

The Grand Valley Ledger

Volume 11, Issue 6 & 7

Serving Lowell Area



Readers Since 1893

December 24, 1986

1986 in review; Lowell's downtown comes alive

Each year at this time we review the previous twelve months from the pages of the Ledger. As with last year, a strong economy seems to influence many of our major stories. Ground was broken for a major new grocery on the city's west side, State Savings Bank was purchased by First Michigan Bank of Zeeland, the Flat River Antique Mall continues to grow, Rivertown Mall re-opened as Lee's Landing and Attwood Corporation moved into a major new addition to their bustling plant.

As you read through this synopsis you'll find that 1986 was a pretty fair year for Lowell and the surrounding area.

JANUARY 1986

Representatives from the Gus Macker 3 on 3 Basketball Tournament approached the Lowell City Council during their first meeting of the New Year. Scott McNeal, alias Gus Macker, and

several of his supporters asked for the city's permission to stage their annual summertime event. Even though McNeal's plans for the '86 tournament called for a much greater number of courts and players, the Councilmen unanimously approved the request. The Councilmen were aided in their decision by the findings of a neighborhood survey conducted by the city. Of the 64 neighbors who responded, virtually none said they would like to see the Macker Tournament cancelled or moved.

A sometimes hotly debated snow removal ordinance, calling for a stiff \$50.00 fine for residents not shoveling their walks, is tabled by the Lowell City Council. About 40 residents turned out for a public hearing on Monday, December 6. Most agreed that something ought to be done about walks not shoveled, but nearly all contested the \$50.00 fine and charges for snow removal by city

employees or contractors.

Lowell Area Schools were cancelled because of snow on Monday, January 6. It was the first "snow day" of the school year. Classes were cancelled on one earlier occasion because of sleet and icy road conditions. Dale Triplett joined the Patton-JRB insurance agency in early January. Melissa Leigh Kyser is selected as an entrant in the Little Miss Michigan Pageant.

Our lead story in the January 15 edition was the first of a two-part report by Betty Coons which documented the numerous donations left to the City of Lowell, Lowell Area Schools and area churches over the years. The report included the Solomon Lee Fund, The Helen Look Daley

Fund, Richards Park, Schneider Manor and others. The report was later reprinted in booklet form using a grant from the Helen Look Daley Memorial. These booklets are available free of charge at the Grand Valley Ledger and Lowell City Hall.

The Lowell School Board ratified three year contracts with both the teachers' union and the support staff union. The board also established an elementary school advisory committee to study the elementary student population and determine the best utilization of classrooms in the three elementary schools.

Bruce and Anita Walter, longtime Lowell residents, celebrate their 50th wedding anniversary. Kimberly VanderMeulen of Low-

ell, is the Michigan Tech "Ice Carnival Queen".

Our January 22 edition carried a front page headline, "Four S.S.B. Directors removed by proxy vote." In September 1985, the State Savings Bank Board of Directors was sharply divided when Old Kent Financial Corporation offered to purchase the bank. In a four to three vote, the S.S.B. Board decided to send the offer to the shareholders for a vote. However, Old Kent rescinded the offer before the issue came to a vote. Most speculated that the offer was withdrawn because Old Kent was aware of the division among the S.S.B. board members.

Prior to the annual shareholders' meeting, the three S.S.B.

board members staunchly advocating the sale of the bank put together a proxy vote to seat a new Board of Directors. The new slate replaced Keith Caldwell, Robert Elzinga, Roger Kropf and Dan Vos with James Cook, Sr., Dr. Orval McKay and Everett Wittenbach. The move made by board members Harold Englehardt, Leonard Jackson and King Doyle worked. The new board, comprised entirely of members in favor of selling the bank, was seated by an 82.4% margin. With this new board in place, the sale of the bank seemed inevitable.

Sporting a 15-0 record, the Lowell High School Wrestling Team is rated number 2 in the State. The Lowell Area Arts

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Major grant is awarded to historic Fallasburg Pioneer Village



COMMUNITY EDUCATION OFFERS RETIREMENT PLANNING SEMINAR

The Lowell Community Education Office is offering a series of eight classes aimed at retirement planning. The sessions begin on Tuesday, January 27 at 7:00 p.m. The cost for the eight session program is \$25.00. These classes are not only concerned with the financial aspect of retirement, but lifestyle, stress and the many changes that come when one no longer goes to work each day. More information is available by calling Community Education Director Marge Rehl at 897-8434.

LEDGER TO CLOSE BETWEEN HOLIDAYS

The Grand Valley Ledger will be closed beginning Wednesday, December 24 through Sunday, January 4, 1987. We will re-open on Monday, January 5 at 8:00 a.m. You will not receive a Wednesday, December 31 edition. Happy Holidays to you and yours.

NEW LOTTO LOCATIONS

Two weeks ago anyone wanting to buy a LOTTO ticket in Lowell had one choice, the Crystal Flash gas station at 1002 W. Main. Suddenly we have three more locations. LOTTO tickets are now available at The Village Party Shoppe, 209 W. Main; The Lowell Beer Store, 213 E. Main and Eberhard's, 1335 W. Main. We're not sure if this sudden influx of LOTTO dealers has anything to do with the fact that Lowell has had two jackpot winners in the last year. If each of these new dealers can generate two jackpot winners per year, there's going to be a lot of cash floating around the old town!

COMMUNITY ED. CLOSED FOR THE HOLIDAYS WELL, SORT OF . . .

The Lowell Community Education Office is closed until January 5, but if you would like to register a team in their upcoming basketball league, please call 949-8777. If you would like to register for cross country skiing, please call 897-8118.

PRECISION & FASHION HAIRSTYLING - For both men and women. Man's World Hairstyling. Phone 897-8102.

Appointments not always needed at Vanity Hair Fashions, Open six days Lowell, 897-7506.



(Drawing One) Fallasburg Inn, ca 1840, a stagecoach stop on route from Grand Rapids to Ionia.



(Drawing Two) Home of pioneer John Wesley Fallas from 1838 until he died in 1896.

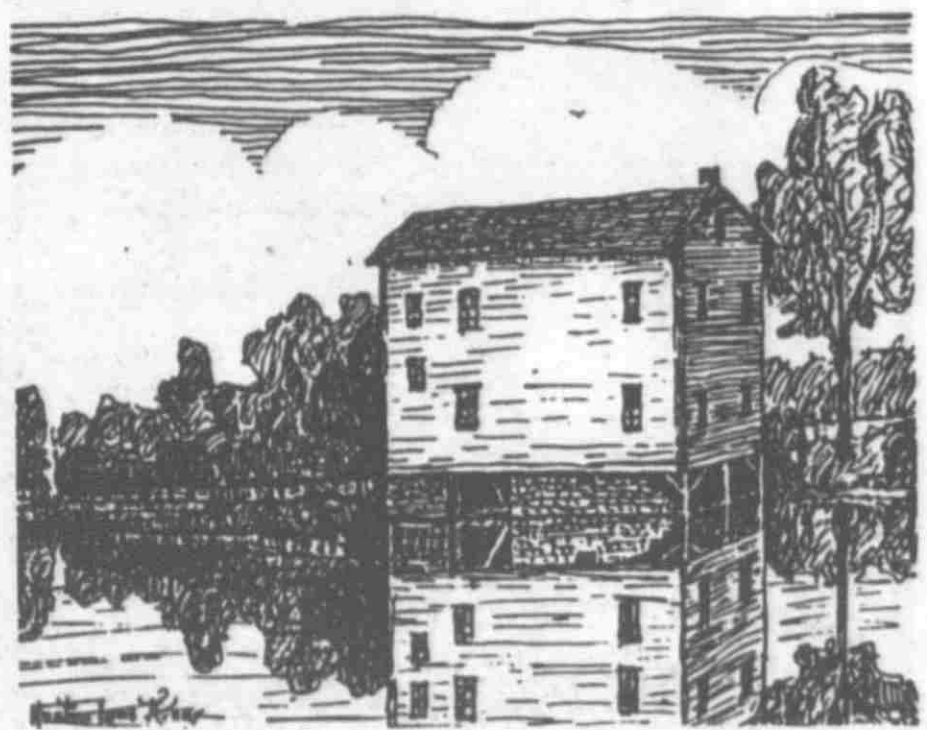
On December 1 the Board of Trustees of the Grand Rapids Foundation approved a grant of \$10,000 to help buy three historic properties in Fallasburg Pioneer Village. This grant is contingent upon the remainder of the money coming from other sources. On December 18 the Steelcase Foundation awarded a \$12,500 Challenge Grant, contingent upon \$25,000 (2 for 1) being raised from other sources. The village of Fallasburg is three miles north of Lowell on Covered Bridge Drive, up the hill

from the old covered bridge and Fallasburg Park.

Several properties within the village are presently being offered for sale. The most important for the development of the project are the Stagecoach Inn (picture #1) and J.W. Fallas' home (picture #2), both built about 1840, plus the Boarding House with outbuildings of a stagecoach house and stables, blacksmith shop and harness shop (picture #3). Fallasburg was on the stagecoach route between Grand Rapids and Detroit.



(Drawing Three) Boarding house, blacksmith shop, wagon maker, shoe & harness maker.



(Drawing Four) Fallas grist & flour mill, built 1840 Hecox Saw Mill & Chair Factory, built by J.W. Fallas, 1839.

Most historic villages have been rebuilt with new replicas of old buildings plus structures moved in from their locations. Fallasburg is unique in that most of the buildings remain standing that were built after the Fallas family settled here in 1837. The grist mill and saw mill (picture #4) that J.W. Fallas built in 1840 have disappeared but plans include replacing them. The original Fallasburg School (picture #5) erected in 1867, was recently renovated with Community Development funds. It has

been used as a museum and craft shop for over 25 years and will continue as a Visitor Center where a "teacher" will offer "lessons" about the people and life here in the 1850s.

The Vergennes Township Historic Commission, West Central Michigan Historical Society and Vergennes Cooperative Club are joining efforts to acquire and restore several sites within the village. Kent County Park Commission recently allocated

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Consumers Power announces 50 largest electric utilities

A survey of state-regulated prices authorized for the 50 largest electric utilities in the United States listed the combined rate for all classes of Consumers Power electric customers as seven percent below the national average.

The comparison surveys was conducted by Illinois Power Company of Decatur, Illinois,

for rates in effect through 1985. The Illinois Power study showed Consumer Power's average electric rate was 6.29 cents per kilowatt-hour (kWh), seven percent below the 6.74 cents/kWh average for the 50 largest utilities. The Consumers Power rate ranked 24th out of 50.

"In order for Michigan to continue to grow, it is important that

the State's business climate be competitive, and that includes availability of electricity at reasonable prices," said William T. McCormick, Jr., chairman and chief executive officer. "This study illustrates the competitiveness of Consumers Power's electric rates," McCormick said.

Consumers Power's residen-

tial rates, at 6.73 cents/kWh, were thirteen percent below the residential average and 37th on the list of 50. Commercial customer rates, at 7.06 cents/kWh, were seven percent below the commercial average and ranked 26th out of 50.

The utility's industrial rates placed near the middle in the national rating at 21st, according to the survey. At 5.56 cents/kWh, Consumers Power's industrial electric rates were six percent above the survey average of 5.27 cents.

Commercial and industrial customer rates are set in Michigan to subsidize residential customers.

Consumers Power Company is Michigan's largest utility, serving almost six million of the State's nine million residents in 67 of the 68 lower Peninsula counties.

At some point in their lives two out of five Americans will be involved in an alcohol-related crash.

Don't let yourself become a statistic. This holiday be alert, drive defensively, and do not allow your friends who have been drinking to drive. Your Michigan State Police want this holiday to be a safe one.

CONSUMERS POWER COMPANY The Price of Power

Estimated cost in cents, of operating various electrical devices for an hour*

	Iron	Toaster	Hand-held Hairdryer	Blender	Color Television	60-watt Light Bulb	Compact Disk Player
Consumers Power Company	6.7	8.1	6.7	2.6	1.3	0.4	0.2
50 Largest Utilities Average	7.7	9.3	7.7	3.0	1.6	0.5	0.2

*Calculations based on representative operating wattage and survey of residential electric bills conducted for year end December 1985 by Illinois Power Company. Graphic courtesy of Consumers Power Company.

Year in Review, cont'd.

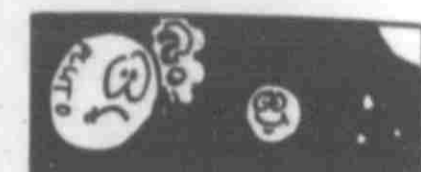
Council presents its highest award, "The Arty Award", to one individual and one business. John Harper and the King Milling Co. received the awards.

At their January 27 meeting the Lowell City Council votes to dispose of three groups of stock held by various city funds. The Council also voted to appoint representatives to a City/School Liaison Committee, despite protests from Councilmen Charlie Doyle and Jack Fonger.

Radio personality Andy Rent spoke before the the Lowell Rotary at their Wednesday, January 22 meeting. The Lowell Area Arts Council elected their new officers and appointed Hanni Driedger as president. Longtime Lowell resident and businessman, Dr. Roy Wescott passed away on January 22 at

age 64. The Lowell Wrestlers break a record by posting a 7-0 win over Wyoming Rogers. The varsity basketball team is 2-9 at mid-season. Construction crews smash through a brick wall to create a doorway between Lambert Variety and their newly acquired floorspace to the east. The extra space, formerly the offices of attorneys Tummino and Tummino, will be used as a card and gift shop.

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The planet Neptune is temporarily the one furthest from the sun. Pluto's orbit brought it inside Neptune's in 1979. It will remain that way until 2000.

Obituaries

BICHLER - Mr. Joseph M. Bichler, of Ada, passed away of accidental injuries on December 14, 1986 at the age of 83. He is survived by his wife, Alice; sons, Richard Bichler and wife Elaine of Ft. Lauderdale, Florida, Frank Bichler and wife Carol of Grand Rapids; daughters, Mrs. Hildagurde Davis and husband, Doug, Mrs. Gertrude Kelly and husband Robert of Grand Rapids; nephew, Eric Vogel and wife Anna of Comstock Park; 26 grandchildren; 25 great-grandchildren. Mass of Christian Burial was offered Friday, December 19 at St. Anthony of Padua Church, Rev. Fr. Paul Bach, OFM Conv. Celebrant. Interment Resurrection Cemetery.

BOOM - Mr. John P. Boom, of Cascade Springs Dr. SE, died Tuesday, December 16, 1986 at the age of 72. He is survived by his wife, Thelma; two sons, John E. and Pat Boom, of Alto, Dan and JoAnn Boom of

Coopersville; one daughter, Joan and Louis Faught of Wyoming; nine grandchildren, 14 great-grandchildren; one sister, Marguerite Munch of Grand Rapids; and two brothers, Raymond of Grand Rapids, Lloyd of Daytona Beach, FL. Mr. Boom was predeceased by a daughter, Pat. Funeral Services were held Friday, December 19 at the Metcalf & Jonkhoff Funeral Home Chapel. The Rev. Raymond Gaylord of Cascade Christian Church officiating. Interment Chapel Hill Cemetery.

NEWHOUSE - Mr. Clayton L. Newhouse, of Jenison, passed away Tuesday, December 16, 1986 at the age of 57. He is survived by his wife, Naomi (Gipe); two sons, Mark of Lowell, Steven of Grand Rapids; five daughters, Dawn McKinney, Cindy Isenhoff, Denise Guppy, all of Grand Rapids, Michelle Finchio of Grandville, Karen Newhouse, at home; nine grandsons; eight brothers; four sisters; numerous nieces and nephews; his good friend and cousin, Chuck (Donna) Smith of Wyoming. Funeral Services were held Friday, December 19 at the Matthyse Chapel of The Fountain, with Pastor Philip Schout of the Jenison Baptist Temple officiating. Interment Fairplains Cemetery.

ONAN - Mrs. Mercie E. Onan, of Lowell, passed away at the age of 65. She is survived by her husband, Jason; children, Everett (Jackie) of Ionia, Ted (Dal) of Lowell, Darryl (Kathy) of Lowell, Mrs. Donald (Connie) Bart of Jenison, Mrs. Randy (Bea) Smith of Lowell, Mrs. Patrick (Shelley) Bailey of Lowell, Miss Lori Onan of Belding; brothers, Ernest Groom of Munith, MI, Charles Groom of Belding, Bird Groom of Greenville; sisters, Mrs. Nemma Hatfield of Belding, Mrs. Pete (Minnie) Peterman of Belding, Mrs. Robert (Viola) McConnell of Charlotte; father-in-law, Ray E. Onan of Lowell; also 13 grandchildren.

Arrangements by Roth-Gerst, Lowell

OSECH - Roger E. Osech of Cedar Springs, passed away Wednesday, December 17, 1986 at the age of 60. He is survived by his wife, Marian; and family, Deric and Tammy of Alto, Roger and Valerie, Leslie Osech, Alan and Sherri Oberlin, Shelly Osech, all of Cedar Springs, Christy Conway of Kent City; eight grand-children; a brother, Greg and Myrtle VanSplinter; several nieces and nephews. Graveside Services were held Saturday, December 20 at Solon Cemetery.

Coming Events

Notices in the Ledger's "Coming Events" are free of charge to any non-profit organization in the Lowell, Ada, Alto, and Saranac area.

WOMEN OF THE MOOSE Chapter night meeting is held the first Monday of each month, at 8 p.m.

WOMEN OF THE MOOSE Business Meeting is held the third Monday of each month, at 8 p.m.

EVERY TUESDAY Flat River Woodcrafters meet

Year in Review, cont'd.

FEBRUARY

The ongoing issue of a snow removal ordinance for the city is shelved by the City Council at their February 3 meeting. The councilmen had met previously, and decided that the ordinance needed a more comprehensive study.

The Lowell Board of Education disclosed that an anonymous donor had given \$50,000 to the school for the express purpose of building a new baseball field. The School Board said they would begin investigating possible locations for the new ball field.

Lowell City Councilman Charlie Doyle made a motion to change the name of Creekside Park. Doyle said he had yet to find anyone in favor of the name given to the new park on Gee Drive. Doyle found support in Councilman Jack Fonger, but the remaining three Councilmen voted the motion down.

The Ledger published the Kent County Annual Tax Sale Paper in the February 5 edition. The listed properties with delinquent taxes require 24 pages to publish.

Alto Elementary School is one of 20 elementary schools in the state recognized as being outstanding.

The Lowell School Board announces at their February 10 meeting that they will seek a renewal of 22.2 mills in a March 24 election. Also on the ballot will be a request to transfer .7 mills of retired debt millage to operational millage.

The old House of Townsend is purchased by Ron and Laura McCollum with the intent of converting it into an antique mall.

State Savings Bank time/temperature sign registered a nippy minus five degrees at 8:00 a.m. on Tuesday, February 11.

The L.H.S. Grapplers dominate the OK White Tournament and seize the conference title.

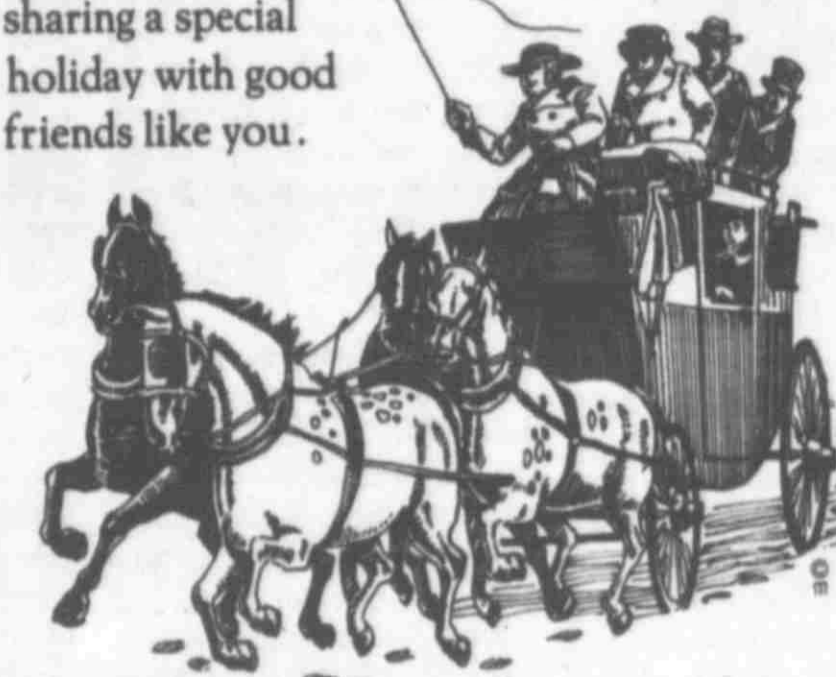
The Lowell Showboat Board of Directors met twice in February to look at their financial status and determine if a production would be attempted for 1986. The financial picture was good. Virgil Biggs, Showboat Treasurer, announced that the corporation had entirely paid off a nagging \$45,000 debt through fundraisers and contributions. However, the board members chose not to stage a 1986 production citing a lack of operating funds. Plans were made for a third annual WCUZ/Showboat Benefit Weekend.

The L.H.S. Wrestling Team cruised to an easy win in the District Tournament on February 15. The Lowell Area Arts Council raises the curtain on "The Creature Creeps."

The Grapplers do it all... they take the Regional in a Saturday, February 22 tournament. This is the first time since 1964 that Lowell has captured the title. Individual champions at the meet were Jim Johnson, Brett

Home for Christmas

Happiness is... sharing a special holiday with good friends like you.



