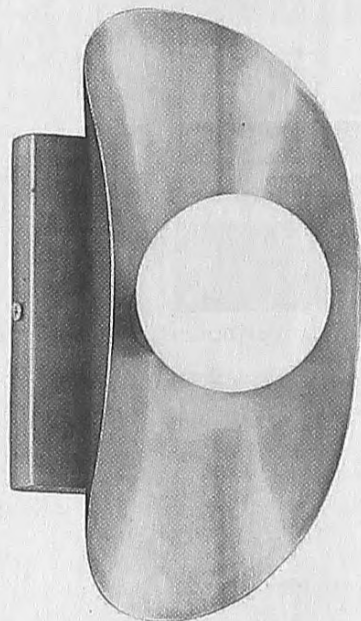


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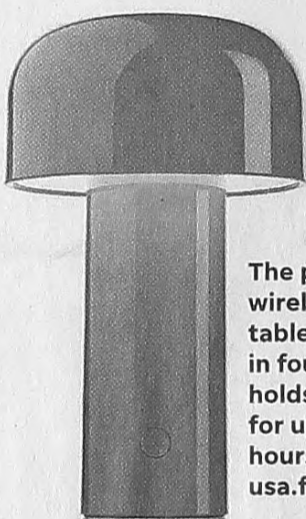
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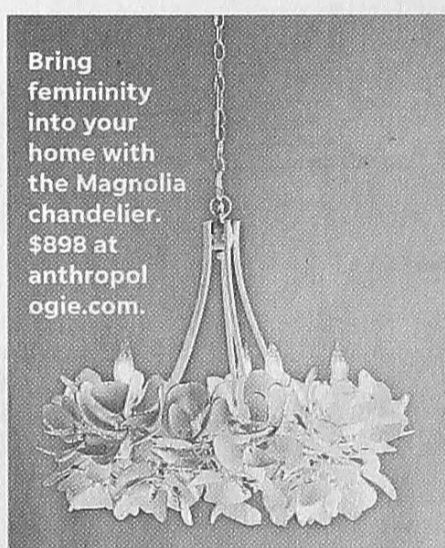
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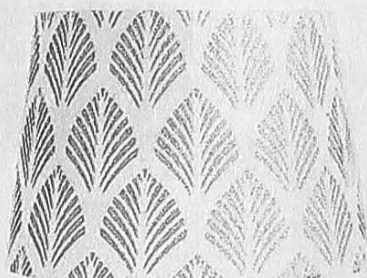
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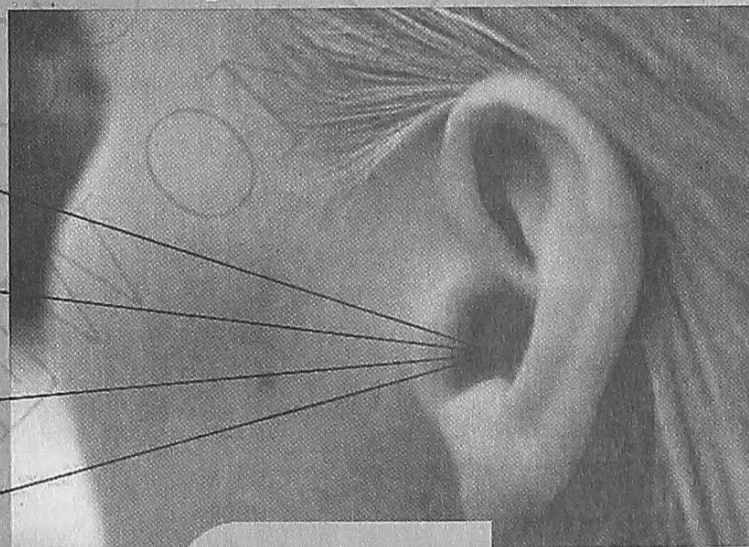
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## How to write a letter to request an increase in salary

**Kate Lopaze**  
 thejobnetwork.com

You've been plugging along at your job, picking up responsibilities, and rocking it for a while now—and even if you don't have an annual review coming up for a while, maybe you feel like it's time to start thinking about a raise. But unless you're a seasoned negotiator, that may be no small task. If you don't feel ready to sit down with your boss and talk it out, it's best to start with a basic pay raise request letter or email to get the process started.

