HOAG
SPRINGPORT, MICH SINDERT ${ }^{x}$
$35^{c}$ 49234

## The Lowell Ledger

volume 30 issue
 3 ra weekend of November

A banner on Main Street advertises this weekend's Christmas Through Lowell- the biggest ever with six businesses and $\mathbf{3 6}$ homes selling the work of more than $\mathbf{1 2 5}$ artisans and crafters.

## Progress stalled in Lowell schools contract negotiations <br> "In light of the issues with state funding, this

 could impact the proposal that we have on the table." - Connie GilletteBy Dan Schneider

MI onday's Board of Education meeting on contract negotiations consisted mostly of a review of last month's update. Proposals for both sides remain the same.

The next scheduled mediation is for Nov. 20. Connie Gillette, assistant superinten dent for finance and personnel, said this was a mutually-agreed-upon delay. The reason for the delay is uncertainty regarding state funding, which the board hopes will become clearer by the 20th.
"In light of the issues with state funding, this could impact the proposal that we have

The last mediation session between the board and the teachers' union occurred Monday, Oct. 20. The last formal proposal by the board was put forward Oct. 2. The Lowell Education Association made their last formal proposal on Sept. 15

## Girl struck by car attempting to cross Main St.

Anine-year-old girl was struck by a car Sunday on West Main Street. The incident occurred at $4: 55$ p.m. in front of the Admiral Station. Preliminary reports indicate that the girl darted out into the street, failing to see a westbound car. As of Monday morning the girl was listed in fair con
dition at Spectrum Health there we are very fortunate Butterworth Campus in Grand Rapids. The driver was a 48 -year and officerElizabethPenning, -oldman fromMuskegon.The car was a 1999 Cadillac DeVille.
"It's a dangerous spot to cross mid-block,"Lowell po lice chief, Jim Valentine said "With the volumes of traffic and the speed limit being 45

Sgt. Stephen Junewick
there, we are very fortunate of the Lowell Police Department, responded to the incident. They requested an accident reconstructionist from the Kent County Sheriff's Department to assist in the investigation.
e," Gillette said. The state is currently dea ing with a $\$ 361$ million short fall in its education budget. On Thursday, Nov. 6, Gov, Jennifer Granholm sent a letter to the state legislatures announcing a $\$ 196$ cut in the state's per pupil allowance. Legislators have 30 days from the issuance of the letter to come up with alternatives o lessen the impact. If felt in ull, the cut would mean a loss of $\$ 765,000$ in funding or Lowell Area Schools.

The teachers and union support staff have been without a contract since Aug. 31. Negotiations remain snagged on issues of health insurance costs. The board insists that teachers must share some of the cost of insurance. On their proposal, this comes in the form of monthly copays. In the proposal from the teachers and union support staff, there can be no employee participation in health insurance The proposals also include dif ferent degrees of pay raises.

Contract talks, cont'd., pg. 8

## Christmas Through

## Lowell this weekend

By Dan Schneider

This weekend will be the twelfth and largest Christmas Through Lowell. More than 125 crafters will sell their creations in 36 homes and six businesses hroughout the three-day event. Sixteen of those locations are new this year.

This is the biggest one yet - the most we've ever had, said organizer Jody Haybarker. "So hopefully we'll have record crowds.

Last year, Christmas Through Lowell attracted at least 1,500 people. Christmas is some time from now, but the


Connie Kennedy is this year's featured crafter. wreaths are up on Main Street and there will be decorated trees on the showboat from the chamber of commerce's tree decorating competition. Christmas through Lowell coincides with this weekend's gun deer opener.

The Lowell Women's Club will sponsor a luncheon at 11 a.m. Friday at the chamber of commerce, 113 Riverwalk Plaza. Concurrently with Christmas Through Lowell, the First United Methodist Church will hold its Holiday Craft Show on Saturday, serving lunch from 11 a.m. to 1:30 p.m. The Franciscan Life Process Center, 11650 Downes Rd., will hold its Christmas Fair on Saturday as well, from 10 a.m. to 4 p.m.

Christmas Through Lowell fliers are available at the following businesses: Cousin's Hallmark, River Hollow, Touch of Country, Dream Pieces, Chimera Design and Voyages Coffee Shop.

Hours for the event are Friday from 9 a.m. -9 p.m.; Saturday from 9 a.m. -7 p.m.; and Sunday from 11 a.m. -5 p.m.


