



*Remembering
Their Sacrifice
Memorial Day
May, 28, 2012*



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addresses
prom drinking
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**red arrow
sports**



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New headstones for Civil War veterans placed *Website Faded Footsteps seeks to honor all veterans*

by Emma Palova

Walking the local Fox's Corners and Krum Blanding cemeteries in Vergennes Township, you can barely find the crumbled headstones of Civil War veterans Robert Lamberton and Ira Nash of Lowell.

Lamberton's grave can be found by the large star with American flag placed by the headstone that has broken into half.

Lamberton died of disease at Camp Jackson in 1862 and his body was sent for burial to Vergennes.

Nash died of wounds from friendly fire in 1863 before the 26th Michigan Infantry ever engaged the enemy.

Surrounded by silence under the large oak trees, the historical cemeteries are no longer being used. Vergennes Township officially

abandoned the use of them in 1999, but continues to maintain the grounds, fencing and signage.

But, soon new headstones will decorate the graves of both veterans.

Local resident Alan Teelander has set out on a mission of finding Civil War veterans who do not have headstones. The government pays for the new headstones in honor of the veterans.

"My goal is that they will be remembered and honored," he said.

Nash and Lamberton will have new headstones crafted by the Lowell Granite Co. and installed in a formal ceremony, including taps and rededication within the next few weeks.

An Internet entrepreneur, Teelander walks the cemeteries across the coun-

try to put information about the Civil War heroes on his website, FadedFootsteps.

"I want to get people interested in the Civil War," he said. "This is my passion."

Teelander, a member of the Sons of the Union Veterans and The Sons of the Revolution, wants to help families locate and honor their veterans with his website. He estimates that approximately 60 to 70 percent of the population has a Civil War veteran hero in the family.

His other goal is to grow the Sons of the Union Veterans organization that has members ages 30 to 92.

Teelander is also looking for possible descendants of Nash, since he found a



Headstone of Civil War veteran Ira Nash at Krum Blanding cemetery.

Civil War headstones, continued, page 3

City holds public hearing on 2012-2013 budget

by Emma Palova

The city council held the first public hearing on the proposed 2012-2013 budget on Monday night.

City manager Mark Howe presented a balanced budget based on strategic objectives and priorities such as streets, as set forth by the city council.

The general fund shows a six percent increase for streets.

There is a \$143,000 deficit in the current budget that has been balanced through the refinancing of city hall bonds.

Other funds, such as water fund and Downtown Development Authority showed deficits as well for a total of \$500,000.

However, on the other hand, the sewer bonds have been paid off and wa-

ter bonds have been restructured.

"This puts us on a strategic road to stabilize the budget," said Howe.

Any reductions to real-ize cost savings were based on strategic objectives.

There will be no layoffs, according to Howe.

A major shift occurred in the loss of \$6,000 in re-

imbursements for the health care deductible.

Seventy percent of property owners will see no increase in property taxes. On average, the property tax bill will be \$60 less.

However, there will be a 3.5 percent increase on the water rates to offset depreciation of the system.

"Our goal is to stabilize and to turn the corner," said Howe. "We're solidifying strategic objectives and priorities. I am very confident about the budget."

The budget will be available on-line; it is also available at the city hall and at the Englehardt Library.

The next public hearing will be held on June 4.

In related business, the city will be terminating a contract with Imperial Municipal Services (IMS) for building inspection due to collaboration with Cascade Township.

"It is necessary because of collaboration which is coming down as a mandate

to receive revenue sharing," said Howe. "It's not a reflection on IMS."

Mayor pro tem Sharon Ellison informed the council about grants from the Lowell Cable Television Fund totaling \$112,537.

Following are the grant recipients:

Lowell music boosters, band and choir, Lowell Area Historical Museum, Lowell Police Department, Lowell Area Fire and Emergency Authority, Lowell Charter Township, city of Lowell, and Lowell Arts.

In other business, Lowell Light and Power representative Tom Russo gave a brief preview about the delegation's trip to Germany to observe bio-digesters.

A full presentation will take place prior to the planning commission meeting at 6 pm on May 29.

Also based on the trip to Germany, there will be further community discussions on making Lowell a sustainable community.

"The sustainability is even more exciting," said delegation member Andrew Schrauben.



Tom Russo, right, previews the upcoming presentation on bio-digesters in Germany.

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CENTS**



LAS administrative team to wrap up prom drinking investigation

by Emma Palova

The Lowell Area Schools administrative team is close to wrapping up the investigation of the May 12 prom underage drinking, according to superintendent Greg Pratt.

Pratt said the investigation ends when the team runs out of information. "But, we can't share most of the information," he said, referring to students' safety and privacy.

Last Friday, Pratt sent out a letter to the parents informing them about the status of the investigation.

Approximately 60 students were suspended, while Nick Aranowski was the only one ticketed for being minor in possession of alcohol. The students were drinking on rented buses en route to prom held at DeVos Place.

"Students make poor choices at times," Pratt said. "We're a cross section of the society."

Underage drinking at proms has happened before, according to Pratt, but the school district will not tolerate it.

The full text of the letter sent home to parents last Friday appears below:

Dear Parents:

As I am sure you are aware, there was an incident related to the 2012 Lowell High School prom.

Unfortunately, I must communicate to you events that have caused unrest and disturbance among a number of our students at the high school. It is imperative that you receive as much information as I can give you,

in the spirit of working together to prevent future occurrences.

On the evening of prom, individuals who are not employees of the district made arrangements for private bus transportation to transport groups of students to prom. Very unfortunately, a significant number of students chose to either possess or consume alcohol while riding the bus to prom.

Student alcohol consumption or possession is simply not tolerated at Lowell Area Schools. The number one concern of Lowell Area Schools is, and always will be, student safety. At this time, district officials continue to work through an arduous and extremely time consuming investigation process to issue the ap-

propriate student discipline. This too is disheartening because, at the most demanding time in our school year, our staff now must redirect significant energy and effort away from the important business of teaching and learning to address this situation. Please know that our staff is working hard to quickly execute district policies and procedures to ensure that disciplinary response is handled properly.

I want you to know how proud I am of the number of proactive steps taken by high school administration and staff prior to prom to convey the message to the entire student body that the use of alcohol at prom, or any other high school event is not tolerated, as well as the consequences that

would follow for such behavior. This is a critical time of year to engage in open dialogue, imparting information that kids need to make safe decisions. The following is a list of precautionary information shared with our high school students prior to prom:

- Alarming Teen Driver Safety Stats (presented at student body assembly)
- Youth Advisory Council Arrive Alive Campaign - AT&T's Texting & Driving Campaign Video - A documentary distributed as an educational awareness campaign featuring families affected by texting while behind the wheel.
- Annually, in the classroom setting, a video announcement is conducted to review the student code of conduct and accompanying discipline for violations.

It has truly been a disappointing and upsetting week. I am very hopeful that a valuable lesson has been learned and I would ask parents, your child's first teacher, to take a moment to remind them that issues related to student safety, alcohol, drugs, etc. are to be taken seriously.

Just as important in times such as this, is to acknowledge the large number of students who attended prom and did follow the rules. I truly appreciate the efforts of parents and staff who took the necessary steps to provide a safe prom experience. I wish to personally commend those students who enjoyed a safe, fun, and memorable evening.

Together for Educational Excellence,

Greg Pratt
Superintendent of Schools



along main street

Grand Rapids' man drowns at Stoney Lakeside

Dominique Florez, 18, of Grand Rapids, drowned while swimming at the east end of the beach at Stoney Lakeside Park on Sunday. Florez was a senior at East Lee Campus in the Wyoming school district.

Florez was swimming when he suddenly went underwater and did not resurface for 10 minutes. Family members and beachgoers searched for him in the water. First emergency responder, officer Randan Burkall of the Lowell Police Department, arrived on the scene and assisted in removing Florez from the water. CPR was administered until Lowell Ambulance transported Florez to Spectrum Hospital, Butterworth Cam-

pus, where Florez was pronounced dead approximately an hour later.

According to the police report, the investigation of the drowning remains open until autopsy results are complete. However, at this time, the drowning appears to be accidental.

Nobody at either the Lowell Police Department or Lowell Area Fire Department can recall the last time anyone has drowned at Stoney, according to police chief Barry Getzen.

"In this case, the young man was not a strong swimmer," said Getzen.

Getzen said Florez went into an area with an uneven bottom and as he stepped

Man drowns, continued, page 3

PERENNIAL FUNDRAISER

Got extra plants? We need them for the 10th annual perennial fundraiser over Memorial Day weekend. Drop off anytime at 520 N. Monroe or call 897-7808.

MEMORIAL DAY PARADE

Flowers from local organizations will be laid at the Civil War Memorial during the Memorial Day parade on Monday. Any group wishing to be a part of this tribute is asked to call the American Legion Post commander Dave Thompson at 897-2533 no later than Friday noon. If you know of a veteran who has passed on since last Memorial Day, please contact the American Legion Post commander, who will make sure that he or she is recognized at the Memorial Day ceremony at the Oakwood Cemetery. The legion needs the veteran's name, (rank if you happen to have it, but not required) and branch in which he or she served - Army, Navy, Air Force, Marines or Coast Guard. It is not necessary to provide the date of his or her passing. Following the ceremony there will be a brief gathering at the Veteran's Center on South Alden Nash for coffee and donuts for veterans and their families.

AMERICAN HIKING SOCIETY'S NATIONAL TRAILS DAY

Join the North Country Trail Association - West Michigan Chapter in celebrating NTD 2012. Activities include music by the Hawks and Owls string band, three scheduled hikes, varying in length; informative mini-clinics on hiking and backpacking and a free raffle ticket with each lunch purchased. On the Riverwalk, by the bridge in downtown Lowell on June 2, 10:00 am - 2:00 pm.

Feel free to send your event information to the Ledger for Along Main St. All submission requests for Along Main St. are subject to space limitations. The Ledger makes no assurances that they will appear in print. To ensure that an event notification will appear in the Ledger, it is best to place a paid advertisement. All efforts will be made to place suitable items in the Along Main St. column but they are printed at the discretion of the publisher. For profit events, church services, yard sales and the like, will not appear in this column.

college news

Dylan Douglas Olin, a student at Michigan State University, has been named to the dean's list for outstanding academic performance during the spring 2012 term.

Olin is the son of Dean and Suzanne Olin of Lowell.

Alma College held its 2012 Commencement ceremony on Saturday, April 21, 2012, for over 325 candidates for bachelor's degrees. U.S. Senator Debbie Stabenow delivered the commencement address and was awarded an honorary Doctor of Laws degree.

In 2000 Senator Stabenow became the first woman College News, continued, page 18

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Lowell fact-finding team visits German biogas facilities

submitted by
Maryalene LaPonsie

It's not often a small town of 4,000 residents gets to be at the forefront of alternative energy technology, but that's exactly the opportunity presented to the City of Lowell.

In an effort spearheaded by Lowell Light & Power and in partnership with Sustainable Partners – also known as SPART – a biogas facility has been proposed for the city that will be the first in the nation to use patented Upflow/Downflow/Reflow (UDR) technology.

UDR systems use feedstock, such as manure, silage or fats and oils to cre-

ate gas that is converted to energy. Although new technology in the United States, they have been a regular fixture in Germany for several years. With residents voicing concerns about potential smells, environmental impact and noise from the proposed biogas facility, a fact-finding team was sent to visit German facilities and experience firsthand whether this type of biodigester would, in fact, be an asset to the community.

Members of the fact-finding team were Tom Russo, Lowell Light & Power employee; Perry Beachum, Lowell Light & Power

board member; Maryalene LaPonsie, Lowell Light & Power board member and planning commission member; Rachel Schwab, planning commission member; Mark Howe, city manager; and Andrew Schrauben, city council member.

The team visited three different UDR facilities, each offering a radically different approach to utilizing the technology.

The first stop was at a municipal recycling facility where a UDR system is being used experimentally to compost municipal waste. This facility was very industrial in nature and is part of

a dump site for 20 surrounding municipalities.

After visiting the municipal facility, the team headed to a farm where liquid manure, silage and liquid corn were used as feedstock. Built in 2005, this facility was notable in that it originally did not meet its energy output expectations. However, a UDR component was later added and that addition boosted the energy creation to the desired level.

Finally, the team headed to a new facility that most closely resembles the one planned for the city of Lowell. The facility was clean and modern with most machinery housed inside. A small village was located nearby and the group was informed there have been no complaints from residents about the facility. To the contrary, residents appreciate the cheap energy they receive from the plant.

For many Lowell residents, the most pressing question about the proposed biogas facility may be: will it smell? The consensus of the fact-finding team is that it should not.

At the first biogas system at the recycling plant, the only notable smell was

coming from the adjacent building full of trash. There was no noticeable smell from the UDR system. Likewise, at the farm facility which housed several hundred cows, there was understandably the smell of manure.

However, at the final UDR facility, there was no smell other than an odor vented from the mixer while being loaded. At this facility, air from the mixer was vented directly to the outside without any filtering. At the proposed Lowell facility, this air will be filtered and possibly redirected back into the system to eliminate any potential odor.

In addition, the city of Lowell facility has been proposed with other odor-reducing features. Manure will be transported using enclosed containers. It will then be loaded inside the building and placed in a hopper that will be built into the floor. Once the manure has been loaded, the hopper will be covered and trucks will be rinsed out inside the building to ensure no manure is tracked out onto the drive.

A secondary concern of area residents may be the

noise. Again, the fact-finding team was pleased with what they saw. Generators for the UDR facilities are housed within a compartment box. Individuals standing outside the box are able to be heard while speaking in a normal tone of voice.

As an additional precaution to eliminate neighborhood noise, the Lowell facility generator will be placed inside a containment box which will then be located inside the building.

Members of the fact-finding team will be at city hall at 6 pm on May 29 to present a more thorough report of their findings. There will be a short presentation followed by a Q&A session. All Lowell residents are invited and encouraged to attend.

Civil War headstones, continued

copy of a filing certificate of Nash's widow, Mary Nash, on ancestry.com

He encourages possible family members to contact him via the website at www.fadedfootsteps.net or to call him at 1-616-634-3296.

Teelander became interested in the Civil War approximately six years ago because of his ancestry. The family has suffered the loss of lives and the loss of the original family farm because of the Civil War.

He built Faded Footsteps as a tool to honor veterans in 2007 and to document the life and death of family friend Donnie Davidson, who died in an airplane crash on his way to Vietnam.

