

SHOP SMALL
SMALL BUSINESS SATURDAY
 ★ NOV 30 ★

new gallery



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all-conference



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his idol TONIGHT!



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sleigh bells & holly



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50 CENTS



Lowell's Christmas Lane prepares for various upcoming holiday events

by Tim McAllister
 contributing reporter

There will be a lot of holiday events in Lowell throughout December.

The annual nighttime Santa Parade will be held on Saturday, Dec. 7.

"It takes place on historic Main Street at 6 pm sharp," said Liz Baker of the Lowell Area Chamber of Commerce. "Sharp meaning 'no delays.' We start right at 6 o'clock."

"We usually end up with over 50 different kinds of groups, organizations, floats, what have you," Baker said. "And both bands: high school and middle school, are always in the parade. It's always a lot of fun. Our theme is 'old-fashioned Christmas.'"

It's called the Santa Parade, which indicates the presence of the special guest.

"Of course Santa Claus will be in the parade," Baker said. "He's the star of the parade."

Dec. 7 is also the date for "Santa on the Riverwalk," and a flurry of activities in Lowell.

"From 9 am to 4 pm is the Rogue River Artisans Show at the high school, which is always a great draw," Baker said. "It's a great art show."

From there the action moves downtown to the riverwalk area.

"At 2 pm we have Rudolph's craft workshop here at the chamber," Baker

said. "That's for kids two to six. At 2:30 pm we do visits [with Santa] on the showboat."

Later in the day kids will have an opportunity to dine with the man himself.

"From 4 to 6 pm the Kent County Youth Fair [they always] do the pancake supper at the fairgrounds," Baker said. "From 4:45 through 5:45 kids can eat with Santa at the fairgrounds."

Lowell's tree will be publicly lit.

"This year we're going to have the lighting of our new community Christmas tree at 5:45 just prior to the parade. We haven't lit it yet for the season.

The parade will have a competitive edge this year and the public will have a hand in choosing one of the winners.

"Our parade is judged," Baker said. "We give away

Christmas events,
 continued, page 3



Neighbor to Neighbor once again aids those in need of a helping hand

by Justin Tiemeyer
 contributing reporter

In the weeks prior to winter, Flat River Outreach Ministries (FROM) partnered with the Lowell Ledger in order to match people in need of home repair and upkeep with community sponsors willing and able to do some volunteer work through a program called Neighbor to Neighbor (N2N).

While there are still people in the field working, FROM board member Roger LaWarre estimated that the Lowell community was able to respond to 2/3 of the requests put in from community members in need, helping a total of 20 different families.

"I don't know of any other town that seeks to do neighbor to neighbor," LaWarre said.

The work varies from re-doing windows and roofs to repairing furnaces, patching holes, winterizing to cleaning brush from yards and leaves from gutters.

"There's been an amazing outpouring of care from individuals, businesses and groups," LaWarre said.

Some of the local businesses and associations

who donated their time, money and skill include the Lowell Rotary Club, Canfield Plumbing & Heating, All-Weather Seal, Roth Construction Inc., Beachum Flooring, and Lowell Light and Power. These groups were joined by several volunteers with a concern for their neighbors.

LaWarre cited many causes for need, ranging from unemployment and underemployment to disability and illness. All of those in need were working their hardest to get by, but for some reason everything they could do was not enough and this is where the community came in to show them that they needn't do this alone.

LaWarre described one woman who lives alone and was suddenly stricken with a condition of the eyes that made it so she couldn't focus her vision. Her need was great, but easy for the community to accomplish. She merely needed help cleaning the gutters, removing brush from her lawn and doing some work around the house, work that could be done by most anyone in the community.

N2N, continued, page 3

All-Weather Seal to donate windows to needy family

by Tim McAllister
 contributing reporter

All-Weather Seal will be donating a houseful of windows worth \$15,000 to a needy family this holiday season.

"People send in a letter or an email," said Megan McGuire, director of marketing for All-Weather Seal. "We accept nominations from now all the way up until we are going to vote on those nominations, in December at the company, for a family in need in the greater Lowell area. A family that could benefit from some energy savings. A family who currently has old or original windows in the house."

They take the nominations and do some reconnaissance to figure out who can most use the windows.

"We get a lot of different letters and we review them all," McGuire said. "I send managers out to interview each family and then the manager brings that story to our company Christmas party and

amongst the whole company we share those stories; then we vote on who we think is the most deserving to get the windows."

The decision is never easy.

"It is tough," McGuire said. "Last year was very, very close. But after we go out and interview people in the home we get a good idea of what type of hard times they've fallen on. Each manager kind of makes a case for their person to try and make that the person who wins."

Last year's family had fallen on hard times and their home had inefficient windows.

"She's right here in Lowell," McGuire said. "She's a single mom. She's currently employed at Spectrum. But she was on leave for a few weeks due to surgery. High-energy bills. Windows were very, very drafty. An anonymous person nominated her."

The family also badly needed some repairs to their home.

"We also repaired her roof for free," McGuire said. "We were going to be doing the windows and when we got there to do the interview we found out that her roof was leaking. One of my installers graciously volunteered his own time and materials to take care of that for her. We don't normally do repair, but in this situation where she needed it so badly we did that for free along with the windows that we gave her."

All-Weather Seal does this to help out struggling families and to show their appreciation to the community.

"Lowell has been very good to us," McGuire said. "People try to keep their business local so we try to do the same thing by giving back."

To nominate somebody just send a letter to All-Weather Seal at 319 East Main Street in Lowell or e-mail McGuire at megan@awswest.com



along main street

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SMALL BUSINESS

SATURDAY

NOV. 30

CHRISTMAS TREE SALE

Nov. 29 through Dec. 22, Mon.-Fri., 9 am – 7 pm, Sat. 9 am – 6 pm, and Sun. 12 pm – 5 pm at 677 Lincoln Lake SE, Lincoln Lake Business Park. All proceeds donated to American Cancer Society, Lowell Area Relay For Life.

GILDA'S CLUB LOWELL CLUBHOUSE

Ornament Craft Workshop – Tues., Dec. 3, 3-4 pm. Come on over and help decorate for the Holiday season! We will be making ornaments to place on our tree at the Holiday Party. You're invited to create an ornament to keep as well! Crafters of all levels are welcome, all supplies provided. **Lifestyle Design** – Tues., Dec. 3, 4-5:15pm. Gilda's Club program intern, Kelly Doherty, will lead this workshop on lifestyle design and modifications. It is designed to increase awareness of daily activities that affect quality of life and health. **Family Night Workshop** – Tues., Dec. 3, 6-7:30 pm. Join us at the Lowell Clubhouse as we explore anger in a hands-on and creative way. Families are invited to attend this unique workshop. **Neuropathy Informative Workshop** – Tues., Dec. 10, 3-4 pm. If you are living with neuropathy, come and join others who are also. We will learn, share and laugh together. **Snow Ball Holiday Party** - At American Legion, 3124 Alden Nash Ave Se, Tues., Dec. 10, 5:30-7:30 pm. Join us for a magical evening of food, dancing, a visit from Santa, and other fun surprises! All ages are welcome and carpool will be available from the Lowell Clubhouse if needed. We look forward to celebrating the holidays with you! **Woodcarving** – Tues., Dec. 17, 3:15-4:15 pm. Learn how to make easy and beautiful wood carvings with

Doug Shassberger. Beginners are welcome and supplies are provided. **Book Club** – Tues., Dec. 17, 4:15-5:15 pm. Join Kathy Mieras for a relaxing and cozy book club. Pick up your book to borrow at the parlor desk. Lowell Clubhouse, 314 S. Hudson St. For more information call 897-8600 or visit www.gildasclubgr.org/pinkarrow

FROM VOLUNTEER ORIENTATION

Volunteer orientation at Flat River Outreach Ministries (FROM) will be Wed., Dec. 4 at 6 pm. Please call 897-8260 for additional information.

CIVIL WAR CHRISTMAS

The Lowell Area Historical Museum (LAHM) will be hosting a special open house before the Christmas parade on Dec. 7 from 2 to 5 pm. Civil War historian, Bruce Butgergeit will be present to present "A Civil War Christmas." Traditional Christmas decorations, civil war era clothing and exhibits and children will have an opportunity to create a Victorian Christmas card for a Veteran at the Grand Rapids Home for Veterans. Holiday treats like those served in the 1860s will be served. Contact LAHM at 897-7688 for more information. Admission is free.

MOOSE KIDS CHRISTMAS PARTY

Come see Santa at the Moose Rec. Hall on Dec. 7, from 11 am to 1 pm and get your picture taken. There will be arts and crafts and snacks. Open to the public, all ages welcome.

As the Christmas shopping season begins, make sure your local shopkeepers and merchants are on your list.

According to the research firm Civic Economics, when consumers choose locally owned businesses over a non-local alternatives, \$73 of every \$100 spent stays in the community. By contrast, only \$43 of every \$100 spent at a non-locally owned business remains in the community.

That's evidence of the power of shopping locally, but also a demonstration of how those local merchants who receive your shopping dollars use that revenue to buy materials from local producers and to pay employees who live in the community.

The dollar turnover goes even farther when those employees spend their earnings in the community for their own needs.

Dollars spent in locally owned businesses have three times the impact on a community as dollars spent at national chains. When you support local business with your shopping dollars, you simultaneously create jobs, fund more municipal services through sales tax, invest in neighborhood improvement and promote community development.

Even from an environmental standpoint, the case can be made that local shopping promotes local green living. By shopping locally, you help to sustain vibrant, compact, walkable town centers, which in turn are essential to reducing sprawl, automobile use, habitat loss, and air and water pollution.

Shopping choice even becomes more common in communities where local shoppers support a multitude of small businesses. When local shops select product — not on a national sales plan but on their own interests and the needs of their local customers — it guarantees a much broader range of product choices.

So enjoy your holiday shopping this season, and take heart in knowing that with every dollar you spend locally, you're building a richer community.

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.

LOWELL AREA COMMUNITY FUND ACCEPTS GRANT PROPOSALS

All Proposals Must Be Submitted Online No Later Than December 20, 2013 to be considered. Visit www.grfoundation.org/lowell to submit your application.

The Lowell Area Community Fund, a fund of the Grand Rapids Community Foundation, awards grants to tax-exempt, nonprofit charitable organizations that have an impact in the Lowell area. The LACF funds innovative projects or programs that encourage community cooperation.

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Christmas events, continued

a 1st, 2nd and 3rd prize and then we do a thing called 'peoples' choice.' What happens is the judges will select the top 10 entries and then we will, after the parade, [those entries will] go on Facebook and people get to do the peoples' choice by voting on the chamber's Facebook page."

Lowell's museum will present a historic activity.

"The museum is doing kind of a different thing this

year," Baker said. "They're doing a Civil War Christmas. That's [scheduled] from 2:00 to 5:00."