Hunters check point..
Page 3
Logging in preserve...Page 11


Good conditions predicted for hunters;
DNR encourages hunters to bring deer to checkpoints


Alto Elementary students
learn teamwork from sled dogs


The peninula. Chronic Wasting
the Disease ala seen a problem "The more deer that we

COLLEGE NEWS


Family Denitisty of Lowe


The Lowell Ledger (USPS 453-830) \$22
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IN ONE VISIT ...SIMPLE!

If I bad known it would be this easy, I wouldn't bave put off getting a crown for so long. One visit and it was done. The crown fits and looks great. I bave my smile back...simple!"

## CITY OF LOWELL

PUBLIC NOTICE
The Lowell City Council, acting as the
Zoning Board of Appeals, will conduct a public hearing at their regularly scheducted meeting on Monday, November 17, 20003 at
$7: 30$ p.m. at the Lowell City Hall Council 7:30 p.m. at the Lowell City Hall Council
Chambers, Second Floor, 301 East Main Street, Lowell, Michigan.

The purpose of said hearing would be to receive comments on the following verince request:

- 901 Bowes Rd., (northwest corner of Bowes and South Center) - Saba
Properties LCC has petitioned for a rear yard variance to construct a duplex 16 fee
from the rear lot line where 25 feet is from the rear lot line where 25 feet is required.

Lowell City Hall, 301 East Main Street prio to the meeting or appear in person.

Lowiells
Betty R. Morlock
City Clek
$616-897-8457$

## Reflections <br> of Faith

## Jolum Vandervinal. cemengist




Franciscan Life Process Center presents first annual Christmas fair


The Francicscan Litie Pro
cess Center will presen it
Chrismas Fair on Saurday Nov. 15 from 10 a.m. - P.p.n.
Admission is fre and opento

THANKS TO THE FOLLOWING BUSINESSES AND INDIVIDUALS on Halloween evening

$$
\begin{aligned}
& \text { Bernard's Ace Hardware } \\
& \text { MaDonalds - owwell }
\end{aligned}
$$

Bath Acryic Bath Systems \& Ed's Body Shop - Caledonia - Grand Rapids mmers Steve \& Shirley Levingston Doug \& Gloria Burnett Doug \& Gloria Burnett
Scot \& Brenda Raymor And the many, many volunteers!

Christian Life Center 3050 Alden Nash - Lowell were open during the expansion of our church facilities
Come worship with us Sundays at $9: 30$ a.m.
 their popular cinnamon roil

Volunteer receives certification


## AREA CHURCH DIRECTORY

## Thegoin lis In Woostipo $D^{3}$,


FIRST BAPTIST
CHURCH OF LOWELL



## 

##  

 My mife and I just returned from visiting our grandkids inShanghai, China. (Oh, by the way, we also visited ryy daughter and her husband.) This wasour third such tripin as many years
We had a great itied, did some new things., tok in some
different sights, had excellent weather ... no problems. (They
, have great Chinese foo
in the good old U.S.A. Spending a.couple
begins to wear me do $\qquad$ time to learn the language, adijstst to the cullure ort hidd antibodies against the stuff in the food and water. I was just
beginning (quickly) to dodge the always heavy traffic. Drivers have 2 respect for pedestrians ... even in marked and lighted cross-
walks. And, my body was sarting to get the welve-hour timp change figiured ou
fish out of water.
Driving oerer there is about the only thing that reminds me
of he e.S. Not so much because it is congested, but because
it is in ight-hade The it is right-hand. The British hade everybody on the wrong side
of the road until World W w r as occupational troops. said. "To. hect we war, our Gls went in the traffic going the right way. "Mo hy wad widt his!", "nand got at all

 metric thermometer is that supposedyly water freezes at zero
and
and boils at one hundred What s wrong with the falrenheit equivalents of 32 degreses and two-hundred-.and-somenthing?
We were invite to a costume party and 1 had a jacket made for the event. My daughter took me to a huge fabric
 the boonhs. Each booth had tailor available, so they began an
measure me up. Not only were my daughter and the tailor
speaking Chinese, they were using the metric system. There were some giggles as hey measured out meter atter meter of

## To The Editor

## To the Eirior

Tom Richards which, , believe, was a rebutlat to the per" by someone (Frustrated on the Flat River) put in the Buyer's Guide dated Oct. 27, 2003. I am NOT that person, but I agree with the content of the ad one hundred percent. And Icertainly hope the letter was not suggesting the publis
papers begin to censor our reading material.

