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The Pontiac News

50¢

A NEWS SOURCE WITH A LOCAL FLAVOR

VOL.1 ISSUE 12



Trajan Seay of Pontiac has received the distinction of being named an All-American Football Player; and has been invited as 1 of 5 Michigan Recipients to play in the National 8th Grade All-Star Game, in San Antonio, TX on Sunday, January 4, 2009.

Pontiac Police Department & The Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) Working together to fight crime in City of Pontiac

By: Vera A. Fedorak
Supervisory Special Agent
Public Information Officer
Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) Detroit Field Division

According to Thomas E. Brandon, Special Agent in Charge for ATF in Michigan, The Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) is a principal law enforcement agency within the United States Department of Justice that dedicated to preventing violent crime and protecting our Nation. The men and women of ATF perform the dual responsibilities of enforcing Federal criminal laws and regulating the firearms and explosives industries. AFT committed to working directly, and through partnerships, to investigate and reduce crime involving firearms and explosives, acts of arson, and illegal trafficking of alcohol and tobacco products.



"ATF has assigned agents to target Pontiac's most violent criminals by working shoulder-to-shoulder with the Pontiac Police Department, the Oakland Co Sheriff's Department and the Michigan State Police in investigating firearms traffickers, drug dealers and gang members. We stand ready and are committed to cleaning up the streets of Pontiac," stated Thomas E. Brandon, Special Agent in Charge for ATF in Michigan.

ATF enforcement efforts in Pontiac:

- We continue to work with the Pontiac Police Department (PPD) the Oakland Co Sheriff's Department and the Michigan State Police to identify the 'worst of the worst'

violent felons, those trafficking in firearms, and those possessing firearms during and in relation to crimes of violence, to include drug trafficking crimes.

- We perfect a criminal case for prosecution in the most appropriate jurisdiction;
- We encourage the concerned citizens of Pontiac to assist law enforcement by calling the anonymous & toll-free hotline, 1-800-ATF-GUNS; by doing so, they speak directly with ATF agents when reporting information of person(s) suspected of violent crime, crime gun information and drug & gun trafficking.
- In addition, the ATF provided the

Oakland County Sheriff's Department (OCS) forensic crime lab with the Integrated Ballistics Imaging System (IBIS) technology and that we are following up on the IBIS 'hits';

- We are providing financial support to the OCS lab for their continued support in processing all crime guns recovered by the Pontiac Police Department.

- Also, on more than one occasion, information agents developed during the course of other unrelated criminal investigations has assisted the Pontiac PD in solving open homicide cases.

ATF was invited by Judge Mester to

participate on the Law Enforcement Coordinating Council and with the Pontiac Summit on November 1 at Baker College. As a result of the group's collaboration at the Summit, a prevention oriented communications plan was developed with the assistance of Peggy Goodwin, the facilitator of the Law Enforcement component. Ms Goodwin is President of The Goodwin Co., an award winning public relations firm in Royal Oak. The Six Month Goals of the Law Enforcement Coordinating Council include:

1. Implementation of a press conference to roll out these initiatives and the neighborhood watch tool kit. Inform citizens that all levels of law enforcement are working together to address the violent crime and gang activity in Pontiac. Those agencies include: the ATF, MSP, OCS and Pontiac Police Department.
2. Roll Out the Neighborhood Watch Tool Kit to all interested citizens to empower them to organize and energize their watches; better access city departments, tip lines, law enforcement etc.
3. Design Future Summits focusing on the faith based community, youth/parent summit, or perhaps one future Summit that involves these publics in one setting.
4. Improve internal communication and training among city employees to better address citizen inquiries about crime prevention, code enforcement, etc.
5. Improve external communications about available programs and opportunities to make our community safer to all citizens. Better utilize all media and communications vehicles to deliver key messages.

"Bill Glover to be Inducted into Pontiac Central Sports Hall of Fame"



Bill Glover

According to School Board President Damon Dorkins the process has been started to induct Mr. Glover into the Hall of Fame at the school level by Pontiac Central Principal Dr. Brian Yancey.



Damon Dorkins



Dr. Brian Yancey

Inside

- Pontiac Summit updatePage 2
- A Proposed SolutionPage 3 to Youth Crisis
- What's Happening in Pontiac .Page 4
- 2 - Step Plan for Economic . .Page 5 Reform & Recovery
- Africa & World NewsPage 6
- OCEDC Monthly DiversityPage 8 Educational Forum Series
- Health WatchPage 10
- Hemp a True Gift From God .Page 11
- Money MattersPage 12
- Voices In The Community . .Page 13
- Stonegate Grand Opening . .Page 14
- Community CalendarPage 15
- OCC enrollmentPage 16 information

The Pontiac News Presents

The Annual Holiday Meet, Greet & Eat Celebration

(Enjoy Networking, Music, the Hustle and Food)

Friday December 19, 2008 - 6 PM until 11 PM

Pontiac Creative Arts Center

47 Williams Street Pontiac, MI 48342

Contribute to the Improvement of the Pontiac School District
Attend the Community Forums on Saturday Dec 6 1:30 PM - 3:30 PM and Tuesday January 13 6 PM - 8 PM at WHRC

**The Pontiac News
Presents**

**The Annual Holiday Meet,
Greet & Eat Celebration**

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Friday, December 19, 2008

6 PM until 11 PM

Pontiac Creative Arts Center

47 Williams Street

Pontiac, MI 48342

\$10 Donation

**The Pontiac Community
Summit Update**

*Pontiac Summit to Save our Community,
Save our Families, Save our Children*

Hello Everyone,



**Pastor
Thompson**

On behalf of Pastor Thompson and the Summit Steering committee, a Hearty Thank you to everyone who participated, supported and made it possible for the summit's success. You, the committee, facilitators, speakers, experts, professionals and concerned citizens made it work. Your hard work and efforts produced avenues for change in the city of Pontiac; a new beginning in saving our community, our families, and our children.

The summit initiated citizens involvement in the community, and supplied the necessary tools for developing achievable plans to bring about positive change. There were over 300 in attendance. Action plans were strategically developed and written for each of the five challenges. These plans will

be posted and presented to the community. The next steps will be to set goals to implement and carry out these actions plans.

There will be a summit debriefing meeting held at Baker College, Tuesday, December 9 at 9:00 am. All steering committee members and facilitators are asked to be present so that we may start the next plan of action.

Again thank you for your support and interest in making Pontiac a better place for all.

**Sincerely,
Pastor Sylvester Thompson**

Earlean Transou
248-335-4711
tswan369@aol.com

I truly apologize for the technical problems with the website, <http://www.pontiac-summit.com/>. It is my goal and hope to work out the problems so that we may have an effective mean of open communication.

**The Pontiac News
Mission Statement**



**Publisher R.
Frank Russell**

To serve The City of Pontiac and nearby communities as the leading information source that empowers our community, while never compromising the principles of truth and fairness in reporting.

We measure our effectiveness based on the following core values:

- Provide leadership that contributes to the betterment of our community.
- Reflect our community in everything we do.
- Build credibility by accepting nothing less than the highest standard of excellence.

- Exercise our "watchdog" role by seeking solutions for and protecting those living within our community.
- Help our customers grow and prosper by providing useful information.

Several decades ago, Pontiac residents could pick up a newspaper and expect solid reporting from a locally owned newspaper business with a focus on this community.

However as Michigan participated in social and political change in the United States, its media outlets moved in the opposite direction, falling victim to the corporate expansion and consolidation that was taking shape at the state, regional and national levels. Out-of-state conglomerates have bought many of the best dailies. In an attempt to keep pace with these fierce new competitors, the former Pontiac Press, changed its name to the Oakland Press, expanded its market area in order to serve the entire Oakland County community. As a consequence of this change, Pontiac experienced a void in its need for a news source with a local flavor. The birth of The Pontiac News eliminates that void and fills that need.

The Pontiac News will specifically focus on this city. Through our bi-weekly newspaper and web site, we will provide an independent perspective with a commitment to credible investigations. It will also include provocative and informative stories that others either miss or choose to ignore.

Too often, today's media spins their news coverage in a political rather than a human light. Stories and subjects are tagged as "left" or "right," ignoring the subtleties and nuances that define The City of Pontiac.

The Pontiac News will reinvigorate the credo that journalism speaks for the individual, checks abuses of power, and stands vigilant in the protection of democracy and free speech. By hosting regular editorial meetings throughout the city, and presenting news in a community context, we

will give Pontiac citizens a unifying forum from which to view and address today's issues. Knowing that Pontiac residents value news and perspectives from beyond their borders, the Pontiac News will also provide timely and provocative stories from around the county, state, country, and the world, through an independent network of writers and subscriptions to various news wire services.

Our pledge to you -- readers, advertisers, and subscribers -- is to provide socially responsible news and opinions on a human scale. With news stories from throughout the city, we will be the voice of the community, a place where Pontiac citizens can share ideas and forge solutions. Those outside Pontiac can look to The Pontiac News as a showcase for "the Pontiac way," which personifies the unique ability to solve problems and define community issues related to political, educational, religious and social matters.