The fun will continue throughout December.

"We have Santa visits on the Lowell showboat for the month of December on Wednesdays and Saturdays," Baker said. "On Wednesday nights we're open from 5:30 to 7 and on Saturdays 10:30 to 1. On the Wednesday nights

Modern Photographics does free digital pictures and on Saturdays River Valley Credit Union is here doing free digital pictures. We have cookies and hot chocolate in the cookie room upstairs. Kids get to see Santa downstairs."

Another event on Dec. 13 is called "Friday: A Night Of Christmas Cheer." It will take place on the riverwalk from 5:30 to 7:30 p.m.

"We have hotdogs

sponsored by Arctic Heating and Cooling," Baker said. "We'll have cookies and hot chocolate in the cookie room. Horse and carriage rides, warming fires, ice sculpture carving, roasted chestnuts by the museum and some live entertainment."

Bring a little cash and wear a jacket.

"We do suggest a \$1 donation for Santa visits," Baker said. "And we also tell

people to dress accordingly for the weather because everything is outdoors and you will stand in line to meet Santa."

With all that going on there is ample opportunity to get any children you know downtown for some holiday fun.

"It's really a neat memory for the children of Lowell," Baker said. "It's a lot of fun. If you get a chance you should come down and check it out. It's unique, not many people have anything like this."



lend a hand

volunteering opportunities
tutors needed

The Literacy Center of West Michigan has scheduled an information session on Tuesday, December 3, 2013, for prospective volunteer tutors. This session is held at 6:30 pm and lasts one hour. It allows persons interested in becoming volunteer tutors to find out more about the center and its literacy programs. At the end of the session, there will be an opportunity to sign up for tutor training.

The Literacy Center of W. Michigan is a nonprofit, United Way agency devoted to reducing illiteracy in the community. Based on 1990 census figures, at

least 19,000 adults in Kent County cannot read at a functional level. At least 6,000 adults cannot speak or understand English well. By training people to be tutors, the center can offer one-on-one reading help to adults asking for assistance in reading or English as a Second Language (ESL). You do not need to speak another language to tutor ESL.

The information session will be held at the Literacy Center of West Michigan, located at 1120 Monroe Ave., NW, Suite 240, Grand Rapids, MI. Please call 459-5151 (ext. 10) to register.

N2N, continued

Another individual LaWarre described was supporting her family when she was phased out at her place of employment and had to cut back in order to make ends meet. She was forced to turn off her phone service and make use of heating only at the coldest of times. Regardless of her efforts, heat was leaking

out of her floor which was soft and broken through, so volunteers replaced this floor for her.

"Each one of these individuals has a story," LaWarre said. LaWarre was amazed by how many people in the community are just one disaster or crisis away from losing everything.

For LaWarre, it was clear why they couldn't assist every family in need. Some of the requests were complicated enough that they required expertise that can't be found outside of a professional construction crew. At the same time, FROM received more requests than they'd dealt with any other year. LaWarre offered three options for solving this problem. First, N2N can always use more volunteers in varying fields of expertise to help people with their repair needs. Second, N2N may

need to expand into a year-round project in the coming years. Finally, if the city of Lowell had a stronger field of affordable transitional and starter housing, some of these people wouldn't have to struggle for years with a crumbling house or trailer.

"I think there's an opportunity to be the next place to be for struggling hard-working families," LaWarre said.

Regarding the housing problem, LaWarre doesn't want to point the finger at anyone. He believes the great recession of 2008 revealed the hidden shortcomings of the local housing market.

"Now that we see it, it behooves us to try to get together cooperatively and carry the community to address the problem," LaWarre said.

Of the many types of families N2N was able to

LUNCH MENU

ELEMENTARY MENU

Week of
Dec. 2, 2013

MON: Beef taco on soft tortilla shell, seasoned corn (served at Cherry Creek, Alto & Murray Lake), Corn dog, seasoned broccoli (served at Bushnell), fruit & veggie bar: spinach & romaine side salad, celery sticks, chilled mixed fruit, orange, milk.

TUES: Grilled chicken on WG bun, baked beans (served at Cherry Creek, Alto & Murray Lake), WG breaded chicken sandwich, baked beans (served at Bushnell), fruit & veggie bar: spinach & romaine side salad, cucumber coins, chilled peaches, applesauce, milk.

WED: French toast sticks served w/sausage, warm cinnamon apples, fruit & veggie bar: spinach & romaine side salad, broccoli florets, chilled pineapple, orange juice, milk.

THURS: BBQ pork ribbie on WG bun, mashed potatoes & gravy (served at Cherry Creek, Alto & Murray Lake), WG breaded chicken nuggets, mashed potatoes & gravy (served at Bushnell), fruit & veggie bar: spinach & romaine side salad, baby carrots, strawberries, chilled pears, milk.

FRI: Tony's pepperoni pizza on whole grain crust, celery sticks, fruit & veggie bar: spinach & romaine side salad, baby carrots, apple, juice, milk.

CITY OF LOWELL

PUBLIC NOTICE

The December Board of Review will meet as follows:

Tuesday, December 10, 2013 at 11:00 am

ACT 14 OF 1985, being Section 211.53(b) of the General Property Tax Laws, provides for corrections of clerical errors or a mutual mistakes of fact relative to the correct assessment figures, and the corrections of Principle Residence Exemptions, these shall be verified by the local assessing officer and approved by the board of review at a meeting held for that purpose, to be held on any day of the week of the 2nd Monday in December.

On December 10, 2013, a meeting will be called for this purpose at 11:00 am in the City Hall, 301 East Main Street, Lowell, MI 49331, to conduct business as provided for in Section 211.53(b), Michigan Compiled Laws.



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financial focus



Christopher C. Godbold

Sharing your "bounty" can be rewarding

Thanksgiving is almost here. If you have the financial resources to provide a comfortable life for your family, you have reason to be thankful. And if you can afford to share some of your "bounty" with charitable organizations, you may want to be as generous as possible — because your gifts may allow you to both give and receive.

By donating cash or other financial assets, such as stocks, to a qualified charity (either a religious group or a group that has received 501(c)(3) status from the IRS), you help benefit an organization whose work you believe in — and, at the same time, you can receive valuable tax benefits.

To illustrate: If you give \$100 to a qualified charity, and you're in the 25 percent tax bracket, you can deduct \$100, with a tax benefit of \$25, when you file your 2013 taxes. Therefore, the real "cost" of your donation is just \$75 (\$100 minus the \$25 tax savings).

Furthermore, if you donate certain types of non-cash assets, you may be able to receive additional tax benefits. Suppose you give \$1,000 worth of stock to a charitable group. If you're in the 25 percent bracket, you'll be able to deduct \$250 when you file your taxes. And by donating the stock, you can avoid paying the capital gains taxes that would be due if you had eventually sold the stock yourself.

To claim a charitable deduction, you have to be able to itemize deductions on your taxes. Charitable gifting can get more complex if you choose to integrate your charitable giving with your estate plans to help you reduce your taxable estate. The estate tax is consistently debated in Congress, and the exemption level has fluctuated in recent years, so it's not easy to predict if you could eventually subject your heirs to these taxes. Nonetheless, you can still work with your tax and legal advisors now to take

steps to reduce any possible estate tax burden in the years ahead.

One such step might involve establishing a charitable remainder trust. Under this arrangement, you'd place some assets, such as appreciated stocks or real estate, in a trust, which could then use these assets to pay you a lifetime income stream. When you establish the trust, you may be able to receive a tax deduction based on the charitable group's "remainder interest" — the amount the charity is likely to ultimately receive. (This figure is determined by an IRS formula.) Upon your death, the trust would relinquish the remaining assets to the charitable organization you've named. Keep in mind, though, that this type of trust can be complex. To establish one, you'll need to work with your tax and legal advisors.

Of course, you can also choose to provide your loved ones with monetary gifts while you're still alive. You can give up to \$14,000 per year, per individual, to as many people as you choose without incurring the gift tax. For example, if you have three children, you could give them a cumulative \$42,000 in a single year — and so could your spouse.

Thanksgiving is a fine time to show your generosity. And, as we've seen, being generous can be rewarding — for your recipients and yourself.

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.

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viewpoint

to the editor

grateful employees

Dear Editor,

Giving thanks There have been many articles written recently pertaining to union contract negotiations between the International Brother of Electrical Workers (IBEW), the city of Lowell, and Lowell Light & Power (LLP). The LLP bargaining unit represents three (3) full-time employees, or 25% of all full-time employees. There has been no mention in these articles, however, of how pleased the other full-time employees are right now with LLP, the benefits they receive and the personnel handbook they follow. Thus, we would like to express our feelings here, in this letter.

We believe the LLP Personnel Handbook is very fair. Lowell Light & Power has been an at-will employer dating back to at least 1992. The current grievance procedure has been in place since 1992 as well. All of us (besides Tom R.) have

been hired by LLP knowing that we would be at-will employees and would need to abide by the current grievance procedure. In our combined 87+ years of service for LLP, our at-will employment status or the grievance procedure in place has never been a concern of ours. It is our belief that if we are merely punctual, follow the guidelines in the LLP Personnel Handbook, and give 100% effort during our time at work, there is no reason for us to be concerned about our employment status at LLP.

In regards to our benefits, we believe they are very generous and compensate us extremely well. We are thankful for them and make a conscience effort not to take them for granted. In fact, we do not feel right to ask for more/greater benefits in today's economic climate, especially as a local government serving the

people. The following is a summary of the major benefits already enjoyed by all full-time employees of LLP (details are in the personnel handbook):

Defined benefit, employer paid pension: LLP pays the employer and employee required portion to the Municipal Employees Retirement System (MERS). Prior to 1999, employees were required to pay between 4-6% of their wages to MERS. It is uncommon, in today's market, for an employee to retire and not contribute a dime to their pension plan.

Health Insurance: Employee pays 10% of the total premium; Dental Insurance: Employee pays 10% of the total premium; Term Life Insurance: At no cost to the employee; Short and Long Term Disability: At no cost to the employee; Accidental Death and Dismemberment Insurance: At no cost to the employee.

Time Off from Work: Paid Time Off (PTO): After 1 year of service - 17 days; After 2 years - 22 days; After 7 years - 27 days, After 12 years - 32 days (almost 6.5 weeks); 10 paid holidays (2 weeks); Education Assistance Program;

Gym Membership/Health Benefit; Holiday ham or turkey; Outside staff: \$600.00 yearly uniform allowance; Outside staff: Company paid cell phones; Outside staff: Company paid Commercial Drivers License (CDL) endorsement; Post employment health insurance (until death) for vested retirees and their spouses; retiree pays 10% of the total premium.

