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Arthritis Today

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THIS WINTER AND ARTHRITIS

By the indications to date, this winter promises to be cold, long, and hazardous. If you have arthritis, you will need to take precautions to avoid making the next three months even more harsh than nature intends. You must expect an increase in aching. The extreme cold causes blood vessels to constrict to preserve heat to core organs such as the heart, lungs and brain. However, such protection occurs at a cost. The body, by diverting blood supply usually allotted to the muscles and joints, brings on the stiffness you attribute to the cold. When you have arthritis, the stiffness comes on faster and lingers longer than if you had no impairment. The extreme cold forces you to wear mittens, boots, and thick jackets. Putting on all this clothing strains arthritic joints, and carrying the extra load burdens them. Prolonged sitting in cars as you work through traffic jams and snow covered roads is the source of additional joint strain.

Taking more arthritis medicine will not counter the stress of winter. Your best response is to change your attitude so that you accept that it will take more time to accomplish less work. You need at least an exercise regimen you can do indoors at home for those days when the wind, cold, snow, and ice make outdoor walking or traveling inadvisable. You should keep in mind, that your goal is to be ready for spring, not just survive to reach it.

Estate book from page A1

Detroit trust tax department as a vice president, among other things, recently led him to join a major Detroit law firm, Burris, Scott, Denn & Driker.

There he specializes in estate administration. Downie is not an attorney but holds a bachelor's degree from the University of Michigan and a master's in business administration from Michigan State University. He has lectured in the master's program at Wayne State University.

Downie's co-author is an attorney at the firm, Robert Kass, a frequent speaker on tax topics, including appearances on CNN.

Downie's wife, Nancy, is an estate planning attorney and works in the Bloomfield Hills office of another firm, Dickinson Wright.

The tax liabilities estates create is one of the topics the congressional leaders and President-elect George Bush have said they will tackle this year.

At issue will be the current \$875,000 in assets (cash, homes, pensions, stocks, art, business interests, insurance, etc.) limit an estate holder can pass on before federal tax liability begins.

Downie and Kass demystify a hugely complicated process that includes gifts to your children and special things like Generation-Skipping Transfer Tax.

"Estate planning is heavily tax-driven," Downie said. "Tax laws and estate laws are closely meshed together. Congress may raise this exemption but they

won't eliminate it entirely."

The current law sends the exemption gradually to \$1 million in 2006.

Downie said the book is not just about taxes but the entire process, and is useful for three types of situations:

■ Someone has died and now the clock is running.

■ Someone is terminal and planning should begin.

■ Someone is helping you plan for your eventual estate.

"The reason most people don't get around to planning is because it involves contemplating your own death," Downie said.

"People who do not plan are not well served. Heirs can't cash checks. They can't sell a house. They can't distribute the estate."

The book will not keep you from needing an attorney, a tax person skilled with estates and fiduciary forms, probably a financial planner, and other professional like Realtors and appraisers.

The estate planning attorney is the quarterback," Downie said.

Although the book is not about making a will, Downie definitely feels a "simple will" will not serve most people. "Quite simply, there are other documents. A durable power of attorney. A health care proxy. You should come out of any meeting (about a will) with an attorney with a number of documents," he said.

He explains in the book that certain professional fees are an

inevitable part of estates. "Consider them an investment," he says in the book, and don't begrudge those who do the work their due.

"In the end without them it will cost more. This is a highly specialized field with a lot of tax implications and probate law implications. This is not a do-it-yourself book. A person would be foolish to do this themselves," Downie said.

Among the book's endorsements are comments from the late Ira G. Kaufman, one-time chief judge of Wayne County Probate Court.

"This book is a detailed yet practical guide, in plain and simple language. People are perplexed and confused by the legalities... I highly recommend this book for all the answers, (it is) a valuable and complete source on estate administration."