Our business model is unique in its approach because Pontiac is a unique city. A bi-weekly newspaper, combined with our web site will provide you with breaking stories as they become available to us, no matter where they come from including Pontiac, Oakland County, the State of Michigan in the U.S. or around the globe.

Thank you for reading the TPN and taking us into your homes, schools and businesses. Please pray with us that we will do good work when reporting the news concerning the City of Pontiac and never hesitate to let us know what you think!

**The
Pontiac News**

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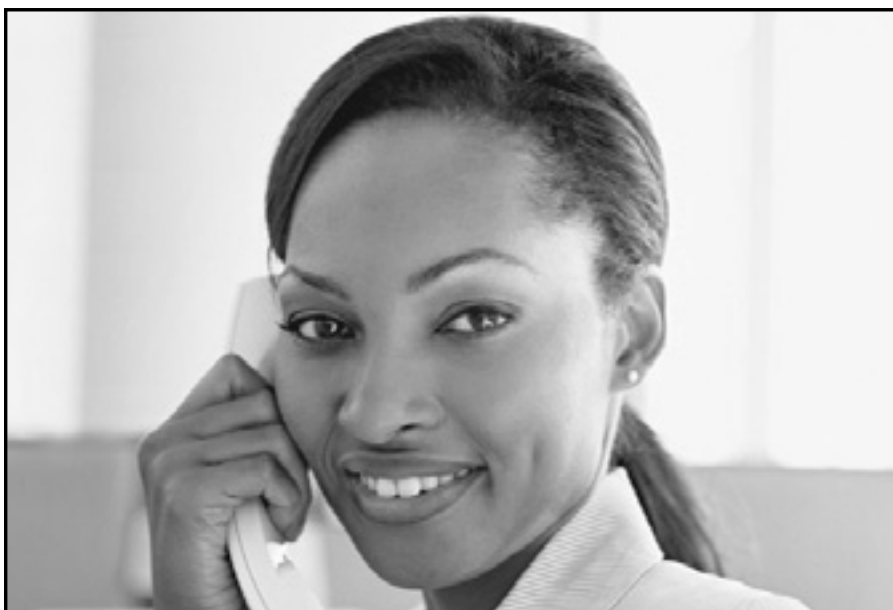
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Proposed Solution to Youth Crisis

The Youth Development Institute (YDI) In Conjunction with The Pontiac News, Inc. & Other Participating Organizations

Presents The Educational & Business Conference & Workshop Series

How To Stimulate, Motivate, Educate & Cultivate A Valuable Untapped Resource

The Young Black Male and Female & Other At-Risk Youth®

Coming to the City of Pontiac/Oakland County in February 2009 * A Black History Month Event

©YDI Non-Profit Youth Service Concept Since 1983

“CONCERNED PROFESSIONALS COMING TOGETHER TO SOLVE THE CRISIS OF THE YOUNG BLACK MALE & FEMALE AND OTHER AT-RISK YOUTH”

A LETTER TO THE COMMUNITY

Dear clergy, parents, educators and other concerned citizens:

Did you know that recent studies have shown that a significant number of young black males, females and Other At-Risk Youth that enter our public schools and other institutions drop-out or fail because of an inability of professionals within these institutions to understand and connect with the issues that impact upon the growth and development of these children?

Did you also know that there are individuals who have dedicated their lives to finding ways and means of addressing the profound problems that cause a significant segment of our young people to fail or simply drop out of school?

With keynote addresses and expert presentations in the various areas related to 'Solving The Crisis of The Young Black Male & Female and Other At-Risk Youth, you will emerge from this conference armed with practical tips that will make you a more effective Stimulator, Motivator, Educator and Cultivator of this most Valuable Untapped American Resource.

This conference will feature innovative, practical and common-sense ideas, advice and solutions from a dynamic panel of seasoned experts who have been successfully dealing with this crisis for years. Topics will include:

- The Proper Education for The Young Black Male, Female and Other At-Risk Youth for the 21st Century!

- How To Properly Stimulate, Motivate, Educate and Cultivate, The Young Black Male, Female and Other At-Risk Youth!

- Adverse Environmental factors that negatively impact upon the Educational Development of Young Black Males, Females and Other At-Risk Youth.

- The impact of Nutrition and Ritalin on the Education of Young Black males, Females and Other At-Risk Youth!

- How To circumvent the disproportionate percentage of Black Males who are suspended, Expelled and/or placed in Special Education classes!

- How To Deprogram Young Black Males & Females and Other At-Risk Youth from the Myth of Intellectual Inferiority!

- High Teacher Expectation as a Motivator!

- The Impact of Teacher Frustration and Administrative Inflexibility on Student Achievement!

- How School Fail Young Black Males and Females and Other At-Risk Youth!

- Black Children Their Roots, Culture and Learning Style!

- Bringing the Black Boy & Girl to Man & Womanhood!

- The Effects of Cultural Forces on the Self Concept of Young Black Males, Females and Other At-Risk Youth!

- Towards a Relevant Curriculum Taught with the Appropriate Methodology!

- How To Stimulate and Motivate Parental Involvement!

- How To Motivate and Cultivate Student Achievement!

- The Impact of Technology on the Education of The Young Black Male, Female and Other At-Risk Youth!

- How To Awaken the Genius of the Black Child!

- A Model Parental training program that works!

- Why School Reform Efforts Have Failed and What Parents Need To Do!

Please Join The Youth Development Institute (YDI), The Pontiac News and other area organizations, businesses and agencies along with our Panel of Experts from across this Nation at this unique, timely and critical event to share ideas and perspectives on How To Stimulate, Motivate, Educate and Cultivate - A Valuable Untapped Resource - The Young Black Male, Female and Other At-Risk Youth!

Do not hesitate - send your request for event brochure and registration information to YDI - P.O. Box 431016 - Pontiac, MI 48343, or email your contact information to YDIyouthDevelop@aol.com, or call Mike Reed at 248-758-1411 for more information. We look forward to seeing you at this educational events!

Sincerely,
Mike Reed, Event Coordinator

CONFERENCE DESCRIPTION

This Educational/Business Conference and Workshop Series is designed to help professionals and other individuals to understand and more effectively Stimulate, Motivate, Educate and Cultivate this most Valuable Untapped Resource - The Young Black Male and Female and Other At-Risk Youth. This conference series will also serve as a forum whereby educators, social workers, policy makers and others can devise additional methods to solve the problems encountered by this population in the various institutions in this society.

WHO SHOULD ATTEND

- School Principals, Teachers and other Educators
- Professors
- Administrators
- Counselors
- Youth Advisors
- Social Workers
- Police Officers
- Psychologist
- Sociologist
- Ministers
- Parents
- Protective Service Workers
- Coaches
- Boys & Girls Scout Leaders
- Child Welfare Workers
- Parole Officers
- Probation Officers
- School Board Members
- Students and the General Public

Over 15,000 professionals, the general public and other concerned parties from throughout Oakland County will gather at the conference site during Black History Month February 2009 for this most important conference and workshop series.

CONFERENCE OBJECTIVES

In order to mitigate the crisis encountered by The Young Black Male and Female and Other At-Risk Youth in the various institutions of America, The Youth Development Institute via this Conference Series proposes to:

1. Assist Teachers and other Educators, Professors, Administrators, Counselors, Youth Advisors, Social Workers, Psychologist, Sociologist, Ministers, Parents, Protective Service Workers, Coaches, Boys & Girls Scout Leaders, Child Welfare Workers, Police Officers and other professionals who work with the target group to understand and more effectively Stimulate, Motivate, Educate and Cultivate Young Black Males and Females and Other At-Risk Youth.
2. Identify the specific problems encountered by The Young Black Male and Female and Other At-Risk Youth in the various educational and other institutions in this society.
3. Recommend specific solutions to the problems encountered by The Young Black Male and Female and Other At-Risk Youth.
4. Share and Exchange information with educators and other professionals who work with The Young Black Male and Female and Other At-Risk Youth.
5. Bring media and public attention and awareness to this most serious problem.
6. Focus media and public attention on those experts who have developed ways and means of addressing this critical problem.
7. Stimulate and Motivate Educators and other professionals who work with The Young Black Male and Female and Other At-Risk Youth to devise additional methods to solve this crisis.
8. Examine the role that various American Institutions (religious institutions, schools, media) can play in resolving this most critical problem.
9. Articulate to the appropriate local, state and federal officials suggestions resulting from this conference series that will facilitate the resolution of this grave crisis.

