

The Lowell Ledger

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Wednesday, September 26, 2007

Fallasburg Fall Fest offers kaleidoscope of arts

by Emma Palova

Dubbed as a unique arts event, the Fallasburg Fall Festival will feature more than 80 artists from all over West Michigan.

The media of the festival artists will be like a colorful kaleidoscope covering everything from glass bead jewelry to metal sculptures.

The booths include pottery, glasswork, leather tooling, fiber work, woodcarving, painting, sculpture, herbal products and photography.

A mainstay of the festival are traditional craft demonstrations such as rug hooking, origami, quilting, basketry, woodcarving, canning, rustic wood furniture, leather work, spinning and weaving.

"The quality of the work is high, yet the show is small enough so people can easily get around to see everything without being overwhelmed," said exhibiting artist Don Doezema. "The festival is a great balance for both the exhibitors and the viewers."

And there will be music in the air on both festival days, Saturday and Sunday. The lineup includes The Adams Family, The Amazing Smythe Bros Band, The Proulx Brothers, Just Jammin', Lowell Music Ensemble and many more.



Food booths promise to satisfy any palate with a chicken dinner offered by the Lowell Fire Department or pork barbecued

sandwiches by the First Congregational Church of Lowell.

A beautiful quilt "Snails, Trails and Stars" by Dawn Ysseldyke will be raffled off. The funds raised by the raffle sales support arts programs provided by the Lowell Area Arts Council (LAAC). More than 80 other items have been donated by the festival artists as well for the raffle.

"We always look forward to the Fallasburg Fall Festival," said Doezema, "it's one of our favorite shows because of the relaxed, friendly atmosphere."

The Fallasburg Village post office will be reinstated by the U.S. Postal Service for the festival offering a cachet and a cancellation stamp.

The festival, organized by the LAAC, has become a long standing tradition for the greater Lowell area community.

This year it will be held on Sept. 29 and Sept. 30 on the premises of Fallasburg Park.

For more information go to: www.lowellarts council.org.

A quilt "Snails, Trails and Stars" by Dawn Ysseldyke will be raffled off the benefit the arts council.



Elena Richmond enjoys a ride through the quiet Fallasburg Park that will become the center of all activities next week during the annual Fall Fest.

Dan Vos remodels bank and donates steel for fire training

by Emma Palova

The Huntington Bank located on a small site on the corner of M21 and Center Avenue will soon become a full-service branch.

The 500-square-foot addition with a brand new

parking lot is scheduled for completion by the beginning of next year. "It will be a full-service bank offering lobby service and a drive-thru," said project manager Kurt McElvain.

The project cost of the addition is \$500,000.

Contractor Dan Vos has

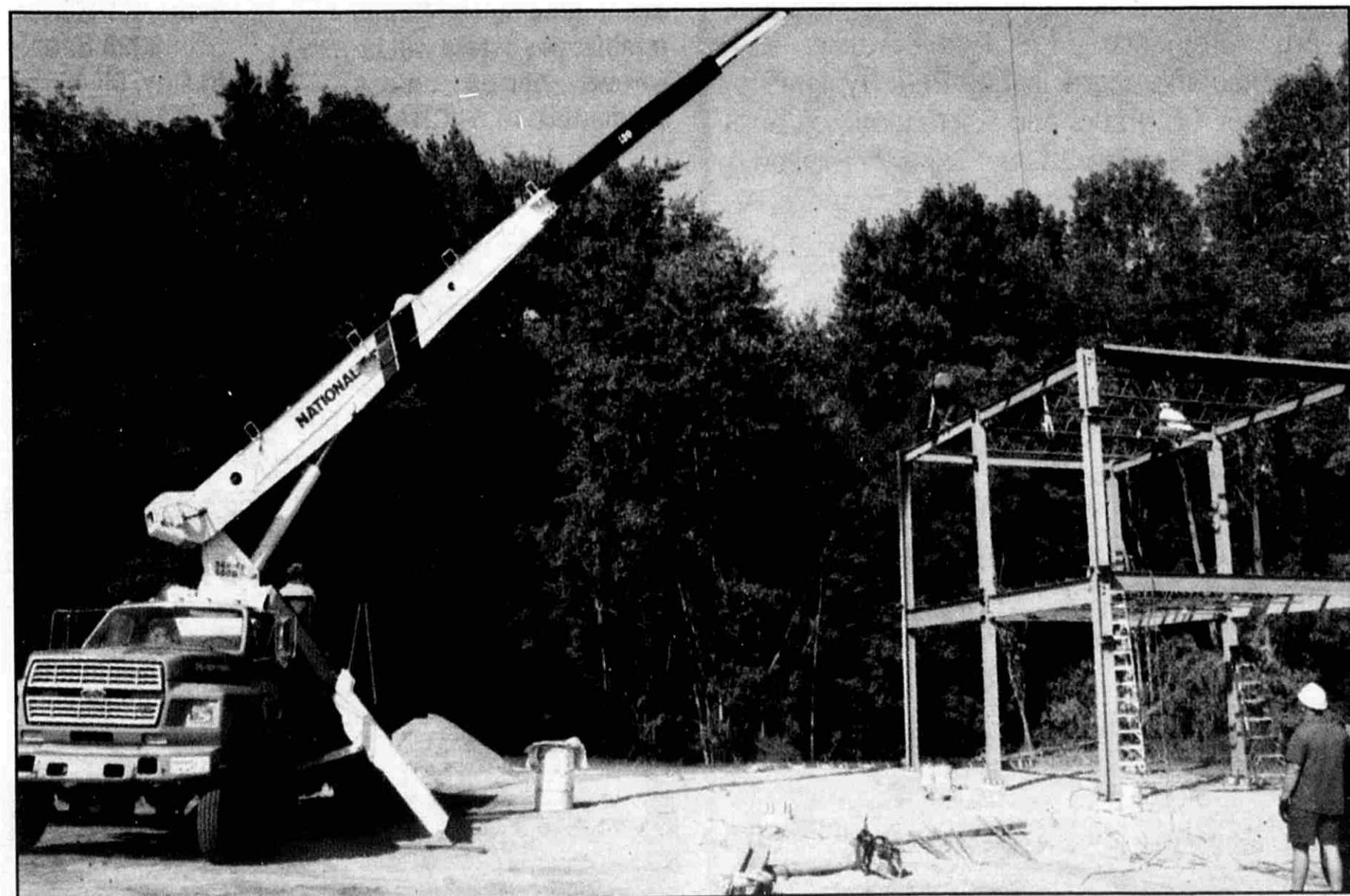
also donated steel erection for a brand new firefighter training center in Saranac by the boat launch.

The surrounding fire departments, EMS and police will be able to utilize the center, according to Frank Leasure.

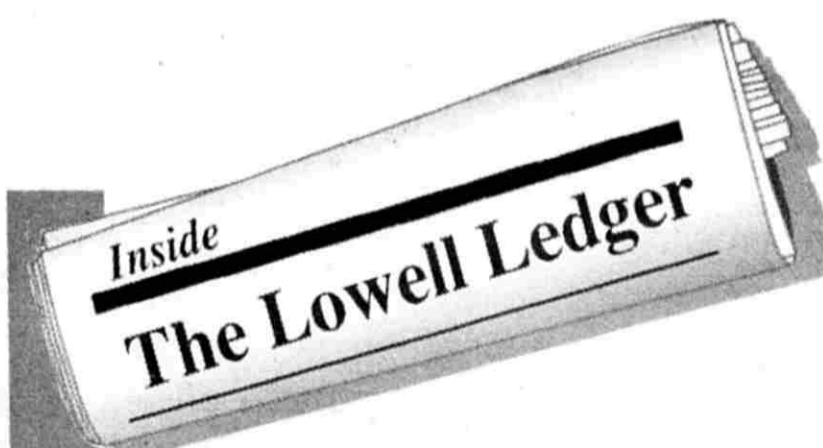
The project cost is

estimated to be \$40,000. The monies were raised by the Saranac Fire Department over the last three years through pancake breakfasts, raffles and donations.

The completion is expected within two months.



Dan Vos Construction crews work on the new firefighter training center in Saranac.



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... Page 14*



Obituaries

HOAG
 Frances Rae (Krueger) Hoag, aged 90 has gone to be with her parents on September 18, 2007. She will be missed by her sons, Gregory (Gail) of Colorado and their daughters, Marisha and Lianna, Kim

September 1, 2007. Jane was born December 3, 1927 in Grand Rapids. Jane graduated from South High School in 1946. She loved garage sales, selecting great finds at Goodwill, playing card with her friends and baking "goodies" for her friends. Jane loved giving of herself to others. She loved being "Grandma Jane" and "adopted" a school classroom and a 4H club, sending them surprise packages for different holidays. She was preceded in death by the love of her life, Robert (Bob) Price, sisters, Bonnie Marsh and Evelyn Simmons, brother, Robert Benner and beloved grandsons, Robert (Bobby) Munjoy and Burton Hillier III. Jane is survived by sisters, Marjorie Albertson and Dorothy Marsh of Gainesville, GA; daughters, Patricia (Jim) Butts of Greenville, Nancy (Tim) Stroosnyder of Lowell, Carol Price and fiancé Scott Brown of Salt Lake City, UT; granddaughters, Kristen Hiller and fiancé Charles Keech and Sarah (Christopher) Prill; several nieces, nephews and great-grandchildren. A memorial service was held Saturday at the Ambrose Ridge Apartments. In lieu of flowers, memorial contributions may be made to Hospice of Michigan, The American Cancer Society or The Laurels of Kent.

SYTSMA
 Carol May (Faber) Sytsma, age 77, of Grand Rapids, went to be with her Lord and Savior on Friday, September 21, 2007. She was preceded in death by her parents, Marcus (Lena) Faber; husband, George Sytsma; sister, Helen DeWitt, and daughter-in-law, Linda Sytsma. She will be lovingly remembered by her children, Richard (Jacque) Sytsma, Robert Sytsma, Gerald (Cynthia) Sytsma, and Larry (nelda) Faber; brother-in-law, Jake DeWitt; sisters-in-law, Barbara Church and Sally (Charles) Quigley; and many nieces, nephews, and friends. Carol was a loving mother and grandmother who loved walking, reading, painting, and spending time with her friends. The funeral service was held Tuesday at the Cook Memorial Chapel.

Walkers log in more than 100 miles

by Emma Palova

For Barb Antles, the 3rd annual community walking challenge has changed her entire outlook on life. Not only does she now have more energy, Antles has also lost 33 pounds and three pant sizes.

And although the "100 Miles in 100 Days" walk is over, Antles is still walking. Her husband Scott is now walking by her side, even though he initially doubted Antles' persistence beyond a few days when she signed up.

"I'll show you," Barb said.

Antles is determined to continue walking and exercising for a better, healthier lifestyle. She continues to journal her miles as she walks to lose another 20 pounds.

"It has changed my life," she said.

Another walker, Christine Beachler, has logged in more than 1,000 miles during the challenge.

Although Beachler exercises on regular basis, she found the team walk motivational.

Her team, the River Bluff runners, logged in a total of 3,652 miles.



Lisa Noskey, Christine Beachler, Rhonda Stump and Bethanie Pollack from the River Bluff team were the winning team.

"The team thing is great," Beachler said. "I recommend it to other people if they need motivation."

Beachler, who has lost 50 pounds on Weight Watchers, wants to maintain

a healthy weight and serve as a good healthy role model.

"I know I am accountable to my friends," she said.

Beachler also liked keeping a record of miles in a journal format to stay more in tune with the intensity of the exercise.

In spite of the 100 mile challenge, Beachler set her personal goal at 1,000 miles. She didn't only walk - after all, running counts too in the walking challenge - organized by Lowell Community Wellness.

Other activities such as kickboxing, aerobics, gardening also were converted into miles. Some walkers were logging in miles while on vacation in Europe.

