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Dearborn, Michigan 48128

Volume 29

March 2013

Number 2

NEXT MEETING

TUESDAY MARCH 5, 2013

NETWORKING & DINNER

RED LOBSTER

13999 Eureka Rd • SOUTHGATE

Next to 7-11, near Trenton Rd.

6:00 - 7:15 Dinner and Networking

7:30 Meeting

SPEAKER/TOPIC

*Michigan Attorney General -
Consumer Protection Division*

He will be speaking about —

Home Repair & Equity Scams

**How to recognize potential repair scams,
how to work with a contractor, how
to understand reverse mortgages
and tips to recognize and avoid
foreclosure scams**

Phone & Mail Scams

**Common scams initiated over the phone
or through mail/email, provides tips
on how to reduce incoming phone
calls and junk mail, and provides
instructions on reporting a problem
or scam**

For Any Questions Please Call:

313-819-0919 Wayde Koehler, President

New & Returning Members

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Cristian Avasilcai

Greg Johnston

Robert Ameriguian

Michelle Strait

Kelly Infante

Lovet Moore Jr.

YOU ARE INVITED TO THE MONTHLY INVESTOR GET-TOGETHER!

Hosted by our Vice President Bill Beddoes

WHERE Red Lobster@6pm - 9pm
13999 Eureka Road, Southgate

WHEN 3rd Tuesday of the month

Join us for a casual evening with like-minded individuals to share your stories, discuss your issues and learn more about our investing community!

No admittance fee, just make sure you pay for your food. :)

We hope to see many of you there, and feel free to bring a friend or two.

Membership Application

New Member () Renewal ()

ANNUAL DUES Family — \$125.00 - (One Address — 2 People)

Single meeting fee for non-members is \$20.00 per person, which will be applied to the annual dues if you join the next month.

(we hope this will encourage people to join)

Fill Out Form and Mail or Fax to: R.E.I.A. • P.O. Box 5341 • Dearborn, Michigan 48128

Make Check Payable to: REIA — (313) 347-1401 Fax: (313) 386-7600

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EMAIL ADDRESS _____ **Can you volunteer some time, talent or information??**

Tell us the companies you use and see if we can advertise for them.

FOR RENEWING MEMBERS: Any questions/comments on how to better our organization??

NEXT MEETINGS

MONTHLY MEETING

- Tuesday March 5, 2013
- Tuesday April 2, 2013

BOARD OF DIRECTORS

- Tuesday March 12, 2013
- Tuesday April 9, 2013

Real Estate Investors Association of Wayne County

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**This newsletter is warranted to be free
from defects but NOT Guaranteed!!**

— LIBRARY - Keith Lenard 1/2 hr before Meeting —
ASSISTANT: ----- MARGE MARTIN

The Handyman

Auto, boat products work well around house

If you are a car enthusiast or boater, chances are that you spend a fair amount of time cleaning and maintaining these expensive possessions to keep them looking sharp and working properly. But you might not realize that many of the products you use on your car or boat can also be used around your home to keep it looking great and well maintained.

Here are some automotive and marine products that you might want to try the next time you are working around the house:

Two automotive products that can help keep your shower tile and shower doors free from soap scum for a few months are **Unelko's Rain Clear and Invisible Shield**, (800) 528.3149, www.unelko.com or **Rain-X**, (855) 888-1990, www.rainx.com. These products cause rain water to bead up and roll off a car windshield. The same principle applies when you put it on your fiberglass and ceramic tile shower walls and doors if applied after you clean off the soap scum and water spots.

Another automotive product that can be used to clean furniture and kitchen cabinets is **Meguiars Mirror Glaze No. 9 Swirl Remover 2.0**, (800) 347-5700, www.meguiars.com. This product is great for cleaning the sticky grease and grime off oak kitchen cabinets, or for getting rid of unsightly water rings on your dining room tables or living room end tables.

Meguiars also makes another cleaner product for the marine/RV category - Clear Plastic Cleaner Polish - that works to remove stains and deep clean Formica kitchen countertops and even plastic resin deck furniture.

