

The Lowell Ledger

Volume 32 Issue 49

Serving Lowell Area Readers Since 1893

Wednesday, October 12, 2005

Hot chili, cool scarecrows and historic homes only part of Harvest Celebration 2005

By Dan Schneider

Lowell was in full autumn mode this weekend for the annual Harvest Celebration put on by the Lowell Area Chamber of Commerce.

Scarecrows were built, miles were run, chili was cooked, historic homes were visited, and antiques and crafts were shopped for and purchased.

The earliest activity got started at 8 a.m. on Avery Street behind the Lowell police station.

By the time runners were crossing the finish line of the Harvest Hustle 5-K Run and Walk, chili cooks were getting stoves set up on North Broadway for the annual Larkin's Chili

Madness Chili Cook-off. The "Dragon's Spit" chili team won the competition for the second straight year. This year, they received a pair of Lions tickets.

While chopping up meat to add to the mix, they said their chili isn't necessarily knock-your-socks-off hot as its name suggests. But they were working on a new recipe for a second chili this year.

"Our second batch we're gonna make a little more spicy than we usually do," said team member

Craig Williams.

"Missing Jacks" chili took second place this year and also won the people's choice award. The cooks have a very basic chili philosophy.

"We just make chili to make it taste like chili," Rocky Ashlock said. "We don't want anything foreign in it. No cinnamon, no chocolate taste."

The Laurels of Kent entry took third place in the

Harvest Celebration, cont'd., pg. 10

Jim Barnaby selects a pepper from a sombrero full of homegrown jalapenos, habeneros, chili peppers, cayenne peppers and Hungarian peppers in the early going of Saturday's Chili Madness Chili Cook-off.



Red Arrow road riddle

Facts: This Red Arrow Highway sign appeared last week attached with new bolts to a pole at the intersection of Robinson Road and Fulton Street near East Grand Rapids. It is upside down. The sign appeared in the same spot last year around the time the Lowell football team started its state championship run through the Division 3 playoffs, beating East in the process.

Conjectures based on facts: The sign was installed this year by a Pioneer fan who was not the original owner, which would explain its upside-down orientation. That fan must have stolen the sign after last year's state championship run through the Division 3 playoffs by the Lowell football team. The original owner might want to reclaim the sign, or at least put it right side up.

Historical perspective: Based on the cracked, weathered surface of the sign, it must have spent a



good deal of time marking the road it actually refers to, a stretch of highway between St. Joseph and New

Buffalo in Berrien County in Michigan's southwest corner.

Small wage hike approved for bus drivers by school board

By Dan Schneider

Lowell Area Schools bus drivers will get a 1.1 percent wage increase this year.

The modest pay increase was calculated as part of a four percent total compensation package increase. The calculation factors in increases in the district's costs for retirement, social security, and Priority Health insurance benefits. Once those were added up, there was room for the 1.1 percent wage increase.

This year, the district is applying the four percent total benefits package increase for all of its employees. For employees receiving step increases in salaries, the step increase is another factor added against the four percent.

The district received good news from the passage

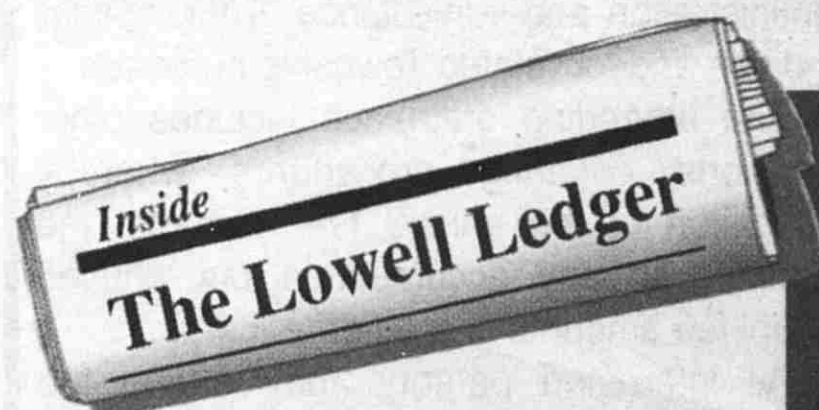
of the state budget. In the school aid portion, the budget calls for an increase of \$175 in the foundation allowance.

"We are receiving a \$175 per pupil increase over last year," said assistant superintendent for finance

and personnel Connie Gillette.

The district will have to wait for student counts to be finalized before it can assess the actual impact of the increase.

School board meeting, cont'd., pg. 4



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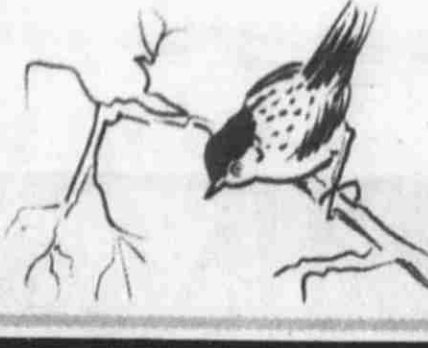
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Outdoors



By Dave Stegehuis

TOBY

This fall as the lush green landscape and bright skies of summer faded, so did the life of our loyal friend and hunting partner. Despite fervent hope and modern veterinary medicine, Toby, our beagle, died after bringing companionship and joy to our home for nine years.

Toby was an unusually large tri-colored beagle. His ears were the size of my hand. A deep multi-tipped howl and a lively white-tipped tail revealed his location when on the trail of game. One rear foot, from birth, had two toes which were connected by tissue only. The foot splayed out, exposing tender skin causing him to skip when he walked on rough surfaces, so we put an infant's sock and dog boot on it when it bothered him.

Toby, like most beagles, was born with the instinct to trail rabbits which he did with resolute determination and a booming voice that could be clearly heard echoing from frozen swamps and thick bramble tangles. His hunting instincts led him to pursue other interests. Toby was guardian of the yard which he overlooked from his vantage point on our elevated

deck. He would patiently wait for squirrels to appear at the birdfeeders or for a stray cat to arrive to menace the birds that gather there. He became an expert at sniffing out shrews in the woods and moles in the lawn, and was occasionally successful digging them out.

Although a scent hound by trade, he developed the skill of a leopard for stalking squirrels as they sorted through spilled birdseed. When a squirrel finally spotted Toby, it would dash for a nearby tree and from the safety of a limb scold the hound with loud chatter as Toby howled his special squirrel howl from the base of the tree. He never caught a squirrel or rabbit, of course. For him the fun was in the chase. The front yard will probably be over-run with tunneling moles, seed snatching squirrels, and marauding felines now that the defender of the domain is gone.

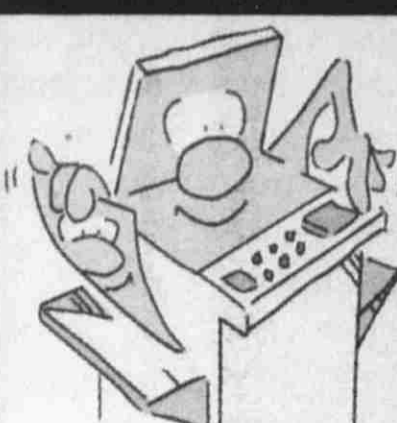
Toby was gentle, never aggressive, but he would sniff the pant leg and shoes of a newly arrived friend or stranger just long enough to determine who you were, where you had been, and what you had been doing. He was a busybody. No matter how tired he became when riding in a vehicle, he never slept because he might miss something.