Not only are we thankful for the fantastic benefits listed above and our current personnel handbook, but we are happy with Lowell Light & Power and the jobs we have here. We believe Lowell Light & Power is a great place to work. We believe that everyone at Lowell Light & Power holds key positions and responsibilities so that LLP can offer you, our customers, safe, reliable and affordable public power. We believe there is an exciting, long-term vision at LLP to be a premier electric utility, for its size, in the United States of America. We believe that we, as individuals and as a company, are taking steps every single day to be this premier utility for you. We believe we have the privilege to serve the Lowell

community in a variety of different ways on a daily basis. We believe that we have the opportunity to be appreciative, grateful and content for the jobs we have and for all of the benefits we currently receive. We believe tomorrow will always be Lowell Light & Power's best day. We believe in Lowell Light & Power.

Doug Barnes
Steve Donkersloot
Mark Droog
Kenda Haines
Sharon Morris
Tom Russo
Julie Stewart
Ron van Overbeek
(Bargaining Unit Employee)
Gail Waldron

they keep the power on

Dear Editor,

I would like to say a huge thank you to our Lowell Light & Power for again keeping our lights on when so many others were without power for days on end. We are so blessed to have our own private company here in Lowell. Please be aware that this consistent power is due to the linemen who are out in all kinds of weather working on our power system. During this last storm one worker started at 5pm and worked alone until 8pm then continued with one other worker until 4 am the next morning to make sure we didn't lose power! The linemen that do most of this outside work are those that Lowell Light & Power is spending so much of our money to prevent them from receiving a decent contract.

The company tells us that things will never change - even if we lose these workers. Really? Do we really believe they will ever again find such dedicated, knowledgeable workers who know our community so well that with a couple of phone calls they can immediately identify a problem area and resolve it? What kind of employees would accept a job in a company that has demonstrated such animosity to two longtime, dedicated workers who have simply asked for the security of an adequate contract?

These are the workers who are out in all kinds of weather doing the

dangerous jobs and even being asked to take pay cuts, not those in the comfortable offices receiving raises and bonuses. Yet with such discrimination they are still here serving us, their real employers, with light and warmth during a storm when everyone was being warned to stay indoors. They were out there silently doing their jobs.

That, to me, deserves recognition and reward. Sadly, even after being told by an official, unbiased outsider that the contract these workers are asking for is totally reasonable and normal, Lowell Light & Power is still spending more of our precious money to deny this contract and even ask one of these loyal, longtime employees to take a cut in pay while giving others raises and bonuses. Unbelievable!!

If we can't get our company to acknowledge and reward these guys, let us as customers do that. The next time you see these dedicated employees out working for us please stop and say thank you. Express appreciation to them personally for all they continue to do for us.

For more and ongoing information about the city and Lowell Light & Power check out the websites lowellcityhall.com and voiceoflowell.com - link to the Forum.

Thank you,
Peggy Covert

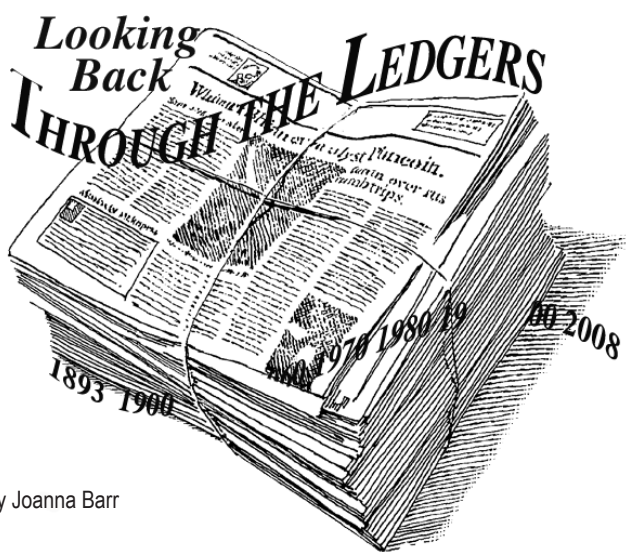
congrats to city council

To the Editor,

We would like to offer our congratulations to Jeff Altoft, Jim Hall, Jim Hodges, and Chris Schwab for being elected to the Lowell City Council. Along with Sharon

Ellison, we continue to have a great team working for our great city. Keep up the good work!

Diane and Roger
LaWarre
Lowell



By Joanna Barr

140 years ago Lowell Journal November 26, 1873

Mr. J. P. Flanaois intends to give writing lessons during the coming winter. Parties interested should signify it as soon as convenient. He will take one or two classes in districts adjacent to this village.

Just out. The scientific clothes washer, the best machine of the kind in use, is now for sale at the store of Atkins & Greene. Do not fail to call and see this friend of the household. No family can afford to do without it.

New Firm and cheap goods. "A New Broom Sweeps Clean," is an old adage and we shall try and prove the adage true as regards a new firm, but shall endeavor to do as clean work after the newness has worn off. Every shrewd business man can buy goods for cash at about the same price and no man can buy and sell goods without a profit. Hence, when a merchant advertises that he can sell his goods a great deal lower

than his neighbors, every sensible person knows that he is promising that which he is unable to perform. We expect to buy our goods as cheap as cash can buy them and to sell them as cheap as they can be afforded, making quick returns and small profits our motto. Put us to the test and see if we can perform what we advertise. Hine, Parrish & Birch.

A new thing under the sun! West's American tire setter for setting carriage and wagon tire cold, on the wheel, with which a set of buggy tires can be set in ten minutes. It is one of the most wonderful time and labor-saving machines of the age. No tearing the wheel to pieces, no taking out bolts, no breaking paint, no burning the felloe or boring new holes, but simply taking the wheel from the axle, putting it into the machine and returning it to the owner, tightened in the most satisfactory manner, all in two or three minutes. The undersigned has one of these machines at this blacksmith shop and has the exclusive right. For the town of Lowell, all who have seen it operate pronounce it the best invention in use for setting tires. Remember I warrant all tire set with this machine. Horse shoeing, a specialty. I have nothing to do with Hunter's old shop, but have removed all work to Wilson's Old Shop, J. S. Wilson.

125 years ago Lowell Journal November 23, 1888

The council is having two public watering troughs erected—one on each side of town, supplied with the city water.

Since they have had to do it, Michigan railway companies are experiencing no difficulty in heating their cars by means of steam from the engines.

★ In The Service

Air National Guard Airman Zackry D. Jeffries graduated from basic military training at Joint Base San Antonio-Lackland, San Antonio, Texas.

The airman completed an intensive, eight-week program that included training in military discipline and studies, Air Force core values, physical fitness, and basic warfare principles and skills.

Airmen who complete basic training earn four credits toward an associate in applied science degree through the Community College of the Air Force.

Jeffries is the son of John and Kim Jeffries of Lowell. He is a 2011 graduate of Lowell High School.



college news

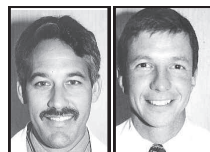
Marie Dollar, a Hope College junior from Portage, served as a 2017 song coach for the 79th annual Nykerk Cup competition.

The Nykerk Cup competition, an annual Hope College tradition since 1935, involves freshman and sophomore women competing in the areas of song, oration and drama. Participants practice for three and a half weeks before the

competition. The freshman and sophomore teams are coached by juniors and seniors, respectively. Moralers, men of the same graduation class as the women, encourage the teams in their efforts. This year the freshman class of 2017 won the competition.

Dollar is the daughter of Michael Dollar and Jennifer Borrello and a graduate of Lowell High School.

health



With Drs. Paul Gauthier, Jim Lang, Wayne A. Christenson III, John G. Meier & Tracy Lixie



exercise

Recent surveys have shown that most Americans are missing out on the health benefits of regular exercise. Only 20 percent of Americans meet the national guideline recommended for aerobic and muscle strengthening.

The federal government's Physical Activity Guidelines for Americans recommend 150 minutes of moderate intensity exercise weekly. Aerobic exercise, such as walking, running, swimming or biking should be in increments lasting at least 10 minutes spread throughout the week. Aerobic exercise has been shown to significantly reduce the risk of heart disease, stroke, high blood pressure, diabetes, depression and obesity.

The panel also recommends at least two sessions a week of muscle

strengthening exercise that works the body's major muscle groups. Weight lifting, sit-ups, push-ups or working with resistance bands are ways to increase bone strength and improve muscle fitness.

The statistics released by the Morbidity and Mortality weekly report showed that nationally about 52 percent of adults met the goal for aerobic exercise but only 29 percent performed enough muscle strengthening to meet the national guidelines. Residents of Colorado had the highest rate of achieving both standards at 27 percent and with the lowest rate in Tennessee at 13 percent.

The bottom line – strive to perform some type of aerobic exercise for 30-50 minutes three to five times a week and muscle strengthening exercise at least twice weekly.

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never imitate...
Every great
man is unique.**
~ Ralph Waldo Emerson
(1803 - 1882)



- NOVEMBER 27**
Bonnie Vezino, Kim Harding, Marty Chambers, Chad Uzarski, Elizabeth Roudabush, Heather Burrows, Aaron Rittersdorf, Josh Spencer, Aiden Malone.
- NOVEMBER 28**
Shelly Hildenbrand, Lee Miller.
- NOVEMBER 29**
Gail Thomet, Kelly Sauber, Scott Swanson, Tara Propst, Ethan Pearson.
- NOVEMBER 30**
Jason Craig, Todd Ryder, Joe Kiczenski, April McClure.
- DECEMBER 1**
Travis Briggs, Nate Schoen, Deb Anchors, Denny Brenk II, Joyce Watrous.
- DECEMBER 2**
Chelsey Treglia, Kari Bergy, Karly Batt, Olivia Starkweather.
- DECEMBER 3**
Chris Chambers, Christine Gillies, Amanda Sterzick, Richard Kline, Jennifer Kovacs.

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Looking Back, continued

John Hatch was drawing corn stalks Monday when the load tipped over and he jumped to save himself and struck on one of the wagon wheels, breaking some of his ribs and receiving a number of severe bruises.

A pair of rather hard looking pills, who claimed to be building fence on the D. G. H. & M., undertook to run Bush's store for him late Friday night. Night police Morgan was called in and in the scuffle which ensued some glass was broken and they pocketed some cheap books. They were finally secured and landed in the cooler. Next morning they were fined \$7.50 each by Justice Perry.

The ground was covered with snow last Friday night for the first time this season.

King, Quick & King's lumber mills will run until the ice prevents. They will not be able to cut all their logs this season, however.

The Misner Lumber Company, of Muskegon, have opened a new lumberyard in this village and will keep in stock all kinds of seasoned lumber, lath and shingles, which they will sell at the lowest living prices. Yard at the rear of Train's Hotel.