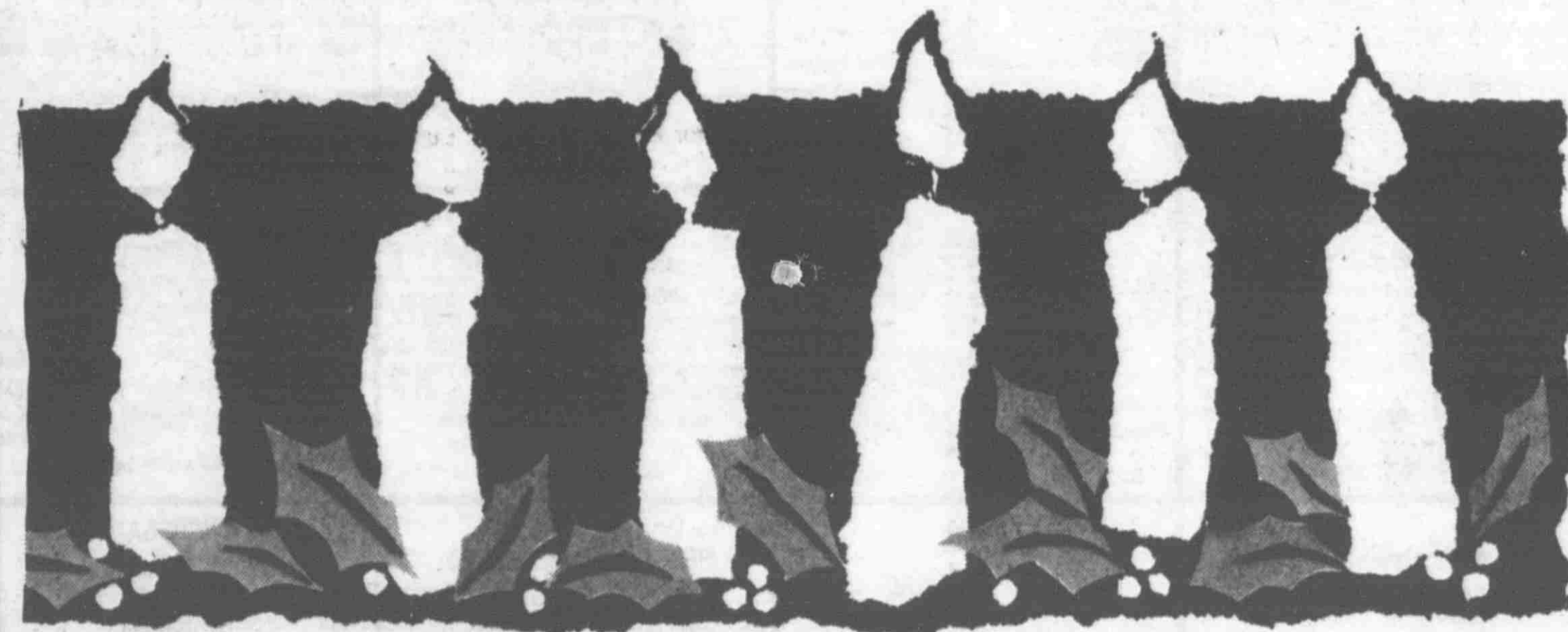
**Curtis Cleaners & Coin-Op Laundry
Curtis Tanning Salon**

1400 W. Main St. - Lowell

CHRISTMAS

JOY TO ALL

On deposit this holiday, our thoughts of thanks to you for your patronage this past year. We wish all our customers great dividends in joy, compounded with success throughout the coming year!



STATE SAVINGS BANK

"Your neighborhood bank for over 50 years."



Holy Child

Sincere Christmas thoughts to all, along with our thanks for your continued good faith.

HOLIDAY HOURS
Mon, Tues & Sat,
9:30 a.m. till 6:00 p.m.
Wed, Thurs & Fri,
9:30 a.m. till 9:00 p.m.

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209 East Main Street
Lowell, Michigan 48331
Ph. (616) 897-5611



People once thought it good luck to carry key rings made of stone and horn.

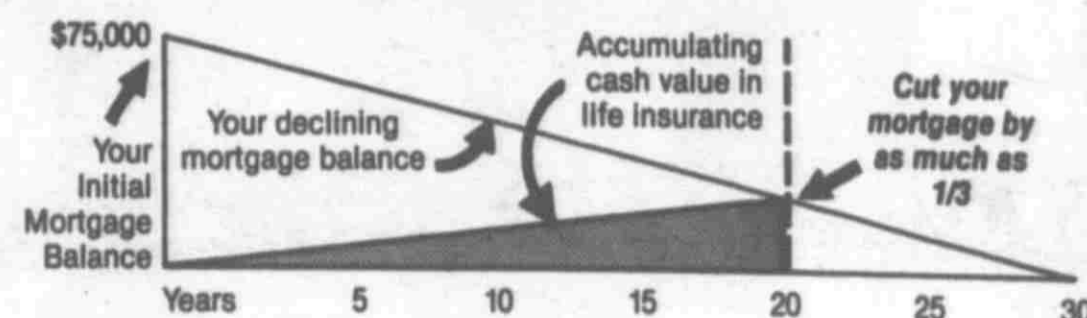
The month of June was named by the Romans for their goddess Juno, queen of heaven and special patron of women and marriage.

Save Thousands of Dollars In Mortgage Interest Charges

Reduce the Number of Years of Your Mortgage With a Franklin Mortgage Buster.

Problem: Tom's mortgage payment is \$771.46 a month for 30 years on his \$75,000 home. His interest rate is 12%. During the first five years of the mortgage, Tom has paid \$46,288—\$44,535 in interest alone. And what's worse, after another 25 years Tom will have paid over \$277,738 on his \$75,000 home—nearly four times its actual cost!

Here's how it works:



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Living Christmas tree needs special handling

Buying a living evergreen for a Christmas tree and planting it after the holidays seems to make more economic sense than buying a cut tree and bringing it away. A living tree brought indoors for Christmas needs some special handling, however, if it is to survive when it goes back outside.

The danger, explains Curt Peterson, Extension horticulture specialist at Michigan State University, is that warm temperatures indoors will cause the tree to break dormancy. This makes it susceptible to damage by freezing temperatures when it goes outdoors.

To keep the tree dormant, keep it indoors for no more than five to seven days, Peterson advises. To reduce the shock of the transition from outdoor conditions to the indoor environment, move it in stages—give it a day or two on an enclosed but unheated porch or in a garage or breezeway before you bring it in. Ease it back outdoors the same way.

For a living tree, look for a small Scotch pine, white or blue spruce, Douglas fir or white pine, Peterson suggests. A balled and burlapped tree should have 6 to 9 inches of burlap-covered root ball for every inch of trunk diameter, he notes, and a tree of any size will be too heavy to move in and out of the home.

Place the root ball in a container with the drainage hole and

a pan underneath so you can water it easily. Keep the root ball moist and place the tree in the coolest room in the house, away from direct sunlight, hot air registers, radiators, fireplaces or appliances that give off heat. Warm, dry air will dry out the foliage, and warm temperatures may cause the tree to break dormancy. Occasional misting of the foliage may help keep it fresh.

After the holidays, plant the tree at once in a hole prepared before the ground froze. The planting site should meet the tree's requirements for drainage and exposure to sunlight and provide growing room for the tree when it reaches its mature size. The hole can either be dug ahead of time and the soil stored where it won't freeze or be heavily mulched to keep the ground from freezing so you can dig in late December.

The hole needs to be half again as wide as the root ball and deep enough that the root ball sits at the same depth at which it had been growing. Make sure you remove all wires or plastic cords or bags from the root ball and trunk before filling the hole with first subsoil and then topsoil.

Wires and other non-biodegradable materials left in place will eventually strangle a tree, Peterson explains. Real burlap or papier-mache containers, on the other hand, will rot and pose

problems to plant growth.

Water the newly planted tree thoroughly after planting and use burlap or canvas supported by stakes to shield it against direct sunlight and wind that could dry out the foliage.

During the tree's first year in your landscape, water every seven to 10 days during extended dry spells during the growing season, Peterson advises. Like any other newly planted ornamental, your living Christmas tree has a small root system with limited ability to take up water. Peterson recommends watering whenever the tree is actively growing and weekly rainfall is less than 1 inch. Apply 1 quart of water per square foot of planting area on poorly drained soils and 1/2 gallon per square foot on well drained or sandy soils. Let the soil dry between waterings. Roots need air to grow, he points out. Roots standing in saturated soil tend to rot.

The Statue of Liberty in New York Harbor is one of the largest statues ever made. It stands 305 feet tall.

MARCH

Three Lowell High School wrestlers placed in the State Tournament. Heavyweight Jim Johnson took a second place, 105 pound Carl Pratt took a sixth and 138 pound Tony Huver placed third. Brett Kirby also wrestled at the State Meet for Lowell.

The Flat River Antique Mall opened its doors right on schedule, and hosted about 400 customers during the first weekend of business. The mall is a bargain hunter's paradise with thousands of relics ranging in price from \$1.00 knick-knacks to \$2,000 items.

The Lowell Fire Department takes delivery on a new, or sort of new, rescue vehicle. The city was forced to retire a 1971 International Harvester pumper because repairs to the pumping equipment would cost more than the unit was worth. Rather than scrapping out the truck, a new crew cab was installed. The unit is designed to carry the rescue squad, along with all their specialized equipment.

The Lowell Red Arrow varsity basketball team winds up its 1985-86 season with a 41-29 Dis-

trict Tournament loss to East Grand Rapids. The Arrows finished with a 5-15 record.

Jim Pfaller purchased Andersons Family Shoes in early March. Jim took over the reins from Howard West. Howard and his wife Evelyn owned and operated the store for ten years.

Bernadette Fox, a seventh grader at St. Mary's School wins the Regional Spelling Bee held March 6 at Alto Elementary School. The Lowell Area Arts Council hosts a "Made In Lowell" show at their S. Hudson Street Art Center. The show features products from local manufacturers such as Attwood Cor-

poration, King Milling Co., Lowell Granite Co., etc.

The Lowell YMCA announced that they had received pledges for \$11,225, surpassing their \$10,000 goal for sustaining memberships.

The Lowell Area Arts Council announced that they will offer two \$150.00 scholarships annually to students wishing to attend a fine arts camp or seminar.

A talent show staged by the Teens Involved group at the Lowell High School is a tremendous success. The group expected perhaps 200 people to attend, but instead saw about 700 flock through the doors.

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St. Patrick's victories!

By Aaron Laux, Grade 6

On Saturday, December 13, St. Patrick's Green and White teams each won their first game of the season.

The Green Team won their game against Marywood with a score of 39 to 26.

The top scorer for this team was Mike Wojciakowski with 26 points. Other team members who scored were Tim Couturier, 10 points; Mike Phillips, 2

points; and Joe Minier scored 1 point.

The White team won their game against Our Lady of Consolation with a score of 46-22.

The White team was led in scoring by Greg Jannenga and Chad Dunn with 16 points each.

Aaron Laux scored 12 points each. Patrick Heffron made a 2 point shot.

All team members contributed in one way or another to our victory in both games.

HAPPY BIRTHDAY

DECEMBER 24: Tammy Chamberlain, Neal Andrews, Jeffrey Pfaller, Les Sherman, Larry Stahl, Sheila Fritz, Philip Schneider, Jr., William Serne, Beth Sharp, Mart Briggs.

DECEMBER 25: Myrt Jacobson, Jo Meyers, Karen Durkee, Star Davenport.

DECEMBER 26: Joan Kwant, Margaret Gasper.

DECEMBER 28: Snapper Tarak, Roseanne Ritzema, Jeff Durkee, Greg Durkee, Lisa Brown, Wes Keim.

DECEMBER 30: Jenny Dine, Brent Daugherty, Clarence Burtle, Greg Wheeler, Lee Itten, Jr., Joey Hunt, Ben Hodges, Chris Schram.

DECEMBER 31: Brandon Decker, Steve Idema, Krista Rozich.

JANUARY 1: Carl Kloosterman, Ken Hall, Sr., Sam Blasher, Alice Merriman.

JANUARY 2: Tim Arnold, Norma Gochenour, Jeff Dykhuizen, Rose Nead.

JANUARY 3: Sharmayne Althaus, Jon Vezino.

JANUARY 4: Orville C. Hostler.

JANUARY 5: Ronald Kryger, Carol Baker, Ryan Sauber.

JANUARY 6: Scott Chambers, Don Green, George Johnson, Pam Shaffer.

Homespun Devotions

By Pauline Spray



The Lord also will be a refuge for the oppressed, a refuge in times of trouble" (Psalm 9:9).

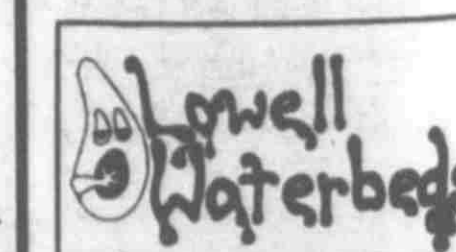
Attics fascinate me. They offer so many possibilities. Within them can be found suggestions of romance and adventure. Attics make wonderful playrooms for children. There youngsters can dress up in outdated garments and with imagination relive events of by-gone

days. Attics are made especially for rainy days. With the rain pattering gently on the roof, one feels snug and warm within the shelter of the attic walls.

An attic, too, is a hiding place of refuge. Where can you find a better place to hide and read a letter in seclusion, or work on a Christmas gift, or read a book without interruption? Here, also, can be found a refuge in the time of stress. Shut away in the quiet confines of an attic, one can find the solitude needed to organize or reorganize one's thinking.

But, Christian, whether or not your house has an attic, there is a Refuge for you in time of need. When the world presses in on you, when things go wrong, when loved ones do not understand you, when the pressures of life threaten to envelope you, God is waiting to give you quietness of mind and spirit. He is "a shelter in the time of storm."

Prayer: O Lord, Thou art my refuge in times of trouble. When the storms arise I hasten to Thee. I find shelter and comfort in Thee. Unto Thee I come for calmness and strength. Amen.



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Friday 11 a.m. to 8 p.m.
Saturday 11 a.m. to 3 p.m.

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1st ANNUAL SUPER SALE!

Friday Thru Wednesday
December 26 thru 31
(closed Sunday, December 28)

To make room for new merchandise, we're offering floor-to-ceiling bargains on our best selling stock. Come in and carry off as many as you can!

Womens Shoes:
SAVE 30% On Selected styles Of Tumbleweeds All Boots
All Eastland Shoes

Mens Shoes:
Save 30% On Dress Boots And Insulated Boots
Save 40% On all Churchill Square Shoes
Save 50% On Misc. Work Boots & Shoes

Children's Shoes:
SAVE 30% On All Winter Boots
SAVE 40% On All Childlife Shoes & Selected Styles Of Willits Footmates & Tumbleweeds

Womens Shoes:
40% OFF All Jolene Shoes

Infants:
Save 40% On White High Baby Shoes Willits No. 1411

Anderson Shoes

FAMILY

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HOURS
M-F, 9:30 am-6 pm
Wed., 9:30 am-6 pm

AREA CHURCH DIRECTORY

<p>ALTON BIBLE CHURCH Lincoln Lake Ave and Three Mile Rd. Lowell 897-5648</p> <p>Sunday School 10:00 A.M. Morning Worship 11:10 A.M. Family Bible Hour 7:00 P.M. Wednesday Ministries 7:00 P.M. Applying God's Word to Daily Life and God's Love to Hurting Lives</p>	<p>MISSIONARY CHURCH 10501 Settlewood Ph. 897-7185</p> <p>Sunday School 9:45 A.M. Worship Service 11:00 A.M. Evening Service 6:00 P.M. Prayer and Bible Study-7:30 P.M. Wednesdays</p> <p>GLEN H. MARKS, Foreman Road 897-9110</p>	<p>ADA CHRISTIAN REFORMED CHURCH 7152 Bradford St., S.E. 676-1698 REV. BRIAN P. BOSSCHER</p> <p>Morning Worship 9:30 A.M. Sunday School 11:00 A.M. Evening Worship 6:00 P.M.</p>	<p>ADA COMMUNITY REFORMED CHURCH 7227 Thomapple River Dr. 676-1032 Pastor: JERRY L. JOHNSON</p> <p>Morning Worship 10:00 A.M. Sunday School 11:20 A.M. Evening Worship 6:00 P.M.</p> <p>WE INVITE YOU TO MAKE THIS COMMUNITY CHURCH YOUR CHURCH HOME. WELCOME TO ALL</p>
<p>FIRST BAPTIST CHURCH OF ALTO Corner of 60th Street & Bancroft Avenue</p> <p>Sunday School 10:00 A.M. Morning Worship 11:00 A.M. Jr.-Sr. High Young People 6:30 P.M. Evening Worship 7:00 P.M. Wednesday Bible Study 7:00 P.M.</p> <p>868-6403 or 868-6912</p>	<p>BETHANY BIBLE CHURCH 3900 East Fulton REV. RAYMOND E. BEFUS (Broadcast 10 A.M. WMAX 1470)</p> <p>Sunday School 11:15 A.M. Evening Service 6:00 P.M. Wednesday Service 7:30 P.M.</p>	<p>ELMDALE CHURCH OF THE NAZARENE 9213 Elm Dale Rd., Clarksville</p> <p>Sunday School 10:00 A.M. Morning Worship 11:00 A.M. Evening Worship 6:00 P.M. Wednesday Night Worship 7:00 P.M.</p> <p>REV. GREGORY A. FREED, PASTOR (616) 868-7292 Everyone Welcome</p>	<p>CHURCH OF THE NAZARENE OF LOWELL 201 North Washington Street Rev. Rick Upchurch</p> <p>Church School 10:00 A.M. Morning Worship 11:00 A.M. Evening Service 6:00 P.M.</p> <p>Wednesday Mid-Week Service Jr. Teens, Adults 7:00 P.M. Nursery-Come & Worship With Us</p>
<p>SARANAC COMMUNITY CHURCH (United Church of Christ) 125 Bridge St., Saranac, MI DIAL-A-PRAYER-642-9659</p> <p>Morning Worship 10:00 A.M. Sunday School 11:15 A.M.</p> <p>ALLEN H. HERMANSDER, INTERIM PASTOR 642-6322</p>	<p>GOOD SHEPHERD LUTHERAN CHURCH 10305 Bluewater Highway</p> <p>Morning Worship 10:00 A.M. Sunday School & Adult Bible Class 9:00 A.M.</p> <p>JOSEPH FREMER, PASTOR 897-8307</p>	<p>FIRST UNITED METHODIST CHURCH OF LOWELL 621 E. Main Street 897-5936 REGULAR HOURS</p> <p>Morning Worship: 9:00 A.M. and 10:45 A.M. Church School 9:30 to 10:30 A.M.</p> <p>REV. WILLIAM AMUNDSEN, MINISTER Nursery available at both services Barrier - Free Entrance</p>	<p>FIRST CONGREGATIONAL CHURCH OF LOWELL (United Church of Christ) 404 North Hudson 897-5906</p> <p>Worship and Church School 10:00 A.M.</p> <p>Barrier-Free Nursery Provided Rev. David Hagens Minister Eleanor Martin Director of Education Carol McNally Director of Music</p>
<p>ST. MARY'S CATHOLIC CHURCH 402 N. Amly MSGNR. JAMES MORAN NEW HOURS</p> <p>Saturday Mass 5:30 P.M. Sunday Mass 9:00 & 11:00 A.M.</p>	<p>FIRST BAPTIST CHURCH OF LOWELL 2275 West Main Street 897-7168</p> <p>Sunday School 9:45 A.M. Sunday Worship Services 11:00 A.M. & 6:00 P.M. Awana-Wednesday 6:50 P.M. Wednesday Prayer Meeting 7:00 P.M.</p> <p>DR. DARRELL WILSON 897-5300 DAVID COBB, YOUTH PASTOR 897-6348</p>	<p>FRIENDSHIP COUNTRY CHAPEL Old Grange Hall 1019 Grand River Ave.</p> <p>Sunday Services 10:30 A.M. Wednesday Bible Study 7:00 P.M.</p> <p>BOB ROUSH, PASTOR 897-7489</p>	<p>RENT YOUR SPACE TODAY!! 897-9261</p>

Year in Review, cont'd.

Amy Swift, a Lowell High School senior was named as the "Michigan Pork Industry Queen."

Our March 26 issue featured three major stories on the front page. "EPA files suit against city," "State Savings affiliates with Zealand based bank," and "Both millage issues pass."

The U.S. Environmental Protection Agency filed a lawsuit against the City of Lowell for not meeting a July 1, 1985 deadline to limit the flow of contaminants into the Flat River. Lowell

was one of only five cities across the nation to be named in such lawsuits filed the same day. City Manager Ray Quada felt Lowell was one of those singled out because city officials have been very vocal about being forced to build a sewage treatment plant without federal dollars. The sewage plant design approved by the EPA would cost over \$5 million dollars to build. Without state and federal funding, the cost to Lowell sewer customers would be astronomical; possibly \$75 per month.

It was officially announced on March 26 that an offer from the First Michigan Bank Corporation of Zealand to affiliate with State Savings Bank of Lowell had been approved by both boards. The offer would still have to be ratified by a vote of the S.S.B. shareholders. The offer from F.M.B. was an exchange of 6.6 shares of their stock for one share of S.S.B. stock. At the time of the offer the exchange would equal approximately \$134.00 per share.


The March 24 School Millage Election saw both issues pass by comfortable margins. The 22.2 mill renewal of operational millage passed by a vote of 569-193. The transfer of .7 mill of retired debt millage to operational millage passed by a margin of 484-287.

Eleven Lowell FFA members won honors at the Michigan Association of FFA Convention. Jamie Cook won first place in the Greenhand Public Speaking competition.

Tony Haver is named team MVP at the L.H.S. Wrestling awards banquet.

Microfilm reading equipment and microfilm copies of old Lowell Ledgers and Lowell Journals are finally available at the Lowell Library at the end of March. The microfilming was done at the State of Michigan Microfilm Lab in Lansing. The project was funded by the Look Memorial Committee. The old newspapers date back to the early 1870s, and comprise a detailed history of the city.

AT&T announces the availability of Touch Tone service in the Lowell Area.



NOEL

We're teaming up to wish all our patrons a really high score Christmas!

LOWELL LANES BOWLING CENTER

Timing is the key to charitable contributions

The holiday season is a time for giving and Americans probably give more donations to more organizations in December than any other month of the year. This year should be no exception. According to the Michigan Association of CPAs, many taxpayers will find that their donations to charitable organizations will be worth more this year than they will be in 1987.

Under the existing tax law, every taxpayer can fully deduct charitable contributions on his or her 1986 income tax return. For a taxpayer in the top tax bracket of 50%, \$3,000 in contributions is worth \$1,500 in federal tax savings alone.

Next year this will change. Starting in 1987, only those taxpayers who itemize will be allowed to take a deduction for charitable contributions. At the same time, the reduction in the tax brackets will also affect the value of the deduction. The taxpayer in the 50% bracket this year will be in the 38.5% bracket next year and will probably be in the 28% bracket the following year. In this case, the same \$3,000 donation, although fully deductible in 1987, will be worth only \$1,155. In 1988 this donation will be worth only \$840 in after tax dollars.

Since you are probably facing a drop in your tax bracket under the reform, you may want to con-

sider making your charitable contributions this year. If you contribute regularly to a community charity through a payroll deduction plan, you may want to make a lump sum payment by December 31, 1986.

You also may want to consider giving appreciated property, such as stocks, instead of cash. For example, a stock purchased more than six months ago now worth \$1,000, could save you the same amount you would have paid in long-term capital gains tax if you used it as a contribution in 1986.