A LETTER TO POTENTIAL SPONSORS

Dear Sponsor:

It is with great pleasure that we announce and present the Educational/Business Conference & Workshop Series "How To Stimulate, Motivate, Educate & Cultivate - A Valuable Untapped Resource - The Young Black Male & Female & Other At-Risk Youth". This exciting event will be held in Oakland County/Pontiac, Michigan during Black History Month February 2009. It is anticipated that we will reach (as attendees) over 15,000 parents, youth, educators, childcare workers and other professional who work with our youth. In addition, we expect many more thousands of parents and caregivers will realize the benefits of this conference through video, television and other mediums.

As you know a segment of our population are not realizing the full benefits of our educational system and are being left behind as non-productive and unemployable members of the community. We here at YDI believe that this problem can be solved. Hence we have contacted and are presently in negotiation with educational experts from across this great country who have developed the ways and means of addressing the critical issues encountered by young black males, females and other At-Risks students within the public school system and other institutions of America.

In order to make this vision (conference series) happen we are in need of corporate, governmental and individual sponsors who will step up to the plate and provide YDI with the financial support needed to make this most worthwhile project a reality! Quite frankly, if you really want to show that you support education and our youth, there is no better way than serving as a sponsor of The National Conference & Workshop Series "How To Stimulate, Motivate, Educate & Cultivate - A Valuable Untapped Resource - The Young Black Male & Female & Other At-Risk Youth".

Please call 248-758-1411 to receive Sponsors Information. We will provide complete Sponsor kit per your request, which details the various levels of Sponsorship Opportunities that are available to individuals, corporations, foundations and governmental agencies.

The Youth Development Institute (YDI) is a Michigan based non-profit, Corporation; therefore your contributions may be tax deductible. Our tax ID # is 38-2532902. If you have questions on how to proceed as a sponsor please call Mike Reed at 248-758-1411, you can also request information electronically, our email address is YDIyouthDevelop@aol.com

Sincerely,
Mike Reed - Event Coordinator

— What's Happening In Pontiac —

The School District of The City of Pontiac Wants Your Ideas

The Advisory Committee to Redesign Pontiac Schools for Instructional Effectiveness and Financial Efficiency is responsible for recommending structural changes and academic improvements to the school board. School officials say the district must do some major restructuring to prevent a deficit and avoid major academic program cuts.

Currently the district has approximately 7,000 students, while paying to operate and maintain 19 buildings designed for 20,000

students. The projected deficit is expected to be more than \$5 million if steps are not taken before June 30, 2009. Suggested solutions include closing at least 11 of the buildings that are currently operating and adjusting the academic programs that are offered.

Your input is needed, please attend the upcoming community Forums to be held on Saturday December 6 @ 1:30 PM until 3:30 PM and Tuesday January 13 from 6:00 PM until 8:00 PM, both forums are at WHRC.

Trajan Seay named All-American Football Player

The Pontiac News is proud to announce that Trajan Seay has received the distinction of being named an All-American Football Player; and has been invited as 1 of 5 Michigan Recipients to play in the National 8th Grade All-Star Game, in San Antonio, TX on Sunday, January 4, 2009.

Trajan is an 8th student at Orchard Lake Middle School, he is a good student with a low B - High C GPA. He is the son of Richard Seay and Lena Chism-Seay. He has two younger brothers Quanye and Vegas. Trajan is the grandson of Louis "Duty" Seay and Marie Seay and Leon and Frankie Chism.

According to Trajan's father "Trajan has been afforded some unbelievable exposure opportunities, to which he has taken advantage of. As hard as he works, he can work a great deal smarter, by just learning from others, the positives and the negatives. The great student/athletes learn as they get older,



you don't have to run and jump over everyone every time, patience and escalating your game from the physical aspect, to the mental aspect of the game is the next transition. In saying that, we are all extremely proud of Trajan for his accomplishment in all sports"

Main Street Oakland County Celebrates Its Downtowns

More than 200 Main Street Oakland County (MSOC) members celebrated the ninth year of the program with a dinner and awards ceremony on November 14, 2008 at the Glen Oaks Clubhouse in Farmington Hills. Among the awards presented that evening:

- **Walled Lake DDA** - Main Street Spirit Award
- **Jill Bahm, Highland DDA** - Guts and Determination Award
- **National City Bank** - Sponsor of the Year Award
- **Shuman Chrysler Jeep (Walled Lake DDA)** - Community Commitment Award
- **Wendell Allen (Walled Lake DDA)** - Outstanding Volunteer Award
- **Casey Ambrose (Walled Lake DDA)** - Outstanding Board Member Award
- **The Main Street Messenger, Pat Shelton, Editor (Farmington DDA)** - Outstanding Volunteer Project
- **Downtown Streetscape Information Campaign, Farmington DDA Organization Committee** - Outstanding Public Relations Effort Award
- **Kite Day, Pontiac DDA Promotions Committee** - Outstanding Special Event Award
- **Kris Kringle Market, Rochester DDA** - Outstanding Special Event Award
- **Beets, Beats and Eats Farmers Market, Ortonville DDA** - Outstanding Event Series
- **Robert Hoffman and Richard Hoffman, 104 Battle Alley, Holly** - Outstanding Building Rehabilitation Over \$50,000 Award

— What's Happening In Lansing —

Melton: House Passes Plan to Increase Residents' Access to Higher Education

Plan allows students to use Promise Scholarship to repay locally funded tuition



Melton

LANSING - The Michigan House today passed a plan sponsored by State Representative Tim Melton (D-Pontiac) that will allow students who receive the Michigan Promise Scholarship to use the funds to reimburse local programs that help fund their tuition.

"No student who wants to earn a higher education should be deprived of that opportunity simply because it's too expensive," said Melton, Chair of the House Education Committee. "Thanks to the Michigan Promise Scholarship, many students who used to dream of attending college are now making it a reality. However, not everyone can afford to pay the tuition it takes to get started; this plan will make it easier to help those students achieve their higher education goals."

Currently, a Michigan Promise Scholarship totaling \$4000 is disbursed to an approved higher education institution on a student's behalf after he or she completes two years of community college, university or vocational training with a grade point average of 2.5 or higher.

"This bill gives communities a powerful

new tool they can use to help send their young people to college and to strengthen their local economies by focusing on the skills employers need," said Governor Jennifer M. Granholm. "This legislation helps us achieve one of our most critical goals - to give Michigan the best educated workforce in the nation."

Melton's plan aims to help students who do not have the money needed to initially finance their education and allows them to enroll in higher education with the intent to earn the Promise Scholarship in two years. Under the plan, students who qualify for the Michigan Promise Scholarship may instead assign their scholarship money to a local Promise Zone Authority or a community foundation in order to reimburse the program for helping the student pay for the first two years of tuition.

"Passing this plan today demonstrates our commitment to higher education for all Michigan residents," Melton said. "By creating more opportunities for our students, Michigan will have the highly educated workforce it needs to make our state a powerhouse in the 21st century economy. I urge my colleagues in the Senate to take action on this plan and help turn our state around by giving our residents more access to the higher education they deserve."

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The Two Step Plan to National Economic Reform and Recovery

- Directs the Treasury Department to issue U.S. Notes (exactly like Lincoln's Greenbacks) to pay off the National debt.

- Increases the reserve ratio private banks are required to maintain from 10% to 100%, thereby terminating their ability to create money, while simultaneously absorbing the funds created to retire the national debt.

These two relatively simple steps, which Congress has the power to enact, would extinguish the national debt, without inflation or deflation, and end the unjust practice of private banks creating money as loans (i.e., fractional reserve banking). Paying off the national debt would wipe out the \$400+ billion annual interest payments and thereby balance the budget. This Act would stabilize the economy and end the boom-bust economic cycles caused by fractional reserve banking.

Monetary Reform Act A Summary

To restore confidence in and governmental control over money and credit, to stabilize the money supply and price level, to establish full reserve banking, to prohibit fractional reserve banking, to retire the national debt, to repeal conflicting Acts, to withdraw from international banks, to restore political accountability for monetary policy, and to remove the causes of economic depressions, without additional taxation,



inflation or deflation, and for other purposes.

This proposed law would require banks to increase their reserves on deposits from the current 10%, to 100%, over a one-year period. This would abolish fractional reserve banking (i.e., money creation by private banks) which depends upon fractional (i.e., partial) reserve lending. To provide the funds for this reserve increase, the US Treasury Department would be authorized to issue new United States Notes (and/or US Note accounts) sufficient in quantity to pay off the entire national debt (and replace all Federal Reserve Notes).

The funds required to pay off the national debt are always closely equivalent to the amount of money the banks have created by engaging in fractional lending because the Fed creates 10% of the money the government needs to finance deficit spending (and uses that newly created money to buy US bonds on the open market), then the banks create the other 90% as loans. Thus the national debt closely tracks the combined total of US Treasury debt held by the Fed (10%) and the amount of money created by private banks (90%).

Because this two-part action (increasing

bank reserves to 100% and paying off the entire national debt) adds no net increase to the money supply (the two actions cancel each other in net effect on the money supply), it would cause neither inflation nor deflation, but would result in monetary stability and the end of the boom-bust pattern of US economic activity caused by our current, inherently unstable system.