If you own a fiberglass boat, chances are you have used **Gel-Gloss**, (800) 243-3272, www.gel-gloss.com, to clean and protect it from the elements. The same product is also great for use around the house to clean and protect fiberglass and ceramic tile shower walls. It can also be used on Corian countertops, porcelain and stainless steel sinks. It contains nonharmful abrasive cleaning agents that remove surface oxidation and light scratches, while leaving behind a protective carnauba wax coating.

Mother's Power Ball, (714) 891-3364, www.mothers.com, was designed as a buffing tool for use with the company's car polishes but can also help you put a shine on things around the home. This sponge ball attaches to any power drill and can be used with cleaners and polishes to buff a luster into your shower doors, faucets, sinks, kitchen countertops and even your toilet tank.

While the marine and automotive world is ripe with cleaners and polishes, the **B'laster Chemical Company**, (800) 858-6605, www.blaster-corporation.com, has been making lubricant products for boats and cars for more than 50 years. Its products are also popular with the drag racing community. Two of the B'laster's products that can be used in a variety of maintenance projects at home include **PB-50 All-Purpose Lubricant and the Dry Lube**. Both can be used to loosen and lubricate sliding window and door tracks hinges and locks. **Star Brite**, (800) 327-8583, www.starbrite.com, is another company that has specialized products for both the marine and RV industry. Their **NosGuard SG Mold/Mildew Odor Control Slow Release System #89950** is designed to remove and prevent mold, mildew and odors and maintain indoor air quality.

So the next time you are cleaning your car or boat, do a little label reading and find out if the products you're using list additional uses around the home. That's how you move to the front row of the home improvement class.

If you would like to suggest a question for this column, e-mail askglenn@masterhandyman.com. You want to talk to Glenn Haege personally, call his "Handyman Show" on WJR-AM (760) at (866) ASK GLENN, (866) 275-4536 between noon and 2 p.m. Saturday and Sunday. The "Handyman Show" can be heard on more than 130 radio stations nationwide.

Reprinted from The Detroit News and submitted by Wayne Koehler, President REIA of Wayne County

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WAYWARD DEER

When a deer bounded into a Jackson County home, a resident sprang into action, locking the animal in a bathroom. It all happened Sunday night when the deer jumped through a picture window of the home in Summit Township. Two sheriff's deputies and a sergeant responded to the call and were able to get the deer out through the bathroom window. "There is a lot of damage to the bathroom and the kitchen window," said Under-sheriff Christopher Kuhl

Taken from the Associated Press and reprinted from the Detroit Free Press and submitted by Wayde Koehler, Pres. REIA of Wayne County

DISCLAIMER

Any opinions expressed in these articles are not necessarily the opinions of the Real Estate Investors Association of Wayne County. (R.E.I.A. of Wayne County) This information is designed to provide accurate and authoritative information in regard to the subject matter covered. It is offered with the understanding that the authors are not engaged in rendering legal, accounting or other professional service. If legal advice or other expert advice is required, the services of a competent professional should be sought. Members and Guests should consult an attorney, accountant or other professional before making an investment decision. All Members and Guests assume the risk of making their own investment decisions.

The Law

By Robin Gerber

The issue:

Can a reverse mortgage payment be garnished to pay a court-ordered judgment?

Roy B. Ewing, a New Jersey pensioner in his early 80s, drove his car into the oncoming lane of traffic and hit Charles Cameron, who was riding a bicycle. Cameron, in his 60s, suffered severe injuries, including brain trauma. He returned to the prep school where he taught, but his injuries forced him to take early retirement.

Ewing did not have auto insurance. In 2009, he sued to a judgment of \$400,000 and said he would make monthly payments to Cameron.

Two months before settling the case, Ewing had obtained a reverse mortgage. Wells Fargo Bank took out a \$360,000 mortgage on his Lambert NJ., home and agreed to pay him \$959.01 per month for life. His only other income came from Social Security and a modest public employee pension. Under the mortgage rules, Ewing agreed to live in the house.

He did not have to repay the money. The bank could recover its money only by selling the house. He had not yet made any payments to Cameron.