There are still ways to be charitable and receive a tax benefit at the same time. If you donate regularly to a favorite charity and expect to be in a lower tax bracket in 1987 (as you more than likely will be in 1988) you might want to consider setting up a trust in 1986 such as a charitable remainder trust or a charitable lead trust.

In a charitable remainder trust, the donor places assets or a sum of money into a trust and receives the income from its assets during his or her lifetime. The charity receives the assets after the donor passes away.

In a lead trust, the income from the trust's assets go to charity for a specified number of

years, with the assets going back to the donor when the trust ends. Income on a trust such as this is taxed to the owner of the trust, but can be avoided by investing in municipal bonds.

Both of these trusts allow you to take a one-time deduction in the year the trust is established by reflecting the present value of the contributions that will be made by the trust in the future.

If there are several organizations to which you contribute on a regular basis, you can set up one trust and alternate contribution over the life of the trust. A CPA can explain your options and help you decide which is best.

Although many people find great satisfaction just knowing their donations are being used to help others, economics is an important motivating factor in deciding to make a donation. Considering the new tax law, timing is the most important factor for many people who want to be charitable, yet economical.

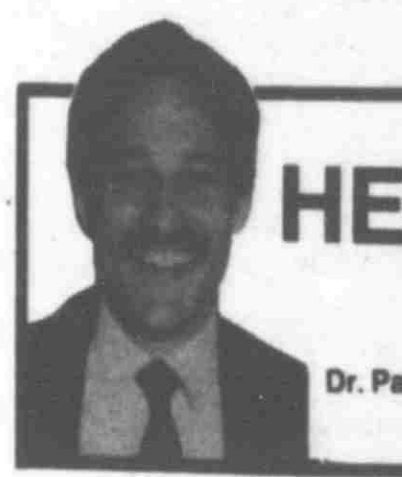
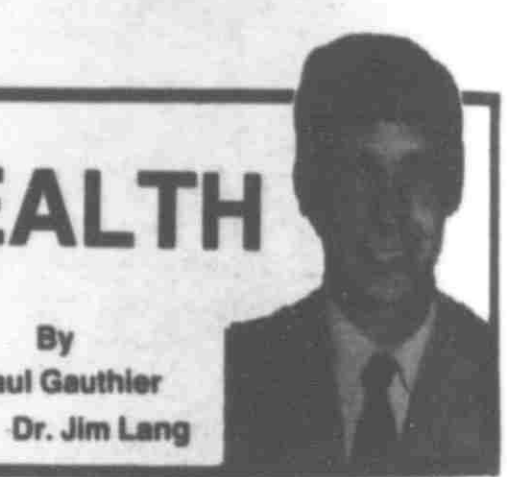
By making contributions by December 31, 1986, many taxpayers will still be able to take advantage of the higher rates while setting up plans for the future. So, find reward in being charitable without becoming a Scrooge.

At the turn of the century, a typical cook in a northern Michigan logging camp cooked five meals a day for about 25 lumberjacks. Justine Jokala, now a grandmother, was such a cook. She arose at 3:30 a.m. and cooked throughout the day. A typical meal consisted of potatoes, pork, gallons of stew, beans, bread, molasses and strong coffee or tea. Dried fruit pies, cookies and cake were often served at every meal. Jokala made 11 loaves of bread three times a week. According to Jokala her job was one of the best-paid and most prestigious positions in the camp.

A logging camp similar to the one Jokala worked in is open to the public at Hartwick Pines State Park, near Grayling, Michigan. The lumber camp museum displays tools of the trade both indoors and outdoors. For information on these and other museums, please call the Michigan Travel Bureau at 1-800-5432-YES.



The first federal government pension was established in 1776 to assist wounded and disabled Revolutionary soldiers.

HEALTH

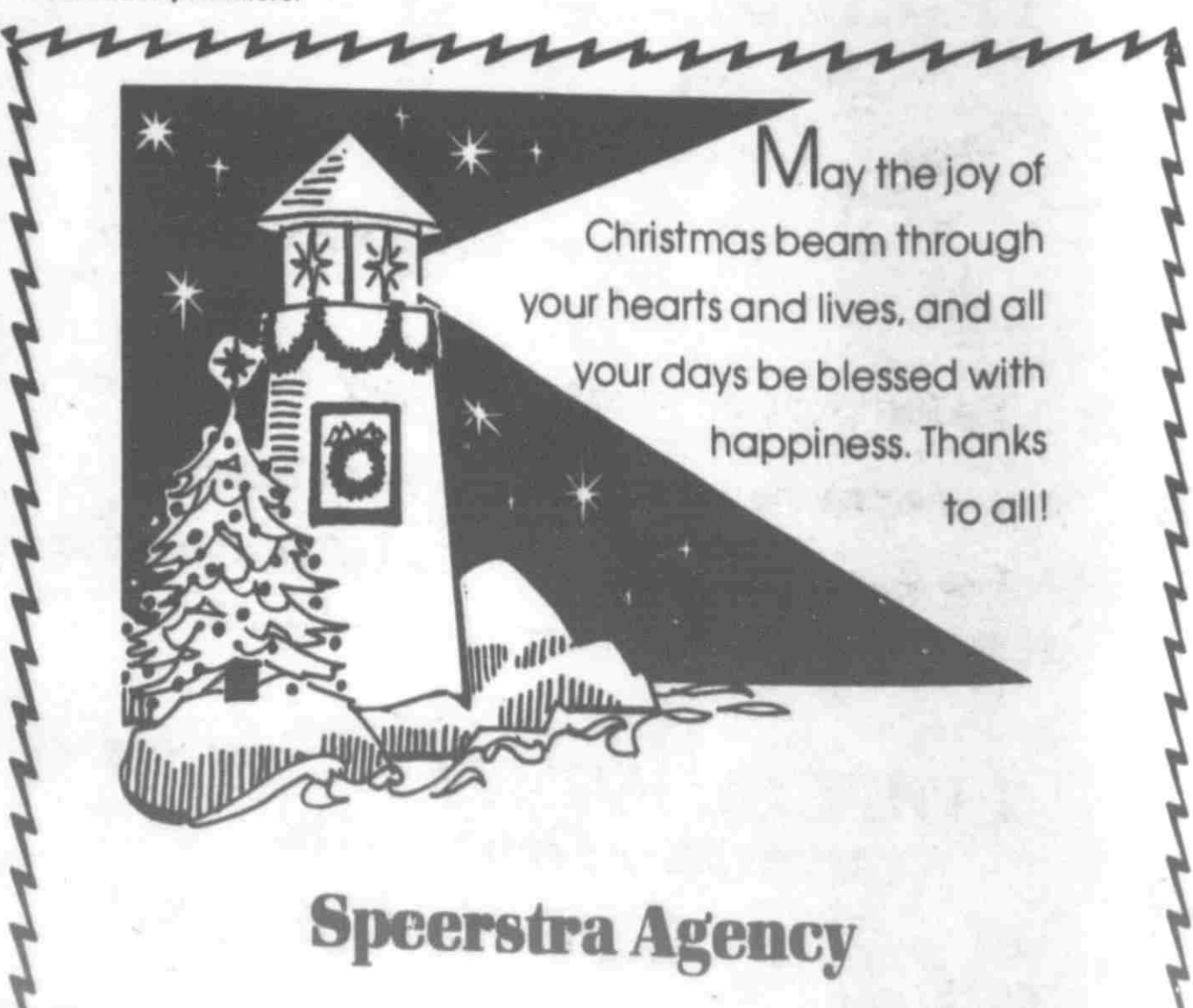
By
Dr. Paul Gauthier
Dr. Jim Lang

JOCK ITCH

"Jock Itch" is a common disorder seen throughout the year in a family physician's office. Jock itch or Tinea cruris, in medical terminology, is caused by a fungal infection of the superficial skin. The common name for the disorder is derived from the location of the rash but really has nothing to do with jock straps or being a "jock". This rash most commonly affects males but is also seen in females. It is seen in athletes as well as non-athletes. The rash very commonly presents in overweight individuals and in those that perspire a great deal.

Jock itch is usually presents as a reddened rash in the groin region with a sharp margin and central clearing. Itching is almost always present. Occasionally, small blisters or pimples will be present. As stated earlier, this is a fungal infection. Fungi grow very well in dark, moist, warm environments. This explains their predilection for the groin. Jock itch may be a short lived disorder, lasting for a week or two, but more commonly it is a smoldering, low grade infection that may wax and wane. Your doctor can usually make a presumptive diagnosis by examining the rash but occasionally he will scrape the skin and examine the scrapings under the microscope to confirm the diagnosis.

Treatment can begin at home by using a drying powder on the involved area 2-3 times daily especially when perspiration is excessive. Try to avoid scratching as this will cause chaffing and breakdown of the skin. Dry the skin carefully after bathing or showering. Avoid nylon underwear. Use cotton underwear or boxer type shorts to maintain cool dry conditions. There are many over the counter products which are quite effective. In more persistent cases your doctor will prescribe a topical cream that is usually applied twice daily for 2-3 weeks. Occasionally a more potent oral medication will also be indicated.



May the joy of Christmas beam through your hearts and lives, and all your days be blessed with happiness. Thanks to all!

Speerstra Agency

Year in Review, cont'd.

APRIL

The Lowell Chamber of Commerce announces its first annual "Person of the Year" award. The award will be given to a person from the area whose efforts have made our community a better place to live. A ceremony and dinner is planned for June 27 aboard the Lowell Showboat.

A survey concludes that Lowell High School athletes do well in the classroom. The 207 participants in fall sports had a 2.892 grade point average and the 154 participants in winter sports carried a 2.899 grade point average.

Ledger Entries . . . of 75, 50 and 25 Years Ago



75 YEARS AGO IN THE LEDGER - DECEMBER 28, 1911

Paving Main St. from Hudson to the Baptist Church, a distance of 2,568 feet, will cost \$29,542. Have the editor's squawks about the mud problem borne fruit?

The Postmaster General proposes to double newspaper postal rates.

Editor says that the liquor interests are opposing Gov. Osborn, especially since he advocates women suffrage, and they are afraid of that vote.

A Fox typewriter, manufactured on Front St. in Grand Rapids, can be bought for a small down payment and twenty cents a day, not counting Sundays and holidays.

A Workman's Compensation law is being readied for the Michigan Legislature.

50 YEARS AGO IN THE LEDGER - DECEMBER 24, 1936

Apparently December brings out (a) scams and (b) postal service money troubles. Postmaster-General Farley says that three-cent postage must be kept at least through 1937, and then maybe can be cut back to the old two-cent rate.

And-two men from Pennsylvania are arrested at Christian-sen's by Deputy Anthony Stormzand, who happens in while they are trying a short-change scam with ten and twenty-dollar bills on Chris.

Officials of the former Superior Furniture Co., now the Central Michigan Office Chair Co., ask the Lowell Township Board to cancel \$4,200 in back taxes of the former company, so that it can operate and employ about 75 men.

25 YEARS AGO IN THE LEDGER - DECEMBER 28, 1961

The Harlem Diplomats will play at the LHS faculty in a basketball fundraiser January 5.

A review of 1961 mentions among other things the appraisal of all Lowell real property; the Chamber of Commerce joined the U.S. Chamber; and a Junior Chamber was created.

The Lions Club basketball team beats Butterworth Staff 46-16, its third straight win.

Beyster Associates will be the architects for the new 600-student high school.

AAA truck study suggests major changes

Citing an alarming increase in accidents and fatalities involving trucks, AAA Michigan released a study today (December 8) that urges 20 legislative and regulatory changes to make state roads safer for car and truck drivers.

The year-long study -- "Cars and Trucks: Sharing the Road Safely"--shows that total fatal traffic accidents in the state rose 10 percent from 1982 through 1985, but fatal crashes involving trucks jumped by 41 percent. Total traffic accidents increased 31 percent for that period, but accidents involving trucks were up 54 percent.

"It is almost a certainty that in fatal accidents involving cars and heavy trucks, it is the car occupants who will be killed," stated AAA Michigan President Jack Avignone. "And this situation is becoming worse in Michigan."

The study--initiated by a series of monthly articles in Michigan Living Magazine that began last March--states that the motorist is most often killed because trucks have become longer, wider and heavier, while cars have become smaller and lighter to increase fuel efficiency.

The study also cites inadequate truck maintenance, more overweight trucks, speeding, overly fatigued truckers and motorists who do not understand the limitations of trucks as major reasons for the dramatic rise in truck-related accidents.

To pinpoint the problems and to help develop solutions, AAA Michigan's Safety and Traffic Department computer-analyzed 782 police accident records for 1985 involving serious injuries and deaths. A total of 879 driving records of those involved in these accidents were also studied.

"We found that fault for most of the accidents was shared equally by truckers and motorists," Avignone explained. However, the analysis points out that information regarding fault often came from truckers, who were the only ones who usually survived in fatal accidents.

Of the 175 persons who died in those accidents, 73 percent were in cars or other vehicles and 11 percent were in trucks while the remaining deaths were pedestrians or cyclists.

In addition, the study reveals that collectively the at-fault truckers and motorists in these 1985 accidents had worse driving records than 90 percent of other Michigan motorists. In seven years, they accumulated more violation points for traffic offenses, had more accidents, re-

ceived more license suspensions and revocations and had more alcohol-related citations than most motorists receive in a lifetime.

In order to address these and other problems highlighted in the report, specific recommendations for reform are urged. Included among these are the following:

- Restrict heavy trucks to the freeway's right lanes except when passing, entering or leaving, or facing a hazard.
- This recommendation was made since many of the more than 5,000 persons who responded to a Michigan Living survey on trucks complained that heavy trucks often use every freeway lane, preventing motorists from passing, provoking them to tailgate and causing potential danger to all drivers.
- Require that all heavy trucks be equipped with tachographs, tamper-resistant devices to record information on speed, distance and time traveled and rest periods. Tachographs would help keep truckers from driving more than the 10 hours in a 15-consecutive-hour period that is allowed under federal regulations. Driver fatigue has been linked nationally to two-thirds of heavy truck crashes.
- Comply immediately with recently passed federal regulations that will set uniform standards by 1990 for all states in licensing truckers and other commercial drivers. These regulations will provide for only one driving record rather than separate state records; require a written exam and road off test for all heavy truck operators; and institute a foolproof driver identification system to prevent persons from illegally obtaining more than one license. The AAA study points out that truckers have been able to hide bad driving records by holding driver's licenses from several states.
- Hire more State Police Motor Carrier Division officers to patrol rural roads and to increase truck inspections. The AAA Michigan study shows that 70 percent of all fatal accidents involving heavy trucks and 44 percent of the serious injury

crashes occurred on rural roads. It also revealed that one of every four heavy trucks inspected in 1985 was ordered off the road for safety violations but only one-tenth of all registered heavy trucks were inspected due to lack of manpower.

Other major recommendations include raising minimum fines for serious truck violations, such as overloading, vehicle defects and speeding; federally mandating anti-lock brake systems as standard equipment on heavy trucks; strengthening federal brake standards for heavy trucks; requiring all heavy trucks to have operable front brakes; and modifying federal bumper standards for interstate trucks to require that the height of rear bumpers be no more than 22 inches from the ground rather than the current 30 inches.

The study also urges that truckers be required to cover loose loads securely to reduce damage to other vehicles.

"To help implement our recommendations, we have provided copies of the study to state legislators, circuit court judges, 500 police agencies, trucking companies, Michigan's congressional delegation and selected federal legislative committees," Avignone said.

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Wishing you the joy of family, friends and the love of Christmastide. Thanks for your support.

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Tax reform: its impact on year-end tax planning

If you're like many Americans, you're probably wondering how tax reform will affect you and whether it means more money in your pocket and less in Uncle Sam's. But just sitting back and waiting to see what happens won't help, according to the Michigan Association of CPAs. Now is the time to initiate year-end tax strategies to help you make the most of your money.

Before you can determine how to plan for the potential impact of the tax reform bill, prepare a projection of your 1986 income and expenses. Determine what your taxable income and corresponding tax bracket will be in 1986 and attempt to project what your income and expenses should be in 1987. By accelerating deductions and deferring income, many taxpayers can take advantage of current and future tax breaks.

If your taxable income will be lower this year than your projections for 1987 or you find yourself in an Alternative Minimum Tax situation where income is taxed at a relatively low rate of only 20 percent, it might pay to accelerate income into this year and defer certain deductions into next year.

For those of you who will have more taxable income this year and fewer deductions in 1987, your overall tax strategy should be to defer as much taxable income as possible into next year, since your personal income tax rates may be lower. You should also consider accelerating as many deductions as possible this year.

Deductions to concentrate on are state and local sales taxes, consumer interest payment deductions, medical expenses and miscellaneous expenses, since

they will either be eliminated or more difficult to take after December 31, 1986.

Another deduction you should look at is charitable contributions. They can add up, especially for those of you who donate regularly to certain groups such as your church, civic organization or favorite charity. This deduction will still be fully allowed under the new tax bill, but only to those who itemize their deductions. Now is the time to take account of exactly how much you contribute to charitable causes.

Other deductions you should consider are state and local estimated taxes, real estate and personal property taxes. Consider making any payments by December 31 that are due in January. These could be worth more in 1986 than in 1987.

The second step in your year-end tax planning strategy is to assess your capital gains on your investments.

Beginning in January 1987, realized long-term capital gains will be taxed at the same rate as the rest of your income. To take advantage of the current relatively lower tax rate, you should consider selling any investments you have held longer than six months that have proven to be particularly profitable.

Finally, the area you should review as part of your year-end tax planning is retirement funding. The tax reform bill will affect the most popular plans: IRAs and 401(k)s.

Currently, anyone who is employed or has their own business is allowed to contribute as much as \$2,000 a year, fully tax deductible, into an IRA account of their own. An individual and non-working spouse may con-

tribute up to \$2,250.

This will change under the new bill. Married couples who have an adjusted gross income exceeding \$50,000 will no longer be allowed to take a deduction for an IRA if one or both are covered by an employer's pension plan. Single individuals with an adjusted gross income over \$35,000 will also be excluded if they are covered by a pension. Only those who are not able to participate in an employer deduction sponsored pension plan or make a maximum of \$40,000 as a married couple or a maximum of \$25,000 as an individual, will retain the full deduction.

Those who fall in-between the cut-off points for determining eligibility and are covered by a pension plan will find their available deduction will be phased out.

Those who find themselves excluded from this deduction can still contribute to an IRA and benefit from the tax deferred income these accounts generate.

Another retirement savings plan that has received considerable attention under the tax reform measure is the 401(k). Beginning in 1987, it will also carry more restrictions for those who have found it to be an ideal way to put away extra savings for retirement.

Under the tax reform bill, the maximum contribution will be restricted to \$7,000, down from \$30,000. And, those who are eligible to contribute to IRAs will have to make a choice between the two programs as to which will offer a better tax deduction and a better retirement plan.

Three tips for retirement planning in 1986 are: 1) Take advan-

tage of your eagerness to participate in any retirement plan for tax deductions this year. 2) Open a new plan that is still available to you under the tax reform act. 3) If retired, defer taxable distributions from your IRAs, when

Year in Review, cont'd.

In December of 1983 the Ledger carried a lengthy front page article concerning the nine vacant downtown retail buildings. In mid-April 1986, the Ledger was pleased to feature a front page article detailing the complete transformation that had been made. Nearly all the vacant buildings were then filled with viable businesses, and in most cases they had made extensive improvements to their storefronts.

The Lowell Athletic Boosters' Club presented the School Board with a check for \$3,300 which included the final payment of their annual \$6,000 contribution to L.H.S. athletics and \$1,300 to support the girls softball program.

Lowell City Manager Ray Quada forewarns the City Council that he may have to request a tax increase for the 1986-87 fiscal year. Quada cited rising insurance costs as a major factor for the request. Quada's statement was made at the April 21 City Council meeting which also saw the passage of a new 34 page sewer use ordinance.

The Lowell Rotary Club bestowed "Man of the Year" honors upon Gordon Gould and presented a "1,000 Paul Harris Fellowship" in the name of Wendel Christoff.

Arlin Maas, President of Cumberland Retirement Village,

possible, to save tax dollars under the lower tax brackets in 1987.

Now is the most important time to plan your tax strategy for the next few years. Keep in mind that tax reform does not necessar-

ily mean your tax burden will be lowered. CPAs advise that with careful, informed tax planning and the help of an expert, you can maximize your income under the new tax law.

broke ground on a new 18 unit building.

Lowell High School Close-Up members Sandy Baker and Christy Mellon place three and eight respectively in state Citizen Bee Competition.

Lowell High School senior Jason Robertson is a finalist in the National Merit Scholarship Competition. As a finalist, Jason

is one of only 5,800 students across the nation to achieve that honor.

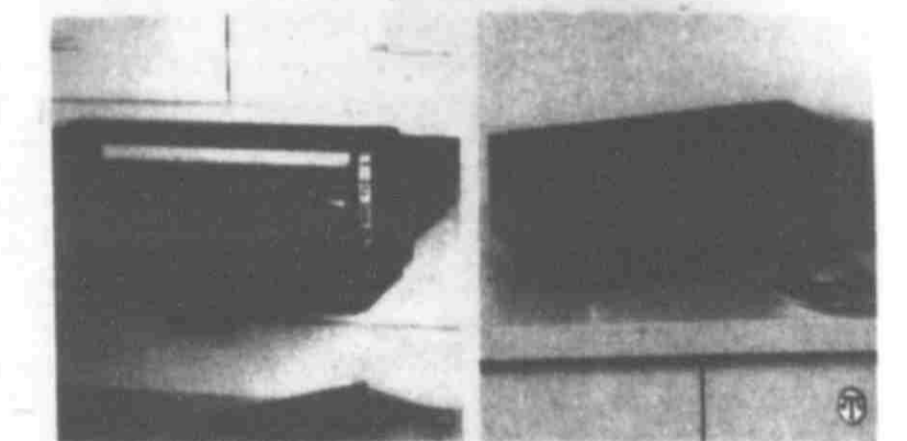
Connie Stencil, a familiar face to customers at Myers Family Hairstyling, purchased the business in April. Connie had worked at the business since 1977.

cont'd page 9

"Grief can take care of itself, but to get the full value of a joy you must have somebody to divide it with."

Mark Twain

Space Saving Convenience



What's cooking in American kitchens today? In many, it's an innovative product that can bring space-saving convenience, versatility and superior performance into the kitchen. It's a new kind of toaster-oven with a unique two position design. It lets today's homemakers use one appliance for all toasting, baking, roasting or broiling. This Oven Up™ Toaster-Oven-Broiler from West Bend® features a compact position for toasting up to six slices at a time. Or, turn the side handles and the unit expands to the oven position for baking, roasting and broiling. This way you can save space while enjoying outstanding performance.