Most negotiation tips are created with a face-to-face interaction in mind—how to use effective body language, how to use active listening strategies, and how to frame your verbal request. However if you're not quite at that stage yet, putting your request in writing gives you a chance to collect your strongest talking points (and spin them exactly how you want to) without having to worry about the ebb and flow of a negotiation conversation. It's also a paper trail, for better or worse, which can help you later.

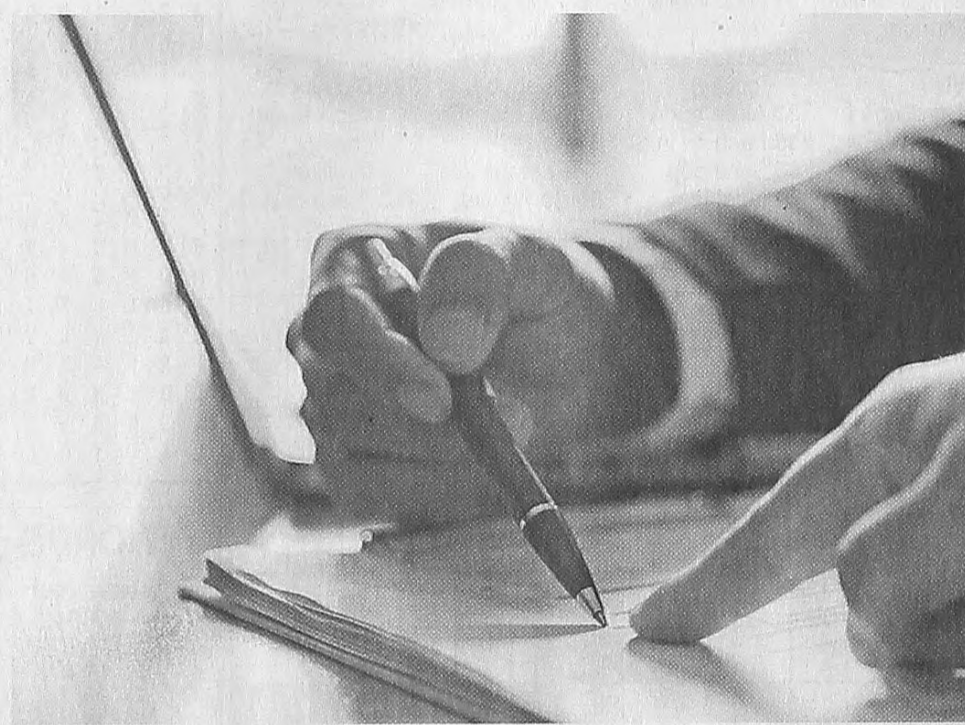
### What to include in your letter

Always start with a friendly professional greeting and some background about your history in your job or with your company.

For example:

Hi Phil,

As you know, I've been with the company for two years now, and I find it to be a challenging and rewarding environment every day. I have become a crucial member of the marketing team, working on initiatives that have increased our productivity and improved our results.



GETTY IMAGES

Once you've set the tone, it's time to touch on the specific achievements that you think merit a raise. You don't need to go into great detail on each one—succinct, specific bullet points are the way to go. The letter shouldn't be a long slog for the reader. Instead, think of it as a highlight reel.

For example:

In my time here, I have made significant contributions to the team's success, including:

- Implementing a new SEO program that increased web traffic by 15%
- Improving social media response time by an average of 20 minutes
- Developing a promotional program that uses giveaways to increase brand awareness and customer engagement

Then tell 'em what you came for: what you're seeking, and why. When you're writing this, be sure to stay focused on your own achievements and growth. It's not about what your colleagues get or what you feel like you're owed—it's about building a case for your value to the company.

