



page 6



Exclusive open in Lowell



page 12

Bargain Mall opens



page 13

Lowell Area Schools Sports



pages 14 & 15

Aaron Goodwin is on a mission to slay a monster

By Cliff Yankovich
contributing writer

For anyone looking for inspiration as we get closer to Earth Day, we might suggest Lowell resident, Aaron Goodwin, a man on a mission to slay the litter monster in our area. We have to agree with him when he asked, “Slaying the litter monster sounds a whole lot better than ‘trash picker’ or ‘picking up trash’, doesn’t it?”

If you follow his efforts on Facebook or at his website, the monster Goodwin is after seems to be very much like the mythical nine-headed Hydra – cut off one of the heads and two grew back. Aaron is engaged in a never ending battle with litter. We are not suggesting that for every piece of litter he picks up, two more appear, but it does appear that people never tire of tossing things out of their vehicles, on land or in the water during all four seasons.

Aaron started his



Pictured left to right: Aaron Goodwin, Veronica Smith, Avery and Shannon Goodwin

concentrated countryside-cleaning efforts when he was between jobs in 2018. He has always loved being outside; he walks, hikes, rides a bicycle and a motorcycle, kayaks and snowshoes. He found himself walking an hour or so every day on the six miles of Grand River between

Lowell and Saranac. “It would really irk me to see all the trash along the road,” Aaron recalled. “Then I realized, I can stop and actually pick this up.” And the battle against the litter monster was underway.

Those of us who are friends with Goodwin on social media were witness

to the beginnings of the battle. He would post a picture or two of his trash trophies gathered while walking or riding his bicycle along Grand River. Over the years, he has persuaded his family to become involved. While it is true that son, Shea; daughter, Avery; and wife,

Shannon, have pitched in many times, it is usually Aaron who is consistently picking up trash from roads, trails, rivers and streams. His efforts have expanded from the initial target along

**Goodwin,
continued page 2**

Sister Colleen Ann Nagle and Sandy Koteskey promoted

The Franciscan Life Process Center has promoted Sister Colleen Ann Nagle to executive director and Sandy Koteskey to director.

As executive director, Nagle will focus on activities to support the nonprofit’s mission, including fundraising and developing new community partnerships. She will continue to see counseling clients at the Center’s two campuses and consult with Catholic schools in the Diocese of Grand Rapids.

In her new role as Center director, Koteskey will oversee the day-to-day operations of the nonprofit, which strives to promote a relationship with God that brings dignity and hope to the sacred process of all life through programs that assist, educate, enrich and

**Promotion,
continued page 2**



Sandy Koteskey and Sister Colleen Ann Nagle.

Lowell Showboat Garden Club to host Arbor Day community event

submitted by Mary Bernthal

The Lowell Showboat Garden Club (LSGC) invites area residents to celebrate Arbor Day by planting a tree. LSGC is offering community members a free sapling, to take home and plant in their yards, at a special event on Saturday, April 29, from 9:30 am until noon, at the Englehardt Public Library.

Arbor Day began in 1872 in Nebraska City, Nebraska, when newspaperman and politician, Julius Sterling Morton, advocated for a state tree planting holiday. It is estimated more than one million trees were planted in Nebraska on April 10 that year. Today, National Arbor Day is celebrated on the last Friday in April and is observed in all 50 states, although some states observe it on alternate dates to coincide with their best tree-planting weather.

Michigan’s celebration takes place on the national holiday.

LSGC members, assisted by local Girl Scouts, will be giving out 200 saplings at Lowell’s Saturday event. There are four varieties from which to choose: scarlet oaks, sugar maples, tulip trees, and white dogwoods. All are native to Michigan. Each comes with instructions on how to plant and care for it. The saplings will be distributed on a first-come, first-served basis, with a limit of one per household.

Scarlet oaks grow 50 to 70 feet tall, have a spread of 40 to 50 feet, and live for approximately 80 years. They grow one to two feet yearly. As the name suggests, their leaves turn a brilliant red in autumn. Plant the saplings in full sun and at

**Garden Club,
continued page 3**

\$1.00



8 0 4 8 7 9 1 5 3 8 3 2

Goodwin, continued

Grand River. When he explores our waterways in a kayak, he plucks parts of the litter monster from our rivers and streams. If he is out on snowshoes during the winter, then he will make the effort to leave one of the area trails cleaner, when he leaves, than when he started.

Another expansion occurred when the Goodwin family officially adopted a two-mile stretch of Cascade Road, between Pratt Lake and Heidi's Farm Stand. They did this as a part of the Michigan Department of Transportation (MDOT) Adopt-A-Highway program (www.michigan.gov/mdot). Participants agree to clean up both sides of a Michigan roadway, three times a year. Last year, in October ,the Goodwins were joined by family friend, Veronica Smith, to clean their section of Cascade Road. Fueled by donuts, donated by Heidi's they "picked up 12 large

bags of litter, several large chunks of tires, metal, car parts, plus 98 (returnable) beer cans" according to Aaron's Facebook post.

Think about that for a minute. They gathered a dozen large bags of trash from just two miles of road. The scope of the challenge comes into better focus when you consider, this stretch of road gets cleaned three times a year and still has that much trash. In a great example of win-win-win, Goodwin not only picks up all the returnable cans and bottles he finds, but he takes the cash he gets for them, like the \$9.80 from the October trash harvest above, and donates it to one of his favorite charities: Ride for Warriors. Ride for Warriors is a group started by Ellen Seese of Alto to raise money for veterans. You can learn about them at: www.facebook.com/RideforWarriors.Michigan

Those returnable cans add up. Aaron collected

\$235.00 in 2021, and \$153.40 for Seese's group, in 2022. In case your calculator broke, that translates to a total of 3,884 returnables, gleaned from our area by Goodwin and his family in two years. That sounds like a lot of people seem to treat the roadway like their recycling center, not to mention, the reported high percentage of beer bottles and cans suggest a good amount of drinking, while driving, occurs on our country roads. Goodwin also reported that while he is picking up fewer roadside cigarette butts these days, he is seeing a lot of the electronic vape pens ending up polluting the area. He also noted that many times he has seen trash fluttering out of the very vehicles we pay to pick up our trash.