100 years ago The Lowell Ledger November 27, 1913

The typewriter for the rural business man - Whether you are a small town merchant or a farmer, you need a typewriter. If you are writing your letters and bills by hand, you are not getting full efficiency. It doesn't require an expert operator to run the L. C. Smith & Bros. typewriter. It is simple, compact, complete, durable. Send in the attached coupon and we will give especial attention to your typewriter needs.

John Tusken's horse fell through a culvert near his home. His buggy was broken and Mrs. Tusken was thrown to the ground sustaining painful injuries to her back and hip. The horse narrowly escaped fatal injuries. The river road between Ada, Cascade and Lowell-Cascade town lines is sadly neglected and in a very bad condition, the only parties seemingly who know of that strip of road are the ones who raise the tax and collect it. Farmers are obliged to carry shovels to prevent serious accidents.

Another very attractive building was erected at foot of upper road hill along Grand Trunk Road by H. Z. Ward, who has in the last few years erected a large number and remodeled several old buildings, making our little old town, look like a new city.

Our good friend Ogg has arrived at Eureka, Cal. and has things "going" already. Yesterday's press dispatches announce an earthquake at that point. Just like Ogg. We just knew he'd stir things up.

The sophomores entertained the freshmen last evening at a banquet at Maccabee hall Tuesday evening. Large attendance - good time. The table attendants were eighth graders.

Lost—November 26, a black raincoat between VanDyke's store Grand Trunk Depot. Finder please leave at VanDyke's store.

75 years ago The Lowell Ledger November 24, 1938

William Christiansen returned yesterday from the north woods, bringing back about six tons of spruce and balsam for use in decorating Main Street for the holiday season. A new decorating plan this year promises to surpass all previous efforts.

Theron Richmond, chairman of the B. of T. window decorating for Christmas, announces that the display will take place Friday evening, Dec. 9. Announcement is made so that merchants will have ample time to prepare for the event.

Doc Oatley says that his offer to swap five to one, five deer hunters for one good carpenter, brought many applications. However, the Oatleys won't be in their new home for Thanksgiving dinner, but then there are other Thanksgiving days coming.

Headline: Vaccination urged to prevent smallpox. Reports received from various sources indicate that in some sections of the state as far east as Lansing smallpox is prevalent. While there is no cause for alarm there is no protection today in the fact that smallpox exists 50 or 100 miles away. The automobile has changed all that. Lowell township has recently had

one case contracted in a neighboring county and it would not be at all strange if more cases did not occur. It is safer to be vaccinated before exposure than after and therefore we are urging all who have not been vaccinated within five years to see their family doctor at once. Lowell physicians have been supplied with fresh vaccine and are therefore able to give prompt service. Besides giving the protection against smallpox a good recent vaccination secures freedom from quarantine after exposure. Play safe, be wise and be vaccinated now! J. D. BROOK, M. D., Kent County health officer.

Eleven million new five cent pieces have been coined and in a few years will become a familiar coin in the hands of the people. They commemorate Thomas Jefferson, author of the Declaration of Independence. Jefferson's most pronounced ideas were his strong faith and confidence in the character and capacity of the common people and his belief in the rights of the individual states as against the power of the federal government. Our country has accepted his democratic views by adopting the principle of universal suffrage. If the people suffer from the evils of the time, they have the power in their hands to end these evils, if they know how to use it.

50 years ago The Lowell Ledger November 28, 1963

Headline: School boy shot while hunting. Eben Hall, 13, son of Mr. and Mrs. Frank Hall, of Lowell, was shot in the left forearm and hip Monday morning about 11 am. He was taken by ambulance to Butterworth Hospital where doctors are optimistic in being able to save his arm. Michigan State Police who interviewed the boys in the hospital reported that [the] accident occurred while four Lowell boys were hunting rabbits on Gee Drive inside the Lowell city limits.

Anthony Myers, 16, told police that his 16-gauge shot gun discharged accidentally when his foot was caught in a piece of wire and he stumbled and fell.

When deer hunting for the 1963 season draws to a close at sun set this Saturday there will be a lot of hunters with stories of the ones they almost shot or the size of the one they were lucky to get. One of the biggest disappointments of the hunting season this year happened when Bob Kline, of Ada, shot a 10-point buck up north and enroute home had it stolen off his car while he was in a restaurant.

25 years ago The Lowell Ledger November 23, 1988

Headline: Cornerstone Community Church offers feast and friendship - Lowell's Cornerstone Community Church will be offering free Thanksgiving Day dinner for people in the community who might otherwise be spending the holiday alone. The organization for the dinner was started back in September by Cornerstone Community Church Pastor Ray Befus and church flock leader Jim Stokes. "It's a way for the church to share a free feast of food, friendship and community spirit," Befus said. Befus refers to the church as a non-traditional church looking for ways to reach out to people who find church boring, predictable and self-serving. Cornerstone's pastor said the church has had 30 reservations and expects to serve roughly 50 dinners. "Walk-ins are encouraged and no one will be turned away." The church will have 20 volunteers helping to serve the traditional Thanksgiving Day feast.

In cooperation with Santa Claus Girls' "Give a Child a Book for Christmas" project, kindergarten through fifth-grade students at Alto, Bushnell and Runciman-Riverside elementaries, parents and staff, in a joint service project, sponsored a program called "Can you Spare a Dime?" "Give a Child a Book for Christmas" is a special project sponsored by the Grand Rapids area book sellers in cooperation with Santa Claus Girls. For decades, community donations through the Santa Claus Girls - a non-profit volunteer organization - have provided children from needy Kent County families with Christmas gift packages. Each identified youngster through the age of 12 has traditionally received a plaything, an article of warm clothing and a bag of candy. This year, the goal is to include a book for each of the 11,500 youngsters who will receive a Christmas package. With this goal in mind, the three Lowell elementary schools asked each child to bring one dime to school.

On Nov. 16, the young women from "New Dawn" (the alternative school for pregnant teens) volunteered at the Salvation Army's summer camp at Little Pine Island. They wrapped and boxed presents for the children of prisoners in West Michigan.

Follow American Red Cross fire safety tips this Thanksgiving

With Thanksgiving just around the corner, the American Red Cross of West Michigan encourages families to prevent kitchen fires by taking some basic safety measures. In the U.S., Thanksgiving is the peak day for cooking fires, 90 percent of which are caused by unattended cooking.

"We all think of Thanksgiving as a time for family, good food and

football, but it's also prime time for cooking fires," said Chip Kragt, regional disaster officer for the American Red Cross of West Michigan. "Taking a few simple precautions can help everyone have a safe and happy holiday."

- Stay in the kitchen when you are frying, grilling or broiling food. If you leave the kitchen even for a short period of time, turn off the stove.

- Keep anything that can catch fire—potholders, wooden utensils, food wrappers or towels away from your stove top.
- Have a "kid- and pet-free zone" of at least 3 feet around the stove.
- Turn the handles of pots and pans on the stove inward to avoid accidents.

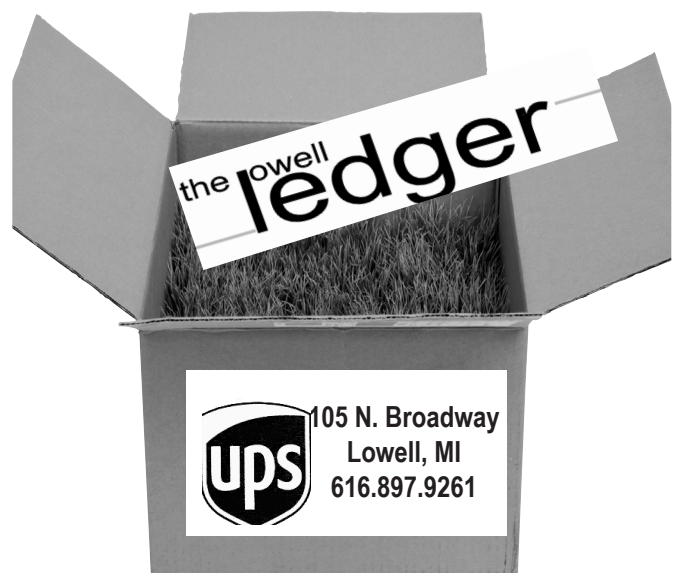
Follow safety tips year-round:

Install smoke alarms on every level of the house and inside bedrooms. Replace smoke alarm batteries at least once a year. Test each alarm monthly by pushing the test button.

Create and practice a first escape plan. Ensure that household members know two ways to escape from every room.

If a fire occurs in your home, get out, stay out and call 9-1-1. Crawl low under smoke and stop, drop and roll if your clothes should catch fire.

Visit redcross.org/homefires for more information about fire safety and prevention.



Red Arrow SPORTS

Lowell's fall all-conference athletes named

by Karen Jack

Lowell has a lot of talent when it comes to athletics; 11 athletes have been named all-conference for the fall season.

Seven football players were named and with only fielding 11 players at a time, that's quite a feat. The honorees are Ben Bigham, Josiah Buys, Kanon Dean, Jeff Houston, Alex Kaminski, Matthew Reitsma and Kyler Shurlow.

Spencer Lyon was named all-conference for soccer.

Quinn Summerfield and Parker Groom were selected for tennis.

Abby Petroelje was chosen for volleyball.



First row: Quinn Summerfield, tennis; Parker Groom, tennis; Abby Petroelje, volleyball; Spencer Lyon, soccer; and Alex Kaminski, football; second row: Benjamin Bigham, football; Jeff Houston, football; Kyler Shurlow, football; Josiah Buys, football; Matthew Reitsma, football; and Kanon Dean, football.

Grandparent's enjoy a special day at Murray Lake Elementary

Murray Lake Elementary (MLE) kindergarten classes celebrated their fifth annual Grandparent's Day on Friday, Nov. 22. Grandparents were invited in and participated in song, dance, stories, arts and crafts and some math activities.

"We started this a few years ago because we wanted to make our grandparents feel welcome here at MLE. Each year we add a few more activities. It is such a great day. Both the students and grandparents enjoy it so much," commented kindergarten teacher Karla Byrne.

MLE grandparent

Kathy Kemp said, "It was a wonderful day. The teachers are fabulous. The day gave us a nice insight on all the different things that go on in kindergarten today. It was neat to see the technology these kids are using. I was extremely impressed with how each student knew the expectations and were able to get started on each activity, even when the grandparents may not have been so sure on what to do. It was such a fun day. I've never seen my husband (former Lowell administrator Gary Kemp) do the turkey dance before and it was quite a treat. My only complaint is I wish we could have stayed longer."



Aesthetics Gallery brings functional ceramic art to Lowell

by Justin Tiemeyer
contributing reporter

During last year's Christmas Through Lowell, Janet Krueger came up with the idea to set up a permanent art studio on Main Street in Lowell. A year later, she's found a home for her art at 100 West Main Street in a little shop she calls Aesthetics Gallery.

