



Congratulations to Lowell High School's class of 2020!

The Ryne Experience



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LWC Person of the Year



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Greg Pratt retiring



page 3



Graduating senior Kyla Sanders accepting her diploma from principal Stephen Gough.

For more on graduation, turn to page 10.

Cherry Creek's new principal Craig Veldman

by Brendan A. Sanders
contributing reporter

The world of Lowell Area Schools changing rapidly these days. And now, Cherry Creek Elementary is seeing a leadership change.

After the retirement of Shelli Otten, Cherry Creek's principal for the past 12 years, the position was opened up for a new addition to the building. LAS has announced that the position has been awarded to Craig Veldman.

A graduate of Hope College, Veldman spent the early part of his career at Kenowa Hills, where he spent 15 years working as a middle school teacher. He originally taught science, math and reading to sixth graders for his first

ten years, before switching to teaching students in seventh and eighth grades. During this time, he earned his Master's Degree in educational leadership from Grand Valley State University.

After seeing an opportunity in the Lowell Area Schools open up, he joined the middle school staff in 2016 as their assistant principal. It was an opportunity to work closer to home, as Veldman has lived in Lowell with his wife and two children for the past 17 years.

Veldman noted that he is excited to get started at the elementary school.

"I look forward to observing our strengths

and listening to what we can improve upon in the building," Veldman said.

The main changes that he will be implementing are related to the COVID-19 pandemic and the state's response to open up schools in the fall. With the school year less than one month away, Veldman and the rest of the staff at Cherry Creek are set to face one of the most challenging school years to date.

"Most of the changes that are going to be made are going to be based on social distancing and other COVID-19 related protocols," Veldman said.

His inspiration for working in the education system is one that is

personal to himself.

"My mother was a teacher while I was growing up," Veldman said. "I know a lot of teachers who molded me into the person I am today. Education is a calling to me; I love to build relationships with students and help mold them into better people."

His son, Drew, is currently a sophomore at Lowell High School and his daughter, Elyse, is a seventh grader at Lowell Middle School.

Sports are another major love for Veldman, having played basketball at Hope College. He spent many years coaching his son's basketball team and he can



Craig Veldman

be seen attending many sports events in the Lowell area. Veldman is also an avid golfer, sharing this passion with his son. To go along with all this, he also loves to fly fish

50¢



Ingraham named Women's Club 'Person of the Year'

by Brendan A. Sanders
contributing reporter

Another name was immortalized by the Lowell Women's Club on Tuesday with the awarding of their annual Person of the Year.

With a surprise celebration at the First Congregational Church, longtime community member Lori Ingraham was awarded the Lowell Women's Club Person of the Year.

"It really means everything to me," Ingraham said. "I think I was honored for so many things that I love doing in the community [like] volunteering. Especially these ten years since I've retired, it's just been really wonderful to be active."

Cars packed the parking lot as a banner was put up on the front doors of the church. A chair was set up for the woman of honor for the evening to wave and receive congratulations from her fellow club members. A speech was given to highlight the many accomplishments of Ingraham.

Ingraham has done amazing things for the community during her career. Ingraham has been part of the Lowell community since 1975, when she was hired as a special education resource room teacher. Throughout her career, she taught kindergarten, first grade, developed and implemented a preschool special education program and was an early childhood special education teacher at the time of her retirement in 2010.

As a leader, she has been the president of the Lowell Women's Club twice. Once in 2013 and again in 2016. She has used her writing abilities to revise both the Lowell Women's Club brochure and the organization's constitution and bylaws. She has also mentored several young women, providing guidance and encouragement to them.

Ingraham has volunteered at many of Lowell's established institutions.



Lori Ingraham

She has been a volunteer judge at the Kent County Youth Fair, has raised funds for the American Cancer Society's Relay for Life and spent several years tutoring elementary students in an afterschool homework

program. As a member of the LowellArts board of directors, she helped raise funds for the Moving to Main Campaign.

With all the hard work that Ingraham has put in, being immortalized as one

of the few people to be named Person of the Year is an amazing feat.

Established in 1928, the Lowell Women's Club has been the exemplary club for women throughout

the Lowell area. In 1972, the person of the year award was first awarded to a person who has been a leader, a volunteer and has exemplified the club's values.

Plans for 20-21 school year not ready but in the works

by Tim McAllister
lead reporter

In a letter to parents last week, interim Lowell Area Schools superintendent Nate Fowler revealed there will be both face-to-face and online learning options for LAS students during the upcoming school year. No specifics are available yet, as they're still in the planning

stage. The first day of school is currently scheduled for Tuesday, Aug. 25.

"Please know that the health and safety of all our students and staff is at the forefront of all of our plans," Fowler wrote.

The district is relying on the guidelines set by state

and county officials, which are updated often.

"Planning for the return to school is based off recommendations outlined in the 'Michigan Return to School Roadmap' and 'Michigan Safe Start Plan,'" Fowler wrote. "Kent County is currently in phase four of the 'Michigan Safe Start Plan' which allows for in-person learning. If our county reverts back to phase three, then all students would receive instruction in a virtual format."

The main focus of the letter was transportation.

"If your student will be riding the bus in the fall you must register them for

a route by Monday, Aug. 3," Fowler wrote. "Registration will allow one route with the pick-up and drop-off points remaining the same. We understand this may create challenges for some families, however, this is necessary to comply with contact tracing guidelines. We appreciate your support and understanding for the new procedure. Registrations received after Aug. 3 will be reviewed for availability of bus space. If there is no room on the route, there may be a delay of up to two weeks after school starts to place students on a route."

"Students will be placed

on a bus and assigned a seat. They must remain in that seat and not move to another seat at any time while on the bus. Buses will be thoroughly cleaned and sanitized before and after all routes. The bus driver, and all students in grades pre-K-12, if medically feasible, must wear facial coverings while on the bus and use hand sanitizer that will be provided as they enter. Attendance will be taken on the bus as well. If a student has not ridden the bus for two weeks, parents will be contacted to discuss their student's situation and make changes as necessary. This will allow us to provide

transportation for students who may be waiting for a seat. Your students may be assigned to one route only with the pick-up and drop-off locations being the same. This eliminates the option for multiple pick-up and drop-off locations. You will be able to access your student's route information in the Infinite Campus Portal starting Aug. 10."

As the 2020-2021 school year approaches and the learning options are finalized, visit lowellschools.com and click the "COVID-19" button. To contact the transportation department, call 616-987-2540.



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LAS superintendent Greg Pratt is about to retire



by Brendan A. Sanders
contributing reporter

Many changes are happening at Lowell Area Schools, including at the very top. Superintendent Greg Pratt will be departing the district after his retirement in early August.

Since joining the community in 2006, Pratt has led the school district through the twists and turns that the world has taken over the last 14 years.

Pratt will be staying through the beginning of August, then Nate Fowler will take the position of interim superintendent. Pratt had been planning this move since his youngest son graduated high school, albeit with one hiccup this year - the rise of the COVID-19 pandemic.

"I think it's always tough," Pratt said. "We had planned on retiring as our youngest son is graduating this year. I am staying an extended time with the district to further help work out a transition plan with Mr. Fowler, who will be the interim superintendent. COVID-19 has added a complexity to it that I wasn't expecting, for sure."

the work being done now. We passed a sinking fund initially and, after that, we passed a bond for a proposal for renovations such as the addition at Alto and eventually some of the athletic fields at the high school."

The sinking fund raised over \$5 million for the schools while the bond was worth over \$30 million, much of which went towards the increased safety in the district.

The relationships that were built during his time as superintendent are what Pratt appreciates most as he leaves the position.

"I think one of the pieces I cherish the most about working and living here in Lowell is the relationships that you build

of strong relationships over the years."

Beyond the interpersonal relationships, Pratt focused on all the amazing events that he got to observe and be a part of over the course of his career in Lowell.

"I think of some of the work that's been done with Pink Arrow, that is just an amazing event that continues to go on with the support of the community," Pratt said. "There are special people out there, like Betty Yeiter who just opened up a new childhood center named the Yeiter Learning Center. Getting a chance to meet Betty and open up a preschool with her name, that was a great event and opportunity that happened last year. That doesn't always happen, so that was

able to watch his two children, Grant and Garrett, play for Alma College's football team. Garrett is coming off his first season with the team, where he tallied 28 tackles and half a sack in limited playing time.

"It's bittersweet to see this part of our life changing," Pratt said. "We moved here in 2006 when I started the job, had both of my sons graduate from Lowell Area Schools. Now they're both going up to college. Grant is going to join Garrett up at Alma College. We're glad the two of them will have each other and experience it together. So, hopefully, I'll get some time now to spend watching them play ball, watching them go through those post-secondary years and watching them grow into young men."

Spending time with his family is the number one priority for Pratt. After more than 15 years as superintendent, he hopes to just take time to recharge.

"My wife retired last year, and she has stayed busy," Pratt said. "She doesn't sit still, I can tell you that! When you take on

a role like [superintendent], your family gives up some of that time that you would typically spend with them. So [I'll be] spending some quality time with my wife, plus watching the two boys participate if they are able to. Kind of getting back to the family for a little bit, to be energized. After 17 years as a superintendent, it's time to recharge the battery."

The main hobby that he looks forward to pursuing upon retirement is rekindling an old love of fishing.

"I used to do a lot of fishing," Pratt said. "There just isn't a lot of time to do that anymore in the modern world. I have a fishing boat that gets used rarely, if at all. We'll break that back out, and if there's an opportunity we'll spend time doing that."

Overall, one thing that he will always hold dear is the community that he spent over 15 years working with.

"We've been very fortunate here," Pratt said. "This is a community that supports their schools, their students. You always know that parents want what's best for their kids."



in a community like this," Pratt said. "It's a special community. Whether it's the staff, parents or community members that you're working with, those types of people and the relationships you build are just special. I don't know of any other places at the same level. Just a huge number of people that I've come across, I feel very fortunate that I've made a lot of friends and built a lot

a tremendous piece. Then I think about the countless Riverwalk Festivals - those are always fun - and the Lowell Expo, all the people you get to meet. Those are great events too. We have a radio broadcasting center now - a radio station! - so it's just endless, it really is. I'm very fortunate to be a part of the Lowell community."

One of the biggest things that Pratt is looking forward to in his retirement is being

VERGENNES TOWNSHIP

NOTICE OF ZONING ORDINANCE AMENDMENT ADOPTION

PLEASE TAKE NOTICE that the Vergennes Township Board has adopted Ordinance No. 2020-02, an ordinance to amend the zoning ordinance as summarized below. The amendments were adopted at a regular meeting of the Township Board on Monday, July 20, 2020 at 7:00 pm at the Vergennes Township Hall, located at 10381 Bailey Dr, Lowell, MI.

The adopted Zoning Ordinance text amendments are to Section 201.415 (B) Temporary Dwelling, to remove the process as a special exception use to a Zoning Administrator review process with standards and requirements. Section 201.306 (C) (11) to the R-2 District is to add "bed and breakfast" use and standards and the same to the R-3 District section 201.306A (C) (11). Also in the R-3 District section 201.306A (C) (4) the use line is clarified to read: "4. Hotels and motels" and remove other ambiguous language.

The complete text of the ordinance amendments can be reviewed at the **Vergennes Township Hall, 10381 Bailey Drive, PO Box 208, Lowell, MI 49331 - Phone: (616) 897-5671** or on the website www.vergennestwp.org. This ordinance takes effect 7 days after publication.

Shantell Ford
Vergennes Township Clerk



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E-learning package moves forward with electronic exemption

The legislative Republicans' e-learning package attempts to be true to its namesake, preparing students for education outside of the classroom where school materials aren't always at the ready. As it cartwheeled out of the House Education Committee, the bills exist in the same setting where 31.2 percent of students lacked access to an electronic device throughout mid-April.

HBs 5910-5913 provide an exception of supplying "non-electronic materials" to students, teachers and staff who don't have laptops or fast WiFi. On top of safeguarding this exemption, it requires these online programs to confirm participation, training on how to navigate through an e-learning day and to teach special education students remotely.

Rep. William Sowerby (D-Clinton Twp.) suggested that the exemption avoids a more pivotal conversation on broadband and high-speed internet connection. "Worse yet, even though

these e-learning days don't go into effect until the 2021-2022 school year, the bill still dodges the issue of providing broadband access statewide," Sowerby said. "Students will be hurt by this, but shame is more on the state. This bill creates a cheap way for the state to [absolve] itself from stepping up and making statewide broadband access a priority."