"Doing this is a purposeful way of combining my love of IT, the outdoors, and helping the community out at the same time," Goodwin



While kayaking, Goodwin is picking up trash.

stated. "I love doing this on country roads because of the beautiful scenery. The reaction from people is generally positive. I have had some people yell at me out of their windows when they drive by, but I have also had people who pull over and thank me." (The reference to IT will make sense below.)

It is our hope that this article will accomplish more than one thing. First, please think twice before tossing something out of the window of your vehicle or letting

trash fly out of your kayak or boat. Secondly, we hope others will take inspiration from Mr. Goodwin and think about how they might have a positive impact on our environment, and maybe, even have fun doing so. Talking with Aaron about this subject has encouraged this reporter to snag a few pieces of loose trash ,whenever possible, when walking around our favorite town.

If you want to learn more about his efforts, or get on board and help Aaron

in his never-ending quest to defeat the Litter Monster, he has created a website: www.copperbeelitterslayers.com. Since inquiring minds want to know, Copper Bee actually is an acronym: Cleaning Our Pathways, Protecting Earths' Realm – By Exercise & Empathy. Thanks to Aaron and the Goodwin family for having fun and cleaning up our part of the planet.



Trash picked up when on a bike ride.

Promotion, continued

inform. The Franciscan Life Process Center provides a wide range of services through four main pillars: art, counseling, music therapy and land.

Nagle previously served as director of the Center since its beginning in 1991. She is a sister of the Franciscan Sisters of the Eucharist, whose motherhouse is located in Meriden, Connecticut. During her 54 years as a nun, including more than four decades serving the West Michigan community, Nagle has been an educator, administrator, licensed therapist and consultant.

She has presented on a variety of issues, including,men and anger: evaluation and treatment,

compassion for survivors of suicide, how to help adult and child survivors of sexual abuse and more.

She received a bachelor's in elementary education from Viterbo College in Wisconsin, a master's in counseling and child development from Michigan State University and a master's in moral theology from Holy Apostles College and Seminary in Connecticut.

Koteskey has been with the Franciscan Life Process Center since completing her music therapy internship in 2006. She has served as a music therapist for over 16 years, working with individuals and groups of children with autism and multiple impairments. She also teaches trumpet and guitar. In 2018, Koteskey was appointed the director of the Music Therapy Program. Koteskey graduated from Western Michigan

University with a bachelor's in music therapy.

The Center is home to 10 Franciscan Sisters of the Eucharist and about 30 staff members, who serve the counties of Allegan, Barry, Kent, Muskegon, Montcalm and Ottawa.

About the Franciscan Life Process Center:

Since its founding by the Franciscan Sisters of the Eucharist in 1972, the Franciscan Life Process Center has assisted in the education, healthy development and cultural enrichment of individuals and communities of people throughout West Michigan. With campuses in Lowell and Grand Rapids, the Center is dedicated to helping individuals unlock their fullest potential as they journey through the process of life. More information is available at LifeProcessCenter.org.



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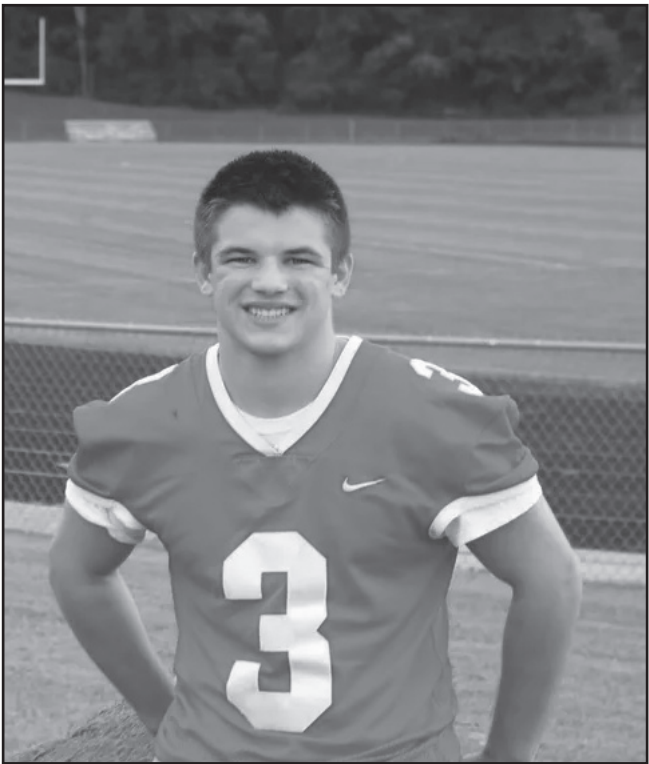
On February 1, 2023, Cliff Yankovich, contributing reporter for the *Lowell Ledger*, wrote to tell the Lowell community about Noel and Jill Dean’s son, Doak Dean, their youngest of four, a 2021 LHS alum and a student athlete at Harvard, having been diagnosed with cancer. Noel is the brains behind the brawn of the Pink Arrow Pride fundraiser that began in 2008 and continues as strong as ever today, to generate supporting funds for families facing a cancer journey.

Driven by the community support for one another, in March, a planning committee quickly formed in response, nicknamed the Get Stuff Done group (GSD). Within three weeks, they organized a community fundraiser for Doak, set for Friday, March 24, 2023 on the Lowell Riverwalk and Lowell Showboat. With the enormous support from the greater Lowell community, the GSD group is now able to extend the funds, raised during this single event, to support other families currently facing cancer.