I never heard Toby growl, but if unduly pressured by an aggressive dog or a pair of over zealous grandchildren he would let out a very long, very loud howl. The startled kids would about jump out of their socks.

We who share our lives with a pet know that someday we will face the loss of our companion. Our grief will pass, but the memories of the good times with Toby will last a lifetime.

*****If you pick up a starving dog and make him prosperous, he will not bite you. This is the principal difference between a dog and a man. - Mark Twain (1835 - 1910)**

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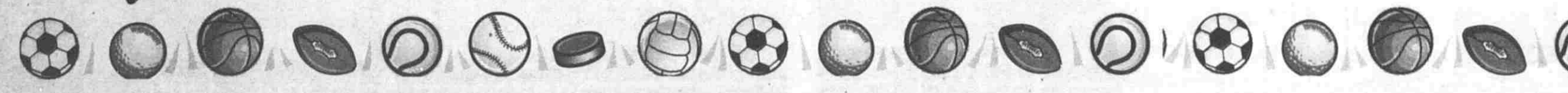
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BUSINESSES SERVICES

Harvest Celebration, continued... From Page 1

competition. Buffalo Dick's white chili won the white chili division.

The event raised more than \$1,200 to help eight-year-old cancer patient Anna Organek. Ionia County National Bank provided trophies.

Evidence of the scarecrow building, which took place Saturday at the

Lowell Fairgrounds, can be seen on lamp posts and utility poles throughout Lowell. In a few hours, people from Lowell and elsewhere managed to build enough straw-stuffed men, women and children to adorn a good percentage of the city's poles.

Five historic houses in and around Lowell, the

museum and a historic bank building were open Saturday morning and afternoon for the Lowell Area Historical Museum's annual Historic Home Tour.

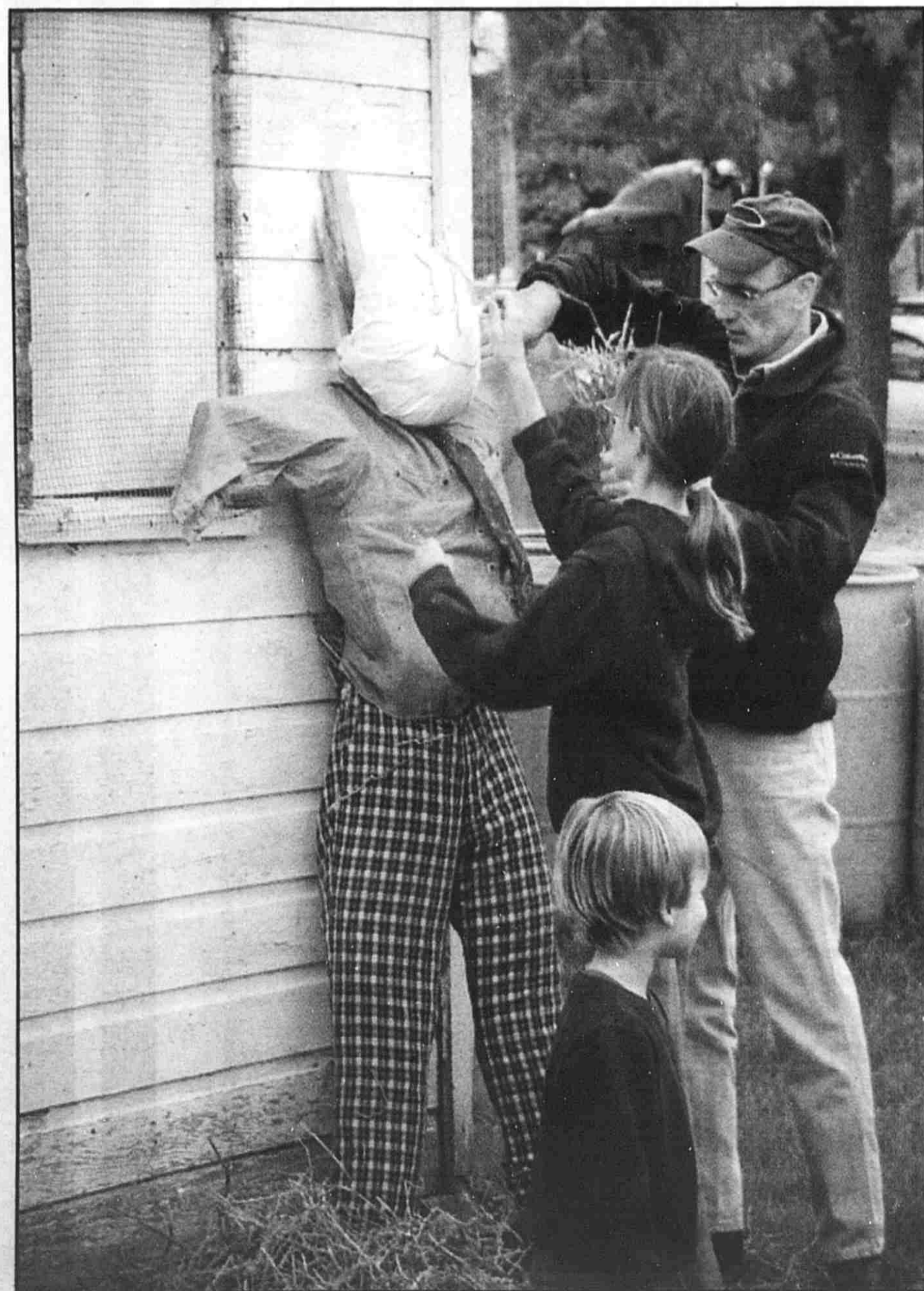
Meanwhile, antiques were being sold along Riverwalk Plaza and crafts were for sale in the Foreman Building at the fairgrounds.



Barry Harding of Lowell slices an orange bell pepper in preparation for making "Chile's and Beer Chili."



Pauline Harrington, Sami Olson and Robby Coffey, all sixth graders at Lowell Middle School, hold the head of their scarecrow in place.



Neil Mills and Calina Mills, 12, stuff their scarecrow while Colbe Mills, 3, inspects their work.



A collection of scarecrows leans on the poultry barn at the Lowell Fairgrounds before being distributed throughout town.

Local dealership celebrates 30 years of business in Lowell

Harold Zeigler Ford president Aaron Zeigler, vice president and general manager Charlie Jeffrey, and chairman Harold Zeigler with Ford's new GT. The GT is probably the most exotic and powerful production car (albeit limited production) Ford has ever built. Being selected to display the hot red car for sale in their showroom is one of the privileges the dealership has accrued in its 30 years in business.

The dealership celebrated its 30th year Friday with a luncheon on the showroom floor. Zeigler started the company at its present location in 1975. It is now the oldest car dealer under the same continuous ownership in Lowell. Some current employees have been on the payroll since the company's early days.

The Harold Zeigler company has branched out to include 21 franchises in nine towns. A new dealership that will open soon in Grandville near the Rivertown Crossings mall is expected to be the company's highest-volume branch.

Zeigler lived in Ionia before starting his business in Lowell. This town, he said, seemed like a good place for a car dealership.

"I just thought it was a good location," Zeigler said. "I liked the town, I liked the people, it was close to Grand Rapids, close to where I grew up."

He said the business has become a lot more competitive since he first opened the store here. But trucks are still popular in the Lowell area, as was the case 30 years ago.

"People still buy a lot of Ford pickups," Zeigler said. "It's a good pickup market."

