

# Madonna to Marygrove College students: come on over

David Veselenak  
hometownlife.com

It wasn't a complete surprise to Cam Cruickshank that Marygrove College planned on phasing out its undergraduate programs.

Now, the executive vice president for enrollment management and university advancement at Madonna University hopes some of those affected decide to give Livonia a chance.

The Catholic university at Levan and Schoolcraft is encouraging Marygrove College students looking to transfer to give Madonna a look, providing several benefits to those who do.

Cruickshank said even before Detroit-based Marygrove College announced Aug. 9 that it would eliminate its undergraduate program and become strictly a graduate-level institution that there was talk such a shutdown could happen.

"They were giving us some forewarning that



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Madonna University is reaching out to Marygrove College students after the Detroit school announced it would close its undergraduate program.

this happen," Cruickshank said. "We were aware that this was a possibility."

Marygrove will continue educating undergraduate students this fall before making the transition in 2018. The school, sponsored by the Monroe-based Sisters, Servants of the Immaculate Heart of Mary, has operated in Detroit for 90 years. It opened in Monroe as St. Mary's College before moving to Wayne County.

The college cited enrollment issues for eliminating its undergraduate program: The school had 1,850 students in 2013, though that number had gone down to 966 last fall.

"Given the downward trend in Marygrove enrollment and the plight of other liberal arts colleges, the Marygrove Board of Trustees determined that transitioning the college to a graduate-only institution was the best course of action," Dr. Elizabeth Burns, presi-

dent of Marygrove College, said in a statement. "Marygrove is pleased that our students and our community will continue to benefit from the quality education the college has been delivering since it was founded as St. Mary's College in Monroe in 1905 and brought to Detroit 90 years ago. Our commitment to help our students remains firm."

## Transfer options

Madonna University, which has several thousand students enrolled at its campus in Livonia and outreach centers in Macomb, Gaylord and southwest Detroit, has committed to offering transferring Marygrove College students a free double room in a residence hall for the 2017-18 school year, Cruickshank said. Transferring students can pay more to upgrade to a single room, while transfer students will cover all food costs.

Transferring students also have a promise from Madonna University that

their planned out-of-pocket costs will be no more than what was planned at Marygrove College. Cruickshank said if a student planned on spending \$7,000 out-of-pocket at Marygrove this coming year, Madonna University will make sure those students won't have to pay more than \$7,000 for the coming academic year.

Cruickshank said the call out to Marygrove College students has resulted in about 25 students inquiring about attending Madonna University, including some who are interested in transferring right away and not waiting until early next year.

"The advisers at Marygrove are encouraging students to do what's best for them," he said. "For some of the students, especially those in the first two years, it might be in their best interest to transfer right away."

Tuition for 2017-18 at Madonna is \$10,350 for students taking 12-18

credits and \$690 a credit hour for students taking 1-11 credit hours.

Students interested in transferring can obtain information on Madonna University by visiting during the Transfer Student Visit Days, scheduled for 10 a.m. to 2 p.m. Aug. 26, Sept. 23, Nov. 18 and Dec. 9.

Interested students can contact the university by calling 734-432-5339 during the week or by emailing admissions@madonna.edu.

Cruickshank said reaching out to Marygrove College students just makes sense for the two Catholic schools, which he said have had a close relationship for many years.

"We're helper people. And we're here to help," Cruickshank said. "We're living our Franciscan values by helping the students at Marygrove."

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# It's not too early to start planning for end of year

I hate to have to write a column like this at this time of year, but when you realize Labor Day is right around the corner, it's not too early to start thinking about year-end financial moves that you may or may not want to do. I recognize that we still have plenty of time left in 2017, but we all know how fast time goes. It's not too early to discuss some moves that, if you do them, must be done by the end of the year.

The first issue is whether it makes sense to convert any of your existing traditional IRAs into a Roth IRA. For many people, this could be a very positive move from both a tax and financial standpoint.