Approximately \$45,000

of Lowell, Connor Kruse, Curtis Cleaners, Enwork, Fandangled, Flat River Outfitters, Greg Canfield, Grillin’ Guys, Honey Suites Salon, Hooper Printing, Hop Hog, HUGE Show with Bill Simonson, Keith Nichol, Kim’s Gourmet Treats, Kruse Family, Lamoreaux Auctioneers, Lowell Art Gallery, Lowell Chamber of Commerce, Lowell Family Chiropractic, Lowell’s First Look, Lowell High School Wrestling and Football Teams, Lowell Light & Power, Mi Hometown Furnishings, Mutschler Family, NuVu Fuel, Olivia Grace Salon, Outfront Media – Brad Eldridge, Pike Painting, Pro Seal, Raized Up, Rau/Bukius Family, Red Barn Mercantile, Restaurant Row*, Roger Graham Trucking, Scholten Landscaping, Selleck Photography, Stevens Family – Kim and Dan, Sweet Seasons, Timpson Transport, Tucker Town Forge, Walnut Grove, WRWW 92.3 The Red Arrow Network

*Restaurant Row: Participating downtown restaurants, who gifted a portion of sales - Keiser’s, Sneakers, Flat River Grill,



Main Street BBQ, Big Boiler Brewing, Rio Plano Taqueria, Sabor Mexicano. Sincere apologies to anyone inadvertently missed from this list.

The community will be kept informed of Doak’s progress in the next phase of his medical treatments. Ours truly is a caring community!

LOWELL POLICE BEAT

by Bill Lee
contributing writer

When it came to police complaints, stops, and overall, police calls, the month of March was a typical time for the Lowell Police Department. One very good note to report on was the low amount of drunk-driving arrests (Operating While Impaired/Intoxicated) since the beginning of the year: zero. “One thing we noticed, starting last year, there has been a significant drop in drunk-driving cases,” said Lowell Police Chief, Chris Hurst. “We’re out there making traffic stops, but are not finding drunk drivers.”

In the month of March, there were 64 traffic stops, 15 suspicious situations, 11 ordinance violations, 31 pistol permits, and 18 general assists (unlock a car for a citizen or help get gas, etc.).

Chief Hurst also reported that last Saturday, the department completed Bola Wrap training. A

Bola Wrap is a restraining device to help officers with someone who is about to resist arrest. With less chance of injury to a person than a taser, the Bola Wrap shoots a Kevlar-like material that wraps around a person’s body making it harder to move.

Officer Michael Stephens attended weeklong, basic crime-scene investigations classes, learning how to take pictures, collect evidence, and lift prints, at the Ottawa County Sheriff’s Department. “It’s completed through the West Michigan Criminal Justice Training Consortium, which we belonged to,” said Chief Hurst.

Finally, Chief Hurst was happy to report that the department recently promoted Officer Bryan Rader to full-time last week. Officer Rader will be switching roles with Officer Jesalyn Heard, who will now

be working part-time for the department. “She [Heard] has three small children, so it worked out great for her,” said Chief Hurst. “They swapped spots. He is jumping into her spot and



Officer Bryan Rader

she is taking a step back into his spot.”

Chief Hurst also wanted the people of Lowell to know that they are in need of part-time officers. Anyone interested, should reach out to the department.

Garden Club, continued

least 20 feet away from a house and other structures.

If arboreal longevity is a goal, consider planting a sugar maple. Their life span ranges from two to three hundred years. The leaves can turn red, orange, or yellow in the fall. Sugar maples grow one to two feet annually, reaching a height of 60 to 75 feet. Plant them in full sun, at least 10 feet from any structures.

The tulip tree also has a long life span, aging as old as 250 years. This species grows 70 to 90 feet tall, at a rate of two feet or more per year. When it reaches blooming age, the tree produces colorful tulip-like flowers in May and June. Its leaves turn yellow in autumn. The saplings can be planted in full sun to partial shade, at a minimum of 15 to 20 feet from any buildings.

White dogwoods live from 20 to 30 years and grow to a height of 20 to 30 feet at a rate of one to two feet annually. They produce an abundance of white flowers in the spring, and the leaves turn a purple-red in the fall. This variety can be planted in full sun or partial shade, at a distance of 15 feet from all structures.

This event is made possible, in part, with a grant from Michigan Garden Clubs, Inc. More information on the Lowell Showboat Garden Club and its activities can be found on its Facebook page at <https://www.facebook.com/>

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Coping with mental health issues in a relationship

Relationships need regular attention and effort to remain healthy and connected. If you have a partner with a mental health issue it can be more of a challenge, and may at times, feel overwhelming. Below are some suggestions on ways to cope with your partners mental health issues.

Communication is essential. You need to be able to have open and honest communication with your partner about their mental health issues. Discussions about how it affects them, you, and your relationship is key. You need to be able to discuss issues negatively affecting the relationship, in a productive manner, so you can both agree on solutions and a plan moving forward.

Also, discuss what is going well, and working for both of you, to build on those areas. Regularly, check in with your partner to find out what you can do to provide support.

Support & encourage their therapy. If your partner is in therapy, offer support and encouragement. At times, they may even ask you to attend sessions, so be open and willing to go. If you have concerns that you feel the therapist may need to know and address, bring them to your partner in a caring and supportive way, suggesting he or she discuss them with their therapist. If your relationship is being negatively affected and you both have not been able to resolve the issues, you may need to seek couples

therapy. It can be with the same therapist your partner is currently seeing or a different therapist, depending on who you both want to see.

Don't do everything for your partner. When a loved one is in pain and suffering, it's natural to want to try and fix the issue. You can't. They need to be the one in charge of their own mental health and make decisions about their care, unless it's been determined by a professional that they are unable to do so. Don't contact the therapist directly, unless you feel your partner is a danger to themselves or others. In this case, the first call needs to be to 911 and the second call to the therapist. Even if it's okay with your partner to contact his or her therapist, do so on a limited basis. It's important that your partner be responsible for their own mental health issues and bring any concerns to the therapist personally. I have had many calls from partners, only to tell them that I can't talk with them about any of my clients because I don't have a signed consent saying I can speak with the partner. I

can't even confirm they are a client. So, keep this in mind. It may be that your partner doesn't want you communicating with their therapist, even if they won't admit it.

