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Livonia, Farmington Hills in Moody's list

Among state's most 'overpriced' housing markets

chunks of the lower half of the state below the Thumb.

It's like a weather map for those who worry about economic storms.

The Detroit area, including Livonia and Dearborn, is overvalued by 22%, according to calculations by Moody's. Another area including Detroit, Warren and Dearborn is overvalued by 25%.

The metropolitan statistical area including Warren, Troy and Farmington Hills area is overvalued by 27%.

The Lansing and East Lansing areas are overvalued by 22%.

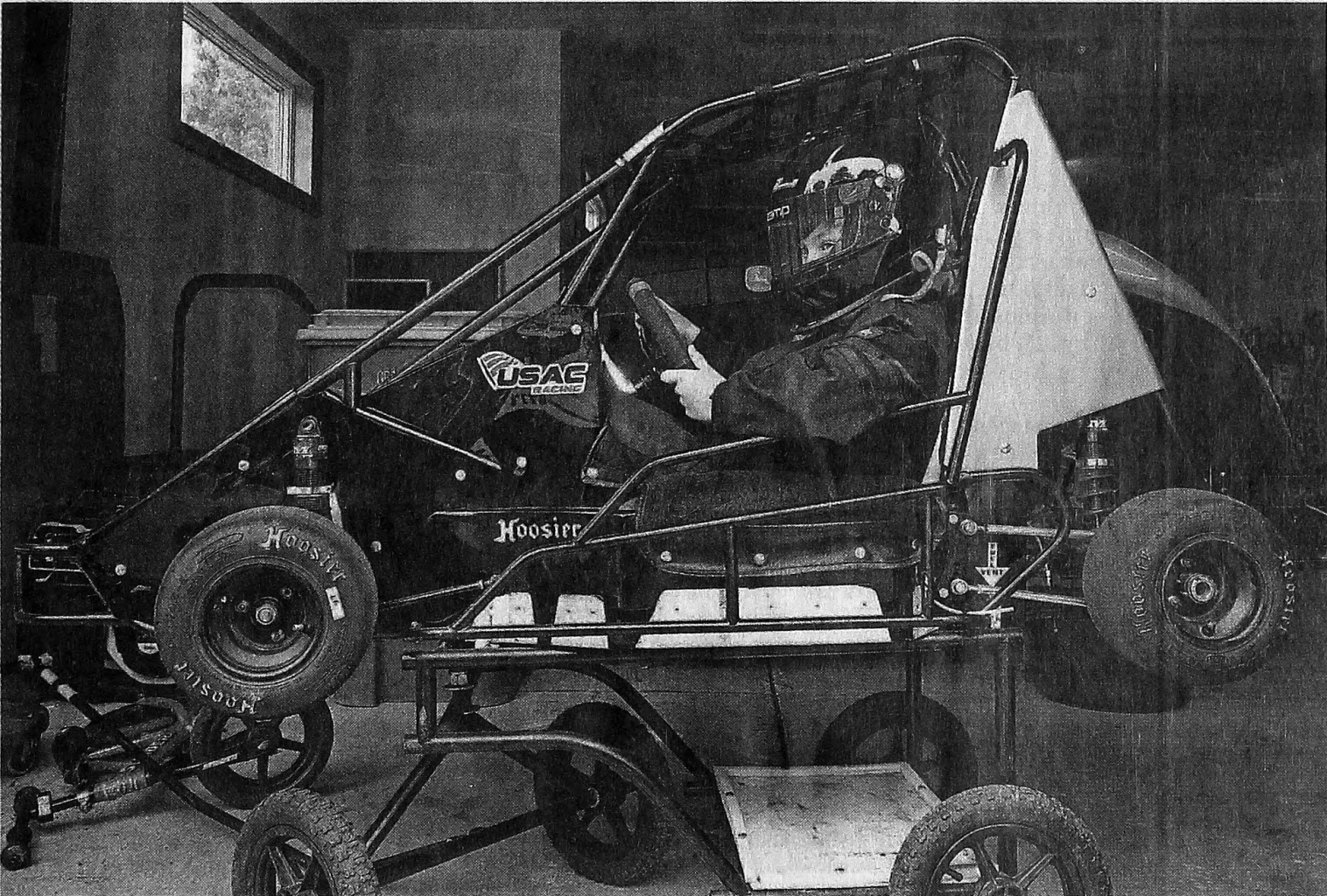
The same for the Jackson area, Ann Arbor and Bay City.

See LIST, Page 2A

**Susan Tompor** Detroit Free Press  
USA TODAY NETWORK

Big bold blocks of red on the map cut across the bottom half of Michigan indicating wide swatches of communities

where Moody's Analytics warns that housing prices are meaningfully overvalued by more than 20%.  
We're looking at not just one spot or neighborhood where home values are vulnerable to a downturn, but huge



Riley Taché sits in his midget race car at his home in Farmington Hills. He weighs about 150 pounds when fully geared up.  
PHOTOS BY JOHN HEIDER/HOMETOWNLIFE.COM

Ten-year-old sees quarter midget racing as pathway to NASCAR

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

Ten-year-old Riley Taché always had a fascination with cars.  
“The second he could talk, he was talking about cars,” Riley’s mother, Mindy Taché, said. “I have a funny picture of him when he was about two — we were at the grocery store and he grabbed a car magazine and just took off with it. He’s just loved anything that moves.”

Riley, a student at Kenbrook Elementary in the Farmington Public Schools district, has a quarter midget car that he races in the Michigan Motorsports Racing Association. The group hosts its races at the Waterford Hills Road Racing track in Waterford.  
“I want to be a NASCAR driver someday,” Riley said. “I think it would be fun to travel the country and do these races

See RACING, Page 4A



Riley's awards, helmet and pit passes.

Summer concert schedule packed in metro Detroit

**Philip Allmen** Hometownlife.com  
USA TODAY NETWORK – MICHIGAN

Summer traditions continue making their return to metro Detroit communities with festivals, music series, library programs and more all back on the calendar, more than two years after everything essentially stopped at the onset of the COVID-19 pandemic.  
Free outdoor music concerts can be found close by several days of the week.  
Picnicking is allowed at most locations, and many with groups or businesses offering beverages and snacks to purchase.  
Here are some of the nearby concert series.

Tuesday

Tunes on Tuesday is a free program, sponsored by the Northville Downtown Development Authority and Northville Parks and Recreation. Concerts are held at Town Square in downtown Northville (across from the clock tower) 10:30-11:30 a.m.  
Don't forget your water bottle, hat & sunscreen. Concerts are: June 21 (Janet Marie & m'Archibald), June 28 (Beverly Meyer), July 12 (Guy Louis), July 19 (Gemini), July 26 (Funny Dumplings), Aug. 2 (Kevin Devine), Aug. 9 (Susan Harrison) and Aug. 16 (Earth Angels)  
Novi holds its Sizzling Summer Series, which includes the Tuesday Tunes events. It's a new event starting at 6:30 p.m. June 21 (Geff Phillips and Friends), July 19, and Aug. 9. The band performs 7-8 p.m. All performances take place at Fuerst Park.  
The Sounds Like Summer concert series takes place 7 p.m. Tuesdays at Veterans Park at the corner of

See CONCERTS, Page 5A

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# List

Continued from Page 1A

## Muskegon near top of list

The Grand Rapids-Wyoming area, 42%, and the Flint metro area is overvalued by a startling 46% — ranking at No. 24 nationwide on Moody's list.

Farther west on the shores of Lake Michigan, Muskegon is viewed by Moody's as 59% overvalued. It is ranked as No. 3 among the most overvalued spots in the country.

Home prices are looking at some dangerous headwinds: A rapid jump in mortgage interest rates, high home prices and soaring inflation that drives everyday living expenses, such as food and gas, are cutting deeply into the budgets of potential first-time homebuyers.

The median price nationwide for an existing home hit an all-time high of \$391,200 in April, up nearly 15% from a year ago.

But the number of sales edged down, as mortgage interest rates shot up this year. Sales of existing homes fell 2.4% to 5.61 million annualized units in April from the prior month, the lowest level since June 2020, according to the National Association of Realtors.

## Interest rate storm clouds ahead

Mark Zandi, the chief economist at Moody's Analytics, warns that home sales will sharply weaken in the next few months as homebuyers come up against both higher mortgage interest rates and extraordinarily high home prices in many markets.

"Many potential first-time homebuyers are now locked out of the market," Zandi said.

The 30-year rate moved up to an average 5.25% — up from an average 3% a year ago, as of a May 19 report by mort-



Tim Gilson, associate broker for the Gilson Home Group at Keller Williams Realty Bloomfield Hills, said fierce bidding wars continue even after the rapid rise in mortgage rates earlier this year. SUSAN TOMPOR/DETROIT FREE PRESS

gage buyer Freddie Mac.

Bundled together, Zandi said, high interest rates and high home prices will undermine affordability and drive many home prices down. If a recession hits, prices would only fall further. Moody's concludes that home values in 97% of U.S. cities are overvalued.

During the pandemic, Zandi noted, record low mortgage rates powered demand but consumers who shopped for homes ran into an extraordinarily limited supply of both new and existing homes for sale.

"Detroit house prices are meaningfully overvalued," Zandi said, "and at the very least I expect house prices in the metro area to go flat over the next several years, which means some communities will experience price declines."

Real estate in some of the most overpriced regions could fall by 10% over the next few years, according to Moody's Analytics.

Unless the U.S. goes into a recession, he said, those declines should be in the modest, single digits range in many areas.

## Could we see a housing meltdown?

All those red splotches and overvalued calculations, of course, only unearth the financial trauma that scarred many families during the housing crisis that took place about 15 years ago.

Many have to wonder if we are looking at another housing bubble that's about to collapse.

Right now, experts aren't forecasting a replay of the housing meltdown.

At the same time, though, risk exists for regional corrections in home values where prices could decline by 10% or

less, said Rick Sharga, executive vice president of market intelligence for the property data firm ATTOM.

"The basic truth is home prices don't always go up. Sometimes, they go down," Sharga said.

We saw explosive gains in home prices in the past two years as existing homeowners took advantage of low rates and rising home equity to move to a bigger house, others moved to new locations since they could work remotely anyway and many millennials started families.

## How did Moody's review values?

The Moody's research analysis takes into account home prices, household incomes, rents and construction costs.

An area is overvalued, Zandi explained, if house prices in the area have risen significantly above household incomes, rents and construction costs — the fundamental determinants of a home's value — compared with historical norms.

"This suggests house prices will ultimately normalize back to be more consistent with incomes, rents and construction costs," he said.

Home prices could decline, Zandi said, or go flat or even grow slowly and allow incomes, rents and construction costs to catch up.