"That is why the site is here," he said. "You can add your own veteran at no charge."

The site has thousands of images and GPS locations for veterans' graves from all over Michigan and the country. Teelander offers help in searching for a veteran.

There are also new applications for iPhone, Android or Blackberry that allow creating a page honoring a veteran from almost anywhere.

"Faded Footsteps is here to honor American veterans from all wars and conflicts who served and made our country the great country it is," said Teelander.

There is an ancestry.com link that helps find information on veterans. Everything is free to use on the website, but a contact form must be filled out to protect the information on the site.

There is also a genealogy component on the site. Special dog-tags are located at selected Geocache

sites, where you can take something, leave something and make a note in the log books.

The locations will be near Medal of Honor, Silver and Bronze Star and Purple Heart recipients.

"Everybody has a patriotic part," he said.

Man drowns, continued

into deeper water, he went under. Florez was found in eight to 10 feet of water.

"As to whether he could have been saved, that's rather subjective," said Getzen.

A number of factors affect survivability, according to Getzen.

Factors such as victim metabolism, victim age, water saturation of the lungs, temperature of the water, length of submersion, timeliness of emergency methods, such as CPR and the

arrival of advanced life support.

First responder advice to swimmers is to exercise caution, know your swimming ability and that of your children; make sure you know the local water conditions, such as currents, bottom obstructions and bottom contours; never swim alone or after consuming intoxicants or other substances that can impair your judgment.

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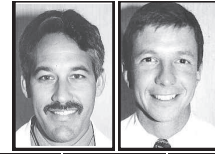
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pertussis

Pertussis (also known as whooping cough) is a highly contagious but preventable bacterial infection of the trachea and the bronchi. It is caused by a bacteria. Pertussis usually affects young children who are not vaccinated. However, for the last thirty years it has been increasing among adults all over the world. The reason for this increase is decreasing immunity after vaccination in childhood.

Pertussis typically starts with cold-like symptoms. However, unlike the common cold, the disease does not resolve after several days. One week later, the characteristic symp-

toms of pertussis may develop. These include spells of a long-lasting, hacking wet cough, vomiting after coughing and a high-pitched sound (a "whoop") on inspiration after the cough spell. Sometimes in adolescents and adults with pertussis, these classic symptoms may not be present. The persistent cough of pertussis can last for several months, then gradually resolve.

The most important step for prevention of pertussis is vaccination during the first years of life. A booster vaccine is also recommended for all adolescents, as well as for adults at last once during their routine tetanus

booster schedule. Vaccination of women prior to delivery is another important strategy for reducing pertussis infections in infants.

Early diagnosis of pertussis is difficult, as there are several more common causes of chronic cough in adults, including GERD, medication side effects, asthma and smoking. Diagnosis is confirmed by a bacterial DNA test performed on a nasal swab specimen. Antibiotics are given to treat the infection and to help prevent further spread of the disease.

The course of pertussis varies. Most children and adults completely recover, even without antibiotics, after several months of coughing. The severe cough can be disabling, interfere with sleep and even cause rib fractures. Infants can sometimes experience more severe courses of disease, including pneumonia, seizures, brain damage or even death due to impaired breathing.

financial focus



Christopher C. Godbold

529 plan can help with college funding and estate-planning considerations

Now that another school year is drawing to a close, your young children are a step closer to the day when they'll be heading off to college. Of course, as you're probably aware, higher education doesn't come cheap — and the costs seem to continuously climb. You can help your children — or even your grandchildren — meet these expenses by investing in a 529 plan.

And this college savings vehicle offers estate-planning benefits.

As a college funding vehicle, a 529 plan offers some significant benefits. When you contribute to a 529 plan, your earnings accumulate tax free, provided they are used for qualified higher education expenses. (Keep in mind, though, that 529 plan distributions not used for qualified expenses may be subject to federal and state income tax and a 10 percent IRS penalty.) Furthermore, your 529 plan contributions may be deductible from your state taxes. However, 529 plans vary, so be sure to check with your tax advisor. And the lifetime contribution limits for 529 plans are quite generous; while these limits vary by state, many plans allow contributions well in excess of \$200,000. Plus, a 529 plan is flexible: If the child, grandchild or other beneficiary decides against college, you can transfer the unused funds to someone else, tax and penalty free.

Now, let's turn to a 529 plan's estate-planning benefits. If you think that you may need to reduce the size of your taxable estate, and you also want to create a legacy you may be able to enjoy during your lifetime, you may find that the 529 plan offers a solution for you. When you establish

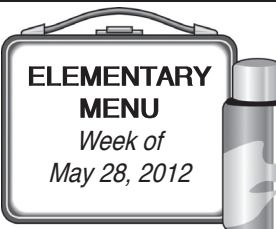
and contribute to a 529 plan, the assets leave your estate — but they don't leave your control. If your named beneficiary decides against college and you don't have another family member to whom you can transfer the account — or if you simply change your mind about funding the 529 plan — you can get your money back at any time, although, as mentioned above, you'll have to pay taxes, and possibly a 10 percent IRS penalty, on the earnings.

Your contributions to a 529 plan also qualify for the \$13,000 annual gift tax exclusion, so you can give large amounts each year without incurring the gift tax.

In the investment world, you can find many vehicles that can help you make progress toward one goal. But it's far less common to find something that may give you a boost toward two. And when the two goals are helping a child or grandchild go to college and lowering the value of your taxable estate — while still maintaining control of your assets — you've got an investment worth considering. So consult with your tax and financial advisors to determine if a 529 plan is right for you. And if it is, think about taking action soon, because the more years you can contribute to a 529 plan, the better the outlook for both your future student and your estate plans.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.

LUNCH MENU



MON: No School.

TUES: Macaroni & cheese, steamed broccoli, chilled applesauce, milk.

WED: Popcorn chicken bites w/dipping sauce, mashed potatoes w/gravy, golden corn, milk.

THURS: Bushnell: Yogurt, cheese & crackers, baby carrots, applesauce, milk. Alto, Cherry Creek, Murray Lake: BBQ rib on whole grain bun, steamed green beans, applesauce, milk.

FRI: Homemade cheese pizza on whole grain crust, romaine side salad w/light dressing, diced peaches, milk.

viewpoint

to the editor

memorial day

To The Editor,

Once again, Memorial Day begins with a parade which will feature two large music groups - one is the high school marching band and the other will be the middle school marching band. The parade will step-off promptly at 10:00 am from the fairgrounds, led by our combined American Legion - VFW color

guard, made up of veterans from both Legion and VFW. Some people continue to ask why our parades do not have clowns, floats, decorated bicycles and other entertainers on hand. Memorial Day is the one special day we turn our undivided attention to our veterans who have served to keep us free.

The parade will stop at the Main Street Veterans'

Memorial for a brief ceremony with a special acknowledgement for those who were lost at sea. The parade will then continue to City Hall, turning north on Monroe to the Oakwood Cemetery and the Civil War monument where those veterans who have passed on since last Memorial Day will be recognized by name and saluted by all who attend. Flowers from local organizations will be laid at the Civil War Memorial. This is always a very moving ceremony with the bagpipers, the Lowell High

School string orchestra, the 21-gun rifle salute and Taps which will conclude the service. We hope to have you with us. It is a wonderful opportunity for our children and grandchildren to begin to understand the sacrifices these individuals have made to keep us a free nation for over 235 years.

Following the ceremony will be a brief gathering at the Veteran's Center on South Alden Nash for coffee and donuts for veterans and their families.

David L. Thompson

sales tax on all on-line purchases

Holding the line on any new tax increases has been the rule for many of our elected officials. And, for most voters - that's been good news. However, there are times when a review of tax policy is necessary.

For months now, Michigan Republicans have been touting the importance of getting the cost of government under control. Some have taken a "no new taxes" pledge which is laudable, but, at the same time, they still have a responsibility to keep the system running.

Gov. Rick Snyder is asking Congress to require on-line merchants to collect the six percent sales tax for Michigan. The system makes it difficult for small brick and mortar businesses to compete with large retail giants when they don't have a physical presence in the state, allowing them a price advantage.

Presently, 17 states have adopted legislation to collect taxes on Internet purchases, yet some retailers are challenging the tax on the grounds that only Congress can regulate interstate commerce. In fair-

ness to taxpayers and to state governments, Congress should pass the Marketplace Fairness Act, by requiring all on-line and mail order purchases be required to collect the appropriate sales tax.

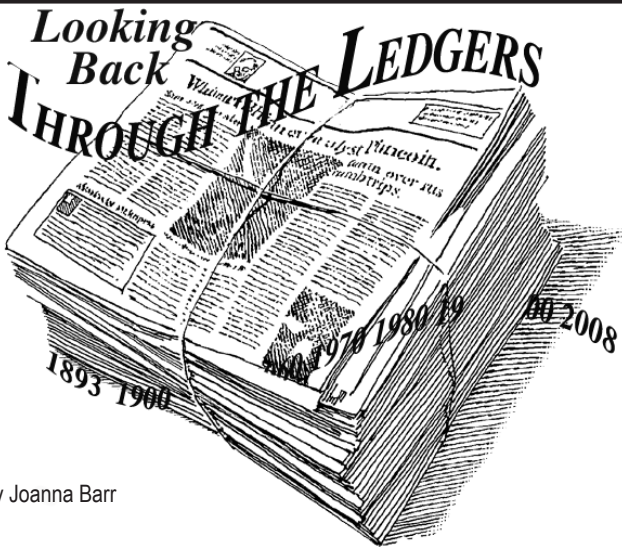
For years now, small businesses have been subjected to an unfair competitive advantage since the U.S. Supreme Court ruled that states couldn't require out-of-state businesses to collect sales tax unless they had a physical presence.

Yet local companies, who have a physical presence in our communities, are required to collect the tax.

These businesses employ people who pay their fair share of taxes into the system. They participate in local events, donate to needy causes and yet are expected to compete with faceless retail giants that avoid many of the same costs our local businesses face.

Recently, a businessman told me about a customer that came into his store to inquire about a product. The retailer spent time with the

To The Editor, continued, page 6



By Joanna Barr

75 years ago The Lowell Ledger and Alto Solo May 27, 1937

In accordance with the custom now in vogue in nearly all places, it was voted at the Board of Trade meeting held last Monday night that Lowell business places would be closed every Thursday afternoon during June, July and August. During June and July all business places will be open every Wednesday evening. The action taken is doubtless in conformity with the times and anticipatory of legislation now pending in Congress calling for a 35 to 40 hour week. Business places to be closed on Thursday afternoons include the following lines of merchandise: clothing, shoes, dry goods, hardware, food, furniture, cream stations, dime store, beauty parlors and barber shops. Business places to remain open Thursday afternoons will include the drugstores, Runciman's elevator, King Milling Company, feed stores, ice cream parlors, garages, gas stations and restaurants.

50 years ago The Lowell Ledger May 24, 1962

Make way for ducks - It was a great sight today about noon to see the first 'batch' of five little ducks momentarily hold up traffic as they waddled, with Mama, across Main Street headed for the river at the Showboat dock. They in turn, were also held up in their plight as they couldn't get through or under the fence, so consequently had to waddle on up half way to the school to get at their initial ducking. P.S. Will you please suggest to the Local City Engineering Department to put a little opening in the bottom of that fence so that the future Mrs. Mallards and their little ones can get into the river without having to go so 'durn fur.' Thanks.

25 years ago The Grand Valley Ledger May 27, 1987

Lights go out in Lowell - If you were late for work last Thursday, you are likely in pretty good company. At about 6:30 am a fiberglass guywire insulator on a Wolverine Electric power line broke somewhere between Lowell and Saranac. The resulting gyrations caused two power lines to touch and subsequently short out. The entire city of Lowell immediately went dead. Jack Ryan, the engineer on duty at Lowell Light and Power, fired up the big diesel turbines, but it was nearly an hour before they could be switched on. Ryan told the Ledger that the old turbines just can't carry the city of Lowell anymore, so only the west side got power when the switch was thrown at 7:30. At about 8:30 the line from Wolverine was repaired and the entire city was put back on line.

135 years ago Lowell Journal May 23, 1877

The rear of the Flat river drive passed Greenville Monday morning. There were put into the stream this season, 80,000,000 feet of logs. About 70,000,000 will pass Lowell and 65,000,000 will go on to Grand Rapids. Three cheers for the Flat river log drivers! Nearly all of them are red-ribbon men. When they arrive at this point let our R. R. Club give them a hearty reception.

The trial of Burt Misner for adultery with Mrs. W. H. Glue of Muskegon, resulted in a verdict of "not guilty." The Glue didn't stick Burt, after all.

Moody did a good thing in Boston. He made a dry goods merchant there, own up that his goods weren't "all wool."

100 years ago The Lowell Ledger May 23, 1912

Mr. Ralph Kenyon of Freeport (formerly Winnie Leary of Lowell) with her husband and another couple narrowly escaped death Sunday when Mr. Kenyon's touring car plunged from the embankment into Little Thornapple river west of Freeport. It was believed by spectators that all the party was killed, but they escaped with severe bruises, though the car was demolished.

E. S. Nowland, local agent for Metropolitan Life Insurance Company, has paid the claim on the life of Stewart Bonner. The amount called for in the two policies held by his grandmother, Mrs. Alice Covert, at the time of their issue, about four years ago was \$245, yet as an illustration of Metropolitan liberality, the amount of the check sent in settlement called for \$275, an addition of \$30 due to a ten per cent increase granted in July, 1909.

outdoors

location - location

Dave Stegehuis

Milder weather signals the beginning of the camping season in Michigan. Although there are camping opportunities available year around, summer is the high season when campgrounds across the state welcome visitors from around the mid-west and beyond.

Private campgrounds range from local independently owned businesses to nationwide chains. The majority of camping facilities in Michigan are managed by federal, state, county, and city governments. Camping is a fun way to get out and experience a great number of recreational activities available in Michigan.

Camping gear can simply be a tent, camp stove, and cooler or a just-like-home recreational vehicle. Once equipped, the next step is to decide where to go.

Wherever your outdoor interest may lead you, there is likely a near-by campground, or the park itself could be the destination.

The Michigan Department of Natural Resources web site provides detailed information about activities and amenities at state operated campgrounds. Likewise, a National Forest campground guide provides details about federal camping and is also found on-line. Private RV parks and city campgrounds usually have websites.