Thus our entire national debt would be extinguished - thereby dramatically reducing or entirely eliminating the US budget deficit and the need for taxes to pay the \$400+ billion interest per year on the national debt - and our economic system would be stabilized, while ending the terrible injustice of private banks being allowed to create over 90% of our money as loans on which they charge us interest. Wealth would cease to be concentrated in fewer and fewer hands as a result of private bank money creation. Thereafter, apart from a regular 3% annual increase (roughly matching population growth), only Congress would have the power to authorize changes in the US money supply - for public use -not private banks increasing only private bankers' wealth.

By Patrick Carmack, J.D.; Copyright 1996. All rights reserved. For a free copy of the entire Act, send a SASE to: Monetary Reform Act, P.O. Box 67, Manitou Springs, CO 80829-0067

Support the Monetary Reform Act - Write your Congressman today!

Get the Highest Possible Return

LARRY JONES
CPA

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— Africa - & World News —



Kofi Annorh
African Correspondent

Kofi provides TPN with news about events that are happening on the African Continent.

BBC Focus on Africa Magazine's David Amanor

Profiles the three main Ghanaian presidential candidates standing in Sunday's poll as John Kufuor stands down after two terms.

Ghana was the first sub-Saharan country to achieve independence - in 1957 - prompting many others to cut their colonial ties.

NANA AKUFO-ADDO



One of the founding members of the New Patriotic Party in 1992 when multi-party democracy returned to Ghana, Nana Akufo-Addo has had presidential ambitions since 2000.

With a father who was ceremonial president from 1969 to 1972 and relations who founded members of Ghana's pro-independence movement, the United Gold Coast Convention, he also has political pedigree.

As a toddler, the family home in Accra was like the party's headquarters.

He was not outgoing-President John Kufuor's favoured candidate for the NPP, but won a fierce contest at the party primaries last year.

His campaign slogan is "BIG - Believe In Ghana".

As a student, he did economics in Ghana and read law in the UK, he flirted with

AT A GLANCE
NANA AKUFO-ADDO
Nickname: Nana
Age: 64
Party: New Patriotic Party (NPP)
Home town: Kyebi, Eastern Region
Executive posts: Attorney general 2001-03; foreign affairs minister 2003-07
Profession: Lawyer

Marxism, at one time describing himself as a Trotskyite, before returning to the liberal ideals of his political forebears, known in Ghana as the Danquah-Busia tradition.

In 1975 he became a barrister in Ghana and secretary general of the People's Movement for Freedom and Justice, a broad-based coalition of activists that ultimately brought about the downfall of Ignatius Acheampong's military government in 1978.

During the 20-year rule of Jerry Rawlings, Mr Akufo-Addo established himself in Ghana's political arena as a champion of



Nana Akufo-Addo was not John Kufuor's first choice for NPP candidate

human rights.

He founded Ghana's Committee on Human and Peoples' Rights and as attorney general in 2002 drafted the National Reconciliation Act, which established the National Reconciliation Commission to investigate past human rights abuses in Ghana.

Married with five children, he is a fluent Twi, Ga, English and French speaker.

JOHN ATTA MILLS



John Atta Mills won the National Democratic Congress (NDC) party ticket by an overwhelming 81% to run for president, despite having lost twice to John Kufuor - in 2000 and

AT A GLANCE
JOHN ATTA MILLS
Nickname: Prof
Age: 64
Party: National Democratic Congress (NDC)
Home town: Ekumfi Otuam, Central Region
Executive posts: Vice-president 1997-2000
Profession: Teacher
Hobby: Hockey

2004.

He served as vice-president to Jerry Rawlings between 1997 and January 2001 and created a stir by saying that if elected, he would consult with the former president.

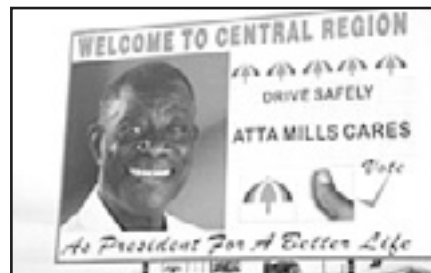
This time around he has distanced himself from Mr Rawlings, even drawing criticism from his former boss for being too gentle with the ruling NPP.

In contrast to Nana Akufo-Addo's NPP advertising boards, Mr Atta Mills began his campaign with modest-sized signboards bearing the slogan "I Believe in Ghana".

He describes himself as a social democrat, leaning broadly on independence leader Kwame Nkrumah's idea of social welfare, while attempting a more inclusive and less polarising political platform than both Mr Nkrumah and Mr Rawlings.

He studied law in Ghana and took a doctorate in taxation and economic development in the UK.

"The Prof", as he is known, has pursued a long academic career and is also a member of several organisations such as the Tax Review Commission.



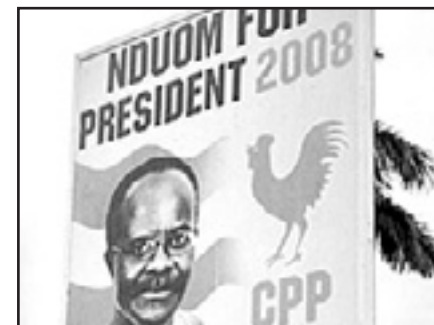
This is the third time John Atta Mills is running for president

As vice-president, he was also head of the government's Economic Management Team responsible for overseeing the introduction of Value Added Tax and the Ghana Education Trust Fund.

Married with one child, he is a keen hockey player, at one time a member of the national team, and likes swimming.

He is a former chairman of the Ghana Hockey Association, National Sports Council of Ghana and Black Stars Management Committee.

PAPA KWESI NDUOM
A few eyebrows were raised in 2001 when, after losing his bid for a parliamentary seat, Papa Kwesi Nduom accepted a ministerial position with the New Patriotic Party, his party's traditional foe.
The NPP is the political offspring of a



Papa Kwesi Nduom funded his US studies with menial jobs

party opposed to the Convention People's Party (CPP), founded by independence leader Kwame Nkrumah.

But Mr Nduom says he is campaigning to marry Nkrumahist and pan-Africanist values with his experience in business management.

After school he moved to the United States to study economics in 1973.

There he dropped the second name given to him by his parents, Joseph Hubster Yorke, and stuck with his African one.

He funded his studies doing menial jobs in a meat factory and car park; he also got an internship with an insurance company in Milwaukee where he first worked after graduating.

He joined the international auditing company Deloitte & Touche in 1981 and soon became one of only five black partners in the company.

In the 1990s, he established Deloitte & Touche West Africa Consulting, providing business advice to major multinational companies in the region.

At the last polls, Mr Nduom finally won a seat in parliament and continued to serve in the NPP government.

He resigned from the cabinet last year to seek the CPP's nomination.

Married with four children, his hobbies are reading, writing, playing golf and tennis.

AT A GLANCE:
PAPA KWESI NDUOM
Nickname: Pa Kwesi
Party: Convention People's Party (CPP)
Age: 55
Home town: Elmina, Central Region
Executive posts: Minister, various portfolios, 2001-2007
Profession: Business consultant
Hobbies: Reading, writing, playing golf and tennis

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The delegation will include various Oakland County, State of Michigan and other U.S. based executives of small, medium, and large U.S. firms representing a variety of business sectors.

The overall focus of the trip will be commercial, cultural and investment opportunities for Oakland County, State of Michigan and other U.S. companies, including joint ventures, presented by the continuing market liberalization and privatization underway in this country. In Ghana briefings and one-on-one business appointments will be arranged for members of the government, business and cultural delegation". For information regarding this trip contact 248-758-1411 or email thepontiacnews@sbcglobal.net



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During this session you will learn about conflicts involving issues, thoughts, and actions that have different meanings in different cultures. Resolving cultural conflicts will become easier once you understand how culture clash begins and you gain some key tips into effectively resolving them.

Thursday, February 19, 2009

1:00 PM to 3:00 PM

Topic: The Faces of Diversity – Speaker: Lin Klaassen

Oakland County Executive Office Building 41 West

Conference Center @ 2100 Pontiac Lake Road – Waterford, MI 48328

Free with Lunch

What does your face say about you? The science of Face Reading crosses cultures as we discover what our faces tell others about us. Lin Klaassen one of the Midwest's leading face readers will reveal the secrets about us that are as plain as the nose on your face!

Thursday, March 19, 2009

1:00 PM to 3:00 PM

Topic: Cultural Competency – Speaker: Mary Beauregard

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-Health Matters-

Blood Clots/Stroke - A Fourth Indicator

Submitted by Diamond Hamilton

Here's a bit of information to read and to remember and to tuck away in your personal Memory Bank, so that if the unfortunate need for this info ever arises, you will hopefully be able to recall it in time to save someone's life.....