Using medicines safely: a message for older americans

The earliest libraries were probably those maintained in the temples of ancient Egypt.

The same medicines that we take to cure our illnesses, speed up our recoveries and make us feel better can cause serious health problems if not taken carefully. Medicines work only when people use them as directed and coordinate them properly with what they eat and drink and with other medications they are taking.

Due to the quantity of medicines they take, the difficulty of taking them as prescribed, or the effects of the drugs, older Americans have a greater problem complying with their medicine schedules than the overall population. Because older Americans generally take more medication than other age groups, they also run a particularly high risk of problems resulting from interactions among drugs. Forty percent of the people who encounter adverse reactions from taking multiple drugs are over 60.

There are many easy steps older people can take to learn more about their medicines and how their medication schedules should be followed. The most important thing we can do is talk to our doctors and pharmacists and listen to their answers. When your doctor prescribes a new drug, be sure to tell him or her what medicines you already are taking, including over-the-counter remedies such as aspirin, laxatives, antacids and so forth. This will help ensure that your new prescription does not react adversely with other drugs you are taking.

Find out the name of the new medicine (both the brand name and the generic name) and ask what it is supposed to do. Ask what foods or beverages you should take it with and what foods, drinks or activities you should avoid while you are on it. Find out if there are likely to be any side effects and, if so, what they may be and what should you do if you get them. Tell your doctor about any adverse reactions or allergies you have had to medicines in the past.

To have their intended effect, medicines must be taken at certain intervals in certain strengths. Follow your doctor's recommendations and schedule for taking your medicine. If you have trouble taking your medicines as directed, whether because of an inconvenient schedule, hard-to-follow instructions or just an expensive prescription, let your doctor know. He may be able to make your treatment easier to follow or prescribe less expensive drugs. Don't hesitate to ask if generic drugs are available for your particular needs.

Never stop taking your medicine without talking with your doctor first. Besides not giving you the medical treatment you need, it could also cause problems down the line. For example, if your doctor believes that you're taking your medication properly, when he examines you he may see problems he thought the drug would alleviate. As a result, he may prescribe a stronger medicine than you need. Be honest about your compliance.

The other person who can help you with your medication is your pharmacist. Talk to your pharmacist about prescriptions you are getting, and ask if there are any special instructions for taking it or any special requirements for storage, such as keeping it in the refrigerator. If you are taking more than one medicine, ask your pharmacist about aids to help you organize your medication schedules.

If you find labels hard to read, ask for larger type. Make sure you understand the exact directions for taking your medicines. You should discuss such statements as "four times a day" or "as needed" to understand exactly when to take them. You can also ask your pharmacist to fill your prescription in easy-to-open containers instead of those with childproof caps.

It's a good idea to make a list of the medicines you take and carry it with you. Then you can show it to your doctor and pharmacist when you are getting a new prescription drug or need a recommendation on over-the-counter remedies you may be purchasing. Besides understanding what you are now using, you should take inventory in your medicine cabinet and get rid of old medicines. Throw out all over-the-counter drugs whose expiration dates have passed.

Your pharmacist can tell you how to keep prescription drugs. Take any medicines that are hard

to identify to your pharmacist, who can tell you what it is and if it is still effective.

It is important to store drugs in a cool, dark location to preserve their potency. Humidity and heat often can weaken drugs, so avoid storing them in bathroom cabinets or near kitchen stoves.

Be sure to throw away any medicines that friends or family members may have given you. Some people like to share their medication with friends whom they believe have the same problem. While they mean well, sharing medicine is dangerous because people react differently to medicines, even if they have the same condition.

Healthy older people use medicines safely. Make sure your medicines do for you what they are supposed to do: Help you lead a longer, healthier and more active life.

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Healthy older people use medicines safely. Make sure your medicines do for you what they are supposed to do: Help you lead a longer, healthier and more active life.

Year in Review, cont'd.

MAY

The Lowell City Council voted to close the municipal airport to all transient traffic because of exorbitant insurance costs. The decision was made at the regular May 5 meeting. The Councilmen made their decision because of inadequate liability insurance coverage of \$500,000, and rapidly climbing premiums. The closing was made as a temporary measure while the city manager shopped for better coverage at reasonable rates.

The Lowell Showboat Corporation announces plans for the fourth annual WCUZ/Budweiser Showboat Benefit Weekend. The event is slated for the Memorial Day weekend.

Stitch 'n Pretty Fabrics opens for business in early May. Their shop is located on the levy next to the Peter Speertra Insurance Agency.

Lowell High School Close-Up members Sandy Baker, Christi Mellon, Becky Dine, Nancy Kwant and Steve Antcliff travel to Washington D.C. for a week-long Close-up seminar.

Two Lowell area homes are ravaged by fire in early May. On May 6 the Darwin LaLone home at 11888 Cascade Rd is severely damaged. On May 9 the Margaret Nowicki home at 10712 Bennet Rd. is destroyed.

The City of Lowell exchanged mayors with Algonac, a city of 4,400 people on the shores of Lake St. Clair. A contingent from Lowell, including Mayor James Maatman, traveled to Algonac while a party including their mayor visited Lowell. The program is part of statewide "Michigan Week" festivities.

Lowell varsity baseball pitcher Mike Lillie tossed a one-hit 4-3 victory over OK White powerhouse Forest Hills Central on May 7.

Air hammers went to work on the front steps of the Lowell Post Office in early May. Construction crews would spend the next several months building new steps, a barrier free ramp, a new parking lot and installing new windows.

Lambert Variety celebrated their fifth anniversary in early May.

The Lowell Police Department, working closely with the Lowell High School, nabs eight adults and six juveniles following a five month investigation of drug trafficking at the high school. During the investigation 23 criminal counts were documented. All 14 of those arrested listed Lowell addresses as their homes. The charges included delivery of marijuana, conspiracy to deliver marijuana, delivery of LSD and use of marijuana. Lowell Police Chief Barry Emmons warned, "Users and dealers beware." High School Principal Richard Korb pointed out that none of the 23 criminal acts was committed in the school, and only three were committed on school property.

"That tells me we're doing a reasonable job of enforcing the substance abuse policies within our jurisdiction," Korb said.

The Michigan Artrain visited Lowell over the Memorial Day weekend. A Lowell fourth grader is the 1,000,000th visitor to the travelling art exhibit. Brenda Bitrick received the honor as she toured the train with her classmates from Bushnell Elemen-

tary. Brenda received a check in the amount of \$100 from the Artrain and the Lowell Area Arts Council.

The WCUZ/Budweiser Showboat Benefit is a fun-filled event. Threatening weather hampered some of the scheduled events, but organizers dubbed the weekend a success. The "Lowellapolis 500" adult tricycle race was a tremendous crowd-pleaser.

David Thaler is named the 1986 L.H.S. Valedictorian while Kimberly Cridler is named Salutatorian. The Detroit Free Press and the Michigan Association of Secondary School Principals named Thaler to the Academic All-State Team.

A new 7-11 convenience store opened on Lowell's Main Street just in time for the Memorial Day weekend. MarLee's Village Inn and Pizza Express also opens in late May.

cont'd page 10

"In this world what matters is not to know mankind, but to be smarter on the spot than he who stands before us." Goethe

Happy Holiday

We're happy to have your friendship and trust. Our total commitment is to your family's security. Have a safe and happy Christmas!

PATTON AGENCY, INC.
835 W. Main, Lowell

May each moment glisten
with holiday cheer and
winter warmth sparkle the
season.

City of Lowell

MERRY, MERRY CHRISTMAS!

Throughout the year it has been our pleasure to assist in helping to improve your homes. Our many thanks for your very valued patronage.

Ivan K Blough
Contractor

GREETINGS

It has been a joy to know and serve you.

Dey Machine & Tool
330 Lincoln lake, Lowell

Moose lift to take place in January or February

There will be a sequel to the historic moose lift of 1985 this winter, when another 30 bulls and cows from Ontario's Algonquin Park arrive in the Upper Peninsula.

"MOOSE LIFT II" will occur in late January or early February, as the Ontario Ministry of Natural Resources has agreed to provide the moose in an effort to assist the Department of Natural Resources (DNR) in its program of restoring a moose population to Michigan.

"This isn't just helping out a neighbor, it's a contribution from

all Ontarians to a good cause—restoring a species to part of its former range in North America," explained Vincent Kerrio, Ontario Natural Resources Minister.

Director Gordon E. Guyer, of the DNR, said, "The people of Michigan would like to express their gratitude to the people of Ontario for their generosity in sharing their exceptional wildlife resources with an international neighbor."

"The moose transplant has inspired all of our citizens," Guyer added, "and focused on the importance of fostering not only na-

tional, but international conservation efforts."

Guyer said the 15 bulls and 15 cows will join the 48 other moose in Marquette County, north of Lake Michigan, in the Upper Peninsula.

"MOOSE LIFE II" will involve the transfer of the moose by helicopter, non-stop truck relays, and participation by skilled teams of Provincial and DNR wildlife staff.

The wildlife experts in helicopters will immobilize moose with tranquilizer darts and airlift them to a staging area. The animals will be tested for overall health and pregnancy and then shipped non-stop to Marquette.

Guyer said he is delighted with the second transplant and explained that having additional bull moose will assist in the herd's reproduction.

There are seven surviving bulls and 15 surviving cows from the 1985 transplant along with 26 calves and yearlings, born since then.

Four cows were lost to brainworm in the winter of 1985-86, and three bulls died from unknown causes.

The cost of "MOOSE LIFT II" is pegged at \$80,000 and will be paid for with money from the Game and Fish fund and contributions from the Michigan Involvement Committee and Safari Club International; the Upper Peninsula Sportmen's Alliance; the Michigan Wildlife Habitat Foundation and Michigan United Conservation Clubs.

Brett Kirby, a 1986 Lowell High School graduate, was awarded the "Runciman Scholarship."

"There is always something rather absurd about the past." Sir Max Beerbohm

Year in Review, cont'd.

JUNE

A Muskegon man was arrested in the parking lot of the Lowell Rite-Aid store after kidnapping a 16-year-old Muskegon Heights girl at knifepoint. Michael Hogan, 27, had stopped at the Third Base convenience store to put gas in the stolen car he was driving. While he was inside the store, the girl ran to Kent County Sheriff's Department E-Unit and a Lowell Police cruiser parked in the Rite-Aid lot. When Hogan spotted the police, he fled on foot, but was quickly apprehended.

Attwood Corporation was nearing completion of a \$1.3 million expansion project in early June. The addition will house more plastic injection molding equipment, more shipping docks, a new cafeteria and laboratory facilities.

The Lowell City Council approved a 1986-87 budget calling for the expenditure of \$2,334,976.00. A millage rate of 12.383 mills would be assessed to pay the bills.

The Lowell YMCA announced that a Chinese exchange counselor would work in Lowell throughout the summer. Londy Chan, 22, of Hong Kong would work in Lowell as part of the unique YMCA program.

Six graduating seniors and 14 other members of the community were awarded scholarships from the Lowell Congregational Church. The scholarships are funded from interest earned by a sizeable donation left to the Church by Helen Look Daley.

The Lowell Board of Education announced a \$9.5 million dollar budget for the upcoming year. The tax levy was established at 37.4842 mills.

G & G Reproductions opened in early June at 104 E. Main. The new store features quality antique reproduction furniture crafted mostly from oak.

Lowell Firemen Frank Leasure and Steve Noall took a first place award at a Hudsonville antique fire equipment show with the city's S.S. Lee. The S.S. Lee is a 1946 Seagrave pumper that is still in operating condition, and would be called upon during a major fire.

cont'd page 11

Year in Review, cont'd.

Olive Courser was honored by the students and staff at Bushnell Elementary for her more than 20 years of service to the school as a secretary. The "Olive Courser Day" salute was planned when Courser announced her retirement.

Owners of the Flat River Antique Mall purchased the vacant lot at the southwest corner of Main and Broadway in June. Work began to improve the site into a parking lot capable of holding 33 cars.

William S. Doyle of Lowell was installed as the Governor of Rotary International District 629. Doyle will serve for one year as the representative of the 55 club district that includes most of Western Michigan and two clubs in Canada.

A planter constructed in the memory of Hulda Finies was completed in late June. The planter is located in the front lawn of the historic Graham Building which houses the Lowell Library and YMCA offices.

JULY

"Macker Wins!" declared a bold headline in our July 2 edition. The thirteenth annual Gus Macker 3 on 3 basketball tournament had been seriously threatened when a neighbor filed for a restraining order. Larry and Mary Isenhoff asked that the tournament be moved or canceled because of the congestion created by the three day annual phenomenon. Circuit Court Robert Benson ruled that the tournament could go on as planned, and cited laches as his reason for the decision. Laches is a legal term that means "undue delay in asserting a right."

Benson stated that Isenhoff had known the details of the upcoming tournament for several months, but waited until four weeks before the tournament to file his suit. The judge ruled that the tournament planners would not have ample time to make changes. The issue made national news, and Isenhoff vowed to pursue the case.

While Florida remains the top vacation destination, Hawaii, Arizona, Las Vegas and Mexico are attracting more Michiganders. Most cruises, particularly to the Caribbean and Hawaii, are booked Christmas week, Willard said.

"Travelers who canceled European summer vacations because of potential terrorist activity now are taking longer, more expensive winter vacations," Willard said.

Florida still is the best bargain. AAA Michigan round-trip week-long air charters are available for Tampa, Orlando and Ft. Lauderdale Christmas week, with prices starting at \$149. Desirable hotel rooms also remain available.

Because airport parking lots should fill over the holidays, AAA Michigan suggests travelers take a bus or a limousine from an outlying hotel or encourage a friend to drop them off. To ease the holiday rush, travelers should arrive at the airport two hours in advance, take as little luggage as possible and mark baggage with an easily identified tag or sticker. Michigan ski resort operators

Travelers take advantage of two-week holiday vacation

The traditional close-to-home trek to a relative's house this Christmas-New Year's may not be so traditional as more families take advantage of lower air fares and an extended holiday period to visit Hawaii, Arizona, Mexico and Florida, reports AAA Michigan.

"The super-saver airline discounts, which shave as much as two-thirds off the regular fare, and the way the holidays fall this year, have prompted many Michiganders to take up to two-week vacations," stated AAA Michigan Travel Services Director Diane Willard.

Many schools will close the end of the day December 19 and reopen January 5, 1987, except the Detroit Public Schools, which close December 23.

A telephone survey of airlines serving Detroit shows terminals should be jam-packed this holiday season, with December 20 and January 3-4 expected to be the busiest days.

"Persons who haven't made vacation plans should find Christmas Day, December 29 and 30 the best days to travel," Willard added. "Most persons booked holiday trips early to get discount fares, but travelers who are flexible and willing to pay the higher price should find airline seats."

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also are expecting an upswing in holiday business this year, with 25 to 45 percent of the season's profits expected over Christmas-New Year's. At least limited space remains available at most lodges.

In West Michigan, rooms are available for both Christmas and New Year's periods at Bittersweet, near Otsego; Sugar Loaf, near Cedar; and the Homestead, near Glen Arbor. Rooms are available for Christmas only at Boyne Mt., near Boyne Falls; Boyne Highlands, near Harbor Springs; Cannonsburg, near Belmont; Hilton Shanty Creek, near Bellaire; Nub's Nob, near Harbor Springs; and Schuss Mt., near Mancelona. Crystal Mt., near Thompsonville, has vacancies for New Year's.

East Michigan overnight lodgings are open for both holidays at Michaywe Slopes, near Gaylord. In the Upper Peninsula, space is available for both holidays at all lodges, except at Blackjack, near Bessemer, which is booked for New Year's.

Amtrak officials expect very strong business December 21 through January 4, with East and West Coast destinations the most popular. Greyhound officials are bracing for heavy business December 20 through New Year's, with Christmas Day the slowest travel day expected. Both advise travelers to arrive at the station at least one hour in advance of departure time.

The 54-hour Christmas holiday officially begins at 6 p.m. Tuesday, December 23, and ends at midnight, December 25. The New Year's period starts at 6 p.m. Tuesday, December 30, and ends at midnight, January 1.

Last year, nine persons died in traffic accidents over the Christmas holiday. Five of the seven at-fault drivers were known or suspected of drinking.

Five persons died in New Year's holiday traffic, with three of the four at-fault drivers known or suspected of drinking.

"Manners are like the cypher in arithmetic—they may not be much in themselves, but they are capable of adding a great deal to the value of everything else." Freya Stark

Christmas Dreams

May stockingsful of joy and good wishes be yours this holiday. Warmest thanks to all our customers and dearest friends.

Myers Family Hairstyling

A light-year is the distance that light travels in one year, nearly six trillion miles. Most stars are more than 100 light years from earth.

On Thank Heaven

7-ELEVEN

TAB, COKE, DIET COKE, SPRITE \$2.49 8 Pack Plus 1/2 Liter Deposit

SQUIRT & 7-UP Plus 2 Liter Deposit \$1.19

7-ELEVEN PARTY ICE 99¢ 8 Lb. Bag

ANDRE CHAMPAGNE OR COLD DUCK \$2.99 750 ml.

12 PACK BOTTLES MICHELOB & MICHELOB LIGHT \$6.79 PLUS DEPOSIT

RED OR BERRY HAWAIIAN PUNCH \$1.09 46 Oz. Can

ALL TYPES Ruffles \$1.59 REG. \$1.99 10 Oz.

HOMOGENIZED MILK \$1.89 PLASTIC GALLON 5% Lowfat \$1.59 PLASTIC GALLON

EGG NOG \$1.09 Quart

FRESH WHIPPING CREAM 59¢ 1/2 Pint

BROWN & SERVE ROLLS 79¢ Doz.

GRADE "A" LARGE EGGS 69¢ Doz.

CHIP DIP & SOUR CREAM 59¢ 1/2 Pint

AMERICAN EXPRESS MONEY ORDERS 75¢ LIMIT 199.99

'Tis The Season...

... To make 7-Eleven your headquarters for film, batteries, flash cubes and all your holiday party needs.

Offer good at participating stores through 1-4-87

Check heat tapes around pipes to avoid home fires

If you use electric heat tapes to protect exposed pipes from freezing, government safety experts ask you to check the tapes now for possible fire hazards.

Citing some 500 house fires believed to have been caused by heat tapes over a six-year period, the U.S. Consumer Product Safety Commission said tapes should be carefully inspected annually for cracked, baked-out, deteriorated insulation or bare wires that could cause a fire. Defective tapes should be replaced immediately. Always unplug the heat tape prior to inspection to avoid a shock hazard.

Heat tapes are routinely used in crawl spaces and in the substructure of beach homes, mountain cabins, cottages, mobile homes and similar dwellings to prevent exposed water and drain pipes from freezing. Some heat tapes are left in place the year-round and are activated by a thermostat when the temperature approaches 32 degrees. In other cases, homeowners plug in the tapes at the start of the heating season and unplug them in the spring.

Heat tapes have also triggered fires because they were improperly installed, the agency said. Some homeowners disregard label instructions and lap the tape over itself along the pipe in the belief that better protection will result. As CPSC pointed out, heat tape manufacturers specifically warn against overlapping the tape around pipes.

Consumers should know the kind of pipe to be protected (copper, plastic, galvanized steel, etc.), also pipe diameter and length, when shopping for new

or replacement heat tapes. Make sure the heat tape is approved for use on the pipe found in the home.

CPSC said tapes should never be wrapped around the thermal insulation on a pipe or used near a flammable object. Inspect existing heat tapes to make sure no such fire hazards exist in the home.

Michigan ski resort operators



With all good thoughts for a holiday of sheer joy and unbounding love. To all our customers we say "Thank You!"

Keiser's Kitchen
- Lowell -

NOEL

Your patronage has been a source of pride and happiness for us. Many thanks and a very Merry Christmas.

Kropf Orchard
Kropf Chemical

Owning a home is still a good investment

Homeowners, take notice. After December 31, 1986, the tax reform act will take away the opportunity for all taxpayers to fully deduct their interest payments on personal credit debts. But, you have an option. By using the equity in your home, you will still be able to finance a new car or your child's education, according to the Michigan Association of CPAs, and take a full tax deduction for the interest payments.

Beginning in 1987, taxpayers will lose one of the most frequently used deductions on their tax returns - the personal interest payment deduction. Next year, interest payments on personal loans, student loans and credit cards will be only 65% deductible on your income tax. In 1988 they will be only 40% deductible, 20% in 1989 and 10% in 1990. By 1991, taxpayers will not be able to take this deduction at all. As a homeowner, however,

you may be able to use the equity in your home to refinance these personal loans and still fully deduct the interest.

Equity is defined as the market value of your home after subtracting what you owe through outstanding mortgages. By borrowing against that amount, you can use the money to finance just about anything. As long as the amount you borrow does not exceed the original purchase price of your home, plus improvements you have made, you can take a full deduction for the interest on your tax return.

How does this work? Here's an example. Suppose Mr. and Mrs. Smith own a house worth \$150,000 which they bought for \$120,000 a few years ago and they still owe \$70,000 on their mortgage. Since most banks will limit borrowing to 80% of market value, we can figure the additional amount they can borrow by taking the market value of the house and multiplying it by 80%, then subtracting the amount they still owe on the mortgage (\$150,000 times 80% equals \$120,000 minus \$70,000). Therefore, the Smiths can borrow up to \$50,000 in equity on their home.

One important exception in the new law would allow the Smiths to borrow more money and deduct the interest under certain circumstances. If their daughter, Mary, was ready to go to college, they could borrow in excess of the original purchase price of their home, plus improvements, as long as the money that exceeded that amount was used for her education. They could also use this excess money to pay medical expenses. Taxpayers who refinanced their homes before Au-

gust 16, 1986 can still fully deduct interest up to the amount borrowed, even if it exceeds the purchase price of the home.

As with borrowing any amount of money, there are risks if you find yourself in a position where you can't pay it back. If you default on a consumer loan or if you run up a bill on your credit card, you risk losing your good credit reputation. However, if you find you can't pay back your home equity loan, you could risk losing your home.

People who bought their home many years ago may find that they do not have the same deductibility benefits, dollar for dollar, that newer homeowners have.

If the Jones family bought a home similar to the Smiths ten years ago, the cost would have been considerably less and they would probably have a larger portion of their mortgage paid off. But, the difference between the original purchase price of the house, plus improvements, and its present market value will limit their tax-deductible borrowing power. They can still borrow in excess of the original purchase price of their home, but the money can only be used to pay for education and medical expenses if they want to take a deduction for the interest payments.