Then Cameron and his wife, Christine, discovered Ewing's reverse mortgage and demanded the payments from Wells Fargo or Ewing himself.

Both Wells Fargo and Ewing refused to send any money. They argued that the payments under the reverse mortgage were a loan from Wells Fargo-not income-and the Camerons had no claim to it.

The Camerons sued, arguing that, under New Jersey law, the payments freed up Ewing's home equity and could be garnished. If not for the reverse mortgage, the Camerons could have taken Ewing's house to satisfy the judgment.

The New Jersey Superior Court disagreed, saying

that the bank payments were a loan to Ewing. The Camerons appealed. The Appellate Division of the Superior Court said that, like earned income, "installment obligations" are fair game for debt recovery. The court also noted that the New Jersey Supreme Court had defined debt as money "which bound to pay to another person is under any form of obligation." The court held that the payments from the bank were debt owed to Ewing.

The court also noted that federal law defines a reverse mortgage as "future payments to the homeowner based on accumulated equity." New Jersey state law calls payments under a reverse mortgage "income," and the court recognized that these payments are a way for older people to supplement their income while staying in their homes.

Despite Wells Fargo's argument, the court found that a reverse mortgage is "unique" and can be distinguished from a typical loan because Ewing is not liable for repayment. Assuming he does not breach any reverse mortgage provision or move, Ewing's obligation to repay Wells Fargo is satisfied when the bank takes ownership of the house after his death.

Finally, the court said that the law favors giving creditors like the Camerons assistance enforcing their claims, especially where a debtor has the means to pay but is trying to evade that obligation.

For these reasons, the court ruled in favor of the Camerons receiving all or a portion of the payments.

The Camerons have brought the case back to the trial court, arguing that the reverse mortgage should be invalidated due to fraud. If they succeed, Ewing's house could be sold to pay more of his debt.

What it means to you: McHugh, an attorney for the Camerons; cautions homeowners to be "hyper-vigilant" if they get a reverse mortgage. Consult with a financial adviser, attorney or accountant. Be aware that a reverse mortgage may not shield your home equity from creditors, despite what a bank might tell you.

Robin Gerber is based in Maryland.

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Please fill out our form when you come to the meeting. We need your email address so we can send you the newsletter & alerts and updates!!

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Headlines

METRO DETROIT

More arrests in food stamp crackdown

Federal officials arrested three market owners for food stamp fraud after authorities searched eight markets in a two-day sweep in Detroit, Dearborn and Dearborn Heights, the U.S. Attorney's Office said Friday.

The retailers redeemed benefits under the food stamp program for cash, cigarettes, liquor, clothing and other items, authorities said.

A Bridge Card enforcement initiative has resulted in 132 arrests, about \$23.5 million in fines and court-ordered restitution and more than \$4 million in forfeitures in Michigan since 2007.

Reprinted from the Detroit Free Press and submitted by Wayde Koehler, Pres. REIA of Wayne County

INDEPENDENCE TOWNSHIP

Man arrested in pot-growing operation

A man whose house was struck by a vehicle last weekend was arrested after a marijuana-growing operation was found in his basement while emergency workers searched for a potential gas line rupture.

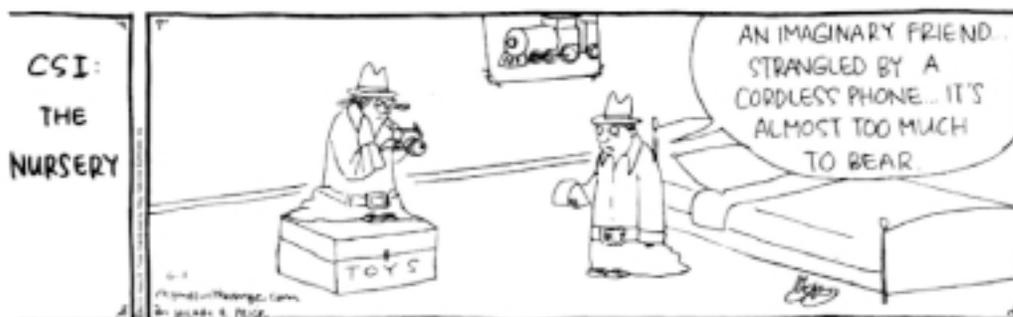
The 26-year-old Independence Township man was arrested when he returned home while the house in the 500 block of Sunnyside Drive was being searched, according to a news release from the Oakland County Sheriff's Office. Information on potential charges and the conditions of those involved in the crash was not available.

