

# The Lowell Ledger

Volume 23, Issue 47

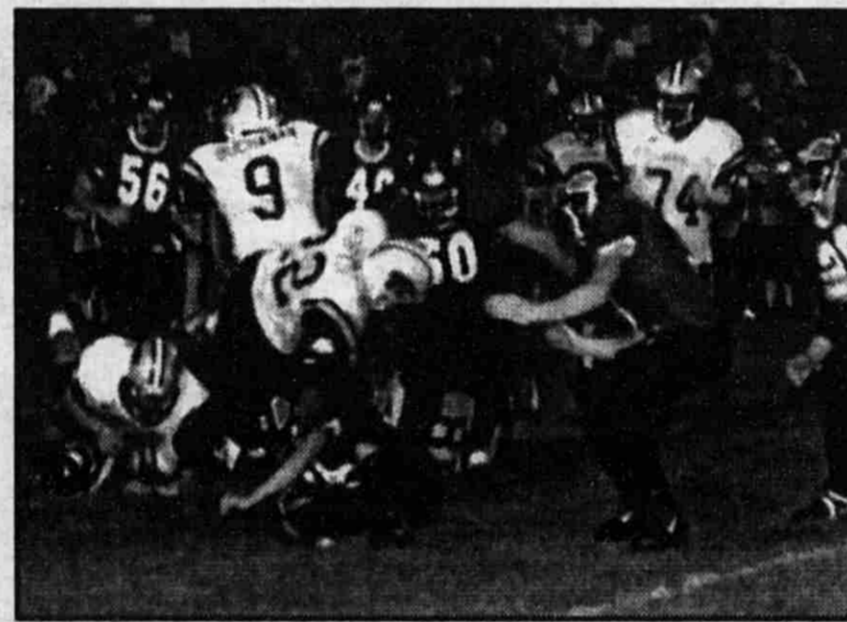
*Serving Lowell Area Readers Since 1893*

Wednesday, August 29, 2001



## RED ARROWS ON TARGET

Lowell's football team started its season with a 23-21 win over Three Rivers. The Red Arrows needed a defensive stop with less than a minute to play to secure the nonconference victory. Lowell travels to Greenville on Thursday. Story and pictures of Friday night's exciting victory over the Wildcats on Page 16.



## Moving ordinance finalized by council

••• It will require a permit 21 days in advance of the move.

By J.N. Boorsma  
 Contributing Writer

Anyone wanting to move a building may want to do it before September.

That was the recommendation of Mayor Mike Blough Monday night after the council unanimously approved a new ordinance specifically designed to regulate such operations.

The new ordinance was the result of moves over the years, according to council members, requiring those moving a building to file a permit 21 days in advance of the move. The ordinance will then assure requirements such as utility disconnection 15 days in advance of the move. Other important measures are being added to the ordinance.

"This is needed to eliminate," said council member Tom Richards, who along with council members staff for putting written ordinance. The ordinance proposed by the city manager, collecting changes from the city council, including the 21-day notice for utility users as well as a \$2,000 cash deposit to the city for damages.

Tom Richards, general manager for Lowell Light and Power, suggested that the height requirement be reduced from 15 feet to 14 feet, since 15 feet is the standard.

The Department of Public Works will determine if and when a building can be moved, according to the ordinance. Some of those decisions will be made through the county and state, depending on what roads are being used during the move.

On the day before the move, the person or persons moving the building will need to provide the Department of Public Works with written approval and clearances from all applicable utilities such as electrical, telephone, gas, cable television, fiber optics, and sanitary sewer.

The ordinance will go into effect 10 days after it is published, which is approximately the middle of September.

*This is something that is needed to eliminate the problems.*

**Jeanne Shores,  
 Lowell City Council member**

several issues from two recent past to the Mayor, re-terested in moving a building to obtain a permit 21 days before the move. This procedure the city that re- as liability insurance users are no-advance, and coordination met. something that is nate the prob-

Jeanne Shores the other commended the together a well-nance. nance was pro-ning of July with David Pasquale gestions for council, plan-sion, and Lowell Those changes day notice along

## Duck race moved back to Grand River

••• Seventh annual Riverwalk Festival features arts and crafts, entertainment, food booths, children's area and a health fair. The parade starts at 11 a.m.

Through an effort to create a community awareness and enable businesses to garner exposure came the genesis of the corporate Riverwalk Duckies.

Soon thereafter the Lowell Area Chamber of Commerce accepted a challenge - if it could sell \$10,000 through the sale of Duck Race tickets and corporate Duckies, Lowell football coach, Noel Dean would wear the duck costume during the Riverwalk Festival Parade.

As of Monday the sales total reached \$11,155

"The area businesses have pooled together to sponsor the corporate Riverwalk Duckies which have been proudly displayed along Main Street," said Liz Baker, executive director of the Lowell Area Chamber of Commerce.

The 7th annual Riverwalk Festival, Saturday (Sept. 1), will begin at 10 a.m. with arts and crafts, entertainment, food



booths, chain saw sculpture, the all-new health fair and the children's area.

The Riverwalk Parade will proceed along Main Street at 11 a.m.

The entertainment, sponsored by Fifth Third Bank, will take place on the bow of the Lowell Showboat where people will be able to tour the vessel all day. Scheduled to appear are the Lowell Music Ensemble and Hawks and Owls, West Michigan's premiere Appalachian string band. Dick McNeal will play the Showboat calliope.

Huntington Banks and State Farm Insurance are the sponsors of the day's big event - the Duck Race. This year the race has been moved back to its birthplace on the Grand River with the ducks leaving the starting gate at 5:30 p.m.

Festival-goers can purchase a duck for only \$5 and have a chance at winning \$1000, \$300 or \$200 this Labor Day weekend!

## Phase II of bike path begins following two-year wait

By Thaddeus J. Kraus  
 Lowell Ledger Editor

Phase II of three which will extend the Grand River Drive bike path from Buttrick to Division is now a couple of weeks old, following a two-year wait for funds.

The \$1.3 million project is scheduled to be completed toward the end of October. The bike path will be a four-foot paved shoulder. There is a sufficient amount of right of way, thus none had to be purchased.

Work to extend the Grand River Drive bike path is underway. It is expected to be completed by the end of October.



Bike path, cont'd. pg. 8

**Inside The Ledger**  
**Rumblings Heard on  
 Parking Lot  
 Renovations, Page  
 12**







### Westhouse/Schmaltz

Mary Lou Westhouse, daughter of Abram and Lucille Westhouse of Moline, and Mark Allen Schmaltz, son of Barbara Schmaltz of Lowell, and the late Duane Schmaltz of CA, were married on Saturday, May 5, 2001 at First Congregational Church of Lowell. Dr. Roger LaWarre performed the afternoon ceremony.

The bride wore a sweetheart neckline taffeta gown with a rhinestone and pearl encrusted lace bodice. The gown had a cathedral length train with buttons and lace cutout accents. She carried an arm bouquet of a dozen white roses.

Matron of honor was Karen Kuipers, sister of the bride. Bridal attendants were friends, Cynthia Rich and Deborah Apol, and nieces Dyanna Schmaltz and Deborah Kuipers. They wore lavender lace and georgette dresses with a rosette-back detail. They carried an arm bouquet of three white roses.

Best man was Dennis Schmaltz, brother of the groom. Groomsmen were friends, Michael Larkin and Kenneth McBain and nephews, Jason Schmaltz and Joshua Westhouse. Guest book attendants were Melissa Westhouse, Kelsey Westhouse and Sarah Kuipers.

The couple honeymooned at the Winston and Coca-Cola 600 NASCAR races in Concord, NC, and now reside in Lowell.