## Why a meltdown isn't in the cards

Zandi and Sharga maintain that a housing collapse — where values go down 30% or more — isn't likely during the next housing downturn.

One factor that will limit distressed sales, mortgage defaults and foreclosures, experts say, is the fact that lending standards have been stronger than they were prior to the Great Recession.

"The loan quality of people who have mortgages today is probably as extraordinary as it's ever been," Sharga said.

"We don't have the kind of high risk

loans that were issued leading up to the housing crash."

For example, fewer people are buying homes speculating that someone will pay more for it in a year or less. They're buying to move into the property and live there, he said. And the mortgage market isn't flooded with \$0 down payment mortgages.

"What's driven prices up is limited supply and strong demand," Sharga said.

"We actually have the lowest mortgage delinquency rates since the Mortgage Bankers Association started tracking data in the 1970s."

Some of the skyrocketing values today can be blamed in part on the aftermath of the housing bust during the Great Recession.

PNC Senior Economist Abbey Omodunbi wrote in a recent report that housing inventory was low coming into the pandemic after many years of underbuilding following the Great Recession.

Homebuilders, she said, have struggled with inflation, supply-chain disruptions and labor constraints in the past year.

Michigan saw larger-than-average declines in home prices in the Great Recession, Moody's noted, driving homebuilders to be extremely cautious or financially unable to construct new homes. Many parts of Michigan's housing market, according to Moody's research, remains undersupplied.

Two years after the pandemic hit the U.S., we're unable to simply flip the switch and magically put everything back into place. The economy has adjusted, shifted and in many ways still needs to figure out how to move forward.

Disruptions in the supply chain, fierce demand brought on by stimulus payments and rapid change in the way we work all contributed to skyrocketing

See LIST, Page 6A

### SUMMARY ORDINANCE NO. C-3-2022 CITY OF FARMINGTON HILLS OAKLAND COUNTY, MICHIGAN

NOTICE OF AN ORDINANCE TO AMEND THE FARMINGTON HILLS CODE OF ORDINANCES AT CHAPTER 8, "BUSINESS LICENSING" ARTICLE II, "SMOKING LOUNGES," TO ESTABLISH A SPECIAL PERMIT FOR HOOKAH SMOKING AREAS IN SMOKING LOUNGES AND TO AMEND PROVISIONS RELATING TO THE PURPOSE AND INTENT OF THE ORDINANCE, DEFINITIONS, APPLICATIONS FOR LICENSES, BASIS FOR APPROVAL AND DENIAL OF LICENSES AND SPECIAL PERMITS, STANDARDS OF CONDUCT, HOURS OF OPERATION, AND TEMPORARY CLOSURES IN THE INTEREST OF THE PUBLIC HEALTH, SAFETY, AND WELFARE.

A full copy of the Ordinance is on file in the Clerk's Office for public review between the hours of 8:30am and 4:30pm Monday through Friday.

Section 1, Ordinance Amendment  
Section 2, Grace Period  
Section 3, Repealer  
Section 4, Savings  
Section 5, Severability  
Section 6, Effective Date

The provisions of this Ordinance are ordered to take effect twenty-one (21) days after enactment.

Section 7, Date and Publication

PAMELA B. SMITH, City Clerk

Publish: June 2, 2022

LO-GC0889762-01 3x3.5

### PUBLIC HEARING NOTICE WAYNE-WESTLAND COMMUNITY SCHOOLS PROPOSED 2022-2023 BUDGET MONDAY, June 13, 2022

Please take notice that, on June 13, 2022 at 7 o'clock p.m. at 36745 Marquette, Westland, Michigan, the Board of Education of the Wayne-Westland Community Schools, Wayne County, Michigan will hold a public hearing to consider the District's proposed 2022-2023 budget.

The Board may not adopt its proposed 2022-2023 budget until after the public hearing. A copy of the proposed 2022-2023 budget, including the proposed property tax millage rate, is available for public inspection during normal business hours at 36745 Marquette, Westland, Michigan.

### The property tax millage rate proposed to be levied to support the proposed budget will be a subject of this hearing.

This notice is given by order of the Board of Education.

MELANDIE HINES, Secretary

Publish: May 29, 2022 and June 2, 2022

LO-GC0884658-02 3x3

### CITY OF WESTLAND INVITATION TO BID

Sealed or Electronic proposals will be received by the City of Westland Department of Community Development, 32150 Dorsey Road, Westland, MI 48186, on June 17<sup>th</sup>, 2022 at 10:30 a.m. (no exceptions will be made for late filings) for the following:

#### Friendship Center Improvements

Complete specifications and pertinent information may be obtained from the Purchasing Office or at [www.CityofWestland.com](http://www.CityofWestland.com). The City of Westland reserves the right to reject any or all bids.

Devin J. Adams  
City Controller

Publish: June 2, 2022

LO-GC0890142-01 3x2.5

### PLYMOUTH-CANTON COMMUNITY SCHOOLS NOTICE OF A PUBLIC HEARING ON PROPOSED 2022-2023 BUDGET

PLEASE TAKE NOTICE that on June 14, 2022, at 7 o'clock p.m., at the E. J. McClendon Educational Center, 454 S. Harvey Street, Plymouth, MI, the Board of Education of Plymouth-Canton Community Schools will hold a public hearing to consider the District's proposed 2022-2023 budget.

Pursuant to Michigan law, a public hearing is required prior to the adoption of the proposed 2022-2023 budget. In addition, the annual budget must be adopted prior to July 1. The Board shall hear public comment on the proposed budget and tax millage rate during this hearing.

The proposed 2022-2023 budget, including the proposed property tax millage rate, which is the estimated amount of money to be raised by taxation, and purposes for which millage will be levied, will be available for public inspection during normal business hours, by appointment, at the E.J. McClendon Educational Center, 454 S. Harvey Street, Plymouth, MI 48170.

### The property tax millage rate proposed to be levied to support the proposed budget will be a subject of this hearing (MCL 141.412).

This notice is given by order of the Board of Education.

Douglas Brooks  
Secretary, Board of Education  
Plymouth-Canton Community Schools

Publish: June 2, 2022

LO-GC0885948-01 3x4









Riley Taché says his dad, Oscar Taché, deserves a lot of credit for his success in quarter midget racing. COURTESY OF MINDY TACHE



Riley stands by his race team's trailer. JOHN HEIDER/HOMETOWNLIFE.COM

# Racing

Continued from Page 1A

that take two or three hours.”

Quarter midget cars — about one fourth the size of a full size midget racer — are a way for kids to get into auto racing. Mindy said the controls in Riley’s car are similar to that of a go-kart, but his car has more safety features built in compared to a typical go-kart.

This summer, the Farmington Hills boy hopes to win a few races, break a speed record and graduate from the Rookie class to the Senior Honda class.

In Michigan, the racing season starts in April and wraps up in October.

Driving his small car at 35mph was scary at first — Mindy says it’s intense to watch, too — and Riley thinks his sport takes a fair amount of bravery. His favorite part of the sport is the race day atmosphere including the competition, concessions, time with friends and watching other events.

“I think it’s just to be brave and do it,” he said. “You can get up to 35 miles an hour, and that’s kind of scary at first. You’re going really fast on a tiny little track with like six other cars.”

As with any motorsport, crashing is part of the deal. Racers must be agile

enough to keep from driving into a crash.

“The big thing for him, I think, is quick reflexes,” Mindy said. “If somebody crashes in front of him, he has to dive out of the way.”

While Riley brings the driving skills, he said his father, Oscar Taché, plays a major role in any success he has. Oscar reassembled and fixes the car Riley drives while also serving as his crew chief.

“I feel like some people congratulate the driver too much,” Riley said. “I think a lot of that congratulations should go to the person who actually built the car. So, that would be my dad.”

According to Mindy, Michigan Motorsports fosters a family-friendly environment and lots of people go out of their way to help others. When Oscar has been unable to attend races due to commitments for the Taché’s younger son, other parents have helped Riley get his car started or make repairs after a crash.

(Riley has) met a bunch of new friends,” Mindy said. “Everybody is very involved — it’s a very family involved sport. We’ve met a lot of really nice families.”

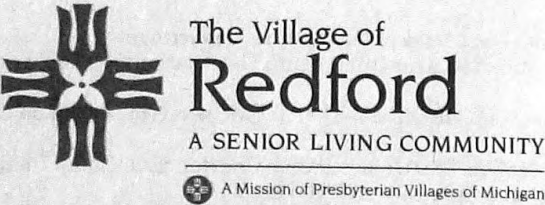
Contact reporter Shelby Tankersley at [stankersle@hometownlife.com](mailto:stankersle@hometownlife.com) or 248-305-0448. Twitter: @shelby\_tankk.

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# Cryptocurrency crash a reminder that investing is long-term process



**Money Matters**  
Rick Bloom  
Guest Columnist

This is one of those rare times in history where stocks, bonds and cash have all been hurt by current market conditions. However, young investors have been hurt more than any other group. A disproportionate number of young investors have jumped into the cryptocurrency craze and unfortunately, they have learned a tough lesson. As cryptocurrency markets have crashed over the last few months, many have found that their investments are now worthless.

This experience has soured young investors from future investments. I would rather this experience teach people to be better investors. Here are some of the mistakes I think the young investors made. The first issue is portfolio diversification. Many inexperienced investors put the bulk of their money into cryptocurrency. I don't care how good an investment may seem, you never want all your money in one area. A diversified portfolio spreads risk over a variety of investments so that your exposure to any one investment or area of the economy is limited. Of course, it doesn't mean that your portfolio won't have losses, because even today, investors with diversified portfolios

are hurting; however, it does provide protection over the long run. Second, it was not unusual for young investors to use their credit cards to finance cryptocurrency purchases. I don't think investors should be borrowing to invest, particularly from a credit card. It can lead to financial disaster. Many young investors jumped into cryptocurrency with the idea of making fast money. I have always believed if you invest to make fast money, you could lose money even faster. Investing is not a strategy to make a quick buck, but rather, a long-term process. I hope the lesson a lot of young investors learn from the cryptocurrency crash is that you should never gamble with your investment dollars.

Too many young investors never considered the risks associated with cryptocurrency. They saw the investment going up and assumed it could never go down; that is a mistake. Every investment has risk, and the prudent investor makes sure they understand that risk before they invest. I hope young investors who lost on cryptocurrency do not sour to investing. Investing is important and can make your financial future much brighter if done responsibly. The key is to learn from your mistakes and become better investors. Good luck. Rick Bloom is a fee-only financial advisor. Email him at [rick@bloom-advisors.com](mailto:rick@bloom-advisors.com).