"I have always been an artist," Krueger said. She's experimented with different materials and methods since she was a child, but it wasn't until she entered her mid-forties that Krueger decided to pursue an education in the field of art. At Aquinas College, Krueger began to take one class per semester and began to see ceramics as a great medium to express herself.

"I have always wanted people to enjoy a quiet moment by seeing my art and enjoying it," Krueger said. "Stopping in their busy worlds to just reflect and be still."

For some time, Krueger sold her art in galleries and shops in the Michigan area, notably at Fire and Water Art on Main Street in Lowell. She would sell her ceramic art at the Frankfort Farmer's Market every Saturday from May through October.

After Krueger and husband Bob found a permanent and affordable location at 100 West Main, they spent three months without water or a bathroom just fixing the location up. They finally had their soft opening during Ladies Night Out in April of 2013 during the massive flood that brought disaster to the area.

"We almost floated away," Krueger said. "But we made it."

Aesthetics Gallery allows Krueger to have a career doing what she loves: creating functional ceramic art, handmade (without a potter's wheel) and using either porcelain or stoneware. She has made many crafts available at her shop, including switch plates, soap dishes, candle holders, and wall art. Also available are works from other artists, including Krueger's own sister, musician Kelsey Rottiers; and an array of items from Cindy Allen.

"I love to create and this little shop is the perfect place for me to do so," Krueger said. Some people say that they love their job, but when you walk into Aesthetics Gallery, Krueger is more often than not sitting at an enameled table in the middle of the shop working on a project. These projects will often occupy her late into the evening, after her shop has closed for the night.

During this year's Christmas Through Lowell, Krueger was blown away when her little shop was constantly full of customers, some travelling from Rockford, Lansing and even Traverse City.

"I always wanted my own shop and never thought it would happen like this," Krueger said. "A real dream that became reality with my husband's support and help."



Janet Krueger working on another art project at Aesthetics Gallery at 100 West Main Street in Lowell.

Krueger's initial plan for a grand opening was put aside by the catastrophic flood of April 2013. She hasn't decided on a make-up date for the grand opening as of yet, but if Christmas through Lowell is any measure, it will be well-attended.

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Questions & Answers About Our Environment

Dear EarthTalk: I hear there's a greener form of fracking for natural gas and oil that uses carbon dioxide instead of water to access underground reserves. Is this really better for the environment? -- Jason Burroughs, Erie, PA

Hydraulic fracturing (known as "fracking") is a method of causing fissures in underground shale rock formations to facilitate the extraction of otherwise inaccessible natural gas and oil. In a typical fracking operation, drillers inject a mixture of pressurized water and chemicals underground to fracture the rock and free up the gas and oil. Not widely employed in the U.S. until less than a decade ago, fracking has quickly become a major player in the U.S. energy

scene. The resulting influx of cheap domestic natural gas—cleaner burning than the oil and coal it has replaced—is at least partly responsible for the fact that the U.S. has reduced its greenhouse gas emissions to the lowest levels since 1992.

Fracking has been good for oil companies, the economy and even our carbon footprint, but it doesn't come without environmental cost. A typical fracking operation pumps some five million gallons of water and chemicals underground to break up the shale. About half the water is removed during the oil and gas recovery process, leaving the other half underground where it can contaminate aquifers and degrade soils.

Enterprising petroleum engineers have been hard at work trying to find ways to frack without water. One promising alternative involves using carbon dioxide (CO₂) to break up the underground shale instead of water. "Fracking with carbon dioxide has a number of potential advantages," reports Kevin Bullis in the *MIT Technology Review*. "Not only would it eliminate the need for millions of gallons of water per well, it would also eliminate the large amounts of wastewater produced in the process."

He adds that CO₂ may also yield more natural gas and oil than water, given the dynamics of how it works underground. Also, CO₂ used in fracking can be recovered and used repeatedly. And once a well is done producing, it can be sealed up, sequestering the CO₂ underground where it can't add to global warming.

Researchers at the University of Virginia estimate that fracked sections of the Marcellus shale in the eastern U.S. could store over half of all U.S. CO₂ emissions from power



plants and other stationary sources over the next 20 years, with other shale formations providing significant additional storage.

Right now CO₂-based fracking is uncommon, given the abundance of water in our biggest fracking regions and the logistical challenges in transporting a compressible gas to well sites safely and cheaply. But as fracking expands into politically charged areas, or arid regions where water is scarce, waterless fracking could become more common. Already, nearly half of the fracked wells drilled across the U.S. in 2011-2012 are in water-stressed areas, according to the sustainability-oriented non-profit, CERES. And a recent study from the consulting firm Wood Mackenzie concluded that many of the countries with the greatest promise for developing shale oil and gas through fracking suffer from water shortages.

Bullis says that one of the largest shale gas resources in the world is in China underneath 115,000 square miles of desert. "Piping in water would strain already tight supplies," he says, but adds that China's major use of coal-fired power plants means the country has plenty of CO₂ it could be capturing and using.

CONTACTS: *MIT Technology Review*, www.technologyreview.com; "Estimating the Carbon Sequestration Capacity of Shale Formations Using Methane Production Rates," <http://pubs.acs.org/doi/abs/10.1021/es401221j>.

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* Denotes a game at East Kentwood Ice Arena

11/29 at 3 p.m. East Grand Rapids at Patterson Ice Arena

11/30 at 3:30 p.m. Manistee Tournament at West Shore Community College

12/6 at 8 p.m. Northview*

12/7 at 4 p.m. Union*

GIRLS' VARSITY BASKETBALL

* Denotes a game at Lowell High School main gym

12/3 at 7 p.m. at Cedar Springs

12/6 at 7 p.m. at Ionia

12/10 at 6 p.m. at Forest Hills Eastern

12/14 at 4 p.m. at Traverse City West

12/17 at 6 p.m. Northview*

BOYS' VARSITY BASKETBALL

* Denotes a game at Lowell High School main gym

12/10 at 7:45 p.m. at Forest Hills Eastern

12/17 at 7:45 p.m. Northview *

12/20 at 7:45 p.m. at Greenville

BOYS' VARSITY WRESTLING

* Denotes a game at Lowell HS

12/7 at 9:30 a.m. Allegan Tournament

12/13 at 7 p.m. at Marist High School

12/14 time TBA at Mount Carmel High School

GIRLS' VARSITY COMPETITIVE CHEER

* Denotes a game at Lowell High School

12/21 at 11 a.m. Reeths Puffer Invitational

1/11 time TBA Gull Lake Invitational

GIRLS' VARSITY GYMNASTICS

* Denotes a game at Lowell High School Auxiliary Gym

12/30 at 6 p.m. Kenowa Hills*

1/4 at 9:30 a.m. Rockford Flip-Flop Invitational

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Red Arrow SPORTS

- HOCKEY

Lowell-Caledonia hockey goes 1-2 to start the season

by Karen Jack

The Lowell-Caledonia hockey team started their season with a loss to Kenowa Hills, a win against Portage Northern, and a loss to Hudsonville.

In their first game of the season, the team lost 7-1,

which was a tough way to start, but they then came back to beat Portage Northern 6-1. Austin Bieri had an assist in their first goal against Northern. Eli Barr scored a goal in their narrow loss to Hudsonville of 4-3.

The team faces East Grand Rapids on Friday at Patterson Ice Arena at 3:00 pm and then travels to Manistee on Saturday for a tournament which starts at 3:30 pm.



Player Spotlight

Our Spotlight Athletes This Week:

Quinn Summerfield

Team: Tennis
Grade: Senior

&

Abby Petroelje

Team: Volleyball
Grade: Senior

Quinn Summerfield

How long have you been playing tennis? What position do you play?

I have been playing for six or seven years now and I play flight one singles.

[Note: tennis has four different flights in both singles and doubles. Flight one is usually the top player on the team.]



What do you like best about participating in sports?

All of the new people that you wouldn't normally hang out with, but turn out to be some of the funniest guys on the team.

What was your personal best during any of your sports?

I'd have to say sophomore year in lacrosse, making a save in the last few seconds of our game against Grand Haven to keep us ahead, pulling off the big upset.

What kind of grades do you get?

Pretty good ones I'd say, about a 3.9 GPA.

Do you plan on going to college and if so, do you plan on playing any sports?

I plan on attending and I'm leaning towards GVSU or another small school of that sort. Yes, lacrosse.

I really enjoy playing and I hope I can make the team at the college I choose.

What other sports do you play? How long have you been playing those?

Basketball since I was about six years old.

What is your favorite sport?

My favorite sport is volleyball.

Have you received any awards for any of them?

I have been all-conference for both my sophomore and junior years.

Have you broken any records?

I have not broken any records.

Do you have siblings?

My older sister, Kaylie, goes to Grand Valley and is a junior; my younger brother, Zach, is a ninth grader at Lowell; and my youngest brother, Trevor, is a seventh grader at Lowell Middle School.

What do you like to do for fun?

I like to hangout with my friends, decorate cakes, go shopping and spend time with my family.

What other sports do you play?

I also play lacrosse and have played for four years.

What is your favorite sport?

Lacrosse.

Have you received any awards for any of them?

Hopefully, I'll be all-conference for both this year.

Have you broken any records?

I'm still working on that.

Do you have siblings?

I have one sister, Megan. She's in eighth grade.

What do you like to do for fun?

I like to hang out with my friends and play lacrosse, maybe both at the same time if I'm lucky.

What got you into tennis in the first place?

I was just looking for a new hobby and my cousin, Brett, used to play for Lowell, so I knew I'd have a good teacher to help me out.

Abby Petroelje

How long have you been playing volleyball?

What position do you play?

I have been playing volleyball since the seventh grade.

My position is outside hitter.



What got you into volleyball in the first place?

I had a friend who got me started.

What do you like best about participating in sports?

The competitiveness and learning life lessons from sports.

What was your personal best during any of your sports?

The National Volleyball tournament in Florida when our team took third in the nation.

What kind of grades do you get?

My grade point is 4.178.

Do you plan on going to college and if so, do you plan on playing any sports?

I am still undecided on college. Yes, I do plan on playing volleyball in college.

What's Your Sport?



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

the lowell ledger



obituaries

FRY

Winnifred Laura Fry, age 86 of Lowell, passed away November 20, 2013. She was preceded in death by her husband, Karl. She is survived by her children John (Mari-Ellen) Fry and Linda (Rick) Rexford; grandchildren MaryJane Fry and Eric Rexford; 3 great-grandchildren; sister-in-law Jane Snyder and nieces and nephews. Following Mrs. Fry's wishes, there will be no formal services. Memorial contributions may be made to Michigan Paralyzed Veterans of America, 40550 Grand River Ave., Novi, MI 48375.



Perfect recipe for retirement

Succulent turkey. Savory stuffing. Green bean casserole. Sweet potato and pumpkin pie. Every family has its Thanksgiving dinner traditions. With a carefully followed recipe, everyone around the table can enjoy their favorite dishes.