Please feel free to share this message with others in your own e-mail Address Book. Some of us like to think that all the 'dreadful things that can happen to us' and to our Loved Ones have already happened, but the world doesn't follow 'wishful thinking' rules. Keep this info in mind, and be prepared to use it, if and when the need ever arises.

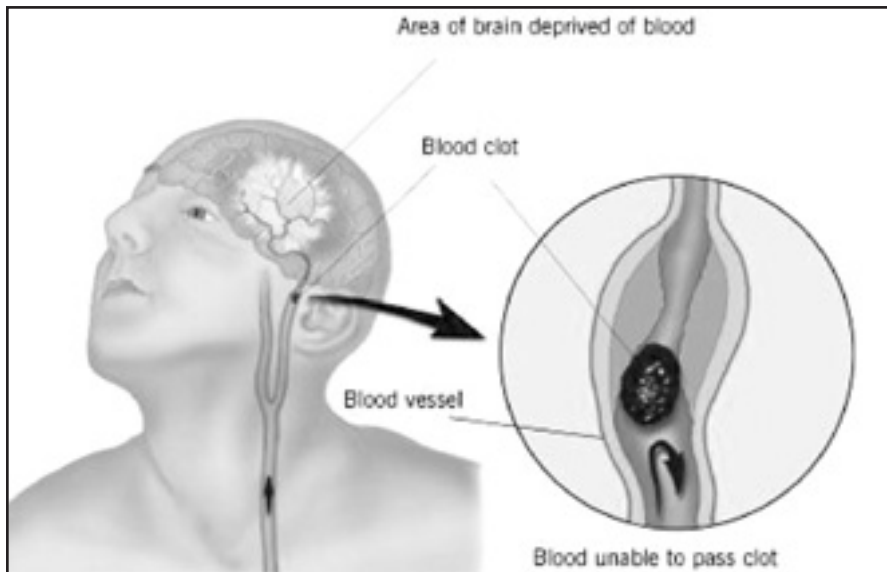
Blood Clots/Stroke - They Now Have a Fourth Indicator, the Tongue.

STROKE: Remember the 1st Three Letters.... S.T.R. If everyone can remember something this simple, we could save some folks. Seriously.. Please read:

STROKE IDENTIFICATION:

During a BBQ, a friend stumbled and took a little fall - she assured everyone that she was fine (they offered to call the paramedics)she said she had just tripped over a brick because of her new shoes.

They got her cleaned up and got her a new plate of food. While she appeared a bit



shaken up, Ingrid went about enjoying herself the rest of the evening

Ingrid's husband called later telling everyone that his wife had been taken to the hospital - (at 6:00 PM Ingrid passed away.) She had suffered a stroke at the BBQ. Had they known how to identify the signs of a stroke, perhaps Ingrid would be with us today. Some don't die.... they end up in a helpless, hopeless condition instead.

It only takes a minute to read this...

A neurologist says that if he can get to a stroke victim within 3 hours he can totally reverse the effects of a stroke... totally . He said the trick was getting a stroke recognized, diagnosed, and then getting the patient medically cared for within 3 hours, which is tough.

RECOGNIZING A STROKE

Thank God for the sense to remember the '3' steps, STR. Read and Learn!

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke.

Now doctors say a bystander can recognize a stroke by asking three simple questions:

- S • Ask the individual to SMILE.
- T • Ask the person to TALK and SPEAK A SIMPLE SENTENCE (Coherently) (I.e. It is sunny out today)
- R • Ask him or her to RAISE BOTH ARMS.

If he or she has trouble with ANY ONE of these tasks, call 999/911 immediately and describe the symptoms to the dispatcher.

New Sign of a Stroke - Stick out Your Tongue Ask the person to 'stick' out his tongue.. If the tongue is 'crooked', if it goes to one side or the other , that is also an indication of a stroke.



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ENERGY COMMON SENSE

Industrial Hemp Legislation to Cultivate, Study and Support

In 2005, we reached a major milestone ... for the first time since the federal government outlawed hemp farming in the United States, a federal bill was introduced that would remove restrictions on the cultivation of non-psychoactive industrial hemp. At a Capitol Hill lunch on June 23, 2005 marking the introduction of H.R. 3037, the "Industrial Hemp Farming Act of 2005," Congressional staffers were treated to a delicious gourmet hemp lunch while listening to various prominent speakers tout the myriad benefits of encouraging and supporting a domestic hemp industry.

The bill was written with the help of Vote Hemp by chief sponsor Rep. Ron Paul (R-TX), and it garnered 11 additional co-sponsors. The bill defined industrial hemp and assigned authority over it to the states, allowing laws in those states regulating the growing and processing of industrial hemp to take effect.

Industrial Hemp is currently legal to grow in more than 30 countries including Canada, Germany, England, France, Spain, Australia, New Zealand, the Russian Federation, China, Hungary and Romania. For more information on where hemp is being grown today, See Below:

Many U.S. states have passed legislation to grow, study or request changes in U.S. government policy on industrial hemp. To date, twenty-six states have introduced hemp legislation and fourteen have passed legislation; seven (Hawaii, Kentucky, Maine, Maryland, Montana, North Dakota and West

Virginia) have removed barriers to its production or research.

Hawaii has not only passed hemp legislation allowing for hemp trials but has actually planted the first legal hemp crop since the 1950s! The Hawaii Industrial Hemp Research Project was authorized for research under the direction of Dr. Dave West. It has since been closed due to DEA shenanigans and problems renewing the DEA permit.

For the first time since the federal government outlawed hemp farming in the United States, a federal bill has been introduced that would remove restrictions on the cultivation of non-psychoactive industrial hemp. H.R. 3037, the "Industrial Hemp Farming Act of 2005," was written with the help of Vote Hemp by chief sponsor Rep. Ron Paul (R-TX), and several original co-sponsors have already signed on. The bill defines industrial hemp and assigns authority over it to the states, allowing laws in those states regulating the growing and processing of industrial hemp to take effect.

For more information and a complete summary of state and federal hemp legislation, to the following website <http://www.votehemp.com/legislation.html>

Here is an interesting and enlightening assortment of hemp facts:

1) Hemp is among the oldest industries on the planet, going back more than 10,000 years to the beginnings of pottery. The Columbia History of the World states that the oldest relic of human industry is a bit of hemp fabric dating back to approximately

8,000 BC.

2) Presidents Washington and Jefferson both grew hemp. Americans were legally bound to grow hemp during the Colonial Era and Early Republic. The federal government subsidized hemp during the Second World War and U.S. farmers grew about a million acres of hemp as part of that program.

3) Hemp seed is nutritious and contains more essential fatty acids than any other source, is second only to soybeans in complete protein (but is more digestible by humans), is high in B-vitamins, and is a good source of dietary fiber. Hemp seed is not psychoactive and cannot be used as a drug (learn more at TestPledge.com).

4) The bark of the hemp stalk contains bast fibers, which are among the Earth's longest natural soft fibers and are also rich in cellulose. The cellulose and hemi-cellulose in its inner woody core are called hurds. Hemp stalk is not psychoactive. Hemp fiber is longer, stronger, more absorbent and more insulative than cotton fiber.

5) According to the Department of Energy, hemp as a biomass fuel producer requires the least specialized growing and processing procedures of all hemp products. The hydrocarbons in hemp can be processed into a wide range of biomass energy sources, from fuel pellets to liquid fuels and gas. Development of bio-fuels could significantly reduce our consumption of fossil fuels and nuclear power.

6) Hemp can be grown organically. Only eight, out of about one hundred known pests,

cause problems, and hemp is most often grown without herbicides, fungicides or pesticides. Hemp is also a natural weed suppressor due to fast growth of the canopy.

7) Hemp produces more pulp per acre than timber on a sustainable basis, and can be used for every quality of paper. Hemp paper manufacturing can reduce wastewater contamination. Hemp's low lignin content reduces the need for acids used in pulping, and its creamy color lends itself to environmentally-friendly bleaching instead of harsh chlorine compounds. Less bleaching results in less dioxin and fewer chemical by-products.

8) Hemp fiber paper resists decomposition, and does not yellow with age when an acid-free process is used. Hemp paper more than 1,500 years old has been found. Hemp paper can also be recycled more times than wood-based paper.

9) Hemp fiberboard produced by Washington State University was found to be twice as strong as wood-based fiberboard. No additional resins are required due to naturally-occurring lignins.

10) Eco-friendly hemp can replace most toxic petrochemical products. Research is being done to use hemp in manufacturing biodegradable plastic products: plant-based cellophane, recycled plastic mixed with hemp for injection-molded products, and resins made from the oil, to name a very few examples. Over two million cars on the road today have hemp composite parts for door panels, dashboards, luggage racks, etc.

Countries Growing Industrial Hemp Today

The U.S. is the only industrialized nation in the world that does not recognize the value of industrial hemp and permit its production. Below is a list of other countries that are more rational when it comes to hemp policy.