Another way to locate the best place to do your thing is to check with acquaintances - especially those who share your interest. I was passing time at a blood drive today talking with a fellow donor and learned of a great fishing spot in Florida and where to camp there.

Just touring around can be fun and interesting, but traveling to a specific location for a purpose can add more excitement to a trip. Do the research and get more bang for your recreational buck. It's all about location.

To The Editor, continued

customer, answering all the questions the customer had, plus showing the differences with other products to help the customer make the best choice. The customer left the store, telling the merchant they would return. It sounded good, but the merchant knew they were going to purchase on-line, saving the sales tax and maybe even getting a better price, due to the on-line retailer's buying ability and less overhead.

If taxpayers expect our local governments to be able to fix our roads, to educate our kids and to maintain strong police and fire protection, then they should accept the responsibility of demanding that we maintain fairness in our sales tax system.

In recent years, due to the economic challenges facing our state, the amount of taxes collected has declined at every level.

Presently, state law requires taxpayers to declare a use tax (6 percent) on purchases where sales tax wasn't collected. But, very few taxpayers declare the unpaid tax on purchases on their year-end returns.

According to state treasury officials, Michigan stands to lose more than \$421 million this year in sales tax left uncollected due to online and mail order purchases.

"Government should not be in the business of giving favored treatment of one retail sector over another sector," said James Hallan, president and CEO of the Michigan Retailers Association. "You just have this protected class that's flying under the radar and it's just not right."

Due to the U.S. Supreme Court ruling, a company must have a presence inside a state for it to be

required to collect and remit sales tax. The ruling should be changed so that all sales, whether from a brick and mortar, on-line or mail order operation should have the appropriate tax applied - it's the right thing to do.

Gov. Rick Snyder recently addressed a letter on this subject to Senate majority leader Harry Reid of Nevada and minority leader Mitch McConnell of Kentucky.

"By enabling remote sellers to ignore the collection of sales and use taxes," Snyder told Reid and McConnell, "it provides them an unfair competitive advantage and threatens the viability of retailers throughout our communities, many of which are locally owned small businesses that reflect the unique character and culture of the Great Lakes State.

"As we continue to work to improve the quality and efficiency of services throughout the state," Snyder went on to state, "it is crucial that the state has the tools to fairly collect the revenue that it is owed."

Snyder has led the charge since taking office in promoting efficiency in government at all levels. Yet, if taxpayers expect it to work, we must be willing to support the Marketplace Fairness Act as a way to maintain fairness in a system, by applying the appropriate tax to all purchases.

Fred Jacobs, vice president J-Ad Graphics

Local church holds improv show to raise funds for Haiti

On Thursday, May 11, the Fidgets brought their improv comedy skits to First Baptist Church in Lowell. It was a night of laughs and fun, held as a fundraiser to help the people of Haiti.

The last skit was done blindfolded with mouse traps set up on the stage. Mouse traps could be purchased for \$10. 131 mouse-traps were purchased raising \$1,310 for construction materials.

Fifteen teens and seven adults are headed to Haiti this summer to work in an orphanage and do construction work.



The Fidgets, Dave Lane (right) and John Hollingsworth (middle), along with their helper Duncan Hollingsworth (left) act out a scene given to them by the audience.

CITY OF LOWELL PUBLIC NOTICE

Lowell City Hall, Department of Public Works, Police Office and Light and Power offices will be closed on Monday, May 28, 2012 in observance of Memorial Day.

The City of Lowell refuse and yard waste will be delayed one day. Thursday pickup will be on Friday due to the holiday.



Betty R. Morlock
City Clerk

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happy birthday!

<p>MAY 23 Wesley Patnode, Tory DeBold, Patrick Ortiz, Anna Richmond, Glenn Wittenbach.</p>	<p>MAY 26 Janet McIntyre, Guy Watrous, Joshua Bryant.</p>
<p>MAY 24 Matt McClure, Josh Buechler, Harry Tichelaar, Summer Bevan, Dylan Bevan.</p>	<p>MAY 27 Dakota McClure, Bertha Brown, David Christiansen, Tim Rittersdorf.</p>
<p>MAY 25 Rick Wernet, Phyllis Bieri.</p>	<p>MAY 28 Casey Parker Gordon, Mary Beth Harwood.</p>
	<p>MAY 29 Sue Lindhout, Mike Lindhout, Justin Doyle.</p>

area churches

GOOD SHEPHERD LUTHERAN CHURCH
10305 Bluewater Highway (Missouri Synod)
Halfway between Lowell & Saranac on M-21
www.goodshepherdlowell.org

Worship Service.....Sunday -10:00 A.M.
(Nursery available)

Joseph Fremer, Pastor **897-8307**
All facilities are wheelchair accessible

CALVARY CHRISTIAN REFORMED CHURCH OF LOWELL
897-7060
Pastor Rod Galindo
1151 West Main Street, Lowell, MI

Morning Worship.....10:00 A. M.
Sunday School.....11:20 A.M.
Evening Worship.....6:00 P.M.
Nursery available at both services
Barrier-Free

SNOW UNITED METHODIST CHURCH
3189 Snow Ave. SE, Lowell
Pastor Dr. Mike Conklin

9:45 A.M.Sunday School
10:30 A.M.Fellowship
11:00 A.M.Worship

897-9863
Nursery & Children
Worship Programs Provided 

A friend...a family...a mission!



FIRST BAPTIST CHURCH OF LOWELL
2275 West Main Street • 897-7168
Internet: http://www.fbcloowell.org
Rev. Jon Pickens
Rev. W. Lee Taylor & Pastor Phil Severn

Sun. Worship Service.....9:30 A.M. & 6:00 P.M.
Sunday School Hour/ABF's.....11:00 A.M.
AWANA 6-8/Youth Ministry.....Wed. 6:15 P.M.
Contact Church Office For Prayer Meeting Times
Nursery Provided • Barrier Free

ST. MARY'S CATHOLIC CHURCH
402 Amity St. • 897-9820
www.stmary-lowell.com

Weekend Masses: SAT. 5 PM; SUN. 9:30 AM
Saturday confessions: 3-4:30 PM
Prayer & adoration each Wed. 8:00 AM - 8 PM
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LOWELL CHURCH OF THE NAZARENE
201 N. Washington
Lowell, MI • 897-8800
Pastor Wes Hershberger


Sundays - Christian Education.....9:15 a.m.
Celebration.....10:40 a.m.
Wednesdays - Kid's Service, Teen's Service,
Adult Bible Study.....7:00 p.m.

Lowell Naz - Where People Matter

CHRISTIAN LIFE CENTER (Assembly of God)
3050 Alden Nash S.E. • 897-1100 • Staffed Nursery
Robert Holmes, Pastor

SUNDAYS:
Worship: 10 a.m.

WEDNESDAYS:
Family Night (for all ages): 7:00 p.m.
"The Source" Youth: 7:00 p.m.
Loving God ... Loving People!



FIRST UNITED METHODIST CHURCH OF LOWELL
621 E. Main Street • 897-5936
www.lowellumc.com
Barrier-free entrance

MAY 27 - JULY 8 - Summer Worship.....9:30 a.m.
JULY 17 - AUGUST 26 - Summer Worship @ the Riverwalk • 9:30a.m. Worship..... 8:30 & 10:30 a.m.
Rev. Rick Blunt

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**CITY COUNCIL
CITY OF LOWELL
KENT COUNTY, MICHIGAN**

Ordinance No. 12-02

At a regular meeting of the City Council of the City of Lowell, Kent County, Michigan, held in the City Hall in said City on Monday, May 21, 2012, at 7:00 p.m., local time.

PRESENT: Councilmembers Ellison, Schrauben, Valentine and Mayor Hodges.

ABSENT: Councilmembers Hall.

Councilmember Ellison, supported by Councilmember Valentine, moved the adoption of the following ordinance:

**CITY COUNCIL
CITY OF LOWELL
KENT COUNTY, MICHIGAN**

Ordinance No. 12-02

ORDINANCE TO AUTHORIZE THE ISSUANCE OF ELECTRIC SUPPLY SYSTEM REVENUE REFUNDING BONDS, SERIES 2012 BY THE CITY OF LOWELL PURSUANT TO THE PROVISIONS OF ACT 94 OF THE PUBLIC ACTS OF MICHIGAN OF 1933, AS AMENDED, FOR THE PURPOSE OF REFUNDING THE OUTSTANDING PRINCIPAL AMOUNT OF THE CITY OF LOWELL ELECTRIC SUPPLY SYSTEM REVENUE REFUNDING BONDS, SERIES 2002 MATURING ON AND AFTER AUGUST 1, 2013 (THE "2002 BONDS"); TO PROVIDE FOR THE REFUNDING OF THE 2002 BONDS; TO PRESCRIBE THE FORM OF REFUNDING BONDS; TO PROVIDE FOR THE COLLECTION OF REVENUES FOR THE PURPOSE OF PAYING THE REFUNDING BONDS; TO PROVIDE FOR THE PAYMENT AND SECURITY OF SAID REFUNDING BONDS; AND TO PROVIDE FOR THE RIGHTS OF THE HOLDERS OF SAID REFUNDING BONDS AND ENFORCEMENT THEREOF AND OTHER MATTERS RELATIVE TO SAID REFUNDING BONDS

WHEREAS, the City of Lowell (the "City") by Ordinance No. 02-4 adopted by the City Council on July 16, 2002 (the "2002 Ordinance"), has heretofore issued and sold its Electric Supply System Revenue Refunding Bonds, Series 2002 (the "2002 Bonds") dated August 1, 2002, in the aggregate principal sum of Five Million Three Hundred Thousand Dollars (\$5,300,000), pursuant to the provisions of the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended ("Act 94"); and

WHEREAS, the 2002 Bonds have a current outstanding principal amount of Three Million Nine Hundred Eighty Thousand Dollars (\$3,980,000); and

WHEREAS, the proceeds of the 2002 Bonds were used to acquire land, construct an electric utility substation, install an electric transmission line and acquisition, construction and installation of related appurtenant properties, facilities and other related improvements (the "Improvements"); and

WHEREAS, since the issuance and sale of the 2002 Bonds, the interest rate on tax-exempt municipal bonds has declined significantly so that it is now in the best interest of the City to issue and sell refunding bonds (the "Refunding Bonds") at a lower interest rate to be used to currently refund the outstanding maturities of the 2002 Bonds, i.e., the \$3,805,000 2002 Bonds maturing on and after August 1, 2013, and to be redeemed on August 1, 2012 (the "Refunded Bonds"); and

WHEREAS, the City proposes, in accordance with the authorization contained in Act 94, to provide at this time for the issuance of the Refunding Bonds in the aggregate principal amount of not to exceed Four Million Three Hundred Thousand Dollars (\$4,300,000) the proceeds of which together with other funds to be contributed by the City, if any, and money in a debt service reserve fund related to the 2002 Bonds will be used to refund the Refunded Bonds; and

WHEREAS, all things necessary to the authorization and issuance of the Refunding Bonds under the provisions of the constitution and laws of the State of Michigan (the "State"), including Act 94, have been done, and the City is now empowered and desires to authorize the issuance of such Refunding Bonds.

THE CITY OF LOWELL ORDAINS:

Definitions. Whenever used in this Ordinance or in the bonds to be issued hereunder, except when otherwise indicated by context, the following definitions shall apply:

"2002 Bonds" mean the \$5,300,000 City of Lowell Electric Supply System Revenue Bonds, Series 2002 dated August 1, 2002, and issued pursuant to Act 94 and the 2002 Ordinance.

"2002 Ordinance" means Ordinance No. 02-4 adopted by the City Council on July 16, 2002, authorizing the issuance and sale of the 2002 Bonds.

"Act 94" means the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended.

"Bond Registrar/Paying Agent" means The Bank of New York Mellon Trust Company, N.A., Detroit, Michigan.

"City" means the City of Lowell, Kent County, Michigan.

"City Council" means the Council of the City, the legislative and governing body thereof.

"Code" means the Internal Revenue Code of 1986, as amended.

"Escrow Agent" means The Bank of New York Mellon Trust Company, N.A., Detroit, Michigan.

"Refunded Bonds" mean the \$3,805,000 2002 Bonds maturing on and after August 1, 2013, and to be redeemed on August 1, 2012.

"Refunding Bonds" means the City of Lowell Electric Supply System Revenue

Refunding Bonds, Series 2012 authorized and issued pursuant to Act 94 and this Ordinance.

"Electric System" means the complete electric supply system of the City, including generators, substations, transformers, metering devices, transmission lines, distribution lines, and all appurtenances thereto now owned by the City, and all extensions and improvements thereto hereafter made.

Refunding the Refunded Bonds. The City hereby determines to currently refund the Refunded Bonds subject to the terms of this ordinance, provided, the cumulative present value savings meets the requirements of this ordinance and is acceptable to General Manager of the Electric System.

Estimated Period of Usefulness. The estimated remaining period of usefulness of the Project is determined to be in excess of sixteen (16) years.

Principal Amount of Refunding Bonds. The amount of principal required, along with other funds to be provided by the City, if any, and money in a debt service reserve fund related to the 2002 Bonds, if any, to refund the Refunded Bonds, to fund a debt service reserve fund and to pay the cost of issuing the Refunding Bonds is estimated to be an amount not to exceed Four Million Three Hundred Thousand Dollars (\$4,300,000); the actual amount is dependent on the interest rate of the Refunding Bonds at sale.

Issuance of Refunding Bonds. The City shall borrow an amount not to exceed Four Million Three Hundred Thousand Dollars (\$4,300,000) and issue its Refunding Bonds for the purpose, along with other funds to be provided by the City, if any, and money in a debt service reserve fund related to the 2002 Bonds, if any, of refunding the Refunded Bonds, including the payment of applicable redemption premiums, if any, funding a debt service reserve fund and paying the cost of issuing the Refunding Bonds. The Refunding Bonds shall not be general obligations of the City, but revenue bonds payable out of the net revenues of the Electric System after provisions have been made for the payment of the reasonable expenses of administration, operation and maintenance of the Electric System and a first lien upon such net revenues is hereby granted to the holders of the Refunding Bonds on a parity with any additional bonds which may be issued pursuant to this Ordinance and Act 94.

Designation of Refunding Bonds. The Refunding Bonds shall be designated the "Electric Supply System Revenue Refunding Bonds, Series 2012."