## Concerts

Continued from Page 1A

W. Livingston and John streets in Highland Township. Concerts start at 7 p.m. Dates and times were not yet posted.

### Wednesday

Lyon Township is kicking off its Music on the Grand summer concerts this year 6-8 p.m. at Inspiration Park, 56730 Grand River Ave. Concerts run every other week June 15 (Concreteslim, blues) and 29 (Kitty & Cougar Band, reggae), and July 13 (Forge the Sun, Motown) and 27 (Austin Scott Band, country).

### Thursday

Downtown Milford fills each week for the popular Concert in the Park series at the LaFontaine Family Amp in Central Park. The free concerts are hosted by Milford Township Parks and Recreation Commission with support from the Milford DDA and the Village of Milford. All concerts run 7-9 p.m. The series runs June 2 with Randy Brock Group (blues rock), June 9 with Trilogy (variety), June 16 with Power Play Detroit (greatest hits all eras), June 23 with FunHouse (classic rock/top 40), June

30 with The Phoenix Theory (top 40 dance rock), July 7 with Magic Bus ('60s tribute), July 14 with Fifty Amp Fuse (greatest hits), July 21 with The Persuasion Band (dance top 40), and July 28 with Rockstar, LLC (arena rock). The Livonia 2022 Music from the Heart concert series kicks off mid-June at the Kirksey Recreation Center (15100 Hubbard St.) east lawn with concerts beginning at 7 p.m. each week. The lineup includes: June 16 (Patriotic and Pops Concert with the Livonia Symphony Orchestra); July 7 (Rod Stewart tribute show); July 14 (Leave Those Kids Alone); July 21 (Toppermost); July 28 (dueling pianos); Aug. 4 (Steve King & the Dittilies); Aug. 11 (Devlin Scillian and Arizona Son); Aug. 18 (Denise Davis and the Motor City Sensations); Aug. 25 (Packin' Heat Band); and Sept. 1 (The Luddites). Farmington Hills holds its Stars in the Park concert series weekly at 7 p.m. at the Heritage Park (24915 Farmington Road) amphitheater. This year's concert schedule runs: June 16 (Farmington Community Band); June 23 (Alexandria In Transit Band); June 30 (Amen-Ra Drummers and Dancers); July 7 (Ang Band of the Midwest); July 14 (Indian Musical Extraganza); July 21 (High School Musical Night); July 28 (Farmington Community Big Band); Aug. 4 (Monique Ella Rose); Aug. 11 (The Blue Leafs); and Aug. 18

(Farmington Community Chorus). Canton will hold its Thursday Night Live concert series at (46000 Summit Parkway). Bring a blanket or chair and enjoy the free concerts, weather dependent. At least three food options will be on site weekly starting at 6:30 p.m. There is also a beer and wine tent with proceeds benefiting Second Chance At Life Non-Profit. The concert lineup includes: June 30 (Class of '98 performing hits of the '90s and 2000s); July 14 (Stone Street Revival performing oldies); July 21 (C3 and the Third Generation Band performing rhythm and blues); July 28 (Detroit Retro Society performing top 40 hits); Aug. 4 (The Look performing Classic rock and '80s hits); Aug. 11 (Captain Fantastic, a Elton John tribute); and Aug. 18 (The Family Tradition performing country).

### Friday

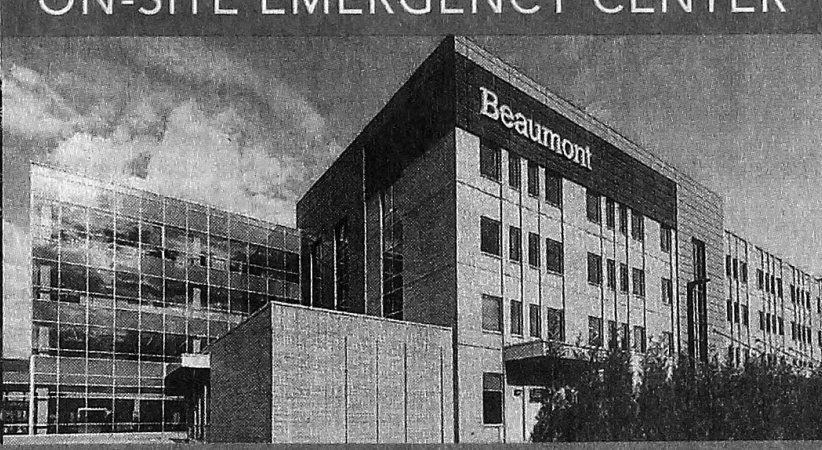
South Lyon Concerts in the Park series takes place 7-8:30 p.m. at the gazebo at McHattie Park, 300 Dorothy St. The series is scheduled to start in July. The City of South Lyon web site did not have the weekly list of performers posted yet. Riley Park, 33113 Grand River, in downtown Farmington will host its weekly concert series in the Syndicate. Bring your chairs, blankets and dancing

shoes if you'd like. The free concerts run 7-9 p.m. The lineup: June 10 Motown Eagles; June 17 The Paisley Fog; June 24 Mainstream Drive; July 1 Tommy C and the Black Widow Grease Band; July 8 Downriver Dan; July 22 Major Dudes; July 29 Chirp; Aug. 5 SURF ZUP; Aug. 12 Billy Mack and the Juke Joint Johnnies; Aug. 19 In the Flesh; and Aug. 26 Powderfinger. The free Plymouth concert series runs Fridays throughout summer at Kellogg Park in downtown Plymouth. Concerts begin at 7 p.m., and concert-goers can drop off blankets and chairs after 3:30 p.m. on concert days. Alcohol is not permitted at the park. Concerts include: June 3 Von Zippers (classic rock); June 10 Totally (Best of the '80s); June 17 Ones and Twos (Motown and dance music); June 24 Randy Brock Group (blues/rock); July 1 Trilogy (variety band); July 15 Magic Bus (Woodstock era); July 22 Power Play Detroit (greatest rock hits); July 29 Lady Sunshine and the X Band (Detroit's own, emotion, fire, pride and soul); Aug. 5 Larry Lee and the Back in the Day Band (funk, R&B, Motown); Aug. 12 Geff Phillips and Friends (pop and rock variety from '60s through today); Aug. 19 Moxie Blitz (pop from '80s through today); Aug. 26 Steve King and the Dittilies (classic rock); and Sept. 2 Atomic Radio (top 40, pop, hip-hop, rock).

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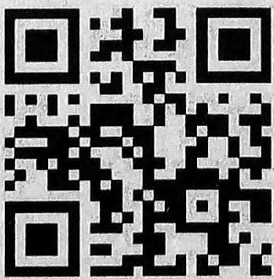
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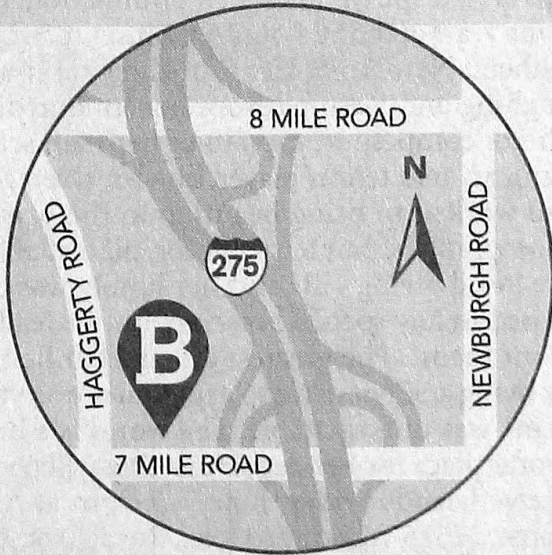


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Beaumont Outpatient Campus – Livonia is a part of Beaumont Hospital – Farmington Hills.



List

Continued from Page 2A

prices in many areas, including housing. In the two-year period since February 2020, the prices for the Detroit housing market are up just over 28%, according to the latest data from the S&P CoreLogic Case-Shiller Index for the area. In the last year through February, it's up 14.6%.

Bidding wars continue

Tim Gilson, associate broker for the Gilson Home Group at Keller Williams Domain in Bloomfield Township, said the fierce bidding wars continue now even after the rapid rise in mortgage rates earlier this year. It's not at all unusual for many homes, he said, to get four or five attractive offers. Buyers can be extremely well qualified, some with cash offers, many with more than 20% down financing. One recent listing of a home priced at \$600,000 in Farmington Hills received what he calls six tremendous offers — everything over asking price and it went for substantially over asking price. Many times, Gilson said, people are offering well above the asking price and agreeing to appraisal guarantees that state you'll make up the difference if the

appraisal is lower than the accepted offer. "Right now when you walk into a situation where someone has the money, chances are they aren't going to get the house of their dreams." Gilson maintains that the market isn't overvalued but instead lacking supply. "They're not overvalued. A buyer and a seller — both ready, willing and able — said we're willing to do that. So that is the value by definition," Gilson said. "The market has dictated that people are willing to pay this." During the downturn here between 2005 and 2010, he said, at one point there were about 48,000 single-family homes and condos on the market for sale in southeast Michigan. Recently, he said there were 5,700 available for sale in Wayne, Oakland and Macomb counties. A potential buyer could offer far less than the list price then, and if the seller didn't accept that offer, the buyer could come back later and write an even lower offer that might be taken. "This is how much the pendulum has swung," Gilson said. Gilson said he expects the housing market to continue to do well in the future, particularly given the high demand from millennials, now ranging in age from 26 to 41. The average millennial buys a home at age 32, he said, so there's another five years for the younger members of the



One of many homes for sale in metro Detroit in April. ERIC SEALS/DETROIT FREE PRESS

group to focus on buying a home. Skyrocketing rents in some markets also put pressure on young consumers to buy homes. Some areas, of course, saw far more dramatic increases in home values than Detroit or many cities in Michigan. You'll find the Boise, Idaho, metro area at the top of that national list, which Moody's said is overvalued at 73%, followed by the Sherman-Denison area in Texas at 60%.

Sharga noted that the Boise metro area in particular saw a rush of buyers from California and elsewhere as many in the tech industry were able to sell their homes in California at a profit and then buy an attractive lower-priced home in the Boise metro area and work remotely. Muskegon saw a flood of buyers from outside of the area driving up prices, too. Muskegon's overvalued situation can be attributed to a dearth of home listings and a large share of vacation homes. More than 60% of those buying homes in Muskegon, which has shoreline along Lake Michigan, live outside of the metro area, more than double the national average, according to Moody's. "Buyers are competing for a very limited supply of homes," according to Moody's. More than a decade after the Great Recession, Muskegon faces a critical shortage of homes for sale, which is causing prices to skyrocket, according to Moody's.