Deb Schultz of the Alto Library team made the walking challenge more

interesting by changing the walking routes for her team.

Sometimes they walked Harvest Hustle Run course from the city hall to the Boy Scouts cabin and back to the city hall.

The team also walked by the Wittenbach Center, from the Alto Library to Bancroft, to Timson Road and back to the library.

To celebrate that each member reached the 100 mile goal, the team went to the ice cream caboose.

"I like going to different places with friends," said Schultz. "I was happy to motivate them."

For Schultz, who has been exercising regularly, the walking challenge was a definite commitment.

Other four top teams included the Road Runners 2, Alto Library Team, Road Runners 1 and Book Babes.

JOHN JOSEPH LOMBARDO
 7/16/1941 - 9/22/1977
 It has been 30 years since you have gone and still you play a part in the smiles and priceless moments that are treasured in our hearts.
Love, Perrie and Larry Ranburger, grandkids Kristina, Cory and Karly Peter and Becky Lombardo, grandkids Shauna and Erica, great-grandkids Alexis and Briana Patrick Lombardo Page and Kevin Elmore

NOTICE VERGENNES TOWNSHIP
 A Public Hearing will be held and a Special Exception Use Permit will be considered at the regularly scheduled meeting of the Vergennes Township Board on October 15, 2007, at 7:00 pm at the township offices located at 10381 Bailey Dr., Lowell.

Allan C. Baird, 13738 3-Mile Rd., Lowell, MI, is requesting a Special Exception Use Permit to place an Accessory Dwelling on property he owns at 13738 3-Mile Rd., in the NW 1/4 of Section 12 in Vergennes Township. The proposed location of said dwelling is approximately 250 feet west of the farmhouse currently on the property. The request is permitted as a Special Exception Use under Section 201.415 C, Accessory Dwelling, of the Vergennes Township Ordinance.

A copy of the application is available for public inspection at the township offices on Mondays, Wednesdays, and Fridays from 9:00 am to 3:00 pm. Comments will be received at the Public Hearing or in writing by forwarding to the Clerk at the township offices or by e-mail at clerk@vegennestwp.org. Written comments should be received by 7:00 p.m. on the date of the meeting.

Mari C. Stone
 Vergennes Township Clerk

VERGENNES TOWNSHIP NOTICE OF MEETING DATE CHANGE

Public notice is hereby given that the Vergennes Township Planning Commission will be **changing their regular scheduled October 1, 2007 meeting date to Monday, October 8, 2007 at 7:00 PM at the Township Hall, 10381 Bailey Dr., Lowell, Michigan 49331.**

CITY OF LOWELL PUBLIC NOTICE

The Lowell City Council will conduct a public hearing at their regular scheduled meeting of Monday, October 1, 2007 at 7:30 p.m. at the City Council Chamber, Lowell City Hall, Second Floor, 301 East Main Street, Lowell for the purpose of receiving comments from the public on the following:

An Ordinance to Add Article IV, "Sponsorship Signs in City Park System" to Chapter 14, "Parks and Recreation," of, and to amend Section 20-03, "Signs Prohibited," of Chapter 20, "Signs," of Appendix A, "Zoning," to, the Code of Ordinances of the City of Lowell

A copy of the proposed Ordinance is available for public inspection during normal business hours at City Hall and the Englehardt Public Library.

Interested persons may submit written comments to City Hall, 301 East Main Street, Lowell, MI 49331 prior to the meeting or appear in person.

Betty R. Morlock
 City Clerk

The secret of a good life is to have the right loyalties and hold them in the right scale of values.
 - Norman Thomas (1884 - 1968)

LEGAL NOTICE

STATE OF MICHIGAN PROBATE COURT COUNTY OF KENT
NOTICE TO CREDITORS Decedent's Estate FILE NO. 07-183,924-DE
 Estate of **MARVIN DeFOUW, deceased**
 Date of birth: **2/8/1929**
 Date: **9/17/2007**

TO ALL CREDITORS The decedent, MARVIN DeFOUW, who lived at 1138 GRIGGS SE, GRAND RAPIDS, MI 49507, died 8/13/2007.
Craig Avery P10311 3875 W. River Drive P.O. Box 327 Comstock Park, MI 49321 616-784-5080
Richard DeFouw 9925 Beech Howard City, MI 49329 231-937-5610
Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to RICHARD

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At Your Local Library

MOMMY MILLIONAIRE VISITS ENGLEHARDT BRANCH OF KDL

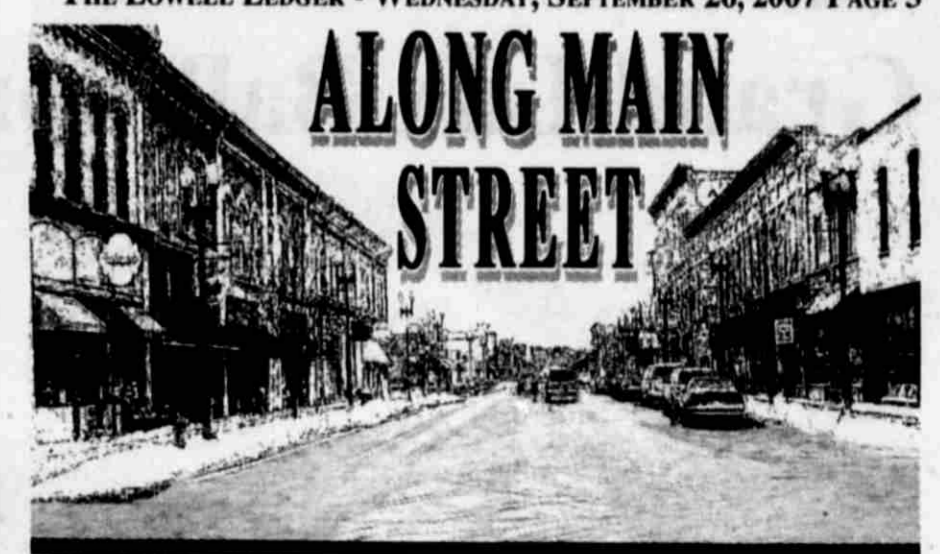
The Friends of the Englehardt Library welcome Kim Lavine, author of Mommy Millionaire, on Sept. 27, at 6:30 p.m. Join her in the community room, as she speaks about starting a successful business, highlighting real-world advice on how to make a million dollars while keeping family and kids a priority.

For more information, call 616-647-3920. The Englehardt Branch of KDL is located at 200 N. Monroe Stree, in Lowell.

An honest man can feel no pleasure in the exercise of power over his fellow citizens.
 - Thomas Jefferson (1743 - 1826)

Kev's IRON ART
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 BECOMING JANE (PG) 4:40, 9:40
 SHOOT 'EM UP (R) 1:20, 3:25, 5:30, 7:35, 9:35
 THE BRAVE ONE (R) 11:00, 1:40, 4:30, 7:15, 10:00
 MR. BEAN'S HOLIDAY (G) 12:10, 2:25, 7:25
 3:10 TO YUMA (R) 11:05, 1:45, 4:25, 7:05, 9:50
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LOWELL AREA HISTORICAL MUSEUM
 Presents The Life of a Soldier in the Civil War on Wed., Sept. 26 at 7:30 p.m., Thurs., Sept. 27 at 7 p.m., Fri., Sept. 28 at 3 p.m. and Sat., Sept. 29 at 10 a.m. on cable channel 20.

GHOST STORIES ARE COMING!
 Deadline to submit your story is Thursday, Sept. 27. See www.lowellartsouncil.org for entry information.

4TH ANNUAL LHS ALUMNI GATHERING
 Dinner and music at Deer Run Golf Course on Sat., Sept. 29. You are invited to bring items to display on the LHS memorabilia table. Reservation forms can be found at www.lowellschools.com - click on Alumni News. Call Marsha Wilcox for more information 897-8949.

ATHLETIC BOOSTER CLUB MEETING
 Regular business meeting will be held in the High School staff lounge on Monday, Oct. 1 at 7 p.m. Please come and support our athletes.

TOTS FALL ALMOST NEW SALE
 Bring your outgrown coats, snowsuits, boots and other infant, toddler, and preschool clothing, toys, books, and baby essentials to help our local preschool families or come and shop. Sat., Oct. 6, 9 a.m. to 1 p.m. at Bright Beginnings Early Childhood Center Gym, 300 High St. Set-up will be 8 - 9 a.m., bring your own table. Call Kathy at 987-2532 to reserve space.

LHS SENIOR TRIP BAKE SALE
 Donations are needed for the LHS senior trip bake sale on Oct. 8 & 10. Call Janet at 897-2596.

SENIOR TRIP
 First deposit of \$50 is due Oct. 12. For more info go to LHS web site & click the senior parent link or contact Janet at 897-2596.

LARKIN'S 6TH ANNUAL CHILI COOKOFF
 Sat., Oct. 13 with tasting starting at 3 p.m. Entry fee is \$40. Tickets for tasting is 10 for \$5. Proceeds to benefit Lowell Senior Center.

F.R.O.M. FOOD PANTRY
 Needs canned fruit and vegetables, canned tomatoes, pasta sauce, and pancake mix.

CITY OF LOWELL
FALL YARD WASTE PICKUP PROGRAM

For the months of October and November yard waste will be picked up on a weekly basis. Yard waste pickup will be on Thursday, the same day as your refuse/recycling pickup.

Please note if a holiday falls during the week Thursday pickup will be delayed to Friday.

Yard waste bags are available at the same locations that have refuse bags and are \$10 for a bundle of ten bags.

If you have any questions, please contact City Hall (897-8457).

Betty R. Morlock
 City Clerk

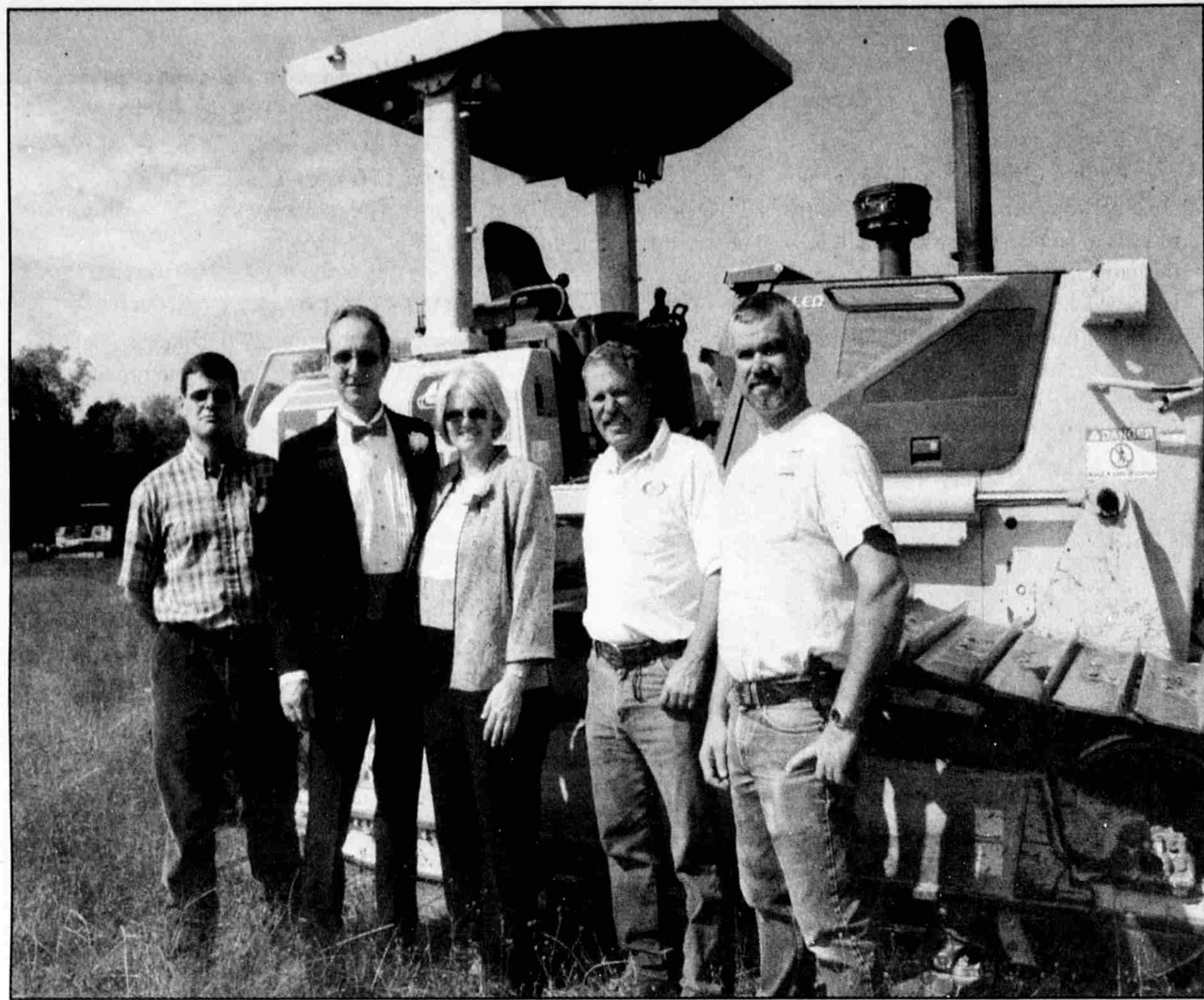
Grand Lux Ballrooms breaks ground in 90-degree heat