For example:

I've exceeded the goals that were set out for me when I was hired, and I believe that going above and beyond my existing role merits a pay raise of 5%. This is in line with the industry standard for someone of my experience in this kind of role, especially with the goals I've met and exceeded in my time here.

Again, this should be straight to the

point. You should definitely have a number in mind, even if you don't feel comfortable spelling it out as a starting point. Before you even start writing your request, do your research: check out sites like Salary.com or Glassdoor to see what people like you are making throughout the industry. If you make an unreasonable request, it could shut down your negotiation before it even really starts.

Next, having made your initial pitch, it's time to start wrapping up your letter. Offer to set up some time to talk about this in person or ask to talk about it in a standard one-on-one meeting with your boss.

For example:

I look forward to speaking with you in more depth in our next monthly meeting, and am excited about the projects we have on the horizon.

Best,

Jo

Your letter doesn't have to be hyper-formal, especially if you have a fairly casual relationship with your boss. But it should always be direct, polite, and professional. Even if you're buddies with your boss, now is not the time for jokes or sarcasm. This letter or email should show you at your career best, and highlight you as a competent and productive professional.

The note you write now will help set the tone for the negotiations to come and help you pull your thoughts together to ensure that you're in a good position to get the raise you deserve.

Good luck!

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

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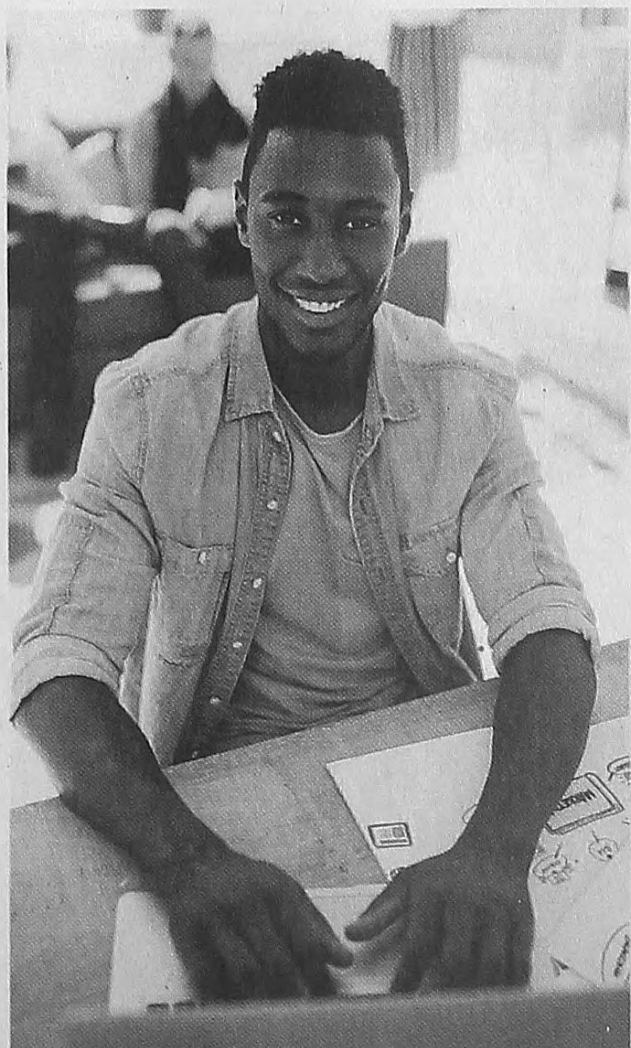
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# SUNDAY PUZZLE CORNER