Who wasn't overvalued?

To be sure, the Moody's study did find some markets that weren't overvalued but instead viewed as undervalued — including the Villages in Florida; Trenton, New Jersey; Montgomery, Alabama, and even parts of the San Francisco area that include Redwood City. Undervalued markets, Zandi explained, are generally experiencing house price gains, but not as quickly as incomes, rents and construction costs. As a result, prices in those areas are low compared with their historical norms. The Villages in Florida is an example, he said, of an area where a lot of high-income households are moving. An area where people are making an extraordinary amount of money, such cities with high-paid tech employees, might be able to support higher housing costs and might not be overvalued. Currently, low inventories are acting as a floor for prices in many markets. A record-low of 1 million existing homes nationwide were for sale in March, Zandi noted, which he explained is half the inventory consistent with what would be considered a well-functioning housing market. "But with rates now moving quickly higher and affordability and demand being hammered, prices will come under pressure," Zandi predicted.

How much more are some paying?

Zandi gave an example of a homebuyer buying a median priced single-family home, which is almost \$400,000 nationwide, with a 20% down payment of \$80,000. If the mortgage rate is 5.1%, the monthly mortgage payment is about \$1,700. That payment, he noted, would be \$450 more than it was a year ago in today's dollars when home prices were lower, and the mortgage rate was close to 3%. "Even more eye popping, the current monthly payment is \$900 more than a decade ago in today's dollars when median house prices were half of what they are today, even with mortgage rates near 4% at the time," Zandi wrote in a

report. Inflation is soaring to levels not seen in 40 years, as we deal with a rapid rise in prices for food, gasoline, airline fares, and both new and used cars. Over the last 12 months through April, all the items in the consumer price index rose 8.3% before a seasonal adjustment. Higher prices also put more pressure on younger families who are spending more to raise children and may now have even less room in their budget for a high mortgage payment. In 2022, the Federal Reserve has committed to fighting inflation after the fact by raising interest rates. The Fed — which drove interest rates down twice in 2020 to fight off a recession — nudged interest rates higher in March and early May. The next Fed policy committee meeting is June 14 and June 15, and the Fed is expected to raise short-term rates another by a half of a percentage point then. More rate hikes are expected in 2022, as the Fed attempts to cool down prices and avoid a deep recession. The Fed's rate hikes, the most aggressive since 2000, will make it more costly to borrow on credit cards, take out car loans and borrow for business. Mortgage rates, which are not directly set by the Federal Reserve, have been going up in anticipation. Yet some experts say the 30-year mortgage rate could still go higher and peak at around 6% this year. Average long-term U.S. mortgage rates in mid-May hit their highest level since 2009. The inventory situation is likely to be complicated in the months ahead, Zandi said, by existing homeowners who could be reluctant to sell if they will need a new mortgage and it will be at a much higher rate.

What should those who are shopping for a home do?

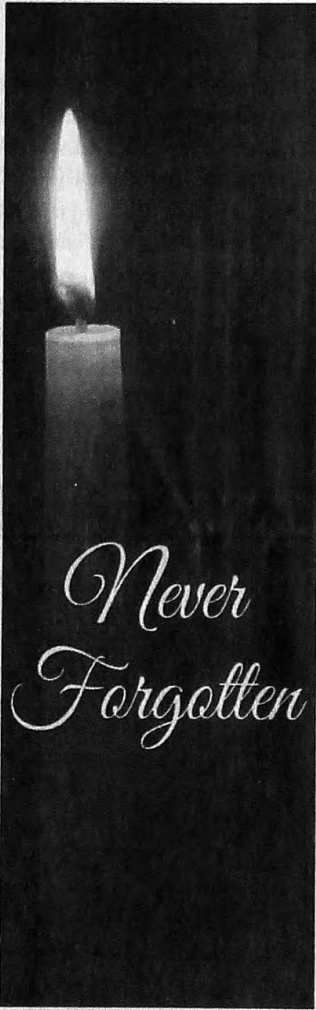
Zandi suggests that potential homebuyers might consider waiting, if they are able, to let house prices moderate and see more inventory come on the market. Home sales are likely to be undermined in the months ahead, Zandi said, by higher rates and some prices could adjust. If we learned anything out of the housing collapse 15 years ago, it should be that home values aren't guaranteed to keep going up and up. And sometimes, home values will drop. Some buyers, though, might not realize the risks that they could be taking on in the future. Paying an extraordinarily high price for a home and making a limited down payment will raise the risk of losing money if home values don't keep climbing and the buyer needs to sell quickly in a year or two. Valuable tips for those shopping for homes continue to be: ● Pay attention to what you'll be able to afford in the long run, taking rising property taxes and other expenses into account. ● Take time to shop for a mortgage and compare what's being offered. Many times, a great deal of money can be saved by shopping around. ● Ask yourself if this home is worth paying far more than listing price, especially if home values could be nearing their top. ● Make sure to have a reasonable down payment so that you won't be caught upside-down on a mortgage — where you're owing far more than the home is worth. ● Recognize that higher mortgage rates ultimately will cool things down. As it becomes tougher for some to afford a home, it's possible that some markets could see prices drop slightly.

Obituaries

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

Betty Troyanek

-- of Troy, passed away peacefully on May 19, 2022. Betty was born October 13, 1932 in Port Huron. She is survived by her devoted husband Richard "Dick" L. Troyanek of 71 years, loving daughters Marrie Parsons (John) and Heather Marsoupian (Jerry); 5 grandchildren: Ryan Rozycki (Todd), Allison Miller (Tim), Tyler Parsons (Kari), Laura Young (Kris), and Mallory Bergeson (Scott); 4 great grandchildren and one step great grandchild. Betty was proceeded in death by her parents Russell and Gertrude (nee Sparling) Monnier and her sister Geraldine (nee Monnier) Jones. The family will hold a closed funeral to celebrate her life. Interment will be at White Chapel Memorial Park Cemetery. In lieu flowers the family is requesting that you honor Betty's memory by contributing to a charity of your choice. A.J. Desmond & Sons, 248-362-2500. View obituary and sign tribute wall at [AJDesmond.com](http://AJDesmond.com)



Diane Claudia Bousquette (nee Bickle)

Diane Claudia Bousquette (nee Bickle) died May 23, 2022 at her home in Jupiter Florida. She is survived by her husband of 65 extraordinary years William (Bill) Bousquette, their five children Kevin Bousquette, Matt Bousquette, Janine Mayville, Greg Bousquette and Will Bousquette, their eleven grandchildren and many loving in-laws, nephews, nieces, and friends. She was born and raised in Grosse Pointe Michigan by her parents Melvin and MaryAnn. Diane attended St. Paul High School and the University of Michigan and was an avid supporter of Michigan sports her entire life. Through the years she lived in, and left her mark on, the Detroit area, Pittsburgh, St. Louis, Fort Worth, Purchase New York and Jupiter Florida. Diane was a force in life, changing everyone and everything she touched with her love, commitment and energy. Hers was a lifetime of family, travel, arts, sports and contributions to her community. She served as a board member of the Detroit Symphony League, League of Women Voters, Volunteer Service Council of St. Louis, Fort Worth Ballet, Fort Worth Symphony, Fort Worth Opera and the Van Cliburn Foundation. She also served as a docent for many years at the St. Louis Art Museum, Kimball Art Museum and the Guggenheim New York. Her tours inevitably attracted large crowds of people laughing and learning from her unique delivery and insights. Diane was a fierce competitor; captain of her high school's championship basketball team, an avid tennis player, bowler, skier, golfer and trivia champion. She also worked to bring beauty into the world, a tireless gardener, talented photographer, painter, sculptor, pianist and acclaimed Charleston dancer. She loved giving gifts and her family was often surprised by presents unrelated to any special occasion, but instead sent because she was thinking about them. The greatest gift she left her family was her intense passion for living and her drive to experience everything that could be experienced. Diane was unforgettable. The world is a better place for having her and a poorer place for her departure. She will be profoundly missed. Family will receive friends Friday, June 3, 7-9pm at A.J. Desmond and Sons Funeral Home, 32515 Woodward Ave., Royal Oak, 248-549-0500. The funeral mass will be Saturday, June 4, 10am at St. Regis Catholic Church, 3695 Lincoln Rd., Bloomfield Hills. Visitation at church will begin at 9:30am. Rite of Committal will be at Holy Sepulchre Cemetery in Southfield. Sign tribute wall at [AJDesmond.com](http://AJDesmond.com)







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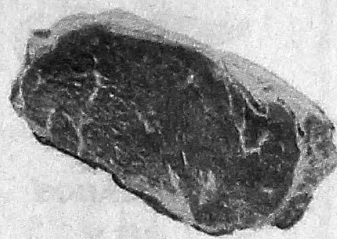
KENDALL JACKSON  
CHARDONNAY,  
PINOT NOIR OR  
ROSÉ

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ZACCAGNINI  
RED OR PINOT  
GRIGIO

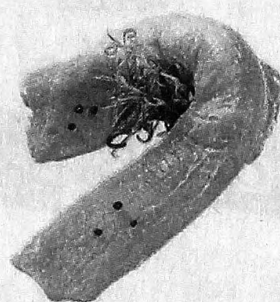
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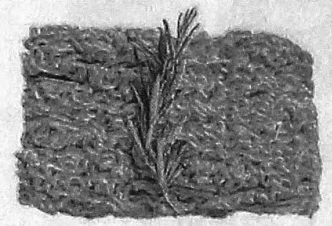
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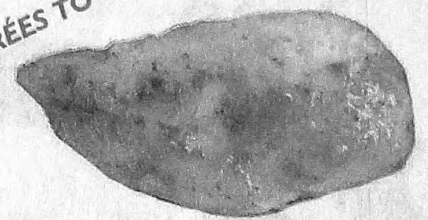
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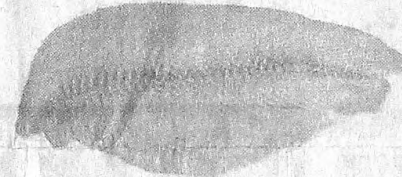
\$5.99/LB.

*Seafood*



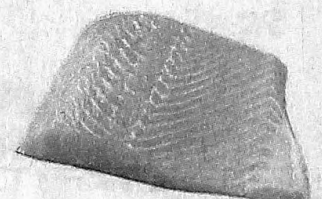
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BLACK PEARL  
SALMON FILLETS

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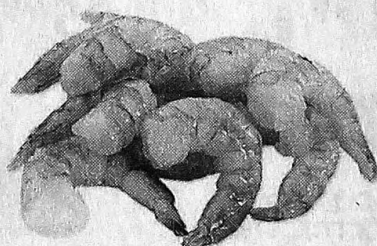
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CATFISH  
FILLETS

\$9.99/LB.