AUSTRALIA began research trials in Tasmania in 1995. Victoria commercial production since 1998. New South Wales has research. In 2002, Queensland began production. Western Australia licensed crops in 2004.

AUSTRIA has a hemp industry including production of hemp seed oil, medicinals and Hanf magazine.

CANADA started to license research crops in 1994. In addition to crops for fiber, one seed crop was licensed in 1995. Many acres were planted in 1997. Licenses for commercial agriculture saw thousands of acres planted in 1998. 30,000 acres were planted in 1999. In 2000, due to speculative investing, 12,250 acres were sown. In 2001, 92 farmers grew 3,250 acres. A number of Canadian farmers are now growing organically-certified hemp crops (6,000 acres in 2003 and 8,500 acres in 2004, yielding almost four million pounds of seed).

CHILE has grown hemp in the recent past for seed oil production.

CHINA is the largest exporter of hemp textiles. The fabrics are of excellent quality. Medium density fiber board is also now available. The Chinese word for hemp is "ma."

DENMARK planted its first modern hemp trial crops in 1997. The country is committed to utilizing organic methods.

FINLAND had a resurgence of hemp in 1995 with several small test plots. A seed variety for northern climates was developed called Finola, previously known by the breeder code "FIN-314." In 2003, Finola was accepted to the EU list of subsidized hemp cultivars. Hemp has never been prohibited in Finland. The Finnish word for hemp is "hamppu."

FRANCE has never prohibited hemp and harvested 10,000 tons of fiber in 1994. France is a source of low-THC-producing hemp seed for other countries. France exports high quality hemp oil to the U.S. The French word for hemp is "chanvre."

GERMANY banned hemp in 1982, but research began again in 1992, and many technologies and products are now being developed, as the ban was lifted on growing hemp in November, 1995. Food, clothes and paper are also being made from imported raw materials. Mercedes and BMW use hemp fiber for composites in door panels, dashboards, etc. The German word for hemp is "hanf."

GREAT BRITAIN lifted hemp prohibition in 1993. Animal bedding, paper and textiles markets have been developed. A government grant was given to develop new markets for natural fibers. 4,000 acres were grown in 1994. Subsidies of 230 British pounds per acre are given by the government to farmers for growing hemp.

HUNGARY is rebuilding their hemp industry, and is one of the biggest exporters of hemp cordage, rugs and fabric to the U.S. They also export hemp seed, paper and fiberboard. The Hungarian word for hemp is

"kender."

INDIA has stands of naturalized Cannabis and uses it for cordage, textiles and seed.

ITALY has invested in the resurgence of hemp, especially for textile production. 1,000 acres were planted for fiber in 2002. Giorgio Armani grows its own hemp for specialized textiles.

JAPAN has a rich religious tradition involving hemp, and custom requires that the Emperor and Shinto priests wear hemp garments in certain ceremonies, so there are small plots maintained for these purposes. Traditional spice mixes also include hemp seed. Japan supports a thriving retail market for a variety of hemp products. The Japanese word for hemp is "asa."

NETHERLANDS is conducting a four-year study to evaluate and test hemp for paper, and is developing specialized processing equipment. Seed breeders are developing new strains of low-THC varieties. The Dutch word for hemp is "hennep."

NEW ZEALAND started hemp trials in 2001. Various cultivars are being planted in the north and south islands.

POLAND currently grows hemp for fabric and cordage and manufactures hemp particle board. They have demonstrated the benefits of using hemp to cleanse soils contaminated by heavy metals. The Polish word for hemp is "konopij."

ROMANIA is the largest commercial producer of hemp in Europe. 1993 acreage was 40,000 acres. Some of it is exported to Hungary for processing. They also export hemp to Western Europe and the U.S. The

Romanian word for hemp is "cinapa."

RUSSIA maintains the largest hemp germplasm collection in the world at the N.I. Vavilov Scientific Research Institute of Plant Industry (VIR) in St. Petersburg. They are in need of funding to maintain and support the collection. The Russian word for hemp is "konoplya."

SLOVENIA grows hemp and manufactures currency paper.

SPAIN has never prohibited hemp, produces rope and textiles, and exports hemp pulp for paper. The Spanish word for hemp is "cañamo."

SWITZERLAND is a producer of hemp and hosts one of the largest hemp trade events, Cannatrade.

TURKEY has grown hemp for 2,800 years for rope, caulking, birdseed, paper and fuel. The Turkish word for hemp is "kendir."

UKRAINE, EGYPT, KOREA, PORTUGAL and **THAILAND** also produce hemp.

UNITED STATES granted the first hemp permit in over 40 years to Hawaii for an experimental quarter-acre plot in 1999. The license was renewed, but the project has since been closed due to DEA stalling tactics and related funding problems. Importers and manufacturers have thrived using imported raw materials. 22 states have introduced legislation, including VT, HI, ND, MT, MN, IL, VA, NM, CA, AR, KY, MD, WV and ME, addressing support, research or cultivation with bills or resolutions. The National Conference of State Legislators (NCSL) has endorsed industrial hemp for years.

—Money Matters—

New Year's Money Resolutions

Six sound moves for a fiscally fit future

After the holiday celebrations are over, it's time to refocus on goals for the coming year. And while resolutions to lose weight, exercise more or give up caffeine are all worthwhile, it's the financial resolutions that you make and keep this year that can really make a difference come retirement time. Here are six worth implementing:

1. Get organized. Knowing where your receipts, investment statements and tax returns are is an essential component of your financial plan. Setting up a system now will keep you organized throughout the year. Create separate folders for all of your tax-deductible expenses, your banking and investment statements, insurance claims and pay stubs/W2s. This one simple step will get your financial year off to a good start.

2. Make copies of important documents. In an emergency, you may need to quickly locate critical records such as insurance policies, bank account and credit card numbers. Compile a comprehensive list with account information and contact numbers for all-important accounts. Also make copies of deeds to property, stock and investment statements and other valuable holdings. Put

everything in a safe place in your home and keep a copy in a location away from home, such as in a safety deposit box.

3. Start a plan for getting out of debt. It could be a daunting way to start the year, but there is no better time than now for a financial reality check. Write down your credit card balances, the interest rates being charged and the minimum monthly payments. Figure out which cards (those with the highest rates) to pay off first. There are many good books on the subject, and depending on how much debt you have, you may want to meet with a financial advisor to develop a specific pay down plan. Also, try to resist the temptation to pay off your credit cards with a home equity loan or line of credit. You'll only be trading an unsecured loan for a secured loan, without getting to the root of your tendency to overspend.

4. Review your 401(k) plan. Or sign up, if you haven't already done so and your company offers a retirement plan. Many employers offer matching funds - sometimes as much as 50% of your contributions and up to 6% of your salary. That's free money! If you are already in a plan, now is a good time

to review your allocations for the past year to see if you need to make adjustments.

5. Check your insurance coverage. Did you make home improvements this year? Have a baby? Change jobs? You may want to make changes to your insurance policies to make sure you are adequately covered. If you or your spouse have neglected to purchase life, long-term care or disability insurance, now is the time to meet with a qualified professional to discuss the benefits of these important financial safeguards.

6. Review your estate plan. While not something most people look forward to doing, documenting your wishes in the event of your death is essential. If you have not done so already, make plans to draw up a durable power of attorney for health care and

finances and a living will. These simple steps can help protect your assets and loved ones should the unthinkable happen.

Getting your financial house in order takes more than just writing down a list of resolutions. It takes discipline and planning. But having clearly identified goals and taking consistent steps towards them will help you make great strides toward having a financially happy new year.

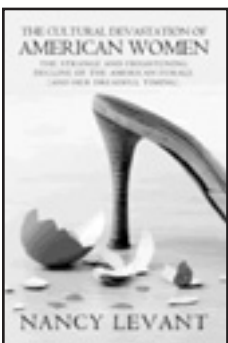
Provided courtesy of Prudential. To learn more contact Regina M Walker, MS, Financial Services Associate with The Prudential Insurance Company of America's Great Lakes agency located in Troy, MI. Regina M. Walker can be reached at regina.walker@prudential.com and (248) 743-3440 ext.7154.

—Book Review—

THE CULTURAL DEVASTATION OF AMERICAN WOMEN

The Strange and Frightening Decline of The American Female (and Her Dreadful Timing)

By Nancy Levant



The Cultural Devastation of American Women is a factual investigation into American women's misunderstanding and abuse of liberation. Levant burrows into the psyches and habits of American women. She exposes over-spending, over-decorating, obsessions with beauty, weight, social climbing, and the hiring of traditional female functions, demonstrating a rejection of biological instincts and behaviors.

Levant exposes demanding, unreasonable, and incompetent mothers. She delves with brutal frankness into women and marriage, child rearing, divorce, hypochondria, self-absorption, and vanity - challenging the assumption that political feminism liberated women from social bondage.