Maintain healthy boundaries. Mental illness can be difficult so healthy boundaries are critical. All relationships have boundar-

Self-Care is important. In any relationship self-care is important, but especially in a relationship where, at times, much of the focus is on your partner's issues. Since your partner may need more support, regularly taking time for self-care is key. It will help you to not build resentments, become over-stressed, or develop relation-

counselor who can provide guidance. If you don't want to see a counselor, talk to a supportive friend or family member that you can trust. If you find you need more assistance, talk with the pastor at your church or ask if your employer has an employee-assistant program ,as they may have life coaches.



ies, but when your partner has mental health issues, they are especially important and need to be consistently enforced. Don't allow your partner to continue to break boundaries using their mental health issue as an excuse. This is not okay or acceptable. It's important for you both to know clearly what is, and isn't, okay as it cuts down on confusion, mixed signals, and supports healthy behavior.

ship-burnout. Focus on your overall wellness (physical and emotional). This includes taking time regularly to do things you enjoy, getting enough sleep, hanging out with friends, pursuing hobbies/interests, healthy eating, exercise, etc. Time apart from your partner (alone or with family and friends) is also part of self-care.

Ask for help. If you are struggling with the challenges of being in a relationship with someone that has mental health issues, it's okay to get help from a professional

Take aways
Being in a relationship with someone that has mental health issues can be challenging, and at times, feel one sided or unbalanced. However, once you and your partner have agreed on a plan that works for you both to address the challenges of the mental health issues, your relationship can be just as rewarding as any other relationship. This article is for informational purposes only. Stay safe and healthy!

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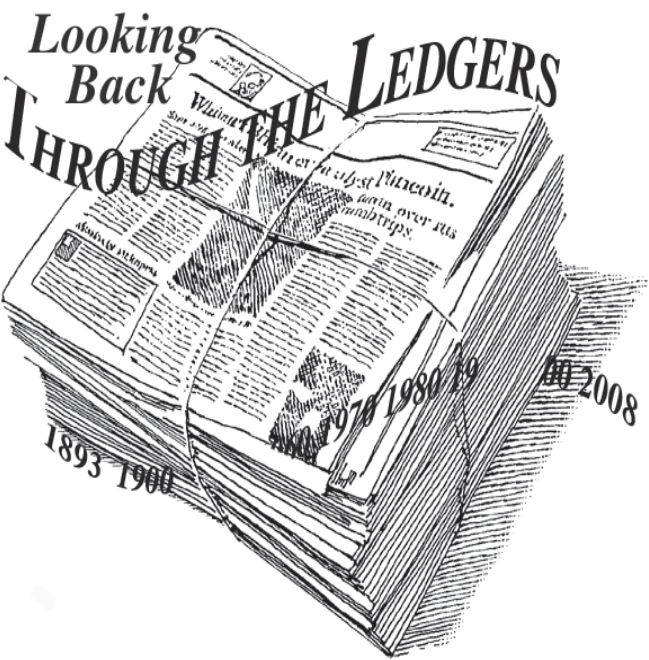
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Lori Hudson, Ghost on Beale Street, April 7
Mandy Jo Rindhage, A Stormy Travel Through Time, April 14
Jen Rinaldi, One Day Closer to Death, April 21
Wendy Thompson, April 28
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viewpoint



125 years ago The Lowell Ledger April 28, 1898

The measles are making a clean seep in this vicinity. Anthony Gasper is tearing down his house and is going to build greater. He is living in a tent, which he finds pretty cold this time of the year.

A fine job of road work is being done this week by Commissioner O'Harrow and a crew of six men. Crushed stone is being placed between West Grand River Bridge and the village limits, a \$300 job and a good one.

Clarence Reutelster caught a 7 lb. pickerel out of Grand River the first of the week.

100 years ago The Lowell Ledger April 26, 1923

The making of reed baby cabs at the Lowell branch factory, of the Ypsilanti Reed Furniture company, is underway.

Bert Vosburn and Hank Bolt caught a large catfish a few weeks ago, weighing 26 lbs.

About twenty friends and neighbors met at the home of Miss Emma Carey last Monday evening to remind her that it was her birthday. The evening was spent with music and games, after which a light luncheon was served and all had a very pleasant time.

A musical Comedy, "The Minister's Wife's New Bonnet" will be given by Alto Local Talent and Alto High School at the South Lowell Grange Hall, Alto, on Friday and Saturday, April 27 and 28, at 8 o'clock. Admission 15¢ and 25¢.

The home and nearly all of its content, of Mrs. Emma McVean, were destroyed by fire Monday morning.

75 years ago The Lowell Ledger April 22, 1948

A spring music concert sponsored by the Lowell PTA will be held on Wednesday evening, April 28, at 8 o'clock in the school gymnasium. Orval Jessup, music director of the Lowell Schools, is in charge of the evenings entertainment.

The Flat River game area gets 20 more acres and a new 3,615-acre game area established south of the Grand River, between Saranac and the western boundary of Ionia County.

It turns out that due to past state rules, 144 state employees earn more than their bosses.

Harry Hellman will be announcing all Tiger games this summer on station WGRD.

50 years ago Lowell Ledger Suburban Life April 19, 1973

More than 25 burglaries in a three-county area have been solved, and some 23 Lowell area youths implicated in the break-ins, according to Kent County Sheriff's Detective Jack Christensen. The burglaries span a two-year period and involve businesses and homes in Barry, Ionia and Kent Counties.

Friday Court sessions for the 63rd District Court will be moved to Lowell to accommodate the citizens in this part of the 63rd District. Court will be in-session in the Lowell City Hall Council room. Criminal complaints and civil matters will be handled here.