## Let meelaborate andrelate anexperience I had a aitule more

 than a year ago, regarding this sameTelevision and Fox News Channel
$\qquad$
$\qquad$
Owwell Cable Company and requested that Fox News be added ot the lineup here. It was declined, saying they could not add any more channels athatatime. Taskedir they couldreplace one
of the CNN channels with Fox, since there were two of them. I was told the people of L Lowll voted on what they wanted and hat was the way it would sland. Question. 1 fyou have never
seen Fox News, how could you know to vote for it?
$\qquad$ to watch both networks and see how they presested the "facts."
Believe me, the difference was like they weren t tulking abou Selieve me, the difference was like they weren't tallikng abouc



Ledger Entries

5 Years the werily NOVEMBER 13, 1878 Pay for your Journal subscripition for one year with a cord
of good maple wood, or $\$ 1.50$.
The The Australainan spiritualist gave a good talk at Train's
Hall last Friday. The sidewalk on the bridge has been raised and a good Thoundion pegwun Debating Club will discuss "Resolved: that
nt The Sevwun Debaaning Club wild discuss "Resolved. thal
women should exercise the rightof franchise" next Tuesday.
Miss Carie Miss Carrie Truax has reurned from Grand Rapids and
will spend the winter at home.
100 Years The Lowell Ledger nov. 12,1903 Martin $N$. Hine, builder of the Central School and
Congregaional Church, banker and town leader, dies at age Also this week, Theodore Mueller, 71 , charter member
and leade of the esoseh Wisison GAAP Post verara of many
Ciwn Civil War batiles and person camp, dies while serving on
jury in reand apis.
Lowell has three electric light and power plants. jury in Grand Rapids.
Lowell has obree lectic light and power plants.
The deditor blames tre increase in durunkenness down. The editor blames the increase in drunkenness down-
town on the influx of foreign workers building the new dar north of town.

## 75 YEARS THE LOWELL LEDGER AND THE ALTO SOLO NOVEMBER 15,192

 The Ledeen publishes its serials in large instalments(about a page) so ereaders get the added value of a book, at only $\$ 2$ a aear. ${ }^{\text {Uncle }}$. ${ }^{\prime}$ Saccus Cozy Corner lauds the election of Herbert
Hoover over 41 Smith's "hads and wets" of New York and Chicago.
There are two surviving veetrans of the Mexican War of
 business in Lowell.
Hdson Mf. Co. H Hastings, Minnesota, has bought he
Lowell Specialty Co. and is shippping machinery here to make

50 Years the Lowell ledger nov. 12, 1953 The grade and high school luilidines were builit for 2388
thousand and are appraised at 519 thousand; the grade thousand and are appraised at 5519 thousand; the graak
school is being paid for by funds from tuition pupils. school is being palaf or by funds from tuition pupilis.
The Nativivy cene will berecocated from Richards Pa to the Foreman property on West Main. Volunteers ar
neededt to repair the aging figures. The Ground Observer Corps has another duty, to repor benefit of jet aircraft.
The big UM-MSU football game in East Lansing will be telecast Saurday at $1: 30$ p.m. Tickets are long since sold out.
Carroll Burch resigns as football coach after 17 years in Corroll Burch resigns as football co

25 YEARS THE GRAND VALLEE LEDGER Local independent auto mechanics protest mandatory
licensing by the state because sate licensing does notrequire good or honest repairs
The Veterans Adm

## can berovow o o buy homes. The Ledger celecrates

 and Terese Brow During a housecleaning at he Ledger a quantity of books. "Lowell, 100 Yeanss of thistry, 1831 - 1931 "is is discov-cred. They are for sale for 55 . ered. They are for sale for
Lowell and Alto Lio

The Lowell Ledger-Wednescay, November 12, 2003 -Page 6
Elementary students raise $\mathbf{\$ 3 0 , 0 0 0}$ for education


Business



BILL WHEELER Certified Publich
Accountant



JB HARRISON INSURANCE AGENCY


COMPETITIVE HOME R
S.en Hasting Mutual
Hin
 TES


RE/MAX SunQuest Peter Smith, Realtor Call For Immediate,
Professional, Committed Service