A plaque from the Ford Motor Company recognizing Harold Zeigler's 30 years will arrive soon to adorn the dealership's wall.



Cool start for inaugural Harvest Hustle 5-K run

By Dan Schneider

Some of the season's first cool temperatures greeted 68 runners and walkers Saturday morning for the inaugural Harvest Hustle 5-K race.

"Not a bad morning to run," said Marshall Randall, 48, overall race winner and Rockford resident.

The large hill on North Division Street also greeted the runners early in the course. It came as a surprise to out-of-towners.

"That first hill was a surprise. I didn't know that was there," Randall said.

"It was cool because it broke the pack up," said Jeff Haney, who won the 40-44 age division.

Randall's time was 17:36. Haney finished in 18:08. Both are members of the North Kent Running Club, which meets for frequent runs and track workouts in the Rockford area.

"I was a little conservative at the cemetery because I wasn't sure if I was going to hit that hill again or not," Randall said.

Melanie Droski was the overall top female finisher with a time of 21:27. Full race results are available on

the Lowell Area Chamber of Commerce web site, www.lowellchamber.org, and are posted at the chamber and at the Lowell YMCA.

Starting on Avery Street behind the Lowell police station, the course took runners around a few blocks of downtown Lowell before heading to the end of Washington Street at the Boy Scout cabin and returning through Oakwood Cemetery. After organizers announced the end of the Cherry Creek Classic earlier this year, Lowell was not long without a 5-K run with the establishment of the Harvest Hustle.

"At one of our Community Wellness board meetings, (chamber executive director) Liz Baker suggested that we do something along with the Harvest Festival," said Lowell Community Wellness director Patty Sellner.

At first, Sellner said, she was not sure if it could be put together on relatively short notice. But it happened, she said, with "a lot

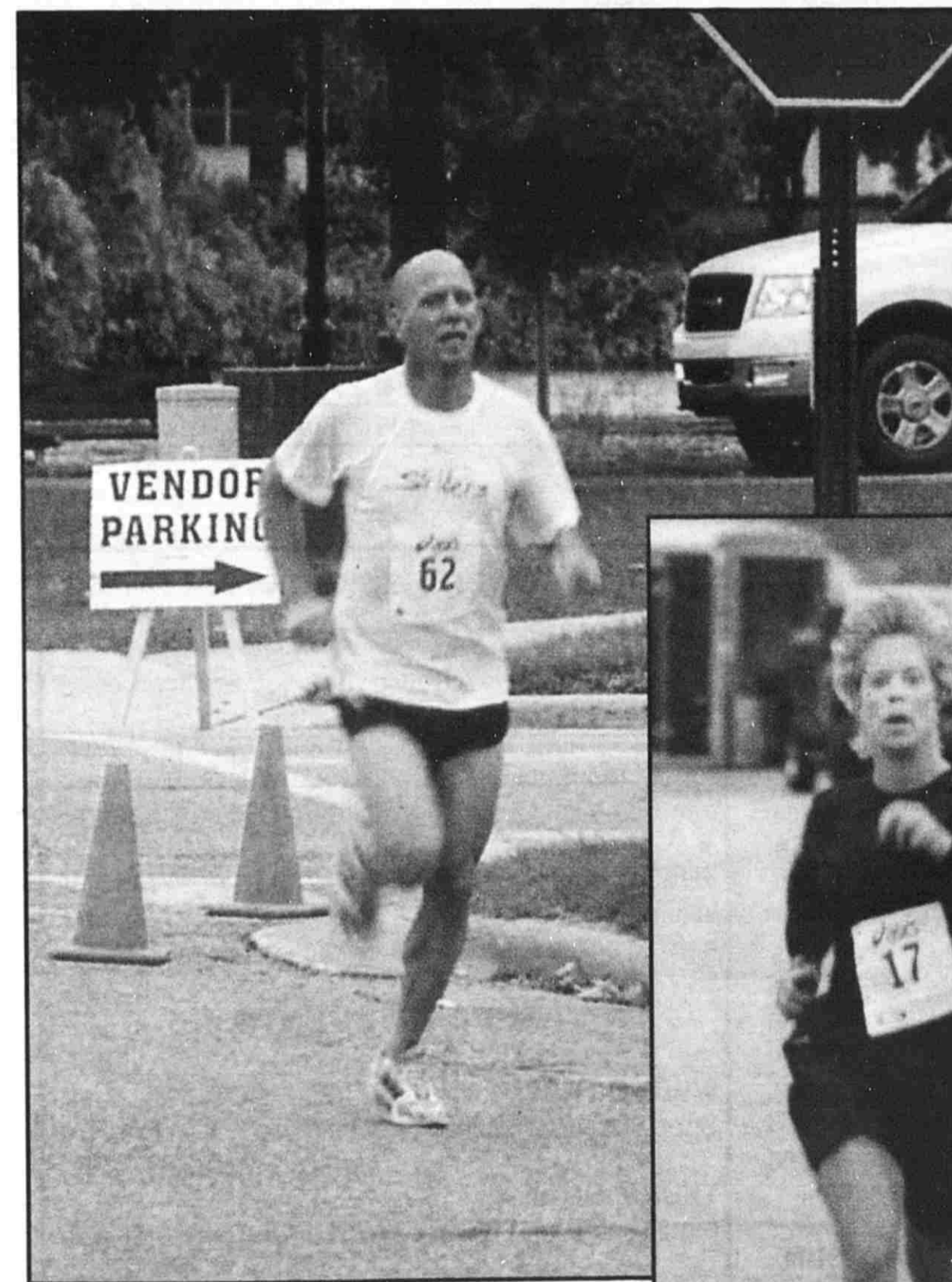
of help from a lot of different people."

The Lowell High School cross country teams volunteered out on the course. Cross country coach Clay VanderWarf helped lay out the course. Organizers from the Cherry Creek Classic helped manage the race.

"It kind of flew itself," Sellner said. "That's one of the nice things about a small community is when you do

something, volunteers come out of the woodwork."

Community Wellness will use the proceeds from the race, estimated at close to \$1,000, to help fund its community health activities such as the upcoming weight loss challenge and the recently-completed "100 Miles in 100 Days" walking challenge.



Top male finisher Marshall Randall rounds the corner onto Avery Street toward the finish in the Harvest Hustle 5-K run.



Melanie Droski, the Harvest Hustle's top female finisher, makes the final sprint to the finish down Avery Street in the Harvest Hustle 5-K.

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Lowell soccer splits games with Forest Hills schools

By Dan Schneider

Lowell's 3-2 double overtime loss to Forest Hills Central last Thursday was about as good as high school soccer matches get.

Lowell would have liked to be on the other side of the score, of course, but the Arrows showed resiliency and grit in giving the Rangers a strong contest.

Forest Hills Central controlled the ball the entire first half. They got a touch on just about everything, moving the ball with almost mechanical efficiency. But Lowell kept it close, always snatching the ball out of harm's way, sometimes at the last possible second.

Well, almost always. The Rangers got a goal in at the 23:25 mark, the shot by Devon Higgins. But Lowell had an answer about 10 minutes later, when Kory Anderson knocked in a shot on a rebound after a corner kick. Central's Tom Sahajdack put Central up with 3:46 left in the first half.

