



Carrier of the Year

Jo'Mar Heard was named the Farmington Observer's Carrier of the Year. He was honored at the Observer & Eccentric Newspapers' 20th annual Carrier of the Year night in its Livonia office. The O&E has 2,200 carriers in its circulation area. Heard is flanked by Fred J. Wright, O&E circulation director; and

Michael Cummings, Farmington area circulation manager. Carriers of the Year, all former Carriers of the Month, were chosen on the basis of length of service, amount of collections, prompt settling of account, customer service, and proper, up-to-date records.

Hills welcomes Wixom to consortium

Farmington Hills has joined Farmington in welcoming Wixom as the newest member of the Resource Recovery and Recycling Authority

of Southwest Oakland County. Other members are Novi, South Lyon, Southfield and Walled Lake. The seven-member consortium is

developing a strategy for recycling, processing, composting and waste-to-energy facilities as well as new landfills.

Fraud complaint dropped, but probe will continue

Federal authorities dropped a complaint charging a Farmington Hills man with executing a scheme to defraud a Pontiac bank, but they will continue to probe the alleged \$5.5-million swindle.

Henry Leo Ewald, 47, appeared in U.S. District Court Oct. 13 on the complaint, which charged him with bilking the First Federal Savings Bank and Trust of Pontiac.

A preliminary exam of the charges was set for Nov. 2.

In a procedure considered routine, the U.S. Attorney's Office in Detroit dropped the complaint without prejudice Nov. 2 to provide more time to gather evidence about the alleged criminal act and any participants.

"When the investigation is completed, a determination will be made whether to seek a felony indictment," said U.S. Attorney Stephen Markman of Detroit.

AN INDICTMENT occurs only after a grand jury acts. "If we intend to press charges, we will present it to a grand jury. We can't proceed without one," said Ross Parker, chief assistant U.S. attorney in Detroit.

The complaint charged that Ewald "forged and falsified deeds, discharges or liens and other documents that made it appear that he owned an apartment building called the Westland Towers in Westland," Markman said.

The documents were presented to First Federal Savings Bank and Trust in Pontiac in applying for a \$6.5 million loan, which was granted. Westland Towers was used as collateral, Markman said.

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— Ross Parker
assistant U.S. attorney

After Ewald's arrest Oct. 13, his attorney, Harold Gurewitz of Detroit, said his client "is charged with an offense that he is only accused of." He wouldn't comment further.

MEANWHILE, A Southfield insurance company owner charges his company was damaged because First Federal Savings Bank and Trust improperly approved the loan that went sour.

James Petcoff, co-owner of Michigan Selective Insurance, alleged in a lawsuit filed Nov. 9 in Oakland County Circuit Court that the bank never asked for a credit report on Ewald.

After obtaining the loan, Ewald, in turn, allegedly loaned Petcoff and his daughter \$4 million to start the insurance company.

When First Federal Savings Bank and Trust found Ewald didn't own the Westland apartment building he used as collateral, the bank sued him and his family and Michigan Selective Insurance to try to recover the loan money.

Petcoff says the bank should assume responsibility for the loss of

the loan because of alleged negligence in investigating Ewald.

Because of the bank's action, the suit says, Michigan Selective Insurance "can no longer engage in business. It has lost profits, the effort and money spent in licensing and commencing business was lost, and its good will and reputation have been tarnished."

He asks that the suit against Michigan Selective Insurance be dismissed and that the company be awarded damages. "In whatever amount it is found to be entitled."

Leo Ottoni, president and chief executive officer of the bank, said normal precautions were taken in approving the loan.

"We followed all our procedures and obtained the title insurance policy to protect ourselves," Ottoni said. He said the bank's attorneys advised him against further comment.

The Associated Press contributed to this story.

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