If you plan poorly and wait to throw the bird in the oven at the last minute, you will end up with a turkey of a dish. The same can be said for financial planning and preparing for retirement. Follow the perfect recipe and you'll be rewarded with a juicy retirement.

Ingredients: one part Social Security earnings, one part savings, a pinch of planning.

First, start your retirement casserole with a visit to the *Retirement Estimator*. As useful as a food processor, the *Estimator* gives you an instant projection of what you can expect to receive in retirement benefits. Just plug in some simple information and the *Estimator* uses your past earnings and estimated future earnings to project

about how much you'll get when you retire. Like an experienced cook, you can experiment with the recipe and plug in different future earnings and retirement dates until it's just the way you want it.

Next, fold in the savings. The earlier you begin, the better off you will be. Social Security replaces about 40 percent of the average worker's pre-retirement earnings. Most financial advisors say you will need 70 percent or more of pre-retirement earnings to live comfortably. To supplement Social Security you also will need savings, investments, pensions, or retirement accounts to make sure you have enough money to enjoy retirement. Visit the *Ballpark Estimator* for tips to help you save. www.choosetosave.org/ballpark.

If you have a pension from your employer or a 401k, IRA or similar retirement fund, be sure to add that into the mix.

Like to taste as you cook? Then you'll want to

set up a *my Social Security* account so you can log in anytime to check your reported earnings and projected benefit estimates. If something doesn't taste just right — if your earnings are reported incorrectly or you find you need to save more to meet your retirement goals — there's still time to make corrections before your retirement casserole is done.

Once you've added the ingredients of Social Security earnings, personal savings, and any pensions you may have, it's time to let the retirement casserole bake.

If you pull the retirement casserole out to find it a little underdone, just put it back in for a bit longer. Delaying retirement can increase your benefits and give you more time to build up your savings. To learn more, read our publication entitled *When To*

Start Receiving Retirement Benefits. It provides helpful information regarding the things you should consider when making a decision on when to collect retirement benefits. You will find it, along with our other useful publications, at www.socialsecurity.gov/pubs.

When the retirement casserole is ready, enjoy it! You deserve a comfortable retirement. Following a traditional Thanksgiving recipe carefully can ensure a satisfying meal. In the same way, following our financial planning recipe will help you achieve a more fulfilling retirement. Learn more at www.socialsecurity.gov.

Vonda VanTil is the public affairs specialist for West Michigan. You can write her c/o Social Security Administration, 3045 Knapp St NE, Grand Rapids, MI 49525 or via email at vontil@ssa.gov

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Beware of no man more than yourself; we carry our worst enemies within us.
~ G. K. Chesterton (1874 - 1936)

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4	5	1	8	9	3	6	7	2

CITY OF LOWELL

SALE OF CITY PROPERTY ADVERTISEMENT OF BID

The City of Lowell is accepting sealed bids for the sale of a portion of parcel 41-20-02-259-002 described as the East 8.30 feet of Lots 1 and 10, all in Block 28 of the Plat of the Village of Dansville (also known as Avery's Plat), Government Lots 2 and 3 and part of the Southwest 1/4 of the Northeast 1/4 of Section 2, Town 6 North, Range 9 West, Kent County Michigan. A drawing of the property is available for review at City Hall, 301 East Main Street during regular business hours.

Prospective bidders must describe their proposed use of the property in which they are bidding on.

Sealed bids and proposed uses must be returned to the office of City Manager, 301 East Main Street, Lowell Michigan 49331 no later than Friday, December 6, 2013 at 10:00 a.m. at which time they will be publicly opened and read.

The City has the right to accept or reject any or all bids and that it may award conveyance to someone other than the highest monetary bidder and also the right to waive any formal defects in bids when deemed in the best interest of the City.

Betty R. Morlock
City Clerk

CITY OF LOWELL

THANKSGIVING HOLIDAY NOTICE

Lowell City Hall, Department of Public Works, Police Office and Light and Power will be closed on Thursday, November 28 and Friday, November 29, 2013 in observance of Thanksgiving.

City of Lowell residents who use the City's blue trash bags and yard waste bags will have their trash and yard waste picked up on Friday, November 29th due to the Thanksgiving holiday.

Betty R. Morlock
City Clerk

— LEGAL NOTICE —

STATE OF INDIANA
KOSCIUSKO COUNTY

IN THE KOSCIUSKO
SUPERIOR COURT #1
2013 TERM

IN RE: THE MARRIAGE
OF BRIAN L. YODER,
Petitioner, and
AMY MARIE YODER,
Respondent

CAUSE NUMBER
43D01-1310-DR-319

NOTICE OF FINAL
HEARING
The Respondent
is hereby notified
that the Kosciusko

Superior Court #1 has set final hearing in the Superior Court #1 courtroom located in the Kosciusko County Justice Building, 121 North Lake Street, Warsaw, Indiana, at 9:00 o'clock A.M. on the 13th day of December, 2013. IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Court at my office in Warsaw, Indiana, this 6th day of November, 2013.

Ann Torpy, Clerk
Kosciusko Superior
Court #1

office hours:
Mon.-Thurs. 8 a.m.- 5 p.m.
Fri. 8 a.m. - noon
closed Sat. & Sun.

classifieds

for sale

BED & MATTRESS SET - queen, Sealy, \$95 includes frame. Hammond Wholesale, 320 W. Main St., Carson City, 989-584-1600. See us on Facebook. Delivery available.^{TFN}

FEDEX NOW AVAILABLE AT THE BUYERS GUIDE Buyers Guide, 105 N. Broadway, Lowell.

SHADOWLAND CHRISTMAS TREES FOR SALE - Fine quality, fresh cut Christmas trees will once again be sold at The Community Church, 7239 Thornapple River Dr., Ada. Shadowland has serviced the Ada area for the past six years with trees at The Community and Grand River Grocery/Ninth Ridge. A portion of all sales will be donated to The Community. Delivery available. \$20 & up. Cut out & redeem for 10% off purchase of your tree. Additional coupons available at The Community. Shadowland, 231-414-0044.

200 APPLIANCES - Washers, dryers, refrigerators & stoves. Guaranteed. From \$69. Hammond Wholesale, 320 W. Main St., Carson City, 989-584-1600. See us on Facebook. Delivery available.^{TFN}

2008 STOW & GO - Dodge Grand Caravan SXT, 97,000 miles. Like new, \$9,800. Call 897-8737.

KENMORE REFRIGERATOR & STOVE SET - (2006), cost \$900, sell \$199 for pair. Hammond Wholesale, 320 W. Main St., Carson City, 989-584-1600. See us on Facebook.^{TFN}

SAFE WOOD HEAT - Remove fire hazard, smoke & dirt from home. Central Boiler Classic Outdoor Wood Furnace with 25 year warranty. **BIG SALE**, Call for details, SOS your "Stocking Dealer" Dutton, MI 616-554-8669 or 616-915-5061.

A BED - A brand new queen pillowtop mattress set in plastic, w/warranty, sacrifice, \$135. Call 989-584-6818.^{TFN}

AMERICAN GIRL DOLL CLOTHES - 16" - 18" homemade outfits, \$10 & under. Come to my home (6 miles East of Lowell). 616-642-6097.

TWIN BED - Mattress, box spring & frame, (Sealy), \$85 complete. Hammond Wholesale, 320 W. Main St., Carson City, 989-584-1600. See us on Facebook.^{TFN}

SEMI LOADS 10 CORDS OF 8 FT. LOGS - 10 in. average diameter. See pictures at www.coxx.com, movies on YouTube (alanj-cox) or call Al at 231-846-0346 anytime.

for sale

FREE AD! - Place & pay for a classified ad in the Buyers Guide & Lowell Ledger for 3 weeks & receive the 4th week FREE! You must mention the special in order to receive this offer. Valid only with new classified ads, and must be paid for when ad is placed. Call 897-9555. 105 N. Broadway, Lowell. Ph. 897-9261.

EDEN PURE INFRARED HEATER - Gen 3 model 1000 with remote. Used 1 season, \$250 obo. Call Linda 897-7633.

QUEEN PILLOWTOP MATTRESS SET - (new), \$248/set. Thick & plush. Hammond Wholesale, 320 W. Main St., Carson City, 989-584-1600. See us on Facebook.^{TFN}

BOB'S 16TH ANNUAL CHRISTMAS BIRDHOUSE SALE - Great gifts! Blue bird, wren & bat houses, bird feeders, squirrel feeders, wood duck nesting boxes. Top quality cedar construction, best prices anywhere. Bob's Birdhouses, 12279 60th St., Alto. 868-6633.

MAKE SURE YOUR BUSINESS IS LISTED - in the 2014 Lowell City Directory! Please call Tammy at 897-9560 or email: citydirectory@att.net for further info or to place your order. Deadline for all advertising is Dec. 31, 2013.

for rent

WE DO BUSINESS IN ACCORDANCE WITH THE FEDERAL FAIR HOUSING LAW - Equal Housing Opportunity. It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. In the sale or rental of housing or residential lots; in the advertising the sale or rental of housing, in the financing of housing, in the provision of real estate brokerage services and in the appraisal of housing. Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination: 1-800-669-9777 (toll free) 1-800-927-9275 (TTY).

HALL FOR RENT - Lowell Veteran's Center, 3100 Alden Nash. Newly remodeled, smoke-free, private, great location & great rate! www.VFW8303.org. FREE All Vets Coffee Hour at the center the 3rd Thursday of each month. Bring a friend. Call John at 299-0486 or 897-8303.^{TFN}

PRICELESS STORAGE - Indoor/outdoor. New Units on Alden Nash, 1 mile South of I96. Call for specials 558-2900.^{TFN}

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help wanted

NOW HIRING - and training for career positions with West Michigan's leading real estate company. Call Rick Seese, Greenridge Realty, Inc. for a confidential interview. 616-437-2576 or 616-974-4250.^{TFN}

DRIVERS - CDL-A dedicated lanes! Company drivers & owner operators. Teams & singles. \$1,000 sign on bonus for 0/0! Fuel discount, safety bonus program, excellent fuel surcharge, 6 mos. verifiable exp. Call 800-599-0087.

CANE / RESTORE Dining Chairs - Looking for person who is able to re-cane 4 vintage chairs. If interested or know someone call 970-0206.

HELP WANTED - receptionist, full and part-time opening. H & R Block of Lowell. Call 616-897-8947 for details. Pay based upon experience.

wanted

I WANT TO BUY - Refrigerator, stove, washer, dryer & furniture in good shape. Have cash. 989-584-6818.^{TFN}

sales

SHOP LOWELL - Little Shop In The Middle, 104 E. Main. Art, antiques, books, collectibles. Wed. - Sat., 11 to 5 p.m.

services

HANDY REPAIR SERVICE - All kinds of service work: locks rekeyed, deadbolts installed, screen & window repair. Call Bob Ford, 299-3198.^{TFN}

SNOWPLOWING - Proseal Asphalt still has some openings for 2013-2014 snowplow season in & around the city of Lowell. Residential & commercial plowing as well as sidewalk clearing. Call 293-9363 for estimate.