Bond Terms. The Refunding Bonds shall be issued in fully registered form without coupons as serial and/or term bonds and substantially in the form set forth in Section 14 hereof. The average net interest rate on the Refunding Bonds shall not exceed five percent (5.00%) per annum. The Refunding Bonds shall have maturities not exceeding sixteen (16) years and may have an optional redemption premium or premiums not exceeding two percent (2.0%) of the principal amount of any Refunding Bonds to be redeemed. The Underwriter's discount on the Refunding Bonds shall not exceed one and one-half percent (1.50%) of the principal amount thereof and the Refunding Bonds may have a composite original issue discount not exceeding three percent (3.00%). The net present value savings of the debt service on the Refunding Bonds compared with the debt service on the Refunded Bonds shall not be less than two and one-half percent (2.50%). Pursuant to the provisions of Section 7a(1)(c) of Act 94 and within the limitations of applicable law and this Ordinance (including specifically this Section 7), the General Manager of the Electric System is hereby authorized to do those things permitted in such section with respect to the Refunding Bonds, including approving the principal amount, maturities, interest payment dates, interest rates, discounts, optional or mandatory redemption, the place of delivery and payment and other matters and procedures necessary to complete the issuance and sale of the Refunding Bonds as permitted by law.

Notice of Optional and Mandatory Redemption. If less than all of the Refunding Bonds of a certain maturity shall be subject to optional or mandatory redemption, the Bonds of such maturity to be redeemed shall be determined by lot.

Notice of the call of any Refunding Bonds subject to optional or mandatory redemption shall be given by first-class mail by the Bond Registrar/Paying Agent not less than 30 days prior to the date fixed for redemption, to the registered owners of record of the Bonds or portions thereof to be redeemed, at the address shown on the registration books of the City kept by the Bond Registrar/Paying Agent; *provided, however*, that failure to give such notice by mail, or any defect in the notice mailed to the owner of any Refunding Bonds, shall not affect the validity of the proceedings for the redemption of any other Refunding Bonds. The notice of redemption shall specify the Refunding Bonds to be redeemed, the redemption date and the place or places where amounts due upon such redemption will be payable and, if less than all of the Refunding Bonds are to be redeemed, the numbers of such Refunding Bonds to be so redeemed, and, in the case of Refunding Bonds to be redeemed in part only, such notice shall also specify the respective portions of the principal amount thereof to be redeemed. Refunding Bonds so called for redemption shall not bear interest after the date fixed for redemption, whether presented for redemption or not, provided funds are on hand with the Bond Registrar/Paying Agent to redeem said Refunding Bonds.

Payment of Refunding Bonds and Record Date. The principal of the Refunding Bonds shall be payable by the City to the holders thereof in lawful money of the United States of America upon delivery and surrender of the Refunding Bonds at the designated office of the Bond Registrar/Paying Agent. Interest on the Refunding Bonds shall be paid when due by check or draft by the Bond Registrar/Paying Agent by first class mail to the registered owners thereof at the addresses shown on the registration books of the City kept by the Bond Registrar/Paying Agent as of the close of business on the 15th day of the month preceding the month a payment of interest on the Refunding Bonds is due, *provided, however*, that if such day is a Saturday, Sunday or legal holiday in the State of Michigan (the "State"), then to the registered owners at the addresses shown on the registration books as of the close of business on the day next preceding such 15th day of the month which is not a Saturday, Sunday or legal holiday in the State (the "Record Date").

Denomination and Numbering. The Refunding Bonds shall be issued in the denomination of \$5,000 or any multiple thereof within a single maturity, not exceeding the principal amount of the Refunding Bonds maturing in such year. Each Refunding Bond shall be numbered by the Bond Registrar/Paying Agent in such a fashion as to reflect the fact that it is one of the Refunding Bonds, and to identify the owner thereof on the bond register of the City kept by the Bond Registrar/Paying Agent.

Book-Entry System. Initially, one fully-registered bond for each maturity, in the aggregate amount of such maturity, shall be issued in the name of Cede & Co., as nominee of The Depository Trust Company ("DTC") for the benefit of other parties (the "Participants") in the book-entry-only transfer system of DTC. In the event the City determines that it is in the best interest of the City not to continue the book-entry system of transfer or that the interests of the holders of the Refunding Bonds might be adversely affected if the book-entry system of transfer is continued, the City may notify DTC and the Bond Registrar/Paying Agent, whereupon DTC will notify the Participants of the availability through DTC of bond certificates. In such event, the Bond Registrar/Paying Agent shall deliver, transfer and exchange bond certificates as requested by DTC and any Participant or "beneficial owner" in appropriate amounts in accordance with this Ordinance. DTC may determine to discontinue providing its services with respect to the Refunding Bonds at any time by giving notice to the City and the Bond Registrar/Paying Agent and discharging its responsibilities with respect thereto under applicable law or the City may determine that DTC is incapable of discharging its duties and may so advise DTC. In either such event, the City shall use reasonable efforts to locate another securities depository. Under such circumstances (if there is no successor securities depository), the City and the Bond Registrar/Paying Agent shall be obligated to deliver bond certificates in accordance with the procedures established by this Ordinance. In the event bond certificates are issued, the provisions of this Ordinance shall apply to, among other things, the transfer and exchange of such certificates and the method of payment of principal of and interest on such certificates. Whenever DTC requests the City and the Bond Registrar/Paying Agent to do so, the City and the Bond Registrar/Paying Agent shall cooperate with DTC in taking appropriate action after reasonable notice to make available one or more separate certificates evidencing the Refunding Bonds to any Participant having Refunding Bonds credited to its DTC account or to arrange for another securities depository to maintain custody of certificates evidencing the Refunding Bonds.

Notwithstanding any other provision of this Ordinance to the contrary, so long as any Refunding Bond is registered in the name of Cede & Co., as nominee of DTC, all payments with respect to the principal of, interest on and redemption premium, if any, on such Refunding Bonds and all notices with respect to the Refunding Bonds shall be made and given to DTC as provided in the Blanket Issuer Letter of Representations between DTC and the City.

Registration, Execution, Authentication and Transfer. The Refunding Bonds shall be registered as to both principal and interest on the bond register of the City kept for that purpose by the Bond Registrar/Paying Agent. The Refunding Bonds shall be signed by original or facsimile signature of the Mayor of the City and the City Clerk, and they are hereby authorized and directed to execute said Refunding Bonds for and on behalf of the City and to affix or have printed the seal of the City thereon. Upon the execution of said Refunding Bonds, the same shall be delivered to the Bond Registrar/Paying Agent who is hereby authorized and directed to deliver said Refunding Bonds to the original purchaser(s) thereof, upon receipt of the purchase price therefor, plus the accrued interest, if any, to the date of delivery.

In the event the Refunding Bonds are not in book-entry-only form, any individual bond shall be transferable on the bond register maintained with respect to the Refunding Bonds upon the surrender of the individual bond together with an assignment executed by the registered owner or its duly authorized attorney in form satisfactory to the Bond Registrar/Paying Agent. Upon receipt of a properly assigned bond, the Bond Registrar/Paying Agent shall authenticate and deliver a new bond or bonds in equal aggregate principal amount and like interest rate and maturity to the designated transferee or transferees. Any individual bond may likewise be exchanged for one or more other bonds with the same interest rate and maturity in authorized denominations aggregating the same principal amount as the bond being exchanged. Such exchange shall be effected by surrender of the individual bond to be exchanged to the Bond Registrar/Paying Agent with written instructions signed by the registered owner of the individual bond or its attorney in form satisfactory to the Bond Registrar/Paying Agent. Upon receipt of an individual bond with proper written instructions the Bond Registrar/Paying Agent shall authenticate and deliver a new bond or bonds to the registered owner of the bond or its properly designated transferee or transferees or attorney.

So long as Cede & Co., as nominee of DTC, is the registered owner of the Bonds, the transfer of interests in the Bonds shall be the sole responsibility of DTC and its Participants and neither the City or the Bond Registrar/Paying Agent shall have any responsibility with respect to such transfer.

Bond Registrar/Paying Agent and Escrow Agent. The Bond Registrar/Paying Agent is hereby appointed to act on behalf of the City as paying, registration and transfer agent with respect to the Refunding Bonds. In such capacity, the Bond Registrar/Paying Agent shall, upon receipt of sufficient funds from the City, make timely payments of principal of and interest on the Refunding Bonds, authenticate the Refunding Bonds upon their initial issuance and subsequent transfer to successive owners, act as registrar of the Refunding Bonds including the preparation and maintenance of a current bond register of registered owners of the Bonds, coordinate the transfer of individual certificates between successive owners, including printing and transferring new certificates, and all other duties normally performed by paying, registration and transfer agents.

The Escrow Agent is hereby appointed to act as the escrow agent with respect to the Refunded Bonds. In such capacity, the Escrow Agent shall be responsible to hold in escrow and invest sufficient proceeds of the Refunding Bonds and

other funds to be provided by the City to pay principal on the Refunded Bonds and accrued interest thereon on August 1, 2012, the redemption date.

The General Manager of the Electric System is hereby authorized to enter into a bond registrar/paying agent agreement and escrow agreement on behalf of the City with the Bond Registrar/Paying Agent and Escrow Agent, respectively, upon such terms and conditions as shall be consistent with the terms of this Ordinance and as shall be acceptable to bond counsel to the City. All reasonable fees and expenses of the Bond Registrar/Paying Agent and Escrow Agent shall be paid by the City.

Bond Form. The form of the Refunding Bonds shall be substantially as follows:

**UNITED STATES OF AMERICA
STATE OF MICHIGAN
COUNTY OF KENT
CITY OF LOWELL
ELECTRIC SUPPLY SYSTEM REVENUE REFUNDING BONDS, SERIES 2012**

INTEREST RATE	MATURITY DATE	ISSUE DATE	CUSIP
		August 1, _____, 2012	

REGISTERED OWNER:

**CEDE & Co.
P.O. Box 20, Bowling Green Station
New York, New York 10274
Tax I.D. No. 13-2555119**

PRINCIPAL AMOUNT: Dollars (\$_____)

KNOW ALL MEN BY THESE PRESENTS that the City of Lowell, Kent County, Michigan (the "City"), acknowledges itself indebted and, for value received, hereby promises to pay, solely from the sources and as hereinafter provided, to the Registered Owner identified above or registered assigns, the Principal Amount specified above on the Maturity Date stated above, unless this Bond be subject to redemption and shall have been redeemed prior thereto as hereinafter provided, upon presentation and surrender of this Bond at the designated office of The Bank of New York Mellon Trust Company, N.A., as bond registrar, paying agent and transfer agent (the "Bond Registrar/Paying Agent") in Detroit, Michigan, and to pay interest on such Principal Amount at the annual Interest Rate stated above (calculated on the basis of a 360-day year of twelve 30-day months) from the date hereof until the obligation of the City with respect to the payment of such Principal Amount shall be discharged.

Interest on this Bond is payable on _____ 1 and _____ 1 of each year beginning _____. The interest so payable on any _____ 1 or _____ 1 will be paid by check or draft drawn on the Bond Registrar/Paying Agent mailed by first-class mail to the person in whose name this Bond is registered at the close of business on the Date of Record. The Date of Record shall be the 15th day of the month preceding a month a payment of interest on this Bond is due, provided that if such day is a Saturday, Sunday or legal holiday in the State of Michigan (the "State"), the Date of Record shall be as of the close of business on the next day preceding such 15th day of the month which is not a Saturday, Sunday or legal holiday in the State.

The principal of, redemption premium, if any, and interest on this Bond are payable in any coin or currency of the United States of America which at the time of payment is legal tender for the payment of public or private debts.

The revenues of the Electric Supply System of the City, less reasonable expenses of operation, administration and maintenance, are hereby irrevocably pledged and a statutory first lien thereon is hereby created for the payment of principal of and interest hereon and all other Bonds of this series.

This Bond is one of a series of self-liquidating bonds of even date and like tenor, except as to principal amount, date of maturity, and interest rate, aggregating the principal sum of \$_____, issued pursuant to Ordinance No. _____ (the "Bond Authorizing Ordinance") duly adopted by the City Council on _____, 2012, and under and in substantial compliance with the constitution and laws of the State, including specifically the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended ("Act 94"), for the purpose of refunding the \$3,805,000 outstanding principal amount of the City's Electric Supply System Revenue Refunding Bonds, Series 2002 maturing on and after August 1, 2013 (the "Refunded Bonds"), including the payment of accrued interest, the funding a debt service reserve fund for the Bonds, and paying the cost of issuing the Bonds of this series. The Bonds of this series are of equal standing and priority and are equally secured with any additional bonds which may be issued pursuant to the provisions of the Bond Authorizing Ordinance and Act 94. For a complete statement of the revenues from which, and the conditions under which, this Bond is payable, a statement of the conditions under which additional bonds of equal standing may hereafter be issued, and the general covenants and provisions pursuant to which this Bond is issued, reference is made to the Bond Authorizing Ordinance.

Bonds maturing in the year _____ through _____, both inclusive, shall not be subject to redemption prior to maturity. Bonds maturing in the years _____ through _____, both inclusive, shall be subject to redemption prior to maturity at the option of the City, in whole or in part, in \$5,000 increments within a maturity

in such order of maturity as the City shall determine and by lot within a maturity on any date on or after _____, at [par] [the redemption prices (expressed as percentages of principal amount) set forth in the table below] plus accrued interest to the date fixed for redemption:

[Redemption Date _____, to and including _____]	Redemption Price _____%
[Redemption Date _____, to and including _____]	Redemption Price _____%
[Redemption Date _____, to and including _____]	Redemption Price _____%

[Bonds maturing on _____, are subject to mandatory redemption prior to maturity in part by lot on each _____ commencing _____, _____, and will be redeemed at one hundred percent (100%) of the principal amount plus accrued interest to the redemption date on _____ of each of the following years in the respective principal amounts specified below:

<u>Redemption Date</u>	<u>Redemption Price</u>
------------------------	-------------------------

* Final maturity]

[Repeat as necessary]

Notice of the call of any Bonds of this series for redemption shall be given by first-class mail by the Bond Registrar/Paying Agent not less than 30 days prior to the date fixed for redemption, to the registered owners of record of the Bonds of this series or portions thereof to be redeemed at the address shown on the registration books of the City kept by the Bond Registrar/Paying Agent, provided, however, the failure to give such notice by mail, or any defect in the notice mailed to the owner of any Bonds, shall not affect the validity of the proceedings for the redemption of any other Bonds. Bonds so called for redemption shall not bear interest after the date fixed for redemption, whether presented for redemption or not, provided funds are on hand with the Bond Registrar/Paying Agent to redeem said Bonds.