November Students of the Month



## To The Editor,

 cont'd...From Page 5

Without courage all other virtues Iose their meaning.

| These children achieved DENTAL HYGIENE EXCELLENCE <br> For The Month of October 2003 DR. J.E. REAGAN <br> 207 W. Main - Lowell 897-7179 |  |
| :---: | :---: |
| Corinne Alberts Isobel Alberts Gerrid Ball Justin Ball Jacob Bennett Sarah Brearley Kelly Cooper Naomi Evans Thomas Fleet Braydon Foley Alexis Foster Kacie Foster Sydney Fox Christopher Fuller Luke Gallagher Aaron Geer Phillip Getzen Samuel Hofman Zachary Hofman Elissa Lorentz Kimberly Noall Bradley Plaat Angelina Rivera Karah Smith | DENTISTRY: HEALTH CARE THAT WORKS! <br> Are you due for YOUR SIX-MONTH CLEANING? <br> Kyle Smith Jennifer Spaans Katelynne Spaans Haley Talcott Morgan Taylor Emma Tompkins Katherine Tompkins Erin Wade Lucy Wade Allison Young Charles Young |

Beachler recognized as staff member of the month

our district and help ou
insurace premiums.
We value uur teach
 $\begin{array}{ll}\text { hake in our children' Slives, but this is something I do no t feel } & \begin{array}{l}\text { any possible way to toill this project and dthis way appears to be } \\ \text { througha referendum to tepeal the PUD ordinance by apublic } \\ \text { vote } S \text {. }\end{array} \\ \text { he Lowel School Board should dudge on. }\end{array}$
 To the Editror:
RE: Highand Hill Neighborhood - Because of he law
hat we have filed against the City of Lowell, our comp believes anexplanation to all residents is in in order. In an effín to shed some light on this subject from our perspective, we
offerthe following extremely condensed version of ourthoughts wher he followingextremely condensed version of ourthought rreated and if further explanations or clarification is desired, please feel free to contact our office and one of our represen
naives will be happy to talk with you ( $676-2537)$. Frankly stated, we believe that certain members of the ommunity are using their influence tomanipulate the system they have used, are using and will continue to suse eax dollars
of the entirecommunity to fund their pursuit of achieving their goal. We understand city officials will state that this project
has been approved by them and that it is the residents that are Ias been approved by them and that it ts the residents that are
exercising their right to referenda any ordinance. We strongly
believein this case referda

Contract talks, continued...From Page 1
Bout proposals are pack- This sparked some public This would decide whether issues. The problems of rising
age proposals. That means ei- comment at Monday's board members throughout the health care costs and a shakey Boht proposall are pack-
age proposals. That meansei-
ther side must accept all or
$\qquad$

Lowell FFA youth attend world's largest annual student gathering
Members of the Lowell
Students from Lowell

Students receive character in action award


Cherry Creek students, top row, left to right: Joe Sweet, Patrick Dorsey, Justin shley White, Tyler Prill, Grace Inda, Nick Deshaw and Chelsea Comdure. Bottom row, eft to right: Nick Curtis, Jacob btephens, Zachary Vanderstelt, Josh Skinner, Tad

## GRATTAN TOWNSHIP

## HEARING OF THE PUBLIC

 GRATTAN TOWNSHIP ZONING BOARD OF APPEALS A Public Hearing before the Grattan Zoning Township Hall, 12050 Old Belding Road, Belding, MI on:Wednesday, November 19, 2003 At 7:00 p.m.
at which time and place the following requests will be heard:

Aaron Antcliff of 11673 Old Belding Rd., Belding, MI, PP\#41-12-16-201-008 requests accessory building 21' $0^{\prime \prime}$ tall or $5^{\prime}$ 'taller than maximum allowed height of $16^{\prime} 0^{\prime \prime}$.

Thomas \& Judith Byrne of 4600 Gettysburg Dr., Rolling Meadows, IL 60008, PP\#41-12-29-202-003 request a variance from Article structure closer than $30^{\prime}$ to the high water line at 11010 Crooked Lake Dr., Rockford, MI.

Written comments concerning this issue should be received prior to the hearing and
addressed to Al Berry, Grattan Township Zoning Board of Appeals, 12050 Old Belding Zoning Board of Appeals, 12050 Old Belding
Road, Belding, MI 48809 .