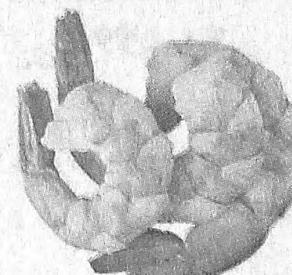
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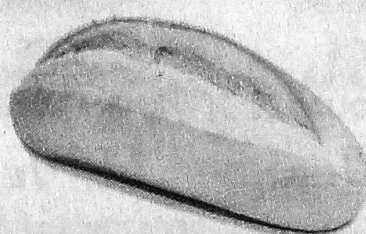
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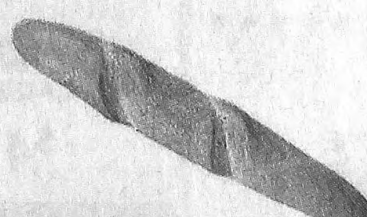
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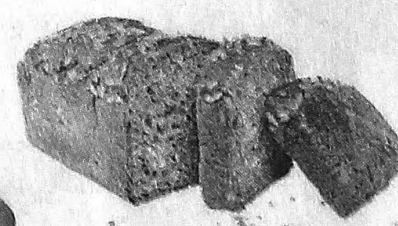
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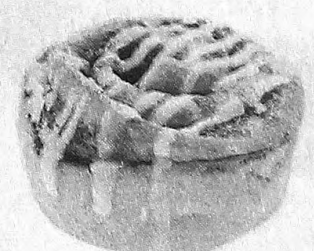
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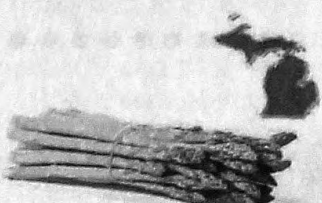
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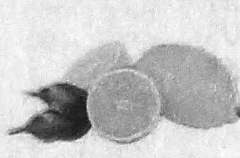
ORGANIC  
GRAPE TOMATOES  
PINTS

2/\$5



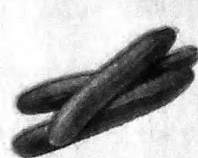
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SWEET CORN  
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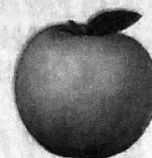
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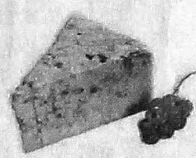
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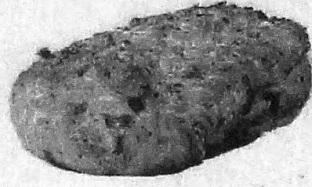
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ITALIAN  
GORGONZOLA

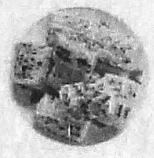
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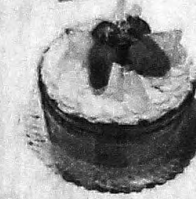


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# SPORTS

## Northville claims league championship

No. 1-ranked girls soccer team last won 8 years ago

**Brandon Folsom** [Hometownlife.com](http://Hometownlife.com)  
USA TODAY NETWORK – MICHIGAN

If Jeannine Reddy had it her way, she'd probably do away with it all. For the second-straight week, the

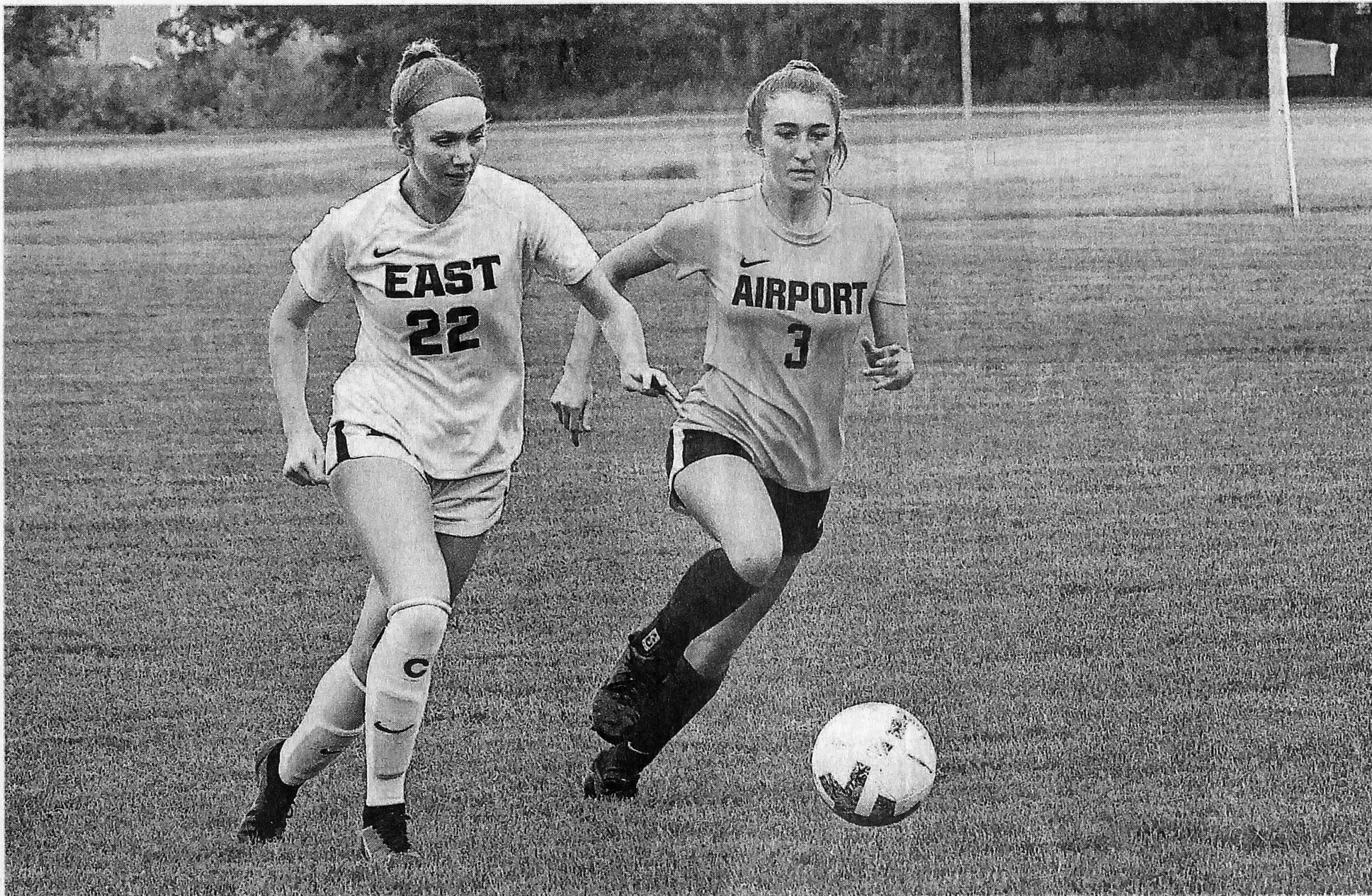
Michigan High School Soccer Coaches Association ranked Northville No. 1. The Kensington Lakes Activities Association-West standings on the Michigan High School Athletics Association's website still prominently displays the

Mustangs' undefeated record. And news outlets such as Hometown Life continue to write articles hyping the team's success this spring. All that is great stuff for state-wide soccer fans and the Mustangs faithful watching from the stands. But it can be an absolute nightmare for coaches trying to limit outside

distractions. In her first season leading Northville, Reddy is currently one of those coaches, and all that noise frustrates her at times. Take the May 23 KLAA championship, for example. The stakes couldn't have been any

See **NORTHVILLE**, Page 2B

## South Lyon East's dual star rising



South Lyon East's Emma Pompo, left, goes on a breakaway during the Division 2 girls soccer pre-district May 25 at Carleton Airport. BRANDON FOLSOM/HOMETOWNLIFE.COM

## Senior led Cougars to first-ever LVC title and qualified for states in track

**Brandon Folsom** [Hometownlife.com](http://Hometownlife.com)  
USA TODAY NETWORK – MICHIGAN

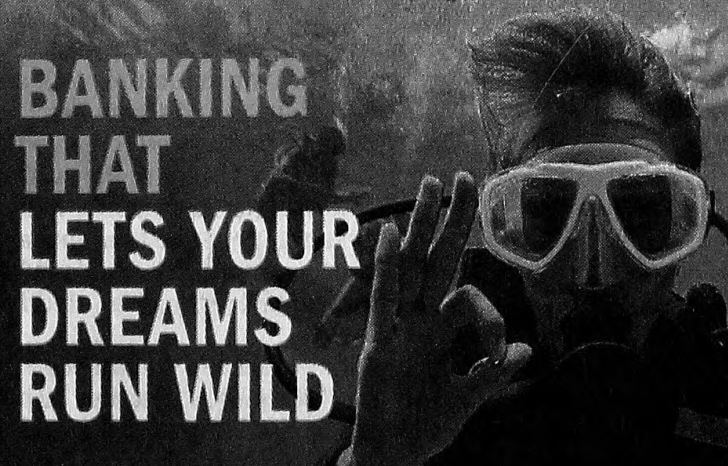
Emma Pompo sailed a wide-open 20-yard shot just outside of the left post. She missed it by about 1 foot. "Don't force it, Emma! Don't force it!" South Lyon East girls soccer coach Pete Stoyanovich hollered at her from the bench area. "Let the game come to you!" Five minutes later, Pompo, the Cougars' star striker, did, in fact, let the

game come to her. The senior found herself on a breakaway during the Division 2 pre-district May 25 at Carleton Airport. She outran a few of the Jets' defenders and then had a choice to make. She could either shoot the ball with a defender hanging on her or try to get a pass to Kate Mazur, who was open near the left post. "Push it, Emma!" Stoyanovich hollered at her as she dribbled closer to the net. "Push it, Emma!"

Pompo then lined a soft touch pass in front of Airport goalie Natalie Mumbower, and Mazur tapped in the gimme goal on the backside, good enough to put the 10th-ranked Cougars (13-3) ahead 5-0 in just the 18th minute. They had no trouble the rest of the way, finishing with an 8-0 mercy-rule victory by halftime. Pompo also assisted on the second and third goals. She sailed a pass toward the left post that Alyssa Melquist

tapped in right before Mumbower could dive toward the ball. And she also placed a perfect pass to Jessica Boulard, who headed in a tough goal in traffic. Whether it's scoring her own goals or finding her teammates for theirs, Pompo, who is signed with Cleveland State, is one of the top players in metro Detroit. Now here's the catch: Soccer isn't her only sport.