Levant calls for critical evaluation of womanhood in 21st Century America. The Cultural Devastation of American Women is reckoning day for American women as readers of all ages and political persuasions find complete agreement with the proof and voices of suffering children.

Including the commentary of daycare children to create premise and purpose, our children report on the current state of parenthood, home life, and themselves.

The Cultural Devastation of American Women. By Nancy Levant. Publish America, 180 pgs., soft cover, \$16.95 plus \$6.00 for S/H. For each additional book add \$1.50 for S/H

Raising Money Smart Kids

As parents, daily life offers us ample opportunity to teach our children about money. Kids are fascinated by how many pennies are in a dollar, or how much candy they can really buy for 75 cents. But teaching them the value of money and the importance of saving - now that's another story. Children (and many adults) tend to live in the moment, so encouraging them to save for a rainy day can be challenging, though not impossible. Experts agree that setting the right example and instilling good money management habits while kids are still young is the first step towards raising financially literate adults.

Allowance Basics: The 10-10-80 Rule

As soon as children are old enough to handle small amounts of money (typically around first or second grade) they should be allowed some of their own cash to manage. Once you've established the amount, frequency and guidelines of allowances in your home, sit with your children to discuss a plan for saving, sharing and spending. A good rule of thumb is the 10-10-80 allocation: 10% to savings; 10% to charity/church; and 80% to keep and/or spend.

Like many of us grown ups, most children will not be initially thrilled at the idea of saving 10% of their money. But teaching them that saving isn't what we do with money that's leftover, rather, it's what we set aside right off the top, can establish a positive money management pattern that will carry them into adulthood. It helps to give young children a reason to save by identifying some long term goals they may have. Keep in mind long term for a 7-year old could be three-weeks from now - kids will be more excited when the achievement of their goal is somewhat in sight. Inspire their desire to save by brainstorming about big ticket items the child has been wanting - a computer game, microscope, etc. Then sit down and figure out a savings plan that will help them achieve their goal. If your child wants a new scooter for example, help him make a plan to save for it. If you believe in paying your child for odd jobs and chores, help him come up with income producing ideas to accomplish his goal. Not only will this help instill a lesson on the value of money, it will also make the purchased item more meaningful once it is finally obtained.

You can also teach your children about the magic of compound interest by offering to add

interest to their savings for each week or month they leave it untouched. Watching their money grow will do more to motivate them than any number of lectures on the subject. (Saving \$5 a week at 6 percent interest compounded quarterly will total about \$266 after a year, \$1,503 after 5 years, and \$3,527 after 10 years!)

Teaching children to share begins in pre-school. By the grade school years, it's a concept that is fairly well ingrained so applying it to the financial arena may not be as difficult as you may think. Encourage your children to set aside 10% of their allowance for charity - they can tithe to your local house of worship or you can sit down together to identify charitable causes to give to. Allow them to contribute to organizations that help families and children within your community, and also allow them to participate in food, clothing and toy drives. Be sure to track their contributions in a notebook you review at the end of the year so they can see the many ways their generosity impacted others. Pint-size philanthropy pays off in later years by establishing a healthy attitude towards money and the many good things it can accomplish - not just purchase.

Lead by Example.

At the end of the day, children are going to learn more from what we do than what we say. The best way to teach our children good money management habits is to practice them ourselves. Walk the talk by sticking to an established savings plan and budget; pay off debts in a timely manner; live within your budget and resist impulse shopping; give to charitable causes that are meaningful to you; help protect your family's future with adequate insurance coverage; and finally, maintain a teachable attitude yourself. Speaking with a qualified financial professional about your own financial situation can help you make wise money management choices that you can pass on for generations to come.

Provided courtesy of Prudential. To learn more contact Regina M Walker, MS, Financial Services Associate with The Prudential Insurance Company of America's Great Lakes agency located in Troy, MI. Regina M. Walker can be reached at regina.walker@prudential.com and (248) 743-3440 ext.7154.

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—Voices in the Community—

ENCOURAGER'S CORNER: LOVE NEVER FAILS, IT KEEPS ON GIVING[©]



Dianthia Spann

I have been given the opportunity to serve a wonderful group of ladies for the past several years. It has been the perfect chance for me personally to learn the true meaning of love and to literally put action behind the words I speak. So often we all learn how to talk a good game, but when it comes time to reach out with that love we so easily speak of we fall short. It is a time and season that we all can reach out to someone less fortunate. Someone needs your love, your hope and the peace that you are walking in. What's your gift? What can you give? Can you open up and be transparent to the point that it helps another?

For seven years now I have been going into the Michigan Correctional Facilities as a volunteer to share love with those that some may say don't deserve love or a second chance. I beg to differ. These women need the love that only God gives, its unconditional love. I can't begin to tell you what I have received from them, and what they give to me each time I go to serve them. I walk away knowing that I've been enriched. By being consistent, faithful, patience and open to offer love I have gained in them daughters,

sisters and friends.

What can you offer this holiday season, to a friend, family member or to someone that you don't even know to possibly make their life brighter? It really starts with each of us. The word enamor comes to mind, to inspire with love.

Charity suffereth long, and is kind; charity envieth not; charity vaunteth not itself, is not puffed up, Doth not behave itself unseemly, seeketh not her own, is not easily provoked, thinketh no evil; Rejoiceth not in iniquity, but rejoiceth in the truth; Beareth all things, believeth all things, hopeth all things, endureth all things. Charity never faileth. (1 Cor. 13:4-8)

This charity I am talking about is love. This love never fails and it keeps on giving and really without expectation of receiving. I've discovered that you do what you do because of who you are and not what you expect.

Are we as real as we portray? Only you and God can answer that. Me I just love and it is just who I am, open and unhindered by obstructions to love, touch and bless, therein allowing me to walk in this great season with boldness and confidence in Christ to be a blessing and then be blessed. That's right, if you give out it will come back, maybe not in the way you suppose but truly as you give love, love will return. And guess what it really doesn't have to be seasonal.

Happy Holidays with love Dianthia
Encouragercorner@yahoo.com

Ask Elaine.com

By Elaine Smith-Wright

Mrs. Smith-Wright started out as a Mass Communications major at Oakland University and now holds a B.A. degree in Nursing Home Administration and the Certificate of Gerontology and Sociology of the Aging from Wiley College along with a MBA Degree from East Texas Baptist University in Management. She also holds a Certificate in Filmmaking, Screenwriting and Directing from the Motion Picture Institute of Michigan.



Dear Elaine:

Next month I will be turning 14 and I asked my mother and father if I could go out on a date with a young man that I like. They said that I was way too young to even be thinking about boys and that I should concentrate on my school work and all of the activities that I am involved in. I was thinking that when I turned 14 I would be able to date, wear makeup, learn to drive and hang out until late with my friends on the weekend. My parents say that none of that will be happening. Now when I go to the basketball or football games with my parents, I leave them and go sit with my friend because he has asked me to be his girlfriend and I told him yes. If I'm allowed to go to the mall with a girlfriend and her mother, we sneak off and find my boyfriend who is already there. I hate sneaking around, but it's the only way we can be together. I'm not trying to have sex with him or anything, I just like being with him. Why should I wait two years from now to be with him?

Signed: Not A Baby Anymore

Dear Not A Baby:

No, you're not a baby anymore, but be careful because you're not a woman either. I'm sure your parents have told you that you're too young for a boyfriend and dating because you should take your time to enjoy your life and enjoy your youth. It's not always about them being afraid that you're going to have sex. There's a lot of world out there to experience and they want you to enjoy it before you start getting tied down with a mate. I don't know why everyone is in a hurry to grow up when they're young and then when they become older start wishing for the days when they didn't have to worry about going to work every day, having a bad relationship or bad break up, paying bills, providing a roof over their heads, paying utility bills, paying a car note, credit card bills, maintaining a house, taking care of a bunch of kids and a million other things when you grow up and have responsibilities. It may not look like a lot of work right now, but that's ONLY because you are not the one who has to worry about it. YOUR PARENTS DO! If you are in that big of a hurry to grow up, there are a lot of television shows out there these days that will give you up close and personal look at what relationships are really like and problems that exist between couples. If you want to know what it's like to be parents, watch The Nanny or the show where couples are given a REAL baby to keep for the weekend. I bet you that will give you a whole new perspective!

Good Luck!

'Tis' the Season to be Jolly

By TaChunda Burks



TaChunda Burks

The holidays are quickly approaching. You can feel its warm spirit in the breeze, smell its savory fragrance in the atmosphere, and its joyful mist in the smiles of others. For some, the holiday season brings about a sense of giving and gratitude. The hustle and bustle of shopping and cooking fills their schedule. For others, the sting of sorrow, loneliness, and hopelessness bombards their entire being. The thoughts and reality of being less fortunate to enjoy the holidays torments their minds. Surprisingly enough, whether or not you celebrate during these times, you certainly can not escape some of the emotional affects the season brings. This year, why not choose to be jolly in every circumstance. Below are a few useful tips to help spice up your holiday despite your situation.