When someone converts from a traditional IRA into a Roth IRA, it is



Rick Bloom  
MONEY MATTERS

important to remember there is a tax consequence. The money you are converting is subject to ordinary income tax. That, obviously, is one of the main drawbacks of doing a conversion; you are going to pay taxes on this money. It's important to remember that this money would always be subject to income tax, so it's not like you're paying a tax that you wouldn't have to pay in the future — you're just paying the tax earlier. The pros of the Roth conversion are that money in a Roth IRA is not subject to required minimum distributions and can remain in the

Roth for as long as you choose. In addition, all distributions from the Roth would be tax-free. Remember, in a traditional IRA, when money is withdrawn, it is subject to income taxes — not the case for a Roth.

The rules that I follow in determining whether someone should convert into a Roth or not are: 1) By converting the money it would not throw you into a higher tax bracket. 2) You won't need the money from the conversion for at least five years. 3) You have the money, without touching any of the money you are converting, to pay the additional tax liability. If you meet these three criteria, a Roth conversion can be an excellent strategy.

One last note on Roth conversions is that

they're available to anyone. Whether you are working or not or whether you're a high-income earner or not, you are eligible for a Roth conversion. Particularly for those who are working in a high tax bracket, a Roth conversion is an excellent strategy to be able to invest money tax-free.

For seniors who are over 70½ and required to take a distribution from their IRA — and who are charitable in nature — donating that required minimum distribution may make sense. Particularly those of you who do not itemize your deductions and who make charitable contributions, a better way than just writing a check is to contribute all or part of your minimum required

distribution. The advantage of this is that whatever you donate to charity is not subject to income tax. Therefore, not only would you avoid the income tax, but in addition, it may have a favorable impact in lowering your Medicare payment and the amount of your Social Security subject to tax. For seniors who have not yet taken their minimum required distribution for 2017, before you take it, you should consider if donating that distribution to a charity makes sense for you.

Like everything else in this world, things take time. Whether it is a conversion or donating from your IRA, it's important that you take the time to determine if it makes sense for your individual situation. Obviously, you still have plenty of time before the

end of the year to complete these transactions, but we all know how easy it is to procrastinate. If you're considering either a Roth conversion or donating all or part of your minimum required distribution to a charity, now is a good time to start accumulating the information you need and begin the process to determine if any of these strategies would benefit you. Remember, in any of these strategies, it doesn't matter if 99 percent of the people would benefit, the key is, does it make sense for your individual situation?

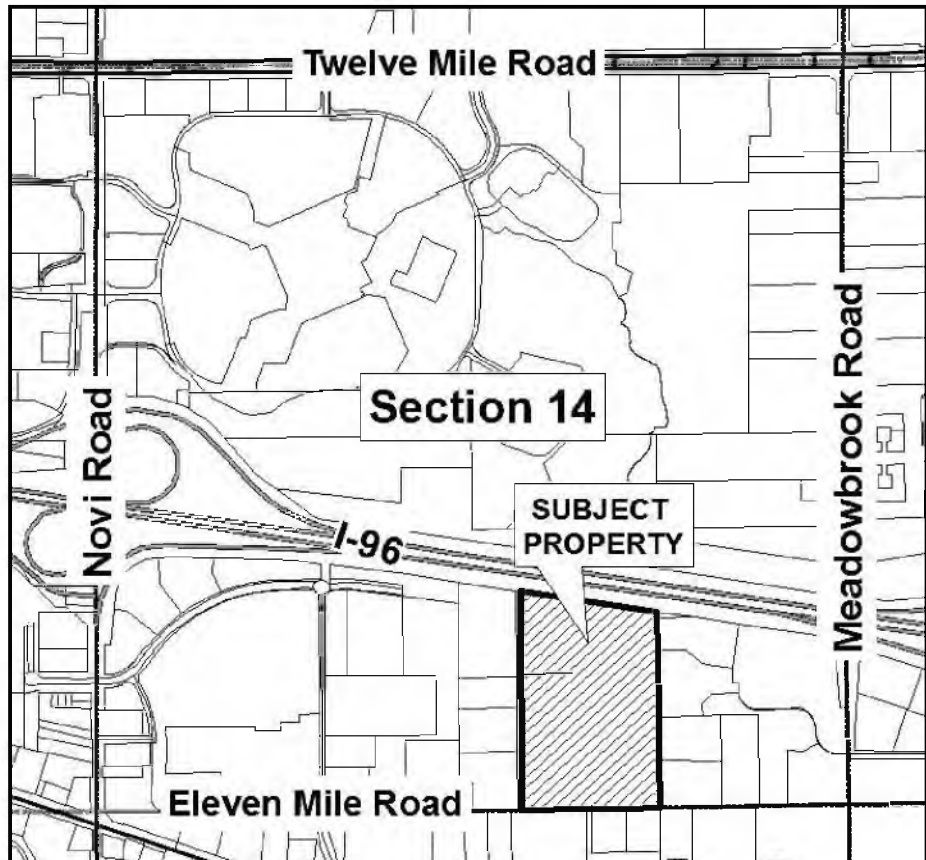
Good luck!