BUSINESS CARDS - Before you order your cards from somewhere else - check our rates! Call Lowell Litho, 897-9261.

FREE APPLIANCE REMOVAL! - Want it out today? Call J&J. We remove all household appliances, lawn mowers, all vehicles, campers, batteries, etc. Any metal. Call 616-719-9742.

services

SHIP YOUR UPS PACKAGES WITH US & SAVE!! - Call us for a price comparison. We will need: weight, zip code & dimensions of the box. No Hazardous materials or firearms accepted at this location. Daily UPS pickup at 3 p.m. Lowell Ledger, 105 N. Broadway.

TAXES, PAYROLL, QUICKBOOKS, & ACCOUNTING SERVICE - by certified Quickbooks advisor. Call Kathy 897-0686.^{TFN}

LAMINATING SERVICE AVAILABLE - Next day service. Drop off & pieces will be available by 9 a.m. the next day. Cards, .50 each, 8 1/2 x 11 paper, \$1 each. Lowell Litho, 105 N. Broadway, Lowell.

misc.

3rd ANNUAL BUSHNELL-CHERRY CREEK HOLIDAY BAZAAR - Thurs., Dec. 5 from 5-8 p.m. Kids crafts, storytime with Mrs. Claus, Craft/Vendor Show & please come vote for your favorite student art project at our first ever Art Show. Location: Cherry Creek Elementary, 12675 Foreman, Lowell.

Coming Events

PLEASE NOTE - Coming Events are for non-profit organizations. If you are charging admission for an event - it is considered an advertisement. Coming events are ran on a space available basis & **ARE NOT GUARANTEED TO RUN**. If you would like to make sure your event is placed in the paper, please call our office & place it as a classified ad. We will not run ANY Garage or Rumage Sales as a coming event. All Coming Events or changes to coming events should be submitted by fax: 897-4809, email: classifieds@lowellbuyersguide.com

MOMS IN TOUCH GROUP - forming for Alto Elementary. Call Suzanne for more info, 868-7337.

LOWELL WOMEN'S CLUB - Meets the second Wed. of each month, Sept. - May, 11:45 a.m., Schneider Manor. For more information call Jan at 897-2533.

FIRST & THIRD WEDNESDAYS - Fun at Calvary for boys & girls preschool - 8th grade. Cadets for boys 1st - 8th; GEMS for girls 3rd - 8th; Kingdom Kids for boys & girls preschool - 2nd grade. 1125 W. Main, Lowell. Ph. 897-7060.

LOWELL - Varsity sporting events, concerts, school board meetings, city council meetings, DDA meetings & planning commission meetings can be viewed on the 'local' Comcast public access channel (25) within a day or two of when they were held. Many athletic contests & concerts can be heard 'live' from the www.wlhrsradio.org internet radio website.

FIT CLUB - Every Tues. at 9 a.m., Clarksville Area Library, 130 S. Main, Clarksville. 616-693-1001.

FREE SENIOR PANCAKE BREAKFAST - Every third Wed. from 7:30 - 9:30 a.m. at Laurels of Kent, 350 N. Center St. RSVP 897-8473.

LOWELL ROTARY CLUB - meets each Wednesday at noon at Lowell City Hall. New members welcome.

VERGENNES CLUB MEETS - at 1 p.m. on the first Thursday of the month March thru Nov. Meeting at Schneider Manor Community Room. Program & refreshments. Guests welcome.

CARVING CLUB - meets 2nd & 4th Thursdays from 6:30-8:30 p.m. at LowellArts! New members welcomed. Call for information, 616-752-0096.

WEE WEDNESDAYS - Every Wednesday, 11-11:20. Rhymes, stories, songs & fun for adult & baby. Babies birth to 17 mo. Alvah N. Belding Library, 302 E. Main, Belding. 616-794-1450.

FRIDAY FUN - Every Friday, 11-11:45 a.m. Enjoy stories, songs, rhymes, games & a simple craft. For 3-5 year olds. Alvah N. Belding Library, 302 E. Main, Belding. 616-794-1450.

KID CRAFT SATURDAY - Third Saturday of each month. Drop in anytime between 9 a.m. - noon. Make a craft & take it home. All ages are welcome. Alvah N. Belding Library, 302 E. Main, Belding. 616-794-1450.

NA MEETING - Mondays, 6 p.m. at Lowell Serenity Club.

NEW STORY TIME AT FROM - first Wed. of every month, 6-7 p.m. at FROM, 11535 E. Fulton, Lowell.

LEGOS AT THE LIBRARY - Second Sat. of each month, 10 a.m. - noon. Bring your imagination & be ready to build. Legos provided. Alvah N. Belding Library, 302 E. Main St., Belding, 616-794-1450.

LEGODAYS - first Saturday of the month, 10 a.m. - noon. Saranac Public Library, 61 Bridge St., Saranac. 616-642-9146.

KNITTING - Tuesdays, 6-7:15 p.m. Instructional knitting class by Cathie Richter. Gilda's Club - Lowell Clubhouse, 314 S. Hudson, Lowell.

STORYTIME - Wednesdays, 11 a.m., children 0-18 mos.; Fridays, 10 a.m., children 18-36 mos.; Fridays, 11 a.m., children 3-5 years. Books, rhymes, songs & crafts at Alvah N Belding Library, 302 E. Main St., Belding, 616-794-1450. www.belding.michlibrary.org

FAMILY BUILDING BLOCKS BRICKS PARTY - Tues., Dec. 31, 1 p.m. Design, build & bond w/the whole family w/building blocks. For all ages. Englehardt branch library, 200 N. Monroe, Lowell, 784-2007, www.kdl.org

FREE HOLIDAY GIFT WRAPPING SERVICES - at the Belding Masonic Lodge on Dec. 6 from 4-7 p.m. & Dec. 7 from 1-5 p.m.

GRIEF - ADULT GROUP - Tuesdays, 6-7:15 p.m. A committed group for adults who have experienced the death of a family member or friend. Gilda's Club - Lowell Clubhouse, 314 S. Hudson, Lowell.

MUSH! - Sat., Jan. 10, 10:30 a.m. Tun-Dra Kennels owners will talk about sled dogs, mushing equipment & the Iditarod. Families can meet the dogs & watch a demonstration outside, weather permitting. For all ages. Alto Branch Library, 6071 Linfield Ave. SE, Alto, 616-784-2007.

BEYBLADES - Wed., Jan. 22, 6:30 p.m. Test your skills & have fun competing in KDL'S Beyblade Battles! Bring your own Beyblades & arenas, or train & compete using the library's equipment. For ages 6 & older. Englehardt Public Library, 200 N. Monroe, Lowell. Ph. 784-2007.

BOWNE TOWNSHIP HISTORICAL SOCIETY - meets the second Monday of the month at 10 a.m. in the Historical Museum at 84th/ Alden Nash.

misc.

MRS. CLAUS ANNUAL BAZAAR AND CRAFT SHOW - 100 booths. Sat., Dec. 7, 2013, 9 a.m. - 4 p.m. Ionia Middle School, Union Street & Lincoln Ave. (M-21, 4 blocks east of M-66). Breakfast, lunch & snacks available. FREE ADMISSION. Door prizes all day. Sponsored by the Ionia County Commission on Aging.

TOTS/CHAMBER RUDOLPH'S CRAFT WORKSHOP - Sat., Dec. 7, 2-4:30 p.m. at the Chamber office. FREE crafts for ages 2-5, older siblings welcome. Questions, call Lori at TOTS, 987-2532.

TOTS PRESCHOOL FAMILY CHRISTMAS PARTY - Tues., Dec. 10, 6:30 - 7:30 p.m. Bushnell Elementary Gym, 700 Elizabeth, Lowell. Bring your own riding toys to ride in the gym! For children up to age 5, older siblings welcome. Questions, call Lori at TOTS, 987-2532.

LEDGER OFFICE

105 N. Broadway, Lowell.
 Now accepting Federal Express packages. Daily pickup at 3 p.m.

Lowell High School present LHS Idol tonight

by Kathryn Atwood
contributing reporter

In the spirit of the ever popular, groundbreaking television talent competition, American Idol, Lowell High School will once again be hosting their hometown version.

LHS Idol will be held at the Lowell Performing Arts Center on the evening of Wednesday, Dec. 4.

The vocal talent showcase will kick off at 7 pm. Masters of ceremonies will be Shelby Antel, Keaton Pomper and Zach Fotis along with 2012 LHS Idol first-place performer Nick Smith. Smith is also scheduled to sing prior to a short intermission. Concessions will be available for purchase during the break.

LHS musical director Heidi Kolp who heads up the now annual event says she is very excited about the upcoming performances.

"We have some really strong returning singers, including last year's runner-up, Sidney Anderson. Others who have signed up to compete include Brianna Massey, Kennedy McCready, Sophia Bartz, Leah Drake, Bridget Lally, Morgan Zeigler, Anne Shirley Capman, Alysia Ysasi, Mike Partin, Tim Bem and Jaylene Milton. These kids can sing!"

Contestants will be judged on their performances by LHS's own choir director Nathan Masterson, along with local radio personalities Nicole Huguet and Internio Mike from 104.5 WSNX's comedic morning show hosts. Kolp reports that the person chosen as the next LHS Idol and their runners-up will be awarded richly.

"Broadway Breakthru

is generously providing a full summer intensive scholarship to the winner as well as two half-scholarships for the second and third place contestants."

Tickets for the high energy event are only \$5 and may be purchased, to attend the show and to both enjoy and support the remarkable singing abilities of the young performers participating in the competition, either at the door which will open at 6:30 or online at seatyoursef.biz/lowellhs.

"These kids are just amazing and deserve all sorts of attention for their talent and bravery. Singing in front of a live audience while being judged takes a lot of courage and conviction in yourself," said Kolp adding, "I am really proud of my idols!"



2012 LHS Idol title winner Nick Smith who is scheduled to both host and perform at this year's event.

Social Security questions and answers

Question: I got an email that says it's from Social Security, but I'm not so sure. They want me to reply with my Social Security number, date of birth, and mother's maiden name for "verification." Did it really come from Social Security?

Answer: No. Social Security will not send you an email asking you to share your personal information, such as your Social Security number, date of birth, or other private information. Beware of such scams — they're after your information so they can use it for their own benefit. When in doubt, or if you have any questions about correspondence you receive from Social Security, contact your local Social Security office or call us at 1-800-772-1213 (TTY 1-800-325-0778) to see whether we really need any information from you.