This Bond is transferrable on the bond registration books of the Bond Registrar/Paying Agent upon surrender of this Bond together with an assignment executed by the registered owner or its duly authorized attorney in form satisfactory to the Bond Registrar/Paying Agent. Upon such transfer, one or more fully registered bonds with denominations of \$5,000 or such larger denomination in the same aggregate principal amount and the same maturity and interest rate, will be issued to the designated transferee or transferees.

The City hereby covenants and agrees to fix and maintain, at all times while any of such Bonds shall be outstanding, such rates for service furnished by the City's Electric Supply System as shall be sufficient to provide for payment of the principal of and interest on all bonds payable therefrom as and when the same become due and payable and as required by the Bond Authorizing Ordinance, to provide for the payment of expenses of administration and operation and of such expenses for maintenance of said Electric Supply System as are necessary to preserve the same in good repair and working order, and to provide for such other expenditures and funds for said Electric Supply System as are required by the Bond Authorizing Ordinance and Act 94.

It is hereby certified and recited that all acts, conditions and things required by law precedent to and in the issuance of this Bond and the series of Bonds of which this is one have been done and performed in regular and due time and form as required by law.

IN WITNESS WHEREOF, the City, by its City Council, has caused this Bond to be signed in the name of said City by facsimile signature of its Mayor and City Clerk, and its seal to be hereunto printed by facsimile.

CITY OF LOWELL
James Hodges, Mayor

Betty R. Morlock, City Clerk

CERTIFICATE OF AUTHENTICATION

This Bond is one of the Bonds described in the within mentioned Bond Authorizing Ordinance.

**THE BANK OF NEW YORK MELLON
TRUST COMPANY, N.A.
As Bond Registrar/Paying Agent**

Dated: _____ **By:** _____
Authorized Representative

Transfer and Exchange of Refunding Bonds. In the event that the Refunding Bonds are not in book-entry-only form, any individual Refunding Bond, at the option of the registered owner thereof, shall be transferable on the bond register of the City upon the surrender of the individual Refunding Bond together with an assignment executed by the registered owner or its duly authorized attorney in a form satisfactory to the Bond Registrar/Paying Agent. Upon receipt of a properly assigned Refunding Bond, the Bond Registrar/Paying Agent shall authenticate and deliver a new bond or bonds in equal aggregate principal amount and like interest rate and maturity to the designated transferee or transferees. Any individual bond may likewise be exchanged for one or more other bonds with the same interest rate and maturity in authorized denominations aggregating the same principal amount as the Refunding Bond being exchanged. Such exchange shall be effected by surrender of the individual Refunding Bond to be exchanged to the Bond Registrar/Paying Agent with written instructions signed by the registered owner of the individual Refunding Bond or its attorney

in form satisfactory to the Bond Registrar/Paying Agent. Upon receipt of an individual Refunding Bond with proper written instructions the Bond Registrar/Paying Agent shall authenticate and deliver a new bond or bonds in authorized denominations as provided in Section 10 hereof to the registered owner of the Refunding Bond or its properly designated transferee or transferees or attorney.

If, at the time the Bond Registrar/Paying Agent authenticates and delivers a new bond pursuant to this Section 15, payment of interest on the Refunding Bonds is in default, the Bond Registrar/Paying Agent shall endorse upon the new bond the following: "Payment of interest on this Refunding Bond is in default. The last date to which interest has been paid is _____."

The City and the Bond Registrar/Paying Agent may deem and treat the person in whose name any Refunding Bond shall be registered upon the bond register as the absolute owner of such Refunding Bond, whether such Refunding Bond shall be overdue or not, for the purpose of receiving payment of the principal of, premium, if any, and interest on such Refunding Bond and for all other purposes, and all payments made to any such registered owner, or upon its order, in accordance with the provisions of Section 9 of this resolution shall be valid and effectual to satisfy and discharge the liability upon such Refunding Bond to the extent of the sum or sums so paid, and neither the City nor the Bond Registrar/Paying Agent shall be affected by any notice to the contrary. The City agrees to indemnify and save the Bond Registrar/Paying Agent harmless from and against any and all loss, cost, charge, expense, judgment or liability incurred by it, acting in good faith and without negligence hereunder, in so treating the registered owner.

For every exchange or transfer of Refunding Bonds the City or the Bond Registrar/Paying Agent may make a charge sufficient to reimburse it for any tax, fee or other governmental charge required to be paid with respect to the exchange or transfer, which sum or sums shall be paid by the person requesting the exchange or transfer as a condition precedent to the exercise of the privilege of making the exchange or transfer.

The Bond Registrar/Paying Agent shall not be required to transfer or exchange Refunding Bonds or portions of Refunding Bonds which have been selected for redemption.

Revenue as Security; No General Obligation of City. The Refunding Bonds, including both principal of and interest thereon, shall not be a general obligation of the City and shall not constitute an indebtedness of the City for purposes of any debt limitations imposed by the charter of the City, any constitutional provision or any statutory limitation. The principal of and interest on said Refunding Bonds shall be payable solely from the net revenues derived from the operation of the Electric System, including future improvements, enlargements and extensions thereof. The net revenues from the Electric System, including future enlargements, improvements and extensions thereto, are hereby pledged to the payment of the principal of and interest on the Refunding Bonds. To secure the payment of the principal of and interest on the Refunding Bonds issued hereunder and on any additional bonds of equal standing which may be issued as provided by the terms of this Ordinance and Act 94 there is hereby created to and in favor of the holders of the Refunding Bonds a statutory first lien upon the net revenues of the Electric System, including future enlargements, improvements and extensions thereof on a parity with any additional bonds which may be issued pursuant to this Ordinance and Act 94.

Additional Security. The General Manager of the Electric System is hereby authorized to negotiate and arrange, as and to the extent he shall deem necessary, for insurance on the Refunding Bonds as additional security to assure timely payment of principal of and interest on the Refunding Bonds.

Creation of Bond Reserve Fund. There is hereby established as a separate depository account a fund known as the Electric Supply System Revenue Refunding Bonds - Bond Reserve Fund, Series 2012 (the "Bond Reserve Fund") at the Bond Registrar/Paying Agent. The Bond Reserve Fund is intended to insure the timely payment of principal of and interest on the Refunding Bonds and to provide for the redemption of Refunding Bonds prior to their stated maturities. At or prior to the delivery of the Refunding Bonds, there shall be deposited in the Bond Reserve Fund an amount equal to the lesser of (i) 10% of the proceeds of the Refunding Bonds; (ii) the maximum annual principal and interest requirements on the Refunding Bonds; and (iii) 125% of the average annual principal and interest requirements on the Refunding Bonds. At all times while any Refunding Bonds are outstanding, the market value of cash and securities in the Bond Reserve Fund shall be equal to such lesser amount determined from time to time based on the Refunding Bonds then outstanding.

Money in the Bond Reserve Fund shall be used for the following purposes, and for no other:

- (a) to prevent a default in the payment of principal of or interest on the Refunding Bonds;
- (b) to pay the principal of and interest on Refunding Bonds in the event all outstanding Refunding Bonds are redeemed in whole;
- (c) to effect partial redemption of Refunding Bonds, provided that subsequent to partial redemption the market value of cash and securities in the Bond Reserve Fund shall not be less than the amount required to be maintained in such Fund; and
- (d) to transfer to the Receiving Fund (as hereinafter identified), if permitted by law, provided at the time of such transfer the market value of cash and securities in the Bond Reserve Fund shall not be less than the amount required to be maintained in such Fund.

The market value of cash and securities in the Bond Reserve Fund shall be established on the first day of August of each year and within 45 days of such date in order to determine if the Bond Reserve Fund contains the amount required by this Ordinance and to the extent to which payments therefor must be made or withdrawals therefrom may be made. If the Bond Reserve Fund does not at any time contain in cash and securities the amount required to be maintained in the Bond Reserve Fund, on the first day of the month following such determination and on the first day of each of the next succeeding 10 months, one-eleventh of

Volunteer of the Month

Anne Momany was named April's Volunteer of the Month at Murray Lake Elementary School. Momany and husband Ken have twins, Josh and Nick, who attend Murray Lake and two adult children, Tony and Monica. They also have a two-year-old grandson named Jackson.

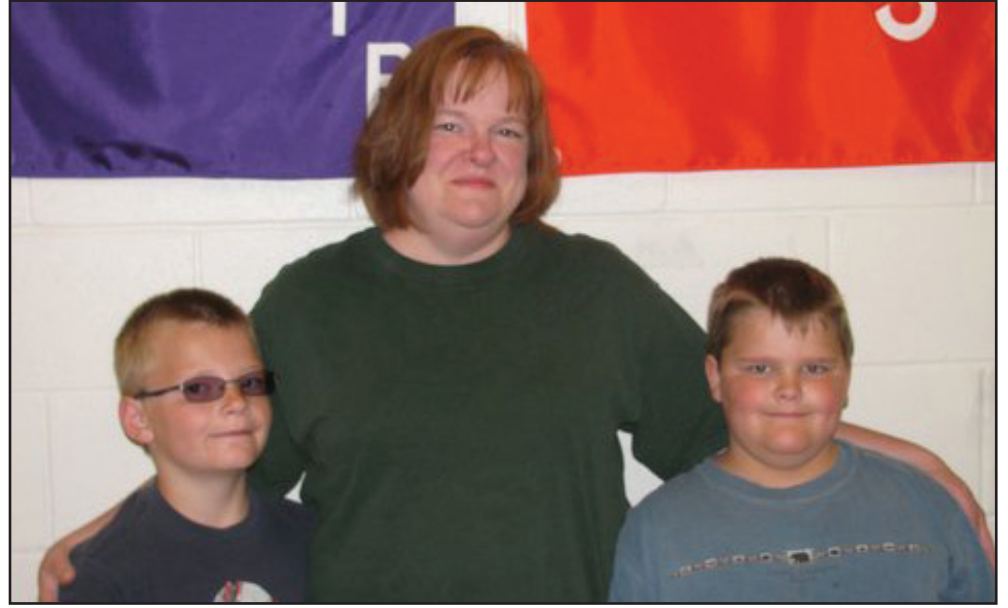
Momany volunteers weekly in both of her son's classrooms and is also very involved with Murray Lake's Family Links.

"Anne has been such a help working with small groups of students and/or individuals who need some extra help. She makes our students feel as if they could do anything. She has even taken some work home with her to help out our classroom. She truly deserves this award," commented Murray Lake second grade teacher Linda DeCator.

Momany says, "I love volunteering at the school

because I get to know all of the kids in my sons' grade, many of whom I suspect will be friends for years to come. Also, I am so thankful to have such a good school to send my boys to that I'm happy to give back if I can."

When Momany is not volunteering, she enjoys spending time with her family, reading, painting and watching baseball.



Anne Momany with sons Josh and Nick.

LWC names Woman of the Year, inducts new junior members

submitted by Nancy Wood

The Lowell Women's Club presented its highest honor, at their year end meeting in May, "Woman of the Year" to Karen Thomure.

Thomure, a former art teacher with Lowell Area Schools, has worked selflessly for the club, selling ads for the yearbook and spearheading the production and completion of their book for a number of years, as well as chairing committees and working at fundraisers.

Her husband Ron, an aunt and several other family members were on hand at the luncheon to surprise her.

The Lowell Women's Club inducted new junior members for the 2012-13 year at a special tea for them and their moms at Schneider Manor on Wed., May 16. The girls got to meet their sponsors and learn of the club's charity and benevolence to the community. Each new LHS senior girl received a red carnation, a symbol of the club.



New junior members, left to right: Madison Hacker, Kayleigh Lambert, Jacey Culross, Ashley White, Chris Kargl, Brianna Steiner, Jordan Lillie, and Rebecca Betts. Missing from the picture are: McKensie Barnes, Skylar Bowne and Marisa Hills.

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Lowell Women's Club named Karen Thomure "Woman of the Year".

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...
Always be nice to people on the way up; because you'll meet the same people on the way down.
~ Wilson Mizner (1876 - 1933)

2012 Bluegrass MayFest attracts a large crowd

by Emma Palova

The 17th annual MayFest organized by West Michigan Bluegrass Music Association (WMBMA) attracted hundreds of music lovers last weekend to the fairgrounds.

For the first time, the festival was held indoors; the Foreman Building provided shelter from the unpredictable May weather.

“Everything’s going great,” said president Dave Simmonds. “The attendance is slightly up.”

At the same time as the bands played, a songwriting contest was taking place at the Reath Barn with featured performers.

“They get to perform their own songs,” said Simmonds.

The songwriting contest is in its second year and it is a great platform for new and old talent.

The event featured workshops, crafts, bake sale, band scramble and jamming all weekend.

WMBMA holds two bluegrass festivals annually at the fairgrounds. The Fall Fest is always held the third weekend in September. Both are equally well attended, according to Simmonds.



Songwriting contestants, The Bluewater Ramblers.



Cats and The Fiddler, young bluegrass band.

Bluegrass has brought more people together and made more friends than any music in the world. You meet people at festivals and renew acquaintances year after year.

~Bill Monroe

In The Service

Marine Corps Pvt. Kristi J. Roth, a 2010 graduate of Lowell High School, recently completed 12 weeks of basic training at Marine Corps Recruit Depot, Parris Island, S.C., designed to challenge new Marine recruits both physically and mentally.

Roth and fellow recruits began their training at 5 am by running three miles and performing calisthen-

ics. In addition to the physical conditioning program, Roth spent numerous hours in classroom and field assignments which included learning first aid, uniform regulations, combat water survival, marksmanship, hand-to-hand combat and assorted weapons training. They performed close order drill and operated as a small infantry unit during field training.

Roth and other recruits also received instruction on the Marine Corps' core values - honor, courage and commitment, and what the core values mean in guiding personal and professional conduct.

Roth and fellow recruits ended the training phase with The Crucible, a 54-hour, team evolution culminating in an emotional ceremony in which recruits are presented the Marine Corps Emblem and addressed as "Marines" for the first time in their careers.



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the amount necessary to reestablish the required amount shall be paid into the Bond Reserve Fund.

Establishment of Funds. The following funds of the Electric System are established into which the revenues and income from the Electric System shall be deposited, which funds shall be established and maintained, except as otherwise provided, so long as any of the Bonds remain outstanding.