The incident happened about 10:30 a.m. Saturday after a collision between two vehicles. One of the vehicles ran off the road and stuck the house and a gas meter.

Consumers Energy replaced the meter, but because of concerns that the inner line might have been damaged, firefighters and utility workers forced their way into the unoccupied house, where they found the marijuana-growing operation.

Authorities seized 12 marijuana plants, 4 pounds of marijuana in 20 Mason jars, digital scales, \$221, a laptop computer and a marijuana grow manual, the news release said.

- Compiled from reports by Christina Hall, Tammy Stables Battaglia, Eric D. Lawrence and Associated Press & reprinted from the Detroit Free Press and submitted by Wayde Koehler, Pres. REIA of Wayne County



Lofts groundbreaking expected by month's end

By Alan Burdziak
The News-Herald

LINCOLN PARK Despite some minor setbacks that delayed construction several months, work on the Lincoln Park Lofts, a \$12.2 million residential and commercial project by Wayne Metropolitan Community Action Agency is expected to start by the end of the month, CEO Louis Piszker said.

A couple of years in the making, the nonprofit agency has secured tax credits and funding from multiple sources for the project that will turn the old Park Theater, 1583 Fort St., into 12 residential lofts with two retail spaces of 1,200 square feet in the front of the building. A building across O'Connor Avenue, donated by Auto Zone, will be converted into 24 more units and a parking garage.

The original facade of the theater will be restored with the assistance of a \$50,000 grant from the Lincoln Park Downtown Development Authority

Reasons behind the delay are twofold. Wayne Metro had to wait until it closed on both properties, which it did recently, and Piszker said all the funding sources needed to be on the same page. After meeting with them and working out the details, Piszker said the nonprofit is ready to break ground soon.

"When you're putting together \$12.2 million worth of financing from multiple sources, you have to make sure all the parties concerned are satisfied," he said. "It just took that long to get through those issues. Everybody was committed to the project; we just had to get everybody on the same page and I think we're there." Along with the DDA, funds have been secured from five other sources: the Michigan State Housing Development Authority, the National Equity Fund, Key Bank, the Corporation for Support of Housing and Wayne County. A bulk of the funding comes from \$10 million in federal tax credits.

Due to the term for tax credits - 18 months in this case - construction has to be done by Dec. 31.

"I was just hoping we could have started earlier to give us a little more breathing room," Piszker said. "It's about a 10-to-11-month buildout, so we have to start."

City Council President Thomas Murphy has been critical of the project in the past. Last February, he, expressed his skepticism to Piszker as he presented an update to the council.

Murphy said previously he has concerns with the type of people he expects to be renters at the property, particularly low-income residents. The city has a problem with vacant and unkempt structures, and Murphy said last year that he believes those likely to rent will not take care of the property. Murphy was not available for comment.

None of the design details or schematics have changed. A portion of the units will be reserved for Section 8 housing and the others will be priced affordably for middle- and low-income individuals and families. There will be 13 one-bedroom, 16 two-bedroom and seven three-bedroom apartments.

Madhu Oberoi, director of the DDA, said it has frustrated people in the city that there have been delays, but there has been a lot of interest in the project.

"It's going to be a win-win situation when it starts," she said.

Piszker, a Lincoln Park resident, expects the lofts to increase the downtown area's vibrancy and spur more similar projects.

"I think it's really going to help the downtown area and we hope it's a catalyst for redevelopment," he said. "I don't think it's an end-all for downtown Lincoln Park. . . . I just hope it will be a piece of the puzzle for the city to redevelop the downtown area."

Reprinted from the News Herald and submitted by Wayde Koehler, Presidet, REIA of Wayne County

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Section 8 Questions???