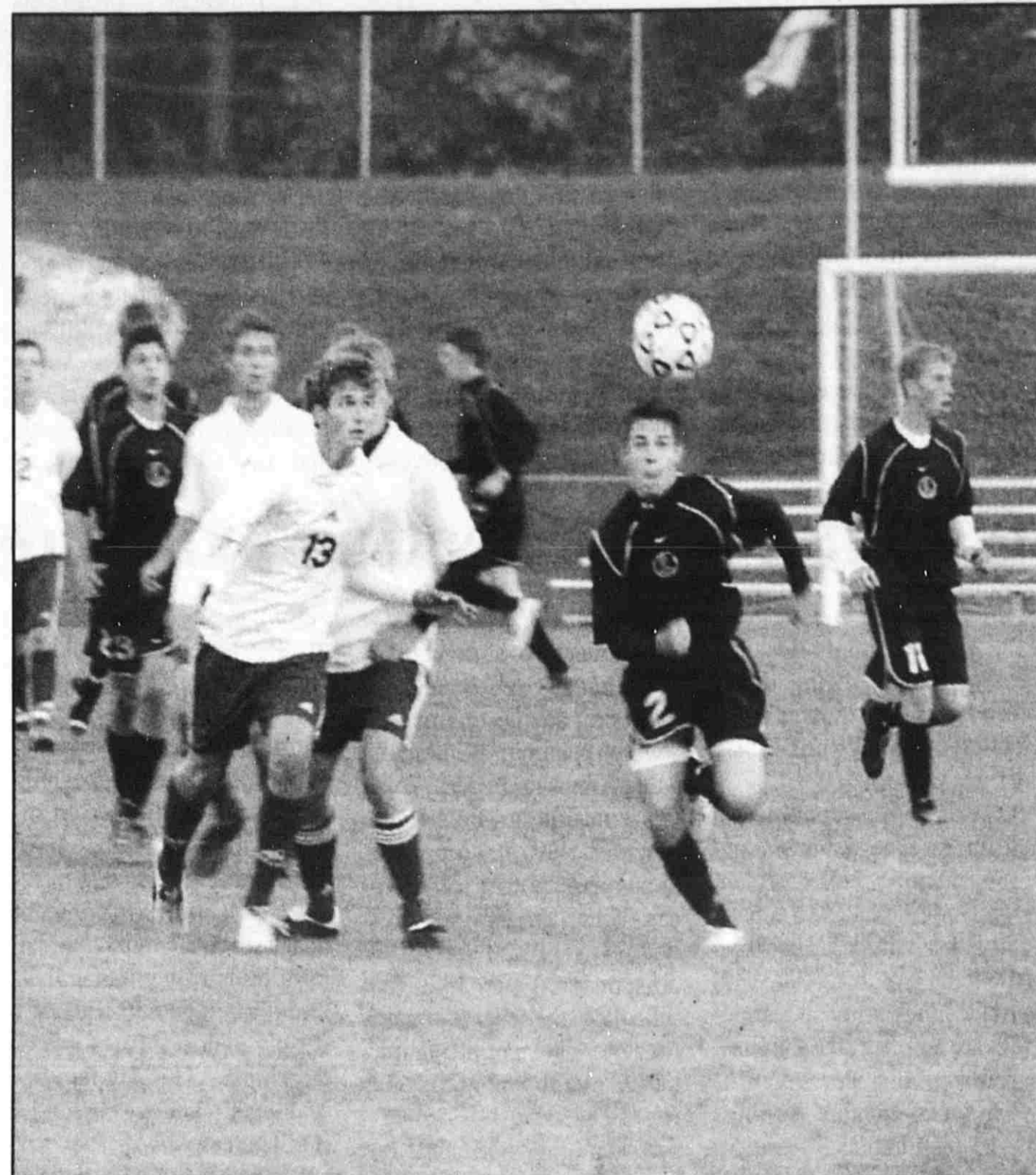
Although Lowell started the second half strong, Central regained control after about five minutes of play. Around the 20-minute mark, however, it was Lowell putting pressure on Central.

At the 4:20 mark, Lowell's Ken Bieri had

already had a great game in goal. He'd bumped two shots over the top bar, taken risks and stopped shots in the open field. He was in the open field again at 4:20, diving after a shot. It bounced away from the goal, and Bieri had just enough time to get to his knees and stop the rebound shot flying at him.

"He has been phenomol in the net the last five games, we're just not helping him out," Lowell coach Paul Legge said.

Lowell got a corner kick with 1:55 left, followed by another immediately after. Ryan Padgett scored the tying goal.



Lowell's Austin DeClercq (#2) tries to beat Forest Hills Central's Devon Higgins to the ball last Thursday.

Lowell owned the first overtime. While the phrase "mechanical efficiency" could be used to describe Forest Hills Central's play earlier in the game, the phrase "primal intensity" would accurately describe Lowell's efforts in the first overtime. The first score would win and Lowell scrambled for every ball.

"We had them on their heels later in the game," Legge said.

Though Lowell dominated the game most of the 15 minutes of the first overtime, the Arrows were unable to put a goal in. Two corner kick opportunities late

in the period did not result in a goal this time around.

Garret Back finally broke the tie six minutes into the second overtime on a breakaway goal shot from the right side.

"It was a great high school soccer game," Forest Hills Central coach Mark Stacy said. "It doesn't get any better than that. It's too bad someone had to lose."

The game was a renewal of an old conference rivalry that was put on hold with the OK White reconfiguration in 2003.

"This has been a league rivalry dating back to the old league," Legge said. "And historically, we've been on the losing side of it. We give them games, we always give

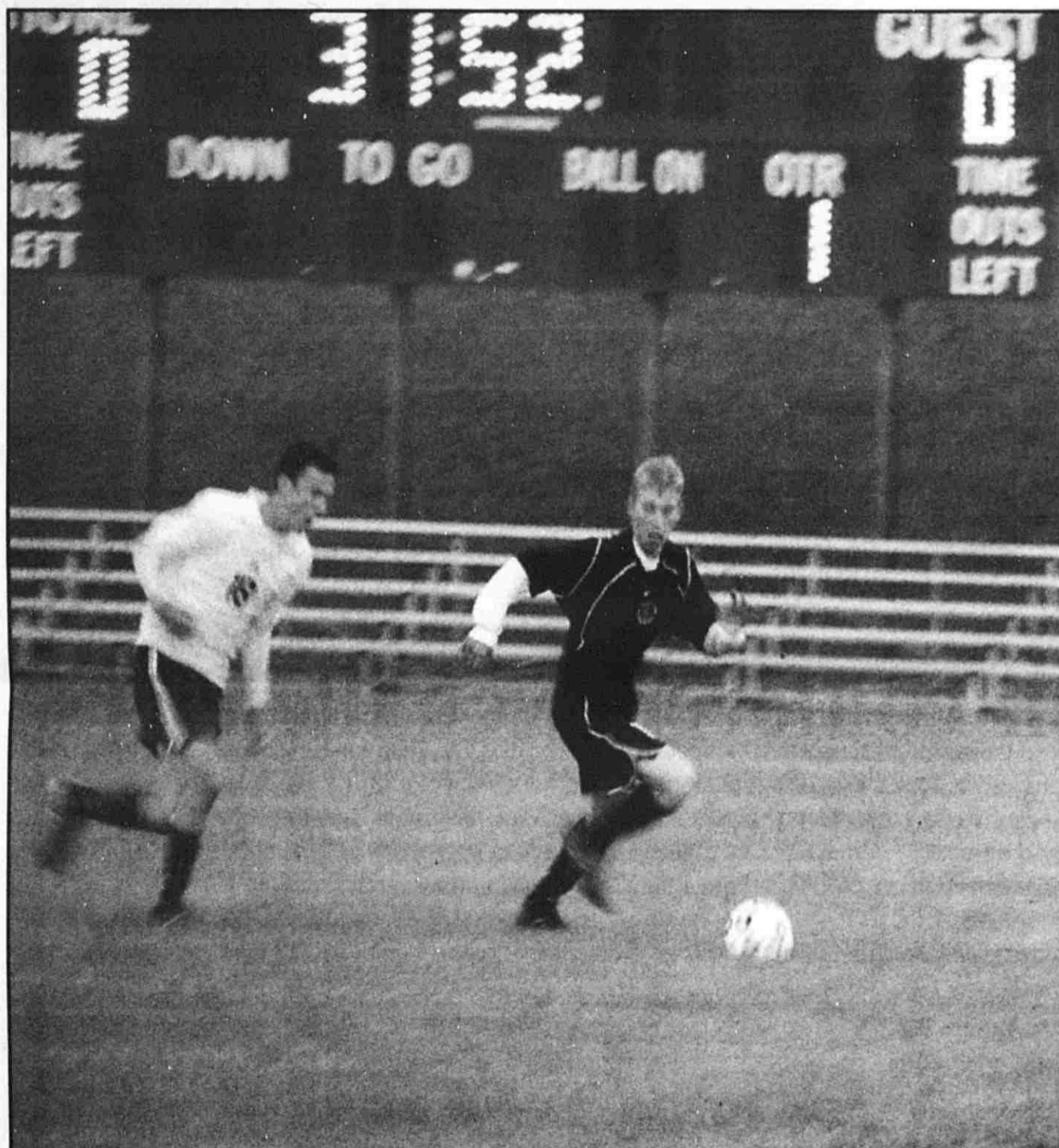
them games, we just come up short."