### Replacing mercury with digital thermometers

Have an old mercury thermometer you'd like to discard in a way that won't be harmful to the environment? Kent County's Department of Public Works has initiated a program to replace it with a new digital thermometer.

Vergennes Township residents can do this by bringing their mercury thermometer to the township hall where it will be exchanged for a digital thermometer.

Authorities warn that old mercury should never be thrown in the garbage. The mercury will make its way into the environment through air emissions or water contamination. The mercury will then affect many living things, including humans.

*There's a difference between a philosophy and a bumper sticker.*

Charles M. Schultz

### CROP Hunger Walk raises over \$25,000

"The enthusiasm and support that the Lowell community shows for the annual CROP Hunger Walk is overwhelming," said Lowell Area CROP Walk coordinator, Lee Watterworth.

Again this year, the money raised will benefit the work of the Lowell Senior Neighbors and the Flat River Outreach Ministries.

The Lowell Senior Neighbors will receive a check for \$1,200 while the Flat River Outreach Ministries will receive \$5,100.

The balance of \$25,500 raised in pledges by over 200 walkers will be used in disaster areas such as Texas, Louisiana and Pennsylvania.

Internationally, this money will be used to help

displaced families in the Balkans, Angola and Kenya.

"It's amazing how doing something fun can have such a good impact on so many others," Watterworth said. "I want to thank and congratulate all who took part and for what they accomplished."

Here is how area church and/or organizations did: Alto Lions Club \$300; Alto United Methodist Church \$718;

Bowne Center United Methodist Church \$328; Cascade Christian Church \$2,239;

First Congregational Church of Lowell \$1,659; First United Methodist Church of Lowell \$4,156;

Good Shepherd Lutheran Church \$626;

Lowell Church of the Nazarene \$317; Snow United Methodist Church \$12,191;

St. Mary's Catholic Church \$370; St. Patrick's Catholic Church \$748;

St. Robert's Catholic Church \$602; Vergennes United Methodist Church \$492;

Caledonia High School \$205; Miscellaneous donations \$498.

The 2002 Lowell Area CROP Hunger Walk is slated for May 5.



### Mernado/Blain

Maria Elvira Mernado and Ronald Kent Blain will exchange their vows of marriage on Sept. 22, 2001 at St. Patrick's Church. They were previously married in a civil ceremony on Aug. 20, 1998 in Cebu, Philippines.

The bride graduated from the University of San Jose-Recoletos with a degree in business administration. She is the daughter of Michael and Visitacion Mernado of Cebu, Philippines.

The groom is the son of Milan and Myrtle Blain of Wyoming.

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### Along Main Street

#### LABOR DAY LEDGER DEADLINE

Due to the Labor Day holiday and the Ledger office being closed on Monday, Sept. 3, the deadline for all ads, notices, etc., will be Friday, Aug. 31 at 4 p.m.

#### SPORTS PHYSICALS FOR LOWELL MIDDLE SCHOOL

Lowell Middle School will be offering sports physicals for the 2001-2002 school year on Wednesday, Aug. 29 in the middle school gym locker rooms. Girls' physicals at 6 p.m.; boys' physicals at 7 p.m. Doctors Lang, Gauthier and Miller will be doing the physicals for \$5 cash. State law requires that each student have a physical before he/she can compete in athletics. This is good for the entire year, no matter which season your student participates in.

#### LOOKING FOR LHS 1981 CLASS MEMBERS

The LHS class of 1981 is looking for addresses for these people: Kelly Alderink, Michael Alley, Robert Amborski, Kristy Danley Brill, Thomas Brown, Judy Buchner Browne, Shelly Burton, Lynn Cabal, Craig Carter, Kelly Cleland, Kevin Conner, Kevin Conrad, Darren Cornell, Sandra Waalkes Crago, Rebecca Hatcher, Raymond Hayes, David Hinds, Ruleen Wells Millsap, Debra Brown Spicer, Shelly Burkett Tran, Brian Wescott, and Debra Wright. Call Tammy at 897-0775.

#### MAIL COLLECTION BOX TEMPORARILY REMOVED

The United States mail collection box located at 413 E. Main (old Rite Aid location) will be temporarily removed due to construction at the site.

#### HIGH SCHOOL STUDENT PICTURES

Lowell High School students' pictures will be taken on Friday, Sept. 7; retakes on Tuesday, Oct. 23.

#### TOTS FAMILY OPEN HOUSE

A TOTS on Track for School Family Open House will be held Wednesday, Sept. 12 from 6:30 - 7:30 p.m. at 300 High St. Free ice cream and fun. Learn more about TOTS, a program for all Lowell area families with children birth to starting kindergarten; also register for fall programs. Call Kathy at 897-1232 for more information.

## COLLEGE NEWS

tion is reserved for those who achieve a grade point average of 3.5 or higher. Cornerstone University is located in Grand Rapids.

in June at the end of the spring session of the 2000-01 academic year. From Lowell is Tamara Sue Stauffer who graduated with a BSW in social work, summa cum laude.

A total of 717 people are on the official list of those who received degrees from Western Michigan University

From the Alto area is Johanna Marie Yoder, who received a BA in sociology.

*The trick is not how well you deal with success, but how well you deal with adversity.*

Michael Blumenthal

*The more that is revealed, the more that is required of us.*

Bill Wilson



\*\*\* There are only two places in this league. First place and no place.

—Tom Seaver

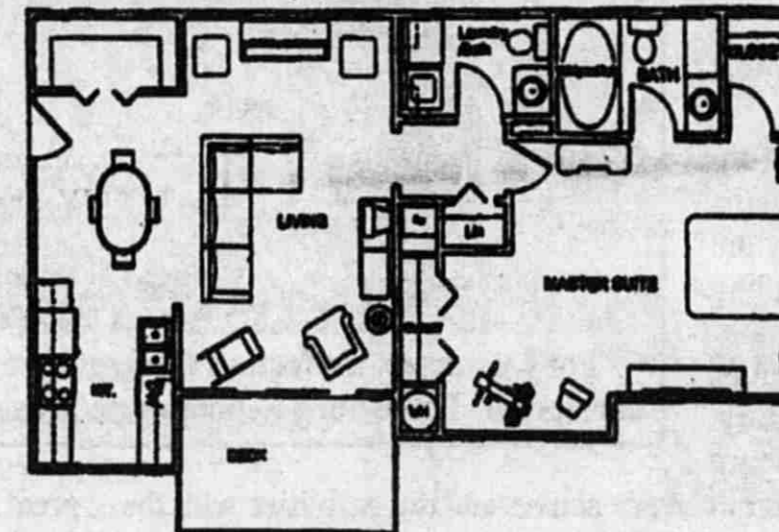
## Sunday Hymn Sing

The Lowell Area Ministerium Association and members of their area congregations shared in a hymn sing on Sunday evening on the Riverwalk. Pictured above is Carol Smith, Lowell Wesleyan Church; below, Bonnie Meiste, Lowell Church of the Nazarene; and pictured to the right, is Church of the Nazarene Reverend Tim Deshaw.