People who own condominiums can take advantage of a home equity loan, but people who live in a cooperative apartment can't. Co-op owners don't actually own their home. Rather, they own a share of the corporation that holds the title to the apartment they lease. There are several lenders, though, that offer these investors a similar loan opportunity with similar tax benefits.

Usually, there are fees involved with taking out an equity loan just as there are fees for a mortgage - title insurance, attorney's fees, appraisal and application fees - which in some cases can equal 5% of the approved line of credit. In this case, it might be more economical to

take out a regular consumer loan, pay a higher interest rate (which is usually the case) and lose part of the interest deduction over the phase-out period of the tax reform law.

What about your original mortgage? Under the new tax laws, you will still be able to take a deduction for your interest payments on a mortgage for your primary residence as well as for a mortgage on a second home. A house is deemed to be a second home as long as you use it for at least 14 days a year.

What other tax benefits do you get from owning a home? The deduction for property taxes will continue to be available under the new tax laws. Also, if you plan on selling your home, you will still be able to defer the taxes on the profits from the sale if

you reinvest the proceeds within two years in another home which costs at least as much as the one you sold. If you are 55 years or older, you can also take advantage of the one-time exclusion of \$125,000 on your profit.

If you find that you are not eligible for the exclusion or if you plan to rent or buy a less expensive home, any recognized tax gain you make on the sale will be taxed at a maximum rate of 20% this year, but that will rise to a maximum of 28% in 1987.

Under the new tax law, your home will provide a substantial line of tax deductible credit, if necessary. It will offer a full tax deduction for interest paid on this credit, in most cases, and it will still be a good investment for the future.

Year in Review, cont'd.

Chris VanAntwerp is honored as "Person of the Year" by the Lowell Chamber of Commerce. The presentation is made at the first annual "Person of the Year" banquet held aboard the Lowell Showboat. VanAntwerp is President of the Lowell Board of Education, a past-President and charter member of the Lowell Area Arts Council and is very active in the arts at the state level.

Dan Lessens was installed as the new President of the Lowell Lions Club.

Brian Doyle took over the reins of the Lowell Rotary Club during a ceremony held at the annual Rotary picnic at Fallsburg Park.

Jerry and Jean Patton hosted an exchange student from Norway during July. Jan Schau-Hanson came to Lowell from Oslo as part of a Rotary Youth Exchange program.

Steve Larkin announced his acquisition of the Strand Theater and his plans to transform it into a furniture store.

The Lowell City Council learned at their July 7 meeting that City Manager Ray Quada had found adequate liability insurance for the Lowell Airport. Quada found \$1 million per occurrence coverage for a reasonable premium of \$1,650 per year.

Wendall Tate was honored by city officials as he retired as sergeant of the Lowell Police Reserve force.


The largest "Gus Macker" Tournament ever comes and goes in mid-July without incident. Over 4,000 players and an estimated 15,000 spectators swarm over the usually quiet streets on the city's west side. Tournament founder Scott McNeal is besieged by reporters throughout the tournament. The court case concluded just a few days prior to the tournament prompted the increased media-attention.

Family Fare officials broke ground for their new food store here in mid-July. The store will be built on a large parcel on W. Main Street. cont'd page 21



Season's Greetings
Here's a wish
for every friend,
The joys of the season
be yours without end.

Wernet Distributors
2335 W. Main St., Lowell



Noe! NOEL!

'Tis the season of carols and good wishes. Many thanks for allowing us to serve you!

Attwood Corporation
1016 N. Monroe, Lowell

GREETINGS TO ALL!

May the holidays abound
with all the warmth and
goodness we wish for
you and yours...wrapped
in love and happiness.

**Metric Manufacturing
Company Inc.**

LET THE
BEAUTY OF
CHRISTMAS
LIVE ON IN
YOUR HEARTS,
AS WE THANK
YOU FOR
YOUR KIND
support.

Bev, Margo
Todd & Jennifer

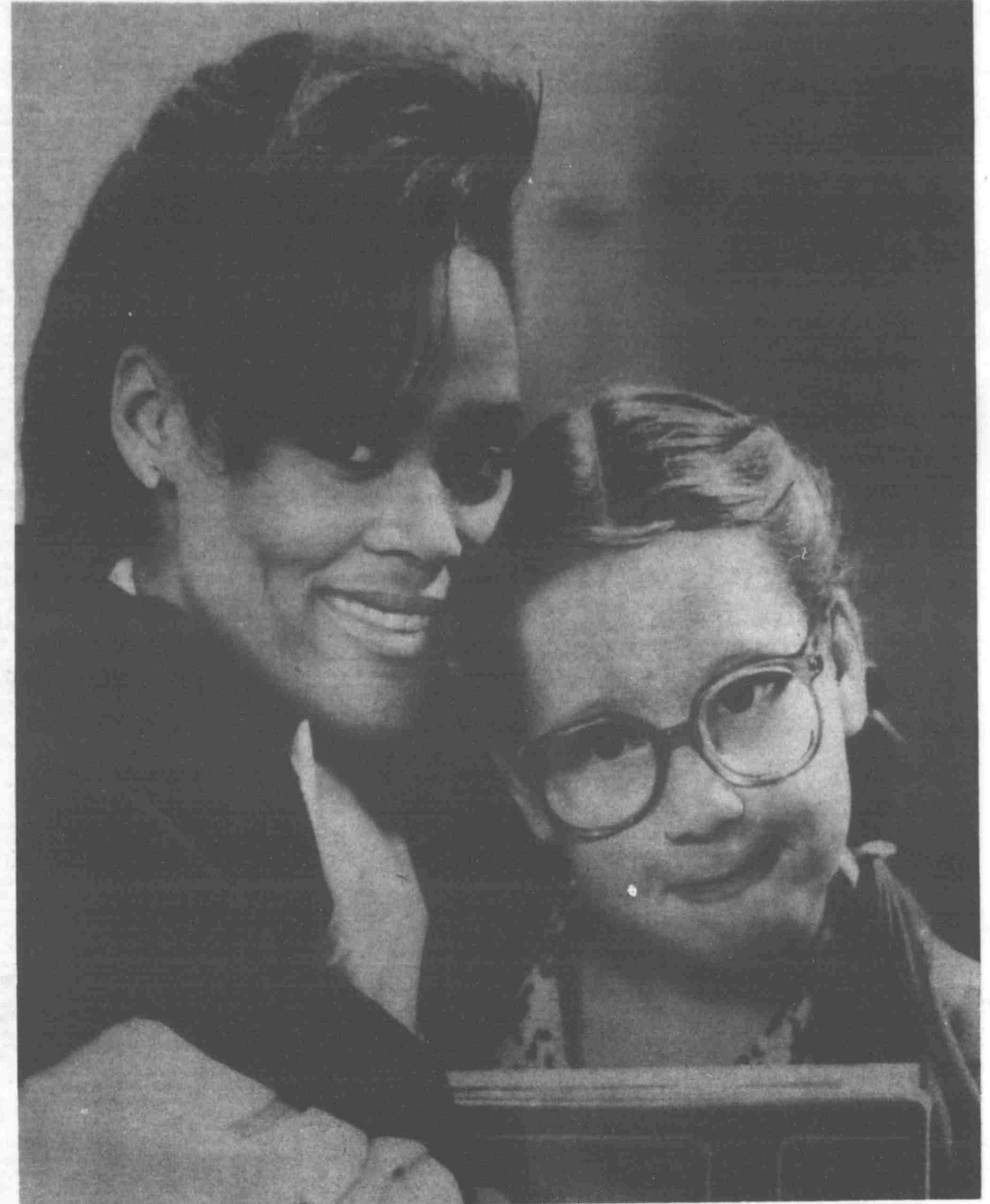
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The Grand Valley Ledger's...

TV

LISTING MAGAZINE

- Features Complete Listings of Lowell Cable TV Channels On A Daily Basis.
- Special Sports Listings
- Special Daily Movie Listings
- Listings Coincide With Numbers On Your Tuner
- Complete & Easy To Use



**CONTAINS LISTINGS FOR FRIDAY, DECEMBER 26, 1986
THRU THURSDAY, JANUARY 1, 1987**

Robin Givens (L) and Tannis Vallery are two of the students in ABC's hit comedy series "Head of the Class." It airs Wednesday, Dec. 31.

WWMT	Kalamazoo, MI	● (3)
WUHQ	Battle Creek, MI	● (4)
WXMI	Grand Rapids, MI	● (17)
WLNS	Lansing, MI	● (3)
WFSL	Lansing, MI	● (47)
WOTV	Grand Rapids, MI	● (1)
WILX	Jackson, MI	● (19)
WGVC	Allendale, MI	● (30)
WKAR	E. Lansing, MI	● (2)
WZZM	Grand Rapids, MI	● (13)
HBO	Home Box Office	● (HBO)
WTBS	Atlanta, GA	● (MAX)
CINEMAX	Cinemax	● (MAX)
USA	USA Network	● (MAX)
DISNEY	Disney	● (MAX)
CBN	CBN Cable Network	● (MAX)
WGN	Chicago, IL	● (MAX)
ESPN	Sports Network	● (MAX)
CNN	Cable News Network	● (MAX)
NICK	Nickelodeon/A&E	● (MAX)

Curtis Tanning Salon

FREE VISITS (thru Dec.)

"We're Safer Than The Sun"

NOW OPEN!

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897-9809
for appointment

MEMBERSHIP GIFT CERTIFICATES NOW AVAILABLE

MEMBERSHIPS	
1 Year.....	\$50.00
6 Months.....	\$35.00
3 Months.....	\$25.00
Includes - First 3 visits Unlimited Visits at \$3.50 ea. Laundry Customers at \$2 ea.	
NON-MEMBER	
10 minutes.....	\$5.00
15 minutes.....	\$6.00
20 minutes.....	\$7.00
NON-MEMBER LAUNDRY CUSTOMERS	
10 minutes.....	\$3.50
15 minutes.....	\$4.50
20 minutes.....	\$5.50

FRIDAY

FRIDAY 12/26/86

MORNING
5:00 AWA Wrestling (R)
5:30 Mickey's Christmas Carol
6:30 [MAX] MOVIE: 'To Please a Lady'

10:00 Natty Gann
10:05 [MAX] MOVIE: 'Spies Like Us' (CC)
10:05 [MAX] MOVIE: 'Mask' (CC)
10:05 [MAX] MOVIE: 'The Love God?' A man cons the most publisher of a nature magazine into leaving the country, then turns the magazine into a girls' journal. Don Knotts, Anne Francis, Edmund O'Brien, 1969.

10:30 [HBO] MOVIE: 'Twilight Time'
10:30 [HBO] MOVIE: 'The Wizard of Baghdad' A lady, talented pianist is assigned to ancient Baghdad and pitted against an evil Sultan for control of the city. Dick Shawn, Diana Baker, Peter Coe, 1960.

10:30 [HBO] MOVIE: 'Kid Catter'
10:30 [HBO] MOVIE: 'The Wizard of Baghdad' A lady, talented pianist is assigned to ancient Baghdad and pitted against an evil Sultan for control of the city. Dick Shawn, Diana Baker, Peter Coe, 1960.

10:30 [HBO] MOVIE: 'The Wizard of Baghdad' A lady, talented pianist is assigned to ancient Baghdad and pitted against an evil Sultan for control of the city. Dick Shawn, Diana Baker, Peter Coe, 1960.

10:30 [HBO] MOVIE: 'The Wizard of Baghdad' A lady, talented pianist is assigned to ancient Baghdad and pitted against an evil Sultan for control of the city. Dick Shawn, Diana Baker, Peter Coe, 1960.

FRIDAY'S MOVIES

6:30AM [MAX] - 'To Please a Lady'
6:35AM [HBO] - 'Twenty Thousand Leagues Under the Sea'
8:00AM [HBO] - 'The Marling Game'
8:00AM [MAX] - 'Suspicion'

9:30AM [HBO] - 'The Journey of Matty Gann'
10:00AM [HBO] - 'Spies Like Us' (CC)
10:00AM [MAX] - 'Mask' (CC)
10:05AM [HBO] - 'The Love God?'
12:00PM [HBO] - 'Twilight Time'

12:30PM [HBO] - 'Kid Catter'
12:30PM [HBO] - 'The Wizard of Baghdad'
1:00PM [MAX] - 'Butterflies Are Free'
1:05PM [HBO] - 'Have Rocket Will Travel' The Three Stooges, handymen in a space laboratory, accidentally launch a space rocket.

2:00PM [HBO] - 'Christmas Memory' (CC)
2:00PM [HBO] MOVIE: 'Kid Catter' (R)
2:00PM [HBO] MOVIE: 'The Wizard of Baghdad' A lady, talented pianist is assigned to ancient Baghdad and pitted against an evil Sultan for control of the city. Dick Shawn, Diana Baker, Peter Coe, 1960.

2:00PM [HBO] MOVIE: 'The Wizard of Baghdad' A lady, talented pianist is assigned to ancient Baghdad and pitted against an evil Sultan for control of the city. Dick Shawn, Diana Baker, Peter Coe, 1960.

2:00PM [HBO] MOVIE: 'The Wizard of Baghdad' A lady, talented pianist is assigned to ancient Baghdad and pitted against an evil Sultan for control of the city. Dick Shawn, Diana Baker, Peter Coe, 1960.

SATURDAY 12/27/86

MORNING
5:00 Walt Disney Presents
5:00 AWA Wrestling (R)
5:00 [MAX] MOVIE: 'The Movie Show'

5:05 [MAX] MOVIE: 'The Movie Show'
5:20 [MAX] MOVIE: 'The Movie Show'
5:30 [MAX] MOVIE: 'The Movie Show'

5:30 [MAX] MOVIE: 'The Movie Show'
5:30 [MAX] MOVIE: 'The Movie Show'
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6:30 [MAX] MOVIE: 'The Movie Show'
6:30 [MAX] MOVIE: 'The Movie Show'

COUPON Specials

MOTORCRAFT OIL and OIL FILTER SPECIAL
Includes up to 5 quarts of Motorcraft oil, Motorcraft oil filter and installation. Diesel-equipped vehicles slightly higher.
TOTAL SPECIAL PRICE - PARTS and LABOR \$11.95

WIPER BLADES and SOLVENT SPECIAL
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Sales: 897-8431 or 897-7934 Service: 897-5335

BUSINESS DIRECTORY 897-9261

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112 N. Jefferson, Lowell
897-8947

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Sat. - 11-9 Sun. - 12-6

DARWIN THOMPSON
HOURS: 9-5 Thur. & Fri. Sat 9-3

FRONT ROW VIDEO
1004 W. MAIN
897-5488
Mon. - Fri. 12-9
Sat. - 11-9 Sun. - 12-6

showboat AUTOMOTIVE SUPPLY, INC.
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111 Lafayette
1450 W. Main St.
Toms, MI 48848 Greenville, MI 49331
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We Use Only Quality Perfect Circle Parts

PERFECT CIRCLE MACHINE SHOP SERVICE

SATURDAY

6:30 [MAX] MOVIE: 'The Movie Show'
6:30 [MAX] MOVIE: 'The Movie Show'
6:30 [MAX] MOVIE: 'The Movie Show'

6:30 [MAX] MOVIE: 'The Movie Show'
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6:30 [MAX] MOVIE: 'The Movie Show'
6:30 [MAX] MOVIE: 'The Movie Show'
6:30 [MAX] MOVIE: 'The Movie Show'

LOWELL CABLE TV
This certificate entitles to three (3) months of basic cable service as a...
SAMPLE
Certificate expires.

Looking for a different gift??? Lowell Cable TV is offering as special for the period of December 15, 1986 through Jan. 15, 1987. For \$30.00 you can get three (3) months of basic cable service including free installation.
This includes basic service only -- pay channels, decoders, and converters are extra.
Pick-up your Certificate when you sign up at Lowell Cable TV
LOWELL CABLE TV DEPARTMENT
127 N. Broadway, Lowell 897-8405

SATURDAY CONT.

- 1:30 Cinnamor Strip
2:00 Newswatch
1:30 Second Look
1:35 This Old House
2:00 Victoria Garden
Newsmaker Saturday
Zoo Family
17 MOVIE: 'Angel in My Pocket'

- 1:30 Health Week
2:30 Budweiser Challenge
Justin Wilson's Louisiana Cookin'
MOVIE: 'Genevieve'
17 MOVIE: 'Tarzan's Revenge'

- 11:15 M*A*S*H
17 Skel & Ebert & the Movies
17 Wild, Wild West
17 James Cagney: That Yankee Doodle Dandy

SUNDAY

- 5:00 Night Tracks in Stereo
5:30 Enchanted Musical Playhouse
6:00 Money Week
6:30 CBS Evening News

- 17 Forgetting Children of the 80's
17 Masterpiece Theatre: Paradise Postponed
17 Please Help Me Live
17 Jewel in the Crown

COUPON SPECIALS VALUABLE COUPON COOLING SYSTEM SERVICE \$25.00

VALUABLE COUPON OIL CHANGE Grease (lube) Oil Filter Including Parts & Oil \$14.95

SATURDAY'S MOVIES SATURDAY 12/27/86

- 6:30AM [MAX] - 'The Night the Lights Went Out in Georgia'
6:35AM [HBO] - 'I, Desire'
8:30AM [HBO] - 'Rainbow Brite and the Star Stealer' (CC) In Stereo.

SUNDAY'S MOVIES SUNDAY 12/28/86

- 6:30AM [HBO] - 'The Competition'
7:00AM [MAX] - 'Victory'
9:00AM [MAX] - 'Empire Strikes Back' (CC)
9:30AM [HBO] - 'Revolution' In Stereo.

MONDAY 12/29/86

- 5:00 AWA Wrestling (R)
5:20 [MAX] Martin Mull Presents the History of White People in America: White Crime
6:00 [MAX] MOVIE: 'The Heart is a Lonely Hunter' (CC)

CROSSWORD

Crossword puzzle grid with numbers 1-32 indicating starting positions for clues.

- ACROSS 41 Seed vessel
42 Lawn cover
43 Actor Waite
44 Chevy
45 Vigoda

SPORTS AT A GLANCE...

FRIDAY 12/26/86

5:00AM (2) - AWA Wrestling (R).
 6:00AM (2) - SportsCenter (R).
 9:00AM (2) - Speedweek (R).
 9:30AM (2) - Skate America 1986: Exhibition (R).
 11:30AM (2) - Mazda SportsLook (R).
 12:30PM (2) - Running and Racing
 1:00PM (2) - Auto Racing '86: Off Road Racing (R).
 2:00PM (2) - MISL Soccer: Baltimore at Chicago SEASON PREMIERE Live.
 4:00PM (2) - College Basketball: Teams to Be Announced Live.
 6:00PM (2) - Mazda SportsLook
 6:30PM (2) - Action Outdoors with Julius Boro
 7:00PM (2) [HBO] - Inside the NFL in Stereo.
 7:30PM (2) - SportsCenter
 7:30PM (2) - NFL's Greatest Moments: 1985 NFC Championship/AFC Championship (R).
 8:00PM (2) - World Class Championship Wrestling
 9:00PM (2) - Top Rank Boxing from Las Vegas, NV Live.
 10:05PM (2) - NBA Basketball: Boston Celtics at Phoenix Suns Live.
 11:30PM (2) [4] - Bob Uecker's Wacky World of Sports
 (2) [4] - Friday Night Ringside
 (2) - SportsCenter
 (2) - Sports Tonight
 12:00AM (2) - NFL Game of the Week
 12:30AM (2) - Auto Racing '86: Rally Racing (R).
 1:20AM (2) [HBO] - Inside the NFL in Stereo.
 1:30AM (2) - Running and Racing (R).
 2:00AM (2) - Mazda SportsLook (R).
 2:30AM (2) - SportsCenter
 (2) - Sports Tonight
 3:00AM (2) - College Basketball: Teams to Be Announced (R).

SATURDAY 12/27/86

5:00AM (2) - AWA Wrestling (R).
 6:00AM (2) - Action Outdoors with Julius Boro
 6:30AM (2) - Action Outdoors with Julius Boro
 7:00AM (2) - Fishin' With Orlando Wilson
 (2) - Speedweek (R).
 7:30AM (2) - SportsCenter
 (2) - Sports Close-up
 8:00AM (2) - Championship Wrestling
 (2) - This Year in Sports (R).
 9:00AM (2) [7] - World Wide Wrestling
 (2) - Best of Bill Dance
 9:30AM (2) - Mark Sasin's Salt Water Journal (R).
 10:00AM (2) [HBO] - Inside the NFL in Stereo.
 (2) - Running and Racing (R).
 10:30AM (2) - NFL Game of the Week
 11:00AM (2) - Penn State Football
 11:30AM (2) - College Football Preview
 12:00PM (2) [3] - NFL Today
 (2) - SportsCenter Saturday
 12:30PM (2) [3] [6] [8] - Gator Bowl: Stanford vs. Clemson Live.
 (2) - Top Rank Boxing from Las Vegas, NV (R).
 2:00PM (2) - Bowling: 1986 High Rollers Tournament
 3:00PM (2) - 1986 Gymnastics Challenge: USA vs. China
 3:30PM (2) [4] - Alpha Bowl: Arizona vs. North Carolina Live.
 4:00PM (2) [1] [2] [8] - College Basketball: Kentucky at Louisville Live.
 (2) - Year in Sports 1986
 (2) - 1986 Championships of the United States Golf Association Tape Delayed.