The loss gave the Arrows some hard-learned lessons.

"We finally found out that if we make mistakes against a good team, it's going to cost us goals," Legge said.

Lowell entered the game coming off a 4-1 win at Forest Hills Northern last Tuesday. Saturday, Lowell traveled to Petoskey where the Arrows beat the Northmen 1-0. The victory boosted Lowell's record this season to 6-5-3.

Lowell played at Northview Tuesday. Their next game is Thursday's conference tournament opener at 6:45 p.m. at Red Arrow Stadium.



Lowell's Chris Barlow moves the ball up the field against Forest Hills Central.

Red Arrows have strong showing at tennis regionals

By Dan Schneider

The Lowell girls tennis team capped the season with a strong performance at the Division 2 regional tournament at Forest Hills Central.

Lowell placed third out of 10 teams. The Red Arrows were behind regional champion Forest Hills Northern and runner-up Northview. Lowell finished ahead of Mona Shores.

"This is by far the best showing we've ever had," said Lowell coach Bonnie Wall.

Lowell's team score of 14 left the Arrows just a few wins shy of qualifying for the state tournament. It takes a top two regional finish or 18 points to qualify for state.

The fourth doubles team of Tanya Baker and Melissa Zuiderveen had the best finish for Lowell. They advanced to the finals in their flight with wins over Forest Hills Central and Northview before falling to Forest Hills Northern.

Megan Vaught and Katy Barnes scored a victory against Forest Hills Central at third doubles to advance to the semi's.

Lindsay Aiken and

Terrah Tawney won their first match at second doubles before losing to Mona Shores in the semifinals.

Kayla Irwin beat a seeded opponent from Mona Shores in number four singles.

At third singles, Heather Spratt beat her Mona Shores' opponent before losing to Northview in the semifinals.

At second singles, Priscilla Farias won her first match against Grand Rapids

Creston after a first-round bye. She fell just short in what Wall described as a "thrilling" three-set match against her Northview counterpart.

"Throughout the season, she's worked her way closer and closer to her but just hasn't been able to pull it off," Wall said.

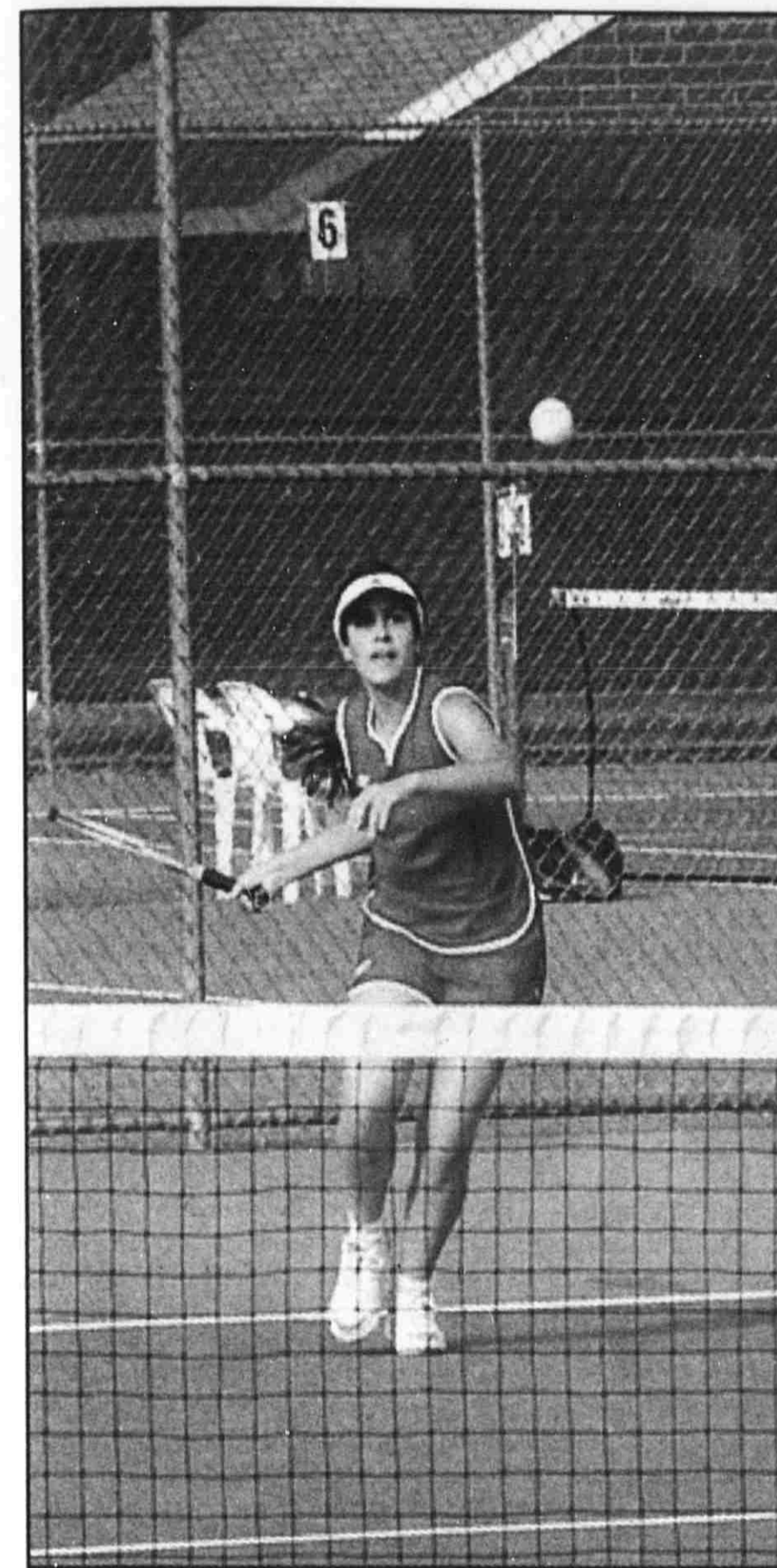
Rachelle Levingston won her first match against Creston in first singles

before running into the top-seeded player and eventual individual regional champion from Greenville.