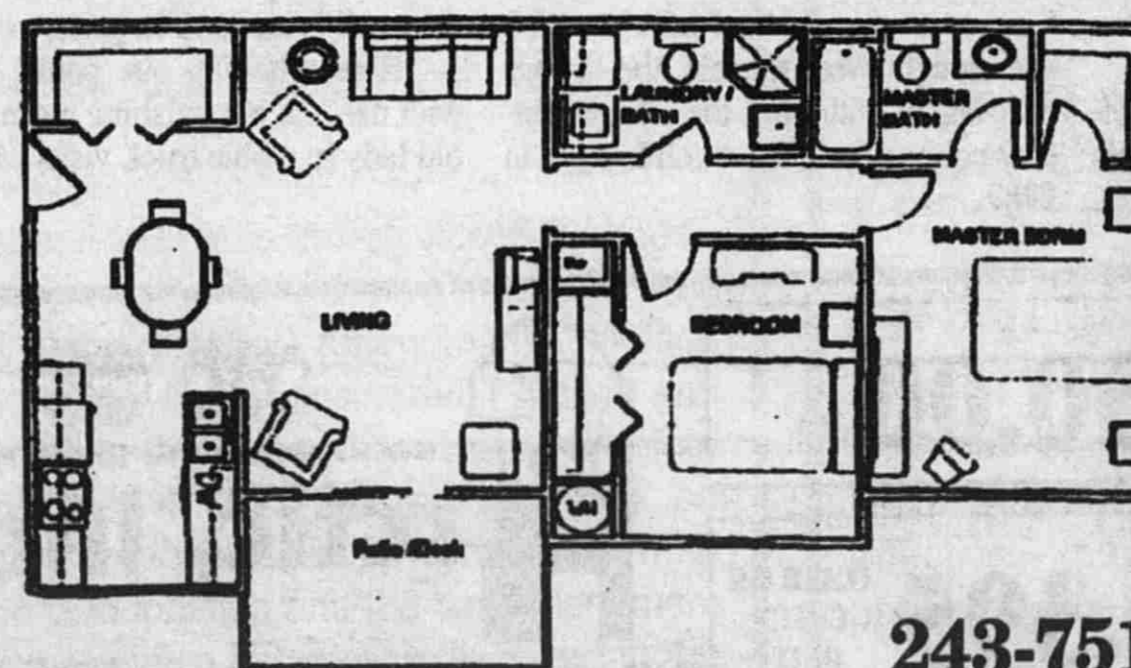


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furniture, twin bed, youth bed,  
baby bed, school desk, coffee  
table & Avon.

**3-FAMILY GARAGE SALE**  
Aug. 31 & Sept. 1, 9-5 p.m. 11395  
Foreman Rd. (bet. Cumberland &  
Alden Nash) Many bikes, bike cart,  
school items, toys, many children's  
clothes & shoes, household items &  
much more.

**GRATTAN GARAGE SALE**  
1/2 mile S. of 44, 6124 Lincoln  
Lake Ave. Christmas items & misc.  
items. 8/30 & 8/31, 8-5 p.m.

**GARAGE SALE**  
12148 Grand River Dr., Aug. 30 &  
31, 9 a.m. - 5 p.m. Road OPEN to  
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**GRATTAN BIG 6 FAMILY SALE**  
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adults clothes, furniture, Ashley  
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Sept. 3, 9-5 p.m. 5701 Lincoln Lake  
Rd., 1 1/2 mi. S. of M-44.

**GARAGE SALE**  
8/30, 9-5 & 8/31, 9-2, 3181 Bewell  
located between Grand River &  
36th. Furniture, toys & many misc.  
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**GARAGE SALE**  
1 day only, Aug. 30, 8-5 p.m. 5261  
Kyser Rd. bet. Grand River &  
Riverside. Girls & boys infant  
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**GARAGE SALE**  
3 family, Sat., Sept. 1, 3750  
Country View, off 36th St. Between  
Snow & Kissing Rock.

**YARD SALE**  
Many misc. items & clothing, former  
school piano. 2944 Pinckney  
Rd., Fri., Aug. 31 & Sat., Sept. 1,  
9 a.m. - 7 p.m.

**BARN SALE**  
2646 McCabe. Fri. & Sat., Aug. 31  
& Sept. 1.

**GARAGE SALE**  
1822 Huntwood, Fri., 8/31 & Sat.,  
9/1, 9-3 p.m. Baby clothing and  
items in good condition; adult  
clothing and misc.

The Last Day for This Page is  
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Lowell 23, Three Rivers 21

# Lowell, Catlin snare Wildcats' comeback hopes

By Thaddeus J. Kraus Lowell Ledger Editor

Mark Catlin's second interception of the game with 47 seconds to play sealed Lowell's 23-21 season-opening win against Wolverine B Conference perennial power, Three Rivers.

Friday night's matchup was the first between the two schools on the gridiron. It won't be their last meeting, as they will open next season at Three Rivers.

It may not be their last meeting this year, according to Wildcats coach of 16 years, Scot Shaw who says there's a possibility the two teams could meet in the playoffs. "It's possible. We were Division IV last year and Lowell was Division III, that could change," he explained. "This was a good measure of where we are ... It would have been a better measure had we won."

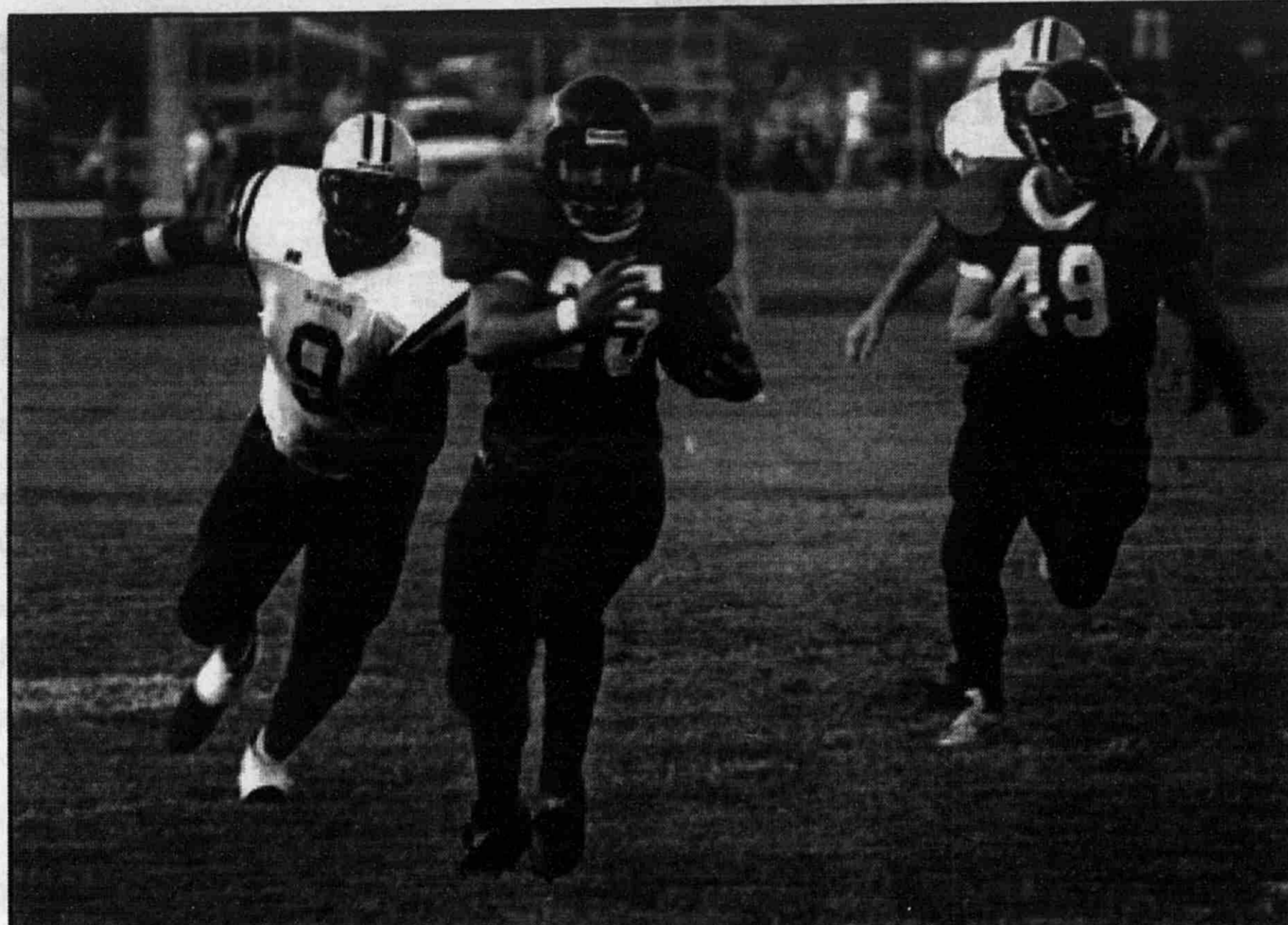
Three Rivers gained its fiant possession of the football with 1:53 left on the score board clock. A 20-yard completion and an incomplete pass were sandwiched in between two quarter back sacks as the Wildcats faced a third down and 14 from its own 30 yard line. Wildcats' quarterback, Kyle Shaw dropped back to pass, with pressure on him, threw an arcing floater over the middle of the field, where Catlin was able to snare it and secure the Red Arrow win.