See **STAR**, Page 2B



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# Star

Continued from Page 1B

She's also a member of the track and field team this spring, and she's not just any regular ol' name on the roster. She's actually quite talented as a runner as well.

And a week ago is a time Pompo will likely never forget.

On May 18 she helped East edge Walled Lake Central, 2-0, to win the program's first-ever Lakes Valley Conference title in girls soccer. Two days later, she was on two of East's sprint relays teams that qualified for the Division 1 state final on June 4 at Rockford.

She helped the 400-meter relay team place third during the regional at Millford, as her foursome crossed the finish line in 50.34 seconds to not only record a season-best time but also meet the Michigan High School Athletic Association's additional qualifying standard to punch their ticket to the big dance.

Her 800 relay squad came in fourth, but their time of 1:45.96 also met the additional qualifying standard.

This won't be Pompo's first trip to the state final. As a junior, she joined Ella Penndorf, Lanna Lewis and Ella Kruschka in placing 11th (1:44.87) in the 800 relay.

But this will be the first time she's made it to states in multiple events.

This sets up another busy, exciting week for her, as she'll look to win both a district championship with the soccer team and try to nab an all-state medal at the track state final.

"She's been doing it for 4 years now," Stoyanovich said. "She's a terrific player. We give her all the support to do both soccer and track. She's a gifted athlete. She deserves all the accolades that she's getting."

"She's had a tremendous career at our high school, and we're not quite done yet. We've still got some unfinished business, but she's a great athlete."

Playing multiple sports does come at



South Lyon East's Emma Pompo shoots during the Division 2 girls soccer pre-district May 25 at Carleton Airport. BRANDON FOLSOM/HOMETOWNLIFE.COM

a cost, both on and off the field.

She can deal with putting her hobbies to the side while starring for two teams. But she said she misses hanging out with her friends dearly. If she's not at soccer or track practice, she's playing in a match on weeknights or competing at meets on the weekends.

And because she's headed to play Division I college soccer, she already knows her entire summer will be spent training to join the Vikings in the fall. Those bonfires and beach trips will have

to wait.

But there are more sacrifices than just that. She's always choosing which sport to be at. Sometimes track meets fall on the same days as soccer practice. If she misses a practice, she doesn't get to start in the Cougars' next match. If she picks soccer over track, her relay team doesn't get to work on their baton exchanges.

It's a catch-22, for sure.

But that's life for Pompo, who's been doing this every spring for the past 4

years.

"I make sure to put school first because that's the most important thing," Pompo said. "But then I don't have a lot of time to do fun things. I'm just always putting in extra work with soccer and track."

She probably wouldn't have had this kind of success in both sports if it wasn't for her coach.

Yes, Stoyanovich is hard on her, as evident by his coaching that was highlighted at the beginning of this story. But he understands just how talented she is and how important she is to the Cougars.

He's also been in her shoes before.

He played both soccer and football at Dearborn Heights Crestwood. And he was a star there. So much so, in fact, that he went on to do both sports at Indiana. And then he was selected in the 1989 NFL Draft and went on to have a 12-year career kicking as a member of the Miami Dolphins, Kansas City Chiefs and St. Louis Rams.

He's booted game-tying field goals in the NFL playoffs, and he's kicked last-second game-winners against AFC rivals.

If anyone understands the pressure Pompo is dealing with right now, it's Stoyanovich, and he hasn't taken the responsibility of being her mentor lightly. He's inspired her to do her best, whether that's on the pitch or in a running lane.

"Emma understands how important she is to our team," Stoyanovich said. "I think soccer is a priority for her. Myself and the track coach (Sonita Harris) get along great, and we have an understanding of what's expected of her and where she needs to be."

If the Cougars can get past the district tournament, they'll have Pompo all to themselves, as the track season will be done by the time regionals rolls around. Hopefully, she doesn't forget to take off her all-state medal before kick-off.

Brandon Folsom covers high school sports in metro Detroit for Hometown Life. Follow him on Twitter @folsom-brandonj.

# Northville

Continued from Page 1B

higher for a regular-season game. It was the top-ranked team in Michigan on the road vs. No. 8 Livonia Stevenson, which entered 16-1 and as the winner of the East division.

So much was on the line, and the Spartans were hungry for an upset.

"I try to keep them humble and make sure we play every game like it's the last game — like it's the last 5 minutes and you're down 1-0," Reddy said. "Sometimes I have to really drill that into their heads that this is the way we have to play every time because everybody wants to beat you. So you have to work that much harder."

That wasn't how Northville played in the first half, though.

Caroline Doody pushed in a goal in the 14th minute to give the Mustangs a quick lead, but, as Reddy described, they looked "out of sorts" at various points of the opening 40 minutes.

So much so that Stevenson knotted the score before halftime. Mackenzie Gregor corralled her own rebound near the left post, deked a Northville defender with a dribble move and then smashed a pass to the opposite side of the net for Kelsey Ware, who tapped in a gimme goal in the 26th minute.

"At halftime, we readjusted things and talked about communication and what roles certain people had and what we needed them to do in this game," Reddy said.

There weren't many scoring opportunities in the second half. It was a true battle of top-10 teams. And it was a physical, physical matchup, certainly worthy enough to call itself the KLAA championship.

But the Mustangs started playing like their whole season was on the line, just how Reddy wanted them to play.

That's why it wasn't a surprise to see them capitalize on the best opportunity they got to win it all.

Off a corner kick, Abby Park toed in a goal, finding the ball with her left foot at the perfect time among a scrum of players to give Northville a 2-1 lead with 14 minutes left.

That one-goal advantage stood until the final whistle.

For the first time since going 23-0 and winning the state championship in 2014, Northville won the KLAA.

"I saw a tiny opening in the corner of the net, so I just shot it there and placed the ball there," said Park, a forward. "I've been waiting for this moment for a long time. Now that I'm a senior, I'm so happy that everything is finally happening, and I hope we win it all this year."



Northville celebrates a goal during the Kensington Lakes Activities Association championship May 23 at Livonia Stevenson. PHOTOS BY TOM BEAUDOIN/SPECIAL TO HOMETOWNLIFE.COM



Northville celebrates after beating Stevenson 2-1.

"It's so exciting because I've never had this happen before (winning a KLAA title), so I'm happy, and I love it."

The Spartans' attack pushed for the equalizer in the final 10 minutes.

They just couldn't get many through-balls past Northville's backline to set up a scoring chance.

There wasn't much they could do to erase the two goals they gave up earlier on.

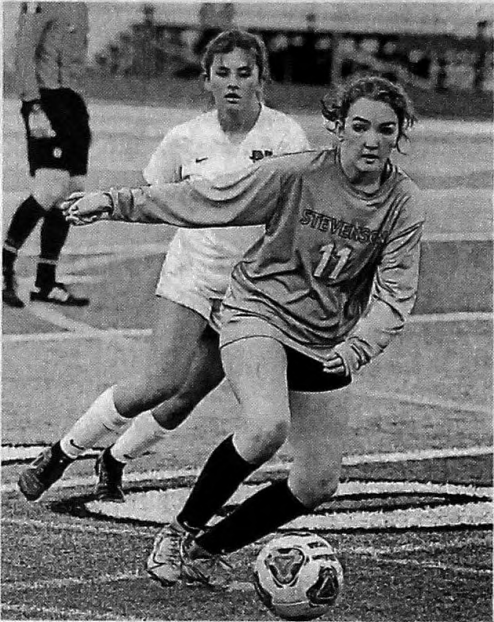
"Both of their goals were restart goals," Stevenson coach Ken Shingle-decker said. "It's hard to swallow, but we just didn't defend great in front of our own goal in those moments, and that

was the difference. ...

"It's hard, but the game was excellent. When you play against good teams, someone wins and someone loses. My girls did everything they could, and I have no problem with the way they played today."

Stevenson athletic director Lori Hyman presented Northville (13-0-5) with both the KLAA championship trophy as well as a smaller trophy for winning the West division.

Quickly afterward, the Mustangs lined up to snap a celebratory team photo. Grace Koski clutched one trophy, while Park, who undoubtedly earned



Stevenson's Jenna Barbour looks to pass against Northville.

the opportunity to do so, held onto the other one. And then they all flashed championship-caliber smiles.

Sure enough, these pictures will circulate on Instagram and Snapchat.

Northville is guaranteed to enter the playoffs as the No. 1 team in the state. Its record will remain undefeated.

The Mustangs won't be escaping any distractions just yet. But that's what makes things interesting for Reddy's girls.

"They, for sure, keep you on edge for 80 minutes," she joked. "But they all just worked really hard. I'm super proud of them."



# All work, no play for Farmington Hills Mercy pitcher

**Brandon Folsom** Hometownlife.com  
USA TODAY NETWORK – MICHIGAN

Kaitlyn Pallozzi is still trying to figure out how high school softball works.

No, not the pitching and hitting part. The Farmington Hills Mercy freshman definitely has that down pat.

We're talking about the most important side of the sport.

You know, the celebrating after big wins and the showboating after even bigger plays — all the fun stuff that comes with being the star pitcher on the No. 6-ranked team in Division 1.

The May 24 matchup at Detroit Mercy is a perfect example of this.

Pallozzi rifled an absolute laser of a strike past Riverview Gabriel Richard slugger Megan Ratkewicz to record the final out of a 7-0 victory during the Catholic League Bishop tournament championship.

Instead of whipping off her facemask and tossing her glove toward the heavens, Pallozzi did a nice, slow jog to home plate and then softly slapped five with her assistant coaches and catcher Kat Burras.

And, well, that was it. It was like watching Barry Sanders flip the football to the side judge after scoring a rushing touchdown at the Pontiac Silverdome.

Come on! This is the CHSL championship we're talking about. Gabriel Richard is the fourth-ranked team in D-4. You're playing on a Division I college softball field. The stakes couldn't have been any higher!

"I never celebrate!" Pallozzi said while blushing and laughing. "I never know what to do.

"Yeah, I kind of am (still figuring it out)."

Well, when you're too busy practicing to be the best in the pitcher's circle, it's understandable if you're not exactly the fastpitch version of "Neon Deion" Sanders when you're touching 'em all.

And that's where Pallozzi's story starts (and continues) — with lots and lots of hard work.

She entered her freshman year at Mercy with 5 years of travel experience. Though, she admits her first two seasons were spent riding the bench.

But once she joined the Texas Glory Midwest club, things just took off for her. She's traveled around and has faced



Farmington Hills Mercy pitcher Kaitlyn Pallozzi smiles in the dugout.