Question: I run a small business and I am hiring a few employees. How can I recognize a valid Social Security card?

Answer: There are more than 50 different versions of the Social Security card, all of which are valid. Although there are several versions of the card in circulation, all prior versions of the card are valid. The number is what is most important. The best way for you and other employers to verify a name and Social Security number is to use the free Social Security Number Verification Service (SSNVS). Once you register for Business Services Online at www.socialsecurity.gov/bsol, you can start using SSNVS. SSNVS allows you to quickly verify whether a person's name and number match Social Security's records.

Question: What are the benefit amounts for which a spouse may be entitled?

Answer: A spouse receives one-half of the retired worker's full benefit if the spouse retires at full retirement age. If the spouse begins collecting benefits before full retirement age, we reduce those benefits by a percentage based on how much earlier the spouse retires. However, if a spouse is taking care of a child who is either under age 16 or disabled and receiving Social Security benefits, a spouse gets full (one-half) benefits, regardless of age. If you are eligible for both

your own retirement benefit and for benefits as a spouse, we always pay your own benefit first. If your benefit as a spouse is higher than your retirement benefit, you'll receive a combination of benefits equaling the higher spouse's benefit. Learn more at www.socialsecurity.gov.

Question: My wife and I plan on visiting the grandchildren over the winter, during which time my wife will turn 62. Can she apply for retirement benefits in another state, or do we have to wait until we get back home to apply for retirement at our local Social Security office?

Answer: These days, you don't have to be near a Social Security office to apply for benefits. Regardless of where you and your wife are living or traveling, you can apply for retirement benefits online at www.socialsecurity.gov/applyonline. It's so easy to do, and it can take as little as 15 minutes to complete and submit the application. In most cases, once you submit your application electronically, you're done. You can go back to enjoying your grandchildren.

Question: How do I apply for Supplemental Security Income (SSI) disability benefits?

Answer: The best first step is to start at www.socialsecurity.gov/disability. Then take a look at the Adult Disability Starter Kit. This kit answers common questions about applying for benefits. It includes a worksheet that will help you gather the information you need. Then, fill out the online Adult Disability Report at www.socialsecurity.gov/adulddisabilityreport. At the end of the report, we will ask you to sign a form that gives your doctor permission to send us information about your disability. We need this information so we can make a decision on your claim. Finally, complete your application for SSI disability benefits by calling our toll free number (1-800-772-1213) between 7 a.m. and 7 p.m. Monday through Friday. You may choose to apply for benefits either by phone or in person at a local Social Security office. One of our representatives will help you apply. Please have your Social Security number handy when you call. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778. You also may visit an office without making an appointment, but your wait to speak to a representative will be longer.

Question: Are Supplemental Security Income (SSI) payments only paid to people with disabilities?

Answer: No. SSI payments also are made to people who are blind or who are age 65 or older — as long as they meet all the qualifications including having low income and limited resources. SSI benefits are available for both adults and children who are blind or disabled. You can learn more about SSI benefits and who can receive them by reading our online publications. To begin, refer to the online booklet, Supplemental Security Income, available to read or listen to in our online library at www.socialsecurity.gov/pubs.

Question: I'm thinking about getting a disability insurance policy from a private company. If I become disabled and have a private policy, would it reduce my Social Security disability benefit?

Answer: No. Your eligibility for Social Security disability benefits is not affected by any private insurance you may have. However, worker's compensation and certain other public disability payments may affect your Social Security benefit. For more information go to www.socialsecurity.gov or call our toll free number 1-800-772-1213 (TTY 1-800-325-0778).

Question: I had a serious leg injury three years ago and received disability benefits for about 19 months until I could return to work. Unfortunately, my leg problems have returned and I may not be able to continue working much longer. When I first applied for benefits, I waited five full months before I was eligible to receive my first check. If I reapply for benefits, will I again be subject to this waiting period?

Answer: No. If you become disabled a second time within five years after your previous disability benefits stopped, there is no five-month waiting period before benefits start. If your claim is approved, you can receive benefits for the first full month of disability. However, it can take from three to five months to get a decision on a disability claim, depending on how long it takes to obtain your medical records and any other information we need to decide whether you are disabled. You can help shorten this time by providing as much information as possible when you apply for benefits. For more information about applying for benefits, we suggest that you review our booklet, Disability at www.socialsecurity.gov/pubs. You can apply online at www.socialsecurity.gov/applyfordisability.

Question: How do I obtain a copy of the form, Application for Help with Medicare Prescription Drug Plan Costs?

Answer: If you wish to apply for Extra Help with Medicare prescription drug plan costs, the best way is to use our online application at www.socialsecurity.gov/i1020. You'll find it is convenient and easy to apply for Extra Help. Keep in mind that this application does not enroll you in a Medicare prescription drug plan; you'll need to enroll directly with an approved Medicare prescription drug provider for coverage, which you can learn more about at www.medicare.gov or by calling 1-800-MEDICARE (TTY 1-877-486-2048). If you are already enrolled, visit www.socialsecurity.gov/i1020 to learn whether you're eligible for Extra Help — and to complete and submit the application.

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1. Dandruff manufacturer
6. Third degree
9. Mop
13. Spot for boutonniere
14. Oahu greeting gift
15. Boxer's move
16. Gladiators' battlefield
17. *Yours, when texting
18. Village V.I.P.
19. *As opposed to calling
21. *Following dial tone
23. Lennon's wife
24. *It's spoken
25. *E-mail was invented by this school's alum
28. Marvel Comics hammer wielder
30. Building material
35. Can be strong on those not bathed
37. Wading bird
39. Sign up again
40. Hindu princess
41. Clan emblem
43. Like top-notch accommodations
44. Seven days postmortem
46. Largest volcano in Europe
47. Test choice
48. Between Paleocene and Oligocene
50. *Do it to email before sending?
52. "C'___ la vie!"
53. Start of some scotch names
55. Petting spot
57. *Raised dots
61. *Bottled on water
65. Jousting pole
66. Bit of sunshine

CROSSWORD

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NOVEMBER 20 - NOVEMBER 26

- Kathleen Magowan, 87, died in 2011 a millionaire. A retired teacher, she and her twin brother Robert, who died a year earlier) secretly invested and saved a fortune to the tune of \$10 million dollars. When she died she willed huge sums of money to places important to her, schools, colleges, etc. and no one in her town of Simsbury, Connecticut, had a clue of her wealth and generosity.
- A huge storm system with heavy rain, ice and snow sweeping from Southeastern United States all the way to New England could put a damper on holiday travelers. The system is supposed to be moved out by Thanksgiving Day.
- John and Ann Betar are thought to hold the record for longest married couple having just celebrated their 81st anniversary. They were married on November 25, 1932. John is 102 and Ann is 98 years old and they live in Fairfield, Connecticut. They have five children, 14 grandchildren and 16 great-grandchildren.
- Even though the autumn harvest was first celebrated by the Plymouth colonists and Wampanoag Indians it wasn't until 1863 that President Abraham Lincoln proclaimed a national Thanksgiving Day to be held each November.

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- DOWN**
1. Fence part
 2. C in TLC
 3. Kilimanjaro top, e.g.
 4. Slow, musically speaking
 5. Lamentation
 6. Blatant promotion
 7. ___ Royal Highness
 8. ABBA's genre
 9. Auction off
 10. Dry riverbed
 11. Bread maker
 12. Ship wrecker
 15. Torch holder
 20. Result of pitcher's dominance
 22. Pendulum's path
 24. *Type of words less common these days
 25. *Dots and dashes code
 26. Popular potato
 27. Gin's partner
 29. Symphony member
 31. Patty ___
 32. Accustom
 33. "Sexus" and "Plexus" partner
 34. *It's character-limited
 36. Gauche or Droite in Paris
 38. *Email button
 42. Grain of Mesoamerica
 45. Hook, line and sinker person
 49. Building addition
 51. Comedian Daniel and reggae musician Peter
 54. Chill-inducing
 56. Japanese port
 57. *It features postings
 58. First-___
 59. Pot contribution
 60. Coffee choice
 61. Mimicking bird
 62. Came down
 63. Type of pool
 64. Units of work
 67. Colony-living insect

Puzzle solutions appear on page 12

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Sleigh Bells and Holly offers a gallery of gifts at LowellArts!

by Kathryn Atwood
contributing reporter

The LowellArts! building on S. Hudson is among the festive locations throughout the city in full swing this season as they present their annual exhibition Sleigh Bells & Holly- A Gallery of Fine Arts and Gifts.

The inside of the King Gallery has been transformed into a virtual winter wonderland of holiday gifts, decor and art pieces crafted by the able and imaginative hands of 40 regional artists, including at least a dozen from right here in Lowell.

"Artists from our community are our neighbors, friends and they are supporters of LowellArts!" said Lorain Smalligan, LowellArts executive director.

"Sharing the creativity of our artists and encouraging others to support our artists by purchasing their artworks is directly related to the mission of LowellArts!, which is connecting regional artists and audiences through the visual and performing arts."

Participating artists are selected through a juried application process conducted by the event committee in September.

The holiday market, which is a decades old tradition, opened with a well-attended artists' reception held on the evening of November 7.

Smalligan says that the gathering "...provides an opportunity for visitors to meet the artists, purchase their art and ask any

questions they may have. It also provides an opportunity for the artists to meet each other."

Creative handmade items, like beaded handbags and striking, well-made jewelry are accompanied by art pieces such as pottery and paintings inside the market. A variety of other one-of-a-

kind items include holiday specific creations such as ornaments, wreaths and winter clothing accessories.

Photographic pieces captured by recent ArtPrize artist and community member Bruce Wilk are available for sale.

Works from noted local artist Lori Kammeraad, whose creative copper painting techniques have tread new ground in the art world are also on display.

Stephanie Schlatter, of Ada, a newcomer to the show, provides another highlight with her

vibrantly colored prints and gift items.

Smalligan says that the event is very popular within the community and with shoppers and arts' patrons throughout West Michigan.

"We have visitors from a great distance that come specifically to see this show and shop for gifts," says Smalligan.

The gallery has extended hours Tuesday through Saturday from 10-6, for the duration of the event, which is scheduled to run through December 21. Admission to the event is free and a portion of all sales will benefit future performances and exhibitions by LowellArts!



From beautiful and handmade candles to handmade wooden kitchen utensils a variety of unique items can be found at LowellArts! Sleigh Bells & Holly gallery.

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ALL WEATHER SEAL is searching for a local family whose home needs to stop the winter air from sneaking in.

ENTRY DEADLINE - DECEMBER 9, 2013

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Lowell Community

CHRISTMAS

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This year the community of Lowell will be celebrating Christmas. Join us on December 22nd 7:30 p.m. at Calvary Church in Lowell to enjoy Holiday treats, hearty snacks, community fun and great community singing.

Dec. 22 2013 at 7:30 p.m.

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