The left-handers had their day Friday night at the YMCA Table Tennis Tourney. The top finishers in the tournament all swung their ping pong paddle from the left side. The top four winners were: Keith Caldwell, first; Kevin McMahon, second; Scott Vashaw, third and Doug Schueller, fourth.

25 years ago The Lowell Ledger April 29, 1998

Julie Wisner received the Roger B. Chaffee Scholarship. She is the first Lowell High School senior to ever win the award. Wisner was one of 37 applicants considered for the Chaffee sScholarship. She will receive \$2,500 and join a long list of science, mathematics and engineering students who have received the scholarship. She will enter the University of Michigan's engineering program in the fall.

Lowell High School was one of nine sites around the state of Michigan to host a state band festival this year. There were 30 schools in attendance.

Two Ionia men were arrested and charged with robbing the Lowell Burger King on Thursday, March 26. The night manager was approached as she was leaving the building with the evening deposit.

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- 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.
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Exterior view of the Kent District Library at Englehardt Branch, 200 N. Monroe St.

Kent District Library programs at Englehardt Branch, 200 N. Monroe St. For additional information call 616-784-2007.

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Storytime
Thursdays, 10:30 - 11:30 am. Nurture your child's love of books and build early literacy skills through stories, rhymes, music and movement. For ages 0-5.

Teen Zone
Thursdays, 3-4 pm. Teen-only fun for you and your friends at the library! Stop by for activities that may include board games, food and more. For ages 11-17.

Mahjongg
Fridays from 1-3 pm. American Mahjongg, a game of skill, strategy and calculation. All skill levels welcome.

Open Craft Lab
Saturday, April 29, 1-2 pm. Stop in and try something new or bring in your own project! New projects will be introduced monthly. All previous projects will be available while supplies last. For adults 18+

KDL Lab Experience
Wednesday, May 3, 4-5 pm. Drop in and allow children to think creatively, tinker, explore and collaborate while engaging in a variety of hands-on activities based on STEM concepts.

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CHURCH OF LOWELL**

CHRIST-CENTERED, KINGDOM-FOCUSED HOMES
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Pastor Andrew Bolkcom • Pastor of Discipleship
Christi Swain • Director of Children's Ministries

SUNDAY WORSHIP.....9:30 AM (Nursery provided)
LIFE GROUPS 11:00 AM (Nursery-Adult)
Awana (K-5 during school year) **Wednesday, 6:15 PM**

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Church**

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Website: www.stmarylowell.com
Weekend Masses: Sat 5 pm; Sun 10:30 am
Confession: Saturdays 3:30-4:30 pm
Prayer & Adoration: Wednesdays 9 am to 4:45 pm
RELIGIOUS EDUCATION FOR CHILDREN TO ADULTS

**LOWELL UNITED
METHODIST CHURCH**

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WORSHIP
Traditional Service: 9 am
Contemporary Service: 10:30 am
Sr. Pastor - Brad Brillhart

At Your Local Library

ABCs of Lowell history

Address: 214 W. Main
(current address 216 W. Main Unit 2)
Built: 1867
Builder: John Giles
1st business: John Giles & Co. Grocery

John Giles & Co. Grocery was in this block, the Union block, prior to 1883, when he built 223 W. Main, across the street, and moved there. He is listed in the Union block fir years 1870, 1875, and 1881. Because he built this building, we believe this is where he was located and was probably the building's first business.

Dexter Look operated a drug store in this building for 50 years, from 1882 until 1932. During the first four years, he had a partner and operated under the name, Yeiter (J. B.) and Look; then the business became D. G. Look Drugs. The pharmacy was affiliated with the Rexall brand and advertised drugs, books, wallpapers, and paints. Dexter G. Look began his career working for his older half-brother, J. Q. Look, who operated a drug



214 W. Main Exterior: Exterior of the Dexter G. Look Rexall Drug Store, c. 1930

store directly across the street. J. Q. retired in 1888 but his drugstore continued as W. S. Winegar Drugs.

Dexter Look went on to serve in local politics, as well as five terms as a State Representative. He had the freedom to serve because he had hired Verne Ashley as pharmacist. Ashley was affiliated with Look's Drugs

store for 20 years. Look was the father of Helen Look Dailey, who bequeathed her inheritance to the City of Lowell.

The Citizen's Telephone Switchboard was on the 2nd floor; Michigan Bell and Citizen's Telephone Companies merged in 1923 so that it became Michigan Bell Telephone Company. After the merger, a person could call anyone who had a telephone, not only those who had telephones from the same company. In 1921, the operators were rescued from the smoke of a fire in their building but returned an hour later to resume telephone service. The operators were

important to the town. They knew of the emergencies and summoned the doctor, police or firemen. Michigan Bell erected a new building, on N. Hudson in 1952, in preparation for the new do-it-yourself system. The automatic dialing system went into operation in 1953, making the switchboard and "call girls" obsolete.

J. M. Hilderley purchased Look's Drugs store in 1932. It was Ken's Billiard Hall in 1943. The House of Townsend occupied the three adjoining storefronts (212, 214 and 216 W. Main) from the 1950s to 1981. In 1987, it became part of the Flat River Antique Mall. Today the Lowell Hemp Co wellness center, established in 2011, occupies this space.



Interior of the D. G. Look Rexall Drug Store, c 1930.

happy birthday

APRIL 20
Jim Hodges, Rick Briggs, Bobbie White, Kendra Merriman, Angela Miller, Charles Marshall.

APRIL 21
Roxann Roth, Connie Phillips, Ian Newhouse, Daniel Titcombe.

APRIL 22
Mallorie VanDerWarf, Tim Hill, Mackenzie Hacker.

APRIL 23
Nathan Roudabush, Jonathan Dixon, Karen Merriman, Nicole Cummings, Brandon Short.

APRIL 24
Gary Goff, Trevor Foss, Nichole Hoag, Don Shaffer, Logan Propst.

APRIL 25
Bonnie Weststrate.

APRIL 26
Marsha Ray, Casey Brown, Bonnie Baird, Audrey Bailey, Jonathan Christiansen, Brad Brzezniak.