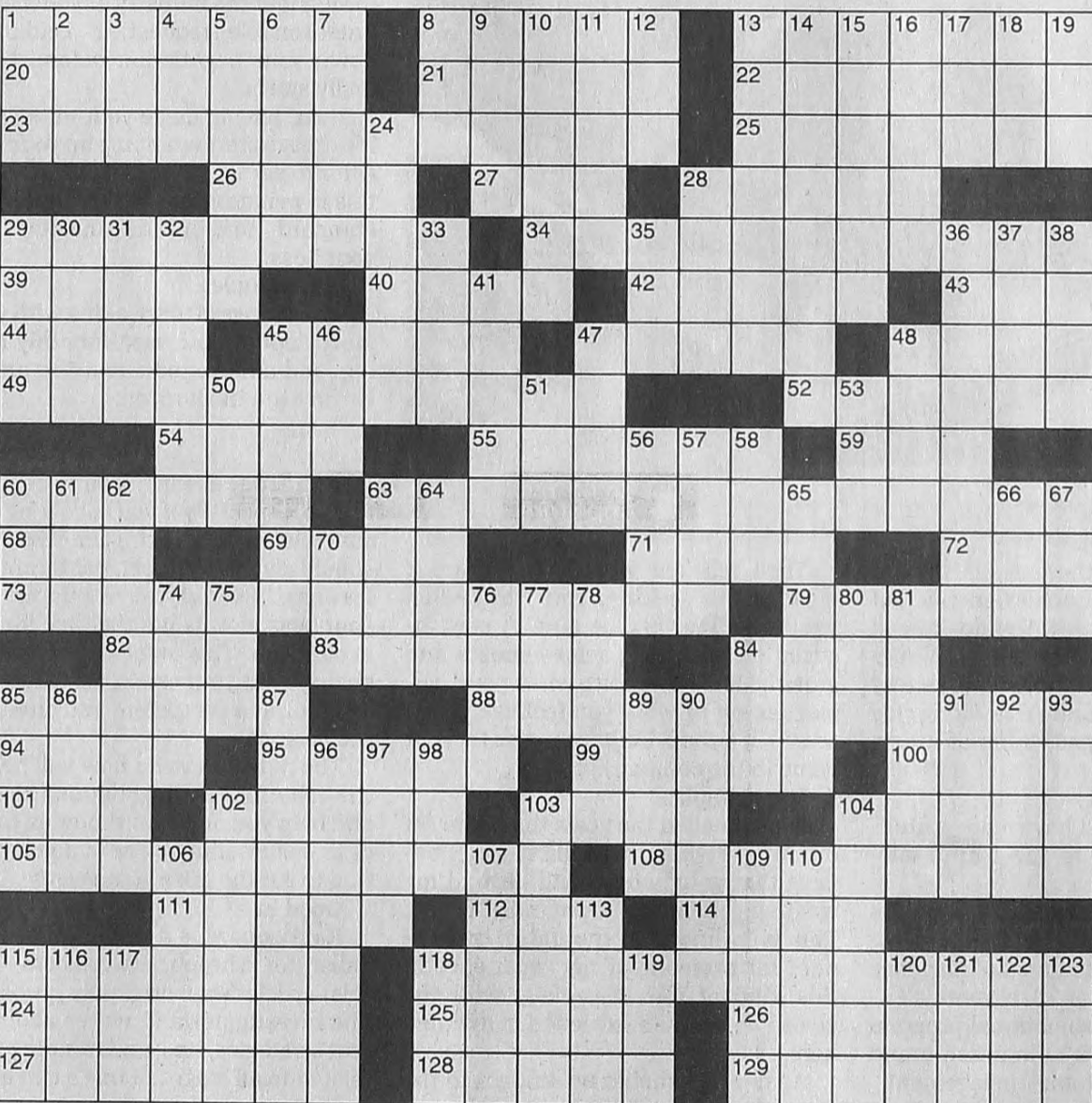
## CROSSWORD PUZZLER

### ACROSS

- 1 Not meant to be heard by the audience, in a way
- 8 Blend in
- 13 Maker of stringed instruments
- 20 Author Huffington
- 21 Nary a soul
- 22 In a group
- 23 Give a nonnative a smooch?
- 25 Causes of sudden fear
- 26 Env. alerter
- 27 Small drink
- 28 Make up for
- 29 Defeat Dorothy's dog decisively?
- 34 Trip to an underworld river?
- 39 Singer Buddy
- 40 Egg
- 42 Stools, say
- 43 Actress Mendes
- 44 Certain Siouan
- 45 "The Jerk" actor M. — Walsh
- 47 "Well well!"
- 48 Use a pool
- 49 Specialty of Windy City bakeries?
- 52 Uses Dixie diction
- 54 Door turner
- 55 Expire, as a subscription
- 59 Ballpark fig.
- 60 New princess of '81
- 63 One who doesn't succumb to a potent toxin?
- 68 Clean energy org.
- 69 Bombard with e-junk
- 71 "Zip- — -Doo-Dah"
- 72 Hard wood
- 73 Glorious state of bliss?
- 79 Military units
- 82 Prefix with hazard
- 83 Achieve
- 84 Obi-Wan Kenobi, e.g.
- 85 Rob
- 88 Desert haven mentioned in the first book of the Bible?
- 94 Guitars' kin, for short
- 95 Actor Rob
- 99 Bits of matter
- 100 Car for a VIP
- 101 Mr., in India
- 102 Have a cow, with "out"
- 103 Ltr. insert
- 104 Arrangement
- 105 Ruler of the Sunflower State?
- 108 Palpitation?
- 111 Menu fish
- 112 Audiotapes' successors
- 114 Cato's 1,052
- 115 Main female character
- 118 Stuff hauled by Beantown trash collectors?
- 124 Not ceasing
- 125 Homer work
- 126 St. — (capital of Loire)
- 127 Mice and whales, e.g.
- 128 "The Rose" singer Midler
- 129 Plunder
- 4 Moms
- 5 Notoriety
- 6 Noted berry farm founder
