

Heading to college requires some advance planning



Money Matters
Rick Bloom
USA TODAY NETWORK —
MICHIGAN

It's hard to believe that the Fourth of July holiday is behind us. Before you know it, summer will turn to fall. This time of year it reminds me that parents with children getting ready to go to college need to make sure to do some things with regard to personal finance that are important. One of those areas is with regard to powers of attorney.

I know many of you may not think so, but when your child is ready to go to college, they are at least age 18, which means they are a legal adult. As a legal adult, not only do they have legal responsibilities, but as the parent, you find that your rights are dramatically diminished. In that regard, two documents that I strongly recommend ob-

taining are a medical durable power of attorney and a general durable power of attorney. From a medical standpoint, if something happens to your child when they're away at college, as the parents, you have no legal rights. I've heard many stories where a child has a medical issue and the parents are kept in the dark. I've heard horror stories where children are injured at school and the parents are forced to go to court to get medical information. The last thing anyone would want is to go to court when there is a medical emergency. Before your child goes away to college, you should make sure that they sign a medical durable power of attorney.

With regard to a medical durable power of attorney, you don't have to pay anyone to do it. You can do it on your own. I have a free fill-in-the-blank form available to print on my website. It's a very simple and straightforward form and I recommend it not only for parents

with a child going away to school, but also if you have any adult children that are still your dependents. Remember, we live in a crazy world and just because you're the parent and you provide the financial support for your child doesn't mean you have any rights.

Another type of power of attorney that you may wish to obtain for your college student is a general durable power of attorney. This type will allow you to handle your child's affairs above and beyond medical. It could be dealing with a financial institution or even with their university. Once again, if there was some sort of accident and your child could not handle their own affairs, having a general durable power of attorney would allow you to step in without getting judges, courts and lawyers involved.

When I went to college, probably the most expensive thing that someone would have would be a cheap stereo. To-

day, that is no longer the case. Kids have computers, cellphones, iPads and all sorts of valuable stuff. The question is whether or not you need insurance on these items. Now is a great time to talk to your homeowner's agent to see if those types of items are covered.

Sending a child to college is not as easy as it used to be. Now is a great time of year to do the things that are needed so you're not rushing at the last moment. It's hard to believe that Labor Day is only a little over a month away and, before you know it, you'll be packing up your loved one for college. There is no longer time to procrastinate; the time to get it done is now.

Good luck!

Rick Bloom is a fee-only financial adviser. His website is www.bloomassetmanagement.com. If you would like him to respond to questions, email rick@bloomassetmanagement.com.



The site of the Village Arts Factory is on the southwest corner of Cherry Hill and Ridge Roads. BILL BRESLER | HOMETOWNLIFE.COM

Large donation speeds up Village Arts Factory project

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USA TODAY NETWORK — MICHIGAN

Glenn Shaw has been a supporter of the Village Arts Factory project on the old Henry Ford property at Cherry Hill and Ridge in Canton since the project first got off the ground in 2012.

But Shaw has never been a big fan of the pace of the project and recently gave two things to the Canton Partnership for the Arts & Humanities, the owner of the project: A proposal to speed up the process of getting the project up-and-running, and a large donation to help make it happen.

Since then, the pace has certainly picked up. A project originally expected not to open until some time in 2019 is now forging ahead toward an expected October 2018 ribbon-cutting.

"I live here (in Canton), we do business in Canton, it's a great community, so why not (get involved)," said Shaw, founder of Westland-based Wayne County Appraisal, a property assessment firm that handles assessing for several surrounding municipalities. "You've got the village theater, it's all in that area. Why not have this arts facility? It's one more thing I think the community needs. It's a great community."

The Village Arts Factory project envisions three buildings, including an old dormitory building that has already been rehabbed and is expected to house arts activities particularly for female veterans. It already has a tenant, Ann Arbor-based Eisenhower Center, ready to begin that phase.

There's also an outlier building expected to house a restaurant; partnership officials are in talks with a restaurant group on a potential lease, though executive director Jill Engel wouldn't say which group.

That leaves what was — until this week — a 32,000-square-foot warehouse building expected to house a variety of spaces for any number of vendors: artists, tradespeople, etc.

Contractors began July 2 taking down half of the building, creating enough space to solve the project's 18-month parking lot battle with Wayne County. Engel said the partnership has made application to the county five times in 18 months, each time having the proposal sent back for various reasons.

"We're working all issues regarding sanitary sewer, water/sewer lines, getting them into the factory and the dor-

mitory," Shaw said last week. "Hopefully at the end of the tear-down we'll have approvals to run those things in."

"We're working on a parking lot plan," he added. "Once we've got all those things approved, we'll start with the building."

It's a reversal of the process the partnership started with. The thought, according to Engel, was to get the dormitory and the factory done first, because those would house projects that would make for easier fundraising.

"Our thinking was if we did the historic buildings, it would be easier to raise grant funding and do private fundraising," Engel said. "We were going to do the historic buildings first, and then flip to the west side and do a capital campaign for the warehouse."

According to Engel, Shaw gave them a new design that would have all the parking on the west side of the property, rather than trying to fit some in front of the dormitory on the east side.

Shaw also urged the board to "get this warehouse open."