JOHN HEIDER/HOMETOWNLIFE.COM

some of the top batters in the nation. When hitters were having their way against Pallozzi, her club coaches kept her in the games and encouraged her to pitch out of the jams.

"That really pushed me to be better and to know my place and the expectations for myself," Pallozzi said. "They really pushed me to be a better pitcher. When I was struggling, I learned to have confidence in myself, which is the confidence I have today.

"So that's really how I got here."

That confidence has come in handy plenty this spring (but we'll touch on that later).

Marlins coach Corey Burras was excited when he learned Pallozzi was enrolling at Mercy a year ago. He had heard of the solid pitcher from Wixom and was familiar with her skillset.

But he didn't know what he had on his hands until he started working with her in January during throwing sessions for catchers and pitchers.

And neither did Kat Burras, Coach Burras' sophomore daughter, who is the team's starting catcher.

Three workouts a week turned into

hangouts outside of throwing sessions.

Wash, rinse and repeat.

"This is our first year working together, and I think working on and off the field has really helped our relationship," Kat said. "She's definitely a tough pitcher to catch for. She's got a great rise ball. Her fastballs are crazy. So practicing with her at every practicing and bonding outside of softball has been a way for us to hone in (our chemistry) during games."

And, yeah, the duo created instant chemistry. Like from the get-go.

Pallozzi threw a no-hitter in her debut start.

And only 3 days later, she tossed a perfect game — 21 strikeouts! — in a 1-0 win at Ann Arbor Gabriel Richard.

"It hurt a little bit after," Kat said of her glove hand following Pallozzi's big game. "But you know what? It's going to hurt no matter what I do when I'm catching for her."

Fast forward to today, and the duo is still working just as hard.

Pallozzi tossed another no-hitter in the CHSL championship, striking out 19 Pioneers through seven innings.

However, it wasn't as easy as it looks on paper.

Twice, during the third and fifth innings, Pallozzi stranded runners at first and second bases.

But it was nothing for her and Kat to get through the jam together.

"Kaitlyn makes Kat look good, and Kat makes Kaitlyn look good as well," Coach Burras said. "She's comfortable throwing those pitches (that get us out of jams) because she knows Kat's going to be a wall."

The funny thing is we've made it this far and haven't even talked about Pallozzi's moxie at the plate.

In fact, it was her sacrifice single to second base that drove home Izzy Chaput for the game's first run.

And, with the Marlins clinging to just a 3-0 lead in the fifth inning, Pallozzi blasted a two-run home run to left-center to bust open the game and practically ensure Gabriel Richard wouldn't have any chances of a comeback going forward.

Other highlights throughout the evening included Villanova signee Kendall Spivey singling through the third baseman's legs to push home Chaput in the third inning, Chaput sending home Charlie Lambert with a stand-up double that went about 195 feet in the fifth and Lambert securing the victory with a two-run homer in the sixth.

Pallozzi had plenty of breathing room when she took the circle for the final frame.

"I really trust my infield, and I know they can do it," she said of pitching in big moments late in games. "I know they can make the plays, and I know they have my back."

Following the Marlins' post-game chat with Coach Burras, Mercy's players reached into a cooler to choose from an assortment of ice cream cones and other frozen treats. Leading the charge was Spivey, who was wearing a bright red clown's nose and joking while posing for pictures.

Now *that* is the way to celebrate a win. Hopefully the senior can give the rookie a few tips about letting loose after a big win before the season wraps up because Pallozzi has definitely earned the opportunity to let her hair down.

Maybe she will after the district final next week?

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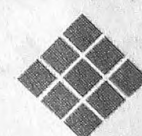
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This is a theme puzzle with the subject stated at right. Find the listed words in the grid. They may run in any direction but always in a straight line. Some letters are used more than once. Ring each word as you find it and when you have completed the puzzle, there will be 15 letters left over. They spell out the alternative theme of the puzzle.

Accounts	Draw	Lucky	Spending
Bank	Dream	Maid	spree
Boat	Envy	Million	Sunny
Business	Faint	News	Ticket
class	Faro	Omen	Tour
Cash	Gold	Party	Travel
Caviar	Happy	Private jet	Visit
Cheque	Idle	Purse	Wept
Chic	Jewels	Relax	World trip
Cigar	Joyous	Risk	Yacht
Content	Kids	Shares	
Dice	Lottery	Shop	

TODAY'S ANSWER

Can't believe I won

Golden ticket

LOTTERYCEUQEHC  
NSHARESACONTENT  
OANTFLSVCVHAPPY  
IDRAWATIYHVISIT  
LGROSNATBTEERO  
LOCBLSURISKPLTU  
ILILEDOLILTAOCDR  
MDGEWICUNRMHNL  
HMATEKCEITEISERP  
SARCJKAYNCUVWOU  
AIIIEYFIWONKWSWR  
CDEERPSPGNIDNEPS  
DREAMJOYOUSNAPE  
SSALCSENISUBBT  
PRIVATEJETRAVEL

NEWSDAY CROSSWORD

ACROSS

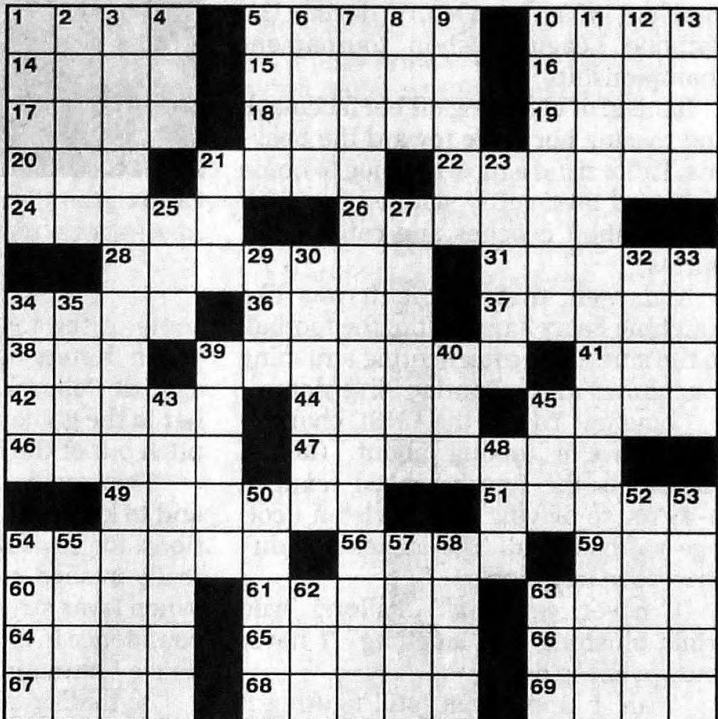
- 1 Royal of India  
5 Stepped on it  
10 Pretenses  
14 Persian poet  
15 Reddish yellow  
16 Gaucho's quarry  
17 Easter flower  
18 Lobster locale  
19 Knock about  
20 NYC airport  
21 *Paradise Lost*, for example  
22 Road hazards  
24 Drenched  
26 Balkan land  
28 Modern book keeper  
31 Lowlands  
34 One of a literary sister trio  
36 Vane mover  
37 Clearing in the woods  
38 Sign of summer  
39 Slow leak  
41 Leaves in a pantry  
42 Symbol of Canada  
44 Trim down  
45 Canberra coin  
46 Piece of flatware  
47 Top-quality  
49 Parliamentary term  
51 Speedway sound  
54 A in physics  
56 Keenness of voice  
59 Ocean State sch.

DOWN

- 1 FIRST NOSSES  
2 *Compadre*  
3 APPETIZER  
4 Suffix for station  
5 Win in a walk  
6 Smoothie flavor  
7 ENTRÉE  
8 Poetic nightfall  
9 Go formal  
10 It just got here  
11 DESSERT  
12 Tropical hardwood  
13 Costco rival  
21 Hole in Swiss cheese  
23 Alpine inn  
25 K preceder  
27 Truth \_\_\_ (party game)  
29 Overwhelm  
30 Port of Normandy  
32 Wonderland  
33 Ticket info  
34 Charitable gift

ACROSS

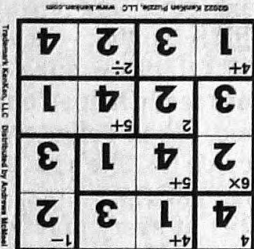
- 35 Tidal adjective  
39 Monterey mister  
40 Shining example  
43 Legendary Rhine siren  
45 Mongrel  
48 "\_\_\_ seen better"  
50 Guiding doctrine  
52 Gasket  
53 FINAL CANDIES  
54 Allowed to mellow  
55 Second glove  
57 Family guys  
58 Apt rhyme for "Whoopie!"  
62 Many a DC state name  
63 Be off



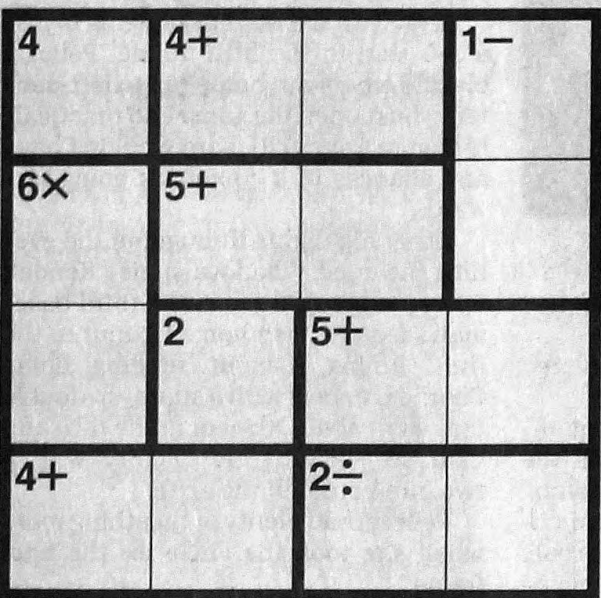
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KENKEN

1. Each row and column must contain the numbers 1 through 4 (easy) or 1 through 6 (challenging) without repeating.  
2. The numbers within the heavily outlined boxes, called cages, must combine using the given operation (in any order) to produce the target numbers in the top-left corners.  
3. Freebies: fill in single-box cages with the number in the top-left corner.