An insufficiency in connectivity severely affected the Detroit Public Schools Community District, according to an April 17 article in The Detroit News.

"30.7 percent, or 295,499 students, lack sufficient internet access, and 31.2 percent, or 302,160 students, lack access to a device," the article stated.

[https://www.detroitnews.com/story/news/education/2020/04/17/hundreds-thousands-michigan-students-lack-internet-computer/5137377002/]

With nearly 51,000 students, Superintendent Nikolai Vitti said many

of the smartphones that were accessible from home did not have data plans capable of supporting online learning.

For their kindergarten through eighth grade students, 10 percent were equipped with a device and internet access for an efficient online education.

The article also described Ludington Area Schools having to spend \$11,400 to provide unlimited wireless plans to students for the remainder of their school year. Students from remote areas could visit food drop-off sites and access the internet from a parking lot.

A study from Michigan State University researchers found 77 percent of suburban students, 70 percent of city students, and 53 percent of rural and small-town students have access to high-speed internet access.

[http://ippsr.msu.edu/sites/default/files/MAPPR/Broadband_Gap_Quello_Report_MSU.pdf]

In mid-April, the Michigan Association of Intermediate School Administrators found that students depending on a cell phone without internet access receive "half a grade point below those with fast access."

At Tuesday's House Education Committee, Sowerby presented an unsuccessful amendment to challenge the normalcy of this exemption and to remove the "easy-out language."

When it didn't pass, Chair Rep. Pamela Hornberger (R-Chesterfield Twp.) said she'd be happy to continue the conversation on broadband access.



Lowell Township doctor investigated for sexually assaulting patient

Detectives are seeking criminal charges against a Lowell Township doctor who has been accused of sexually assaulting a patient.

On Friday, July 17, the Kent County sheriff's office was contacted by a victim who said she was sexually assaulted by her doctor during a medical appointment. The incident occurred on Wednesday, July 1 and involved Dr. Daryl Wisdom, age 65, who ran his practice out of his residence in the 10000 block of Cascade Rd SE. On Tuesday, July 21, the Kent County Prosecutor's Office issued the following charges on Dr. Wisdom: two counts of CSC 1st degree and one count of CSC 4th degree.

On Tuesday, July 21, Dr. Wisdom was arraigned by Judge Smolenski of the 63rd District Court and is currently held at the Kent County Correctional Facility on a \$50,000/10 percent bond and no contact with any patients.

If there are any additional victims, they are asked to call detective Dustin Cook at 616-632-6125.

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Michiganians depend on newspapers for advertising inserts²

Newspapers are the preferred source of coupons over direct mail.

the lowell ledger

Sources: ¹2K17 Valassis Coupon Intelligence Report; ²2017 Release 2 Nielsen Scarborough Report. Copyright 2018 Scarborough Research. All rights reserved; ³Triad/Coda Ventures Insert Study; ⁴NAA; ⁵Pulse of America 2018

viewpoint



125 years ago Lowell Ledger August 2, 1895

Deputy Sheriff Taylor of Saranac July 26 arrested Cass Waterman of Lowell for the attempted wrecking of the Detroit, Grand Haven & Milwaukee train last week Monday night. Officer Taylor has done some excellent detective work on the case. He secured a full confession from his man. Waterman was taken to the scene of the attempted wreck, three miles east of Saranac, where he produced the wrench and bar with which he loosened the spikes and removed the rail. He was then taken to Ionia.

It may be of interest to readers at a distance to know that the unexampled drouth that has held this section in its grip ever since last spring has at last been broken by generous showers. Fall crops that were not already beyond help are saved, fall pasturage insured, the air purified, and everybody made to feel more cheerful.

An old story of murder and a haunted house was renewed last week but the finding of four skeletons under the old building recently burned at the corner of Main and Jackson streets. The story goes that the building on this corner was occupied by an old Frenchman in the early days, and that he was very mysterious and was regarded with suspicion by his neighbors. The more reasonable theory is, however, that the corner was the site of an ancient burying ground.

100 years ago The Lowell Ledger August 5, 1920

"Is there any money in clams?" "Well, I should smile," as the small boy puts it. Accurate figures are not obtainable, but the Ledger's estimator gives out some interesting probabilities with a liberal use of the word "about" that are interesting. Thus, "about" \$7,000 have been paid in the Lowell district between Saranac and Ada for the clam shells since July 1, and they are still going strong.

A Chicago man has divorced his wife because her mothering instincts have lead her to take into his home 132 babies, in lots of 10 or 15, turning the place into a continual wholesale nursery. He did not object to the money it cost; but did want an ordinarily quiet and orderly home. It seems as if two people so kindly disposed, might have compromised on a reasonable basis. Divorces usually result from bad conduct of one or both of the people involved; but in this case,

zeal for doing good, and a lack of judgment made the trouble. The Red Cross people ought to be able to use the couple and save the home.

With the expiration of the time limit for the filing of petitions with the county clerk Saturday afternoon, seven candidates were unopposed for county offices.

75 years The Lowell Ledger August 2, 1945

A very happy family picnic was held recently at Fallasburg park, in honor of the return of Adelbert Simington, who has been honorably discharged from the Army. Adelbert arrived home July 17. He had served 41 months overseas with the engineers of the Red Arrow Veterans. He saw service in Ireland, England, France, and Germany and has been in six major campaign battles. Adelbert has many friends in Lowell and is very happy to be home.

During the past several days new wheat has been arriving at the King Milling Company plant at an average rate of about 4,000 bushels per day, and according to King Doyle, this average will increase from now on.

In sending cookies to boys in army camps, thick, soft cookies are better travelers than a thin crumbly cookie. Chocolate brownies and date bars made with honey or syrup travel well and remain fresh for quite a while. They'll receive a hearty welcome.

50 years The Lowell Ledger August 6, 1970

Good weather and good crowds blessed the 1970 Lowell Showboat and appears to have made it a very successful one. "It's still too early to tell," Showboat president William S. Doyle said. "We're waiting for returns from our ticket agencies in Muskegon, Kalamazoo, Grand Rapids and other places, so we really don't know how we did yet."

New state regulations which require Lowell and all over Michigan communities to have waste treatment plants capable of removing up to 80 percent of the phosphates in the city's effluent could send tax rates soaring by 70-80 percent.

More than 40 Lowell businessmen and residents met with Abe Sauer, president of Tennessee Fabricating Co., Memphis, Tennessee last week to discuss plans to remodel their property in a "New Orleans" style similar to the new facelift at Christiansen Drug Co. and the Lowell Chamber of Commerce Building.

25 years The Lowell Ledger August 2, 1995

What has orange spots, lives in a cocoon and dangles from a silk thread? Unfortunately it's a gypsy moth and Lowell Charter Township may now be home to some of the feared critters.

In recognition of the 10th anniversary of Michigan's seat belt law, the Kent County Sheriff's Department recognized 30 Individuals who escaped significant injury in a traffic accident because they were wearing a seat belt. Kent County Sheriff James Dougan presented the awards Friday in the sheriff's training unit classroom. Included in the list were Lowell residents Kathleen Backing and Casey Berg.

Terry Eickhoff's battle to keep his business going has taken another shot, but Eickhoff vows to carry on. The latest trouble facing the wrecking business is a letter from the Kent County Department of Natural Resources (DNR) saying Eickhoff's business, Ike's Towing, must get rid of its tires or face criminal charges.

Important update to My Social Security's representative payee portal

Millions of Americans who get monthly Social Security or Supplemental Security Income (SSI) benefits need help managing their money and may need a representative payee. A representative payee is a person or an organization we appoint to receive the Social Security or SSI benefits for beneficiaries who can't manage or direct the management of their benefits.

Representative payees must know the beneficiary's needs to decide the best use of benefits for care and well-being. To help with this responsibility, representative payees can now get, save, email, and print a benefit verification letter for the person they represent using their own *my Social Security* account at www.ssa.gov/myaccount. There is no need to visit or call a field office.

Many representative payees are also responsible for completing an annual form to account for the benefit payments received. To complete this process, representative payees can either fill out the form and return it to Social Security or conveniently go online at www.ssa.gov/myaccount/rep-payee.html to file the report. It is important to know that a state Protection and Advocacy agency may contact the representative payee to review the receipts and records of income and expenses.

Visit www.ssa.gov/payee if you have questions about Representative Payees.

Vonda VanTil is the Public Affairs Specialist for West Michigan. You can write her c/o Social Security Administration, 3045 Knapp NE, Grand Rapids MI 49525 or via email at vonda.vantil@ssa.gov.

We love to hear from you!

The Lowell Ledger welcomes letters to the editor from readers, but there are a few conditions that must be met before they will be published.

The requirements are:

- All letters must be signed by the writer, with address and phone number provided for verification. All that will be printed is the writer's name and community of residence. We do not publish anonymous letters, and names will be withheld at the editor's discretion for compelling reasons only.
- Letters that contain statements that are libelous or slanderous will not be published.
- All letters are subject to editing for style, grammar and sense.
- Letters that serve as testimonials for or criticisms of businesses will not be accepted.
- Letters serving the function of "cards of thanks" will not be accepted unless there is a compelling public interest, which will be determined by the editor.
- Letters that include attacks of a personal nature will not be published or will be edited heavily.
- "Crossfire" letters between the same two people on one issue will be limited to one for each writer.
- In an effort to keep opinions varied, there is a limit of one letter per person per month.
- We prefer letters to be printed legibly or typed, double-spaced.

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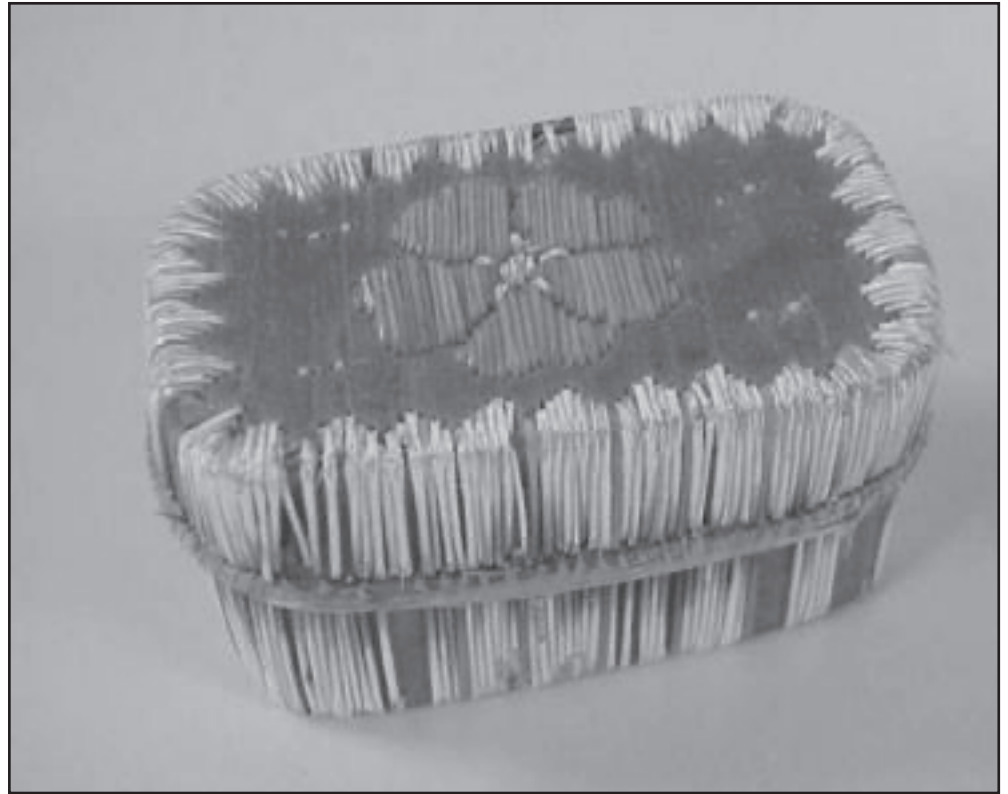
ABCs of Lowell History

The Lowell Area Historical Museum introduces a new weekly feature to explore local history. The ABC's of Lowell's History this week is:

Q is for Quill

The art of decorating items with dyed porcupine quills is unique to North American native people, and was a skill used by the Lowell area Odawa. It is a very meticulous and time consuming process with beautiful results. One porcupine has thirty to forty thousand quills, and the quill natural color is strongest in the coldest months. Sometimes the artwork uses the color varieties of the natural quill, other times they are dyed.

