

OBITUARIES

EVELYN E. CHAFFEE

Evelyn E. Chaffee, 85, of Farmington, died Dec. 9, at L.H.S. Nursing Home in Farmington.

Mrs. Chaffee worked as a waitress.

She is survived by son, John (Yvonne) Simpson of Georgia; daughters, Kathleen (Charles) Brownson of Detroit and Olive Sander of Newport; 13 grandchildren; and many great-grandchildren.

Funeral services were held Dec. 11, at Thayer-Rock Funeral Home in Farmington with the Rev. Larry Austin officiating.

Memorial contributions can be sent to the Alzheimer's Association.

JULIA A. PATTON

Julia Ann Patton, 91, of Farmington Hills, died Dec. 6, at Providence Hospital in Southfield.

She is survived by step-children, Dwight Patton and Nancy Green; and dearest friends, Joseph Migliore and Margaret Risdon; she was preceded in death by daughter, Delores and husband, Orville.

Funeral services were held Dec. 16 at Glen Eden Cemetery. Arrangements made by Haley

Funeral Directors.

SISTER MARY MESHINSKI

Sister Mary Priscilla Meshinski, 88, died Dec. 7, at St. Joseph Mercy Hospital in Pontiac.

Born Oct. 21, 1910, in Rogers City, Sister Priscilla entered the Sisters of Mercy in Grand Rapids at age 19. She received her education at Teacher's College, Cincinnati, Ohio, and Mercy College, Detroit, and began her teaching career in Iowa and Ohio. By 1937, she was assigned to St. Mary's Bay City, and for the next 52 years taught elementary grades in schools throughout Michigan's dioceses.

Among them were St. Ignatius, Rogers City, which she attended as a child when the parish was newly established; St. Michael, Pinconning Visitation, Bay City; St. Bridget, Midland; St. Francis, Xavier and Holy Name, Grand Rapids; Guardian Angels, Manistee; St. Mary Catholic Junior High, Cheboygan; Holy Cross, Lansing; and St. Patrick, Ada (Parnell), where she served as teacher and in special services for more than 20 years.

In 1959, she retired to a ministry of prayer at McAuley Center, the Sisters of Mercy Retirement Center, where she resided

until her death.

Sister was known as a quietly gracious and gentle, soft-spoken lady who, according to Sister Mary Clarice Szeszelski, "made friends with everybody."

She is survived by brother, Robert of Rogers City; sister, Nellie Duane of Grand Ledge; several nieces and nephews; and the sisters of her community.

Funeral services were held Dec. 10 at McAuley Center Chapel in Farmington Hills. Memorial contributions can be sent to the Mercy Ministry Fund; 29000 11 Mile, Farmington Hills 48336-1405.

JOSEPH P. KLEINSMITH

Joseph P. Kleinsmith, 67, of Bloomfield Hills, died Dec. 4, in Dunedin, Fla.

Mr. Kleinsmith was a manufacturer's representative for Cadillac Gauge in Detroit, during the 1960's and part of the 1970's. He was a member of Ducks Unlimited and the National Skeet Shooting Association. He attended Michigan State University and belonged to Beta Theta Pi fraternity.

He is survived by daughter, Laura Banny of Naperville, Ill.; son, Thomas of Farmington

Hills; mother, Marion; brothers, Charles Jr. (JoAnn) of Troy, Richard of California and Ronald of Atlanta, Ga.; and three grandchildren.

Funeral services were held Dec. 11 at St. Hugo of the Hills Catholic Church in Bloomfield Hills. Arrangements made by the Wm R. Hamilton Co. in Birmingham.

JOHN K. JOYCE

John Knall Joyce, 61, of Farmington Hills, died Dec. 9.

Mr. Joyce worked in sales for Union Special Sewing Machines and was a Navy veteran during the Korean conflict. He was a member of the Shriners, the Masons and the Plymouth Elks and enjoyed golfing.

He is survived by son, John of Jacksonville, Fla.; daughter, Julie (George) Adams of Garden City; mother, Helen of Florida; grandchildren, Stephanie, Lauren and Shawn; and companion Eileen.

Funeral services were held Dec. 12, at Thayer-Rock Funeral Home in Farmington with the Rev. Larry Austin officiating.

Memorial contributions can be sent to the American Cancer Society, 29550 Southfield Road, Suite 110 Southfield 48076.

LORENNE M. MANTOOTH

Lorenne "Lorena" Mabel Mantooth, 77, of Royal Oak, died Dec. 8, at Hospice Home.

Ms. Mantooth was a lifetime member of Metropolitan United Methodist Church in Detroit, attending Sunday School as a child and working as the secretary to the senior minister as a young adult. She taught Sunday School for 18 years and was a member of the choir and the Homemaker Class. She was also a member of the Board of Commission on Christian Education and the United Methodist Women. She was also a constant knitter and produced hundreds of caps for premature babies and sweater sets for Head Start children.