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Do I need a professional tax preparer?

How should I go about choosing one?

Tax professionals are not all created equal. They come with dramatic differences in their knowledge and experience, in their desk-side manner, and especially in their aggressiveness.

Why does aggressiveness matter? You need someone aggressive enough to press you for additional information that's important to your return, to walk you through the benefits of different tax-saving strategies, and to be firm if you have a mistaken idea about a deduction you want to take. What you don't need is someone who is aggressive in recommending deductions or strategies which the IRS may or may not agree are legitimate for your circumstances.

I have a client which I helped with an IRS audit several years ago. This client used a preparer for years to prepare their returns for their home-based business. Unknown to the client, probably a dozen business deductions in their return were not legitimate. Because the client had little knowledge regarding taxes they paid this preparer to do their return. The client came to visit me because they were being audited for three years and owed over \$10,000 in back taxes. I was able to help them find deductions they were allowed to claim, which were not claimed on their original return, but unfortunately, there were not enough to overcome what was wrongly claimed on their original return. Although this client is extremely grateful for the help I was in lowering the amount they had to pay, they should not have had to go through this whole audit process because they paid somebody to do their return who should have been competent.

I'd like to explain the major levels of competence among tax professionals, describe some indicators that would suggest what level of competence you need, and conclude with a word about computer

programs plus some real-life examples to illustrate those points.

Attorneys and Certified Public Accountants (CPA) generally are recognized as having the greatest expertise in understanding taxes. Both the fields of law and accounting are broad and professionals often specialize in specific areas of practice. Even within the area of taxation there are many specialties. For example, attorneys may earn an LLM (Master of Laws degree) in taxation or an accountant may earn an MST (Master of the Science of Taxation), to establish the necessary background for a specialization in taxation. These additional credentials demonstrate advanced training and education in taxation, but are not necessary for someone to be a tax expert.

Enrolled Agents (EA) are professionals who usually are not attorneys or CPA's but who have demonstrated their proficiency in tax law by passing an extensive exam administered by the IRS or by fulfilling experience requirements working for the IRS. The EA designation does not mean they are agents for the IRS, but rather that they can represent you before the IRS similar to the way an attorney or CPA can. I have found most enrolled agents to do high quality work and to be very knowledgeable in many areas of taxation.

Many national chains need to recruit and train hundreds of new preparers each year. They offer extensive training in the fall of the year, and hire as many of the trainees as they need to prepare
(continued next page - II)

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07/13

(continued from Tax Preparer pg 10)
taxes in the winter. This enables the company to process thousands of tax returns, but many of the preparers are very inexperienced and are not good sources for tax advice. The complex tax laws take years of study to master, as is evidenced by the ability for attorneys and CPA's to specialize as extensively as they do.

Attorneys, CPAs and EAs all have annual continuing education requirements. Additionally, they must follow ethical standards of their professions in addition to the ethical standards the IRS has established for practitioners. They can lose their certification if they don't follow these ethical standards, and most do follow them religiously.

In my practice we review the tax returns to ensure the accuracy and completeness of our work. This practice is missing in many of the tax preparation organizations, and our experience in reviewing old returns new customers bring us, shows this is sorely needed. I am sure many of the new preparers are not even aware of their ignorance.

When you pay for tax preparation services, what additional services might you want or expect to go along with this service? Will your preparer

represent you if you are selected for an audit? Are they available during the summer months to answer your questions and give advice? What are their guarantees? These are all things to consider when choosing a tax professional to work with.

LIST OF QUESTIONS TO ASK

- Do you have other clients in my line of business?
- How many years of experience do you have?
- Does somebody else review your work?
- Are you going to be here this summer to answer my questions?
- How much does it cost to have you answer a letter I get from the IRS?
- How much does it cost to have you represent me if I am audited?

There are a lot of ads for computer software which you can use to prepare your own return. Computer software in general has come a long way in ease of use and we see record numbers of people finding new uses for software. My understanding is the tax preparation software interviews you. It asks you questions and you answer the questions. As you go through this process, it completes your forms. Sounds simple enough, but our experience is that most of our customers need help understanding some of the questions we ask. Misunderstanding the questions often leads to errors on the returns. How do you know if your software has done your return accurately?