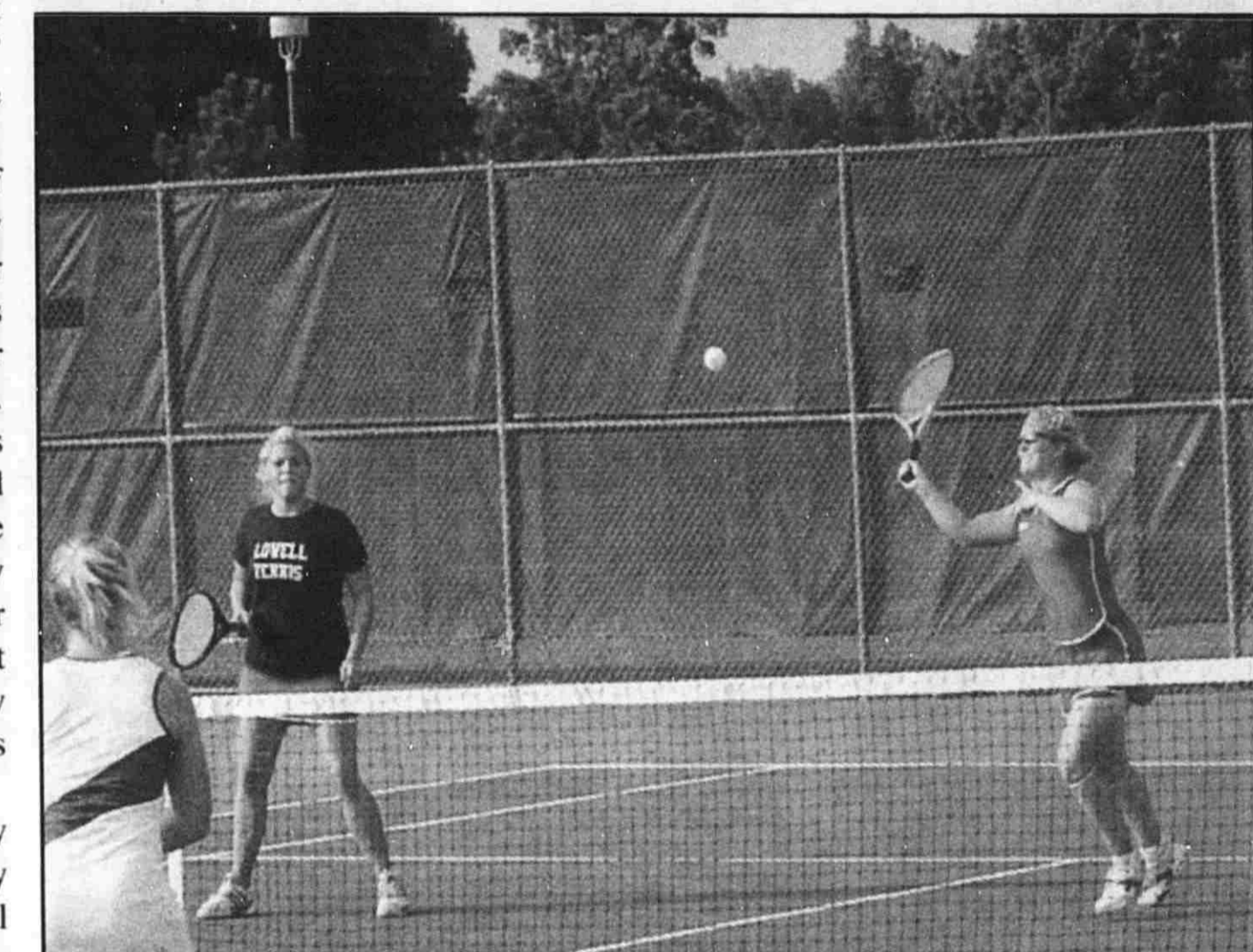
Overall, it was a good day for Lowell.

"It was an exciting day to be competitive and to reach the semifinals in six of eight flights," Wall said.

Last Tuesday, Lowell won seven of eight flights against Grand Rapids West Catholic.



Lowell's Priscilla Farias returns a volley in last Tuesday's second singles match against Grand Rapids West Catholic.



Kelly Koning (left) and Becky Plummer in last week's second doubles match against Grand Rapids West Catholic.

Basketball beats two big non-conference challengers

Red Arrows trounce Ionia, win rematch with Grand Rapids Christian

By Dan Schneider

With two non-conference wins last week, the Lowell girls basketball team improved its record to 10-0.

Lowell won 52-45 at Grand Rapids Christian. It was a rematch of last year's regional semifinal.

The Eagles were ranked fourth in the state in Class A going into the game, so the win will likely secure a place for Lowell in the state top 10 for the first time this season.

Brook VanEck was Lowell's leading scorer with 15. Kelsey Crowley scored 14 points.

This year's team has

made it a habit of having one or two really hot quarters in every game. For a stretch of a few games, it will be the second half, or the middle two quarters.

"We've had a spurt in every quarter," said Lowell coach Dee Crowley. "We're going to try to take one from every game, now and we should be good."

Last Tuesday's 52-29 win over Ionia was the first time the opening half of a game has seen Lowell's hot streak. Lowell scored 19 points in the first quarter and had scored 23 by the time the Bulldogs registered their first point.

"They missed some shots at the beginning, we got some steals off the press, they turned the ball over a few times—a combination of those things," Crowley said.

Kelsey Crowley accounted for nine of Lowell's first quarter points. Brittany Bueche added another eight.

"The two of them were

very hot in the first quarter," Crowley said.

The Ionia defense closed in around those two scorers for the remainder of the game. Still, at the finish they were among the four Lowell players to post double-digit scoring. Brook VanEck led Lowell with 13 points. Bueche, Crowley and Amanda Geelhoed each

scored 10 points.

Lowell hit three shots from behind the three-point arc in the first quarter and one the rest of the game. It was 29-9 at halftime. Lowell also outscored Ionia 23-20 in the second half.

The Arrows pulled down

21 rebounds as a team, seven of those on the offensive boards. Brittany Lyman led Lowell rebounders with six. VanEck had four. Lowell committed only 10 turnovers in the game. Lyman and Crowley each had three assists.

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Lowell blasts Forest Hills Northern, hosts Rangers Fri-

By Dan Schneider

The Lowell football team punched its playoff ticket Friday with a 40-0 shutout of Forest Hills Northern.

The season's sixth win came largely without the help of starting quarterback Keith Nichol. Nichol injured his ankle on a five-yard touchdown run early in the second quarter.

"He'll be fine, he just twisted his ankle," Lowell coach Noel Dean said.

Lowell was sitting on a 20-0 lead when Nichol left the game, so Dean had few qualms about putting freshman Torsten Boss in at quarterback for the rest of the game.

"He played a great game, I thought," Dean said.

When Boss came into the game, Nichol had run for two touchdowns. The first was a one-yard keeper in the first quarter. Gabe Delnick carried the ball three yards for the first touchdown of the night.