Rusty Bane, left, equine specialist, and Kirk Johnson, a national finalist in the Equine Science-Entrepreneurship
Proficiency Award Program. Johnson, a sophomore in


John Schut, left, FFA advisor, and Katie Clements, | finalists from a field of 48 contestants. |
| :--- |

## SYNOPSIS

 REGULAR MEETING OF THE VERGENNES TOWNSHIP BOARD
## October 20, 2003-7:00 p.m.

Minutes of the September 15, 2003 Regular Meeting were approved. A list of invoice
was also approved. Motions approved:

Motion to approve Garden Center Ordinance, 2003-6
Motion to table Liquor Control Ordinance
Motion to hold a Public Hearing regarding a Special Use Permit for the Kent County gravel production

- Motion to adopt updated Building Inspector Fee Schedule

Complete minutes are available on the township web site at www.vergennestwp.0ro or at the tlo
Dr., Lowell

The next Regularly Scheduled Meeting of the Vergennes Township Board is November 17 2003 at 7:00 p.m. at the Vergennes Township Hall located ale
Bailey Drive.
$\begin{gathered}\text { Mari Stone, } \\ \text { Vergennes Township Clerk }\end{gathered}$
"Inspecting Carol" opens at Lowell Performing Arts Center


On stage, from left t oright, are: Sue Venema (Zorah), Dean Borth (Wayne), Bobby Willis (Walter), Dave Durkee (Si,
Jeff Stacer (Larry)) Dan Schneider (Phil) and Pat Watkins (Dorothy). Hidden behind Borth is Anne Pasquale (MJ).


FREE HEALTH CLINIC
WEDNESDAY, NOVEMBER 19
10-NOON • OPEN TO THE PUBLIC Great Lakes Hearing will be on site for free video otoscope and complimentary hearing aid cleaning and hearing testing. Repair and service on all hearing makes and models.

OW Conservatory Woods
condominiums
Starting at \$139,900
Carefree
living
in the
heart of
Lowell
Todd Holton Todd Holton
Wooded Views • Convenient Location
Community Walkways - City Water and Sewer Office 249-9052 West Cell \# 485-5625 NLichigan Close to shopping, restaurants, med center and theater

Timber harvested at Cooper Woodland Preserve

"Sleigh Bells and Holly" again this year at the LAAC

Thursday with an artists' re-

造

by. Duns Sconeider
 Art and Gifts" features the
work of 19 artists from the Lowell area.
This is the
Lowefl area.
This sis second year
the exhibition has gone
the exhibition has gone by
that name Previously it tad
that name. Previously, it had
been the "Christmas Gift
been the "Christmas Gift
Shop." The namechangedlast year to reflect the new char-
acter of the exhibition. The
acter of the extibition. The
emphasis is on local artists,
and LAAC executive direc-
and LAAC execuive dire"
tor, Lorain Smalligan said, "II
tends to be mor
tends to be more fine art and
craft."
Work includes pottery
jewelry, prints, watercol
and carvings.
"The real intent is that
artists are making things that
arisists are making things that
are gititable,"
Soyourre not going to seee, for
instance, reallyexpensiew
instance, really expensive wa-
tercolors."
The exhibition opens


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80.0
DIABETES AND HEART DISEASE
 other four consist of family history of heart disease, smoking,
high cholesterol, and hypertension (high blood pressure). If high cholesterol, and hypertension (high blood pressure). Iu
you anve diabetses.trene rat things you can do to reduce your risk for heart disease. Learning the $A B C$ oaf diabetes can help
you control your condition and stay health.
 moniths. and stoold be kept below 7 percent
B stands for blood pressure. Having high B stand for blood pressure. Having high blood pressure
overwork your hear. All diabetics and non- dibatecics soold
be screened regularly for high blood pressure. Howewe
 is lower than required for non-diabetics who must stay below
140/90. C stands for cholestero. "Bad" cholesterol, or low-density