John Hooker came to the Lowell area in 1846. He worked for and eventually owned Daniel Marsac's fur trading post. He was good friends with the local Odawa and also served as the U.S. Indian Agent in the area. Before the native removal as a result of the 1836 and 1855 treaties, he would visit



all the area native villages each year to keep count of births and deaths for the allotments. He employed local Odawa to make things to sell in his post. Negonce was one of his employees and also his friend. She was the granddaughter of

Chief Cobmoosa and well known for her artistry in making quill baskets such as these. The Negonce block of buildings on East Main Street was named as a lasting honor to her.

The art of creating quill boxes has been handed down through the generations and beautiful pieces are still made and sold by Odawa descendants. They are beautiful pieces of workmanship and are sold for hundreds and even thousands of dollars.

- rosacea

Rosacea is a common skin disorder that can cause facial redness and facial blood vessels to be more visible.

Also, over time it can cause skin on the nose to become thickened and irregular or cause small red bumps that may or may not appear to be pus filled; these red bumps can commonly be mistaken for acne.

The cause of rosacea is unknown, but there are many factors that are believed to contribute to its development. These factors include genetics, the

immune system, a bacteria, a mite, and a protein.

There are multiple factors that can cause exacerbations of rosacea, such as alcohol, sunlight, heat, wind/cold, hot beverages, exercise, stress, spicy foods, and some medications. It is important to try and identify one's triggers to try reduce symptoms and flares.

If you have questions or concerns regarding rosacea, consult your health care provider to discuss possible treatment.

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LOCAL

Happy 101st Birthday on August 2

Help Doris Myers Canfield celebrate her 101st birthday by dropping a card in the mail to her.

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Doris Myers Canfield
120 S. Division
Lowell, MI 49331

PLEASE JOIN ME IN VOTING 'YES' FOR THE RENEWAL OF THE EXPIRING LOWELL AREA SCHOOLS' SINKING FUND ON TUESDAY, AUG. 4.

Al Eckman

happy birthday

JULY 29
Rachael Vegter, Mary Fox, Matt Lee.

JULY 30
Patricia Smith, Scott Kooistra, Jodi Mohr, Kimberly DeBold, Paige Rash.

JULY 31
Nancy Raymor, Sandy Roth, Rochelle Bieri, Morris Robert Young.

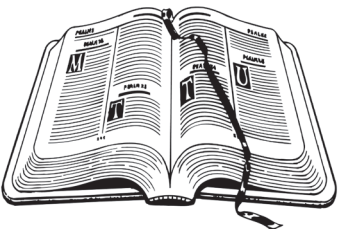
AUGUST 1
Barbara Callihan, Bailee Emelander.

AUGUST 2
Carolynn Kline.

AUGUST 3
Rebecca Heinicke, Kelsey Brenk, Hillary Smith, Becky Lamberson.

AUGUST 4
Irene Willmarth, Scott VanDyke, Cody Bieri, Nick TyKocki, Thomas H. Mahalic, Joanne Childs, Kayleigh VanKeulen.

area churches



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897-7060
Pastor Ryan Landt
1151 West Main Street, Lowell, MI

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Sunday School.....11:20 AM
Evening Worship.....6:00 PM
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Website: www.stmarylowell.com

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Confession: Saturdays 3-4:30 pm
Prayer & Adoration: Wednesdays 8 am to 7 pm
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Pastor Jon Pickens • Lead Pastor
Pastor Andrew Bolcom • Pastor of Discipleship
Christi Swain • Director of Children's Ministries

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LIFE GROUPS11:00 AM (Nursery-Adult)
Awana (K-5 during school year) Wednesday, 6:15 PM

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Sr. Pastor - Brad Brillhart

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Fed money, shifts, rainy day fund & cuts balancing FY '20 budget

The legislature hastily approved measures Wednesday, July 22 designed to plug a \$2.2 billion hole in the state's current year budget with mostly federal money, \$350 million from the Rainy Day Fund, fund shifts and \$483 million in hard cuts.

The House and Senate appropriations committees signed off on a budget-cutting executive order Wednesday morning. The Senate passed, 36-1, legislation Wednesday to make the necessary moves, and the House voted unanimously to do the same.

Once Gov. Gretchen Whitmer gives HB 5265 and SB 0373 her signature, the focus can turn to a bigger problem, next month's Consensus Revenue Estimating Conference, hope for more federal money and a \$3.1 billion hole in next year's budget.

But last Wednesday, the deal was universally heralded by budget director Chris Kolb, Republican legislative leadership and the Democratic legislative minority as a bipartisan agreement hammered out over long hours of negotiation.

"This agreement didn't happen overnight and wasn't dominated by one party," Kolb said.

"There were some tense times where we had our disagreements, but we found a way to come together to find a solution," said Senate Appropriations Committee Chair Jim Stamas (R-Midland).

"It hasn't been a simple process. There have been countless hours put into this, but we have been able to come together and put this plan on this table," said House appropriations committee chair Shane Hernandez (R-Port Huron).

The Senate's ranking appropriations Democrat, Curtis Hertel Jr. (D-East Lansing) called the bipartisan work done "unprecedented" given the situation facing the state with COVID-19 and the fiscal fallout from shutting down the economy to reduce its spread.

"This is true leadership," Hertel said. "By far, this is the best-case scenario."

The deal doesn't include any massive state employee layoffs or wholesale program eliminations. Individual departments took a scalpel instead of an axe to their budgets to trim what costs they could, with only about 10 weeks left in the fiscal year.

Between the executive order, two bills and other

technical measures, state officials will use \$1 billion from the more than \$3 billion in federal coronavirus relief money it received.

Once the \$880 million supplemental from late June and other moves are all thrown into the soup, Michigan will have \$97 million in emergency federal money left.

The projected hole for Fiscal Year 2021, which starts Oct. 1, is \$3.1 billion.

"We really do need more aid so Michigan and the other 49 states can balance our budgets," Kolb stated.

Some creativity was used with the federal coronavirus relief money, since the state is not able to technically use it to plug holes in the budget. Michigan officials cut funding for schools, universities, the state police, colleges, local governments and the department of corrections, and then used the federal money for, technically, new programming.

The heavy reliance on the federal money, especially when there isn't any guarantee that Congress will give states any more later this month, spurred the only "no" vote for the agreement, from Sen. Jeff Irwin (D-Ann Arbor).

"I think it's a mistake for us to burn up all our dry tinder, burn up all our reserve fuel when we don't know what Congress is going to do," Irwin said. "We should be taking seriously the need in state government to make these tough choices,"

referring to revenue increases and additional expense reductions.

Sen. Sylvia Santana (D-Detroit) passed on a vote on the measures.

The roughly \$1.3 billion in federal money used to balance the current \$2.2 billion hole breaks down like this:

\$475 million in Department of Corrections programming and Michigan State Police post cuts that are being replaced one-for-one

\$256 million to replace the \$175 per-pupil cut to K-12 schools. Schools are getting \$350 per pupil from the federal money for a total of \$512 million, so they are making out with an additional \$256 million

\$164 million cut to state universities (an 11 percent cut) is being made up one-for-one

\$150 million in additional Medicaid match. While this is coronavirus relief money, it's still money coming from Washington

\$125 million in other assorted General Fund reductions in which coronavirus relief money is being used

\$97 million cut to revenue sharing to cities is being made up one-for-one

\$36 million cut to community colleges (an 11 percent cut) is being made up at 150 percent, meaning local governments will be receiving more

The Senate Fiscal Agency flagged \$165 million that's being moved around from

restricted funds to the general fund and \$84 million in money that was set aside for work projects that hasn't been used.

There is \$30 million in unspent Michigan Public School Employees Retirement System reserve money that could be used.

After draining about a third of the Rainy Day Fund, the state saved \$35 million from the medical health plans and other savings, and ended up making around \$483 million in hard cuts, which officials argue are still significant given how late in the year they were made.

The School Aid Fund was nicked by \$71 million. The temporary layoffs saved \$27 million and the hiring freeze saved \$21 million. Freezing discretionary spending saved \$47 million. The Judiciary is being cut by \$3 million.

The rest of the cuts were spread across state government for such things as the Michigan Youth Challenge Academy (\$100,000), a deer habitat partnership initiative (\$100,000), OK2Say (\$600,000) and some other programs.

About \$13 million that would have gone to fixing the roads will not be spent. Another \$13 million for economic development with the transportation budget will not be spent either.

Acute Flaccid Myelitis confirmed in Michigan child

The Michigan Department of Health and Human Services has been notified by the Centers for Disease Control and Prevention that Michigan has a confirmed case of acute flaccid myelitis for 2020. The confirmed case is a child from Macomb County.

Two additional suspected cases of AFM in Michigan remain under investigation.

As of June 30, the CDC had confirmed 13 cases of AFM in 10 states for 2020, mostly in children. Despite increases in cases across the country since 2014, the CDC estimates that less than one to two in a million children in the United States will get AFM annually. In 2018, Michigan reported five cases and one case in 2019.

"AFM is a rare but serious condition affecting the nervous system and can cause the muscles and reflexes in the body to become weak," said Dr. Joneigh Khaldun, chief medical executive and chief deputy for health. "Most patients report having a mild respiratory illness or fever consistent with a viral infection before developing AFM."

The cause or trigger for AFM is not yet known. However, most children had a respiratory illness or fever consistent with a viral infection before they developed AFM. You can decrease risk of getting viral infections by:

- Washing your hands often with soap and water.
- Avoiding touching your face with unwashed hands.
- Avoiding close contact with people who are sick.
- Healthcare providers are asked to report all patients they suspect of having AFM to their local health department.

For more information, visit the MDHHS Communicable Disease Information and Resources website or CDC.gov/AFM.

ADOPTION OF ZONING ORDINANCE AMENDMENTS FILL OPERATIONS LOWELL CHARTER TOWNSHIP, MICHIGAN

On July 20, 2020, the Lowell Charter Township Board adopted text amendments to the Lowell Charter Township Zoning Ordinance regarding fill operations and activities. More specifically, the amendments add a new and additional Section 22.10 to the Zoning Ordinance that will regulate and govern fill operations and fill activities, including, but not limited to, definitions, special land use or permit requirements, hours of operation, required site and reclamation plans, monetary security, lawful nonconforming uses, standards, and other matters. A full copy of the Zoning Ordinance amendments (as adopted on July 20, 2020), can be requested at the Lowell Charter Township offices during regular business hours (Monday and Tuesday - 9:00 a.m. to 5:00 p.m. and Thursday - 9:00 a.m. to 1:00 p.m.). The new Zoning Ordinance amendments will become effective upon the expiration of 7 days after this Notice appears in the newspaper. Any questions should be directed to the Township Clerk at (616) 897-7600.

Monica Burt
Lowell Charter Township Clerk

LOWELL AREA COMMUNITY FUND ACCEPTS GRANT PROPOSALS

To be considered, all proposals must be submitted online by August 21, 2020.

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.

Emergency managers want a "heads-up" when EOs come out

Local emergency managers learned about Gov. Gretchen Whitmer's executive orders at the same time the public did - when they were issued. On Thursday, July 23, several told the Joint Select Committee on the COVID-19 Pandemic that a little bit of forewarning would have helped them.

"I would have really appreciated a little warning, because my phone was ringing while they were still coming out," Mackinac County emergency manager Mike Kasper told the committee. "I was being asked questions I could not answer, because I hadn't fully read them yet. So that was very problematic, that delay of notification."

Gregg Bird, emergency management supervisor for Grand Traverse County, said he experienced the same thing.

"I think all of us were kind of off guard with how that was," Bird said to the committee. "It created challenges because we had to react quickly, get with our team members and digest the information to be able

to handle the questions, the phone calls, the private sector, the public sector, how we go forward with business. [...] It just sure would have been nice to have a couple of hours notice prior."

The select committee continued its probing Thursday of how the administration has handled

the coronavirus crisis. In a previous session, members questioned the director of the State Emergency Operations Center on its performance during the pandemic. Last Thursday, the committee wanted to hear from local emergency managers on how well they thought the SEOC did.