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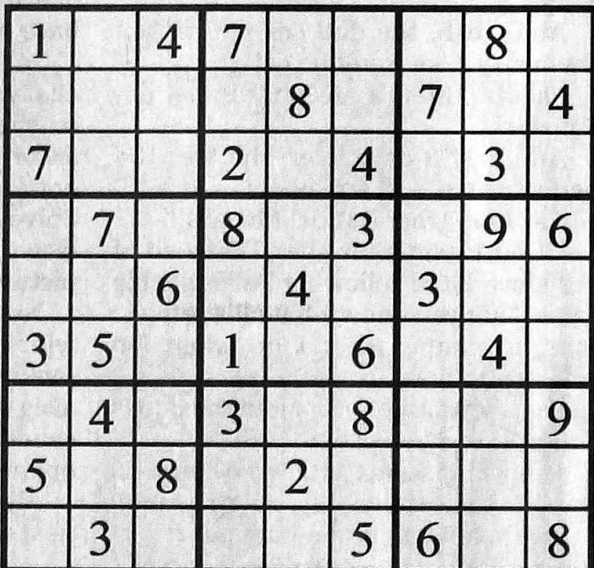
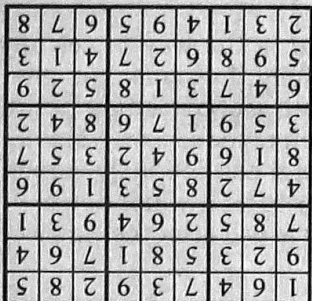


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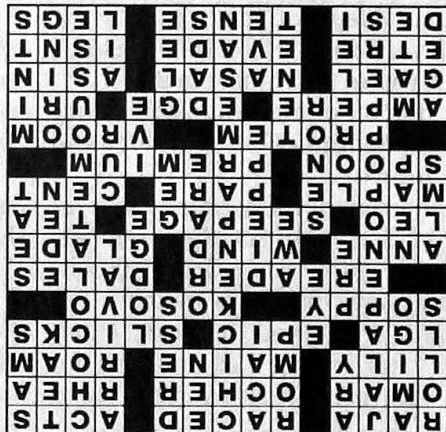
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Insert numbers 1-9 in each box with every row, column and 3x3 box containing the digits just once. Difficulty level ranges from Bronze (easiest) to Silver to Gold (hardest) RATING: BRONZE

TODAY'S ANSWER



TODAY'S ANSWER



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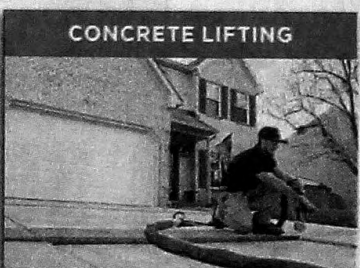
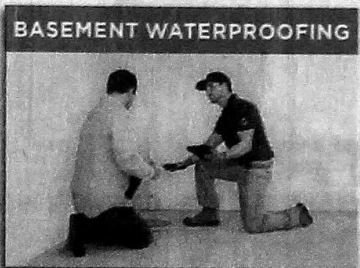
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Livonia, Neighborhood Wide Sale! Sat (6/4) 9a-4p Plymouth/Merriman Rd. Old Rosedale Gardens.

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Fives Dvsg Seeks Controls Engineer Must have BS in Mechatronics or Electronics Engineering. Worksite: Farmington Hills, MI. Apply: [sheri.lizzet@fivesgroup.com](mailto:sheri.lizzet@fivesgroup.com)

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\*Offer ends June 30, 2022. Free KOHLER Highline Comfort Height Toilet with qualifying purchase of KOHLER Walk-In Bath while supplies last. Participating dealers only. Not available in AK, HI, Nassau Cty, Suffolk Cty, Westchester Cty, or City of Buffalo, NY. Also may not be available in other areas. Dealer will provide customer with certificate for free Highline Comfort Height toilet upon purchase of walk-in bath. Certificate to be redeemed directly from dealer. Dealer will provide free installation of toilet at time of walk-in bath installation. Cannot be combined with any other advertised offer. Financing available to qualified purchasers. Contact your local dealer for financing details. †Subject to credit approval. Interest is billed during the promotional period but all interest is waived if the purchase amount is paid before the expiration of the promotional period. There is no minimum monthly payment required during the promotional period. Financing for GreenSky® consumer loan programs is provided by federally insured, equal opportunity lender banks. NMLS #1416362 GreenSky® Program is a program name for certain consumer credit plans extended by participating lenders to borrowers for the purchase of goods and/or services from participating merchants. Participating lenders are federally insured, equal opportunity lender banks. GreenSky® is a registered trademark of GreenSky, LLC. GreenSky Servicing, LLC services the loans on behalf of participating lenders. NMLS #1416362 GreenSky® financing offers available at participating dealers only.

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**12 MONTHS\*\*\***

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### KURTIS

KITCHEN & BATH

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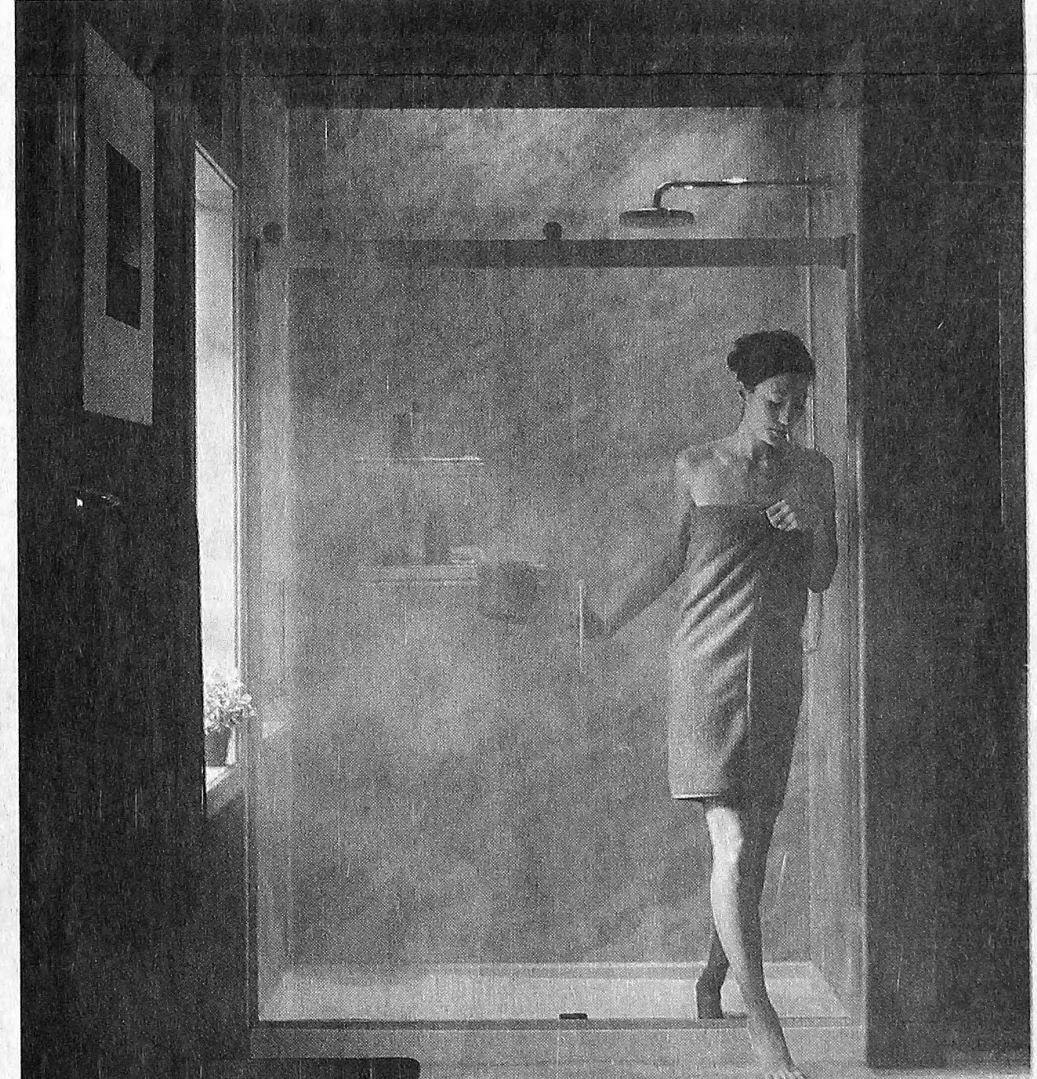
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FOR QUALIFIED BUYERS


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### NEW BATH

TODAY

## 313-241-9145



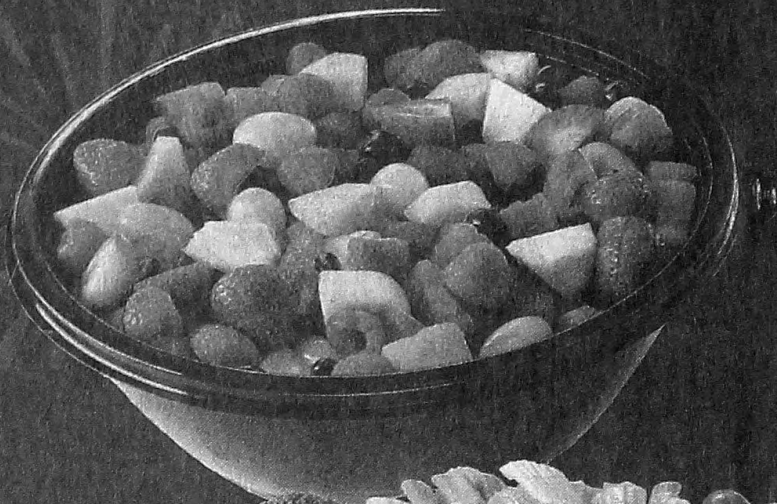


LET THE PARTY BEGIN AT BUSCH'S!

CONGRATS

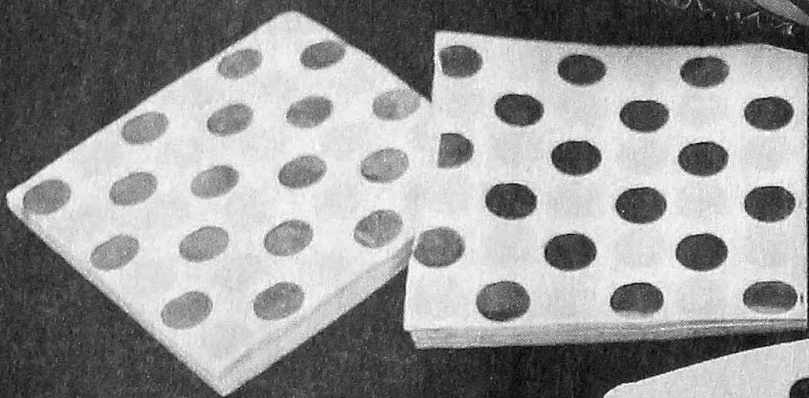
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