by Emma Palova

The last time Kent McKay had his tuxedo on as the director of banquets for Arizona Biltmore Resort in

1996, he never thought he'd become an owner of a ballroom himself.

More than a decade later, standing by a bulldozer in 90-degree September



The Grand Lux Ballrooms broke ground on Sept. 24 in 90-degree temperatures. Pictured are: Kent McKay and Dawn Puehler, along with construction crew: Brian Kuhlman, Scott Walters and Doug Olin.

McKay's dream will soon become a reality. McKay is on target for a private grand opening of the Grand Lux Ballrooms in March following the Vergennes Township board approval of liquor and entertainment permit.

"See you in 159 days in an evening gown," said McKay.

Although the future foyer of the elegant facility is still covered with tall brush, the plans are beginning to take shape. The initial concept of a banquet hall has been totally revamped by Dan Vos designers to a breathtaking ballroom facility with staircases and a mezzanine.

New to West Michigan will be the Groom's Dens, with the three basic food groups for men: leather couches, flat screen TV's and cold beverages, while the bride's party can freshen up in the bride's lounges offering a mysterious "Bridal Breeze."

The centerpiece of the building will be the grand staircase covered by a deep burgundy carpet highlight-

ing the steps. The ceiling above the staircase will be adorned by a gold-plated lead crystal chandelier, while the entire foyer will be bathed in natural light from an arched wall of glass 23 feet high.

Although, the business will initially focus on weddings, McKay anticipates that meetings and social events will eventually overtake the volume of weddings.

The Grand Lux Ballrooms is located off Lincoln Lake between Grand River Veterinarian and Equine Medical in Vergennes Township.

McKay has researched banquet facilities in the surrounding communities. While there are banquet-type facilities available, most would not carry the signature of a true ballroom with 12,000 square feet of ballroom space, according to McKay.

A secluded garden space will also be available at the Grand Lux Ballrooms.

Planning commission may waive bond for non-profits

by Emma Palova

The planning commission Monday discussed a potential waiver of a \$200 bond for non-profit organizations. Under the

current ordinance, all for profit and non-profit organizations must post a bond for temporary signs advertising events plus pay a \$25 application fee.

I think of a hero as someone who understands the degree of responsibility that comes with his freedom.

- Bob Dylan (1941 -)

However, keeping track of temporary signs has been a nightmare in the past due to high saturation of events mainly at the car dealerships. Since major

advocate of temporary signs Rodger Garner of Good Chevrolet wasn't present, the commission postponed further discussion until next month.

"We should do something for non-profits," said vice-chair Clark Jahneke. "First we should eliminate the \$200 bond."

It was the contention of the planning commission to keep the \$25 application

fee for all temporary sign users. Currently, temporary signs are allowed to be up for 21 days, which may be extended to 60 days.

Discussion on the joint signage ordinance with Lowell Township has been postponed until future meetings.

In related business, the planning commission recommended to the council for adoption ordinance regulating storage units based on an East Grand

Rapids ordinance. Storage units may be allowed for up to 30 days. They may not be occupied or used for waste.

The ordinance allows storage units up to 10ft x20ft x 8.6 ft. in size.

A public hearing will be held at the next planning commission meeting on the updated city master plan.

A work session on the future of the city-owned North Washington property has been scheduled for Oct. 8 at 7 p.m.

Viewpoint

To The Editor

To The Editor,

I'm writing in reference to a Dear Editor article stating concern on what might become of the property surrounding and including the Boy Scouts cabin on North Washington Street I would like to express my viewpoint on this subject. Maybe we should rename our city to "The Price Is Right". Just recently Lowell Cable TV was sold before the constituents of Lowell could even express their wishes. It must be that the Price Was Right. Now we have the property on North Washington Street, which I believe our city fathers want to dispose of. Again, will The Price Be Right? I hope

not. The property on North Washington Street is a buffer zone between the Boy Scouts property and the properties of private home owners. What will be sold next if they sell this property? Could it be the property that the Scouts' cabin is on which would possibly enhance the value of the other property? It is time to put a higher value on our possessions than just monetary. I hope everyone that is interested in preserving OUR city property attend a work session for what to do with the property on North Washington St. scheduled for Oct. 8, at 7 p.m. at the city hall.

Sincerely,
Jim Howard



Putting a cop back on the beat in the energy markets

With Senator Carl Levin

Whether it's filling your car or truck or paying your gas or heating oil bill, the cost of energy only seems to go one direction, up.

Many factors drive the price of energy. Some economists point to supply and demand as the key component. While supply and demand play a role in the price of energy, the story doesn't end there. In fact, the story only gets more complicated.

Contracts for future delivery of oil and gas are bought and sold on energy commodity markets. The way the futures markets work is this: market traders buy and sell contracts for a certain amount of oil or gas to be delivered at a future date.

Some traders are oil companies buying oil for their refineries; some are refineries with oil for sale; still others are speculators betting that the price of oil will go up or down before the oil has to be delivered. Before delivery, these contracts might be bought and sold many times between various types of buyers and sellers.

In the same way that a local police department patrols the streets of a town to prevent robberies and other crimes, the key federal regulator, the Commodity Futures Trading Commission (CFTC), is supposed to police energy commodity futures markets to ensure that buyers and sellers are not engaging in excessive speculation or illegally manipulating the price of oil or gas.

Two key commodity markets for crude oil futures are the New York Mercantile Exchange (NYMEX) and the Intercontinental Exchange in London, known as ICE Futures. Natural gas is traded on NYMEX and an ICE electronic exchange in Georgia.

The CFTC can police some of these trading exchanges, but not all of them, because of the "Enron loophole." This loophole, inserted in the middle of the night into must-pass

legislation in December 2000 without any debate, exempted electronic energy exchanges from existing government oversight designed to prevent price manipulation, excessive speculation and fraud. It enabled Enron and other large energy traders to trade on electronic markets without any CFTC oversight – without a cop on the beat to guard against manipulation, fraud or excess speculation.

After enactment of the Enron loophole, trading on unregulated electronic energy markets such as ICE exploded. ICE prices began affecting prices on the regulated markets such as NYMEX. Experts believe speculative trading in 2006 was responsible for \$20 of the cost of a \$70 barrel of oil. Because there is no government oversight, we have no idea if energy prices are being manipulated, and no way to stop it from harming consumers.

Since 2001, the Permanent Subcommittee on Investigations, which I chair, has delved into the complex world of energy markets and issued comprehensive reports on the vulnerability of U.S. energy markets to price manipulation, excessive speculation, and other trading abuses. A 2007 subcommittee report showed, for example, how large, speculative trades by a little-known hedge fund, Amaranth, distorted U.S. natural gas prices, leading to higher prices for consumers.

It's long past time to put a cop back on the beat in the unregulated energy markets. In September, I introduced the "Close the Enron Loophole Act" to help prevent price manipulation and excessive speculation that are leading to high energy prices for U.S. consumers. My legislation would give the Commodity Futures Trading Commission the authority to police the activities of all U.S. electronic energy exchanges, clamp down on excessive speculation, and enact other needed reforms.

Stable and affordable energy prices are vital to our national and economic security – to heat and cool American homes, generate electricity for lighting, and power U.S. manufacturing, agriculture and transportation.

We cannot afford to let large energy traders continue to play speculation and manipulation games with U.S. energy prices and supplies. The Close the Enron Loophole Act will help ensure fair energy prices that reflect the fundamentals of supply and demand. Carl Levin is the senior U.S. senator from Michigan.



125 YEARS AGO THE LOWELL LEDGER SEPTEMBER 27, 1882

Main and Bridge streets have been well guttered and the gutters have been well-paved and our village authorities are receiving and deserving credit for the many street and sidewalk improvements made this season.

Mr. Black's omnibus was destroyed a few nights ago by some rascal who blew it up with a jig of gun powder. Villainous work. The running gear was not injured, but the upper part was badly wrecked.

100 YEARS AGO THE LOWELL LEDGER SEPTEMBER 26, 1907

Nathaniel Thurston, an old Lowell farmer, was attacked and robbed on the Grand River bridge on his way to the village after leaving the Sunday evening train from Grand Rapids. He was severely handled and lost about eight dollars in money and a watch.

The Grand Trunk has just received a consignment of 10 new coaches, the first of a lot of 40 which are to come from St. Louis Car Co. located in St. Charles, Missouri.

75 YEARS AGO THE LOWELL LEDGER AND ALTO SOLO SEPTEMBER 22, 1932

Outside visitors coming to Lowell for the purpose of witnessing games and contests held in Recreation Park invariably comment on the neatness and cleanliness of the grandstand and the well-kept grounds.

Six hundred eighteen boys and girls have entered the schools this year. This is believed to be the high record in the history of the school.

50 YEARS AGO THE LOWELL LEDGER SEPTEMBER 26, 1957

Most people don't think that the back of the Lowell stores in the Flat River are the most beautiful things in the world, but one Mr. Burris, an artist from Detroit, says, you don't run into an interesting subject like that very often. The advanced art class at Lowell High School watched him paint in watercolor for almost an hour Wednesday.

The Lions Club received a check for Reg Voorhees of Chicago for \$50 boasting the swimming pool fund to \$8,733.75. Mr. Voorhees is head of the professional talent for the Showboat.

25 YEARS AGO THE GRAND VALLEY LEDGER SEPTEMBER 22, 1982

Superintendent of Lowell Light & Power Herb Haines reports that a crew will begin stringing cable for Lowell Cable service on Oct. 4.

A CROWN IN ONE VISIT ...SIMPLE!

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

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Letters, Letters, Letters... We love to hear from you!

The Lowell Ledger - welcomes all "Letters to the Editor" for publication on its "Viewpoint" page. Letters can be typed or written. However, we ask that they not exceed 250 words and not be strictly thank you letters. "Letters to the Editor" should be sent to the Lowell Ledger, 105 N. Broadway, P.O. Box 128, Lowell, MI 49331 or emailed to: ledger@lowellbuyersguide.com. Letters must be signed and please include a phone number. Editing may be necessary for space, clarity and to avoid obscenity, libel or invasion of privacy. The Lowell Ledger thanks you in advance for your cooperation.