4:10PM (2) - Sports Close-up
 4:30PM (2) [1] [3] - Alpha Bowl: Arizona vs. North Carolina Live.
 5:00PM (2) [1] [10] - Year in Sports 1986
 (2) - NFL's Greatest Moments: 1977 Denver Broncos-AFC Champions
 5:05PM (2) - Fishin' With Orlando Wilson
 5:30PM (2) [1] [5] - Materweek
 (2) - College Football '86: A Look Back
 5:35PM (2) - Materweek Illustrated
 6:00PM (2) - 1986 College Football All-American Team
 6:05PM (2) - World Championship Wrestling
 6:30PM (2) - Scholastic Sports America
 7:00PM (2) - SportsCenter
 (2) - Sports Saturday
 8:30PM (2) - AWA Wrestling
 10:00PM (2) [4] [7] - Superstars of Wrestling
 (2) - Kickboxing Live.
 11:30PM (2) - SportsCenter
 (2) - Sports Tonight
 12:00AM (2) - College Basketball: Old Dominion at Nevada-Las Vegas Live.
 2:00AM (2) - 1986 Heisman Trophy Winner Profile (R).
 2:30AM (2) - SportsCenter
 (2) - Sports Tonight
 3:00AM (2) - Magic Years in Sports
 3:30AM (2) - Magic Years in Sports
 4:00AM (2) - Magic Years in Sports
 4:30AM (2) - Action Outdoors with Julius Boro

SUNDAY 12/28/86

5:00AM (2) - AWA Wrestling (R).
 (2) - Sports Review
 6:00AM (2) - College Basketball: Old Dominion at Nevada-Las Vegas (R).
 8:00AM (2) - SportsCenter
 9:30AM (2) - Magic Years in Sports (R).
 10:00AM (2) - Scholastic Sports America (R).
 10:30AM (2) - SportsCenter Sunday: This Week in Sports
 11:30AM (2) - SportsCenter's NFL Gameday
 (2) - NFL Review and Preview
 12:00PM (2) [8] - Bowling
 (2) - NFL Game of the Week
 12:30PM (2) [3] [8] [9] - NFL Today or Alternate Programming
 (2) [8] [10] - NFL '86 or Alternate Programming
 (2) - 1986/87 MISL Soccer Review
 1:00PM (2) [3] [8] [9] - NFL Football: NFC First Round Playoffs or Alternate Programming
 (2) [4] [7] - Superstars of Wrestling
 (2) [8] [10] - NFL Football: AFC Wildcard Game or Alternate Programming
 (2) - Championship Roller Derby (R).
 2:00PM (2) - Fishin' Hole (R).
 3:00PM (2) [4] [1] - Auto Racing: NASCAR Freelanders 200
 (2) - 1986 Mixed Pairs Bodybuilding Championship (R).
 3:30PM (2) [3] [8] [9] - NFL Today or Alternate Programming
 (2) [8] [10] - NFL '86 or Alternate Programming
 4:00PM (2) [3] [8] [9] - NFL Football: NFC First Round Playoffs or Alternate Programming
 (2) - Road Atlanta
 (2) - MISL Soccer: San Diego at Tacoma

5:00PM (2) [8] [9] - Babe Winkelman's Good Fishing
 6:00PM (2) - World Cup Skiing: Men's Cross Country
 6:30PM (2) - Rainbow Iron Kids Triathlon (R).
 7:00PM (2) - World Championship Wrestling
 (2) - SportsCenter
 (2) - Sports Sunday
 7:30PM (2) - ESPN Skiing Magazine
 8:00PM (2) - NHL Hockey: Teams to Be Announced Live.
 10:00PM (2) - NBA Basketball: Philadelphia 76ers at Los Angeles Lakers Live.
 11:00PM (2) - SportsCenter
 11:30PM (2) - Sports Tonight
 12:00AM (2) - Plymouth/Xerox Corporate Sports Battle (R).
 12:15AM (2) - Coors Sports Page
 2:00AM (2) - College Football '86: A Look Back (R).
 2:30AM (2) - SportsCenter
 (2) - Sports Tonight
 3:00AM (2) - College Volleyball: Division I Women's Championship (R).
 4:00AM (2) - All American Wrestling
 4:30AM (2) - Action Outdoors with Julius Boro

MONDAY 12/29/86

5:00AM (2) - AWA Wrestling (R).
 (2) - Sports Review
 8:30AM (2) - SportsCenter
 9:00AM (2) - 1986 Gymnastics Challenge: USA vs. China (R).
 11:00AM (2) - Jimmy Ballard Golf Connection
 11:30AM (2) - Mazda SportsLook (R).
 12:30PM (2) - L.A. Workout
 1:00PM (2) - NHL Hockey: Teams to Be Announced (R).
 4:00PM (2) - AWA Wrestling (R).
 5:00PM (2) - World Cup Skiing: Men's Cross Country (R).
 5:30PM (2) - Gillette World of Sports
 6:00PM (2) - Mazda SportsLook
 6:30PM (2) - Action Outdoors with Julius Boro
 7:00PM (2) - SportsCenter
 7:30PM (2) - NFL Films Presents
 8:00PM (2) [7] - Liberty Bowl: Minnesota vs. Tennessee Live.
 (2) [4] [7] - Liberty Bowl: Minnesota vs. Tennessee
 (2) - Prime Time Wrestling
 (2) - Magic Years in Sports (R).
 8:30PM (2) - NFL's Superstars
 9:00PM (2) - Bodybuilding: 1986 AAU Mr. Universe Championship (R).
 10:00PM (2) - Auto Racing: Sears Shootout
 (2) - Dunlop Phoenix Golf Tournament
 11:00PM (2) - NFL's Superstars
 11:30PM (2) - SportsCenter
 (2) - Sports Tonight
 12:00AM (2) - College Basketball: UNLV Classic Live.
 2:00AM (2) - Mazda SportsLook (R).
 2:30AM (2) - SportsCenter
 (2) - Sports Tonight
 3:00AM (2) - Magic Years in Sports
 3:30AM (2) - Action Outdoors with Julius Boro
 4:00AM (2) - All American Wrestling
 (2) - Magic Years in Sports
 4:30AM (2) - Action Outdoors with Julius Boro

TUESDAY 12/30/86

5:00AM (2) - AWA Wrestling (R).
 8:30AM (2) - SportsCenter
 9:00AM (2) - College Volleyball: Division I Women's Championship (R).
 10:30AM (2) - College Basketball: '85-'86 Flight of the Cardinals (R).
 11:30AM (2) - Mazda SportsLook (R).
 12:30PM (2) - L.A. Workout
 1:00PM (2) - Bowling: 1986 High Rollers Tournament (R).
 2:00PM (2) - College Basketball: UNLV Classic (R).
 4:00PM (2) - AWA Wrestling (R).
 5:00PM (2) - Mark Sasin's Salt Water Journal (R).
 5:30PM (2) - Scholastic Sports America (R).
 6:00PM (2) - Mazda SportsLook
 6:30PM (2) - NBA Today
 7:00PM (2) - SportsCenter
 7:30PM (2) - NHL Hockey: Teams to Be Announced Live.
 8:00PM (2) [7] - Freedom Bowl: UCLA vs. Brigham Young Live.
 (2) - College Basketball: Georgia at Kentucky Live.
 8:05PM (2) - NBA Basketball: Detroit Pistons at Milwaukee Bucks Live.
 9:00PM (2) [4] [7] - Holiday Bowl: Iowa vs. San Diego State
 10:00PM (2) - Materweek
 10:30PM (2) - College Basketball: UAB Classic Final Live.
 11:00PM (2) - College Basketball: DePaul at Pepperdine
 11:30PM (2) - SportsCenter
 12:30AM (2) - SportsCenter
 1:00AM (2) - Prime Time Wrestling (R).
 (2) - World Pro Beach Volleyball (R).
 2:00AM (2) - Mazda SportsLook (R).
 2:30AM (2) - SportsCenter
 (2) - Sports Tonight
 3:00AM (2) - Auto Racing: Sears Shootout
 (2) - College Basketball: UAB Classic Final (R).

WEDNESDAY 12/31/86

5:00AM (2) - AWA Wrestling (R).
 8:30AM (2) - SportsCenter
 9:00AM (2) - Auto Racing '86: Off Road Racing (R).
 10:00AM (2) - Auto Racing '86: IHRA Drag Racing Fall Nationals (R).
 11:00AM (2) - NBA Today (R).
 11:30AM (2) - Mazda SportsLook (R).
 12:30PM (2) [4] [7] - Big 10 Basketball Preview
 (2) - L.A. Workout
 1:00PM (2) [7] [4] [7] - Peach Bowl: North Carolina State vs. Virginia Tech
 (2) - Peach Bowl: North Carolina State vs. Virginia Tech Live.
 (2) - NHL Hockey: Teams to Be Announced (R).
 4:00PM (2) [7] - Bluebonnet Bowl: Baylor vs. Colorado Joined in Progress
 (2) [4] [7] - Bluebonnet Bowl: Baylor vs. Colorado
 (2) - AWA Wrestling (R).
 5:00PM (2) - Auto Racing '86: Barber Saab Pro Series (R).
 5:30PM (2) - Down the Stretch
 6:00PM (2) - Mazda SportsLook
 6:30PM (2) - Action Outdoors with Julius Boro
 7:00PM (2) - College Basketball: Notre Dame @ Maryland
 (2) - SportsCenter
 7:30PM (2) [3] [5] - Sportsweek
 (2) - Road Racing: Merrill Lynch Fiesta Bowl Mile
 8:00PM (2) [7] [4] [7] - All-American Bowl: Florida State vs. Indiana
 (2) - All American Bowl Live.
 (2) - Wednesday Night Fights

9:00PM (2) - Boxing Tape Delayed.
 (2) - AWA Championship Wrestling Holiday Special
 11:00PM (2) - NFL's Greatest Moments: Folies Go to Hollywood (R).
 11:30PM (2) - SportsCenter
 (2) - Sports Tonight
 12:00AM (2) - NFL Films Presents
 12:30AM (2) - Hydroplane Racing: Syracuse Thunderbolt Classic from Syracuse, NY

DAYTIME

MORNING

5:00 (2) Beverly Hillsbillies
 (2) Varied Programs
 (2) Walt Disney Presents
 (2) Crossfire
 5:15 (2) Varied Programs
 5:30 (2) More Real People
 (2) Jim & Tammy
 (2) Andy Griffith
 (2) Room 222
 (2) Varied Programs
 (2) Showbiz Today
 6:00 (2) CBS Early Morning News
 (2) Jimmy Swaggett
 (2) Today's Business
 (2) 20 Minute Workout
 (2) NBC News at Sunrise
 (2) ABC News This Morning (CC).

AFTERNOON

12:00 (2) \$25,000 Pyramid
 (2) Ryan's Hope
 (2) New Dick Van Dyke Show
 (2) [1] [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] [14] [15] [16] [17] [18] [19] [20] [21] [22] [23] [24] [25] [26] [27] [28] [29] [30] [31] [32] [33] [34] [35] [36] [37] [38] [39] [40] [41] [42] [43] [44] [45] [46] [47] [48] [49] [50] [51] [52] [53] [54] [55] [56] [57] [58] [59] [60] [61] [62] [63] [64] [65] [66] [67] [68] [69] [70] [71] [72] [73] [74] [75] [76] [77] [78] [79] [80] [81] [82] [83] [84] [85] [86] [87] [88] [89] [90] [91] [92] [93] [94] [95] [96] [97] [98] [99] [100]

6:15 (2) Hooked on Aerobics
 (2) Today's Business
 (2) ABC News This Morning
 (2) Adventures of Galax Rangers
 6:30 (2) CBS Early Morning News
 (2) 20 Minute Workout
 (2) News
 (2) NBC News
 (2) Hooked on Aerobics
 (2) Tom & Jerry and Friends
 (2) The Girl
 (2) Horoscopes
 (2) Faith Twenty
 (2) Nation's Business Today
 (2) Business Morning
 (2) Dennis the Menace
 (2) Weather
 (2) News
 7:00 (2) [1] [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] [14] [15] [16] [17] [18] [19] [20] [21] [22] [23] [24] [25] [26] [27] [28] [29] [30] [31] [32] [33] [34] [35] [36] [37] [38] [39] [40] [41] [42] [43] [44] [45] [46] [47] [48] [49] [50] [51] [52] [53] [54] [55] [56] [57] [58] [59] [60] [61] [62] [63] [64] [65] [66] [67] [68] [69] [70] [71] [72] [73] [74] [75] [76] [77] [78] [79] [80] [81] [82] [83] [84] [85] [86] [87] [88] [89] [90] [91] [92] [93] [94] [95] [96] [97] [98] [99] [100]

7:15 (2) A.M. Weather
 (2) Dennis the Menace
 (2) Captain Kangaroo
 (2) Varied Programs
 (2) Welcome to Pooh Corner
 (2) Superbook
 (2) Mask Force
 (2) Nation's Business Today
 (2) Business Day
 (2) Mr. Wizard's World
 (2) Inspector Gadget
 (2) Scooby Doo
 (2) Sesame Street (CC).
 (2) Donald Duck Presents
 (2) Plying House
 (2) Bozo Show
 (2) Daybreak
 (2) Little Prince
 8:05 (2) I Dream of Jeannie
 (2) M.A.S.K.
 (2) The Flintstones
 (2) Captain Kangaroo
 (2) Dumb's Circus
 (2) Gentle Ben
 (2) Today's Special
 (2) Bewitched
 9:00 (2) [1] [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] [14] [15] [16] [17] [18] [19] [20] [21] [22] [23] [24] [25] [26] [27] [28] [29] [30] [31] [32] [33] [34] [35] [36] [37] [38] [39] [40] [41] [42] [43] [44] [45] [46] [47] [48] [49] [50] [51] [52] [53] [54] [55] [56] [57] [58] [59] [60] [61] [62] [63] [64] [65] [66] [67] [68] [69] [70] [71] [72] [73] [74] [75] [76] [77] [78] [79] [80] [81] [82] [83] [84] [85] [86] [87] [88] [89] [90] [91] [92] [93] [94] [95] [96] [97] [98] [99] [100]

9:05 (2) Dennis to Earth
 (2) Bulwinkle
 (2) Love Boat
 (2) Varied Programs
 (2) Crossfire
 (2) Movie
 (2) Hazel
 (2) Beverly Hillsbillies
 (2) I Love Lucy
 10:00 (2) [1] [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] [14] [15] [16] [17] [18] [19] [20] [21] [22] [23] [24] [25] [26] [27] [28] [29] [30] [31] [32] [33] [34] [35] [36] [37] [38] [39] [40] [41] [42] [43] [44] [45] [46] [47] [48] [49] [50] [51] [52] [53] [54] [55] [56] [57] [58] [59] [60] [61] [62] [63] [64] [65] [66] [67] [68] [69] [70] [71] [72] [73] [74] [75] [76] [77] [78] [79] [80] [81] [82] [83] [84] [85] [86] [87] [88] [89] [90] [91] [92] [93] [94] [95] [96] [97] [98] [99] [100]

10:05 (2) Dallas
 (2) [1] [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] [14] [15] [16] [17] [18] [19] [20] [21] [22] [23] [24] [25] [26] [27] [28] [29] [30] [31] [32] [33] [34] [35] [36] [37] [38] [39] [40] [41] [42] [43] [44] [45] [46] [47] [48] [49] [50] [51] [52] [53] [54] [55] [56] [57] [58] [59] [60] [61] [62] [63] [64] [65] [66] [67] [68] [69] [70] [71] [72] [73] [74] [75] [76] [77] [78] [79] [80] [81] [82] [83] [84] [85] [86] [87] [88] [89] [90] [91] [92] [93] [94] [95] [96] [97] [98] [99] [100]

10:30 (2) [1] [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] [14] [15] [16] [17] [18] [19] [20] [21] [22] [23] [24] [25] [26] [27] [28] [29] [30] [31] [32] [33] [34] [35] [36] [37] [38] [39] [40] [41] [42] [43] [44] [45] [46] [47] [48] [49] [50] [51] [52] [53] [54] [55] [56] [57] [58] [59] [60] [61] [62] [63] [64] [65] [66] [67] [68] [69] [70] [71] [72] [73] [74] [75] [76] [77] [78] [79] [80] [81] [82] [83] [84] [85] [86] [87] [88] [89] [90] [91] [92] [93] [94] [95] [96] [97] [98] [99] [100]

11:00 (2) [1] [2] [3] [4] [5] [6] [7] [8] [9] [10] [11] [12] [13] [14] [15] [16] [17] [18] [19] [20] [21] [22] [23] [24] [25] [26] [27] [28] [29] [30] [31] [32] [33] [34] [35] [36] [37] [38] [39] [40] [41] [42] [43] [44] [45] [46] [47] [48] [49] [50] [51] [52] [53] [54] [55] [56] [57] [58] [59] [60] [61] [62] [63] [64] [65] [66] [67] [68] [69] [70] [71] [72] [73] [74] [75] [76] [77] [78] [79] [80] [81] [82] [83] [84] [85] [86] [87] [88] [89] [90] [91] [92] [93] [94] [95] [96] [97] [98] [99] [100]

Year in Review, cont'd.

Customers and employees of the Lowell Crystal Flash gas station got a good scare when a man brandished a shotgun during an argument. Kenny Whitehead, 28, of 803 W. Main, Lowell, returned to the store with the shotgun following an argument with employees and a customer. Whitehead was charged with simple assault when police discovered that his shotgun was inoperable, having no clip, bolt or ammunition.

Lowell dairy farmers Gary, Carlton and Martin Blough were among scores of area farmers who donated hay to drought-stricken farmers in the nation's southern states. Bill Wieland and Hank Vanderziel, also Lowell area farmers, donated hay as well. The effort is aided by offers of free transportation of the hay by Steelcase.

The Lowell Board of Education and Superintendent of Schools Fritz Esch were criticized by many parents for removing Joann Frey from her position as principal at Bushnell

Thomet Chevrolet and Buick expanded its recreational vehicle line to include Shasta brand motor homes and travel trailers. The new line compliments the dealership's Cobra motor homes and trailers.

TIME-SAVING TIPS THE MILDEW MENACE

The invasion is on, and it may be coming to your home. It's the mildew menace, the scourge of many an American bathroom. The best defense—a good offense, say homemaking experts.

A good way to ward off mildew growth is to open the bathroom window. Mildew flourishes where conditions are warm and damp. Fresh, moving air and regular cleaning of all bathroom surfaces help keep it under control. If mildew has invaded your home, you can fight back. For tile, shower stalls and under shower doors, or grout around sinks or tubs, use an instant mildew stain remover, such as Tilex. Spray it on and mil-



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MLBA guidelines for safe holiday parties

Guidelines on hosting safe holiday parties have been issued by the Michigan Licensed Beverage Association (MLBA), which trains bars, restaurants and party stores in responsible alcohol management.

"Thousands of private parties will be held during the next month," said Rod Brown, MLBA executive director. "Most of the hosts will not have the benefit of professional training in alcohol management as licensed establishments do."

"Since more than 75 percent of the alcohol sold in the state is consumed outside of licensed establishments, it's important that party hosts exercise responsibility when serving alcohol in order to control drunk driving," Brown said.

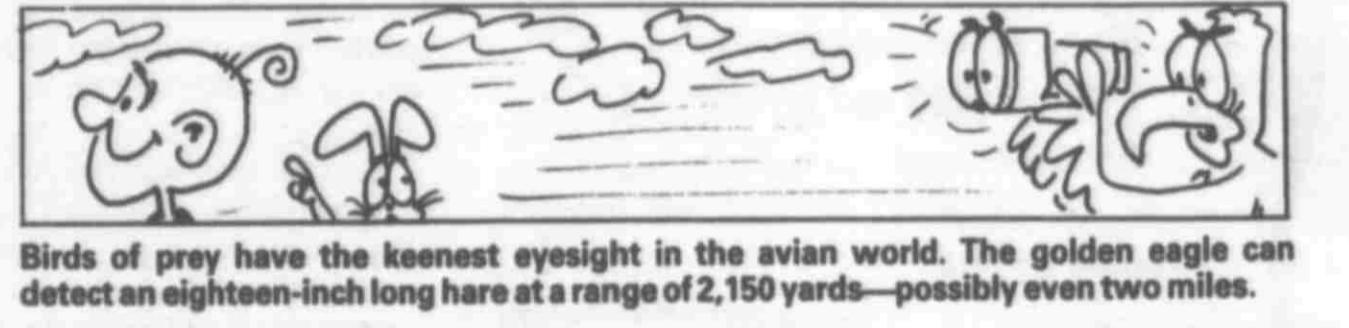
MLBA sponsors the Techniques of Alcohol Management (TAM) program, which has trained more than 6,000 establishment owners and employees to recognize the signs of intoxication and prevent drunk driving.

MLBA is a trade association representing bars, restaurants, party stores, hotels and clubs throughout Michigan.

During this time of celebration, you may be planning to host a private party. Whether it's in your home, at the office or at the facility you have rented for the occasion, as host you have certain responsibilities and potential liabilities. To prevent a drunk driving accident involving one of your guests, use the following tips to throw a safe party.

1. Have a pre-party plan to make sure the party or event centers around something other than just alcohol—a particular theme, games, guest speakers, planned activities.
2. Discourage open bars, kegs, and unattended spiked punch bowls. These just lead to abuse.
3. Hire a professional bartender who has been certified in the Techniques of Alcohol Management (TAM) program. The bartender will stay sober and control the flow of alcohol.
4. Make food and non-alcoholic beverages easily accessible by allowing self-service. Guests will choose soft drinks, cider, coffee, and mineral water when they're easy to reach and they don't have to feel embarrassed by asking for them.
5. Serve cheeses, meats, cold vegetables, eggs and similar foods which help slow down the absorption of alcohol.
6. Avoid salty, hot or spicy foods which make guests thirsty.
7. Consider the timing of the party. You may want to schedule it for midweek instead of Friday or Saturday night so that guests are more conservative in their alcohol consumption. A late afternoon party may pose less risks than one held in the evening.
8. Consider scheduling a special activity or event for the last hour of the party and closing the bar early. This will give guests a chance to sober up before the drive home and discourage "one-for-the-road" drinks.
9. Before the party begins, have transportation arrangements available in the event that a guest over-consumes. Appoint a designated driver, know if cabs are running, or—if you desire a classy approach—hire a limo.
10. Don't be afraid to be firm about your guests' transportation. Your friends, relatives, and co-workers are your responsibility when they drink in your home or on premises you have provided for the party.

Your local tavern owners remind you to drink smart/drive safe.



Birds of prey have the keenest eyesight in the avian world. The golden eagle can detect an eighteen-inch long hare at a range of 2,150 yards—possibly even two miles.

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Favorite tax deductions fade away in 1987

Now is the time to ride the coattails of the old tax laws and to take advantage of tax deductions that will be phased-out under the tax reform act, advises the Michigan Association of CPAs. Here's a run-down on the deductions that will be affected by the new tax laws.

One favorite deduction that will be eliminated in 1987 is state and local sales taxes. Currently,

whenever you make a purchase, you are allowed to take a deduction on your income tax for the sales tax you pay. Over the course of the year, this can really add up, especially for some one who makes a big purchase. If you were considering buying an expensive item, like a car, you might want to do it by December 31 so that you can qualify for a sales tax deduction on your income tax.

Except for mortgage interest on a first and second home, the deduction for interest payments on loans and credit cards will be restricted and eventually phased out, beginning in 1987. Often, when you make a payment on a loan or a credit card, a portion covers the interest payment. Depending on how much you owe, this can amount to a large sum of money.

Over the next five years, this deduction will be phased-out. In 1987, taxpayers will only be able to deduct 65 percent of the interest they pay on loans and credit cards. In 1988, they will only be able to deduct 40 percent. Only 20 percent will be deductible in 1989 and only 10 percent in 1990. By 1991, taxpayers will no longer get a deduction for non-mortgage interest payments on their income taxes.