Overall, they gave the

SEOC generally high marks.

"As COVID has progressed, the interaction with the State Emergency Operations Center has been good," Bird said. "They've been, as far as we are concerned, challenged too. No one has ever seen anything like this."



I deeply appreciate the people of Michigan. I love their grit. I love the way they face life. I love the family values they have.

~Ernie Harwell

Oceana County has highest COVID-19 rates

In the small Lake Michigan coast county of Oceana, 1.6 percent of its 26,417 residents have tested positive for COVID-19, the highest countywide infection rate per capita in Michigan, according to an analysis of Thursday's data supplied by the Michigan Department of Health and Human Services.

Oceana County resident Doug Knoblauch, who has a weakened immune system, said he's not surprised at all. Before the governor's executive order mandating mask-wearing, he said too many businesses and residents were not taking COVID-19 seriously.

"Too many people think it's a joke. That's the sad mentality up here," Knoblauch said. "They're either taking it seriously or not at all. I have to. I've been told that with my medical conditions, if I catch this, I'm dead."

Knoblauch said his local grocery store, Cherry Hill Supermarket, posted on Facebook two months ago that it was not requiring their employees wear masks because, "research has shown wearing a mask for long period can cause other health issues and is not recommended for people who are healthy."

Since the governor's mask-wearing executive order, however, they have required masks. Before the executive order, indoor mask wearing was 50/50, at best, Knoblauch said.

Whether it's out-of-town tourists packing around the campfires at the local campgrounds or the migrant population cramming onto buses before heading out to the field, there's not a lot of social distancing going on in his neck of the woods, said Knoblauch, age 47.

In the city of Detroit, 1.8 percent of residents

have tested positive. In suburban Wayne County, 1 percent have tested positive. Combined, the infection rate is 1.3 percent in the county as a whole.

After Wayne, Macomb

(1.3 percent) still tops.

St. Joseph (.51 percent), Kent (.42 percent), Branch (.40 percent), Newaygo (.315 percent), Cass (.29 percent), Berrien (.28 percent), Ottawa (.28

"I've been told that with my medical conditions, if I catch this, I'm dead."
Doug Knoblauch

(.95 percent), Kent (.93 percent), Oakland (.83 percent), Saginaw (.81 percent), St. Joseph (.67 percent) and Berrien (.66 percent) have the highest infection rates.

However, in the last two months, 10 of the top 12 Michigan counties with the highest percentage of positive COVID-19 cases per capita are all in West Michigan, with Oceana

percent), Muskegon (.255 percent) and Van Buren (.24 percent) are all among the top 12 of counties with high rates of COVID-19 infection since May 23.

The other two counties are Saginaw (.30 percent) and Wayne (.26 percent).

Overall, Michigan has reported a total 75,947 confirmed COVID-19 cases and 6,148 deaths.

HOW TO CONTACT YOUR STATE SENATORS & REPRESENTATIVES

US Sen. Debbie Stabenow
Senate Office Building
731 Hart
Washington, DC 20510
202-224-4822
stabenow.senate.gov

US Sen. Gary C. Peters
Senate Office Building
724 Hart
Washington, DC 20510
202-224-6221
peters.senate.gov

US Rep. Justin Amash
House Office Building
114 Cannon
Washington, DC 20515
202-225-3831
amash.house.gov

Mich. Sen. Winnie Brinks
PO Box 30036
Lansing, MI 48909
517-373-1801
senwbrinks@senate.michigan.gov
senatedems.com/brinks

Mich. Rep. Thomas A. Albert
N-1190 House Office Building
PO Box 30014
Lansing, MI 48909
517-373-0846
thomas@votealbert.com
gophouse.org/representatives/westmi/albert

New weekly unemployment filing in Michigan down 5,884

New unemployment filings for Michigan were down 21 percent the week of July 18 compared to the week prior, continuing the trend of lower weekly numbers in Michigan, according to US Department of Labor numbers released Thursday, July 23.

Michigan reported 21,836 new initial claims, compared to 27,720 from the week of July 11, lowering the number of people on unemployment from 604,846 two weeks ago to 506,099 from the week of July 18. The

drop in new cases by 5,884 comes a week after Michigan reported a drop in new weekly cases of 6,882, the country's fourth largest drop.

According to WalletHub, Michigan's change in unemployment claims from last year to the week of July 13 was the quickest recovery in the United States. Michigan's



weekly unemployment claims of 21,836 is 128.70 percent of the claims of the

9,548 made the week of July 15.

Veteran LPD dispatcher Leslie Heffron about to retire



by Tim McAllister
lead reporter

Lowell Police administrative clerk/dispatcher Leslie Heffron plans to retire soon after more than 25 years with the local police force.

Lowell police chief Christopher Hurst described Heffron as “the first person at the department in the morning, often arriving around 6 am and departing at 5 pm.”

“She is the gatekeeper, the keyholder and the knower of where everything is and who should have it,” Hurst said. “Leslie is often the first person you meet upon entering the police department, or the person who directs you to the person you need to talk to. She has a wealth of knowledge and experience.”

Heffron was originally hired by the department in 1993, has become an essential part of the team and has many duties and

responsibilities. She uses radio dispatch to send officers to the necessary locations, and she often takes phone calls or walk-in complaints from citizens. On many occasions she has had to remain on the phone with the caller until officers arrived, even when the situations were frightening or unpleasant.

“Not only did Leslie keep our department running smoothly these many years, she was our adopted mom as well,” Hurst said. “We got the wrath if we left a mess, didn’t get our reports in on time, were being inefficient with our time, a push when we needed it, and the praise for a job well done. As with all things in life, when one door closes another is opened. Her warm smile, her laugh at our stupid jokes and her mere presence will be missed.”

Other duties Heffron has



taken on during her tenure with the LPD include typing officer-dictated reports, reviewing the reports for accuracy and completeness, processing FOIA requests for both the police department and the city of Lowell, property room and evidence management, Law Enforcement Information Network coordinator, processing gun registrations, processing sex offender registrations, handling department mail, tracking incoming monies and receipts, tracking parking tickets, documenting and tracking ordinance violations, entering pawnshop records, entering and removing warrants and other court orders in LEIN, completing monthly

statistic reports for the city council, reviewing and approving accident reports for the state.

“Leslie has been, and will occasionally be, our ‘go to’ person,” Hurst said. “She has done so many things for this department that there isn’t enough room here to list. She has been a counselor to new officers and chiefs, she has been our resident expert at most things in regards to LEIN, our reporting system and department records. She has typed, read, reviewed and corrected nearly every police report that has gone through our department over the past 24 years. She was our liaison to outside state agencies and county entities. Leslie holds several certifications,

LEIN TAC, Security Awareness, MICR, FOIA, leadership and law enforcement dispatching. She has worked for six police chiefs [Barry Emmons, Jim Valentine, James Hinton, Barry Getzen, Steve Bukala and Christopher Hurst] and has earned the respect of every one of them. Leslie has not only been a valuable asset to this department but to the community as well; providing answers, advice and direction to hundreds of citizens on the phone or in the lobby.”

Born Leslie Brooks, Heffron grew up in Comstock Park. She met her husband Bill Heffron, son of former Sheriff Phil Heffron, at a fundraiser in Grattan Township in

she worked in the Kent County human resources office. In 1976 she began working for the Kent County sheriff’s office, which she did for 14 years – six in the traffic office and eight in the detective bureau. She resigned from the county in 1990 to pursue a position as recording secretary for Grattan Township. Finally, in 1993, Heffron was hired by the Lowell Police Department as their part time administrative clerk and dispatcher.

“Leslie will leave huge shoes to fill upon retirement, but will always be available for advice,” Hurst said. “Speaking for all the officers and employees of the Lowell Police Department, we

1980. The couple were married in 1983 and have two children and one grandchild (so far).

Her first government job was in 1975, when

wish Leslie and Bill a happy and fun-filled retirement and a huge thank you for all you’ve done, for all of us.”



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One last goodbye: LHS class of '20 grad ceremony

by Brendan A. Sanders
contributing reporter

Students of the Class of 2020 finally received a sense of finality to their high school careers with Lowell High School's unique graduation ceremony on Thursday, July 23.

There were similarities to years past, something that is rare these days. The stage, the music, the board of education and superintendents, students walking across to the cheering of their families, the class president reading off the names, it all felt the same. It almost felt normal for a change.

It all just happened much more quickly.

With social distancing regulations requiring a maximum of 100 people in a facility at a time, a new format was implemented to give the students one last walk across the stage. Groups of families were brought in for a 15 minute ceremony designed to efficiently get students their walk across the stage.

Graduates and their families parked their vehicles in the stadium parking lot, where they displayed their scheduled time before reporting to check-in. Students and parents then checked in at the stadium ticket booth before proceeding to staging at the west gate, with the help of assistant principal Patrick Russell.

After a brief welcoming announcement where students could turn their tassels, students were directed by athletic director Dee Crowley across the stage, where they gave a card with their legal name to class president Mary Jo Buechler, who read their name aloud as they walked across the stage to shake the hand of Principal Gough. This allowed time for parents to get pictures of their student's big moment.

Students then left the field and were able to receive their diplomas, if they hadn't already.

The ceremony proceeded in quick groups, and there were very few holdups as groups came and went. The ceremony was broadcast by "The Showboat," WRWW-FM, while other parts of the graduation ceremony were pre-recorded earlier in the day, before the ceremony, and will be publicly released, along with the rest of the ceremony, at a later date.



Lowell Area Schools superintendent Greg Pratt with his son Grant Pratt



Brennan Pawlowski



Principal Stephen Gough



Isabelle Tackmann



Olivia Decator



Lowell High School finally holds '20 grad ceremony



Aiden Kelly



Class President Mary Jo Buechler



Andy Anchutz



Elizabeth Rios-Soriano



Danica Cupp

CITY COUNCIL CITY OF LOWELL KENT COUNTY, MICHIGAN

Ordinance No. 20-03

ORDINANCE TO AUTHORIZE THE ISSUANCE OF ELECTRIC SUPPLY SYSTEM REVENUE BONDS, SERIES 2020 BY THE CITY OF LOWELL PURSUANT TO THE PROVISIONS OF ACT 94 OF THE PUBLIC ACTS OF MICHIGAN OF 1933, AS AMENDED, FOR THE PURPOSE OF UNDERTAKING IMPROVEMENTS TO THE CITY'S ELECTRIC SUPPLY SYSTEM; TO PRESCRIBE THE FORM OF BONDS; TO PROVIDE FOR THE COLLECTION OF REVENUES FOR THE PURPOSE OF PAYING THE BONDS; TO PROVIDE FOR THE PAYMENT AND SECURITY OF SAID BONDS; TO PROVIDE FOR THE RIGHTS OF THE HOLDER OF SAID BONDS IN ENFORCEMENT THEREOF AND OTHER MATTERS RELATIVE TO SAID BONDS

WHEREAS, the City of Lowell (the "City") through its Department of Light and Power (the "DL&P") deems it necessary to undertake improvements (the "Improvements") to the Electric Supply System (the "Electric System") as generally described in Section 2 of this Ordinance and to finance the cost thereof by the issuance of revenue bonds as specified by this Ordinance; and

WHEREAS, the City proposes, in accordance with the authorization contained in the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended ("Act 94"), to provide at this time for the issuance of revenue bonds in the aggregate principal amount of not to exceed Nine Hundred Ninety-Five Thousand Dollars (\$995,000) (the "Bonds"), the proceeds of which will be used to pay for the cost of the Improvements including the costs of issuance of the Bonds; and

WHEREAS, the City sought a request for proposal for the private placement of the Bonds from Huntington Public Capital Corporation (the "Purchaser") and the proposal received from the Purchaser is determined to be in the best interest of the City; and

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

THE CITY OF LOWELL ORDAINS:

Section 1. Definitions. Whenever used in this Ordinance or in the bonds to be issued hereunder, except when otherwise indicated by context, the following definitions shall apply:

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

"Board" means the Board of Light and Power of the City.

"Bonds" mean the City of Lowell, Electric Supply System Revenue Bonds, Series 2020 authorized and issued pursuant to Act 94 and this Ordinance.

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

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

"City Manager" means the duly appointed and serving city manager of the City.

"City Treasurer" means the duly appointed and serving treasurer of the City.

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

"DL&P" means the Department of Light and Power of the City.