 are atincreased risk of hear
risk is more than doubled. reducing your risk of heart disease, see your healthceres and
$\qquad$
dinner can be very gratifing to both parent and child. Devel-
oping simple traditions can create a lifeetime of memories and
 opencommunichatonand undersitanding in diffificulttimes. The
closeness fostered with small traditions helps to create resit closeness fostered with small traditions helps to create resil-
iency within the fanily and to endure stressul events
In creating family ritual sit it is important to develop activ uies that are easy to carry out. A fanily tradition can be as
simple a having the same food o eat on a certain ady of the
week. This day could de designated as family day. Each child in the fanily could take turns planning with the parenta a simple
meal or a favorite dessert, along with choosing an activity, a game to play or a movie to view. Traditions can be as simple
as allowing heb birthdy child topick the menu of dinine each year or tying colorfulu ribbons ona tree to announce the big day
to the neighborhood. If the activity is enjoyable, the children will look for ward toit. Special tradition can be created for and
tailorerd to each family member or their birthday. It is the ${ }^{\text {days. }}$ Traditions can be created to celerrate special evenus. Traditions can be created to celebrate special events
birthays, anniversaries and holidays. Traditions can be rere
ated to celebreate achievements of fanily members

Buckle up or pay up

NOTICE VERGENNES TOWNSHIP
Vergennes Township is seeking applications for the Planning Commission and Zoning
Board of Appeals. Applications should be received by Friday, November 28, 2003, and will be considered at the December 15, 200 meeting of the Vergennes Township Board. Application
township offices located at 10381 Bailey Dr, Lowell, MI 49331; or on the township web site at www.vergennestwp.org under forms. The office is open Monday,
Wednesday and Friday from 9am to 3 pm . If Wednesday and Friday from 9am to 3pm. If
you wish to receive an application through you wish to receive an application through
the mail, kindly send a stamped selfaddressed envelope to PO Box 208, Lowell,
MI 49331 , MI 49331-0208, and a form and job
description will be sent. For further description will be sent. For further
information, call $897-5671$ during office information
hours.

the inportance of family traditions With holiday time approaching, thoughts of family tradi-
tions come to mind. Holidyy seem to lend themselves to
traditions but other simple traditions can be implemented throughout the eyear to foster cohesiveness within the family
For centuries, family raditions have helped to tie lives
together. Frequenty family raditions have their origin in cultural or religious beliefs. Traditions or ritual are customs
and beliefs that have been handed down through fanilies.
Family raditions reflect the beliefs and personalitites of the fanily. They help usto enjoy time spent together now and elicit
powerful memories ot share in the fuure. Memories can call

simple in nature and incorporated into daily activities. Active
participation by children in preparin for or conrributing ideas
for tradititions creates s.sense of pride for children. Children are ties if they are fun,
While ord family traditions are important to carry on, it is
also important to develop rituals that are compatible with
 and security for family members. They do not need to involv
a bibt time commiment. Ten minutes of reading to your chill
before bedtime or 15 .
 \% chool dene ELEMENTARY MoN.: Lunchables,
carrot sticks, apple juice carrot tsicks, apple
sunfilower seeds. TUES.: Chili, crackers French
peaches.
WED.: Hot turkey sand wich, mashe
fruit cocktail.
THURS.: Fish sticks, din
ner roll, green be
darin oranges.
FRI.: Pizza, mixed veggies
applesauce, pudding cup.


UNDERSTANDING FUND CLASSES:
NOT ALWAYS AS EASY AS A, B, C Before you buy a mutual fund, you'll want to do some
research. What is the fund's investment philosophy? Who manayes it? How diversified are ith holdings? Then, after
you've done your homework, you'll have to use it for the right class.
Specifically, you may need to choose which type- or class of mutual fund shares you want to buy. The most common Class $A$ shares. - Wene you buy Class $A$ shares, you pay
upfront sales charge, taken out of your initial investment. Theses sales sharges orr loads) usually range from 3 percent to
percent. So, for example, if you pay $\$ 10,000$ for a mutual percent. So, for example if you pay $\$ 1,000$ tor a mutu
und dhat has a 5 percent load $\$ 500$ of your money will go fo the sales charge, with 99.500 used to buy shares. Class $A$ shares
also may impose 122 - 1 Ifee to cover marketing and distribu-
ion expenses. These $12 b-1$ fees are fairly low -about 0 20 hon expenses. These $12 \mathrm{b-1}$ - fees are farryly low - about 0.25
nogoing expenses of any class.
-Class B Bhares -If yuupurchase Class B Bhares, you don't pay a sales charge right away. Instead, you"ll pay a "back-end
load" when you sell your shares. Typically, this back-end load decreases over time; for most Class B shares, the load
disappears after about six or seven years. Class B shares often charge a higher 12 b -1 fee - as much as one percent per year:
However Cless P However Class B shares often convert to Class A shares ove
lime, so you would then start paying the lower 12 -1 fee ime, so you would then start apying the lower 122 b - fee.
Class $C$ shares - Generally, Class $C$ shares do . charge