"Glenn said, 'You need to get tenants for this arts warehouse,'" Engel said. "We have people call us all the time and ask, 'When's this thing going to be open?' In hindsight, should we have done the warehouse first and then come back and done the historic buildings? Maybe."

Shaw convinced the partnership board it would be easier and cheaper — construction costs have risen 10 percent in the last six months, he said — to get the warehouse up and running and filled with tenants to demonstrate the viability of the project.

"I would hope we could get started on the building by mid July or early August," Shaw said. "My goal is to unlock the door by Oct. 1. Everybody laughs at me when I say that, but I tell them, 'you gotta have a goal.'"

Shaw declined to say how much his donation was, only that it was big enough to help quicken the pace of the project.

"I wanted to put enough funds in there that would leave me the flexibility to negotiate leases, and help these people out," Shaw said. "It's a new adventure for everybody who's going into this building, and there is some risk for them. I want to make sure they're successful."

Contact Brad Kadrich at bkadrich@hometownlife.com.

Highland Games set for Aug. 4

The 169th annual Highland Games presented by the St. Andrew's Society of Detroit will be held at 10 a.m. Saturday, Aug. 4, at Historic Greenmead in Livonia (Eight Mile and Newburgh roads).

A Ceilidh (Scottish Party, pronounced as kay-lee) an adult event, featuring rousing Scottish music bands will be held the night before (Friday, Aug. 3) at Greenmead. Ceilidh tickets are available for \$20 in advance and a limited number of tickets for \$25 at the gate.

Highland bagpipes, heavy athletics, highland dancing, vendors and entertainment tents all included in the price of admission Saturday. Advanced tickets are \$15, with children age 12 and under free. Tickets at the gates are available for \$20. For more information, go to www.highlandgames.com.

Become a patron of the games and you can enjoy the comfort and convenience of the Patron's Hospitality Tent, located on the Main Field, and reserved parking.

An individual is \$70. Each additional member of your family age 18 and over is \$40; each additional member of your family ages 13-17 is \$15; each additional member of your family age 12 and under is free.

Parking (\$5) is limited at Greenmead — after 11 a.m. or so it is usually full. There is free parking at Schoolcraft College with a free shuttle that will run every five minutes.

All of the money raised is donated to scholarships or other charities.

For more information, go to Games chair@detroitscots.com or hasse.house2@gmail.com or call 248-681-0320 or 248-760-9252.

Obituaries

To place an ad, call 586-826-7171 or visit mideathnotices.com/place.php

Bruce Lloyd Turnbull

NORTHVILLE - Bruce Lloyd Turnbull, born 10/7/19 in downtown Northville and lifelong resident passed away July 6th, 2018 of complications at Providence Hospital. Bruce was the beloved husband of 58 years to the late Rita "Heatley" Turnbull (the Salutatorian of the Northville Class of 1936). Bruce is the cherished father of son Robert Bruce Turnbull (Peggy), Michael John Turnbull (Kathy), Craig Russel Turnbull (Karen) Daughter Carol "Turnbull" Farnsworth (John) & son Brian Patrick Turnbull (Ann), & most loved & loving grandfather of 10 grandchildren; Andrew, Megan, Matthew, Chris, Sean, Steven, Doug, Ruth, Katelyn & Jasen) and nine dear great grandchildren. Next to his family & friends, Bruce's love is of his glorious Northville where he has been awarded "Man of the Year" honors and has been the town's Historian for most of his life, and his birthplace is recognized on the cover of the latest History of Northville book. Bruce was quite a storyteller and was involved civically his entire life... and was the President & Athlete of the Year of his Northville High School class of 1937 he enjoyed athletics and played college basketball attended MSU & EMU. He was a proud WWII Marine and a lifelong member of Our Lady of Victory Catholic Church where he was the coach of all sports, including football, basketball and boxing. He was also their first athletic director and his family helped start and build OLV. Historically, Bruce was a business man in Northville, owning the family's Northville Electric Shop where over 100 years ago in town both his & his wife's father were businessmen in town at the turn of the 1900's, both with store fronts downtown. (Today the store BABY BABY is housed in the old Northville Electric Shop building) The visitation will be held Monday, July 9, 2018 from 2:00 p.m. until 8:00 p.m. at Casterline Funeral Home, 122 W. Dunlap, Northville. The funeral mass will be held Tuesday, July 10, 2018 at 10:30 a.m., in state 10:00 a.m. at Our Lady of Victory Catholic Church, 133 Orchard Dr. Northville. Mr. Turnbull will be laid to rest at Rural Hill Cemetery in Northville with full military honors being rendered by the Marine Corps Color Guard. Following the committal prayers at Rural Hill Cemetery all are invited to Genitti's Restaurant, 108 E. Main St. Northville, for a memorial fellowship luncheon to celebrate Bruce's life. In lieu of flowers the family would appreciate memorial contributions to Northville Historical Society, 215 Griswold Ave., Northville, MI 48167. Please share condolences at www.casterlinefuneralhome.com.



CASTERLINE
FUNERAL HOME, INC.

Aileen Ryan

- - Aileen Ryan August 8, 1949-June 28, 2018 Expressions of sympathy may be made at obriensullivanfuneralhome.com

Eleanor Nabozny

- - Eleanor Nabozny May 8, 1927-July 1, 2018 Expressions of sympathy may be made at obriensullivanfuneralhome.com

May peace be with you in this time of sorrow.