Sabor Mexicano’s Chimichanga

By Justin Tiemeyer
contributing writer

Lowell is not a city traditionally associated with authentic Mexican cuisine. When New York City comedian Mike Vecchione, came to town for Laugh Fest, he described the city, at the intersection of the Flat and Grand Rivers, as the home to “eight to nine pot shops and two to three pizza huts.” However, chef Melinda Burgos set-up shop in Lowell in 2021, driven by a passion to cook Mexican and Puerto Rican staples for the community here. Her motto, which those who frequent the Sabor Mexicano Facebook homepage know well, is “Relax. Let us do the cooking.” There are a number of great entrees to enjoy at Burgos’ restaurant, located at 109 Riverside Drive in historic downtown Lowell, but perhaps the best of them all is the chimichanga.

The chimichanga enjoys a lineage from Mexican cooking, but most food historians agree that it was probably invented in the United States. A number of folks, including Woody Johnson of Macayo’s Mexican Kitchen in Phoenix, Arizona, have staked a claim as the inventor of the chimichanga. Whoever is responsible, it is theorized that the chimichanga was discovered in a US border state like Texas or Arizona, when a line cook accidentally dropped a burrito in a deep fryer. The word “chimichanga” itself is described as a Spanish-language colloquialism, meaning, essentially, “thingamajig,” which speaks to its origin as a beautiful accident.

A typical chimichanga is served with rice, beans, cheese, and meat, and Sabor Mexicano does not divert from this tried and true formula. However, many chefs will say a

chimichanga is more than simply, a deep-fried burrito. In many places, a burrito is served in a foil wrapper and eaten on-the-go, whereas a chimichanga is served on a plate to accommodate some sort of sauce. Dining in at Sabor Mexicano, burritos and chimichangas are both served on a plate, and Burgos even serves wet burritos, a midwestern delicacy that typically features a layer of cheese and sauce. A foodie might notice, however, that a chimichanga has more meat, compared to other ingredients, and this is largely because meat tends to cook better in a deep fryer.

The Sabor Mexicano chimichanga is served with a more conservative deep-fry than the restaurant’s addictive tortilla chips, the latter, tasting like elevated Fritos chips with a glisten of oil across the surface. Rather than a smothering of sauce over the top, the chimichanga is served with a side of sharp queso. This is a nice touch, bringing to mind the restaurant’s infamous quesabirria tacos, or as some have come to call them, “dippy tacos.” Since the meat in a

chimichanga takes center stage, it has to be cooked perfectly, and it always is at Sabor Mexicano. The steak chimichanga is a thing of wonder, though some of the staff prefer the shrimp chimichanga or the shrimp and steak (“surf and turf”) chimichanga, and a number of guests swear by the vegetarian chimichanga. It is even possible to migrate the Alambre ingredients into a chimichanga, upon request.

Not only does Burgos stick to her roots, when it comes to the authentic cuisine, but she’s been a strong proponent of running her business the right way. She started serving under a tent outside of New Union Brewery, and her friends there even named a Mexican lager, Sabor Del Sol, in her honor. With the support her popup saw over a couple of months, Burgos was able to move into a rental kitchen at 501 Ottawa St. SE. In view of King Milling, behind a number of Main Street businesses, crowds gathered to pick up tacos, burritos, and other delicious dishes, in what was little more than a long hallway attached to a kitchen. Near the end of



The steak chimichanga, with side of queso, at Sabor Mexicano.

2022, after an impressive remodel, she moved into the former Backwater Cafe building, a quirky location with a sliding door that leads directly into the river. She started small, worked hard, and expressed her gratitude to the people of Lowell every day she operated.

Members of the Lowell Area Chamber of Commerce, whose headquarters is located

just on the other side of the river, must have taken the time to walk across the bridge and check out Sabor Mexicano on their lunch breaks, because Sabor Mexicano was awarded the Best Business to Watch appellation in January of 2023. To qualify for this award, the recipient must be a new business, or a new venture of an existing business, that demonstrates

the ability to improve the economic base within the greater Lowell community. Sabor Mexicano is always busy on a Saturday night, and, with exciting new dishes like quesabirria raman, wet burritos, and, of course, the delicious chimichanga, the people of Lowell have wagered that this success will continue for years to come.

GRATTAN
TOWNSHIP

Regular Meeting 7 p.m.
Synopsis of Minutes
April 10, 2023

Motions Approved:

1. Kore Hi-Com proposal for managed services.

2. Budget Amendments to the Fire Fund, General Fund and Sewer Fund.

3. Resolution 2023-010 Closing Parnell Rd.

4. Adding property on Woodland Park to the sewer district.

5. To approve Lawn mowing bid from C&R Lawn Service.

TOT

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LOWELL, MICHIGAN

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SAT MAY 13 7:00PM

Starring Mark Klein

Featuring Jason Gilleran

Mark Klein: nationally touring comedian from Louisville, KY who entertains audiences and headlines from Tampa to Tahiti. He can be heard on Sirius XM and has appeared on CBS, Showtime, Bob and Tom, GQ, and Forbes. He is a husband, father, thoroughbred race horse owner, and the official walker of the dumbest dog in the world.

Advance Tickets \$20 or \$25 at the door

DOORS OPEN AT 6:00

Concessions are cash only: Soft Drinks, Popcorn & snacks See details on the ticket page for info about carried-in beverages

Scan code for website & events

www.theoldtheater.com
Box Office (616)897-0007

NOTICE OF PUBLIC HEARING

LOWELL
CHARTER
TOWNSHIP
PLANNING COMMISSION

The Lowell Charter Township Planning Commission will hold a Public Hearing to consider the following request:

1. Ordinance No. 01-2023Z

AN ORDINANCE AMENDMENT TO AMEND CHAPTER 18 ENTITLED “SIGN ORDINANCE;” SECTION 18.06 ENTITLED “SIGNS PERMITTED IN THE AG-1, AG-2, R-1, R-2, R-3, MHP, AND RESIDENTIAL PUD DISTRICTS;” TO AMEND PART (D); TO AMEND PART (E); AND TO ADD PARTS (F) AND (G) TO THE LOWELL CHARTER TOWNSHIP ZONING ORDINANCE.