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To protect your family, you need more than the best intentions — you need the right "paperwork." And you're going to need it during two distinct phases of your life — your working years and your retirement.

Let's take a look at these time periods, along with some of the key documents you may need.

Working Years

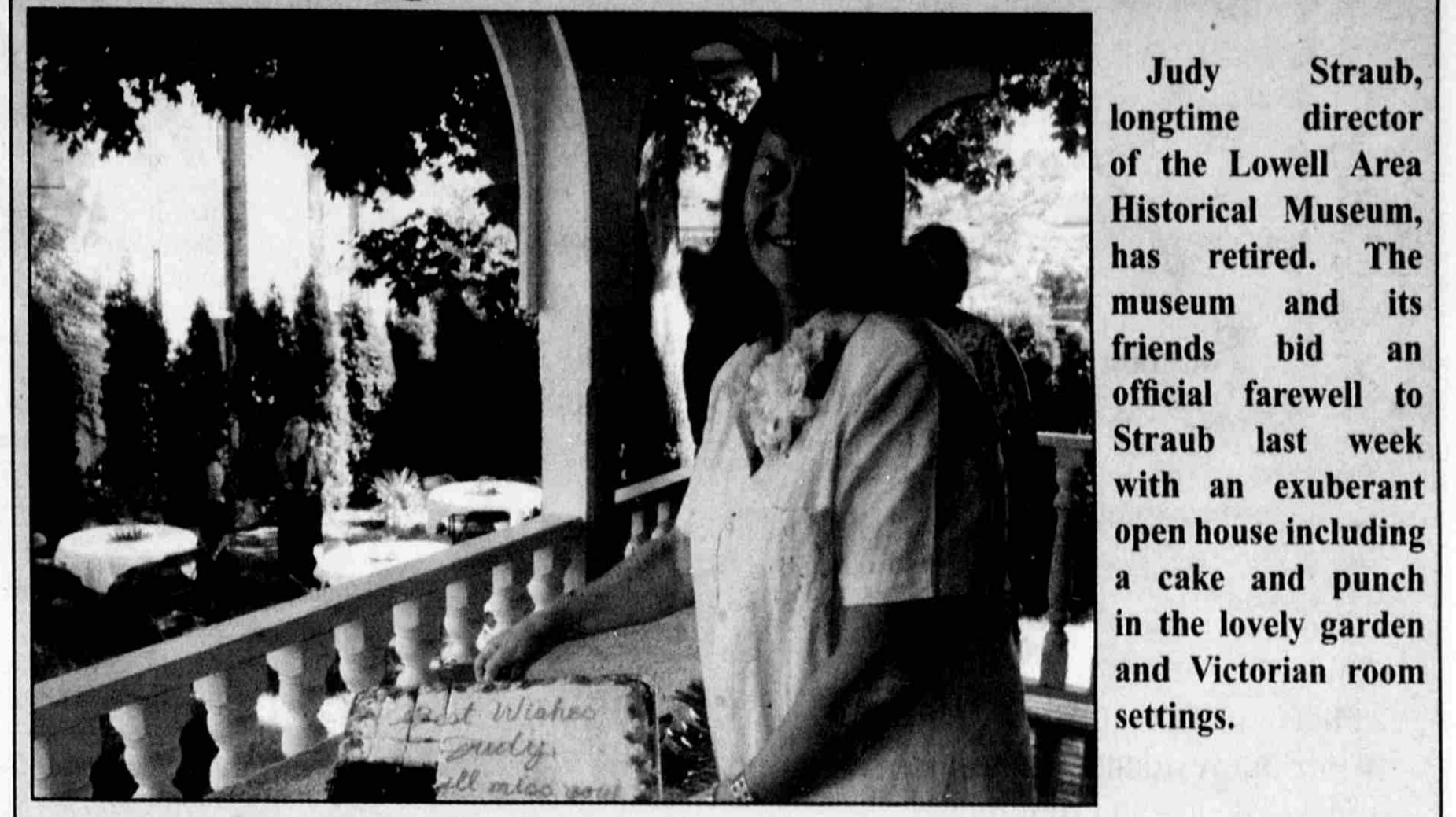
While you're working, your most valuable asset is your income. Without it, your family might not be able to pay off the mortgage or send the kids to college — and that's why you need to put the appropriate insurance and protection policies to work.

You can typically purchase a surprising amount of term insurance — which, as the name suggests, covers you for a specified number of years — for relatively modest premiums. In fact, due to longer life expectancies and other factors, term insurance premiums, in general, have actually gone down in recent years.

Most term insurance policies offer only a death benefit with no cash value. So, if you don't die before your policy expires, you will get nothing back from the premiums you paid. However, when you buy "permanent" insurance — such as whole life, universal life or variable universal life — your premiums pay for both a death benefit and an investment component, and any earnings have the potential to grow on a tax-deferred basis.

Apart from life insurance, you may need another important document — a disability insurance policy. An injury or illness that prevents you from working can seriously erode your savings and investments, so you'll want to protect your income. Your employer may offer some type of group disability plan. But if this plan doesn't pay at least 60 percent of your income, doesn't pay benefits to age 65 and has a waiting period longer than your savings

Longtime director retires



Judy Straub, longtime director of the Lowell Area Historical Museum, has retired. The museum and its friends bid an official farewell to Straub last week with an exuberant open house including a cake and punch in the lovely garden and Victorian room settings.

can last, you may need to look at supplemental private disability insurance.

Retirement Years

When you retire, you'll still need to protect your family, but at this stage of your life your focus may be on leaving a legacy. Toward that goal, you will have some estate planning considerations. And estate plans can be complex, so you will need to work with an attorney.

Of course, everyone's situation is unique, but here are two of the most common documents associated with estate planning:

• Will — If you don't have a will, your wishes may never be fully honored, because state law will dictate how your assets are divided. And if you have no living relatives, and you die intestate (without a will), your estate will go to the state.

• Living Trust — If you only have a will, your assets may have to pass through probate — which can be time-consuming and expensive. But with a properly

established living trust, your assets can pass directly to your beneficiaries, without court interference, legal fees, lengthy delays and public disclosure. Also, a living trust can give you more precise control over how — and when — you want your assets dispersed. You could, for example, have money distributed to your children or grandchildren in installments, over a period of years.

As you can see, you need to have your "papers" in order to properly take care of your family — no matter where you are on life's journey.

Edward Jones, its employees and Financial Advisors are not estate planners and cannot provide tax or legal advice.

If you want to know what God thinks of money, just look at the people he gave it to.

- Dorothy Parker

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WED: Cheese pizza (or stacked turkey/cheese on bun also offered at Alto & Murray Lake), seasoned corn, fresh fruit, graham crackers, milk.

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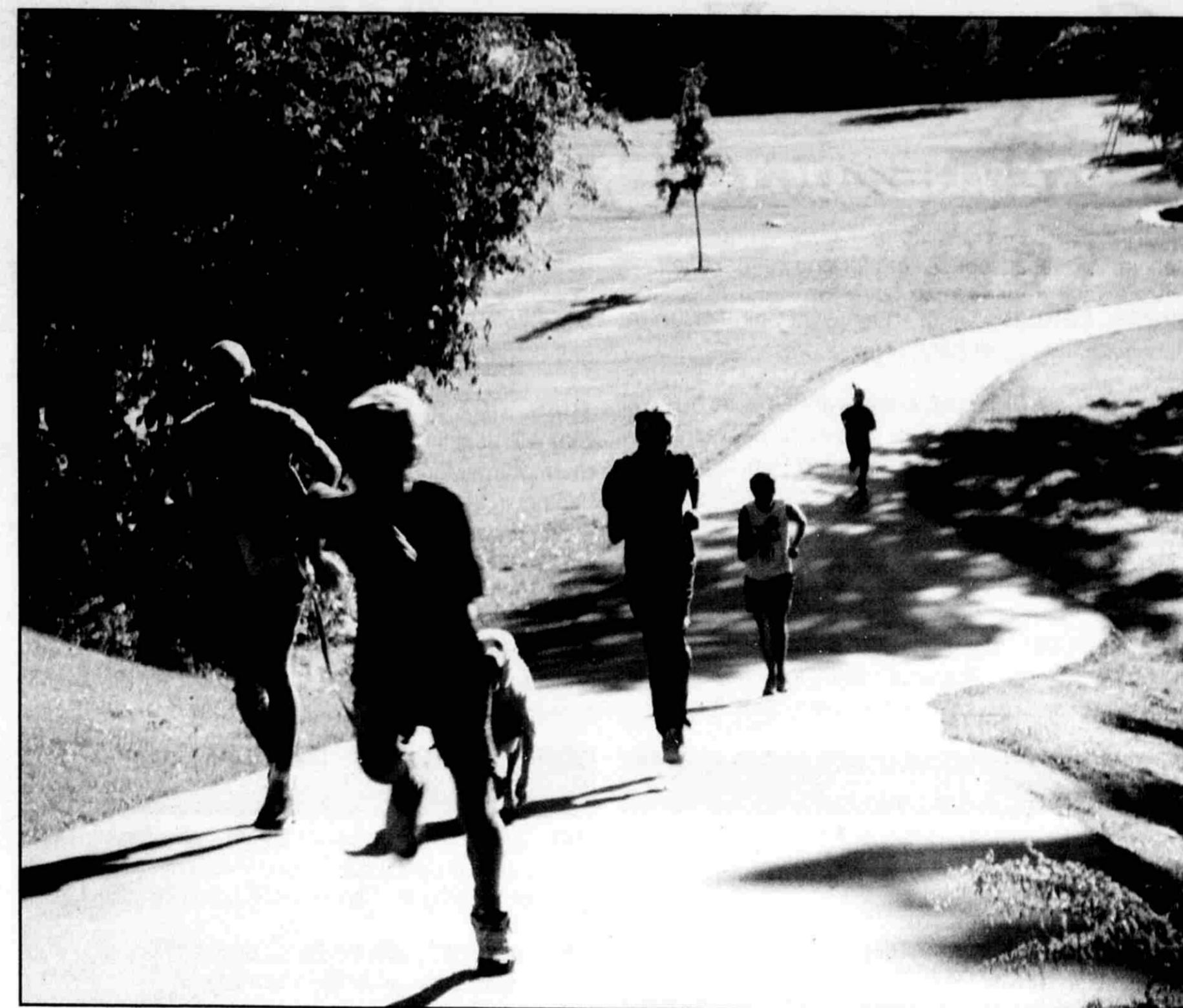
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Runners enjoy sunny fall weather

The 9th annual Covered Bridge Run organized by the Knights of Columbus attracted runners, walkers and dog walkers from the area last Saturday at the Fallasburg Park on a beautiful autumn morning. The finishing stretch of the 5k run was up the steep hill by the park shelter building. The event has grown steadily over the past few years averaging a turnout of 50 to 75 participants.



Featured Artist

Cathy Dykstra

by Emma Palova

Cathy Dykstra's watercolor painting "Pansy Delight" of purple and yellow Pansys realistically depicts the gentle flowers now on display at the Riverwalk Gallery.

Although art instructor David Davis says many of Dykstra's paintings are abstracts.

"My Pansys seem pretty real to me," said Dykstra.

However, it is Dykstra's dream to be able to create

modern pieces of abstract art for people's homes. Right now, she is getting excited about working with mixed media.

"It's a great outlet to be able to create something beautiful," she said.

As a Mary Kay director, Dykstra is used to working with different colors all the time. The actual creative process of not knowing how the painting is going to turn out inspires her. For the last three years, Dykstra has been taking watercolor classes with Davis.

"I love working with color," she said, "the way this medium has an element of surprise. The creative process is very fulfilling to me."

Dykstra believes that the creation of art is meant to touch other people in a variety of ways as well.

"The art brings a completeness and balance to my life," she said. "I hope you see my happiness in it."