Make it a choice to balance stress.

Ah, the inevitable stress factor the holidays bring. Decisions must be made, finances will be affected, and time management becomes of essence—all contributors of

unmasked for stress. Understanding that these and many other stressors will be present during the holiday is fighting half of the battle to balancing stress levels. David Shern, Ph.D., president and CEO of Mental Health America, expresses that being aware of holiday stressors and taking steps towards managing them are essential to making the holiday season healthy. When you accept these facts as obvious and began to prepare your mind to embrace such pressures through healthy self-talk, affirmations, and time management, holiday stressors become helpful opposed to harmful to your well-being. (More information about the top holiday stressors can be found online at www.mentalhealthamerica.net.)

Focus on giving what you have.

Once upon a time, before economic turbulence, many Americans believed that monetary and tangible gifts out-weighed sharing time and talent with family and friends. Today, according to recent research conducted by StrategyOne Research and commissioned by Microsoft, 81 percent of adults in households with children are interested in gifts that provide family and friends with entertainment while staying home. When you place your focus upon helping to make the holiday enjoyable for others, you bring stress levels to a minimum. Simple acts of sharing kindness includes, but are not limited to helping friends

or family members send holiday cards out, taking a responsible chore in decorating or planning dinner, shoveling snow or arranging for someone else to remove snow for seniors or the disabled, or perhaps agreeing to bring several delicious dishes for a holiday gathering. From cleaning up after a holiday event to rendering a musical selection to the homeless, you can use your gifts and talents to help many enjoy their holidays. Remember, it is always the time and thoughtfulness you put towards a gift that really makes it meaningful.

Choose to be happy.

Happiness is always an available choice. Sure, it may seem easier to give in to the emotional woes of depression, self-pity, sadness, jealousy, anger, and similar emotions, but why allow yourself to be enslaved by feelings that eat at your health?

Have you ever heard the expressions, "laughter is good for the soul", "a cheerful heart is good medicine", or "happy people live longer"? These expressions have been tried and found to be true. When you really take a look at those near and dear or listen to the news about the rich and famous, you will discover that there is not a human on this earth that is exempt from experiencing ups and downs, highs and lows, good times and hard times, especially where the holidays are concerned. It is how you perceive these times that makes these experiences worth while. You have the alternative to be as happy as you would like or as sad as you would like. This season, why not make it a priority to be happy no matter what challenges you face. Life will feel a whole lot better and the holidays will be much more pleasurable, I guarantee it!

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For Information Contact Mysti Clanagan at

248-895-1466

Grand Reopening Stonegate Pointe

Windmill Homes of Farmington Hills is proud to announce the grand reopening of Stonegate Pointe, one of Pontiac's most successful residential communities.

Windmill will feature three and four bedroom colonials. For a limited time the prices have been reduced \$10,000, prices will start at \$129,990 up to \$179,990.

The \$129,990 Savannah, a three bedroom, 1650 square foot home, has two and a half baths, a jack and jill bathroom, den, optional second floor laundry, full basement and attached two-car garage.

The Wellington model is a 1,894 square feet, plus a fully finished basement for a total of over 2700 square feet, four bedroom home with a loft, 9-foot ceilings, three and a half baths, two car attached garage for \$179,990 - a remarkable \$66 per square foot sales price.

Interior amenities include Shaw hardwood flooring in foyers, Armstrong vinyl floors in kitchens, first or second floor laundries, and soaring cathedral ceilings in master suites (depending on the floor plan chosen). Each kitchen is equipped with a Frigidaire dishwasher, hood vent, garbage disposal, stove and feature Aristocraft kitchen cabinets.

Summit Place Mall and Great Lakes Crossing Place provide a variety of shopping options minutes away, while easy access to M-59 and I-75 make major employment and entertainment destinations just a short drive for homeowners.

Stonegate Pointe's builder, Windmill Homes, has founded its reputation as a leader in new home construction by consistently delivering on a few simple principles: providing a high quality product, meeting the needs of buyers and creating value.

Windmill Homes has received Developer of the Year in 2002 by the Building Industry Association of Southeastern Michigan and in 2007; their Riverwalk Development was awarded the development of the year award by the same Builder organization.

Relying on four decades of industry experience, company founders Stuart Michaelson & partner sami harb have assembled a top-notch team of professionals who are skillful at transforming clients' expectations into exceptional condominiums, single-family homes and custom estates that reflect a wide variety of lifestyles.

"Today, we are able to purchase materials and labor at great pricing, which allows us to offer our homes at much lower prices than ever in our history," says Michaelson. "This is the best time to purchase a new home," he adds. "Mortgage rates are low and getting lower. We can offer special financing through Flagstar Bank that is only available in this community. It provides 100% financing with no lender fees, and below market interest rates. The Federal government has also offered a \$7,500 tax credit to first time homebuyers." FHA and VA loans are also available to those with lower credit scores.

"Our company takes pride in being able to satisfy the first time homebuyer, as well as the dream home and retirement home buyer," says Michaelson. "I think this is why we are so successful."

For more information about Stonegate Pointe and windmill Homes call 248-758-9725 or visit stonegatepointe.com.

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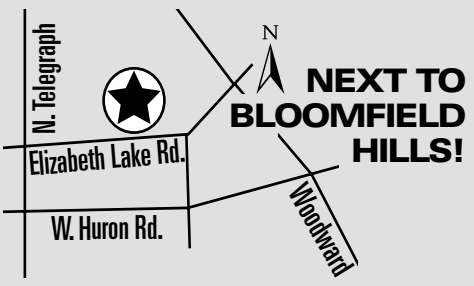
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OCC Holds Final Registration for Winter 2009 Semester

Final walk-in, telephone and online registration for Oakland Community College's Winter, 2009, semester is scheduled for Wednesday, January 7 through Friday, January 9. Classes begin Monday, January 12. Registration hours are 8:30 a.m. through 7 p.m., Wednesday and Thursday, and 8:30 a.m. - 5 p.m. Friday. Payment is due on the day the student registers.

New and returning students may register in person at the following campus locations:

Auburn Hills Campus
2900 Featherstone Road • Auburn Hills
(248) 232-4100

Highland Lakes Campus
7350 Cooley Lake Road • Waterford
(248) 942-3100

Southfield Campus
22322 Rutland Drive • Southfield
(248) 233-2700

Orchard Ridge Campus
27055 Orchard Lake Road
Farmington Hills
(248) 522-3400

Royal Oak Campus
739 S. Washington • Royal Oak
(248) 246-2400

The college will be closed for winter break from December 24 through January 4. Campus services will be closed down during this time, but returning students may still register on the web via online services at students.oaklandcc.edu, or by telephone.

During this period other services available on the website include: searching the schedule, credit card payment for classes, checking passwords, reviewing class schedules and checking grades. An online TUTORIAL feature explains how to use these services. Web and Touch*Tone phone payments are due the same day a student registers and can be made by credit card on Touch*Tone or online.

Applications and schedules for the winter semester are available at all campuses during walk-in registration. New students will be able to apply, see a counselor and register in one session. There is no charge to apply to OCC.

Michigan residents who are 60 years of age on or before the first day of classes are eligible for a 20 percent tuition discount on OCC credit classes. Applicants must provide proof of birth date at the records office of the campus of their choice prior to the first day of classes. The discount does not apply to registration or other course fees.

Free Transitions Seminar Series Scheduled at Two OCC Campus Locations in January

Oakland Community College's Winter 2009 Transitions is a free seminar series designed to offer individuals support, direction and strategies to become self-empowered.

With the help of counseling professionals, participants examine personal, academic, and career goals, then identify methods for achieving their objectives. Topics to be covered include:

- The Power of Networking
- Career Outlook - Where Are the Jobs of the Future?
- Cross Cultural Relations
- Exploring Entrepreneurship as a Profitable Option
- Developing the Critical Skills Required in a Global Marketplace
- Creative Financial Management Techniques
- Career and Lifelong Planning
- Techniques for Managing Stress During Turbulent Times

• Developing Job Search Skills and Exploring Educational Opportunities

Two separate sections of Transitions will be offered beginning in January - one at OCC's Auburn Hills Campus on Tuesday evenings from 6 - 8 p.m., beginning January 20th, and the other at OCC's Pontiac Center, on Thursday mornings from 10 a.m. - Noon, beginning January 22nd. Each program meets for two hours for six consecutive weeks. Admission is free, but space is limited and advance registration is required. Participants must also meet income eligibility requirements.

For further information and registration details, call (248) 232-4670.

The Auburn Hills Campus is located at 2900 Featherstone Road, approximately one mile east of the Pontiac Silverdome. The Pontiac Center is located at 17 S. Saginaw Street in downtown Pontiac, one half block south of Pike Street. Each site has ample free parking.

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