Boss's first drive at the helm ended in a five-yard Delnick touchdown run. After Lowell forced the Huskies to punt on

fourth and 18, Delnick put Lowell up 32-0 with his third touchdown run of the night. He ran 33 yards off a screen pass, breaking tackles, twisting, fumbling and recovering to get down to the seven-yard line to set up the touchdown run.

The point after made the score 33-0 at halftime. Boss had the only score of the third quarter. It was a 10-yard quarterback keeper. The extra point yielded the final score.

ForestHillsNorthern did

little to threaten on offense. The Huskies managed only 92 yards of total offense.

Lowell took the chance to give some younger players some playing experience.

"We haven't had the opportunity like we did last year to get a lot of kids into the game," Dean said.

Boss completed two of three passes for 45 yards. Nichol was seven for 12 for 113 before he left the game. Brock Graham was the leading receiver with three catches for 55 yards.

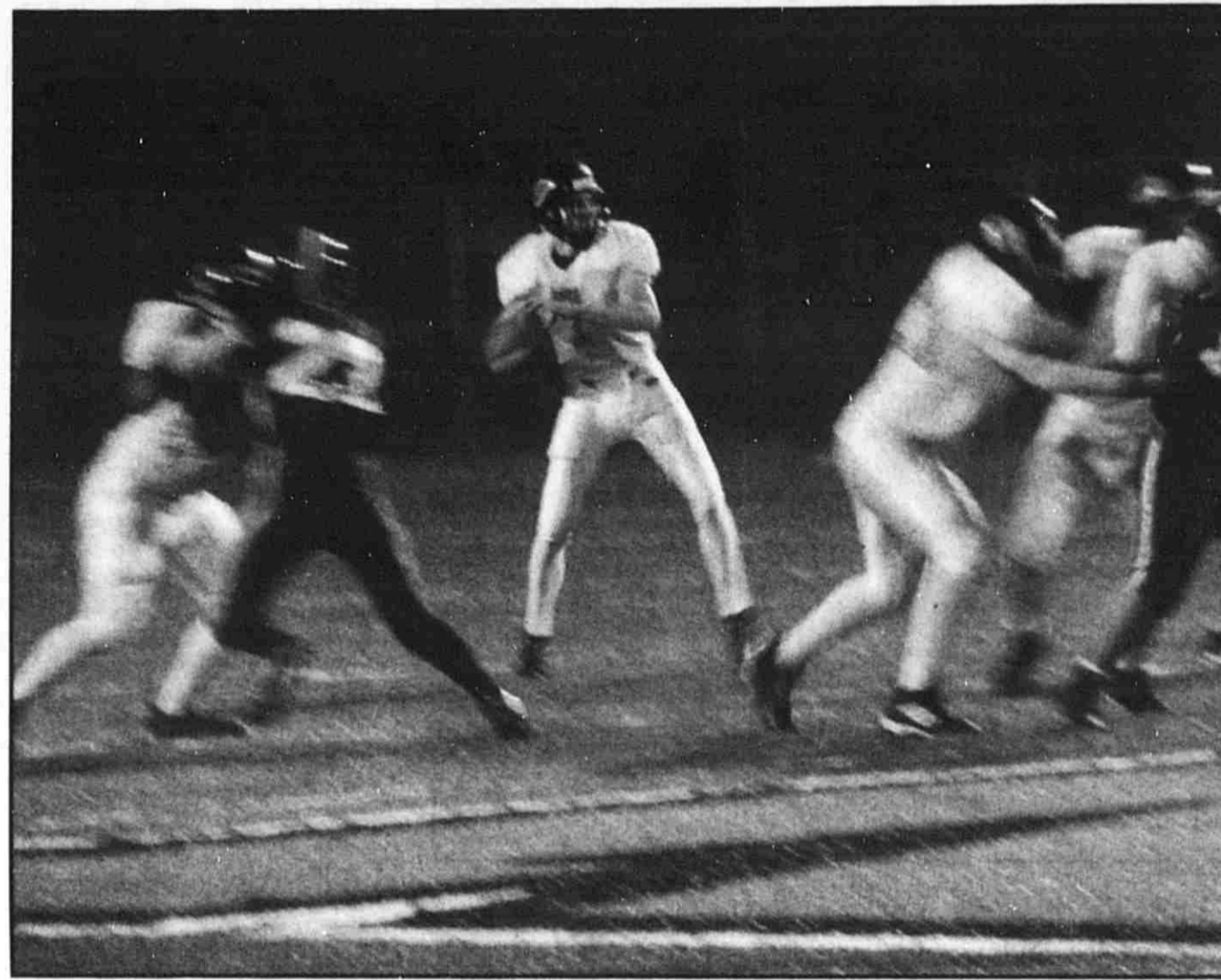
Delnick carried the ball 16 times for 97 yards and three touchdowns. Boss ran the ball 10 times for 69 yards and a touchdown. Nichol ran the ball seven times for 28 yards and two touchdowns.

Bill Watikunas's seven tackles made him the leading defender in the game.

Lowell's next game is Friday. The Arrows host Forest Hills Central, who are coming off an upset victory over Muskegon. The game starts at 7 p.m.



Lowell's Kameron Blake (#36) sets up to tackle a Forest Hills Northern running back.



Lowell's Keith Nichol looks to pass against Forest Hills Northern. He left the game after injuring his ankle in the second quarter.

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Husky harriers run past Lowell

FHN wins boys, girls cross country races

By Dan Schneider

Both Lowell cross country teams had a hard time with Forest Hills Northern last Wednesday at Johnson Park.

The Huskies' boys team placed four runners ahead of Lowell's Keaton Dilly and three more ahead of Lowell's second, Andy Mark, en route to a 16-47 win.

The Red Arrow girls team had better luck breaking up the front of Northern's pack. Monica Fitzpatrick finished third in 21:05 and Karen Judd was fifth in

21:38. But Northern claimed the next four positions to win the meet 20-41.

Dilly placed fifth in the race with a time of 18:22. Mark was ninth with a time of 19:00. Mike Schumm (10th, 19:14) was Lowell's third runner followed by Jon Riddle (11th, 19:17). Kyle Ingebretson (14th, 19:23), Justin Boss (15th, 19:25) and John Woods (16th, 19:46) rounded out Lowell's top seven.

For the Lowell girls, after Fitzpatrick and Judd, came Erin Beddows (10th, 23:36), Emily Hauschild (11th, 23:39), Katie Riddle (13th, 23:44), Hayley Getzen (15th, 24:48) and Paige Senters (16th, 24:59).

Lowell's next meet is Wednesday against Forest Hills Central at Northview.

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What's Your Sport?
Keep Caught Up On All The Action In The Lowell Ledger

Boys golf finishes season in middle of OK White pack

By Dan Schneider

Lowell placed fifth in last Monday's OK White conference tournament at Silver Lake Country Club.

Top scorers for Lowell were Ryan Kalman (79), Kyle Wittenbach (82), Eric Mundt (83) and Josh Gilliard (84). The team total was 328 for 18 holes.

"We actually did quite

well," Lowell coach Gary Fredline said. "Kyle shot significantly higher than he usually does, but that just happens occasionally, usually not with Kyle, but it happens."

The fifth place finish put Lowell in fourth place overall this year in the conference. East Grand Rapids cemented its place atop the conference

standings by winning with a team score of 294. It was a close race for second place overall in the conference.