Dykstra uses an explosion of color in her work, said Davis.

And there's a lot of spirit in her paintings as demonstrated in the mixed media piece "Purple Mountain."

The show runs through Oct. 31 Tuesday through Friday from 10 a.m. to 4 p.m. An artist reception will be held on Oct. 12 from 6 p.m. to 8 p.m.



"Pansy Delight" and "Purple Mountain" are just a few of many floral and abstract paintings by Cathy Dykstra now on exhibit at the Riverwalk Gallery.

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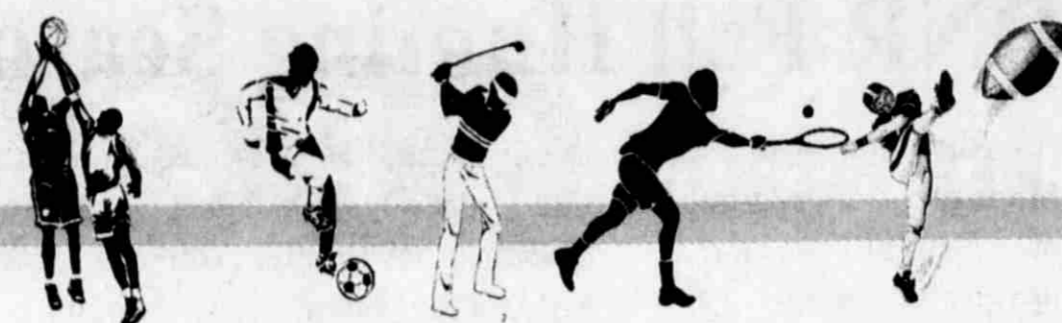
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RED ARROW SPORTS



LHS soccer wins big against Forest Hills Central foe

by Molly Benningfield
Editor

It was a battle of the relatively evenly-matched. Scoreless in the first half, with the ball moving from one end to the other easily, the soccer game against Forest Hills Central was a huge win for Lowell, who won 1-0.

Head coach Paul Legge called the game "one of the biggest games for our boys' program since I have been coaching." In the eight seasons Legge has coached

at Lowell, his team has never beaten the Rangers, with a 0-7-2 record.

"It was nice to get the FHC monkey off of my back as a coach and the boys felt proud of the fact that they were the first Lowell team to beat them," Legge said. "It felt good to be the first team to beat FHC in league play in five years."

And the team couldn't have won in a more exciting way. With only three shots on goal (compared to nine by FHC), the Arrows scored in the middle of the second

half on a shot from Nick Abdo, with an assist by Jerry Adams.

Legge said the game wasn't the "prettiest to watch, but the goal came from some very nice soccer."

Goalkeeper Phil Bieri made a few key saves in the win, grabbing the ball twice in a row from a Ranger defender in the first half and flipping upside-down to save a ball in the second.

With only 22 seconds left on the clock in the

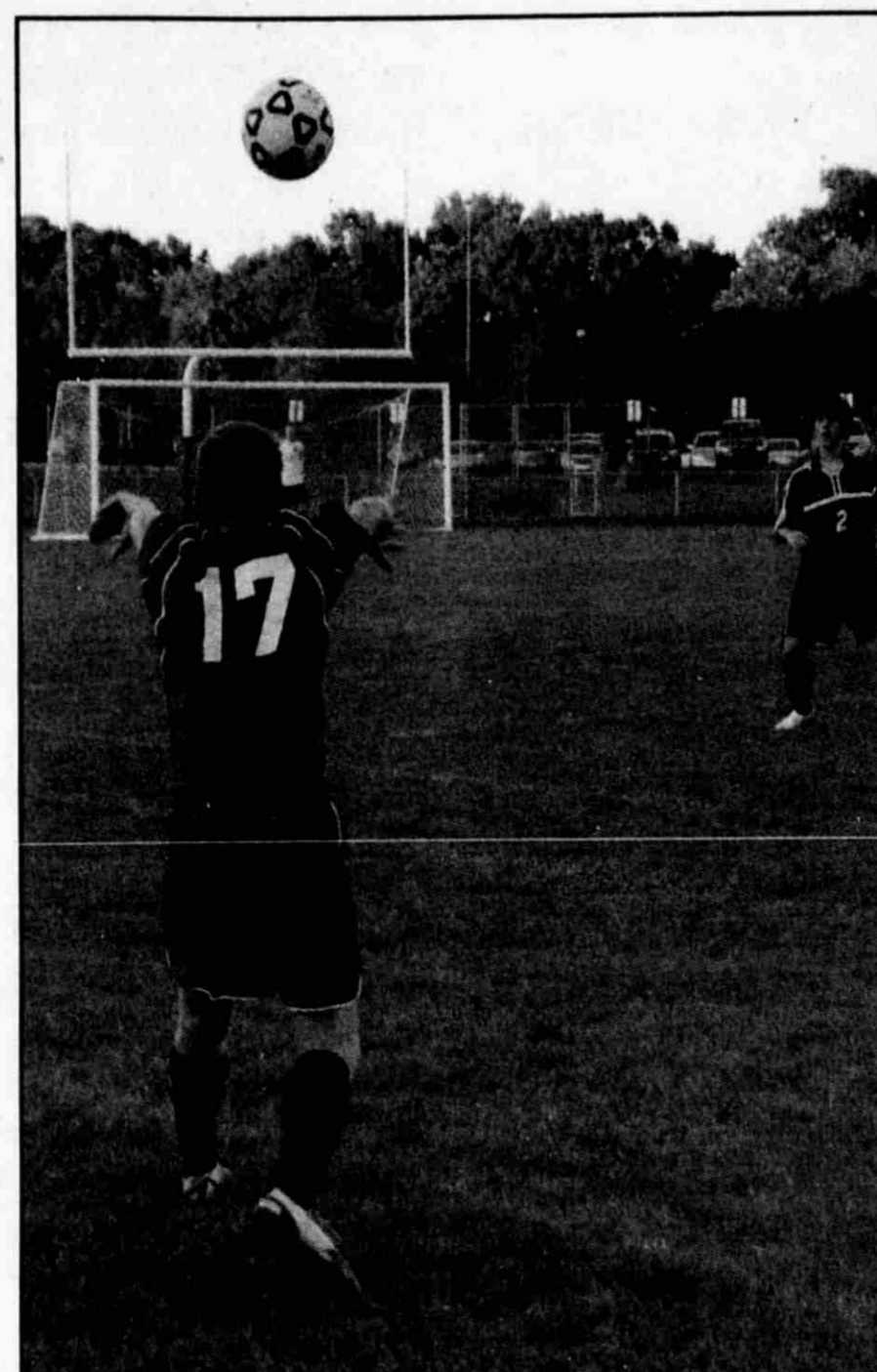
second half, Ian Beddows raced down the field, taking on three defenders, only to shoot and miss, with groans from the bench and stands.

Not only was the game a big win against FHC, but important in the conference. "It also had big implications on the league standings as it put us in a tie for first in the league with FHC, Caledonia and Northview," Legge said.

The team plays next at home against Kenowa Hills at 6:45 p.m.



Ian Beddows (6) races down the field.



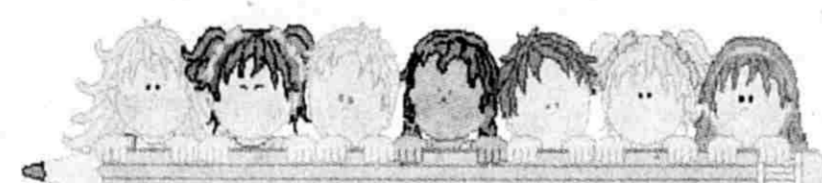
Jerry Adams (17) throws the ball to a teammate Thursday night.



Andrew Gerig (11) reaches for the ball against FHC.

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RED ARROW SPORTS



Lowell win big against conference rivals Caledonia

by Molly Benningfield
Editor

With two touchdowns coming from both teams in less than two minutes of play Friday night, the matchup between Lowell and conference rival Caledonia was sure to be thrilling. And it was - at least for the first three-and-a-half quarters.

Both teams walked into the game with a lot on their shoulders - the Scots had something to prove against an OK-White powerhouse team, while the youthful Red Arrows have shown some weakness offensively.

Lowell pulled off the win, 35-23, but Caledonia head coach Tom Burrill said the two teams played pretty evenly.

"We were matched physically," Burrill said.

Lowell started the first quarter with a 61-yard touchdown run by Kyle Nichol. Caledonia answered back 15 seconds later with an 80-yard run by Dylan Ball. It was a pinball,

back-and-forth sort of night. Burrill said it was the tough conference they play in - it's OK-White football, he said.

Caledonia would score twice more in the first quarter, with a 22-yard pass from Luke Wiest to Matt Cavanaugh and a 25-yard field goal by Matt Witkowski. Lowell then scored with 36 seconds left in the first on a 74-yard pass from Nichol to Torsten Boss.

In the second quarter, the Arrows and the Scots had a touchdown apiece, with Lowell scoring on a 45-yard run by Nichol, and Caledonia with a 4-yard run by Wiest.

The Arrows went into halftime trailing by two points.

But the third and fourth quarters only saw Lowell scoring, with a 23-yard pass from Nichol to Boss in the third, and a 53-yard pass by the duo in the fourth.

Burrill said the duo, especially Boss, was what helped Lowell win.

"Boss makes a difference for their team," Burrill said.

Lowell finished with 274 rushing yards. Nichol carried the ball 18 times for 139 yards and Nate Vaught had 21 carries for 129 yards. Caledonia had 186 rushing yards, with Cavanaugh carrying 14 times for 103 yards and Kyle VanderVeen with 15 carries for 61 yards.

Nichol was 4 for 8 passes for 184 yards, while Wiest of Caledonia was 7 for 14 passes for 143 yards.

On the defense end, Nicholas Rempalski had 9 tackles and Dillon Tompkins of Caledonia had 7 tackles.

The Arrows will take on Forest Hills Central on Friday night for their Homecoming game at 7 p.m.



Torsten Boss (4) scores in the third quarter from a 23-yard pass from Kyle Nichol.

The Benning-Fielder

by Molly Benningfield
Sports editor



Not your average "football"

I've been mildly obsessed with the U.S. women's soccer team for a long time. I began playing soccer in first grade, and thus followed a long tradition of exasperated fan-dom. It's a frustrating sport to adore, because honestly, a good portion of the country doesn't quite share how I feel.

Being a soccer fan, in general, can be sometimes annoying in this country. Last summer, during the World Cup, I watched all the games at bars in London where there was standing-room-only, where screens all over played the game. Of course, it was the biggest event in soccer, and one of the biggest sporting events in the world. But it's hard to imagine any sports bar in Michigan being filled to the brim with fans of each team.