Receiving Fund. The gross income and revenue of the Electric System shall be set aside in a fund designated the Electric System Receiving Fund (the "Receiving Fund") and moneys so deposited therein shall be expended and used only in the manner and order as follows:

Operation and Maintenance Fund. There shall be maintained a fund known as the Operation and Maintenance Fund (the "O & M Fund"). Prior to the beginning of each fiscal year, the City Council shall approve an annual budget of the Electric System for the ensuing fiscal year. Out of the moneys in the Receiving Fund, there shall be periodically set aside and deposited into the O & M Fund a sum sufficient to pay the reasonable and necessary current expenses of administering, operating and maintaining said Electric System.

Bond and Interest Redemption Fund. There is hereby established as a separate depository account a fund known as the Electric Supply System Revenue Refunding Bonds, Series 2012 – Bond and Interest Redemption Fund (the "Bond and Interest Redemption Fund"). After transfer to the O & M Fund required in 1. above, there shall be transferred from the Receiving Fund and deposited in the Bond and Interest Redemption Fund, for payment of principal of and interest on the Bonds, just prior to the date a payment is due, a sum equal to the principal of Bonds maturing and interest due on the Bonds during the then current fiscal year. The moneys on deposit in the Bond and Interest Redemption Fund shall be used solely and only for the purpose of paying the principal of and interest on the Refunding Bonds. The Bond and Interest Redemption Fund shall be kept with the Bond Registrar/Paying Agent. The moneys on deposit in the Bond and Interest Redemption Fund shall be invested in accordance with law and any balance remaining in said Fund after the semi-annual payment on the Refunding Bonds shall be applied as a credit against the next semi-annual payment on the Refunding Bonds.

Improvement and Repair Fund. There is hereby established an Improvement and Repair Fund, into which there shall be placed, after meeting the foregoing requirements, such sums as the City shall determine to be used for the purpose of acquiring and constructing improvements, additions and extensions to the Electric System and for the purpose of making repairs and replacements to the Electric System.

Surplus Moneys. All moneys remaining in the Receiving Fund at the end of any fiscal year after satisfying the above requirements may be transferred to the Bond and Interest Redemption Fund and used as authorized in this Ordinance or at the option of the City transferred to the Improvement and Repair Fund and used for the purposes for which said Fund was established. Provided, however, that if there should be a deficit in the O & M Fund or Bond and Interest Redemption Fund, on account of defaults in setting aside therein the amounts hereinbefore required, then transfers shall be made from the moneys remaining in the Receiving Fund at the end of any fiscal year to such Funds in the priority and order named, to the extent of such deficit. Provided it is permitted by law, available surplus moneys may be used to retire any outstanding obligations of the City incurred for the construction, expansion or addition to the Electric System including additional bonds, the issuance of which is authorized by this Ordinance, or if no other disposition has been provided for, such moneys may be used for such other purpose or purposes as the City may deem to be for the best interest of the City.

Rates and Charges Coverage. The City covenants and agrees that it will, at all times, prescribe and maintain and thereafter collect rates and charges for the services and facilities furnished by the Electric System, which, together with other income, are reasonably expected to yield Net Revenues in the current fiscal year of the City at least 110% of the annual principal and interest payments in such fiscal year of all bonds outstanding which pledge as security therefor the revenues of the Electric System. Promptly upon any material change in the circumstances which were not contemplated at the time such rates and charges were most recently reviewed, but not less frequently than once each fiscal year, the City shall review the rates and charges and shall promptly revise such rates and charges as necessary to comply with the foregoing requirement.

Additional Bonds Test. Additional bonds may be issued after the issuance of the Refunding Bonds for repair, replacement or extension of the Electric System only if Net Revenues of the Electric System during the fiscal year of the City immediately preceding the fiscal year in which the additional bonds are to be issued, adjusted to reflect any rate increases currently adopted and to be in effect prior to or coincident with the issuance of such additional bonds, and determined *pro forma* as though such rate increases had been in continuous effect during such preceding fiscal year, shall not be less than 125% of the annual principal and interest payments in such fiscal year of all bonds outstanding which pledge as security therefor the revenues of the Electric System.

Rights of Bondholders. The holder or holders of said Refunding Bonds representing in the aggregate not less than 20% of the entire issue then outstanding may, either at law or in equity, by suit, action, mandamus, or other proceedings, protect and enforce the statutory lien set forth in Section 16 hereof and enforce and compel the performance of all duties of the officers of the City, including the fixing of sufficient rates, the collection of revenues, the proper segregation of revenues and the proper application thereof. *Provided, however,* that said statutory lien shall not be construed to give any holder of any bond authority to compel the sale of the Electric System including the Improvements, the revenues of which are pledged thereto.

If there be any default in the payment of the principal of or interest on the Refunding Bonds, any court having jurisdiction in any proper action may appoint a receiver to administer and operate the Electric System on behalf of the City and under the direction of said court, and by and with the approval of said court, to fix and charge rates and collect revenues sufficient to provide for the payment of the

Refunding Bonds or other obligations outstanding against the revenues of the Electric System and for the payment of the expenses of administering, operating and maintaining the Electric System and to apply the income and revenues of the Electric System in conformity with Act 94 and this Ordinance.

The holder or holders, from time to time, of the Refunding Bonds shall have all the rights and remedies given by law including particularly Act 94 for the enforcement of the City's obligations under this Ordinance and in the Refunding Bonds.

Management of Electric System. The management and operation of the Electric System shall be under the control of the Board of the Electric System. The Board in accordance with the provisions of the Charter of the City may employ such persons in such capacities as it deems advisable to carry on the efficient management and operation of the Electric System. The Board in accordance with the provisions of the Charter of the City may make such rules and regulations as it deems advisable and necessary to assure the efficient management and operation of the Electric System.

Refunded Bonds Escrow Fund. There shall be established and maintained by the City on the books of the Escrow Agent a special and irrevocable escrow fund designated the Electric Supply System Revenue Refunding Bonds, Series 2002-Escrow Fund (the "2002 Bonds Escrow Fund"). The moneys in the 2002 Bonds Escrow Fund and investment earnings thereon shall be used solely and only to pay principal of and accrued interest on the 2002 Bonds Refunded Bonds on August 1, 2012.

Proceeds of Bond Sale. Accrued interest received at the time of the sale of the Refunding Bonds, if any, shall be deposited by the City into the Bond and Interest Redemption Fund. A sufficient amount of the proceeds from the sale of the Refunding Bonds together with other funds to be provided by the City, if any, or amounts in the bond reserve fund for the 2002 Bonds shall be deposited by the City into the 2002 Bonds Escrow Fund which together with permitted investments is sufficient to pay principal of and accrued interest on the 2002 Bonds Refunded Bonds on August 1, 2012. All remaining proceeds from the sale of the Refunding Bonds less underwriter's discount, if any, shall be used as necessary to fund the Bond Reserve Fund and to pay the legal, financial, printing and other expenses incurred by the City in connection with the issuance of the Refunding Bonds.

Replacement of Refunding Bonds. Upon receipt by the Bond Registrar/Paying Agent of proof of ownership of an unmatured Refunding Bond, of satisfactory evidence that the Refunding Bond has been lost, apparently destroyed or wrongfully taken and of security or indemnity which complies with applicable law and is satisfactory to the Bond Registrar/Paying Agent, the Bond Registrar/Paying Agent may deliver a new executed bond to replace the Refunding Bond lost, apparently destroyed or wrongfully taken in compliance with applicable law. In the event an outstanding matured Refunding Bond is lost, apparently destroyed or wrongfully taken, the Bond Registrar/Paying Agent shall pay the Refunding Bond without presentation upon the receipt of the same documentation required for the delivery of a replacement bond. The Bond Registrar/Paying Agent, for each new bond delivered or paid without presentation as provided above, shall require the payment of expenses, including counsel fees, which may be incurred by the Bond Registrar/Paying Agent and the City in the premises. Any bond delivered pursuant to the provisions of this Section 26 in lieu of any bond lost, apparently destroyed or wrongfully taken shall be of the same form and tenor and be secured in the same manner as the Refunding Bond in substitution for which such bond was delivered.

Investment of Funds. Moneys in the Receiving Fund, O & M Fund, Improvement and Repair Fund, the Bond Reserve Fund and the Bond and Interest Redemption Fund, may be invested by the City in United States government obligations, the principal of and the interest on which are guaranteed by the United States of America or, subject to the provisions of Act 94, other investments permitted by law. In the event such investments are made, the securities representing the same shall be kept on deposit with the depository of the respective Fund and the income therefrom shall become a part of such Fund. *Provided, however,* if the Refunding Bonds are rated and are not secured by a policy of insurance, investment of moneys in such Bond and Interest Redemption Fund shall be in investments that carry ratings not less than the current ratings of the Refunding Bonds. Moneys in the Escrow Fund shall be invested in accordance with applicable federal law by the purchase of United States Treasury obligations, the principal of and interest on which, when due, will provide for the payment from the Escrow Fund of the principal and interest on the Refunded Bonds as described in Section 24 hereof.

Rates and Charges. The City shall establish and maintain rates and charges for the services of the Electric System in an amount sufficient to pay (1) the expenses of administration and the costs of operation and maintenance of the Electric System; (ii) principal of and interest on the Refunding Bonds and any such additional bonds issued pursuant to this Ordinance and Act 94; and (iii) the cost of replacement, repairs and improvements to the Electric System and the cost of all other requirements provided herein, and otherwise comply with the covenants herein provided including specifically the covenant contained in Section 20 hereof. The rates and charges for all services and facilities rendered by the Electric System shall be reasonable and just, taking into consideration the costs and value of the Electric System Services and the cost of administering, operating and maintaining the same and the amounts necessary for the retirement of all the Refunding Bonds and accrued interest on all the Refunding Bonds, and there shall be charged such rates and charges as shall be adequate to meet the requirements of this Ordinance.

Lien. By Section 21 of Act 94 and this Ordinance, the rates and charges for services furnished by the Electric System are made liens thereon, and those rates and charges delinquent for six months or more shall be certified by the City annually on March 1 of each year to the City tax assessing officer who shall enter the same upon the next tax roll against the premises to which the service shall have been rendered, and the rates and charges shall be collected and the

lien shall be enforced in the same manner as provided for the collection of taxes assessed upon such roll and the enforcement of the lien therefor. However, in all cases where a tenant is responsible for the payment of the charges and the City is so notified in writing (including a true copy of any lease), then the charges shall not become a lien against the premises from and after the date of the notice. From and after such notice, no further service shall be rendered to the premises until a cash deposit of not less than three months' service shall have been made as security for payment of the charges.

No Free Service. No free service shall be furnished by the Electric System to the City or to any individual, firm or corporation, public or private, or to any agency or instrumentality.

Covenants. The City covenants and agrees, so long as any of the Refunding Bonds remain outstanding, as follows:

That, with reference to the Electric System, it will punctually perform all duties and comply with applicable State laws, rules and regulations and continually operate and maintain the Electric System in good condition.

That it will not sell, lease, mortgage or in any manner dispose of the Electric System or any substantial part thereof until all bonds payable from the revenues thereof shall have been paid in full or provision has been made for the payment of such bonds.

That it will maintain complete books and records relating to the operation of the Electric System and its financial affairs and will cause such books and records to be audited annually at the end of each fiscal year and an audit report prepared and furnish any holder of any Refunding Bonds a copy of such report upon written request.

That it will prepare, keep and file such records, statements and accounts as may be required by law and, if required, that it will file with the Michigan Department of Treasury each year, as soon as is possible, but not later than 180 days after the close of the fiscal year, a report, made in accordance with the accounting methods of the City, completely setting forth the financial operation of such fiscal year.

That it will maintain and carry insurance on all physical properties of the Electric System, of the kinds and in the amounts normally carried by municipalities engaged in the operation of similar systems. All moneys received for losses under any such insurance policies shall be applied first to the repair, replacement and restoration of the property damaged or destroyed.

Refunding Bonds. The City shall have the power to issue refunding bonds pursuant to Act 94 and other applicable law to refund all or part of the Refunding Bonds if otherwise permitted by law.

Ordinance Shall Constitute Contract. The provisions of this Ordinance shall constitute a contract between the City and the holders of the Refunding Bonds and after the issuance of such Refunding Bonds this Ordinance shall not be repealed or amended in any respect which will adversely affect the rights and interests of the holders of the Refunding Bonds, nor shall the City adopt any law, ordinance or resolution which in any way adversely affects the rights of the holders of the Refunding Bonds so long as the Refunding Bonds or interest thereon remains outstanding.

Default of City. If there shall be a default in this Ordinance or in the payment of principal of or interest on any of the Refunding Bonds, upon the filing of a suit by 20% of the holders of the Refunding Bonds then outstanding, any court having jurisdiction of the action may appoint a receiver to administer the Electric System on behalf of the City with power to charge and collect rates and charges sufficient to provide for the payment of principal of and interest on the Refunding Bonds and for payment of the expenses of administering, operating and maintaining the Electric System and to apply income and revenues in accordance with this Ordinance and the laws of the State.

The City hereby agrees to transfer to any bona fide receiver or other subsequent operator of the Electric System, pursuant to any valid court order in a proceeding brought to enforce collection or payment of City obligations, all contracts or other rights of the City conditionally, for such time only as such receiver or operator shall operate by authority of the court.

The holders of 20% of the Refunding Bonds in the event of default may require by mandatory injunction the raising of rates and charges in a reasonable amount.

Negotiated Sale. The General Manager of the Electric System is authorized to negotiate the sale of the Refunding Bonds with Robert W. Baird & Co. (the "Underwriter") in accordance with the provisions of this Ordinance.

Report of Sale of Refunding Bonds. The General Manager of the Electric System, prior to the issuance of the Refunding Bonds, shall file a report with the City Council and the Board of the Electric System with respect to the sale of the Refunding Bonds. Such report shall include (a) the date of issue, principal amount and the manner of the sale of the Refunding Bonds, (b) the interest rate or rates on the Refunding Bonds, (c) the optional and mandatory redemption provisions related to the Refunding Bonds, (d) the use and disposition of the proceeds of the Refunding Bonds, and (d) the extent of the use of any bond insurance to secure payment of the Refunding Bonds.