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

"Improvements" means the improvements to the System described in Section 2 hereof.

"Purchaser" means Huntington Public Capital Corporation.

"Revenues" and "Net Revenues" shall have the same meanings as defined in Act 94.

"State" means the State of Michigan.

Section 2. Necessity; Description of Improvements. It is hereby determined to be necessary for the public health, safety and welfare of the City for its DL&P to undertake improvements to

the City's Electric System consisting of improvements and renovations to the DL&P building at 625 Chatham Street in the City and improvements to an adjacent parking lot (the "Improvements").

Section 3. Estimated Cost; Period of Usefulness. The cost of the Improvements has been estimated to be Nine Hundred Ninety-Five Thousand Dollars (\$995,000) including the payment of costs and incidental expenses as specified in Section 4 hereof, which estimate of cost is hereby approved and confirmed; and the period of usefulness of the Improvements is estimated to be not less than eight (8) years.

Section 4. Issuance of Bonds. To defray the costs of the Improvements and the payment of engineering, legal and other expenses incidental thereto and incident to the issuance of the Bonds, it is hereby determined that the City borrow the sum of not to exceed Nine Hundred Ninety-Five Thousand Dollars (\$995,000) and that the Bonds be issued therefor pursuant to the provisions of Act 94.

Section 5. Designation of Bonds. The Bonds shall be designated the "Electric Supply System Revenue Bonds, Series 2020."

Section 6. Bond Terms. The Bonds shall be issued to the Purchaser in fully registered form without coupons as a single bond in the form set forth in Section 12 hereof. The interest rate on the Bonds shall be two and two tenths percent (2.20%) per annum. The Bonds shall finally mature on June 1, 2028, and the principal installments thereof shall be subject to optional redemption as set forth in the form of bond set forth in Section 12 hereof. Principal of the Bonds shall be payable annually on June 1 commencing June 1, 2022 and accrued interest on the Bonds shall be payable semi-annually on June 1 and December 1, commencing on December 1, 2020, until the principal of the Bonds has been paid in full as set forth in the form of bond in Section 12 hereof. The City Manager or his designee is hereby authorized to approve the date and place of delivery of the Bonds and other matters and procedures necessary to complete the issuance of the Bonds to the Purchaser as permitted by law.

Section 7. Notice of Optional Redemption. Notice of the call of the principal installments of the Bonds for optional redemption shall be given by first-class mail by the City Treasurer or other paying agent designated by the City Manager or his designee not less than thirty (30) days prior to the date fixed for redemption, to the registered owner of the Bonds, at the address shown on the registration books of the City kept by the City Treasurer (the "Bond Register"). The notice of redemption shall specify the amount of the principal installment of the Bonds to be redeemed, the redemption date and the place where the amount due upon such redemption will be payable. The principal amount of the Bonds so called for redemption shall not bear interest after the date fixed for redemption, whether presented for redemption or not, provided funds are on hand with the City Treasurer or other paying agent designated by the City Manager or his designee to redeem said principal amount.

Section 8. Payment of Bonds. The principal of and accrued interest on the Bonds shall be payable by the City when due to the Purchaser in lawful money of the United States of America by check or draft by the City Treasurer or other paying agent designated by the City Manager or his designee by first class mail to the Purchaser thereof at the addresses shown on the Bond Register or by other means mutually acceptable

to the City and Purchaser or other registered owner of the Bonds.

Section 9. Denomination and Numbering. The Bonds shall be issued as a single bond in the full principal amount of the Bonds and numbered R-1.

Section 10. Registration, Execution, Authentication, Delivery and Transfer of Bonds. The Bonds shall be registered as to both principal and interest on the Bond Register kept for that purpose by the City Treasurer or other register designated by the City Manager or his designee. The Bonds shall be signed by original or facsimile signature of the Mayor of the City and the City Clerk, and they are hereby authorized and directed to execute said Bonds for and on behalf of the City and to affix or have printed the seal of the City thereon. Upon the execution of said Bonds, the same shall be delivered to the City Treasurer who is hereby authorized to authenticate and deliver said Bonds to the Purchaser, as directed by the City through the written instructions of the Mayor or City Manager or his designee.

The Mayor, City Clerk, City Manager and City Treasurer are hereby authorized to execute such certificates, affidavits or other documents or instruments as may be required in connection with the issuance and delivery of the Bonds.

The Bonds shall be transferable on the Bond Register upon the surrender of the individual bond together with an assignment executed by the Purchaser or other registered owner or its duly authorized attorney in form satisfactory to the City Treasurer or other register designated by the City Manager or his designee. Upon receipt of a properly assigned bond, the City Treasurer or other register designated by the City Manager or his designee shall authenticate and deliver a new bond in equal principal amount and like interest rate and maturity to the designated transferee. Such exchange shall be effected by surrender of the individual bond to be exchanged to the City Treasurer or other register designated by the City Manager or his designee with written instructions signed by the registered owner or its attorney in form satisfactory to the City Treasurer or other register designated by the City Manager or his designee. Upon receipt of an individual bond with proper written instructions the City Treasurer or other register designated by the City Manager or his designee shall authenticate and deliver a new bond to the registered owner of the bond or its properly designated transferee or attorney.

Section 11. Bond Registrar and Paying Agent. If required, the City Manager or his designee is authorized to designate a financial institution capable of undertaking such duties to act on behalf of the City as registrar, paying agent and transfer agent (the "Bond Registrar/Paying Agent") with respect to the Bonds. The City Manager or his designee is hereby authorized to enter into an agreement on behalf of the City with the Bond Registrar/Paying Agent on behalf of the City with the Bond Registrar/Paying Agent upon such terms and conditions as are consistent with the terms of this ordinance. All reasonable fees and expenses of the Bond Registrar/Paying Agent shall be paid by the City. The City Manager or his designee from time to time may designate and enter into an agreement with a new registrar, paying agent and/or transfer agent that is qualified to act in such capacity under the laws of the United State of America or the State.

Section 12. Bond Form. The form of the Bonds shall be substantially as follows:

**UNITED STATES OF AMERICA
STATE OF MICHIGAN
COUNTY OF KENT
CITY OF LOWELL
ELECTRIC SUPPLY SYSTEM
REVENUE BOND, SERIES 2020**

INTEREST RATE

2.20%

MATURITY

Exhibit A

ISSUE DATE

_____, 2020

REGISTERED OWNER: Huntington Public
Capital Corporation

PRINCIPAL AMOUNT: Nine Hundred
Ninety-Five Thousand Dollars (\$995,000)

KNOW ALL MEN BY THESE PRESENTS that the City of Lowell, Kent County, Michigan (the "City"), acknowledges itself indebted and, for value received, hereby promises to pay, solely from the sources and as hereinafter provided, to the Registered Owner identified above or registered assigns, the Principal Amount specified above or so much thereof as shall have been advanced to the City on the principal payment dates and in the amounts set forth in Exhibit A attached hereto commencing June 1, 2022, unless the principal installments of this Bond be subject to redemption and shall have been redeemed prior thereto as hereinafter provided, the final payment being made upon presentation and surrender of this Bond at the office of the City Treasurer, Lowell, Michigan, or such paying agent as may be designated pursuant to the Bond Authorizing Ordinance identified below, and to pay interest on such Principal Amount to the extent advanced to the City from each date so advanced until the City's obligation with respect to the payment of such Principal Amount is discharged at the annual Interest Rate stated above calculated on the basis of a 360-day year of twelve (12) 30-day months.

Interest on this Bond is payable on June 1 and December 1 of each year beginning December 1, 2020. The interest so payable on any June 1 or December 1 will be paid by check or draft mailed by first-class mail to the Registered Owner or registered assigns or by other method mutually agreed to by the City and the Registered Owner or its registered assign.

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

The revenues of the Electric Supply System of the City, less reasonable expenses of operation, administration and maintenance, are hereby irrevocable pledged and a statutory first lien thereon is hereby created for the payment of principal of and interest hereon of their due dates.

This Bond is a self-liquidating bond issued pursuant to Ordinance No. 20-03 (the "Bond Authorizing Ordinance") duly adopted by the City Council on July 20, 2020, and under and in substantial compliance with the constitution and laws of the State of Michigan, including specifically the Revenue Bond Act, Act 94 of the Public Acts of Michigan of 1933, as amended ("Act 94"), for the purpose of paying the costs of certain improvements to the City's Electric Supply System, paying certain other costs including engineering and legal costs related thereto, and paying certain costs related to the issuance of the Bonds. For a complete statement of the revenues from which, and the conditions under which, this Bond is payable, a statement of the conditions under which additional bonds of equal standing may hereafter be issued, and the general covenants and provisions pursuant to which this Bond is issued, reference is made to the Bond Authorizing Ordinance.

During the time funds are being drawn down by the City under this Bond, the Registered Owner will periodically provide the City a statement showing the amount of principal that has been advanced and the

date of each advance, which statement shall constitute prima facie evidence of the reported information; provided that no failure on the part of the Register Owner to provide such a statement or to reflect a disbursement or the correct amount of a disbursement shall relieve the City of its obligation to repay the outstanding principal amount actually advanced, all accrued interest thereon and any amount payable with respect thereto in accordance with terms of this bond.

Principal installments of this Bond payable in the years 2022 through 2026, both inclusive, shall not be subject to redemption prior to their due dates. Principal installments of this Bond payable in the years 2027 and 2028, shall be subject to redemption prior to their due date at the option of the City, in whole or in part, in \$5,000 increments of a principal installment in such order as the City shall determine on any date on or after June 1, 2026, at par plus accrued interest to the date fixed for redemption:

Notice of the call of this Bond for redemption shall be given by first-class mail by the City Treasurer or other registrar designated by the City Manager or his designee not less than thirty (30) days prior to the date fixed for redemption to the Registered Owner of this Bond at the address shown on the registration books of the City kept by the City Treasurer or other registrar designated by the City Manager or his designee. Bond principal installments so called for redemption shall not bear interest after the date fixed for redemption, whether presented for redemption or not, provided funds are on hand with the City Treasurer or other registrar designated by the City Manager or his designee to redeem said principal installments.

This Bond is transferrable on the bond registration books of the City kept by the City Treasurer or other registrar designated by the City Manager or his designee upon surrender of this Bond together with an assignment executed by the Registered Owner or its duly authorized attorney in form satisfactory to the City Treasurer or other registrar designated by the City Manager or his designee. Upon such transfer, a fully registered bond in the same principal amount and the same principal installments and interest rate, will be issued to the designated transferee or transferees.

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

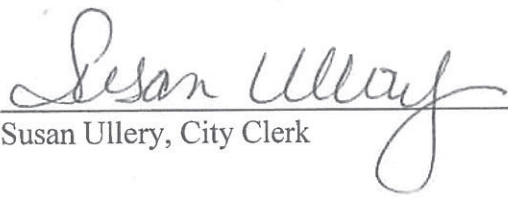
It is hereby certified and recited that all acts, conditions and things required by law precedent to and in the issuance of this Bond have been done and performed in regular and due time and form as required by law.

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

CITY OF LOWELL



Michael DeVore, Mayor



Susan Ullery, City Clerk

CERTIFICATE OF AUTHENTICATION
This Bond is the bond described in the within mentioned Bond Authorizing Ordinance.

Dated: July 22, 2020

By: 

Suzanne Olin, City Treasurer

| Due Date | Principal Installment Due |
|--------------|---------------------------|
| June 1, 2022 | \$135,000 |
| June 1, 2023 | \$135,000 |
| June 1, 2024 | \$140,000 |
| June 1, 2025 | \$140,000 |
| June 1, 2026 | \$145,000 |
| June 1, 2027 | \$150,000 |
| June 1, 2028 | \$150,000 |

Section 13. Revenue as Security; No General Obligation of City. The Bonds, including both principal of and interest thereon, shall not be a general obligation of the City and shall not constitute an indebtedness of the City for purposes of any debt limitations imposed by the charter of the City, any constitutional provision or any statutory limitation. The principal of and interest on said Bonds shall be payable solely from the Net Revenues derived from the operation of the Electric System, including future improvements, enlargements and extensions thereof. The Net Revenues from the Electric System, including future enlargements, improvements and extensions thereto, are hereby pledged to the payment of the principal of and interest on the Bonds. To secure the payment of the principal of and interest on the Bonds issued hereunder and on any additional bonds of equal standing which may be issued as provided by the terms of this Ordinance and Act 94 there is hereby created to and in favor of the holders of the Bonds a statutory first lien upon the Net Revenues of the Electric System, including future enlargements, improvements and extensions thereof on a parity with any additional bonds which may be issued pursuant to this Ordinance and Act 94.