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

## CITY OF NOVI PUBLIC HEARING NOTICE

NOTICE IS HEREBY GIVEN that the Planning Commission for the City of Novi will hold a public hearing on Wednesday, September 13, 2017 at 7:00 P.M. in the Novi Civic Center, 45175 W. Ten Mile Road, Novi, MI to consider **CITY OF NOVI DEPARTMENT OF PUBLIC SERVICES AND PUBLIC SAFETY GUN RANGE ADDITIONS JSP 17-42. FOR SPECIAL LAND USE. PRELIMINARY SITE PLAN, WOODLAND PERMIT, AND STORMWATER MANAGEMENT PLAN APPROVAL. THE SUBJECT PROPERTY IS LOCATED AT 26300 LEE BEGOLE DRIVE IN SECTION 14, WEST OF MEADOWBROOK ROAD AND NORTH OF ELEVEN MILE ROAD AND IS ZONED I-1 (LIGHT INDUSTRIAL).** The applicant is proposing an approximately 2,750 square foot classroom addition to the Public Safety gun range and an approximately 40,422 square foot garage addition to the Department of Public Services building. A Special Land Use Permit is required for municipal uses proposed in the I-1, Light Industrial district.

Plans are available for review at the Community Development Department in the Novi Civic Center.



Subject Parcel ID: 50-22-14-451-002

All interested persons are invited to attend. Verbal comments may be heard at the hearing and any written comments must be received by the Community Development Department, 45175 W. Ten Mile Road, Novi, MI 48375 during the City's regular business hours, Monday thru Friday, from 8:00 A.M. to 5:00 P.M., and must be received by 4:00 P.M., Wednesday, September 13, 2017.

Novi Planning Commission  
Michael Lynch, Secretary

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## CITY OF NOVI NOTICE OF PROVISIONS OF THE NOXIOUS WEED ORDINANCE

TO: All owners, occupants or possessors of subdivided lands or lots:

NOTICE IS HEREBY GIVEN that in accordance with Chapter 21, Article II, of the Code of Ordinances, City of Novi, Michigan, all noxious weeds, or other weeds, grass, brush, or deleterious, unhealthy growths exceeding a height of eight (8) inches, growing, standing or lying upon any property in the City of Novi, shall be cut down, destroyed or removed as the case may be, at least twice in each year, once during the last half of the month of May and again during the last half of July of each year and more often as may be necessary.

If the owner or occupant, or any person or persons, agent, firm, or corporation having control or management of any subdivided land or lots or any other non-subdivided parcel of land upon which any building or buildings have been erected shall fail, refuse, or neglect to comply with the above mentioned Code provisions, the city shall cause the weeds, grass, brush, deleterious, unhealthy growths, rubbish, to be cut down, destroyed, or removed. Provided, further, that any lands which are situated within the floodplains or any natural streams or watercourses, or any area between the lower or upper banks of such streams or watercourses shall be exempted from the provisions of such Code provisions. The expense incurred by the City in the cutting, destruction, or removal of same, together with an administrative charge established pursuant to resolution of City Council, will be levied and collected against such property in the manner provided by law.

Failure to comply with the requirements set forth in Chapter 21, Article II, of the Code of Ordinances, City of Novi, Michigan, may also result in the prosecution for same, and liability to the extent of the penalty therein provided.

Charles Boulard, Building Official  
City of Novi

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