



Aaron Allor climbs freehand.

PHOTO BY BILL BRACKLER/OBSERVER

CLIMBERS

FROM PAGE 1A

unique experience.

"It gives me an opportunity to try different activities which otherwise I would never in my life be able to take part in," Mellon said.

"It's given me a lot of knowledge I can use with whatever I want to do in life. It gives you a taste of things you haven't done. You want to learn more."

Students have gone scuba diving, backpacked, learned wilderness survival techniques, developed creative thinking skills and learned how to navigate using a compass.

Mellon, whose passion is theater, enjoys the physical work, which he said typically isn't his forte. "I do enjoy physical education," he added.

Becky Willer, a senior, enjoyed hiking and biking along some new trails. "We biked around the little park across from O.C.C. (Oakland Community College)," she said.

stuck@oehome.com | (248) 477-5450



Ashley Lake is belaying, helping climbers ascend and descend the wall safely with a rope attached to a climbing harness.

MOVERS AND SHAKERS

MSAE names new board member

The Michigan Society of Association Executives recently appointed David Downey as Chairman-Elect of the Board of Directors for the 2002-2003 year. Downey is the executive director of the Michigan Society of Planning, located in Farmington.

The MSAE is the official organization in Michigan of people who manage professional and trade associations as well as other not-for-profit organizations.

Free Diamond Bracelet With The "Christmas" Mink Coat

Mink & Diamonds

FREE!!

Sedley Randall & Sons
DIAMOND BRACELET
21 ct. tw. 14 Kt. Gold

With Purchase Of The Women's "Christmas" Mink Coat
From: **\$3,997**

Gold Bracelet With Purchase Of Man's "Christmas" Mink Coat
From: **\$4,297**

Dittrich
Since 1903
Trust Is Earned
109 Years, 5 Generations

Everyone Qualifies For
Dittrich's Fun
Financed Payment Plan!

Sundays: 10 a.m. - 5 p.m.
Christmas Eve: 10 a.m. - 2 p.m.
Bloomfield Hills: 10 a.m. - 6 p.m.
Detroit: 11 a.m. - 8 p.m.
Bloomfield Hills: 12 p.m. - 5 p.m.
CALL 800-238-8800
www.dittrich-bills.com

We'll pay you up to \$50
when you open a new Smart Plus checking account.

Smart Plus Checking

☒ **RECEIVE \$25** when direct deposit is established

☒ **RECEIVE \$25** when auto-payment is established

☒ FINANCIAL ADVANTAGES:

- No minimum balance requirement
- First order of Flagstar custom checks free
- Unlimited checkwriting
- Free traveler's checks
- Free cashier's checks and money order
- Online printable coupons at local merchants
- Interest on all balances
- Free ATM/Visa Check Card

☒ SECURITY ADVANTAGES:

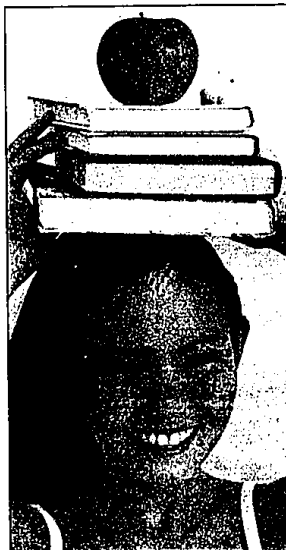
- Common carrier accidental death insurance
- 24-hour accidental death insurance
- Payment card protection
- LifeSteps - personal, financial and legal information journal
- Key ring protection

☒ TRAVEL ADVANTAGES:

- Cash rewards when you travel
- SkyMiles magazine subscription
- ID Network Safety Service
- Discount Saver's Book Club

☒ CONVENIENCE ADVANTAGES:

- Telephone shopping service - discounts up to 50%
- Interactive benefits feature - low price guarantee on brand name products



Ann Arbor (734) 663-9699 (T) (734) 994-7800 (T) (734) 214-2265 (T) (734) 528-2885 (T)	Detroit (313) 832-7971 (ISB) Farmington Hills (248) 324-0013 (T)	Rochester (248) 652-9792 (T) Roseville (586) 778-8043 (ISB)
Belleville (734) 699-6639 (ISB)	Fenton (810) 714-2734 (T)	Shelby Twp. (586) 997-3496 (ISB)
Beverly Hills (248) 646-6588 (T)	Goodison (248) 650-6184 (T)	Sterling Heights (586) 803-1180 (T) (586) 268-3230 (T)
Bloomfield Hills (248) 988-8613 (T)	Howell (517) 552-9655 (T)	Taylor (313) 299-0186 (ISB)
Canton (734) 981-4942 (T)	Ivonia (734) 953-6890 (T)	Troy (248) 312-5400 (T) (248) 288-6559 (T) (248) 435-0059 (ISB)
Chesterfield Twp. (586) 421-6388 (ISB) (586) 716-5074 (T)	Madison Heights (248) 588-6777 (T) (248) 543-1817 (ISB)	Waterford (248) 674-1380 (T)
Clinton Twp. (586) 263-4971 (T)	Pontiac (248) 475-0696 (T)	Westland (734) 524-0798 (T)

Traditional Banking Centers:

Drive-Up:
7:30 a.m. - 7:30 p.m. Monday - Friday
8:30 a.m. - 4 p.m. Saturday
Lobby:
8:30 a.m. - 5:30 p.m. Monday - Friday
8:30 a.m. - noon Saturday

ISB In-Store Banking Centers:

Open 10 a.m. - 7 p.m. Monday - Friday
10 a.m. - 4 p.m. Saturday
noon - 4 p.m. Sunday

Interest rate may change at any time without notice. A maintenance fee of \$5 (\$4 for accountholders 50 years of age or older) will be charged each month. Some restrictions may apply.

Bonus Money: Receive \$25 when direct deposit is established. Bonus money will be deposited into the account once the first direct deposit has been made. Receive \$25 when auto-payment is established. Bonus money will be deposited into the account once first auto-payment has been withdrawn. Bonus money will not be considered part of the minimum opening deposit. Bonus is considered interest and subject to 1099 reporting. Offer not valid in conjunction with any other checking account offer.

FLAGSTAR BANK ULTIMATE PAYDAY

Win the Grand Prize of a lifetime!

**Mortgage Payoff
and
New Vehicle
and
\$250,000 Cash**

OR

**\$500,000
Cash**

See your Flagstar representative or
visit www.flagstar.com to enter.*



*Promotion ends December 31, 2002. No purchase necessary to enter. Open to legal residents of Michigan and Indiana who are 18 years of age or older as of December 1, 2002. Void where prohibited by law. For full rules, go to www.flagstar.com, see your Flagstar representative or write for Ultimate Payday Sweepstakes Rules Request. PO Box 799, Richmond, VA 23113.

TIFFANY & CO.

TRUST SURNAME COLLECTION 2002 © 2002
PLEASE CALL FOR HOLIDAY STORE HOURS
TIFFANY.COM

POP0000000000

POP0000000000