Taxpayers who find themselves with several loan or credit card payments might want to consider paying them off in 1986 in order to qualify for a full de-

duction for the interest paid or consider refinancing them through the use of a home equity loan on their homes.

Medical deductions will also be restricted under the new tax reform laws. Under the existing laws, you are allowed to take a deduction for any costs that exceed five percent of your adjusted gross income. Beginning in 1987, you are only going to be able to take a deduction for expenses that exceed 7.5 percent of your adjusted gross income. That means you are either going to need more medical expenses or a lower adjusted gross income to qualify for this deduction compared to the 1986 allowance.

Taxpayers who find themselves close to the five percent floor now should consider going for that check-up they have been putting off, buying those new glasses they need or getting braces for their children's teeth now instead of next year.

Deductions for retirement savings are also going to be curtailed under the new laws. Many taxpayers who currently qualify for a deduction based on the amount they contribute to their IRA are going to have to reevaluate their situation. Some will lose this deduction altogether.

Single individuals who have an adjusted gross income (AGI) of more than \$35,000 and married couples who have an AGI of more than \$50,000 will be totally excluded from taking a deduction for their contribution to their IRAs if they are able to participate in an employer sponsored retirement plan or who have a spouse who is able to participate.

In this situation, single individuals with an AGI that falls between \$25,000 and \$35,000 and married couples with an AGI between \$40,000 and \$50,000 will only be able to deduct a portion of their contribution. Only those taxpayers who are not eligible to participate in an employee sponsored retirement plan will be able to contribute the maximum amount possible to an IRA and take a full deduction on their income tax return.

If you have an existing IRA, or if you were considering opening one, contributions made before you file your 1986 income tax return on April 15, 1987 will be totally deductible.

Another change in the tax law affects those who don't normally itemize their deductions and make charitable contributions.

Currently, a taxpayer is allowed to claim deductions for contributions to charitable organizations without having to itemize deductions. But that will change. In order to qualify for a deduction after 1986, you will have to itemize your deductions. What's more, under the current higher tax brackets, charitable contributions are worth more in tax savings.

Easy resolution for 1987

The National Kidney Foundation of Michigan is asking everyone to consider adding one more item to their list of New Year's Resolutions' for 1987. "Sign an Organ Donor Card. It's One New Year's Resolution that's easy to keep," urges Foundation President, Sidney Baskin, M.D.

"This special request during the holiday season is part of a nationwide effort by the Foundation to reduce the gap which exists between the number of individuals waiting for an organ transplant and the storage of organs available for transplant," he added.

Although nearly 7,600 Americans received kidney transplants last year, an additional 8,500 were kept waiting because of a lack of suitable organs.

"We are asking all Michigan residents to think about organ donation and the fact they have the ability to pass life on to someone who otherwise might not live," Baskin said. "They should discuss their feelings with their fam-

WINTER DRIVING DOESN'T TAKE TOLL ON CARS THE WAY IT USED TO

While Winter driving will probably always be unpleasant and potentially dangerous, recent advances give your car—and you—a better chance of surviving than ever before.

Improved paints stand up to salt, sand, ash, grit, gravel and stuck-on grime better than ever—even without the protective coating of wax millions of drivers have traditionally applied as a pre-winter preventive measure.

But because waxes themselves have also improved, even most easy-on, easy-off brands will help prevent corrosive agents from ever reaching the paint.

Another major ally against winter wear and tear is the

professionally rustproofing now being ordered on more and more new cars. A great improvement over plain undercoating—which was always better suited as a sound insulator than as a rust inhibitor—new anti-rust solutions are actually injected into channels, nooks and crannies around vulnerable rocker panels and wheel openings to prevent corrosive-laden moisture from finding a place to take up residence and begin the irreversible rust-out process. This is particularly important because so many newer cars use much thinner metal than before and are, therefore, easy prey to rust-out.

The advances in radial tire technology are well documented. Indeed, most states now accept all-season radials as the equivalent of snow tires when snow emergency plans are in effect. Combined with the growing number of front wheel drive cars which improve traction by placing engine weight over the car's drive wheels, the radials provide enough traction for all but the most severe winter driving conditions. For those, only tire chains provide enough safety and traction to get you going and keep you going—and stopping when you want to. And tire chains, too, have come in for their share of dramatic improvements according to a spokesman for Campbell Chain, one of the world's leading chain manufacturers.

A new manufacturing process has greatly increased the life expectancy of Campbell's chains, particularly on plowed roads. Called Cam-Tuff, the patented procedure makes the chain steel so tough that laboratory and "real world" testing indicate a useful life nearly three times that of conventional chains.

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Lower gas prices for Michigan 'snowbirds'

Reduced airfares and lower gasoline prices will give Michigan's estimated 600,000 "snowbirds" a choice of how to make their winter migration to Florida at the lowest cost possible, reports AAA Michigan.

For the third straight winter, more Michiganians are expected to fly rather than drive to Florida. Forty percent of Michiganians who visit Florida annually do so between the Thanksgiving and Easter holidays.

"The cold weather travel season is three weeks longer than a year ago since Easter falls on April 19, 1987," stated Diane Willard, AAA Michigan Travel Agency Director. "The extended season makes a Florida vacation even more popular than usual for

travelers eager to escape Michigan's frigid weather."

The Florida Chamber of Commerce estimates that Michigan annually sends the sixth highest number of visitors. During the first three months of 1986, 219,300 Michiganians flew to Florida and 179,300 drove.

For persons flying to Florida in January, one-week, round-trip AAA Michigan air charter flights from Detroit Metropolitan Airport to Tampa are \$100 per person, Orlando \$129 and Fort Lauderdale \$110. Other special charter rates are in effect through April 25, based on availability.

In comparison, the lowest "ultra saver" tickets to Orlando, site of Walt Disney World and Epcot Center, on scheduled flights start at \$199 per person, based on availability and made at least 30 days in advance.

By flying, a family of four could save up to \$125 over the lowest driving cost and eliminate at least four travel days. Car rental in Florida could add \$99 or more to the weekly cost.

A family of four should plan on a six-day four-night driving trip to Orlando and expect to pay about \$655, depending on accommodations and food choices. That cost could be reduced by selecting budget motels and fast food restaurants.

Motorists should add about four hours of driving to Miami. A more than 40-cent drop in average no-lead gasoline prices along main Michigan highways in the last year could encourage more persons to drive. The average cost of no-lead in the Southeast has dropped 39 cents in one year.

Motorists from southeast Michigan will find I-75 the best winter route to Florida with about 50 miles of semi-mountaintainous driving. All 1,392 miles are four-lane highway.

West Michigan travelers can take I-69 to Indianapolis and connect with I-65 southbound to the Sunshine State. That trip is 1,450 miles long.

Once in Florida, visitors can select from a variety of attractions, as well as miles of sandy beaches for quiet walks and plenty of places to swim, boat and fish.

The Florida Keys, a necklace of 32 islands strung together by a single highway that covers 100 miles of roads and bridges, offers breathtaking sunsets, unusual seafire and unlimited ocean vistas.

Just opened this month is Jules' Undersea Lodge in Key Largo, about 50 miles south of Miami. Billed as the first luxury underwater hotel, the lodge limits its guest list to six qualified divers at \$300 each per night. There is no elevator here as guests plunge 30 feet below the surface to reach their suites, which are stocked with food and equipped with TV sets, VCRs, personal computers and 42-inch portholes.

On the mainland, thousands of

Michiganians are lured to Lake Buena Vista, just outside of Orlando in central Florida, to visit Walt Disney World, which is celebrating its 15th birthday this year, and Epcot Center, where the 3-D Michael Jackson Film "Captain Eo" debuted in October.

Not far away, travelers can feast with King Henry in an "olde English" fortified manor or

participate in the end of a year-long celebration of a half century of water ski shows at Cypress Gardens.

Florida's east coast offers everything from up-to-the-minute Miami to a step back in time at St. Augustine, the oldest city in the United States.

For the best waves, surfers pack their boards and head for Playalinda Beach at the south

end of the Canaveral National Seashore, 25 miles of beachfront near Spaceport USA and Sea World on Florida's Central East Coast.

On the Gulf side of the state, visitors can walk the decks of a replica of the Bounty, the ship where Fletcher Christian led the famous mutiny against Captain Bligh. The ship is docked at St. Petersburg.

Year in Review, cont'd.

Elementary. Frey was replaced by Bill Kirby, former principal of Runciman/Riverside Elementary. Frey was given a teaching position at Alto. Each said he made the decision because he wanted to move one of the district's more experienced administrators into the difficult position at the overcrowded Bushnell School. Several parents staged a letter-writing campaign appealing the decision. The Ledger's "Letters to the editor" column is very lengthy over the next few weeks.

The Kent County 4H Youth Fair took place in early August. Hundreds of youth from around the county participate, including dozens from Lowell.

The First Congregational Church began construction on a new elevator for the handicapped and other renovations to the front part of the church.

Margie and Ed Lowry of Lowell hit the State LOTTO for a cool \$2.5 million in the August 13 drawing. The couple, both employees of Root Lowell, quit their jobs to live off the 20 year \$125,000 income the prize which will afford them.

Jamie Andrews, a 17-year-old Lowell High School student won a prestigious National Award for Art sponsored by the United States Achievement Academy.

The Lowell McDonald's restaurant is one of only ten in the state to be awarded the company's "Outstanding Store Award."

The Lowell Showboat Board of Directors agreed to allow the boat to be used by new owners of Rivertown Mall as an attraction for the restaurant, Archon,

Inc. has grandiose plans to refurbish the boat and use it for dinner cruises and other events. The restaurant is to be remodeled and opened under the name Lee's Landing.

The Lowell Rotary Club and the Grand Valley Blood Program sponsored their annual blood drive on August 27. The always successful campaign was chaired

by Lowell Rotarian, Dr. James Lang.

A booklet written by Betty Coons commemorating the numerous bequests to the city of Lowell was published in August.

The project was funded by the Look Memorial Committee. The booklets are available free at Lowell City Hall and the Grand Valley Ledger.

cont'd page 24

Holiday Greetings

May you and your family enjoy a happy and joyous holiday.

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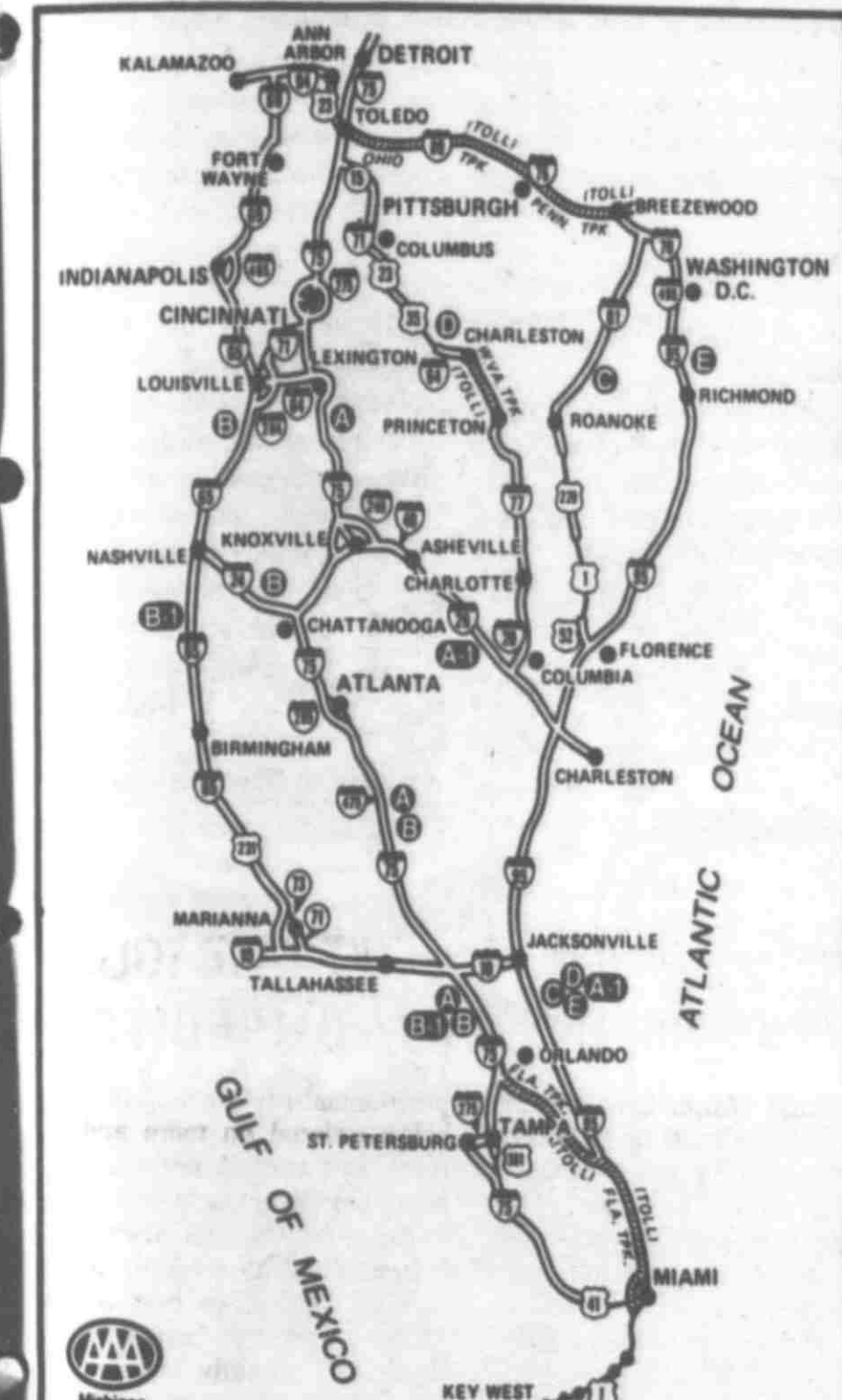
GREETINGS

Here's hoping Santa has something special for you in his bag of gifts!
Have a very merry Christmas, friends!

Bristol's Body Shop
222 W. Main, Lowell, 897-8126



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COMPARISON OF ROUTES - DETROIT TO MIAMI - 1987

ROUTE	MILEAGE	4-lane highway	TOLL
A	1392	1392	\$ 5.90
A-1	1410	1409	3.25
B	1450	1450	5.90
B-1	1503	1484	5.90
C	1571	1476	10.70
D	1365	1289	7.00
E	1577	1576	11.65

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May peace, love and happiness be your gifts at Christmas and throughout the coming year. Thank you for your patronage.



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Ledger Letter Policy

The Ledger invites readers to express their feelings on topics of general interest in letters to the editor.

Letters should be no longer than 600 words and typed double space if possible. They should be addressed to The Editor, Box 126, 105 N. Broadway, Lowell, MI 49331. All letters must be signed by the author.

The Grand Valley Ledger retains the right to edit all letters for punctuation, grammar, spelling and length but not for content.



One tablespoon is equal to 3 teaspoons.

1986 Year in Review, continued

SEPTEMBER

Lowell new car dealers joined the nationwide sales spree prompted by interest rates as low as 2.4 percent. The bargain basement rates were offered by the finance companies of the big three manufacturers. Wittenbach Olds, Pontiac & GMC and Thomet Chevrolet & Buick are first on the bandwagon when GM announced 2.9 percent interest rates on three year contracts on 1986 autos and trucks.

began a shopping frenzy, and before the "Hot Deals on Wheels" ended, most of those 500 cars had been sold.

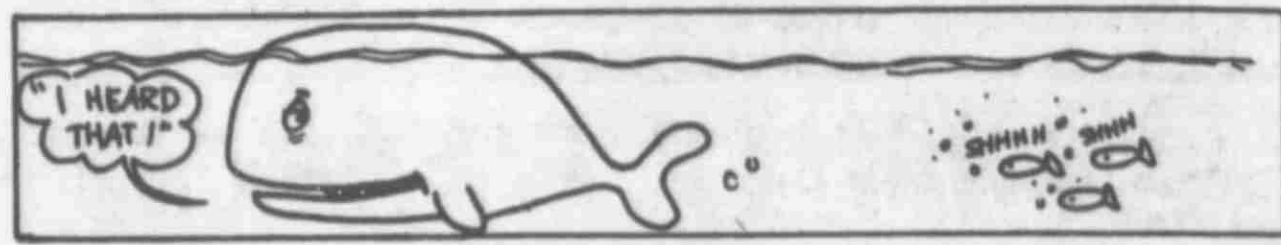
Michigan Wire Processing Co. was nearing completion of a huge acid reclamation plant on West Main St. in mid-September. The 68 x 100 foot building will house equipment used to reclaim acids from the company's wire processing operation at 138 S. Water St. Michigan Wire President, Don Fizer, explained that the re-claimed acid can be re-used and the iron residue sold to fertilizer manufacturers. The plant should employ about 15 people within a year.

Volunteers worked diligently on a September weekend to repaint the Lowell Showboat. The paint was furnished by the owners of Lee's Landing. \$2,000

while several improvements are made in the concession stand, including hot water. The Red Arrows shut out the Ionia Bulldogs in the season opener 20-0.

The Lowell Athletic Boosters completed several improvements at Burch Field prior to the 1986 Lowell High School football season. New paint on the ticket booth press box and concession stand enhance their appearance

cont'd page 25



Whales depend on their sense of hearing more than their sight. Sound travels faster through water than through air and whales have good hearing.



Most animals of the desert have small bodies. Their size helps them escape from the desert heat. Some animals dig into the ground while others find shade under brush or rocks.

1986 Year in Review, continued . . .

Rain, rain, go away! Record rainfalls caused rivers to swell in mid-September. Several west Michigan dams burst from the strain. On Friday, September 12 the announcements were made on local TV stations that the Belding Dam was in grave danger of bursting, and a seven foot high

wall of water would cascade down the Flat River. Officials speculated that the White's Bridge and Burroughs Dams would likely fail with the onslaught of water. Residents all along the river were told to seek high ground. Area residents were gripped by the suspense of

whether the Belding dam would hold, and a constant vigil was kept over the weekend. Luckily, the dam held, and waters receded to safer levels the following week.

In a related article, a canoeist drowned in raging waters below the Burroughs Dam on Sunday when flood waters were at their highest. Brian Keith Scheltema, 22, of Caledonia drowned when his canoe capsized. Scheltema and Allen Thompson, 21, of Lowell had canoed from White's Bridge and had portaged the Burroughs dam. Thompson was able to swim to shore. Scheltema's body was found several days later about a quarter mile downstream.

The annual Fallsburg Fall Festival sponsored by the Lowell Area Arts Council was a tremendous success in late September. The Lowell Red Arrows win their homecoming game with the Kenowa Hills Knights by a lopsided score of 27-0.

The Lowell Red Arrows win their homecoming game with the Kenowa Hills Knights by a lopsided score of 27-0.

cont'd page 26

FAMILY FINANCES

COMPARISONS CAN HELP YOU SAVE

Just when it seems that an advanced degree in finance is needed to decipher competing claims for the many new financial products around, along comes a common-sense remedy that works.

If splitting hairs over the products themselves—whether they be in life insurance, investments or savings—doesn't work, look instead at the track record and reputation of the company behind the product to see if it can and really does deliver on its promises.

Because a life insurance policy, mutual fund savings account or IRA usually involve a commitment to pay over a long-term period, it is important to look carefully at the company to be sure it is financially strong and will deliver on its promises.

For example, consider life insurance. While the products themselves may appear similar, the providers can in fact be very dissimilar. Experts suggest using several key criteria for measuring an insurer's ability to perform over the long haul. Important to consider are such common denominators as company age and history of service, its assets under management and its reputation for meeting



Even if financial jargon seems confusing, knowing what to look for can help you get exactly what you want.

financial obligations and paying claims.

At least one major insurer is trying to make it easy for comparative shoppers to do their homework. The 135-year-old Massachusetts Mutual Life Insurance Company, a \$16 billion company, is encouraging its force of professional agents to actively promote hitherto little-known facts about the company's commitment to stand behind its broad range of products and services.

Among the kinds of information being brought to light by agents is the company's Triple-A Standard & Poor's rating for ability to pay its claims; its A+ rating by A.M. Best Co., independent insur-

ance analysts reflecting its soundness and position in the industry; and its Moody's Investment Services rating of Prime 1 reflecting its ability to repay short term debt obligations.

Also not to be overlooked among new ways consumers can evaluate insurers is the added value of the agent. Long taken for granted in the insurance process, the agent is a vanishing breed today at some companies. However, access to an insurance agent's professional skills and personal commitment is an indispensable asset, especially in today's rapidly changing financial environment.

Mass Mutual has always recognized the value of a personal insurance agent. The company is represented by more than 4,000 professionally trained, full-time agents across the country. In fact, Mass Mutual is pioneering an innovative new training tool for its agents called interactive video. The tool harnesses the power of the computer to keep agents up to date on the company's new products and trends. Policyholders are the ones who ultimately benefit from this training device in the form of professional service and valuable advice.

Illustration of children and toys with a handwritten message: DEAR STRAWBASKET FRIENDS, WISHING YOU ALL THE QUIET BEAUTY OF THIS PEACEFUL CHRISTMAS SEASON AND MAY EACH MOMENT OF YOUR CHRISTMAS HAVE A BEAUTY ALL ITS OWN! HAZEL, RICHARD AND DAVID



And when they were come into the house, they saw the young Child with Mary His mother and fell down, and worshipped Him: and when they had opened their treasures, they presented unto Him gifts: gold frankincense, and myrrh. (Matthew 2: 1-12)

King Milling Company



Christmas Cheer

Good times, good friends, good cheer... We hope that you'll experience them all this Christmas and throughout the coming year.

Larkin's Saloon S.J. Bob Furniture

"You must treat a work of art like a great man: stand before it and wait patiently till it begins to speak."
Arthur Schopenhauer



Century 21 - Reedy Reality

Our Christmas readout: Thanks and have a pleasant holiday. We calculate a great future ahead for one and all!



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LHS to participate in National Citizen Bee

Lowell High School students will have the opportunity to participate in a unique social studies academic competition which could lead to a scholarship and a study trip to Washington, D.C. later this year. The school has registered to participate in the Close Up Foundation Citizen Bee.

The Citizen Bee is an academic competition that focuses on social studies and progresses through school, regional, and state events. Finalists compete for the national title in Washington in June 1987. Three Lowell students will advance to regional competitions with top students there going to the state finals.

Each of the schools registering for the event is permitted an unlimited number of participants and each school will receive a number of copies of "CLOSE UP USA" a source book from which most of the questions will be derived.