The Red Arrow offense looked to have Three Rivers' defense measured pretty well in the first half. Lowell scored on four of its five possessions. "We just couldn't stop them in that first half," Shaw said. "The boys didn't hang their heads; they came out and played pretty good defense in the second half."

The Red Arrows' 23-point opening-half offensive outburst proved to be narrowly enough as the Wildcats' defense held Lowell scoreless in the second half.

Lowell's first score of the 2001 season came on a Craig Carpenter 33-yard field goal.

On its next possession, Lowell drove 67 yards in 11 plays with Travis DeVoid carrying it into the end zone from seven



Lowell's Travis DeVoid (#25) rumbles for 45 yards early in the first half against Three Rivers. DeVoid finished the game with 77 yards rushing and one touchdown.

yards out, giving the Red Arrows a 9-0 lead.

The Wildcats responded quickly as Josh Myers broke through the right side of the Red Arrows' defensive line at the Three Rivers 10 and raced 84 yards before Catlin caught him from behind and tackled the Wildcat at the Lowell 10. Two plays later Clay Hope took it in from the two yard line for the Wildcats.

Leading 9-7, Lowell needed just four plays to find the end zone for the second time in the first half. The big play of the drive was a 47-yard touchdown pass from Catlin to Brad Eldridge, giving Lowell a 16-7 advantage.

Three Rivers again responded as it marched 68 yards in 11 plays with quarterback, Kyle Shaw busting it over from the one yard line, cutting the Lowell lead to 16-14.

On its next possession, the Red Arrows drove the ball 62 yards in the final minute of play scoring on a fake field goal

attempt. Eldridge took a shuttle pass from holder, Bill Harrison and ran around the right side for a touchdown, building Lowell's lead to 23-14.

The only score of the second half came with 5:25 to play in the game. Three Rivers' Shaw hooked up with senior tightend/linebacker Duane Buchanan, on a 45 yard touchdown pass, narrowing Lowell's lead to two at 23-21.

Two other times in the second half, the Wildcats had the ball inside the Red Arrow red zone and failed to score.

"When you have to go the length of the field against good teams, sometimes you get delayed by penalties or miscues," Shaw said. "We had some opportunities but penalties and an interception hurt us."

Lowell coach, Noel Dean was just pleased to have won. "We replaced 17 starters and defeated a club which lost in

Football, cont'd. pg. 23

# Lowell's balanced attack controlling in soccer wins over Tri Unity and Greenville

By Thaddeus J. Kraus  
Lowell Ledger Editor

Five different players accounted for a half dozen goals Saturday in Lowell soccer team's season-opening 6-2 win over Tri Unity.

"We had a lot of shots on goal and got a number of different guys involved in the scoring," said Lowell boys soccer coach, Paul Legge.

The Red Arrows successfully ran their offense through inside midfielders, Jeff

Herrald and Shane Stokes. "Both Stokes and Herrald played well today," Legge said. "When we run our offense through the inside midfielders, we don't rely so much on Sam Oberlin and Chris Cress."

Herrald tallied a team-high two goals. Matt Horan, Matt Tomko, Matt Foster and Oberlin all added a goal apiece.

"I thought our play lacked the pressure we're going to need when we get into conference play. I would have liked the boys to have been more aggressive coming to the ball," Legge said. "We'll get there."

Lowell took a 2-0 half-time lead with goals from Horan and Herrald in the opening 40 minutes. The Red Arrows recorded 36 shots on goal.

Lowell 6, Greenville 1

The Red Arrows used the same successful formula in defeating the Yellowjackets as they displayed against Tri Unity.

"The boys were so smooth out there. They played incredibly well against Greenville, a stronger team than Tri Unity," said Lowell soccer coach, Paul Legge.

Five Red Arrow players accounted for six goals against Greenville. Sam Oberlin tallied two of the six while Chris Cress, Jeremy Goff, Shane Stokes and Sean Mandie all netted a goal apiece.

"This is a technical team - much more so than last year. These boys have the skill and ability to play that kind of game," Legge explained.

Sophomore goalie, Josh Anderson had another fine game in the net, including his second great save, in as many games, off a free kick.

"Josh is playing well. Greenville's only goal came off a great shot - nothing you can do about that," Legge concluded.

Lowell travels to Ionia on Tuesday and then hosts East Grand Rapids on Thursday (Sept. 6).



Sandwiched between two Tri Unity defenders, the Red Arrow player attempts to get inside on a shot on goal.



## JV loses football opener

Lowell's junior varsity football team had a long ride home from Three Rivers following a 26-6 loss.

Neither team was able to put a score on the board in the first half.

Midway through the third quarter the Wildcats broke through with two touchdowns, taking a 14-0 lead.

Lowell narrowed the gap to 14-6 on an 80-yard kickoff return by Dustin VanLoon.

Three Rivers tallied two more second half scores to post the victory.

The Red Arrows host Greenville on Wednesday.

Matt Foster, above, slips in an attempt to change direction of the ball against his Tri Unity defender.

Attention All Coaches, Proud Parents, Athletes & Others Who Wish To Submit Photos In The Ledger...