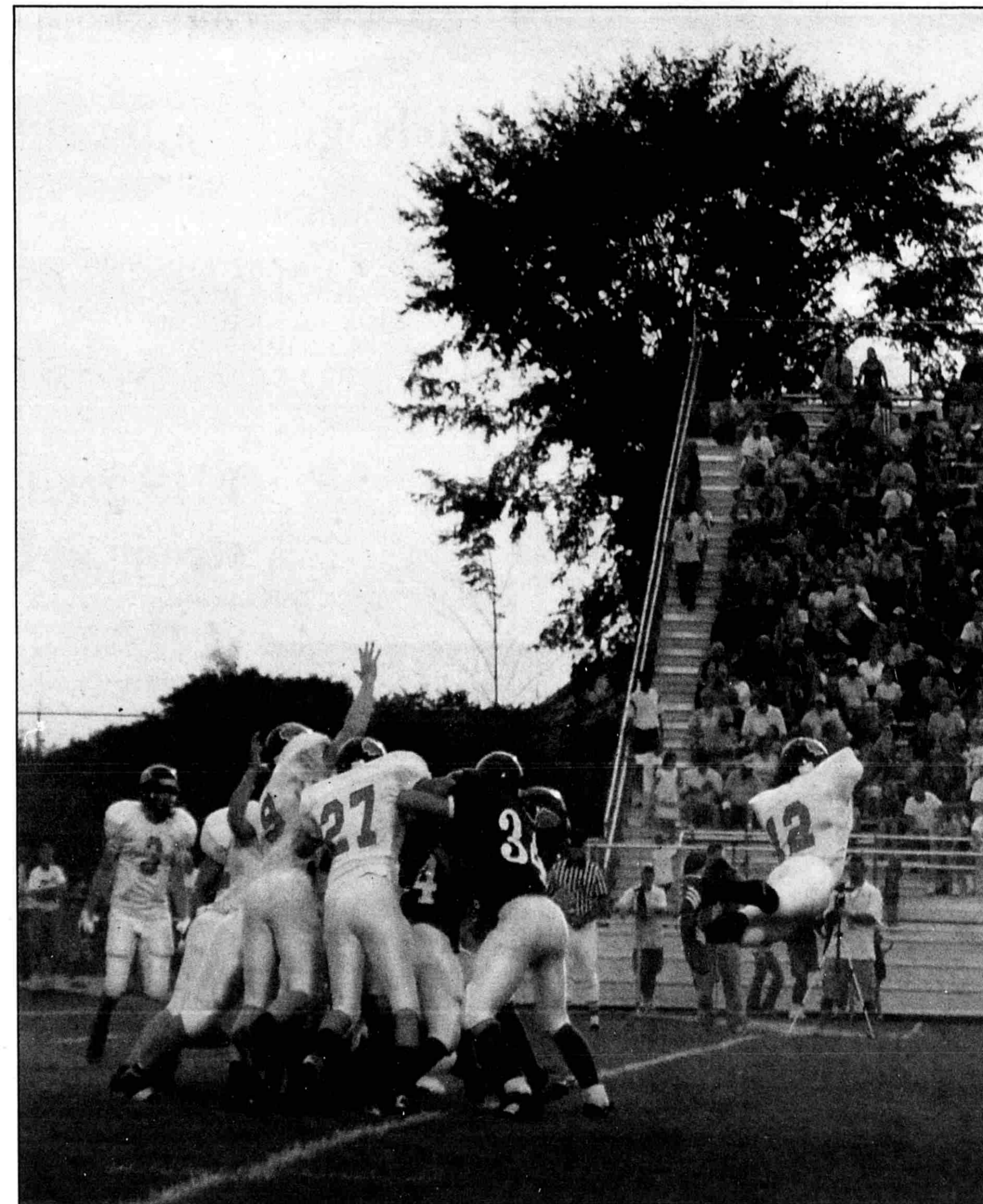
And then there's the women's teams all over the world, whose fans could probably not fill any sort of bar in any place in the world. Maybe I'm generalizing, but it's hard to imagine, isn't it?

The FIFA Women's World Cup is in session right now, and the American team is advancing quickly, like in years past. The U.S. beat England Saturday 3-0 in the quarterfinals, and boy, what a win it was.

The team scored all three goals in 13 minutes in the second half - one each from Abby Wambach, Shannon Boxx and Kristine Lilly.

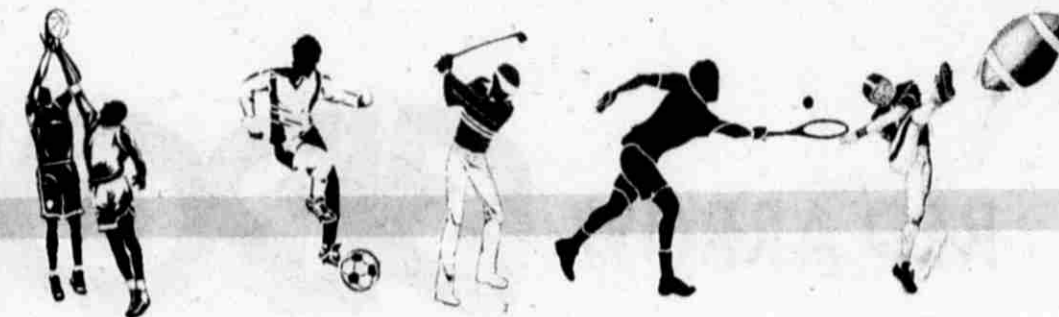
The U.S. faces Brazil on Thursday, while Germany and Norway face off the day before. The American team has placed in every world cup, winning the trophy in 1999 and 1991, and taking 3rd in 2003 and 1996. The trophy in '99 marked a monumental, if not momentary, surge in women's soccer. Maybe someday there'll be another World Cup that will take over in America.

For now, I'll lace up my Mia Hamm cleats and practice my juggling.



Dylan McElveen (12) leaps to block a Caledonia field goal.

RED ARROW SPORTS



Lowell boys' tennis team 5-2-1 for the season

The Lowell boys' tennis team had a rough week, losing two matches and finishing third of four teams at a tournament. The team is now 5-2-1 and 2-2 in the conference.

On Monday, the team lost to Northview 3-5. The No. 3 doubles' team of Clayton Stedman and Jack Weeber won their match

in a "tough three-set win", Bonnie Wall, the head coach, said.

No. 3 singles Cort Thompson and No. 4 singles Pat Misner both won in the singles' division.

At Saturday's Holland Christian tournament, the team took 3rd place with a score of 12, with Holland Christian leading the pack

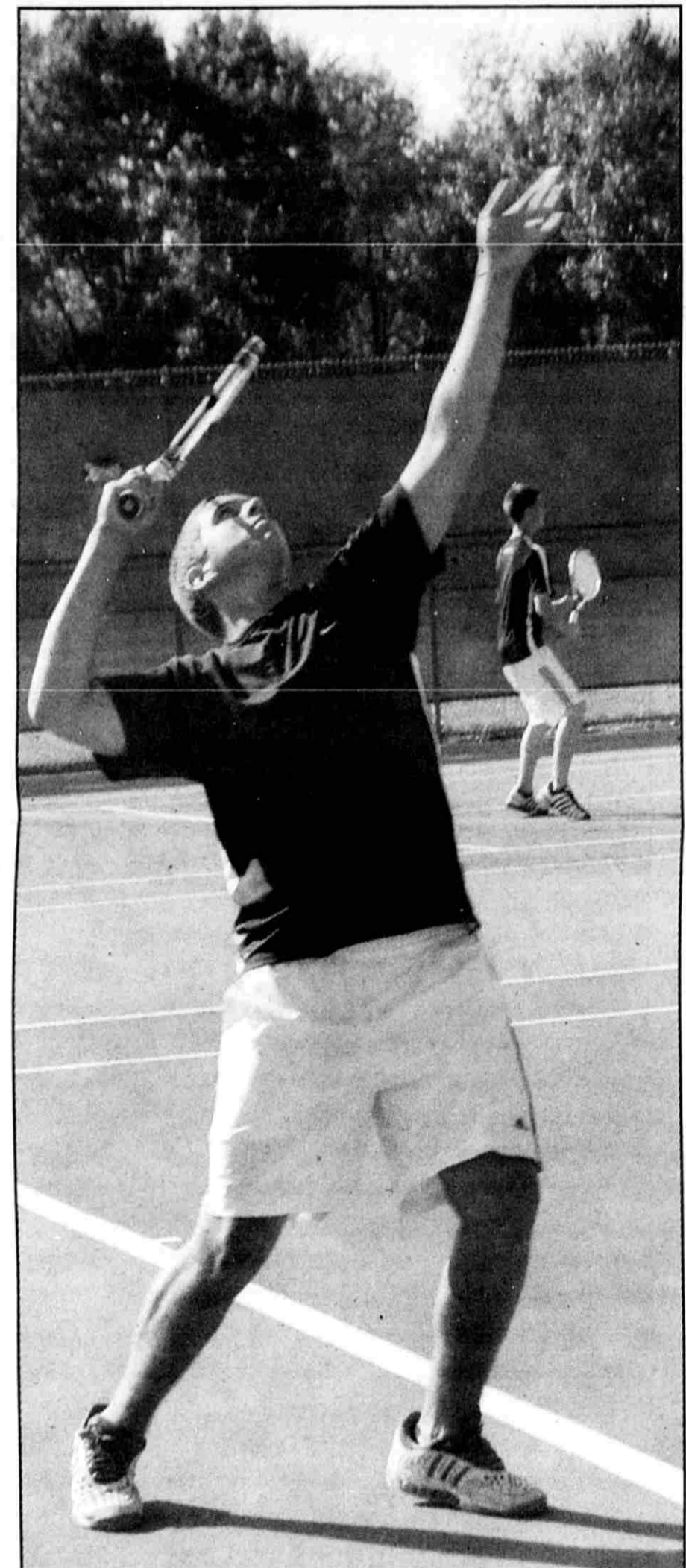
with 19 points, Grand Rapids Christian with 16, and Sturgis with one point.

No. 1 singles Travis Trapp won all three matches to take the championship, defeating Jordan Palladino of Holland Christian 2-6, 6-4, 6-4.

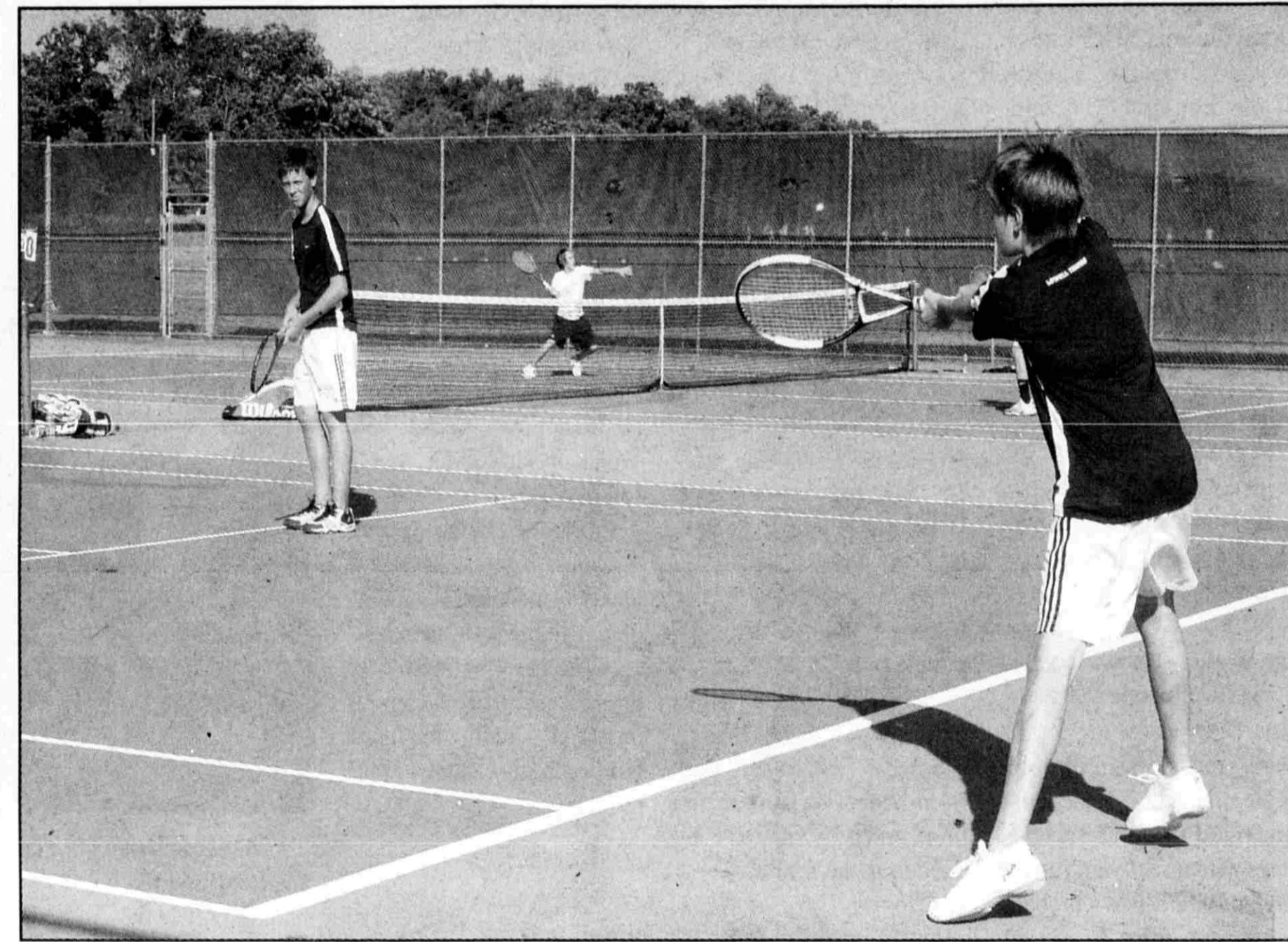
No. 3 singles Cort Thompson and No. 4 singles Pat Misner each won two of their flight matches to take 2nd place, while all of the doubles teams won one of their three matches.