Funeral services were held Dec. 11, at Metropolitan United Methodist Church in Detroit with the Rev. Dr. J. D. Landis officiating. Arrangements made by Heene-Sundquist Funeral Home in Farmington.

Memorial contributions can be sent to the Metropolitan United Methodist Church Endowment Fund.

She is survived by brother, Richard Yarger; and many nieces and nephews.

Lis honored

Hannan Lis, COO of Weight Watchers International, was honored at the Baia Chabad Education Center's annual dinner Dec. 14 at the Michigan Inn in Southfield.

Lis is an active member of the Jewish Federation of Metropolitan Detroit, as well as the United Jewish Appeal and the Anti-Defamation League. He was also one of the founding presidents of the Michigan Chapter of the Friends of the Israel Defense Force.

He raises money for the Michigan Chapter of the Israel Cancer Association, as well as for the American Friends of Alyn Hospital, a Jerusalem-based medical center.

The Education Center includes Baia Chabad of Farmington Hills, Baia Menachem Academy, Gancinui Preschool & Day Camp, which offer educational and outreach programs that reach thousands of men, women and children throughout the Jewish community.

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Homeowners: Debt Free For New Year's?

BY MARK SUMMER

Imagine not having to sift through the bill drawer each month deciding who gets paid and who will have to wait. Imagine not having to write checks for the "minimum amount due." And, imagine having hundreds, even thousands of dollars in savings in your pocket each month. Sound too good to be true? According to one expert, it isn't!

Ken Towne, executive vice president of Southfield-based wholesale and retail mortgage lender Investaid says that homeowners have an opportunity to make a New Year's resolution to be debt free (excluding mortgage) by New Year's Day, and it won't cost them a penny out of their pocket. "We invite homeowners to spend five minutes with us over the phone to evaluate their financial situation and determine

the best course of action," says Towne. "In less than five minutes we can pre-qualify a homeowner for a loan and determine the total monthly savings—it costs the caller nothing."

We asked Towne why a homeowner would ever want to consolidate their short-term credit card debt into a long-term mortgage. His answer made complete sense. "Most of the people we help have been making minimum payments on their bills for as long as they can remember. As a matter of fact, many can't even remember what they purchased. I don't consider that a problem," he said.

Towne explained that there is a point at which every borrower realizes that there is no way that he or she will ever pay off the debts. It is then that a decision should be made to refinance, consolidate debt, lower payments,

"In less than five minutes we can pre-qualify a homeowner for a loan and determine the total monthly savings—it costs the caller nothing."

Ken Towne, Investaid

(800) 492-2110 (Open Sunday 10 a.m. - 2 p.m.)

take advantage of valuable tax benefits, and cut up those credit cards.

In Debt? You're Not Alone!

Consumer debt is at an all time high. Between 1991 and 1997, consumer credit card balances and other revolving credit card debt skyrocketed to \$514 billion—from \$247 billion.

What does that mean? It means that you are not alone. Your friends, your family, your neighbors and even your colleagues are likely going through the same financial challenges. And, many

of them are doing something about it.

According to a recent study, more than 4 million families have turned to companies like Investaid in the last two years to consolidate more than \$26 billion in credit card and revolving debt into home equity or mortgage programs. The process is easy, and the programs work.

Take Action, Become Debt Free

How about a little extra holiday cheer. Start fresh in 1999 by taking control of your financial future today.

Evaluate your current situation. Take advantage of a free payment comparison and monthly savings review. Investaid offers a free payment comparison with no application fee. Finally, weigh your options and make the best financial decision possible for your family. It really is quite simple.

Investaid offers free payment and savings comparisons. You can reach the company toll free at (800) 492-2110. "On average, Investaid saves homeowners \$300-\$500 per month," says Towne. "Not bad for a five minute toll free phone call!"

However, Towne warns homeowners to be careful when choosing a lending partner. Watch out for late night television ads and fake checks in the mail offering "too good to be true" programs. "Our company's formula for success is simple," says Towne. "We have no commissioned salespeople. Our

customer savings specialists are experienced and knowledgeable and are recognized for their ability to save our customers money. Also, our roots as a wholesale lender allow us to pass significant savings on to our borrowers enabling us to offer a very flexible approval process."

Regardless of your past or current credit difficulties, consolidation programs are now available for all borrowers. Take the time to educate yourself. Don't be lulled into believing that you don't qualify. Most importantly, take action and become debt free. ■

Investaid is a Southfield-based, full-service wholesale and retail mortgage lender specializing in debt consolidation. You can reach Investaid toll free by calling (800) 492-2110. The company is located at 30300 Telegraph Road, Suite 117.