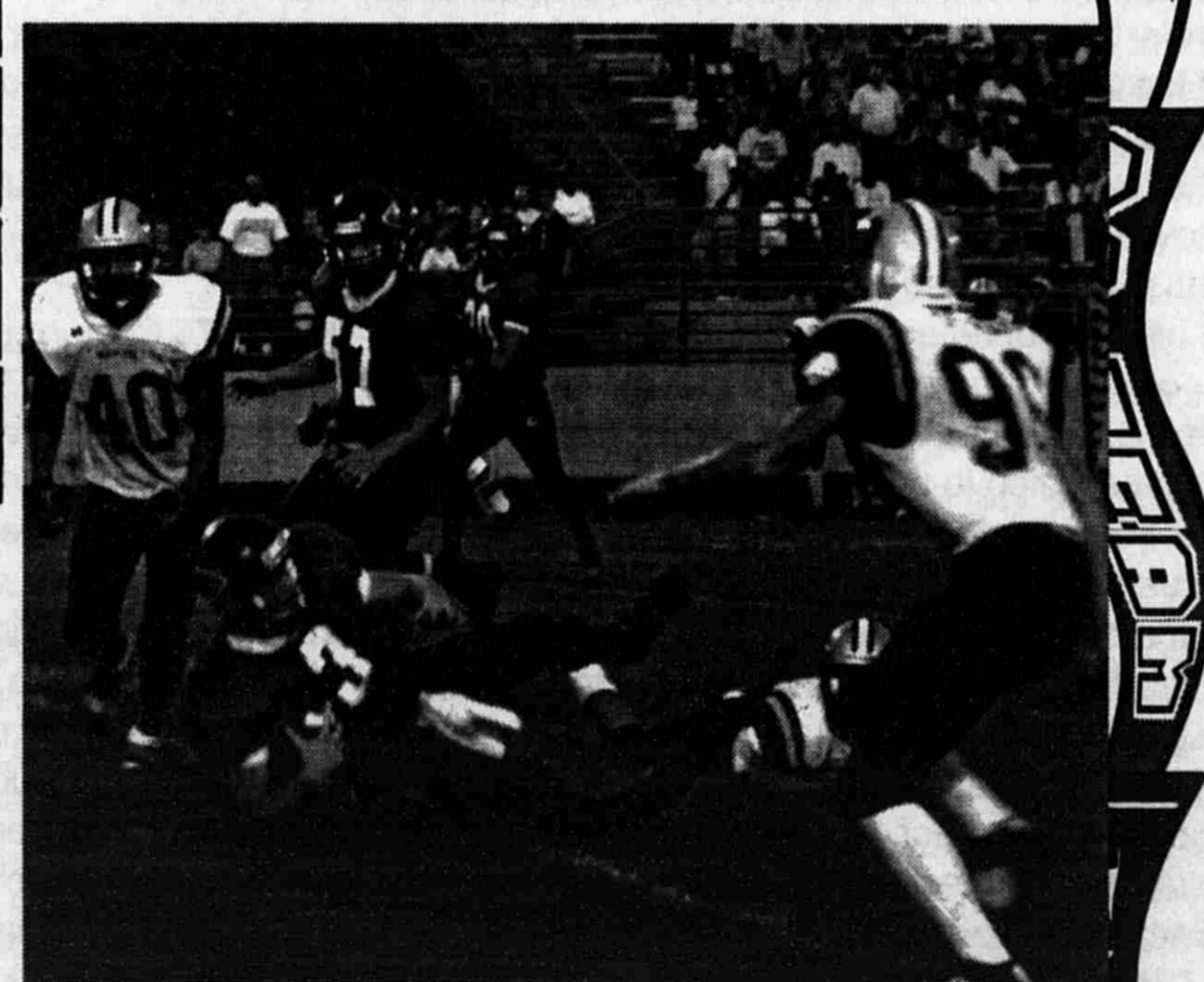
It is important that the subject's face not be shaded in order to print your photo clearly in the paper.

All group pictures should be taken WITHOUT caps, visors, etc.

Photos will no longer be accepted if faces are too dark.

## The Touchdown Club Is Proud To Salute The Following Football Players

For Their "Work,  
Ethic, Effort & Attitude" -  
The Things We Control



Mark Catlin falls forward for a few of his team-leading 93-yards rushing Friday night against Three Rivers.

LOWELL MELLER RED ARROWS

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GO TEAM WIN GO TEAM

SYNOPSIS  
GRATTAN  
TOWNSHIP BOARD  
REGULAR MEETING  
AUGUST 13, 2001

MOTIONS APPROVED:

- Motion to approve the agenda.
- Motion to approve the consent agenda.
- Motion to approve final work order for Keystone Dr.
- Motion to have committee formed for Cowman Lake Wastewater proposal.
- Motion to submit bid for generator.
- Motion to approve members of Fire Administrative and Safety Committee.
- Motion to approve Building Use Policy/Agreement.
- Motion to approve new member to Zoning Board of Appeals.
- Motion to adjourn.

Respectfully submitted,  
Teri Miller,  
Deputy Clerk

MOTHERS OF  
MOPS  
PRESCHOOLERS

SYMPTOMS: Do you...  
 think spaghetti is a finger food?  
 sleep "like a baby" (up at 10, 2 and 4)?  
 write your grocery list in crayon?  
 say "bye-bye" to everyone?  
 DIAGNOSIS: Mother of Preschooler! (MOP)  
 Rx: Attend a MOPS meeting. Relief is usually immediate!  
 JOIN US FOR:  
 Encouragement and fun  
 Instruction relating to womanhood, marriage, children and the home, from a Biblical perspective  
 Small group discussion  
 Creative activities  
 Child care

2nd & 4th Tuesday of the Month  
September thru May at 9:30 a.m.  
Lowell Wesleyan Church  
10 blocks North of Main St. on N. Hudson  
897-6890  
LowellMops@cs.com

# Local rodeo participants display talents in Cheyenne

By Thaddeus J. Kraus  
Lowell Ledger Editor

largest outdoor rodeo - the Cheyenne Frontier Days Rodeo. They came within a cattle's hair of winning the team penning competition. Competing against 370

teams in the two-day event, the area trio placed second in the Pro-Am novice team penning event. Mankel, Ludge (former Lowell resident who now re-

sides in Mt. Pleasant) and Ellassor were fifth after a first-round time of 22 seconds. They advanced to second with a second-round time of 29 seconds. The third-round time, the worst of the three rounds, was 37 seconds; however, the overall average of the three rounds left them second.

In the team penning event, 30 cattle are numbered in sets of three. The charge of the riding team is to separate and pen three of the 30 cattle. The pen is located at

the other end of the arena. In penning the three cows, the team must also keep the other 27 cattle at the opposite end.

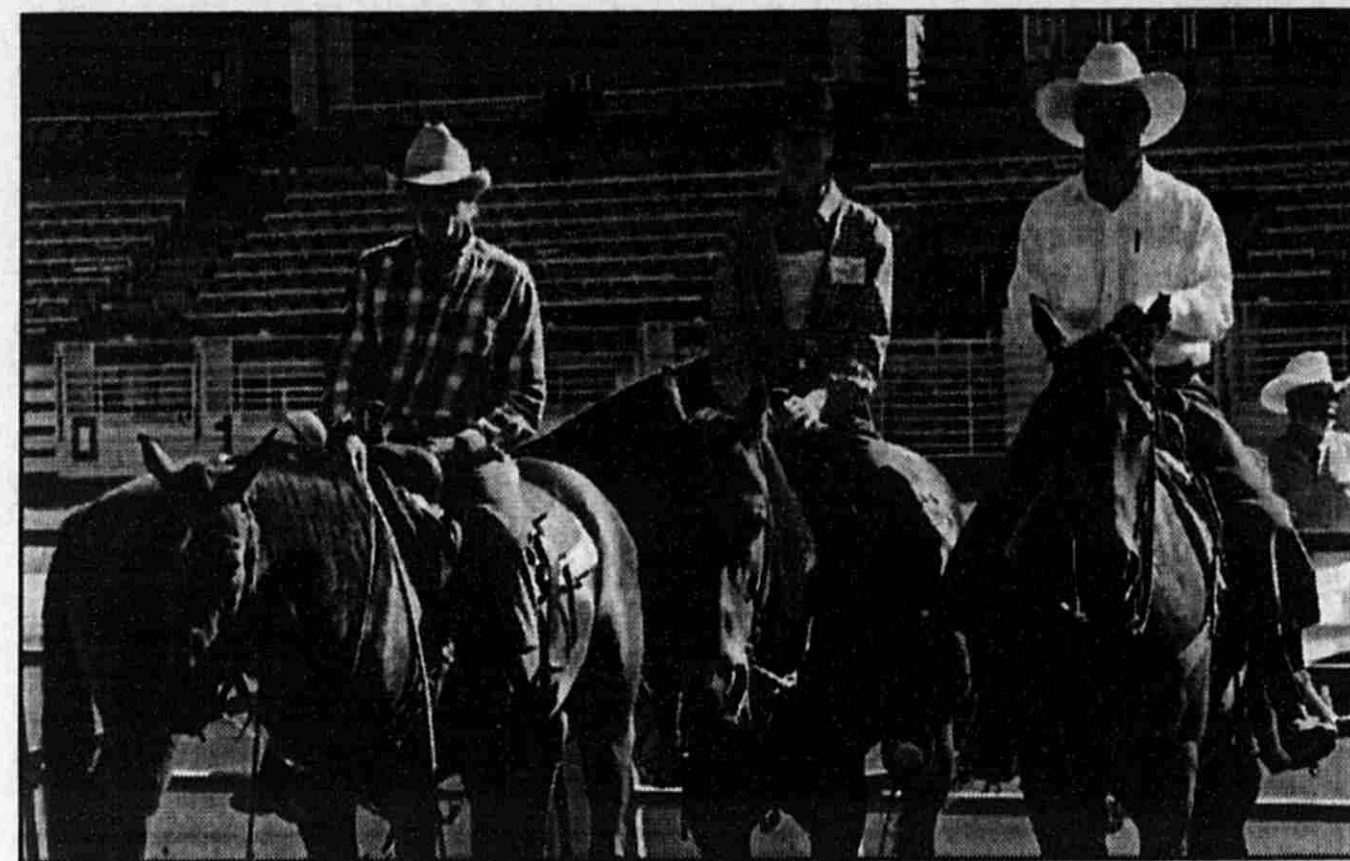
"A lot of it has to do with the luck of the draw, and how the cattle react," said Mankel. "In team penning it is up to the riders and horses to dictate what the cow does."