 not convert to Class A shares, so these continually high $12 \mathrm{~b}-$
Ifes can make Class C harase quite expensive, if you plan on holding them for many years.
Which of these hharar classes is right for you? The answer
depends somewhat on your siuwaion If you plan to hold a Which of these share classes is righ for you? The answer
depends somewhat on your situation. If you plan to ohld a
mutual fund for many years, hen you might be bests served by

2nd choice for the week
Chicken patty on bun
purchasing Class A shares.
How about Class $\operatorname{B~shares?~After~all,~the~vanishing~sales~}$
load can beanaatractive eature -if youre absolutly sure that load can be an atractive feature -if you are absolutly sure that
you will hold your fund long enough to tonefifit from it. If you sell your shares early, you will have to deal with the back-end
charge. Plus, not all Class B Bhares convert to Class A, so you could be stuck with high $12 b-1$ fees, as well.
As for Class shares, we' ve arready mentioned apotential
drawback- the inability to convertto Class $A$ shares withlower Irawback- - Lhe inability toconvert to Class A shares with low
12b-1 fees. Still, if you think you may only investin a particular mutual fund for fow years, you might benefifi from Class C 's lack of front-end or back-end sales charges. Be careful, though

- some Class C shares do carry these charges. Clearly, you need to be sure of what your share class options are before you invest in a m mutual fund. If you are
investing in stock muutual funds, they are sbiect risks, including the potential loss of principal invested.
Ask your investment you, carefully read the prospectus, it should provide completer

driver and front seat passen-
gers to be buckele up. Chil
dren underagaeforor must be in an approved child safety sear passengers up to and includ
ing age 15 mustbebeuckled
and tions. Drivers or passengen placed under their arm or be eled for failure to properly Nearly 500 Michigan lav ocal, county and state levels will join agencies across

 COMPLETE FAMILY DENTAL CARE


OMPLETE SERVICE
mmediate Emerg for Children \& Aduls Cosmetic Dentistrycy Teeth Whitening
reventive Care
Dentures (Same Day Repair)
Insurance Plans Accepted
Day \& Evening

Judd T. Carroll, D.M.D.
103 East Main • Lowell, Michigan

## COMING EVENTS



The Lowell Ledger-Wednesday, November 12,2003 -Page 14
Conference champs have higher goals in their sights


Devon Collins sindsh $h$
works to get a shot off.

## LOWELL CHARTER TOWNSHIP <br> Public Hearing

PLEASE TAKE NOTICE that the Lowel
Charter Township Zoning Board of Appeals Charter Township Zoning Board of Appea
will hold a public hearing on

WEDNESDAY, NOVEMBER 19, 2003 at 7:00 p.m. at the Lowell Township Hall, 2910 Alden Nash, SE
Whispering Hills Associates have made appication for a variance from Section 4.1.2
of the Table of General Bulk Regulations to allow for 30 foot front yard setbacks where 40 feet is required for lots 44-48 of the Whispering Hills Development located on
Barnsley Road. They are also requesting Barnsley Road. They are also requesting a
variance for a side yard setback on Lot 48 to be reduced to 5 feet where 10 feet is required.
Written comments should be received by Tuesday, November 18, 2003 and can be
mailed to: Lowell Charter Townshin Attn Zoning Board of Appeals, 2910 Alden Nash SE, Lowell, MI 49331.