Section 14. Establishment of Funds. The following funds of the Electric System are established into which the revenues and income from the Electric System shall be deposited, which funds shall be established and maintained, except as otherwise

provided, so long as any of the Bonds remain outstanding.

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

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

2. **Bond and Interest Redemption Fund.** There is hereby established a fund known as the "Electric Supply System Revenue Bonds, Series 2020 – Bond and Interest Redemption Fund" (the "Bond and Interest Redemption Fund"). After transfer to the O & M Fund required in 1. above, there shall be transferred from the Receiving Fund and deposited in the Bond and Interest Redemption Fund, for payment of principal of and interest on the Bonds, just prior to the date a payment is due, a sum equal to the principal installment and interest due on the Bonds during the then current fiscal year. The moneys on deposit in the Bond and Interest Redemption Fund shall be used solely and only for the purpose of paying the principal of and interest on the Bonds. The moneys in the Bond and Interest Redemption Fund shall be invested in accordance with law and any balance remaining in said Fund after the semi-annual payment on the Bonds shall be applied as a credit against the next semi-annual payment on the Bonds.

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

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

Section 15. Rates and Charges Coverage. The City covenants and agrees that it will, at all times, prescribe and maintain and thereafter collect rates and charges for the services and facilities furnished by the Electric System, which, together with other income, are reasonably expected to yield Net Revenues in the current fiscal year of the City at least one hundred and ten percent (110%) of the annual principal and interest payments in such fiscal year of all bonds outstanding which pledge as security therefor the revenues of the Electric System. Promptly upon any material change in the circumstances which were not contemplated at the time such rates and charges were most recently reviewed, but not less frequently than once each fiscal year, the City shall review the rates and charges and shall promptly revise such rates and charges as necessary to comply with the foregoing requirement.

Section 16. Additional Bonds Test. Additional bonds may be issued after the issuance of the Bonds for repair, replacement or extension of the Electric System only if Net Revenues of the Electric System during the fiscal year of the City immediately preceding the fiscal year in which the additional bonds are to be issued, adjusted to reflect any rate increases currently adopted and to be in effect prior to or coincident with the issuance of such additional bonds, and determined pro forma as though such rate increases had been in continuous effect during such preceding fiscal year, shall not be less than one hundred and twenty-five percent (125%) of the annual principal and interest payments in such fiscal year of all bonds outstanding which pledge as security therefore the revenues of the Electric System.

Section 17. Rights of Bondholders. The holder of said Bonds may, either at law or in equity, by suit, action, mandamus, or other proceedings, protect and enforce the statutory lien set forth in Section 13 hereof and enforce and compel the performance of all duties of the officers of the City, including the fixing of sufficient rates, the collection of Revenues, the proper segregation of Revenues and the proper application thereof. *Provided, however,* that said statutory lien shall not be construed to give any holder of the Bonds authority to compel the sale of the Electric System, including the Improvements, the revenues of which are pledged thereto.

If there be any default in the payment of the principal of or interest on the Bonds, any court having jurisdiction in any proper action may appoint a receiver to administer and operate the Electric System on behalf of the City and under the direction of said court, and by and with the approval of said court, to fix and charge rates and collect revenues sufficient to provide for the payment of the Bonds or other obligations outstanding against the revenues of the Electric System and for the payment of the expenses of administering, operating and maintaining the Electric System and to apply the income and revenues of the Electric System in conformity with Act 94 and this Ordinance.

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

Section 18. Management of System. The management and operation of the System shall be under the control of the Board. The Board in accordance with the provisions of the charter of the City may employ such persons in such capacities as it deems advisable to carry on the efficient management and operation of the Electric System. The Board in accordance with the provisions of the charter of the City may make such rules and regulations as it deems advisable and necessary to assure the efficient management and operation of the Electric System.

Section 19. Creation of Improvement Fund. Prior to delivery of the Bonds, there shall be established and maintained on the books of the City's DL&P a separate account designated the "Electric Supply System Revenue Bonds, Series 2020 - Improvement Fund" (the "Improvement Fund").

Section 20. Proceeds of Bond Sale. The proceeds of the Bonds to the extent advanced to the City shall be deposited in the Improvement Fund. Said moneys shall be used solely for the purpose for which the Bonds were issued.

Upon completion of the Improvements and disposition of any remaining proceeds of the Bonds, the Improvement Fund shall be closed.

Section 21. Replacement of Bonds. Upon receipt by the City Treasurer or other paying agent designated by the City Manager or his designee of proof of ownership of the Bond the principal of which has not been fully paid and of satisfactory evidence that the Bond has been lost, apparently destroyed or wrongfully taken and of security or indemnity which complies with applicable law and is satisfactory to the City Treasurer or other paying agent designated by the City Manager or his designee, the City Treasurer or other paying agent designated by the City Manager or his designee may authorize the delivery of a new executed bond to replace the Bond lost, apparently destroyed or wrongfully taken in compliance with applicable law. In the event the Bond is lost, apparently destroyed or wrongfully taken, the City Treasurer or other paying agent designated by the City Manager or his designee may authorize payment of the Bond without presentation upon the

receipt of the same documentation required for the delivery of a replacement bond. The City Treasurer or other paying agent designated by the City Manager or his designee, for each new bond delivered or paid without presentation as provided above, shall require the payment of expenses, including counsel fees, which may be incurred by City Treasurer or other paying agent designated by the City Manager or his designee and the City in the premises. Any bond delivered pursuant to the provisions of this Section 21 in lieu of any bond lost, apparently destroyed or wrongfully taken shall be of the same form and tenor and be secured in the same manner as the Bond in substitution for which such bond was delivered.

Section 22. Investment of Funds. Moneys in the funds and accounts established herein, and moneys derived from the proceeds of the sale of the Bonds may be invested in investments permitted by Section 24 of Act 94. Investment of moneys in the Bond and Interest Redemption Fund, if any, being accumulated for payment of the next maturing principal or interest payment on the Bonds shall be limited to direct obligations of (including obligations issued or held in book entry form on the books of) the United States of America bearing maturity dates prior to the date of the next maturity, principal or interest payments respectively on the Bonds. Investment of moneys in any other funds or accounts, including moneys derived from the proceeds of the sale of the Bonds, shall be limited to obligations bearing maturity dates or subject to redemption, at the option of the holder thereof, not later than the time estimated by the City when the moneys from such investments will be required. All investments shall be subject to applicable limitations imposed by arbitrage regulations, including proposed and temporary regulations, issued pursuant to Section 103(c) of the Internal Revenue Code of 1986, as amended (the "Code"), and Section 148 of the Code. Any securities representing investments shall be kept on deposit with the bank or trust company having on deposit the fund or funds or account from which such purchase was made. Earnings or profits on any investment of funds in any fund or account established in this ordinance shall be deposited in or credited to the fund or account to which the investment belongs unless otherwise provided in this ordinance.

Section 23. Rates and Charges. The City shall establish and maintain rates and charges for the services of the Electric System in an amount sufficient to pay (1) the expenses of administration and the costs of operation and maintenance of the Electric System; (ii) principal of and interest on the Bonds and any such additional bonds issued pursuant to this Ordinance and Act 94; and (iii) the cost of replacement, repairs and improvements to the Electric System and the cost of all other requirements provided herein, and otherwise comply with the covenants herein provided including specifically the covenant contained in Section 15 hereof. The rates and charges for all services and facilities rendered by the Electric System shall be reasonable and just, taking into consideration the costs and value of the Electric System and the cost of administering, operating and maintaining the same and the amounts necessary for the retirement of all the bonds and accrued interest on all the bonds, and there shall be charged such rates and charges as shall be adequate to meet the requirements of this Ordinance.

Section 24. Lien. By Section 21 of Act 94 and this Ordinance, the rates and charges for services furnished by the Electric System are made liens thereon, and those rates and charges delinquent for six months or more shall be certified by the City annually on March 1 of each year to the City tax assessing officer who shall enter the same upon the next tax roll against the premises to which the service shall have been rendered, and the rates and charges shall be collected and the lien shall be enforced in the same manner as provided for the collection of taxes assessed upon such roll and the enforcement of the lien therefor. However, in all cases where a tenant is responsible for the payment of the charges and the City is so notified in writing (including a true copy of any lease), then the charges shall not become a lien against the premises from and after the date of the notice. From and after such notice, no further service shall be rendered to the premises until a cash deposit of not less than three months' service shall have been made as security for payment of the charges.

Section 25. No Free Service. No free service shall be furnished by the Electric System to the City or to any individual, firm or corporation, public or private, or to any agency or instrumentality.

Section 26. Covenants. The City covenants and agrees, so long as any of the Bonds remain outstanding, as follows:

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

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

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

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

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

Section 27. Refunding Bonds. The City shall have the power to issue refunding bonds pursuant to Act 94 and other applicable law to refund all or part of the Bonds if otherwise permitted by law.

Section 28. Ordinance Shall Constitute Contract. The provisions of this Ordinance shall constitute a contract between the City and the holder of the Bonds and after the issuance of such Bonds this Ordinance shall not be repealed or amended in any respect which will adversely affect the rights and interests of the holders of the Bonds, nor shall the City adopt any law, ordinance or resolution which in any way adversely affects the rights of the holder of the Bonds so long as the Bonds or interest thereon remains outstanding.

Section 29. Default of City. If there shall be a default in this Ordinance or in the payment of principal of or interest on any of the Bonds, upon the filing of a suit by the holder of the Bonds, any court having jurisdiction of the action may appoint a receiver to administer the Electric System on behalf of the City with power to charge and collect rates and charges sufficient to provide for the payment of principal of and interest on the Bonds and for payment of the expenses of administering, operating and maintaining the Electric System and to apply income and revenues in accordance with this Ordinance and the laws of the State.

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

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

Section 30. Exemption from Tax. The Bonds are authorized by the Constitution of the State and the statutes of the State, in particular Act 94, and are exempt from any and all taxation whatsoever by the State or by any taxing authority within the State except as to estate and gift taxes and taxes on gains realized from the sale, payment or other disposition thereof.

Section 31. Internal Revenue Code. The City has consulted with its attorneys and understands that the Code contains certain requirements on (i) the expenditure of proceeds from the sale of the Bonds, (ii) investment of the proceeds from the issuance of the Bonds and (iii) the rebate of interest earned on the investment of the proceeds of the Bonds under certain circumstances. The City hereby covenants to comply with all such applicable requirements.

Section 32. Authorization for Execution and Delivery of Documents. The Mayor, City Manager, City Clerk, City Treasurer or General Manager of City's DL&P are hereby authorized to execute and deliver such documents, certificates, agreements, instruments and other papers as may be necessary to effect the sale and delivery of the Bonds and to apply for such orders and approvals and file such documents with any governmental agency as may be required in connection with the sale and delivery of the Bonds.

Section 33. No Recourse on the Bonds. All covenants, stipulations, promises, agreements and obligations of the City contained in this Ordinance shall be deemed to be the covenants, stipulations, promises, agreements and obligations of the City and not those of any councilmember, boardmember, officer

or employee of the City in her or his individual capacity, and no recourse shall be had for the payment of the principal of or interest on the Bonds or for any claim based thereon or in this Ordinance, either jointly or severally, against any councilmember, boardmember, officer or employee of the City or any person executing the Bonds.

Section 34. Ordinance Subject to Michigan Law. The provisions of this ordinance are subject to the laws of the State.

Section 35. Operating Year of System. The operating year of the Electric System shall coincide with the fiscal year of the City which currently begins July 1 and ends June 30.

Section 36. Effect of Defeasance. Upon defeasance of the Bonds, the provisions of the Bonds with respect to redemption may remain in effect.

Section 37. Paragraph Headings. The paragraph headings in this Ordinance are furnished for convenience of reference only and shall not be considered to be a part of this Ordinance.

Section 38. Publication and Recordation. This Ordinance shall be published, promptly after its adoption, once in full in the Lowell Ledger, a newspaper of general circulation in the City qualified under State law to publish legal notices, and the same shall be recorded in the Ordinance Book of the City and such recording authenticated by the signatures of the Mayor and City Clerk.