Some of the keys to being successful, Mankel said, include looking for and identifying pairs, controlling speed and riding a horse that is well bridled and able to move off the pressure of the rider's legs.

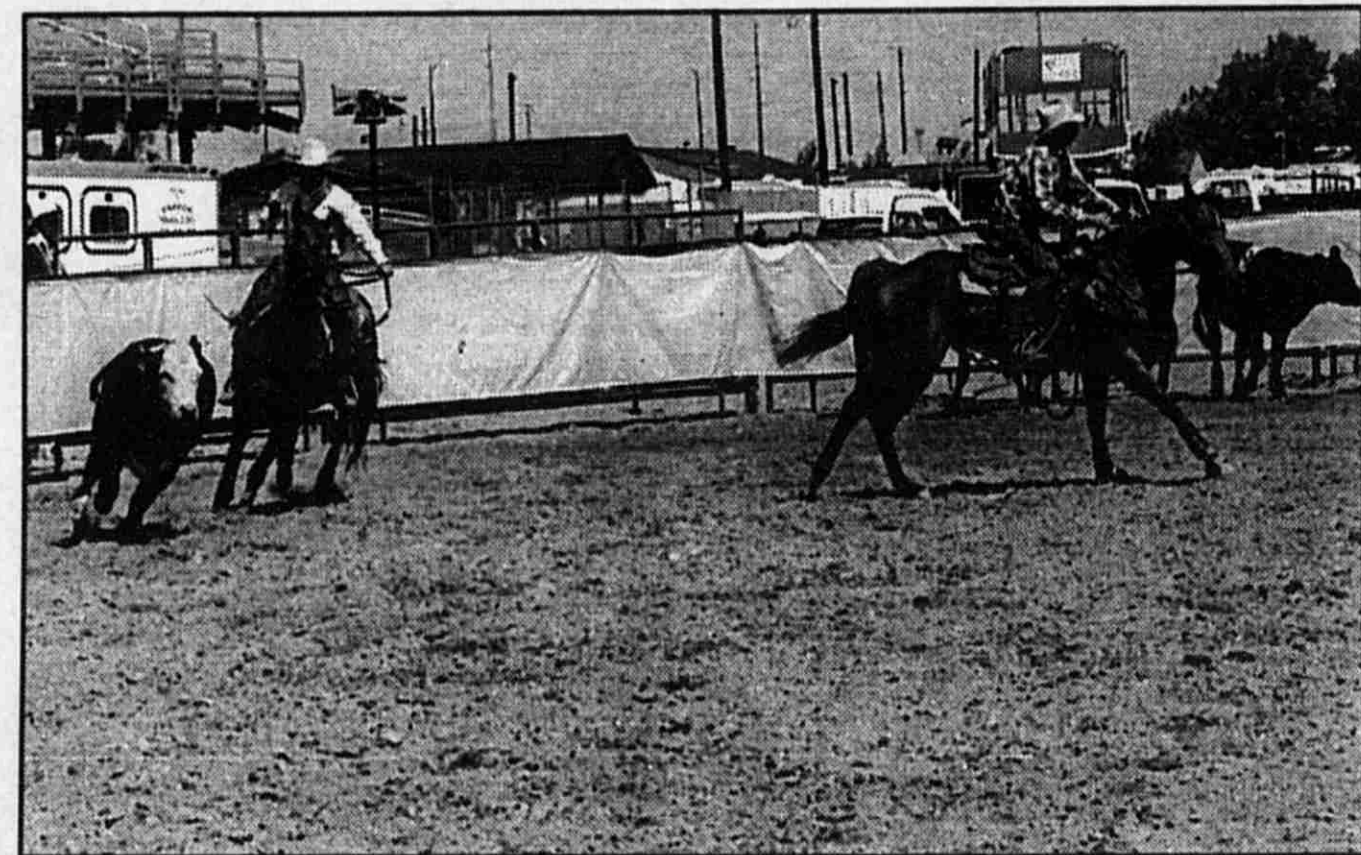
"I ride five days a week working on conditioning, response and prep work," Mankel explains.

Mankel, a farrier, grew up in Cannonsburg and has lived in Fallsburg for the last 15 years. "I've been penning since 1994."

Mankel rides in 18-20 events a year. "Next year I'd like to get my father (Ken Mankel) out to Cheyenne and pen with him."



The team, left to right, of Sonny Ellassor, Rochelle Ludge and Mike Mankel placed second in their team penning division in Cheyenne, Wyoming.




Mike Mankel, left, drives a cow toward the pen in the team penning competition at the Cheyenne Frontier Days Rodeo.

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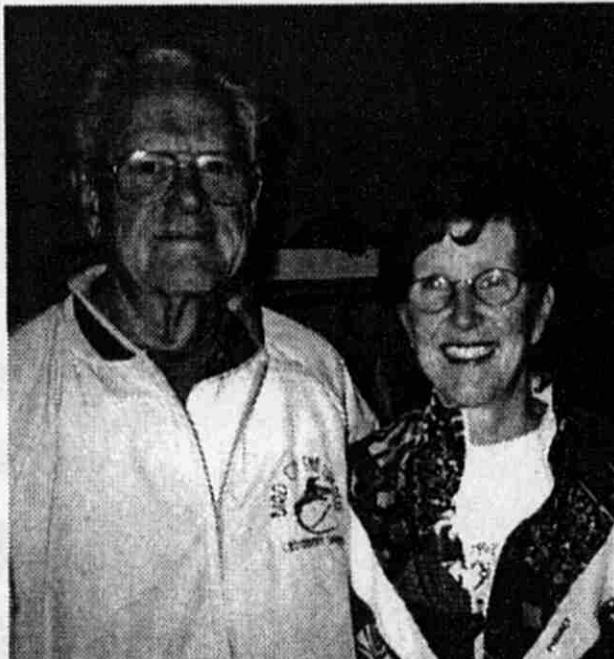
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**DR. ROGER & BONNIE WALL**  
Nominated by Ginger Koning  
Character Traits Exhibited:  
Integrity, Compassion  
& Responsibility

Bonnie and Dr. Roger Wall are energizing the Lowell community back to the lifelong, health enhancing sport of tennis. Both are retired, but remain active, top-ranked players in their age brackets. Instead of just playing tennis themselves, they are interested in helping others develop positive health habits.