The state winners win a trip to Washington where they will participate in the Foundation's government studies program as well as the competition. Winners of the national event receive college scholarships. On the national level the Bee is sponsored in part by RJR Nabisco, Inc. and Peat, Marwick, Mitchell & Co.

Jerry Biernacki, an educator at Lowell will be coordinating the Citizen Bee at the school.

More than 15,000 students from 1,500 schools in the 17 states are expected to participate in the Citizen Bee this year.

The Citizen Bee has been endorsed by the National Association of Secondary School Principals, the National Association of Secretaries of State, and other education organizations.

The Close Up Foundation conducts the nation's largest civic education programs for high school students, educators, and others.

This year more than 24,000 students, educators and others are expected to participate in the Foundation's Washington-based seminars.

Year in Review, cont'd.

OCTOBER

A car/truck crash claimed the life of Jeffrey Reinke, 20, of 8990 Bailey Dr., Ada. Reinke, a 1984 graduate of Lowell High School, was killed when his Pontiac Fiero drifted across the centerline and collided with a milk truck on M-21 west of Ada. Kent County Sheriff's Deputies speculated that Reinke may have fallen asleep at the wheel.

The Red Arrows rolled over Sparta 20-0 in an OK White match-up.

Jim Rash of Lowell is named as manager of the Lowell 7-11 after successfully completing the company's manager training program.

A Ledger article in early October wrapped up the record rainfall during the month of September. In all, 11.92 inches of rain fell in the area according to Jack Cooley, Meteorologist in Charge at the National Weather Service Station at the Kent County International Airport. The rain fall set a new record for September, and is the second largest monthly total ever. A 13.22 deluge in June of 1892 was the only month topping September of 1986. Officials estimated a \$12 million loss in Kent County crops because of the rains.

The Lowell Red Arrows shut out the Wyoming Rogers Golden Hawks 20-0.

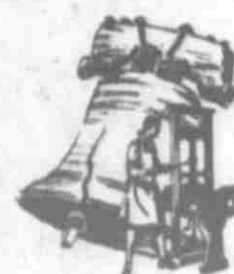
cont'd page 28

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CHRISTMAS GREETINGS



"Deck the halls with boughs of holly... 'Tis the season to be jolly..."



The **Grand Valley Ledger**

105 N. Broadway, Lowell, Michigan 49331

Best Wishes

From all of us to all of you, a wish for a warm, loving Christmas season. Come visit us and all our little friends in the coming year.

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Vanity Hair Fashions
203 E. Main

Year in Review, cont'd.

Three Valley Vista subdivision residents presented the Lowell City Council with a petition bearing over 350 names at an October 6 meeting. Vera Sherman, Margaret Gardener and Dorothy Haney gathered the signatures of those wanting a traffic light at the corner of Valley Vista and Main St. (M-21). Lowell City

Manager Ray Quada promises to investigate the matter, and notify the State Department of Transportation about the residents' concerns. The D.O.T. would be the ultimate decision maker, as M-21 is a state trunkline. The Lowell Red Arrows lose a heartbreaker to Wyoming Park 10-6. The loss drops Lowell to

3 and 2 in the league, and pretty well eliminates them from championship hopes. The Lowell Area Arts Council hosted a regional art competition at the Arts Center. Lowell artists Dave Davis and Dick Zayak have works in the final competition. A Lyons man was killed October 14 when the vehicle he was

riding in crashed during a high speed chase with Michigan State Police east of Lowell. James Vincent Murawa, 29, was pronounced dead at the scene. Murawa was an employee of Vennen Chrysler, Dodge & Plymouth, Inc. The truck in-

cont'd page 29

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Extended Hours Starting Nov. 29
Wed. - Fri. - 10 am to 9 pm Sat. 10 am to 6 pm



The Leap Year was invented by Julius Caesar.



IN THE SERVICE

Air Force Airman 1st Class Anthony R. Heykoop, son of Ann M. Marvin of 11399 Dorothy St., Lowell, and Timothy J. Heykoop of 7284 Mount Ash, Grand Rapids, has arrived for duty with the 2021st Communications Squadron, Tyndall Air Force Base, FL. Heykoop is an administration specialist.



In fond hopes of a warm and wonderful Noel. Thank you for your support!

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Warm wishes for a truly grand Christmas!

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Handling farm fuels safely

Gasoline, diesel fuel, LP-gas, degreasing and paint solvents are among the flammable materials found on most farms. Also, some household products require care in use and storage to avoid fire.

Gasoline (and gasohol) vapor is extremely explosive in the presence of flames, sparks or hot surfaces. Refueling a running or hot engine, smoking when handling fuel, storing small quantities in containers other than labelled safety cans, and using gasoline as a solvent or cleaning agent are dangerous practices.

The fire or explosion hazard with LP gas usually involves leaks or failures in the system, the improper transfer of liquid from one tank to another or accidents where tanks or lines are ruptured. Also, an LP tank enveloped in a building, trash or tractor fire can greatly intensify such a fire, or even explode!

Fire also can erupt from the improper use or storage of flammable materials such as enamel or lacquer, paint, turpentine, degreasing solvents, kerosene and other like products. Farmers are encouraged to follow basic safety precautions.

Locate above-ground fuel storage tanks at least 50 feet from buildings. If a tank is too near a burning structure it could explode and spread the fire. There is no specific separation distance requirement for underground tanks except that they be outside buildings. Fuel tanks and pumps should be located where they will not be bumped by passing farm yard traffic and wide equipment. Gasoline storage tanks should be vented so as to minimize vapor loss and discharge vapors away from any source of ignition.

Store small quantities of gasoline and other flammable fuels in labelled safety cans. Such a container is made of heavy-gauge metal or a tough polyethylene and has a cap that seals to prevent a spill if it is dropped or tipped over. A pressure-relief valve when vapor pressure in the can reaches three to five p.s.i. Safety cans are equipped with flash-arresting screens in the filler opening and pouring spout to reduce the risk of a spark causing a fire or explosion. Look for cans with Underwriters Laboratories (UL) or Factory Mutual (FM) label. Stay away from flimsy gasoline cans often found in discount stores. Never store fuel in glass jugs or light plastic bleach, food or drink containers.

Do not use gasoline, benzene, naphtha and such products as a cleaning or degreasing agent. You can buy much safer products formulated for such jobs.

Do not smoke when refueling nor where fuel vapors may be present.

Large LP-gas storage tanks should be at least 25 feet from the nearest building. Household "bottled gas" tanks should be at least three feet from a window or door, and at least six feet from a lightning rod cable.

Provide and maintain a solid foundation to support LP-gas tanks so they will not settle or tip and break or damage connections.

Be alert for leaks in the LP-gas system. Protect gauges and regulators from weather and dirt. If you smell gas, turn off the valve(s) at the tank(s). Open some windows and doors to ventilate the building. Do not switch on any electrical equipment. Get everyone out. Call a repairman to find and fix the trouble.

Read directions on all product containers, noting warnings concerning flammability and safety precautions.

Store flammable products in

their original containers in a cool place out of the sun. Keep the caps on tightly. Dispose of or store used cleaning rags in a closed metal container.

Control static electricity and sparks. Ground electrical equipment and keep switches, motors and connections in good condition to reduce sparking and arcing. Do not use grinders, welders

or other spark-producing tools near flammable materials or where vapors are present.

Be sure your electrical service entrance ground rod is securely attached to the grounding wire. By being aware of potential dangers with fuel and correcting potential problems, farms can avoid costly farm fuel fires and explosions.



The modern game of lawn tennis is generally agreed to have evolved as an outdoor form of Royal Tennis patented in 1874.

Year in Review, cont'd.

volved in the crash belonged to Vennen. Murawa was using it while his car was being fixed. Dale Ira Leiter, 22, of Lowell was driving the vehicle.

The Lowell Red Arrows fall to a powerful East Grand Rapids in a 15-7 contest.

The Lowell Equestrian Team captured the Class-A District Championship in October. The team placed second in the State Championship competition the following week.

The Lowell Red Arrows, who began the season as a serious contender for the OK White title, drops its fourth league game in a close 21-19 contest with Northview.

The United States Air Force

Band of Flight performed a fire concert at the Lowell High School in late October. The event was sponsored by Lowell Community Education and the Lowell Area Chamber of Commerce.

NOVEMBER

The Lowell High School instituted a "Students of the Month" program in November. The first slate of students were: freshman Patsy Deans, sophomore Jamie Cook, junior Ken Mulder and senior Becky Dine.

The Lowell School Board was pleased with the scores of Lowell students that took the 1986 Michigan Assessment Program

Tests. The Ledger's annual Halloween costume contest is a big hit. Five pages are needed to publish the photos of all the participants.

The Lowell Red Arrows close out their season with a 38-14 win over Portland.

Eight Lowell High School athletes are named to OK White all conference teams. They were: Darl Decator - golf, Jay Messner - golf, Tricia Frey - tennis, Jim Johnson - football, Betsy Dummer - cross country, Mike Dumas - football (offense and defense) Andy Milley - cross country and Michael Ray - soccer.

cont'd page 30

TO PURCHASE ALCOHOLIC BEVERAGES AT 7-ELEVEN.

COME OF AGE.

Alcohol abuse is a serious problem, particularly among people who are not of legal drinking age. The 7-Eleven stores in this area want to help do something about this problem. We want to assure that the laws regarding the sale of alcoholic beverages to those not of legal drinking age are upheld in our stores. We are asking our customers who are age twenty-five and younger to have a driver's license or military identification available for inspection when purchasing alcoholic beverages from us. We try to be good neighbors and to live up

to our responsibilities as a corporate citizen. This is not the first time we have been involved in community concerns. We've been involved with you in the Mothers March of Dimes. We enlisted your aid in the fight against muscular dystrophy and, through your generosity, 7-Eleven stores have raised over \$35 million to fight this crippling disease.

Now we ask your cooperation and support in helping us adhere to the law. If you come to 7-Eleven to purchase alcoholic beverages, please come of age.



Our concern is people.

Happy Holidays

Elsie
Gina
Chris
Herb
Jack

Delightful times in store for all. Hope you experience every wonderful moment that Christmas has to offer. Thanks for your support throughout the year!

Lowell Light & Power Lowell Cable TV

Roger
Paul
Mike
Dave
Frank

How to save for your children's future

It used to be that parents could save tax dollars and build a fund for their children at the same time by shifting income and assets into a separate account for them. The income generated from these accounts would be taxed at the child's lower tax rate. But now, according to the Michigan Association of CPAs, much of that will change under the tax reform act of 1986.

Beginning January 1, 1987, unearned income over \$1,000 in an account for a child under the age of 14 will be taxed at the parent's rate. For children 14 and older, the old rules still apply. This doesn't mean that you can no longer save for your children by shifting your income into accounts in their name. It just means that it will be more expensive to do so.

What are your options? There are a number of investments a parent can investigate as vehicles for shifting their income while saving for their child's future. The key to doing this under the tax reform law is to concentrate on either tax-deferred or tax-free investments.

Savings bonds are one of the oldest yet most versatile methods of saving for the future. Recently, the maturity on Series EE savings bonds has been extended to 12 years and can be totally tax-deferred. This makes savings

bonds a perfect investment for children two years old and up since their maturity will fall at the age of 14 or older when the child is past the cut-off point for the new tax law on unearned income.

You can purchase savings bonds for as little as \$25 for a \$50 bond and for as much as \$5,000 for a \$10,000 bond. You are limited to a maximum investment of \$15,000 annually for \$30,000 in bonds. They can be purchased through payroll deduction plans, savings banks or from Federal Reserve Banks.

Recently, the Treasury Department reduced the minimum guaranteed interest rate on new savings bonds to 6% from 7.5% annually, provided you hold the bond for at least five years. But, even with this reduction, savings bonds remain one of the best tax-deferred investments because of their minimum guaranteed yield at maturity.

Another type of bond to consider investing in for your children is the "zero coupon" bond. In general, these bonds pay no interest at all. But, what makes them a good investment is their high rate of return when they mature. This rate - referred to as "yield" - is determined by the current interest rate at the time of purchase and is locked in until the bond is redeemed. The bond accrues interest while it is maturing, but it is not paid out to the investor; instead, the interest is reinvested in the principal of the original bond. However, the IRS treats the interest as if it is paid to the investor which makes it subject to annual taxation. Therefore, your child is paying taxes on interest he or she is not actually collecting.

As an alternative, there are zero coupon bonds that are issued by local and state governments. The interest is exempt from federal taxes - and state and local taxes if you buy bonds issued by the state in which you live.

A single zero coupon bond is issued for \$5,000 or more. But if you don't want to invest such a large sum at one time, you can invest in part of one through a mutual fund where others invest in the same bond.

There are also certain forms of insurance plans that will allow you to invest in a policy, such as universal life insurance, and save money, tax-deferred, for the future. By purchasing a policy for your child, you can establish a savings plan in his or her name. A policy such as this combines insurance with a high rate of return on the cash value portion based on the performance of the investment in which your money has been placed. While your premium is due at least annually, in some plans it is possible to skip a premium without losing the policy.

cont'd page 32



LOVE, PEACE, HEALTH... MAY THEY ALL COME TO YOU THIS HOLIDAY AS WE SEND OUR VERY BEST WISHES FOR A...
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Tuesdays BINGO!!
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Regular Bingo 7:00 P.M.
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BINGO
Every Saturday Night
7:00 P.M.
LOWELL MOOSE BINGO
1320 E. Fulton
Early Bird Bingo 6 P.M.

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According to surveys by the National Center of Health Statistics, about 45 percent of black men smoke, compared with about 35 percent of all men.

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QUALITY DEALERS. Flat River Antique Market is expanding. Desirable booth space for 30 additional dealers. Available now. Additional storage space for rent. Large parking lot, freight elevator, loading dock. Let us sell your antiques in historic downtown Lowell, MI. Call 616-897-5360

WANTED TO BUY - Antiques of all kinds - one piece or entire households. Flat River Antique Mall 897-5360

Help Wanted

HELP WANTED - Lot Person, need hard working individual for used car department. Right person could grow with company. Apply in person to Fred Willison, Harold Zeigler Ford, Lowell.

HELP WANTED - GOOD MONEY! Weekly! Processing mail! Information? Rush SASE to: "The Powney Co.," Dept. C; 1219 Hamilton, N.W., Grand Rapids, MI 49504.

For Sale

FOR SALE - Standard size (3 cushions long) davenport, and Harliquin paperback book. 111 Brenda, Valley Vista Trailer Park, 897-9155.

FOR SALE - 1964 Chrysler Crown Imperial, white, excellent condition. Also an Amigo (electric wheelchair) also in excellent condition. Call 887-9590, Sparta.

FOR SALE - Dune Buggy: fiberglass body on 1963 VW Chassis. Runs great, needs T.L.C. and a mechanic's touch. Make offer. Call 897-9261 days ask for Roger, 897-5381 evenings.

FOR SALE - Firewood. Call 897-8002

1976 CHEVY IMPALA - 4-door, good condition, runs great, \$800. Call before 5:00 p.m. 897-9261 and ask for Melinda, or after 5:30, 897-6816.

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The kingbirds are among the most quarrelsome birds in existence. They will fearlessly attack and drive away any birds - including eagles and hawks - that venture on their domain.

The Working Wife

The notion that only single, divorced or widowed women work is long gone. Today 62 percent of married women are in the labor force—and the number is increasing every day.



62 percent of married women are in the labor force today.

In order to better understand the changing needs and attitudes of today's working wives, Metropolitan Life Insurance Company interviewed women across the country.

Among the prime reasons cited by the working wives for purchasing insurance:

- "My husband used to think he had to protect me in case he died. But he couldn't make it if I died tomorrow and didn't have insurance. He couldn't pay the mortgage on his salary alone."
- "Once you work and you're out in the business world, you have different needs. People used to think the wife needed only a few thousand dollars worth of insurance for burial expenses. Not any more."
- "Most families I know depend on two incomes. If you're contributing equally to the family budget, there's no reason why you shouldn't be equally insured."



Books are so called from the German buche meaning a beech tree, since beech bark was used for writing on before the invention of printing.

HOT LUNCH MENU
WEEK OF JANUARY 5, 1987

MONDAY
Tacos w/meat, cheese and lettuce, cornbread w/honey, salad or veggie, chilled fruits or pudding, milk.

TUESDAY
Swiss Steak or Ground Steak, mashed potatoes or rice and gravy, buttered mixed vegetables or green beans, dinner rolls or bread, jello w/whip or fruit, milk.

WEDNESDAY
Hot Dogs or Cheeseburgers, tossed salad w/dressing, steamed corn or beets, choice of fresh or canned fruit, bars or cookies, milk.

THURSDAY
Burritos or Ravioli, cabbage salad, French bread w/honey butter, fruit or jello or pudding, milk.

FRIDAY
Fishwiches or Grilled Cheese Sandwiches, potato chips and pickles, soup or salad, assorted fruits or jello, cookies or bars, milk.

Price of lunches to students includes milk. Elementary 85¢, Middle and Senior High 90¢.

"I read your letters over and over again! It brings you closer to me!"



Personalized writing stationery by Carlson Craft is a quality gift that shows just how special people are to you.

Grand Valley Ledger



1986 Year in Review, continued . . .

buck. Jim bagged a four point buck in his first year of hunting.

The Lowell Area Chamber of Commerce announced a large slate of activities in Lowell for the Christmas shopping season. The downtown is gayly lighted and decorated. Buggy rides, visits with Santa and a home decorating contest are just a few of the events planned by the Chamber.

Arlin Maas, President of Cumberland Retirement Village officially opens the newest addition to the various types of retirement housing available at the complex. The 18 units of Cumber-

land Efficiencies feature apartment style rooms with kitchens, plus the benefit of a dining room. The combination allows residents to choose whether they want to prepare their meals or eat in the dining room.

The Lowell High School announced that 34 students achieved 100% on the MEAP test that was given to this year's sophomores.

DECEMBER

We close out the year with items from our first three issues in December.

The city's auditors gave them a clean bill of health when the annual audit was presented at the December 1st Lowell City Council meeting. The firm of Biggs, Houserman and Abraham, P.C. had almost no negative comments to make concerning city finances.

The Lowell Ministerial Association donated \$200 to the Lowell High School Teens Involved group. The TI group grew from a Students Against Drunk Driving chapter at the school. The money will be used to help send some of the club's officers

to a leadership training school.

Curtis Cleaners announced the opening of a tanning salon at their laundry. Discount rates are given to laundry customers and memberships are offered.

The Cafe Europa opened in the Flat River Antique Mall. European cuisine will be offered in the unique cafe.

Cousins' Card and Gift Shoppe celebrated their second anniversary in mid-December.

The Lowell Fire Department announced that they collected 47 pints of blood in a drive held December 3.

The Lowell City Council learned at their December 15

meeting that the city's planned secondary waste treatment plant may qualify for Federal funding. The city should know in early January whether the Department of Natural Resources funding will stretch to Lowell's number 38 position on the list for funding.

"Toys for Tots" from Alto



On Thursday, December 18, Sergeant Hernandez from the United States Marine Corp Reserve visited Mr. Bacon and Mr. Fillman's fifth grade class at Alto Elementary and accepted approximately 45 unwrapped gifts for the "Toys for Tots" campaign. The students had several choices as to what they would do in the matter of gift giving this year. They had the choice of either giving to each other or to give to children who aren't as lucky as they are. They chose to give to the children who are less fortunate.

Pictured above is from left to right: Tammy Merritt, Tracy Hobbs, David Scott, Sgt. Hernandez and Jerry Winsor.

Fallasburg, continued

\$6,700 for an economic feasibility study, which outlines expected attendance, income, and possible activities for the area. With the promise of the Grand Rapids Foundation and Steelcase Foundation grants, and interest being shown by other foundations, it is time to ask for local support. This is most important; funding sources generally require local money, "putting our money where our mouth is."

Keeping in mind the tax law changes, your tax-deductible contribution for 1986 can be mailed to Vergennes Twp., 12625 Bailey Rd., Lowell, MI 49331, c/o, Judy Baird. Write the check to Vergennes Township, and add "Fallasburg Pioneer Village" to the Memo line. The Vergennes Township Historic Commission will also accept pledges gladly. If you have further questions, please call Judy Baird at 897-9462 or Priscilla Lussmyer at 897-6430.



(Drawing Five) Fallsburg Schoolhouse, 1867, erected on land purchased from J.W. Fallas in 1847 for \$2. Open summer weekends 12-5.

"Life is a great bundle of little things."
Oliver Wendell Holmes, Jr.

WITTENBACH

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1986 GRAND AM, stereo, blue	\$9,595 ⁰⁰
1985 GMC SIERA PICKUP, low miles, blue	\$7,995 ⁰⁰
1985 OLDS 88 ROYAL LANDAU, loaded, gold	\$9,595 ⁰⁰
1984 98 REGENCY BROUGHAM, gray	\$9,995 ⁰⁰
1984 OLDS 88, 4 door, 35,000 mi., brown	\$8,495 ⁰⁰
1984 CHEVY S-10, 4x4 Pickup, red	\$7,995 ⁰⁰
1984 BONNEVILLE, 4 door, air, silver	\$6,295 ⁰⁰
1984 CUTLASS SUPREME, air, blue	\$7,895 ⁰⁰
1983 JEEP J10 PICKUP, 4x4, brown	\$6,995 ⁰⁰
1983 CELEBRITY, 4 door, air, 2-tone brown	\$5,595 ⁰⁰
1983 CHEVETTE, sunroof, red	\$2,995 ⁰⁰
1982 PONTIAC SUNBIRD WAGON, air	\$3,995 ⁰⁰
1982 DODGE 024, hatchback, blue	\$2,995 ⁰⁰
1982 TORONADO, loaded, gold	\$6,995 ⁰⁰
1982 MONTE CARLO LANDAU, air, green	\$4,995 ⁰⁰
1981 MUSTANG 4 speed, stereo, grey	\$2,895 ⁰⁰
1980 FAIRMONT FUTURA, 2 door, white	\$1,495 ⁰⁰
1980 EL CAMINO, 60,000 miles, green	\$3,695 ⁰⁰
1979 VOLARE, 4 door, maroon	\$1,295 ⁰⁰
1978 OLDS 88, 4 door, light green	\$1,695 ⁰⁰

1984 K-5 Blazer

4x4, air, 4 speed, black **\$9,995⁰⁰**

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GM FEELING WITH
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Our retirement home is at the foot of rolling, wooded hills and near a tranquil pond with ducks and other wildlife.

- Friendly, caring staff
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 - Well-balanced, home-cooked meals
 - Private or semi-private rooms
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Cumberland Retirement Village

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Expires
12-31-86

Lowell: 897-9909

G.R. 451-4908