"Second, third and fourth were right in there for the conference," Fredline said. "Overall, it was a good year, a good finish for the conference."

Wittenbach competed in Friday's regional tournament

at Angels Crossing in Vicksburg. His 85 for 18 holes put him in second

place among the individuals at the tournament, but lower scores from players in the

team competition pushed him out of qualifying for the state tournament.

Lowell equestrian teams take Grand and Reserve at regionals



The Lowell equestrian team at the regionals in Ludington.

The Lowell equestrian B-team won Grand Championship (first place) and the C-team took Reserve Championship (second place) in their match at Ludington over the weekend.

Coach Mike Foote said, "The Lowell B-team took off like a steamroller, slow but steady and gained momentum as the days progressed." Led by co-captains Lauren VanEns, Mary Mendez and Collette Benmark, the team earned the Grand Championship title with 531 points.

Fremont, the Reserve Champion, had 456 points. McBain, third, had 370 and Holland Christian, fourth, had 282. (Holland Christian's 282 points were taken on Saturday because their school does not allow Sunday competition.)

The Lowell C-team was competitive all the way. As the final speed events started, competition was tight with the teams of Fruitport, Big Rapids and Lowell separated by only

26 points. Fruitport was Grand Champion with 365 points, Lowell C, Reserve Champion, had 358 points, Big Rapids, third, had 345 and West Ottawa, fourth place, had 287.

"The Lowell team did it loud and proud. Congratulations to everyone on a job well done! That includes the other half of the team (horses) and their support team (parents)," said coach Foote.

The top two teams in each division go on to the state championship

competition. The Lowell equestrian B- and C-teams travel to Midland Fairgrounds for the 2005 Michigan Interscholastic Horsemanship Association (MIHA) State Championship this weekend.

Youth basketball champs



Several Lowell basketball teams competed July 24 - July 30 in the American Youth Basketball Tournaments (AYBT) held in Fort Wayne, Ind. The 8th/9th grade girls team were the National Champs of Division IV. Pictured front row, left to right, are: Keri Fosburg, Kayla Stanford and Ellie Timpson; back row are: coach Dave Fosburg, Krista Foster, Heather Burger, Kara Rasch, Logan DeClercq, Jace Mitcham and coach Keith Stanford.

Inexperience in young drivers leads to high crash rate

Drivers between the ages of 16 and 24 make up about 16 percent of the driving population, but were involved in 26 percent of all traffic crashes in 2004, according to a recent study by the Insurance Institute of Michigan (IIM).

"A young person who is the principal driver of a motor vehicle typically pays 40 to 200 percent more for insurance coverage than older drivers. This surcharge is reduced as the driver grows older and is generally discontinued by insurance companies at or before age 25," he said.

Premium surcharges are generally much lower for young drivers who use the family car only on an occasional basis. These typically range from 20 percent for 24 year olds to 80 percent for 16 year olds, but vary from one insurance company to another.

There are ways for young drivers to save on their auto insurance:

- Drive carefully. Most traffic tickets and at-fault accidents will automatically increase rates;
- Select a car carefully.

163,239 in 1999 to 151,168 last year.

However, more crashes and more serious injuries result in increased insurance premiums for young drivers, said Pete Kuhnmuensch, director (IIM).

"Comprehensive coverage; If you have an older car, consider dropping both Collision and Comprehensive coverage; Ask about special discounts. Some companies offer discounts for good grades, safety features or for insuring two or more cars with the same company.

Cost, repairability and performance characteristics are determining factors in the cost of insurance;

• If you have an older car, consider dropping both Collision and Comprehensive coverage; Ask about special discounts. Some companies offer discounts for good grades, safety features or for insuring two or more cars with the same company.

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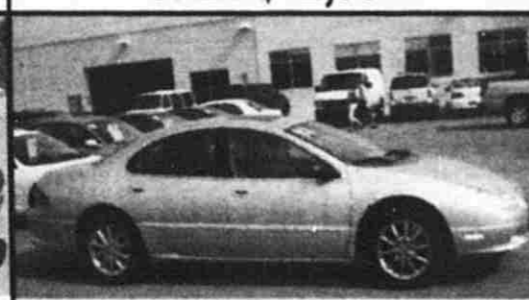












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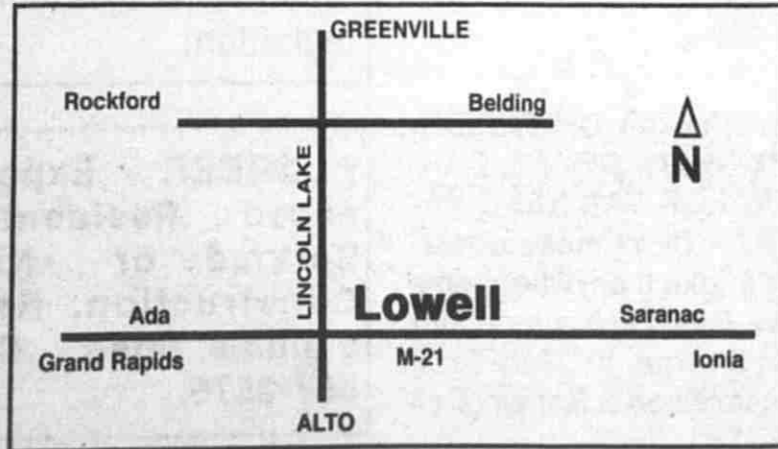


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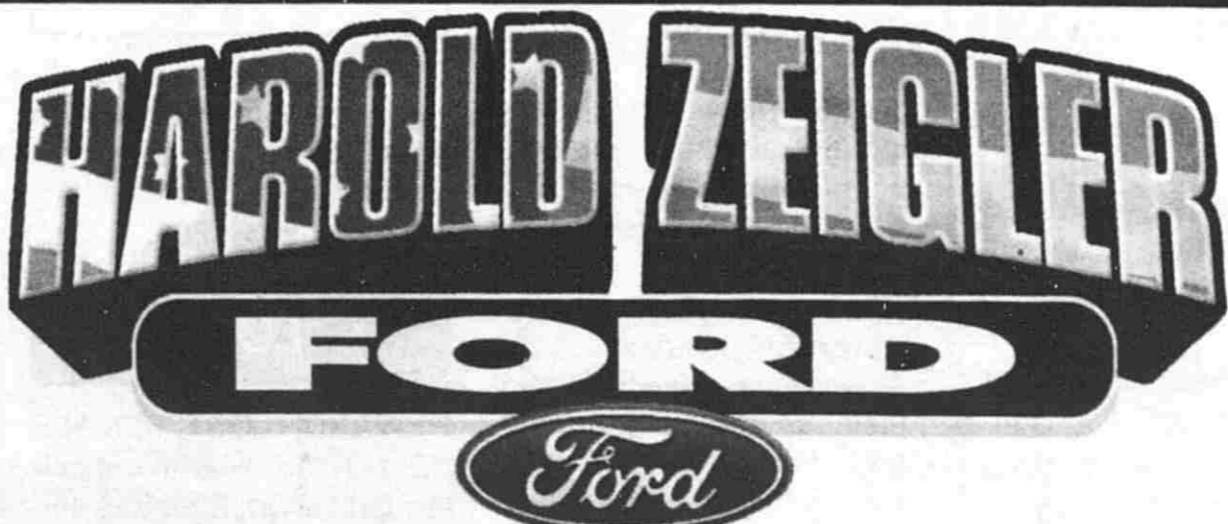
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