After it has prepared your return, will it also answer the letters from the IRS
(continued next pg 12)



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(continued from Tax Preparer pg II) and represent you when you are audited? Will it answer your questions this summer when you want to do some tax planning?

Everybody's personal lives are different, as are their financial arrangements. Because of this, everybody's needs are different when analyzing their need for a tax preparation service. Some have very simple situations with only a W-2 form. Others have families, homes, and multiple jobs. Those who own their own business or have rental properties have increased the complexity again. You will want to select a preparer that has the qualifications to deal with the situation you have.

Everyone who wants to succeed financially should be willing to pay for good financial advice. I often have people ask me, as their tax advisor, what I would recommend concerning a decision they are making. I often back them up to tell them that although taxes will be a component of the decision, not to let that drive the decision. Their decision needs to be based on what makes the most financial sense, taking the tax impact into account, not based on what saves them the most taxes. (Read that last sentence again.) A good advisor can help people make that determination. Be Aware the best is seldom the cheapest.

An example of some of my clients whom I have been able to help save significant money includes some individuals with moderately low incomes who have qualified for the "Saver's Credit". I have had clients for whom I have recommended they open an IRA and save 70% of their contribution off of their taxes. Any tax preparer should be able to figure it out, but are they experienced and knowledgeable enough to be able to look for and identify those opportunities?

I have different people come in every year who have tried doing their taxes on their own using one of the computer software programs. These people come to see me because they know enough about their tax return to know that it didn't come out the way it was supposed to, and they want me to do it correctly for them. I often wonder how many people are missing deductions, or facing audits because they took too many deductions because they did it themselves and don't know enough about taxes to know how to get them done right.

Finally, when making your selection for a tax preparer that fits your needs, it is not necessary that you be friends with your tax preparer, but it should be someone you can respect and trust.

About the author: Duane Culver, CPA, MST is President of Culver, Wood & Culver CPA's. Duane is the Endorsed Local Provider for CPA service by Dave Ramsey. Reprinted from the Rental Property Owner's Association (RPOA)

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- **Macomb Property Owners Association**
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For More Info Call: 586-977-7372
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(734) 457-5758
- **American Landlord Association**
Northwest Activity Center
877-247-3372
- **Real Estate Investors Association of Wayne County (REIA of Wayne Co)** *1st Tuesday of every Month*
6:00 pm Networking & Red Lobster
7:15 Announcements
7:30 pm Meeting
(313) 347-1401 • 24 hr Answering Machine
- **Real Estate Investors Association of Wayne County (REIA of Wayne Co)** *3rd Tuesday of the Month*
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- **Jackson Area Landlords**
6:30 pm Meeting
517-596-2592
- **Toledo Real Estate Investors**
Sullivan Hall @Gescu Parish
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8/10

McDonald's, franchise owner to pay \$700,000 over selling non-halal meat

By Jeff Karoub - The Associated Press

DEARBORN - McDonald's and one of its franchise owners agreed to pay \$700,000 to members of the Muslim community to settle allegations an east-end restaurant falsely advertised its food as being prepared according to Islamic dietary law.

McDonald's and Finley's Management Co. agreed Friday to pay \$700,000. The money will be shared by Dearborn Heights resident Ahmed Ahmed, a Detroit health clinic, the Arab American National Museum and attorneys.

Ahmed's attorney, Kassem Daklallah, told The Associated Press on Monday that he's "thrilled" with the preliminary deal. McDonald's and Finley's Management deny any liability, but say the settlement is in their best interests.

The lawsuit alleged that Ahmed bought a chicken sandwich in September 2011 at the McDonald's at 13158 Ford Road, but found it wasn't halal - meaning it didn't meet Islamic requirements for preparing food. Islam forbids consumption of pork, and God's name must be invoked before an animal providing meat for consumption is slaughtered.