Section 39. Severability. If any section, paragraph, sentence, clause or phrase of this Ordinance shall be held invalid, the same shall not affect any other part of this Ordinance.

Section 40. Conflict. All ordinances, resolutions or orders or parts thereof insofar as the same may be in conflict herewith, are hereby repealed; provided that the foregoing shall not operate to repeal any provision thereof, the repeal of which would impair the obligation on the Bonds.

Section 41. Effective Date. This Ordinance is effective immediately upon its adoption.


Michael DeVore, Mayor

ATTEST:


Susan Ullery, City Clerk

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LITHO

obituaries

FINKLER

Dawn Marie Finkler, age 48 of Lowell, passed away peacefully on May 29, 2020. She is preceded in death by her parents; Dale L. Finkler and Lois (Myers) Finkler. She is survived by her grandma, Doris (Myers) Canfield; several aunts and uncles; and many other relatives and friends. Special thanks to Spectrum Health Neuro Services for the many years of excellent care. Visitations will be held 2 to 4 pm on Sunday, August 2, 2020 at Roth-Gerst Chapel, 305 N. Hudson, Lowell. Memorial contributions may be made to Flat River Outreach Ministries, 11535 Fulton St E, Lowell, MI 49331.



RUSH

Jim (James) Rush passed away on Monday, July 20th, 2020. Jim was born September 30th, 1944 in Big Rapids, Michigan to Rollo and Etta (Miller) Rush. Jim served his country in the US Army from 1965 to 1968. He married Barbara Beimers in 1966 and they raised their two children in Lowell, Michigan. They both worked their entire careers at Amway, Jim for 40 years and Barb for 35 years. He is preceded in death by both of his parents; and his son, Jimmy. He is survived by his wife of 54 years, Barbara; their children, Rose (Scott) Moore, Brian (Heather) Rush; six grandchildren; 8 great grandchildren; brothers, Don Rush, Dan Rush; sister, Joy (Gary) Wildung; mother in-law, Alverta Beimers; brothers-in-law, Darrell Beimers, Glenn (Charmaine) Beimers. A graveside service will be held at 10am at Bailey Cemetery in Lowell, Michigan (located on the corner of Bailey Drive and Parnell Avenue NE) on Friday, July 24th, 2020. Rev. Brad Brillhart officiating. The family asks that any donations be made to the Faith Hospice Foundation, 2100 Raybrook SE, Suite 300, Grand Rapids, MI 49546.



SHEPARD

Diane (Althaus) Shepard, age 81, passed away peacefully on Sunday, July 19, 2020 surrounded by her loving family. A life so beautifully lived, deserves to be beautifully remembered. Following her wishes, there will be no services and cremation has taken place. A private graveside service will be held at a later date.

VANRAVENSWAAY

Steven Paul VanRavenswaay, age 63, of Lowell, passed away suddenly on Saturday morning, July 18, 2020 after playing his cello for a commercial at Fallasburg Park. Steve was a lifelong member of the Grand Rapids Symphony and was the principal cellist and recipient of the Kay Shannon Chair for many years. He was thrilled to travel to New York City with the symphony and play at Carnegie Hall, twice. He was also a member of a symphony string quartet which played all around the Grand Rapids area, and especially at the Christmas Eve celebration at Park Congregational Church in Grand Rapids. He leaves to mourn his passing, his wife of 21 years, Corinne (nee Wood); his mother, Judith VanRavenswaay; brothers, Gary and Sandy VanRavenswaay, Tim VanRavenswaay, Tom and Becky VanRavenswaay; one sister, Julie and Calvin Kortman; several aunts, uncles, and nieces, all of Holland; one son, Jacob; two grandsons, Noah and Gavin of Grand Rapids; father-in-law and mother-in-law, William and Nancy Wood; brother-in-law, Ronald Wood; cousins, Mary and Melissa Hanley; one nephew, Liam Hanley, all of Lowell; one aunt and uncle, Mary and Herbert Earley of Idlewild. Steve was predeceased by his father, Gerrit VanRavenswaay, the band director at Holland High School and instrumental teacher at Interlochen for many years. Cremation has taken place, and because of the COVID-19 virus pandemic, a public funeral cannot be held. Steve will be interred at Oakwood Cemetery in Lowell. A "drive thru" memorial will take place on Saturday, August 1 at the First Congregational Church of Lowell from 5 to 6:30 pm, entering from Lincoln Lake Ave., driving in and around the circle at the front of the church, and back out to Lincoln Lake Ave.; or you may park in the adjoining parking lot. Masks must be worn outside your vehicle.

MDHHS rescheduling, changing format of opioid town halls

The Michigan Opioids Task Force and Michigan Department of Health and Human Services (MDHHS) are rescheduling and changing the format of previously announced local town halls on opioids. These town halls will now be in a virtual format.

West Michigan (previously the Grand Rapids town hall) will be held on Friday, Nov. 6.

During the events, state officials will seek to learn more about how the opioid epidemic has impacted different regions of the state. To ensure information gathered reflects the experience of the local communities, residents are asked to only participate in the virtual town hall for the area in which they reside.

"The state cannot tackle this epidemic alone," said Dr. Joneigh Khaldun, chief medical executive and chief deputy for health for MDHHS. "Community and stakeholder engagement at every step is critical to us being able to turn the tide on this public health crisis. The town halls will focus on how the opioid epidemic has impacted the region of the state in which the events are being held and we look forward to having honest and candid conversations so we hear concerns and develop solutions that resonate with Michiganders."

More details on how to participate will be provided

at Michigan.gov/opioids closer to the events.

In 2018, Michigan recorded more than 2,000 opioid-related overdose deaths and more than 8,000 Michiganders have lost their lives to this epidemic in the last five years. Last year, Gov. Gretchen Whitmer announced the launch of a multi-year campaign to cut opioid-related overdose deaths by half in five years. The state's strategy addresses three key areas: preventing opioid misuse, ensuring individuals using opioids can access high-quality recovery treatment and reducing the harm caused by opioids to individuals and their communities.

At the town halls, MDHHS and the Michigan Opioids Task Force will share the 2020 strategy to turn the tide on the crisis, seek feedback from the public and host a Q-and-A about the crisis response.

Information gathered during the town halls will help the state develop a crisis response that is flexible; effective to fit the needs of communities from Detroit to Grand Rapids to Marquette; and informed by the experiences of Michiganders affected by the crisis.

For more information about the state's opioids response and available resources, visit Michigan.gov/opioids.

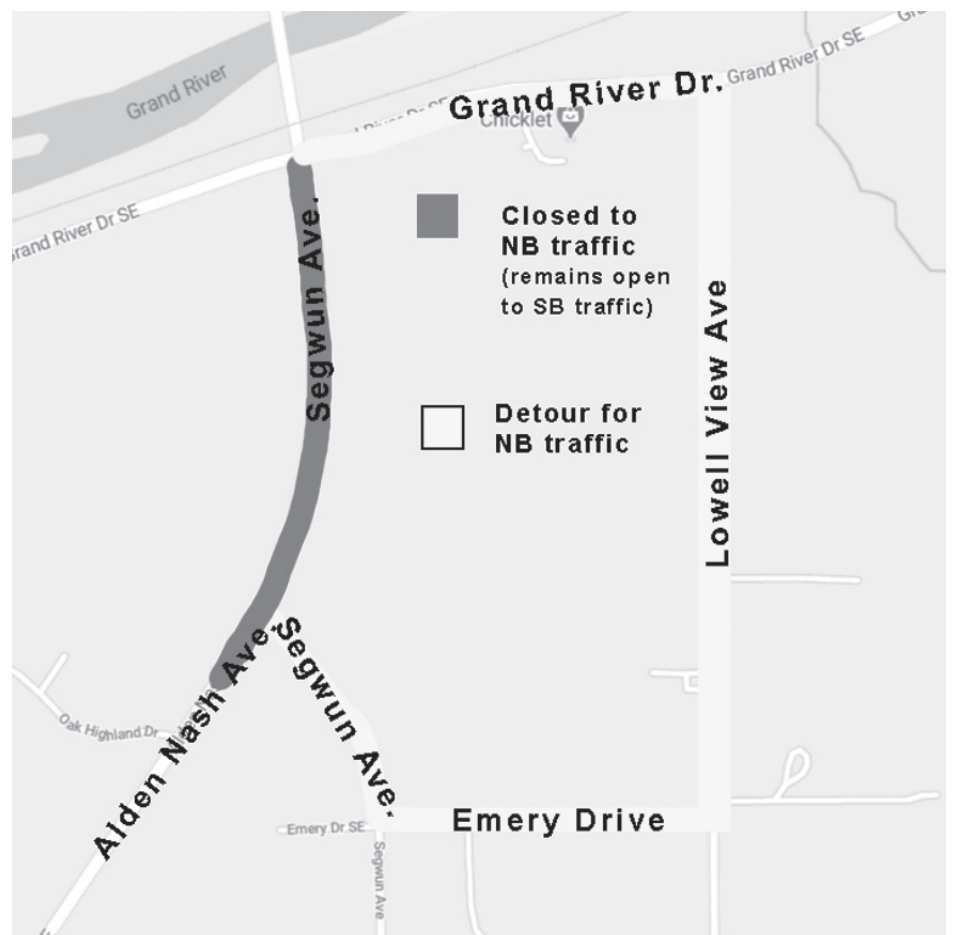


Work on Segwun slated to begin Aug. 3

The Kent County Road Commission is planning to widen Segwun Avenue to provide a center turn lane between Alden Nash Avenue and Grand River Drive. Southbound lanes will be open, follow detour for northbound traffic.

Detour for northbound traffic is Segwun to Emery to Lowell View to Grand River Drive.

This project will provide for a three-lane roadway, one lane in each direction and a center turn lane. Work will include tree removal, ditches, concrete curb and gutter, storm sewer replacement, earthwork, grading, sand subbase, aggregate base, asphalt paving, pavement markings and restoration.



LEGAL NOTICE

STATE OF MICHIGAN
PROBATE COURT
COUNTY OF KENT

NOTICE TO
CREDITORS
Decedent's Estate

FILE NO. 20-207622-DE

Estate of FRANK R. RACALLA. Date of birth: 02/23/1933.

TO ALL CREDITORS: July 23, 2020

NOTICE TO CREDITORS: The decedent, Frank R. Racalla, died 2/24/2020. John D. Mitus (P31244) 410 Bridge Street N.W. Grand Rapids, MI 49504 616-774-4001

Creditors of the decedent are notified that all claims against Catherine M. Racalla 1788 Pheasant, N.W. Grand Rapids, MI 49534

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Fri. 8 a.m. - noon
closed Sat. & Sun.

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HALL FOR RENT - Lowell Veteran's Center, 3116 Alden Nash. Newly remodeled, smoke-free, private, great location & great rate! www.VFW8303.org. All Vets Coffee Hour the 3rd Thursday of each month at Keiser's. Bring a friend. Call John at 299-0486 or 897-8303. TFN EDW

WHISTLE STOP MINI STORAGE - 12661 Vergennes, N. of Lowell. 5x10; 10x10; 10x20; 10x30; 12x40. Fenced lighted, key code entry. Call for more information, 897-8872.

wanted

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PUZZLE SOLUTIONS

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Word search grid with words circled:

Words found: **CRACK**, **DEADLY**, **ANS**, **LIMA**, **INDICT**, **ELEVATE**, **SCORIA**, **VENISON**, **COWSLIP**, **ID**, **EIRA**, **REFS**, **RANT**, **UTAS**, **SARIS**, **NEE**, **LAPP**, **COOP**, **NEPA**, **ME**, **NAUSEAM**, **AGENDUM**, **CREATE**, **SULTANA**, **ESCROW**, **HUCK**, **MIRPS**, **DENIED**, **ENE**, **ARTERY**, **NET**



Financial Focus

With Christopher C. Godbold

Edward Jones

Serving Individuals Investors Since 1871

Create strategies to help achieve your financial goals

Like most people, you probably have many financial goals: a comfortable retirement, long vacations, college for your children or grandchildren, the ability to leave something behind for the next generation, and so on. To achieve these various goals, you may have to follow different investment strategies – and you might have to make some tradeoffs along the way.