This action will amend Section 18.06 to clarify parts D and E and to add Part F, which will regulate home-based business and home occupation signs and add Part G, in which electronic reader board signs will be permitted on all non-residential properties within the AG -1 – Prime Agricultural and AG – 2 – Rural Agricultural Districts in the Township as a use by right.

The hearing will be held as follows:

WHEN: MONDAY, MAY 8, 2023

TIME: 7:00 P.M.

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

Information on the proposed draft ordinance amendment is available for review at the Lowell Charter Township Offices, 2910 Alden Nash Avenue, SE, Lowell, MI 49331, during normal office hours on Monday, Tuesday, and Thursday or by calling 897-7600.

Greg Forde, Secretary
Lowell Charter Township Planning Commission

CITY OF LOWELL
KENT COUNTY, MICHIGAN
Resolution No. 06-23
RESOLUTION TO AUTHORIZE ISSUANCE
OF WATER SUPPLY SYSTEM JUNIOR LIEN REVENUE BONDS

Minutes of a meeting of the City Council of the City of Lowell, Kent County, Michigan, held at the City Hall on March 28, 2023, at 6:30 p.m., local time.

PRESENT: Councilmembers Groves, Salzwedel,
Yankovich and Mayor Devore
ABSENT: Councilmember Chambers

The following Resolution was offered by Member SALZWEDEL and supported by Member GROVES.

WHEREAS, pursuant to Act 94, Public Acts of Michigan, 1933, as amended (the “Act”) the City Council of the City of Lowell (the “City”) has determined to make improvements to the City’s Water Supply System; and

WHEREAS, the improvements will enable the City to provide more efficient and better quality public services to the users of the Water Supply System; and

WHEREAS, the improvements shall be financed in part by the issuance of revenue bonds in accordance with the Act in the sum of not to exceed \$1,504,000 for a period of not to exceed forty (40) years.

NOW, THEREFORE, BE IT RESOLVED as follows:

- Section 1. DEFINITIONS.** Whenever used in this Resolution except when otherwise indicated by context, the following definitions shall apply:
- (a) “Act” means Act 94, Public Acts of Michigan, 1933, as amended.
 - (b) “Additional First Lien Bonds” means any First Lien Bonds issued in the future.
 - (c) “Additional Junior Lien Bonds” means any additional Junior Lien Bonds issued in the future.
 - (d) “Adjusted Net Revenues” means for any operating year the Net Revenues to which may be made the following adjustments:
 - (i) Revenues may be augmented by the amount of any rate increase adopted prior to the issuance of additional Bonds or to be placed into effect before the time principal or interest on the additional Bonds becomes payable from Revenues as applied to quantities of service furnished during the operating year or portion thereof that the increased rates were not in effect.
 - (ii) Revenues may be augmented by amounts that may be derived from rates and charges to be paid by new customers of the System.
 - (e) “Authorized Officer,” means the City Mayor, City Manager, the Clerk and the Treasurer of the City, or any one or more of them acting alone or together.
 - (f) “Bondholder” or “Bondholders” means the holder or holders of the Bonds.
 - (g) “Bond Reserve Account” means the subaccount established within the Redemption Account pursuant to Section 16(b)(ii)(C).
 - (h) “Bonds” means the Series 2023 Bonds, any Additional Junior Lien Bonds, and any Additional First Lien Bonds authorized pursuant to this Resolution or any resolution supplemental to this Resolution.
 - (i) “City” means the City of Lowell, Kent County, Michigan.
 - (j) “Construction Fund” shall mean the 2023 Water Supply System Revenue Bonds Construction Fund created pursuant to Section 16(a).
 - (k) “Council” means the City Council of the City, the legislative and governing body thereof.
 - (l) “First Lien Bonds” shall mean any bonds or other obligations that may be issued or incurred by the City in the future payable from the Revenues of the System that are secured by a lien that is a first lien on the Net Revenues of the System, senior in standing and priority of lien with respect to the Net Revenues to the claim of the Junior Lien Bonds.
 - (m) “First Lien Redemption Account” means the First Lien Bond and Interest Redemption Account created as a subaccount of the Redemption Account pursuant to Section 16(b)(ii)(A).
 - (n) “G. O. Fund” means the General Obligation Debt Fund created pursuant to Section 16(b)(iii).
 - (o) “Government Obligations” means any bonds or other obligations not callable at the option of the Issuer thereof, which as to principal and interest constitute direct obligations of the United States of America, or obligations the principal of and interest on which is fully guaranteed by the United States of America, including U.S. Treasury Trust Receipts, or any other obligations permitted under the terms of an escrow agreement.
 - (p) “Improvements” means the design, acquisition and construction of improvements to the System, including, but not limited to, improvements and renovations to the water system along Washington Street and Monroe Street, the restoration of streets, rights-of-way and easements affected by the improvements and related facilities, as well as all work, equipment and appurtenances necessary or incidental to these improvements.
 - (q) “Junior Lien Bonds” shall mean any bonds or other obligations that may be issued or incurred by the City payable from the Revenues of the System that are secured