Daklallah said there are only two McDonald's in the U.S. that sell halal products and both are in Dearborn. There are four McDonald's in the city.

The locations advertise they exclusively sell halal Chicken McNuggets and McChicken sandwiches and they have to get those products from an approved halal provider, Dakallah said. He said there was no evidence of problems on the production side, but he alleges that the Ford Road location sold non-halal products when it ran out of halal.

Daklallah said he was approached by Ahmed, and they conducted an investigation. A letter sent to McDonald's Corp. and Finley's Management by Daklallah's firm said Ahmed had "confirmed from a source familiar with the inventory" that the restaurant had sold non-halal food "on many occasions."

After they received no response to the letter, Daklallah said, they filed a lawsuit in Wayne County Circuit Court in November 2011 as part of a class action.

The AP left messages Monday afternoon for attorneys representing the corporation and the franchise.

In the settlement notice, Finley's Management said it "has a carefully designed system for preparing and serving halal such that halal chicken products are labeled, stored, refrigerated, and cooked in halal-only areas." The company added it trains its employees on preparing halal food and "requires strict adherence to the process."

Although Ahmed believes McDonald's was negligent, there's no evidence they set out to deceive customers.

"McDonald's from the very beginning stepped up and took this case very seriously" Daklallah said. "They made it clear they wanted to resolve this. They got ahead of the problem."

The lawsuit covers anyone who bought the halal-advertised products from the Ford Road restaurant and another Dearborn McDonald's with a different owner between who bought the halal advertised products from the Ford Road restaurant and another Dearborn McDonald's with a different owner between September 2005 and Friday. Since that would be impossible to determine, Daklallah said both sides agreed to provide money to communitybased charities that benefit members of this group.

The final hearing will ultimately determine who gets what and how much, but roughly \$275,000 is expected to go to the Huda Clinic, about \$150,000 to the museum, \$230,000 to attorneys and \$20,000 to Ahmed.

To Find Out How long you'll live, find out how fast you walk

Your walking speed and ability to rise from a chair are surprisingly effective at predicting your longevity. In a study of more than 3,000 healthy retirees, for example, those with the slowest gait were about 50 percent more likely to die within seven years. Take these tests to see how you compare.

WALKING SPEED In a hallway, mark start and finish lines six meters (19 feet, 8 inches) apart. Have a partner time you. Walk briskly but don't run, and stride past the finish line without slowing. Divide the time in seconds by six to get meters per second.

Average: 0.9 meters per second for people over 50.

ONE-LEG BALANCE With bare feet, stand with your arms folded across your chest. Raise one foot slightly off the ground and have someone start a stopwatch, stopping when you uncross your arms, move the leg you're standing on, or touch the raised foot to the floor, (Stand next to a counter or piece of furniture.)

Average: 43 seconds for 18- to 39-year-olds; 40 seconds for 40- to 49-year-olds; 37 seconds for 50- to 59-year-olds; and 27 seconds for 60- to 69-year-olds. (With eyes closed: 9 seconds for 18- to 39-year-olds; 7 seconds for 40- to 49-year-olds; 5 seconds for 50- to

59-year-olds; and less than 3 seconds for those older than 60.)

CHAIR STANDS (for people 70 and older) Stand up from a chair five times in a row as quickly as possible without stopping. Keep your arms folded across your chest, come to a full standing position each time, and sit all the way down each time. The clock should be stopped when your bottom, hits the seat the fifth time.

Average: 14.28 seconds for women and men.

SIT-UPS (for people younger than 70) Lie on your back with your knees bent at a right angle and your feet flat on the floor. Place your hands palms down on the ground next to your body, and with your lower back kept flat on the ground, curl up your shoulders so your fingers slide forward about 3.5 inches, then return your shoulders to the floor. Count the number you can complete in one minute.

Averages for women: 25 for women 40 to 49, 31 for those 50 to 59; and 12 for those 60 to 69.

Averages for men: 33 for men 40 to 49, 39 for those 50 to 59; and 18 for those 60 to 69.

Reprinted from Consumer Reports on Health & submitted by Rose Papp

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— WEB SITE CORNER —

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