To pursue this multi-goal/multi-strategy approach, try to follow a clear course of action, including these steps:

Define your goals – and invest appropriately. You will need to identify each goal and ask some questions: How much time will you have to achieve this goal? How much return will you need from your investments and how much risk are you willing to take? With a longer-term

goal, such as retirement, you may be able to invest more heavily in growth-oriented vehicles with higher expected returns. Keep in mind, though, that the value of these investments will fluctuate, and they carry more risk than more conservative investments. However, your long-term horizon allows time to recover from short-term dips. But for a shorter-term goal, such as an upcoming vacation, your investments don't have the same time to bounce back from large drops in value, so you might follow a more conservative strategy by investing in instruments that preserve principal, even though growth may be minimal.

Know what you've invested for each goal. Once you know what type

of strategy you should follow to achieve each of your goals, you'll need to enact that strategy. How? By matching specific investment accounts with the appropriate goals. You should know why you own all your investments. Ask yourself these questions: What goal will this investment help me achieve? How much do I have allocated toward a specific goal? If I have an IRA, a 401(k) and another account devoted to achieving the same goal, are they all working together effectively? The connections between your different investment accounts and your goals should be consistently clear to you.

Understand trade-offs. Your various investment

goals may be distinct, but they don't exist in isolation. In fact, your strategy for achieving one goal may affect your ability to work toward another. For example, would significant investments in your child's education change your funding for retirement? If you decide to buy a vacation home when you retire, will that alter the legacy you'll be able to leave to your family? Given limited financial resources, you may have to prioritize some goals and make some trade-offs in your investment moves.

Track your progress. Each of your strategies is designed to achieve a particular goal, so you need to monitor the performance of the investments within that strategy to help ensure

you're making progress. If it seems that you're lagging, you may need to explore ways to get back on track.

To manage these tasks successfully, you may want to work with a financial professional – someone who can look at your situation objectively, help you identify and quantify your goals, and suggest strategies designed to help you achieve them.

Trying to achieve multiple financial goals can seem like a daunting task, but by saving and investing consistently through your working years, following a clear strategy, being willing to prioritize and accept trade-offs and getting the help you need, you can help yourself move forward.

Live the Life You Want

Building a strong relationship - the foundation

This is a continuation in the relationship series. The first article discussed unrealistic ideals. Let's continue to focus on the foundation. It's said that a home with a strong foundation can withstand the toughest storms. So, let's apply this to relationships. The sad truth is that there will be over a million

marriages in the US this year and half of those will not make it through the storms and will end in divorce. The good news, divorce can be prevented.

Building a Foundation

Many individuals focus on succeeding individually. Instead, be separate but connected. In co-dependent relationships, each person

sacrifices part of themselves which leads to an unhealthy relationship. When you're separate but connected, each of you individually contributes to the creation of the "we" which helps build a strong foundation. Work together to succeed. Discuss relationship goals, needs, and wants. Put it all out there. You may not agree on

everything so be willing to compromise.

Instead of focusing solely on your wants and needs regularly spend time focusing on your partner's. Show a true interest in their life. Their goals, dreams, fears, concerns, even their daily activities. Show your partner appreciation. Taking your partner for granted

and not taking an interest in what's important to them, including the small things, can eventually result in resentment. Give compliments. Even if you have complimented them 500 times, it still matters.

Go above and beyond expectations. Do something you don't have to that shows you care. Don't just do a

load of laundry, fold it, and put it away. Don't just do the dishes, clean the kitchen. Fill your partners gas tank and wash their car. Surprise them by planning a date or pack their lunch and add a loving note. Show them through your actions that you care because relationships need to be nurtured in order to grow and thrive.

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FUN PAGE

SUDOKO

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Level: Advanced

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

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Find the words hidden vertically, horizontally, diagonally, and backwards.

Puzzle solutions on page 13

OPEN ROAD WORD SEARCH

CAM CHOPPER CLIP-ONS

HORSEPOWER MOTOCROSS OFF-ROAD

SHAFT SPOKE SPROCKET TORQUE VINTAGE

AFTERMARKET APEX BOXER TWIN BRAKE

DRESSER FAIRING FORKS HANDLEBARS

PILLION RAKE REDLINE ROOST

Guess Who?

I am an actress born in California on July 30, 1963. Prior to my acting career, I worked with my father studying headaches. I rose to fame on a popular TV sitcom playing a quirky "friend" with a penchant for songwriting.

Answer: Lisa Kudrow

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to riding.

R I C E U S

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Answer: Cruise

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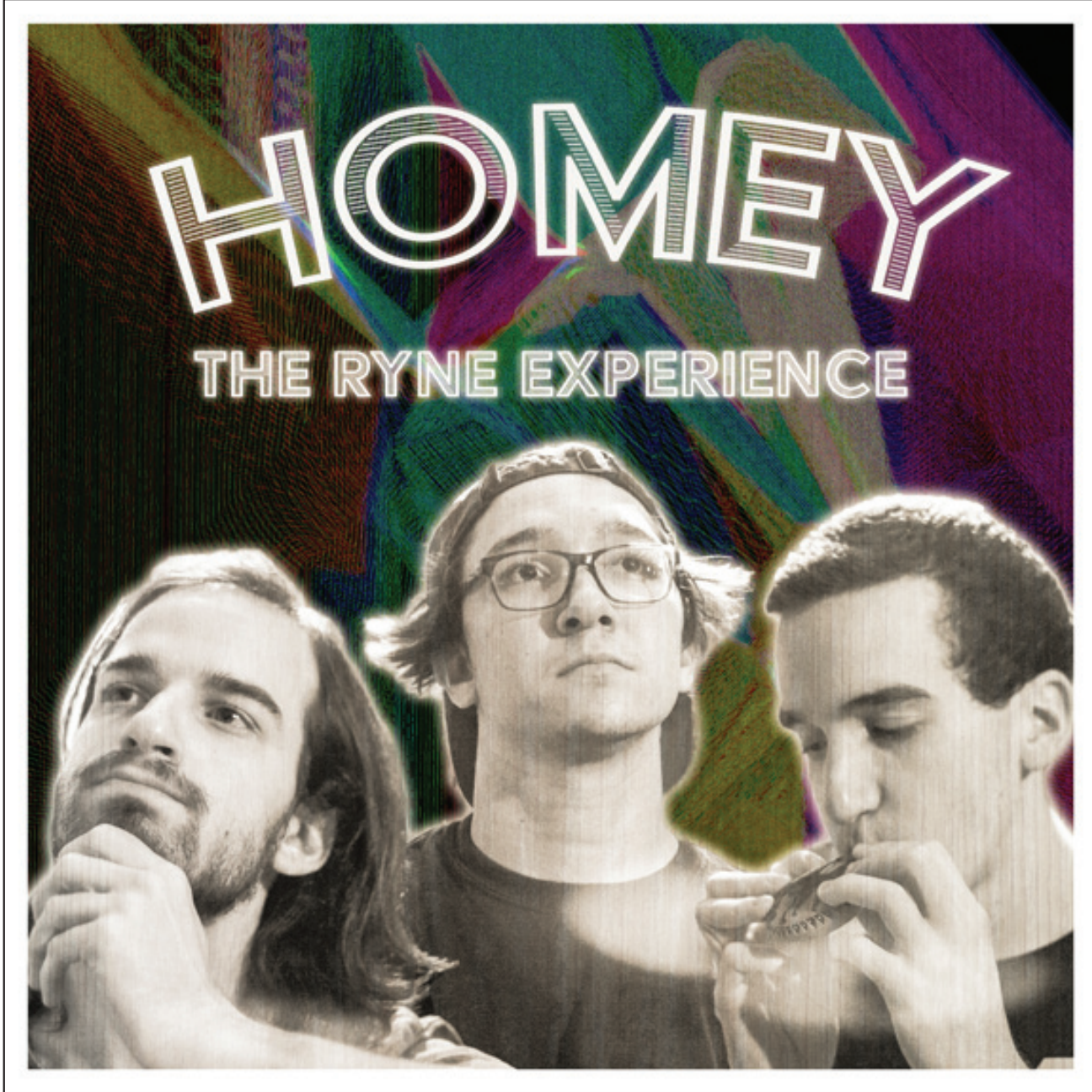
CLUES ACROSS

- Central processing unit
- Military action
- How electricity gets to train carriages (abbr.)
- Unsafe
- Of (French)
- Autonomic nervous system
- Type of bean
- Accuse formally of a crime
- Promote
- Type of lava
- Meat from a deer
- Herbaceous plants
- Potato state
- Helsinki neighborhood
- Sports officials
- Shout wildly
- Reptile genus
- Frocks
- Born of
- N. Scandinavian indigenous people
- Poultry cage
- Aquatic insect genus
- Of I
- Ad ___ : tirelessly repetitive
- Item
- Produce

CLUES DOWN

- Seedless raisin
- Bond in a third party's control
- Legendary character ___ Finn
- Space station
- Note at the end of a letter
- In a way, contradicted
- Midway between northeast and east
- Bears important traffic
- Brooklyn hoopster
- Related on the mother's side
- Mediator
- Partner of to
- Arm bones
- Korean seafood dish
- Tap of the foot
- Astronauts
- Carolina footballer
- Indiana city
- Of or relating to bears
- Not widely known
- Body part
- At the peak
- High-pitched cries of a cat
- A way to intimidate
- Prosecutor
- Atomic #66

HOMEY: The Ryne Experience's "pandemic record" to be released on streaming & cassette July 31



"We went back to acoustic drums on this record," Patrick Kargl said. "The mixing of the drums was very important. We wanted it to sound a lot more natural and it sounds more powerful. I think you can hear everything in the mix."

Some of the major highlights on the new EP include the sinister "Tape's on Deck," a Jeremy Kargl composition that sounds like a song Creedence Clearwater Revival might have written if they were drunk and insane, the groovy, organ-drenched, heavily jam-band influenced "D Digg" and the lazy outer space music of "Spray the Sun."

"We used an old 1968 Conorgan on 'D Digg,'" Clarke said. "I miked it up really well, set up the Leslie speaker and the tremolo and everything, and Patrick nailed his part. I used that organ on 'Funky Town' too, but this was the best it has ever sounded."

"It was a big feature on that song, where on

other songs it's just kind of a highlight in the background," Patrick Kargl said.

They draw their influences from all over the place, mostly classic rock, but their main touchstone for inspiration is the Chicago-based alternative rock band Wilco.

"We always draw a lot of influence from Wilco," Patrick Kargl said. "There is one song on this EP, 'Impossible Task,' that sounds a lot like a Wilco song."

"The guitar harmonies and the drum parts are like a Wilco song," Clarke said. "So are the bass guitar and the backing vocals... Just all of it, really!"

"Homey" will be released on all major digital streaming services on July 31, and the album is going to be released on cassette by CULTure.m4a, a new tape label created by John Conrad Shock. The band also plans to have CDs available on their website, ryнешyne.club.

by Tim McAllister
lead reporter

Lowell's psychedelic country rock band The Ryne Experience have a new six-track EP called "Homey" coming out on Friday, July 31.

Because of the COVID-19 quarantine, the project had to be created differently than past Ryne Experience recordings. Usually, band leader Ryne

Clarke has a large cast of characters playing a long list of instruments, and he spends weeks and months laboring over the recording, layering sound over sound over sound. This time, there were only three musicians involved - Clarke and two of his old Preservers bandmates, Jeremy and Patrick Kargl - and all of the songs were recorded at Clarke's home in downtown Lowell between May and July.

"Working together again was pretty cool," Clarke said. "It was a really fun

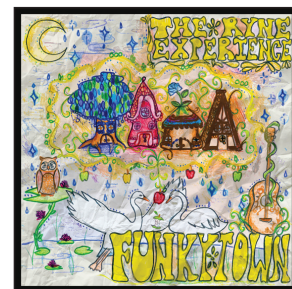


Jeremy Kargl, Ryne Clarke and Patrick Kargl during the "Homey" sessions.

time. We did it in a couple months and it went pretty quick. The recording was just really easy going."

"We didn't really have any plans to do any releases, this just popped up out of nowhere," Jeremy Kargl said. "It is a pandemic record. We weren't really doing anything else, so figured we might as well make a record!"

Another change on this set of songs was the drums. Instead of using keyboard drums or some kind of machine, Patrick Kargl played a real drum kit.



The Ryne Experience's previous albums are available digitally on all major streaming services. CDs, records and cassettes for most of their releases can be found at ryнешyne.club.

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