The Arrows lost to Forest Hills Central Wednesday afternoon 2-6, with the only wins coming from No. 1 singles Travis Trapp and No. 4 singles Pat Misner.

The team next plays at home today against Kenowa Hills at 4 p.m.



The tennis team lost to Forest Hills Central Wednesday 2-6.



Dylan Dues hits the ball as teammate Evan Wilterink looks on during a match against Forest Hills Central.

Girls' golf team continues winning streak

The girls' golf team defeated Forest Hills Central at home last week, 183-194, and handed the Rangers their first loss of the season.

Crystal Dietz shot a season low 39 to lead the pack.

The team also defeated Northview at Thousand Oaks on Wednesday. Dietz was again the leader with a 43, while Sydney Stuewe shot 47 and June Ramsay shot 49, a season low. At the Russ Johnsen Invitational

Friday in Gracewill, the team took 7th of 24 teams.

Lauren Heemstra shot 87 to medal. Sydney Stuewe shot 90, while the team shot an overall 375.

On Monday, the Arrows played Kenowa Hills at Deer Run and won with a 182-192 score.

Dietz was again the leader with a score of 43. Other top finishers were Heemstra with 45, June Ramsay with 46 and Sydney Stuewe with 48.

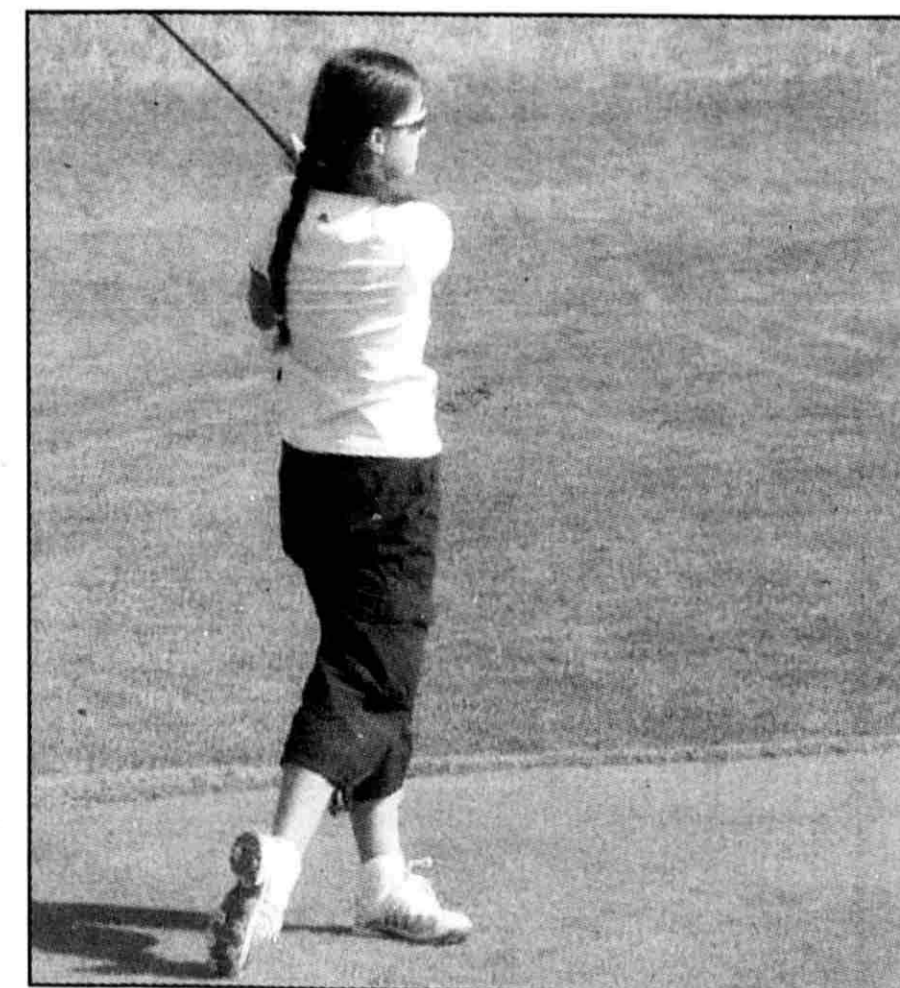
Coach Bob Stuewe said the Arrows put in a "solid team effort."

The team's last conference match is Wednesday at Thousand Oaks against East Grand Rapids.

LHS grad starts golf season strong at Cornerstone University

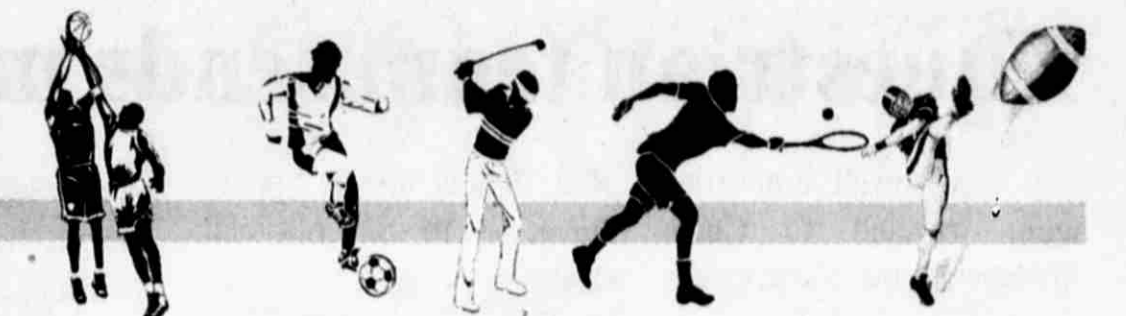
Stefanie Stuewe, a 2007 LHS graduate and freshman at Cornerstone University, placed second at the WHAC Jamboree at the Tecumseh Country Club this weekend. Stuewe is a member of the women's golf team at Cornerstone, and was the team's first-ever recruit, since the team is in its first year. Stuewe shot an 88 at the jamboree to help her team finish fifth. Stuewe lettered in girl's golf at Lowell for four years, and was named to the all-conference team for three years.

Stuewe is currently third in the WHAC conference league of the NAIA. Besides shooting 88 at Tecumseh, she also has shot 97 at Polo Fields and 92 at Quail Ridge this season.



Stefanie Stuewe, a LHS graduate and Cornerstone University freshman.

RED ARROW SPORTS



Boys' Cross Country takes 2nd at OK-White Jamboree

The Lowell cross country teams competed twice last week, at the Bob Perry Invitational held at Lowell on Saturday, and at the OK-White Jamboree in Caledonia on Wednesday.

Bob Perry Invitational

The boys' team finished 7th of nine teams, with a score of 176. Caledonia won the invitational with a score of 44. The boys' team top finisher was Corey Fitzpatrick at 17th place with a time of 17:37. Other top finishers were Zach Robinson at 21st (17:46), Jon Woods at 38th (18:21), Justin Boss at 44th (18:33) and Tom Mark at 56th (19:45).

The girls' team finished 9th of nine teams, with a score of 281. Rockford

won the invitational with a score of 61. The girls' team top finisher was Taylor Marchido at 44th place, with a time of 22:26. Other top finishers were Haley Timmers at 57th (24:54), Emily Jelsma at 59th (25:24), Morgan Marchido at 60th (25:26) and Paige Senter at 61st (26:02).

OK-White Jamboree

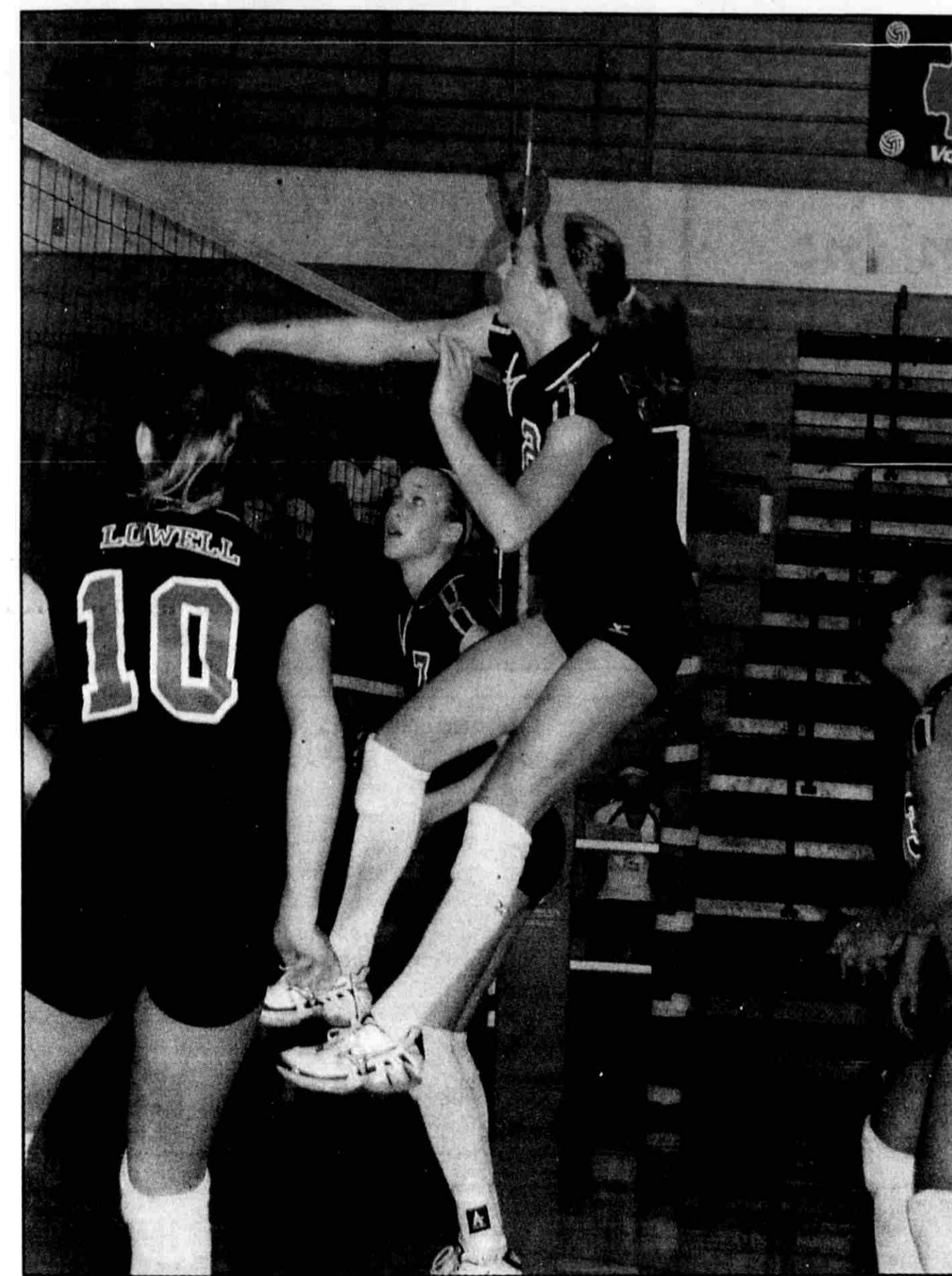
The boys' team finished 2nd of seven teams at Caledonia last week, with a score of 73. Caledonia took 1st with a score of 21. The boys' team top finisher was Corey Fitzpatrick at 8th with a score of 18:17. Other top finishers were Kirk Geldersma at 14th (18:39), Zach Robinson at 15th (18:41), Justin Boss at 16th (19:00), Jon Woods at 20th

(19:12), Tom Mark at 38th (20:33) and Tim Gingrich at 41st (20:42).