Chapters include Getting Started, Funeral Arrangements, Notifying Key People, Grief Support, Gather Important Documents, Who Should Administer the Estate, Social Security Benefits, Veterans' Benefits, Where to Turn for Help, Inventory of Assets, Are There Liabilities, Keep the Beneficiaries Informed, To Probate or Not to Probate, Protect and Preserve Assets, Putting the Horror Stories in Perspective, The Tax Man Cometh, Should You Take Fidu-

What Do We Do Now?

A Practical Guide to Estate Administration for Widows, Widowers and Heirs

Downie and Kass show you how to handle the legal and financial aspects of estate administration. They provide the answers to the questions you need to know to keep your family secure and your assets protected.

Includes a complete glossary of estate planning terms and a list of resources to provide the further assistance you need.

Robert J. Kass, Jr., J.D.
Nancy J. Downie, J.D.

ciary Fees, Transfer Remaining Assets to Beneficiaries, Avoiding Loose Ends, and Financial and Estate Planning for Survivors and an extensive appendix of addresses for reference including Michigan probate courts.

Downie and co-author Kass will sign copies of the book during an appearance 2 p.m. Sunday, Jan. 14, at Borders Books on Orchard Lake Road in Farmington Hills. Their book is reviewed on the Barnes and Noble Web site, and can be ordered directly from Carol Tree Press, 211 West Fort Street, 16th floor, Detroit, MI, 48226 or purchased at the Farmington Hills Borders.

Downie can be reached at his office at (313) 965-9725.

Sled hill from page A1

jointly operated by a consortium made up of the two cities and school district.

Gushman said the city of Farmington is required to install the safety equipment every year and handle repairs when necessary. Those repairs have been tougher to make this year because of the heavy build-up of snow and ice. Such conditions would hinder timely removal and replacement of bent fence posts, for example.

"We're going to do our best to make the appropriate repairs,"

Gushman emphasized. "But (with) the ground being frozen and with the heavy snow, it's an uphill battle to remove the original stakes."

Farmington Hills Department of Special Services' recreation division provides staffing for the sled hill. But supervisors are only there from noon to 5 p.m. on weekends and other days when school is scheduled not to be in session. When there is a snow day, however, there currently is no provision for staffing.

Gushman and Cheryl Cannon, the school district's assistant superintendent of business and operations, both said extending the hours of supervision might be one of the topics needing to be discussed at a meeting of the consortium.

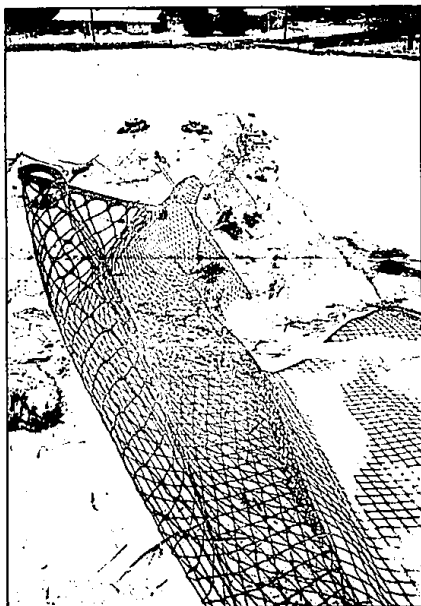
Time for review

"It's time to review things and to see what can be done to improve the situation," Gushman said.

Among existing rules for the sled hill are the following: Participants must use designated returns; two persons per sled; no alcohol or horseplay; no tobogganing; no skiing and snowboarding; no standing on sleds.

Although the sled hill may be used from 9 a.m. to 10 p.m., it is generally at the participant's own risk during non-supervised periods.

Bryan Farmer, of the Hills special services department, earlier said snowboarders are directed to nearby Heritage Park, where the activity is permitted. But, he added, snowboards can be confiscated and police officers are notified of bla-



STAFF PHOTO BY BILL BREKLER

Disarray: Hay bales and a collapsing snow fence are signs of heavy use.

tant rule-breaking. The issue of safety on the sled hill was initially raised by Farmington school board Secretary Gary Sharp at the board's Dec.

19 meeting.

"We need to exercise some common sense," Sharp said. "I'd like to make a plan to the community to review the rules."

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