- 7 Turn a deaf — (ignore)
- 8 Musical artist DiFranco
- 9 Barking pets
- 10 Doctrine that reality is one organic whole
- 11 Ham-handed
- 12 Gen —
- 13 Certain boxing punch
- 14 Not firmly implanted
- 15 Pre-liftoff term
- 16 Jenna Bush —
- 17 "Kinda" suffix
- 18 Ballpark fig.
- 19 Scale notes
- 24 Lay to rest
- 28 Skating leap
- 29 Ice cream flavor, briefly
- 30 Writer Philip
- 31 H.G. Wells race
- 32 Smart- — (cocky)
- 33 At an end
- 35 Fashion inits.
- 36 Synthpop artist, say
- 37 Sinister
- 38 They may be candied
- 41 Wombs
- 45 Self-conceit
- 46 Unruly crowd
- 47 Social Security fig., e.g.
- 48 Delhi dress
- 50 Not only that
- 51 Vienna loc.
- 53 Crank (up)
- 56 — upswing
- 57 Meat stamp letters
- 58 Wk. day
- 60 The, in Paris
- 61 "The Simpsons" store clerk
- 62 Work at as a dilettante
- 63 Breathe hard
- 64 Leave out
- 65 Intermission
- 66 Bullfight cry
- 67 Apt. units
- 70 Stew veggie
- 74 Eye covers
- 75 Betor's note
- 76 Tatty clothes
- 77 Strive (for)
- 78 U.N.'s Kofi
- 80 Hubbub
- 81 Call placer
- 84 Actor Parsons
- 85 Corn cover
- 86 Stew veggie
- 87 Part of PIN
- 89 Carve
- 90 Somber
- 91 In — (as found)
- 92 Don of radio
- 93 Last year's frosh
- 96 "Part II" films
- 97 Tightly strung
- 98 Squeak (out)
- 102 Cereal meal
- 103 Breaks up
- 104 Add to the batter, say
- 106 Charge at
- 107 School, in Nice
- 109 Writer Horatio
- 110 Calf catcher
- 113 ESPN datum
- 115 — and haw
- 116 Greek vowel
- 117 Dream-time acronym
- 118 Baby's wear
- 119 Lyric tribute
- 120 Wanna- — (aspirants)
- 121 Santa — (hot wind)
- 122 Big health supplement chain, familiarly
- 123 "I see mice!"