The girls' team finished 7th of seven teams, with a score of 209. East Grand Rapids took 1st with a score of 49. The girls' team top finisher was Taylor Marchido at 35th place, with a score of 24:21. Other top finishers were Emily Hauschild at 40th (25:24), Morgan Marchido at 43rd (27:25), Haleigh Timmers at 45th (28:12), Emily Jelsma at 46th (29:25) and Kiley Six at 47th (32:15).

The cross country teams next compete at home for the OK-White Jamboree on Wednesday, Oct. 3.

Arrow volleyball loses in three to EGR



Taylor Schumacher (2) spikes the ball.

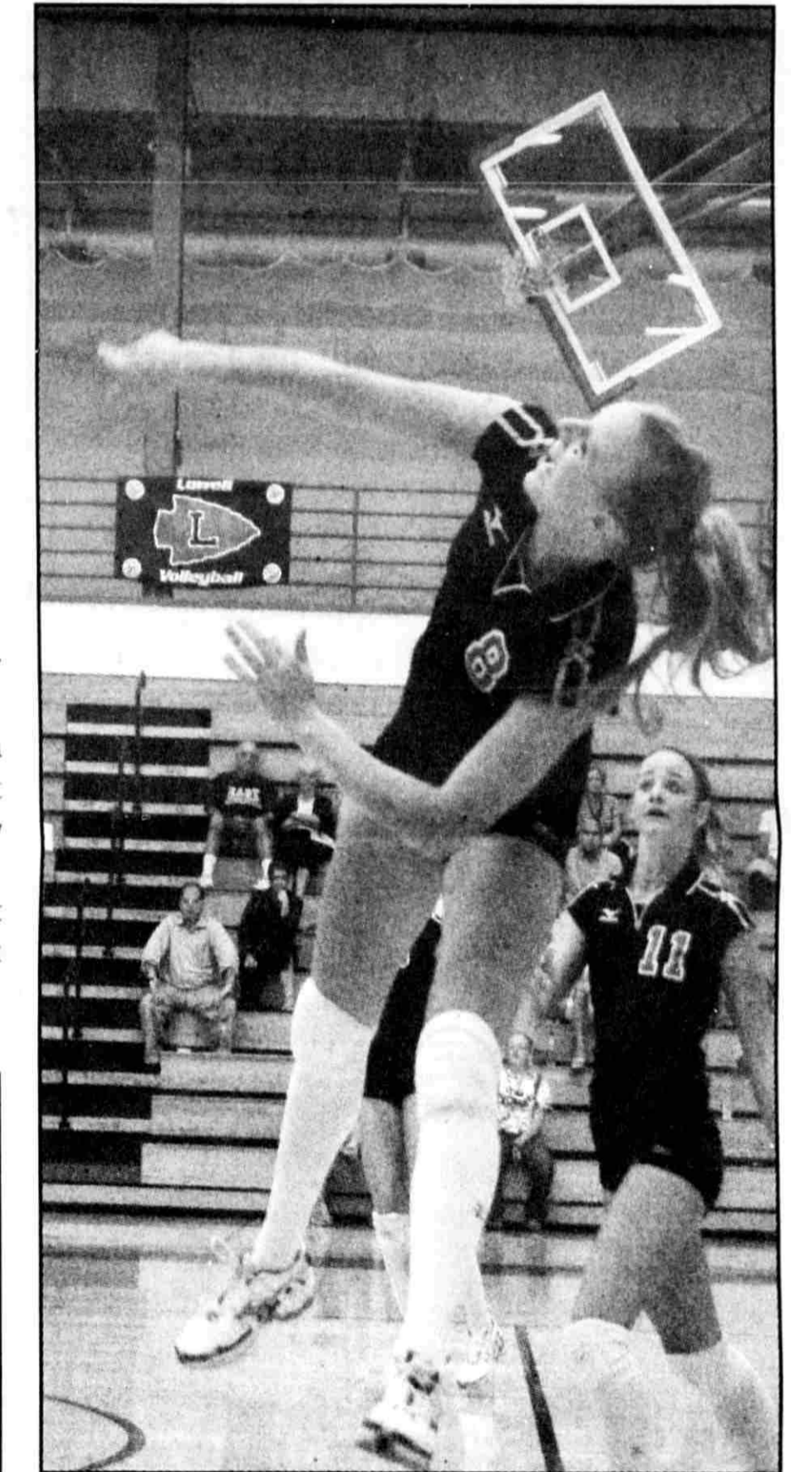
The Lowell varsity volleyball team lost three straight matches to East Grand Rapids Thursday night, 17-25, 20-25, 17-25.

The Pioneers are ranked seventh in Class B by the Michigan Interscholastic Volleyball Coaches Association.

Heather Burger had 17 assists, Amy VanEns had eight kills and Taylor Schumacher had two aces.

At Saturday's Caledonia Invitational, the team went 0-4, with Jenison eventually winning the tournament.

The team next plays at Caledonia Tuesday, Oct. 2 at 7 p.m.



Amy VanEns (8) of Lowell.

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NOTICE BOWNE TOWNSHIP IS SEEKING BIDS FOR THE FOLLOWING

Snowplowing bids - to plow township office parking lot, to plow fire station area front, side, and rear, to plow area behind and in front of library (parking area) and to shovel sidewalks at the township office building and library for the entire 2007-08 winter season.

Bids should be submitted by October 12, 2007

Contact the Township Office - (616) 868-6846 for further details.

Sandra L. Kowalczyk
Clerk

BOWNE TOWNSHIP SYNOPSIS

Motions approved:

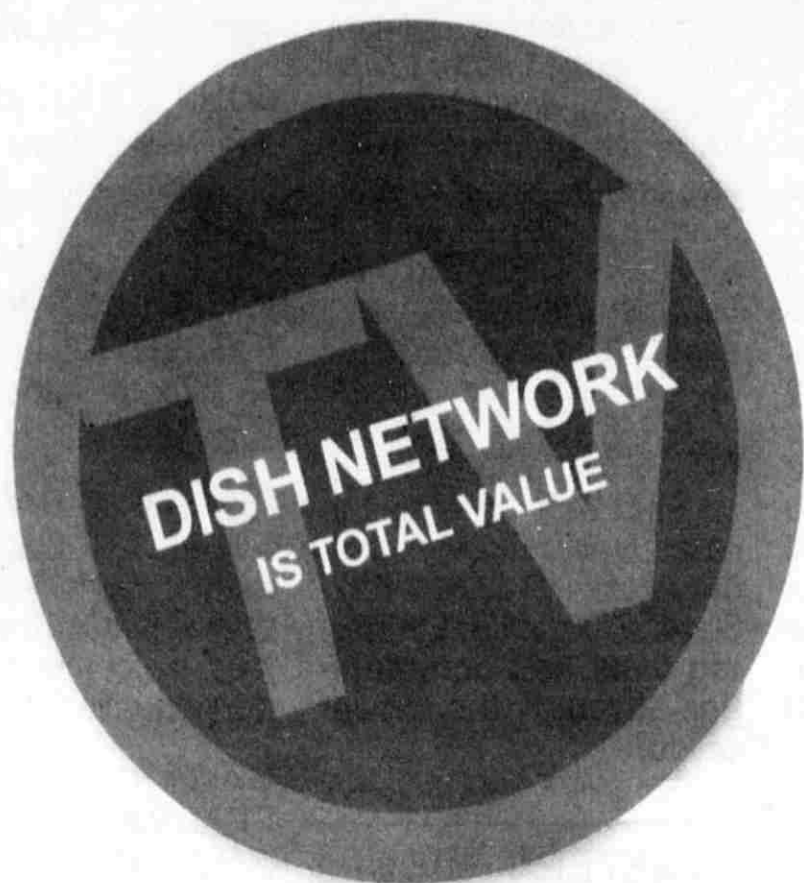
- Minutes of August board meeting. List of all invoices.
- Motion to accept bid from Affordable Asphalt to re-seal parking area at Fire Station.
- Motion to renew Morse Lake Sand/Gravel mining permit for one year.
- Motion to contract with WiFi internet out of Lake Odessa.
- Motion to prepare bid for carriage doors on old shed.

Copies of entire minutes available on the website bownetwp.cc.

Sandra L. Kowalczyk
Bowne Township Clerk

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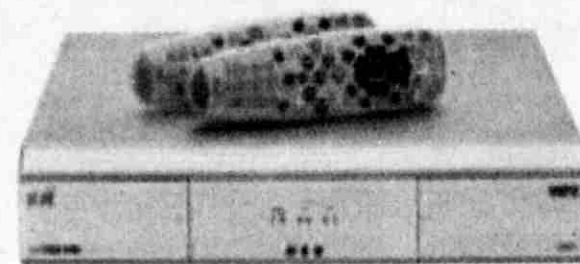
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*Comparison based on latest Northeast Wisconsin Time Warner rate card, Basic Digipic 1000 package \$67.00 Programming offer: requires participation in Digital Home Advantage with 18-month commitment. After 3 free months of HBO and Cinemax, customer must call to downgrade or then-current price will apply. Digital Home Advantage: Pay \$49.99 Activation Fee; receive \$49.99 credit on first bill with 18-month qualifying programming purchase. Requires Social Security Number, valid major credit card and credit approval. If qualifying service is terminated prior to end of 18-month period, a cancellation fee equal to the lesser of \$240 or \$13.33 per cancelled month of service will apply. Equipment must be returned to DISH Network upon termination of qualifying service. Limit 4 tuners per account. Monthly package price includes an equipment rental fee of \$5.00 or \$6.00 for first receiver, based on selected model. A monthly equipment rental fee of \$5.00 or \$6.00 will be charged for each receiver beyond the first, based on selected model. A \$5.00/mo. additional outlet programming access fee applies for each dual-tuner receiver; fee will be waived monthly for each such receiver continuously connected to Customers phone line. Lease upgrade fee may apply for a second DVR receiver (based on model). Offer ends 1/31/08 and is available in the continental United States for new, first-time DISH Network residential customers. All prices, packages and programming subject to change without notice. Local and state sales taxes may apply. Where applicable, equipment rental fees and programming are taxed separately. All DISH Network programming, and any other services that are provided, are subject to the terms and conditions of the promotional agreement and Residential Customer Agreement, available at www.dishnetwork.com or upon request. Local channels packages by satellite are only available to customers who reside in the specified local Designated Market Area (DMA). Local channels may require an additional dish antenna from DISH Network, installed free of any charges with subscription to local channels at time of initial installation. Social Security Numbers are used to obtain credit scores and will not be released to third parties except for verification and collection purposes only or if required by governmental authorities. All service marks and trademarks belong to their respective owners. HBO® and Cinemax® are service marks of Home Box Office, Inc.