Preparation and Use of Official Statement. The General Manager of the Electric System is hereby authorized to cause the preparation of an official statement for the Refunding Bonds for purposes of compliance with Rule 15c2-12 issued under the Securities Exchange Act of 1934, as amended (the "Rule"), and to do all other things necessary to comply with the Rule. After the sale of the Refunding Bonds the City will provide copies of a "final official statement" (as defined in paragraph (e)(3) of the Rule) on a timely basis and in reasonable quantity as requested by the Underwriter to enable the Underwriter to comply with paragraph (b)(4) of the Rule and the rules of the Municipal Securities Rulemaking Board. The General Manager of the Electric System is authorized to enter into such agreements as may be required to enable the Underwriter to comply with the Rule.

Exemption from Tax. The Refunding Bonds are authorized by the Constitution of the State of Michigan and the statutes of the State, in particular Act 94, and are exempt from taxation by the State or by any taxing authority

within the State, except as to estate and gift taxes and taxes on gains realized from the sale, payment or other disposition thereof.

Tax Covenant. The City covenants to comply with all requirements of the Internal Revenue Code of 1986, as amended (the "Code"), necessary to assure that the interest on the Refunding Bonds will be and will remain excludable from gross income for federal income tax purposes.

Qualified Tax-Exempt Obligation. The City designates the Refunding Bonds as qualified tax-exempt obligations pursuant to Section 265(b) of the Code and does not reasonably anticipate that it and all its subordinate entities will issue qualified tax-exempt obligations in excess of \$10,000,000 during the 2012 calendar year.

Approval of the Michigan Department of Treasury. The Refunding Bonds herein authorized shall not be issued unless the Department of Treasury of the State has granted the City qualifying status pursuant to Act 34 of the Public Acts of Michigan of 2001, as amended ("Act 34"), or otherwise approved the issuance of Refunding Bonds pursuant to Act 34.

Defeasance. Upon defeasance of the Refunding Bonds, the provisions on the Refunding Bonds with respect to redemption may remain in effect.

Authorization for Execution and Delivery of Documents. The Mayor, City Manager, City Clerk, City Treasurer, or General Manager of the Electric System are hereby authorized to execute and deliver such documents, certificates, agreements, instruments and other papers as may be necessary to effect the sale and delivery of the Refunding Bonds and to apply for such orders and approvals and file such documents with any governmental agency as may be required in connection with the sale and delivery of the Refunding Bonds.

Continuing Disclosure. The General Manager of the Electric System or the City Treasurer are hereby authorized to execute and deliver in the name and on behalf of the City a continuing disclosure certificate to comply with the requirements for a continuing undertaking by the City pursuant to paragraph (b)(5) of the Rule, and amendments to such certificate from time to time in accordance with the terms of such certificate (the certificate and any amendments thereto are collectively referred to as the "Continuing Disclosure Certificate"). The City hereby covenants and agrees that it will comply with and carry out all the provisions of the Continuing Disclosure Certificate.

No Recourse on the Refunding Bonds. All covenants, stipulations, promises, agreements and obligations of the City contained in this Ordinance shall be deemed to be the covenants, stipulations, promises, agreements and obligations of the City and not those of any councilmember, boardmember, officer or employee of the City in her or his individual capacity, and no recourse shall be had for the payment of the principal or redemption price of or interest on the Refunding Bonds or for any claim based thereon or in this Ordinance, either jointly or severally, against any councilmember, boardmember, officer or employee of the City or any person executing the Bonds.

Ordinance Subject to Michigan Law. The provisions of this Ordinance are subject to the laws of the State.

Operating Year of System. The operating year of the Electric System shall coincide with the fiscal year of the City which currently begins July 1 and ends the subsequent June 30.

Paragraph Headings. The paragraph headings in this Ordinance are furnished for convenience of reference only and shall not be considered to be a part of this Ordinance.

Publication and Recordation. This Ordinance shall be published, promptly after its adoption, once in full in The Lowell Ledger, a newspaper of general circulation in the City qualified under State law to publish legal notices, and the same shall be recorded in the Ordinance Book of the City and such recording authenticated by the signatures of the Mayor and City Clerk.

Severability. If any section, paragraph, sentence, clause or phrase of this Ordinance shall be held invalid, the same shall not affect any other part of this Ordinance.

Conflict. All ordinances, resolutions or orders or parts thereof insofar as the same may be in conflict herewith, are hereby repealed; provided that the foregoing shall not operate to repeal any provision thereof, the repeal of which would impair the obligation on the Refunding Bonds.

Effective Date. This Ordinance is effective immediately upon its adoption. Passed and adopted by the City of Lowell on May 21, 2012.

James Hodges, Mayor

ATTEST:

Betty R. Morlock, City Clerk

YEAS: Councilmembers Ellison, Schrauben, Valentine and Mayor Hodges.

NAYS: Councilmembers None.

ABSTAIN: Councilmembers None.

ABSENT: Councilmembers Hall.

ORDINANCE DECLARED ADOPTED.

CERTIFICATION

I, the undersigned duly qualified and acting Clerk of the City, do hereby certify that the foregoing is a true and complete copy of an ordinance adopted by the City Council of the City at a regular meeting held on May 21, 2012, and that public notice of said meeting was given pursuant to Act 267 of the Public Acts of Michigan of 2002, as amended.

I further certify that said Ordinance has been recorded in the Ordinance Book of the City and such recording has been authenticated by the signatures of the Mayor and City Clerk.

Dated: May 21, 2012

Betty R. Morlock, City Clerk

Red Arrow SPORTS

Player Spotlight

Our Spotlight Athletes This Week:

Elizabeth Downing

Team: Lacrosse

Grade: Senior

Julie Smith

Team: Softball

Grade: Junior

Elizabeth Downing

How long have you been playing lacrosse?

I have been playing for four years.

What other sports do you play?

I don't play any other sports. I work a part-time job at Brann's as a waitress.

What is your favorite sport?

Lacrosse is my favorite sport, because it runs in the family. My brother, Alec, plays at Davenport University. My sister, Abby, was our goalie this year and my Dad coached us. Her father coached the seventh/eighth grade boys' lacrosse team last year and coached boys' varsity with Eric Bredin while his son was playing. He then transferred over to the girls' team when he saw the need for a coach, plus he gets to see his daughters play.

Do you have siblings?

My brother, Alec, went to Lowell and graduated in 2010.

My sister, Abby, is a freshman who also plays lacrosse.

What do you like to do for fun?

I like to relax, watch movies and sleep. I think this year has been my personal best for lacrosse.

I have played my heart out this season. She has 16 goals on the year and had to miss three games due to her work commitments.

Do you plan on attending college? If so, any ideas on where?

I will be attending Grand Rapids Community College.

Do you plan on playing any sport in college?

No. I will be busy studying and working.

**GO
ARROWS!**



Julie Smith

How long have you been playing softball?

I have been playing softball since t-ball, when I was about four years old.

What other sports do you play?

How long have you been playing those?

I played volleyball in 7-10th grade and basketball since I was 6-years-old until ninth grade.

What is your favorite sport?

My favorite sport is softball, by far.

Have you received any awards for any of them?

During my travel ball season, I got Most Valuable Player at a world series and an award for the best shortstop. Smith received the award at the National Softball Association World Series held in Peoria, IL. She plays for the Grand Rapids Blaze 16 and under team and will be playing again this summer. She has been playing travel softball since she was eight years old. Girls from all over the state try out and only a select few are chosen to be on the team.



Do you have siblings?

Yes, I have a sister, Jenna. She is a senior at Lowell right now. Her sister also plays softball and will be highlighted in next week's edition.

What do you like to do for fun?

Play softball and hang out with my friends.

What was your personal best during any of your sports?

Getting the award for MVP at the World Series tournament last year has been my personal best so far.

Do you plan on playing any sport in college? If so, which one?

Yes, I want to play softball in college.

Do you plan on attending college? If so, any ideas on where?

I do plan on attending college. I am looking at either Aquinas or Grand Valley.

Are you working right now?

I have been an umpire for the girls' Lowell little league for about two years.

What's Your Sport?

Keep Caught Up On All The Lowell
High School's Sports Action In
The Lowell Ledger



Red Arrow - SOFTBALL SPORTS

Red Arrow softball clinches OK white title

by Karen Jack

The softball team is definitely on a roll. For the first time in 23 years, they secured the OK White conference championship by beating Grand Rapids Northview 7-0. The last time the Arrows won the championship was in 1989.

The consistent hitting and field playing by all of the team, plus the addition of all-star Morgan Groom as the starting pitcher, definitely gives them a good chance at going far in the state tournament.

In the Northview game, the Arrows got going in the third inning with a hit from Morgan Groom and an RBI from Beth Dean. In the fourth inning, they scored two more runs from Lindsey Crawford and Dean. Then in the seventh inning, the

Arrows scored three more runs from Carissa Paiz, Julie Smith and Grace Quiggle. Leading with hits for the game were Paiz, Smith and Quiggle with two hits each. Groom was the winner, facing 22 batters and striking out 13 of them.

The Arrows then went on to win the Traverse City tournament beating Traverse City West, Troy and Kingsley.

In the Traverse City West game, the Arrows won 4-0, with two hits each from Groom, Dean, Crawford and Jenna Smith. Ally Hinton was the winning pitcher.

Lowell beat Troy 7-1, with two hits each from Groom, Paiz, Jenna Smith and Julie Smith. The winning pitcher in that game was Groom who faced 23

batters, striking out 17 of them. She allowed two hits.

Lowell rolled over Kingsley, beating them 19-1 in a five-inning game. The Arrows scored seven runs in the first inning, one in the second, four in the third, one in the fourth and six more in the fifth inning. Dean led the scorers with four runs, three hits, and four RBIs. A quiver of Arrows had two hits, including Groom, Julie Smith, Paiz, Quiggle, Kortney Beachler and Olivia Kauffman.

The Arrows play Forest Hills Central at noon on June 2 for the first round of districts, with the district championship being held at 2:00 pm. Both games will be played at Forest Hills Central.



Grace Quiggle runs to third base.



Beth Dean throws out the runner.



Jenna Smith bunts to advance the runner.

obituaries

BOGERD

Don L. "Bogie" Bogerd, age 87 of Lowell, passed away Monday, May 21, 2012. He was preceded in death by his wife, Joan and brother, James. He is survived by his children, Tom (Mickey) Bogerd, Barb (Steve) Metternick, Ric (Karen) Bogerd, Cheryl Touchstone; step children, Vicki (Roger) Faulkner, Kris (Roger) Blough, Greg (Karen) Sparks; brother, Bobby Bogerd; sisters, Lois Engstrom, Betty Becker, Lorraine (Wayne) Scott; sister-in-law, Maxine Bogerd; many grand and great grandchildren; also many loved ones. Bogie was known as the Unofficial Fast Pitch Soft Ball Ambassador of West Michigan District and an avid Detroit Tigers and Lions fan. Memorial funeral service will be held Friday 1:00 pm at The Community 7239 Thornapple River Drive SE, Ada. Rev. Julie VanderVeen-VanTil officiating. Visitation one hour prior. Memorial contributions may be made to a charity of one's choice.

COATES

Brothers Adam N., age 30 and Andrew J. Coates, age 26 both of Lowell, passed away Sunday May 20, 2012 of accidental automobile injuries. Adam is survived by his sons Jacoby and Cyruss. Adam and Andrew are survived by their parents, John Coates (Gary Findlay) and Pamela (Ken) Apsey; brothers, Aaron Coates, Tony (Maryann) Coates; nephew, Mickel; also aunts, uncles and cousins. For funeral information please call Roth-Gerst Chapel 897-7101. In lieu of flowers memorials may be made to their family to help with funeral expenses.



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YAKES

Mary Arlene Yakes, age 77 of Lowell, passed away Monday May 14, 2012. She was preceded in death by her husband Ronald Yakes in 1996; daughter, Karen Sue Yakes; and parents, Bernice McDanold, Carl McDanold, Harry S. Fuller. She is survived by her children, Albert "Bud" (Karlene) Yakes, Susan (Keith) Gillhespy, Robert (Sue) Yakes, Michelle (Bob) Young; sisters, Barb Dickman, Phyllis (Bub) Carr; sisters-in-law, Marilyn (Gordy) Czarnecki, Molly Sue (Russ) Katsma, Marcia (Jerry) Green; 8 grandchildren; 6 great grandchildren; and 8 nieces and nephews. Mary was a member of the Cyclamen Chapter, Order of Eastern Star of Lowell for 58 years. Funeral services were held Friday May 18 11:00 am at Roth-Gerst Chapel, 305 N. Hudson, Lowell. Rev. Chris Schwab of First Congregational Church of Lowell officiating. Memorial contributions may be made to Helen De Vos Children's Hospital Foundation, 100 Michigan St. N.E., Grand Rapids, MI 49502.



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MAY 16 - MAY 22

- Disco singer Donna Summer lost her battle with cancer and died at the age of 63.
- Also famous during the disco era, Robin Gibb of the Bee Gees died of cancer at the age of 62.
- The Supreme Court on Monday ruled that a man's children who were conceived through artificial insemination after his death cannot get Social Security survivor benefits. The Capato twins, conceived using Robert Capato's frozen sperm, were born 18 months after their father died of esophageal cancer.
- Patricia Krentcil, the woman dubbed the "Tanning Mom," wants people to know she's a good mother and did not take her daughter into the tanning booth with her. She would like people and the media who continue to dog her at her Nutley, New Jersey, home to "step off" and leave her alone.

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NOTICE OF PUBLIC HEARING LOWELL CHARTER TOWNSHIP PLANNING COMMISSION

The Lowell Charter Township Planning Commission will hold a public hearing to consider the following amendments to the Township Zoning Ordinance:

- Expand and clarify the land uses permitted in the AG-1, AG-2 and R-1 Zoning districts;
- Add new definitions for certain uses;
- Add requirements and definitions for bio fuel production facilities in the AG-1 and AG-2 zones;
- Add requirements to allow the use of farm buildings for the temporary storage of vehicles;
- Amend Section 4.02 being the Schedule of Bulk Regulations to add and delete certain uses;
- Amend the regulations for lands within the 100 year flood plain.

The hearing will be held as follows:

WHEN: MONDAY, JUNE 11, 2012

TIME: 7:00 P.M.

WHERE: LOWELL CHARTER TOWNSHIP HALL
2910 ALDEN NASH AVENUE SE
LOWELL, MI 49331

The proposed amendment is available for review at the Lowell Charter Township offices, 2910 Alden Nash Avenue, SE, Lowell, Michigan, 49331 during normal office hours on Monday, Tuesday, & Thursday or by calling 897-7600.