### DOWN

- 1 Hard wood
- 2 Wk. day
- 3 Hi- — (old LP players)



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

## SUDOKU

		8	2					1	
	1				4				3
9				5		6			7
		4		8		7			
1	2				9			3	
3			7						6
	5			3					9
4			9	2		1			
		6			7			5	

Here's How It Works:  
Sudoku puzzles are formatted as a 9x9 grid, broken into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

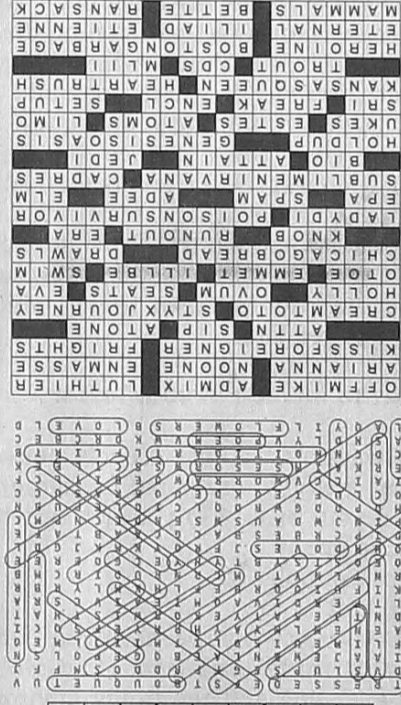
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T R E S S E D E F S T B O U Q U E T U V  
D V S L U P S E G F P R D D O S M F F J  
I A A J E W B N L A E B Q G E P O L S N  
F L I M E U I S D L I T M I I J L M E O  
A E N E M L M Y A Y H R R Y E F S Q C I  
D N T J E S A T Y E K O R W I V S T H A T  
L T F E R D I V A Q M I E A I V C S R A  
K I F U I O Q R B E F L H K M L Y R B R  
R N T L N Y T D M C R N R U O I R C M B  
O E O S T S Y B T Y H Y E C G O E R E E  
O H H D O V E S J F R O Y K M K J G D L  
D I P C R B E S B A C G C A A B T A F E  
P I N J W D A U S W S E N O C C N P M C  
M O P D D G W R D Q L C I O L E P U B N  
O C L U F I E Q K D E U O B R A S U C C  
I A I C C V W O R R A W Q E D I T L C F  
E R K A I M S E S O R W S S C T L E E K  
C S C N N O I T I D A R T L F L I R T B  
A S N D L Y V P O E M V K K D R C B E C  
L A Q Y I L F L O W E R S B L O V E L D

### ANSWER KEY

#### WORDS

- ANNIVERSARY
- ARROW
- BOUQUET
- CANDY
- CARDS
- CELEBRATION
- CHOCOLATE
- CUPCAKE
- CUPID
- DESSERT
- DOVES
- EMBRACE
- FEELINGS
- FLIRT
- FLOWERS
- GIFTS
- HEARTS
- HOLIDAY
- HUG
- JEWELRY
- KISS
- LACE
- LOVE
- MARRIAGE
- MEMORIES
- MUSIC
- POEM
- RELATIONSHIP
- ROMANCE
- ROSES
- SAINTE
- SERENADE
- SWEET
- TRADITION
- VALENTINE
- WOO



2	5	8	7	1	4	9	6	8
8	9	1	9	2	6	8	7	7
6	7	4	9	8	1	9	2	
9	2	5	1	4	7	6	8	8
4	3	8	6	9	5	7	2	1
1	6	7	2	8	8	4	9	9
4	8	9	8	1	2	8	6	
8	4	2	4	6	9	5	1	7
5	1	5	6	7	3	7	4	9

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