Linda S. Regan, Clerk



Amy Oberlin works inside for an easy bucket. Low defeated both Northkiew and Grean anvile this week to rui
its record to $16-2$ orerall and $13-0$ in the 0 K whit mover

did, not having the same sucess, raised questions," "These games will get us wher we need to | Crowley adminted. |
| :--- |
| $\begin{array}{l}\text { questions," } \\ \text { to the level where we ned to } \\ \text { be for the district," "rowle }\end{array}$ | Ironically, it was her se for "he district," Crowle,

club's splay in the second half
(taut Ithengenplaying well. club's play in the second half suat Ithoughtornarlevevio of play
of its loss to Byron Center took a step back against of its loss to Byron Center took a step back again
which may have turned Northview and Greenville. $\begin{gathered}\text { Lowell s season around. } \\ \text { LThis was a young team }\end{gathered} \begin{gathered}\text { Northview and Greenville.". } \\ \text { Lowell followed its four- }\end{gathered}$
point winer the Wildcats "This wasa a young team point win over the willdat
based onexperience. Many of
with a $47-23$ thumping of the based on experience. Many of with a $47-23$ thumping of
them had not experienced the
intellowiackets
intensity and speedof ofthe play
Amy Oberlin led all sco intensity and speed of the play
at this level," Crowley said. $\begin{gathered}\text { Amy Oberlin led all scor } \\ \text { ers with } 17 \text { points. Valle }\end{gathered}$ Crowley says games Vanzyll threw in ingegt and
against Unity Christian and Devon Collins added seven South Chistian slated for this $\begin{aligned} & \text { Devon Collins added seven } \\ & \text { weok will geet her club ready }\end{aligned}$
uI wis. week will get her club ready "I was able to rest some
for district tlay which begins players who have been sick
on Nov 17 and rest my starters in the
fourthquarter," Crowley said. "It wasn't a pretty game; wo didn't sh
by $24 . "$

Lowell had a chance to puthew game away but netted jus
three-of-10 shots from three-of-h shoss fonerer
line in the fourth quarter. oberlin tallied a tean higheight points while Brook
VanEck and VanZyll neoted six points apiece, and Ken
Gallertand Collins sachadded Gallertand Collinseach add
five.
$\stackrel{\text { ** }}{\substack{\text { Behold the turtle. H } \\ \text { makes progress onl }}}$
makes progress only
when he sticks his necl
out James Bryant Conan

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Strong first half as Lowell secures district championship


Jean Pitts avoids a Red Arrow rush as he races from the pocket.

## CEITER COURT

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JOAN MIEDEMA, M.D. JOAN MIEDEMA, M.D.
JOEL VANDERIET, M.D.
All Physicians Board Certified In Both
Pediatrics And Internal Medicine


Football, continued...From Page 15



Future shooters enjoy fall clinic

Pictured, left to right, are: coach Keith Boeve, Ryan Lane and Travis Hippey teaching kids to get into "triple threat"
position.


SLEIGH BELLS \& HOLLY
Nineteen arists and artisans from the Greater Lo



WOMEN'S CLUB LUNCHEON
During Chrismas Through Lowell, the Lowell Women's
Club will be serving lunch on Friday, Nov. 14 at the c
TICKETS FOR PLAYOFF GAME Friday at $7: 30$ p.m. Gates open at 6 p.m. .tickets cost 5 S. Buy
 seating; no passes accepted.
BLOOD DRIVE
Nov. 14 from 8 a.m. . $1: 30$ p.m. in the auxiliary gym. The Nov. 14 from 8 a.m. . $1: 30$ p.m. in
public is welcome to donate blood.
holiday craft show The First United Methodist Church (622r E. Main St.) will
have its annual Holiday Craft Show on Saturday, Nov. 15 from
 9 a.m. - $3: 30$ p.m. / I lucheon served from
Holiday shopping at a quality crat show.


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From left to right, are: Josh Drake, Eric Saenz, Justin
Corwin, Trevor Hoard and Brett Mclahon working on Corwin, Trevor Hoard and Bret McMahon working on
their "Good form 3." Ryan Lane is helping demonstrate.


Halloween night we had the most polite children trick or
treating at our home. Lowell area parents reating at our home. Lowell areap paren
must be doing something right!

With all the road work being done why iss't anything
being done about Gee Dr.? It would he better ify wis done about Gee Dr.? It would be beterer if it
dirt road. Then it could be raded Maybe its fine time that kids disisipline their parents for the way they ACT!!!! Teachers are holding to a socialist tideal. I had higher
expectations of our superb educators. expectations of our superb educators.
Thanks for this venue - a parent

About the manholes. They have nothing
to do with where your vehicl truvels. To do with where your vehicle travels.
They have to gover the sewer line and water main.
The towicall They typically go down the center-
they have to have them there to access the lines for repairs.
 About the handicapped comment.
When I get out of the car, you can not see that I have a deteriorating spine and a bad heart.

## The Lowell Ledger

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