Recruited from retirement to coach LHS boys and girls tennis teams, they have steadily increased the number of students playing tennis, have provided off-season lessons, and have given students access to their home court.

They have also begun introducing middle school players and reintroducing adults to the game. Armed with a grant, they recently secured through the Englehardt Foundation, they organized and ran a summer tennis program to benefit all ages.

Bonnie and Roger are excellent role models. They stress fun and personal improvement, regardless of the skill level. Their time, energies, knowledge, skill and enthusiasm are enriching the Lowell community.



**CHRISTIAN KONING**  
Nominated by Jennifer Dodd  
Character Traits Exhibited:  
Respect, Integrity, Compassion,  
Honesty & Responsibility

Christian Koning is another shining example, according to Cherry Creek second-grade teacher Jennifer Dodd, who nominated Koning for the Character in Action Award.

As a sixth-grader, last school year, Koning helped Dodd in her second-grade classroom on each Thursday. "He was very dependable. He exhibited all the community character traits. My second-grade students loved him."

Koning assisted Dodd in organizing information material which was sent home with the children; alphabetized papers, and corrected papers.

"He did an outstanding job," Dodd said.

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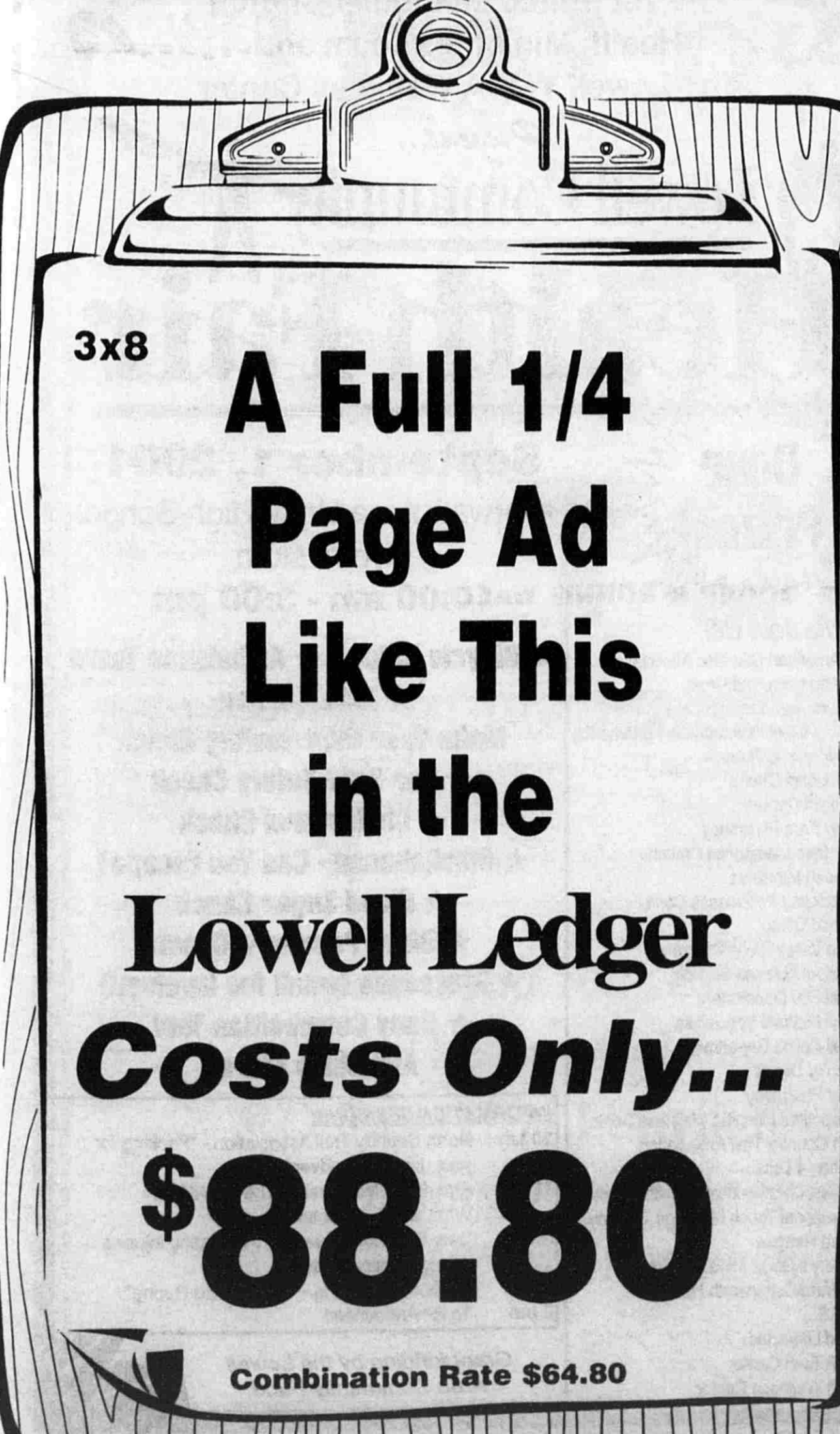
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## Financial Focus

With Christopher J. Bouma

### Edward Jones

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Are You Taking Full Advantage Of Your 401(K)?

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Ionia County National Bank  
302 W. Main St.  
Ionia, MI 48846  
Fax: 616-527-8734  
EOE

Are you getting the most from your 401(k)? Many people aren't.

To obtain the maximum benefits from your 401(k) plan, you have to make two key moves. First, you need to contribute as much as you can afford. And second, you need to invest for long-term growth.

Let's look at the issue of contributions first. There are very few hard-and-fast rules in the investment world - but it almost always makes sense to contribute as much as you can afford to your 401(k). After all, you generally invest in your 401(k) with pretax dollars, so the more you put in, the lower your annual tax bill. Furthermore, your earnings grow on a tax-deferred basis, which means you'll have more of your money working for you right away.

If you're lucky, your employer will match part - or even all - of your 401(k) con-

tributions, up to a certain level. So if you're not contributing enough to your 401(k) to qualify for the full matching amount, you are literally "walking away" from money that's being offered to you. And that's never a good move.

Now, let's look at the other important move you could make to reap the greatest benefit from your 401(k): investing for long-term growth.

Many people mistakenly treat their 401(k) plans as short-term investment vehicles, and they become overly concerned with the market's daily and monthly price swings. As a result, when deciding which 401(k) options to invest in, they pour too many dollars into very conservative choices, such as money market accounts.

If you start contributing to your 401(k) when you're in your 20s or 30s, you've got

several decades of investing ahead of you.

Because of this, you may want to consider putting the bulk of your 401(k) money into growth accounts, which are made up largely of stocks.

At first glance, that may sound like a risky strategy, given that stocks are more volatile than other types of investments. However, these price fluctuations tend to smooth out over time - so the longer you hold stock in your 401(k), the less likely you are to lose money. Conversely, stocks have historically appreciated much more than any other type of asset class, such as bonds, money market accounts and government securities.

Of course, to maintain this strategy, you may have to overlook the short-term price swings that will come your way. Some months, you may not want to even look at

your 401(k) statement - so don't. Remember, you're not investing for next week, next month or next year - you're investing for decades down the line.