Tim Clements, Secretary
Lowell Charter Township
Planning Commission

PUZZLE SOLUTIONS

3	2	4	1	9	6	5	7	8
1	6	5	8	3	7	9	4	2
8	9	7	5	2	4	6	1	3
5	8	6	9	1	3	4	2	7
4	3	2	6	7	8	1	5	9
9	7	1	2	4	5	3	8	6
7	1	8	3	5	9	2	6	4
2	4	9	7	6	1	8	3	5
6	5	3	4	8	2	7	9	1

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X	M	A	S			T	R	Y		S	E	A	M

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Why Michigan needs us to close the JPMorgan loophole



Sen. Carl Levin

You've probably seen the recent news coverage of losses at the nation's largest bank, JPMorgan Chase. And you may have seen some of the resulting coverage about bank regulations and something called the "Volcker Rule." I want to give you my sense of why this is such an important issue to Michigan families and businesses.

JPMorgan is a bank, and it does the things you and I use banks for – it offers checking and savings accounts, makes loans for people to buy cars or houses or to invest in their businesses, and so on. But other parts of JPMorgan get involved in little-known financial markets. That's where JPMorgan made a very big and complicated bet that now has gone very wrong. When JPMorgan first disclosed the problem, it said the bank would lose at least \$2 billion, and those losses are likely to grow.

This is bad news for JPMorgan. But is it bad news for the rest of us? Yes, for two major reasons.

First, the bank accounts that consumers and businesses have deposited at JPMorgan are insured by the federal government. That means if the bank loses so much money that it goes out of business, the FDIC has to cover those bank accounts, and that's a hit to the federal treasury.

Second, JPMorgan is a very big bank – so big, in fact, that if it went out of business, or even was significantly weakened, it could cause problems for the whole economy.

That's what happened in 2007 and 2008 during the financial crisis. Large financial institutions made big, risky bets, just like the bets JPMorgan is now losing. Those losses got so big that the institutions either failed or had to be bailed out by taxpayers to keep them from failing. The crisis shut down credit markets and decimated the economy; only the fact that the federal government stepped in with taxpayer dollars to stop the

bleeding prevented a full-blown depression.

In 2010, Congress took action to prevent this cycle of big-bank losses and financial crisis. We passed the Dodd-Frank Wall Street Reform Act. This historic legislation plugged lots of different holes in our financial system. The provision relevant to the JPMorgan scandal is one that I wrote along with Sen. Jeff Merkley of Oregon.

Our legislation put into law something known as the "Volcker Rule." It's named after former Federal Reserve Chairman Paul Volcker, who has said that banks

that hold federally insured deposits, or are so large that their failure would put the economy at risk, should not be allowed to make the kind of risky financial bets that are now costing JPMorgan so much money. Sen. Merkley and I fought hard during the Wall Street reform debate to put that principle into law, and despite lots of opposition from Wall Street, we succeeded.

The law we wrote, if enforced, would have prevented these trades. But the battlefield moved from Congress to the federal agencies that must write detailed rules to implement our law

and then enforce those rules. JPMorgan and other banks lobbied those agencies to delay the law and to put a loophole in the rules that would allow these kinds of risky bets. A preliminary draft of the rules included just such a loophole.

Sen. Merkley and I and other members of Congress are pushing back. We want to strengthen the spines of our regulatory agencies and make sure that the final rules, due in a few weeks, eliminate the "JPMorgan loophole" that would allow banks to continue making risky bets.

Financial crises start

on Wall Street, but they hit Michigan hard. The last crisis came at the worst moment for Michigan, at a vulnerable time for our auto companies. It hit us when we had already been suffering tough economic times. Tens of thousands of Michiganders lost jobs, homes or businesses because of the last crisis.

Now that Michigan is bouncing back, we can't let another crisis sparked by risky bets on Wall Street put us all in danger. I'll keep working with my colleagues to make sure that rules are in place to help prevent another crisis.

College News, continued

an from Michigan elected to the U.S. Senate. A champion for Michigan's Great Lakes and waterways, she holds membership on several important Congressional committees. She is chair of the Senate Committee on Agriculture, Nutrition and Forestry and a member of the Senate Energy, Finance and Budget Committees.

Following is a list of local students, along with their degree and major(s):

Natalie Barlas, Bachelor of Arts in English. A 2008 graduate of Forest

Hills Eastern High School, she is the daughter of Serge and Susan Barlas of Ada.

Trevor Kline, Bachelor of Music degree in music education. A 2008 graduate of Caledonia High School, he is the son of Mark and Marguerite Kline of Alto.

Sarah Krumrie, Bachelor of Science degree in biology. A 2009 graduate of Caledonia High School, she is the daughter of Arnold and Patricia Krumrie of Alto.

Tristan Smith, Bachelor of Arts and Bachelor of Sci-

ence degree in biology and history. A 2008 graduate of Saranac High School, she is the daughter of Earl and Dawn Smith of Lowell.

Heather Walendzik, a Bachelor of Arts degree in communication and psychology. A 2008 graduate of Lowell High School, she is the daughter of Richard and Debora Walendzik of Lowell.

Timothy Wernet graduated summa cum laude from Albion College on May 5, receiving a degree in eco-

nomics and management and communication studies, with a concentration in the Carl A. Gerstaecker Institute for Business and Management. The honor of summa cum laude signifies that Wernet graduated with a cumulative grade point average above 3.9.

A total of 377 students comprised Albion's Class of 2012.

Wernet is the son of Timothy and Suzanne Wernet of Rockford and a graduate of Lowell High School.

Lowell grad immersed in policy-making for summer

A Michigan State University student from Lowell is working on her networks, more than her tan this summer, by studying the intricacies of federal policy-making while working full-time in Washington, D.C.

Brooke Merrill, a fisheries and wildlife major, is one of 26 students in the William A. Demmer scholars program. Demmer scholars take a senior-level class in natural resources policy that meets one night a week and all day Saturday

while working full-time as paid interns at federal agencies or non-governmental organizations that focus on natural resources. The program is led by Mark Rey, executive in residence in the Michigan State University Department of Fisheries and Wildlife and member of the MSU Center for Systems Integration and Sustainability.

"The course reviews and evaluates how each branch of the federal government, as well a non-governmental groups - includ-

ing the media - affect the development and implementation of federal government policy in the natural resources area," said Rey.

This year, the Demmer scholars are interning at a number of high-profile agencies and groups, including the National Science Foundation, the Council on Environmental Quality, the Department of the Interior, the National Fish and Wildlife Foundation and the U.S. Forest Service.

Merrill is interning at Trout Unlimited.

"Through these internships, the students get real-world experience, see classroom principles applied in practice and make valuable career contacts for educational and employment opportunities in the future," said Rey. "Since we started the program four years ago, 14 alumni got jobs in D.C. This program gives the participating universities a cadre of young natural resources leaders active in federal policy-making."

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JAMES WYATT ANIBLE
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THEME: PROM

ACROSS

1. Spooky spot?
6. Marlboro debris
9. Leak gradually
13. "The Mary Tyler Moore Show" spin-off
14. NHL's rival, 1972-1979
15. "Is Your Mama a _____?"
16. It narrows toward point
17. Hula garland
18. Desert mirage?
19. *Queen's accessory, pl.
21. *Corsage
23. Fey's Lemon
24. It can be found at a brewery
25. Breckenridge pas-time
28. _____-a-sketch
30. With a dent
35. *Ringwald was pretty in it
37. Greek god of love
39. Marilyn's real name
40. It's hard to control
41. Joshua's biblical associate
43. Ground beef that's 85% _____
44. Lawn enemy, pl.
46. Church sanctuary
47. Related to the ear
48. 10 are in decathlon
50. Reduced Instruction Set Computer
52. Not lager
53. Just a little
55. Fashion designer Anna _____
57. Ribbed woven fabric
60. Type of roof window
63. Sometimes found over "n" in Spanish
64. Barkeeper on "The Simpsons"
66. Eagle's claw
68. Plural of #40 Across

CROSSWORD

1	2	3	4	5		6	7	8		9	10	11	12	
13						14				15				
16						17				18				
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25	26	27		28		29			30		31	32	33	34
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	57	58	59					60				61	62	
63						64	65			66				67
68						69				70				
71						72				73				

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69. J.M. Barrie's Peter
 70. Eskimo hut
 71. Holiday name that stems from a Greek translation
 72. "Old college _____"
 73. All over clothes

DOWN

1. As opposed to science?
2. Not this

3. Large African antelope
4. Something one hopes to attain
5. *Horror classic
6. They're used for making holes
7. '*' is to 'he' as Prom 'Queen' is to 'King'
8. Israeli port
9. Shredded cabbage
10. "At _____, soldier"
11. Arabian chieftain
12. "Swan Lake" step
15. Did you _____ there?
20. Overthrown by Cortes in 16th century
22. Acid
24. "Love in the Time of _____"
25. Sea foam
26. Famous ballet of St. Petersburg, Russia
27. Fireplace
29. SpongeBob's boss
31. _____ contendere
32. Hollywood legend Garbo
33. Electronic communication
34. *A Prom's main event
36. A _____ eye
38. Rig
42. Lowest male singing voice
45. *Ledger invited _____ to the Prom in "10 Things I Hate About You"
49. Sun in Mexico
51. **"Prom Night" scream queen
54. What sirens do
56. Visual or picture
57. Grisham's "The _____"
58. Aquarium scum
59. 15th of March
60. Refuse
61. "_____ Enchanted"
62. Living space
63. *His threads
65. Argonaut's propeller
67. As opposed to yes-

Puzzle solutions on page 16

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						5	7	8
1	6					9		
8			2			6		
			1	3				
4		6		8				9
		2	4					
		8		5				4
		9					3	5
6	5	3						

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

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When submitting your opinion to Sound Off!, we ask you to follow a few guidelines.

Sound Off! is meant to be a way for you to compliment or vent your feelings with civility. A healthy way to get something off your chest or spread a little kindness.

We welcome your comments, with or without signatures, but signing your name to your comment does increase the odds of seeing it in print. Threatening or deliberately cruel comments will not be accepted and, of course, no advertising a product or service please.

So basically, submit anything - but not everything will make it to print.

The Ledger reserves the right to choose what is printed, and reminds the public that views expressed in Sound Off!, unless otherwise stated, are not the opinions of The Ledger staff or its publishers.

To the two women who helped save Momma duck and her ducklings by stopping traffic. Thank you so much! Lowell is such an awesome place to be.

Thank you Lowell Library! I just read off almost \$4 in fines! Wonderful idea!

To all those who volunteered their time for the Red Arrow Carnival, many gave up precious time with their own kids to serve others - Kudos!

Three cheers for the FFA youth that worked at the King Building on Saturday, May 19. The students pulled weeds and left the area much improved.

Today I was reminded of the wonderful businesses we have in this town of Lowell. Our family goes to Ronda Tire. We know we will always be welcomed with a smile plus they always do their best to squeeze us in last minute. Canfield Plumbing is another small town business in Lowell that we support. I called to indicate we needed our garbage disposal fixed and they recommended we look at one item first, prior to scheduling an appointment. Result - we saved some money and have additional respect for their business. I would recommend these businesses to both friends and family and that is truly high praise indeed. Many thanks.

- Jason and Mary Anne White

THIS WEEK'S ONLINE POLL QUESTION

www.thelowellledger.com

Are you going out of town or staying home this Memorial Day weekend?

Go online and VOTE!!

LAST WEEK'S RESULTS

Do you support same-sex marriage?

YES 51%

NO 49%

Jones' customer appreciation day gets bigger

by Emma Palova

The annual Jones Farm Meats customer appreciation day held last Saturday just keeps getting bigger and better. Over the last few years, it has grown up to 1,000 visitors seeking specials, good food and a great find in the crafting alley.

Most recently, a car show has been added along Potters Road featuring antique cars.

But the main thing here

is the meat. The first customers lined up at 6:45 am and the line in front of the retail area never ceased. In spite of the crowds, everything went smoothly.

"We started working at 4:30 am," said co-owner Karl Jones.

The staff sported black tees asking the big question on the front, "Where's the beef." And on the back the shirts read, "Next to pork."

A dollar lunch consisted of homemade dogs, potato salad, beans, cookies and tea.

Some of the hottest sales included home smoked bacon, chicken legs and bulk ground beef.

The crafters alley brought out the best from all over the state. Weaver Warren Geiger came from Harbor Beach in the Bay

area. The word just got out among the crafters, that the appreciation day is a great way to display and peddle crafts.

Geiger uses denim strips to make his beautiful signature blue rugs that last forever. There were also woodcarvers with a rock-

ing cow, basket weavers and crafters selling colorful birdhouses, aprons and knits.



Weaver Warren Geiger uses denim strips to make rugs.

Crafts included a rocking wooden cow and birdhouses.

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Secretary of State offices to close for Memorial Day

Secretary of State Ruth Johnson reminds residents that all offices and the Office of the Great Seal will be closed on Monday, May 28 in observance of Memorial Day. Secretary of State SUPER!Centers normally offer Saturday hours but will be closed on Saturday, May 26.

The Department of State mails notices to motorists 45 days before their driver's license or license plates expire to give them ample time to renew. Licenses and plates that expire on a day when state offices are closed, such as a holiday or weekend, can be renewed the following day without penalty.

Most people renewing

license plates, driver's licenses and ID cards can do business online at www.ExpressSOS.com or by mail. Easy to follow instructions can be found with the renewal notice. Additional services can be done online as well.

License plate tabs can also be renewed at Self-Service Stations, many of which are available around the clock. Visit the Branch Office Locator at www.michigan.gov/sos to find a Self-Service Station near you.

With the exception of holidays, offices are open Monday, Tuesday, Thursday and Friday from 9:00 am to 5:00 pm. Smaller offices may close for the lunch hour. On Wednesdays most offices are open from 11:00 am to 7:00 pm, with those in city centers open 9:00 am to 5:00 pm. PLUS offices and SUPER!Centers are open from 9:00 am to 7:00 pm on Wednesdays. SUPER!Centers also provide Saturday hours from 9:00 am to noon.

For more information about Secretary of State office locations and additional services, visit www.michigan.gov/sos. Sign up for the official Secretary of State Twitter feed at www.twitter.com/michsos and Facebook updates at www.facebook.com/michigansos.

Customers also may call the Department of State Information Center to speak to a customer-service representative at 888-SOS-MICH (767-6424).

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