As you get closer to retirement, you may want to gradually move some of your 401(k) money into more conservative vehicles - but don't do it too soon. If you give your investments the time they need to grow, your patience may ultimately be rewarded.



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Join Us For Our "Grand Opening"

- Services Begin at 10:00am
- Sundays, Starting October 14<sup>th</sup>
- At the Lowell High School Auditorium.
- Everyone Welcome!

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P.O. Box 147 - Lowell, MI 49331  
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The 1st United Methodist Church Health Ministries Team and The Lowell YMCA Wellness Center

Present...

## Lowell Community Health Fair

**Door Prizes!**

**September 1, 2001**  
Riverwalk Area/Unity High School Gymnasium  
10:00 am - 3:00 pm

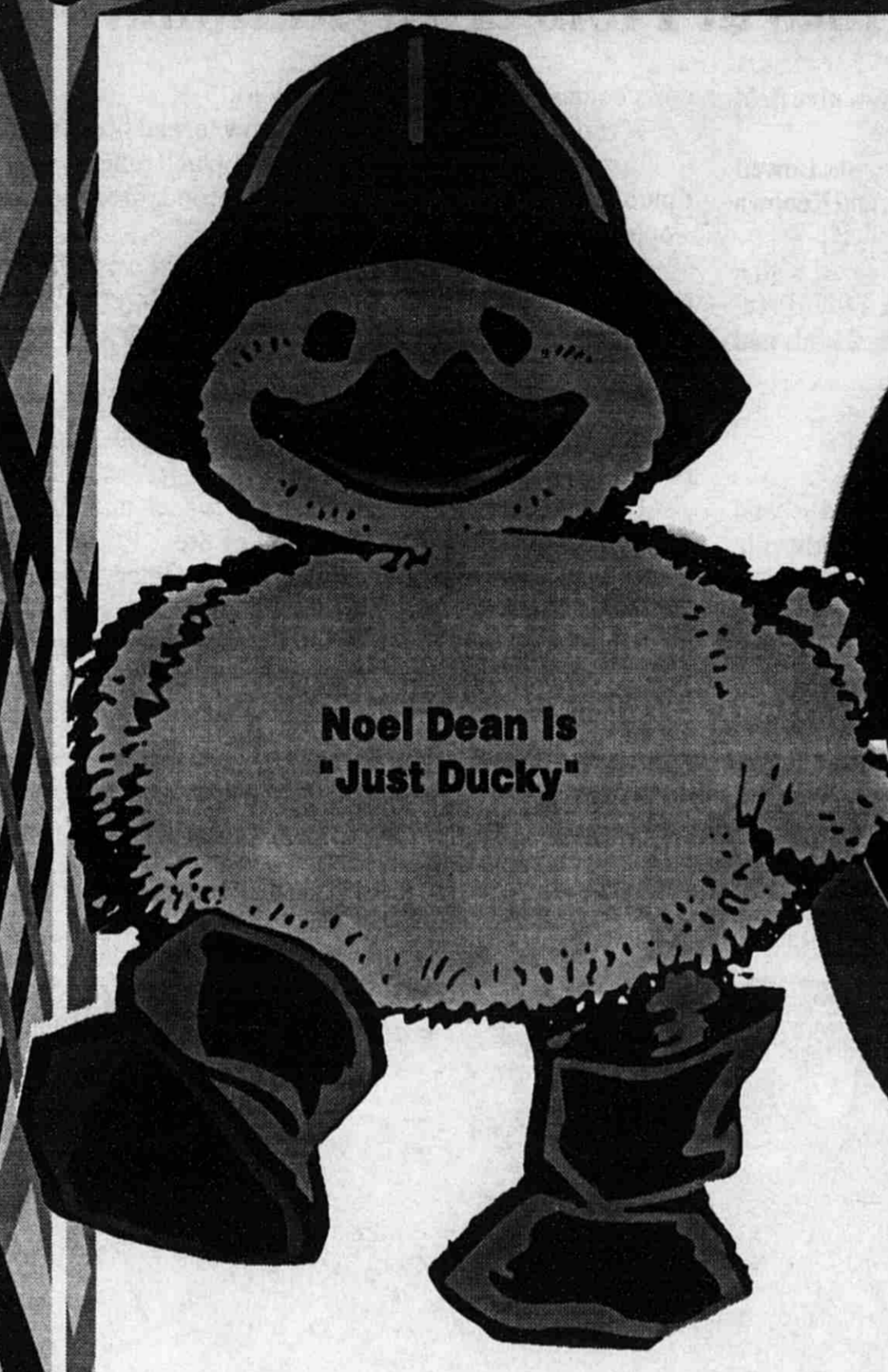
**Come Join Us!**  
The American Diabetes Association  
The American Red Cross  
Amicare Home Health Care  
Crohn's & Colitis Foundation of America  
Dery Physical Therapy  
Dr. Douglas Chung  
Dr. David Durkee  
Family Fare Pharmacy  
First United Methodist Church Health Ministries  
Franciscan Life Process Center  
Dr. Todd Gillan  
Grand Valley Blood Program  
Lowell Ambulance Service  
Lowell Fire Department  
Lowell Medical Specialists  
Lowell Police Department  
March of Dimes  
Meijer Pharmacy  
Metropolitan Hospital Wellness Center  
North Country Trail Association  
Nutrition 4 Less  
Pine Rest Christian Mental Health Services  
Professional Touch Massage Therapy  
Dr. Jim Reagan  
St. Mary's Body, Mind & Spirit  
Spectrum Butterworth Hospital  
T.O.P.S.  
United Lifestyles  
YMCA Teen Center  
YMCA Wellness Center

- ★ Bicycle Safety
- ★ Ambulance Tours
- ★ Kid's Korner- Make Your Own Healthy Snack
- ★ Car Seat Safety Check
- ★ Cholesterol Check
- ★ Smokehouse - Can You Escape?
- ★ Blood Sugar Check
- ★ Blood Pressure Check
- ★ Massages (small fee involved)
- ★ Body Composition Test
- And Much More!

**INFORMATION SESSIONS:**  
10 am North Country Trail Association - "Packing for your day hiking adventure"  
11 am American Red Cross - "The 1st Aid Kit - What should it contain?"  
Noon Dery Physical Therapy - "Preventing injuries during physical activity"  
1 pm Dr. Douglas Chung - "Medical Qi Gong"  
2 pm To Be Announced

Grant funding by the Lowell Area Community Fund





# Riverwalk Festival

## 2001

Saturday, September 1

**Downtown Historic Lowell Along The Flat River**

**COME SPEND THE DAY WITH US & ENJOY THIS FAMILY FUN FESTIVAL**

- Lowell Health Fair - Riverside Gym..... 10 AM to 3 PM
- Arts Crafts..... 10 AM to 5 PM
- Children's Area..... 10 AM to 5 PM
- Food Booths..... 10 AM to 5 PM
- Bear Claw Jack - Chainsaw Sculpture..... 10 AM to 5 PM

**LIVE ENTERTAINMENT ALL DAY**

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**10 AM - 5 PM**

- Featuring:  $\Delta$  Jenny Perfect  
 $\Delta$  Dick Mc Neal on the Showboat Calliope  
 $\Delta$  EKKO  
 $\Delta$  Lowell Music Ensemble  
 $\Delta$  Hawks & Owls - Appalachian String Band

**PARADE**  
**11 AM**  
**Along Historic**  
**Main Street**



**Adopt A Duck**  
**Five Bucks!**



**DUCK RACE**  
**5:30 PM**  
**On the**  
**Grand River**

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