- by a lien on the Net Revenues of the System that is subordinate to a first lien on the Net Revenues of the System that may be created for the benefit of any First Lien Bonds and shall include the Series 2023 Bonds.
 - (r) “Junior Lien Redemption Account” shall mean the Junior Lien Bond and Interest Redemption Account created as a subaccount of the Redemption Account pursuant to Section 16(b)(ii)(B).
 - (s) “Net Revenues” shall have the same meaning as defined in Section 3 of the Act.
 - (t) “Operation and Maintenance Fund” means the Operation and Maintenance Fund created pursuant to Section 16(b)(i).
 - (u) “Receiving Fund” shall mean the Water Supply System Receiving Fund created pursuant to Section 16(b).
 - (v) “Redemption Account” shall mean the Bond and Interest Redemption Account created pursuant to Section 16(b)(ii).
 - (w) “Resolution” means this Resolution and all amendments hereto.
 - (x) “Revenues” shall have the same meaning as defined in Section 3 of the Act and shall include all earnings on investment of funds of the System and all other revenues derived from or pledged to the operation of the System.
 - (y) “Series 2023 Bonds” means the City’s Water Supply System Junior Lien Revenue Bonds, Series 2023 (Federally Taxable) to be issued pursuant to this Resolution in one or more series.
 - (z) “System” means the City’s complete Water Supply System, both inside and outside the City, including all wells, distribution and treatment facilities for the supply of water and all appurtenances thereto now owned by the City and those acquired pursuant to this Resolution and all extensions and improvements thereto hereafter made.
 - (aa) “United States” means the United States of America.
- Section 2. NECESSITY, PUBLIC PURPOSE.** It is hereby determined to be necessary for the public health, safety and welfare of the City to acquire and construct the Improvements to the System in accordance with the maps, plans and specifications therefor prepared by the City’s consulting engineers, which are hereby approved.
- Section 3. ESTIMATED COST; PERIOD OF USEFULNESS.** The cost of the Improvements has been estimated by the engineers to be not to exceed \$1,589,000, including the payment of legal, engineering, financial and other expenses, which estimate of cost is approved and confirmed, and the period of usefulness of the Improvements is estimated to be greater than forty (40) years.
- Section 4. ISSUANCE OF BONDS.** To pay a portion of the cost of designing, acquiring and constructing the Improvements and to pay the legal and financial expenses and all other expenses incidental to the issuance of the Series 2023 Bonds, the City shall borrow the sum of not to exceed \$1,504,000 and issue its revenue bonds pursuant to the provisions of the Act in one or more series in the aggregate principal sum of not to exceed \$1,504,000, as finally determined by the Authorized Officer at the time of sale.
- Section 5. SERIES 2023 BOND TERMS.** The Series 2023 Bonds shall be issued in one or more series with each series issued as one fully registered manuscript bond, shall be sold and delivered to the United States in denominations of \$1,000 or any whole multiple thereof. Each series of the Series 2023 Bonds shall be dated the date of delivery to the United States, or such other date approved by the Authorized Officer, and shall be payable on the dates and in the amounts determined by the Authorized Officer at the time of sale provided the final maturity of each series of the Series 2023 Bonds shall be no later than forty (40) years after the date of issuance. The Series 2023 Bonds shall bear interest at a rate or rates of not to exceed 2.00% per annum as determined by the Authorized Officer, payable semiannually on the dates determined by the Authorized Officer at the time of sale. The Authorized Officer may alter or determine the Bond terms within the parameters of this Resolution as hereafter provided.
- Section 6. PAYMENT OF BONDS; PLEDGE OF NET REVENUES.** Principal of and interest on the Bonds shall be payable in lawful money of the United States to the person appearing on the Bond registration books as the registered owner thereof. Payment of principal of the Bonds shall be made at the principal office of the Paying Agent (defined below), and payment of interest on the Bonds shall be paid to the registered owner at the address as it appears on the registration books; provided, however, while any Bonds are held by the United States, principal of and interest on those Bonds shall be paid in lawful money of the United States to the United States or its assignee by draft, check or pre-authorized debit at the office specified in writing or by such other method of payment as instructed by the United States or its assignee.
- The principal of and interest on the Bonds shall be payable from the Net Revenues derived from the operation of the System, including future improve-

- ments, enlargements and extensions thereof, after provision has been made for the payment of expenses of administration, operation and maintenance thereof. The Net Revenues of the 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 a statutory lien is created pursuant to the Act to and in favor of the Bondholders of the Bonds upon the Net Revenues of the System, including future enlargements, improvements, and extensions thereof. The statutory lien on the Net Revenues securing all First Lien Bonds shall be a first lien as provided in the Act and shall at all times and in all respects be and remain superior to the lien on the Net Revenues securing any Junior Lien Bonds. The Net Revenues so pledged shall be and remain subject to such lien until the payment in full of the principal of and interest on the Bonds or until Bonds are defeased as provided in Section 23.
- The Series 2023 Bonds, including both principal and interest thereon, shall not be a general obligation of the City and shall not constitute an indebtedness of the City for the purpose of any debt limitations imposed by any constitutional, statutory or charter provisions.
- Section 7. PRIOR REDEMPTION.** The Series 2023 Bonds shall be subject to redemption prior to maturity, at the option of the City, in whole or in part, in such order as the City may designate on any date, at the par value thereof and accrued interest to the date fixed for redemption, without a premium. Series 2023 Bonds may be partially redeemed in any amount. If less than all of the Series 2023 Bonds maturing in any year are to be redeemed, the Series 2023 Bonds or portions of the Series 2023 Bonds to be redeemed shall be selected by lot. Series 2023 Bonds called for redemption shall be redeemed at the par value thereof, plus accrued interest to the date fixed for redemption, without a premium.
- Notice of the call of any Series 2023 Bonds for redemption shall be given by mail not less than thirty (30) days prior to the date fixed for redemption to the registered holder at the registered address. Series 2023 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 Paying Agent to redeem such Series 2023 Bonds.
- Section 8. PAYING AGENT AND REGISTRATION.**
- (a) Appointment of Paying Agent. From time to time the City shall designate and appoint a Paying Agent (the “Paying Agent”), which shall also act as transfer agent and bond registrar. The initial Paying Agent shall be the Treasurer of the City. The Authorized officer shall have the authority to remove a Paying Agent and to appoint a successor Paying Agent. In the event of a change in the Paying Agent, notice shall be given in writing, by certified mail, to each Registered Owner not less than sixty (60) days prior to the next interest payment date. The Paying Agent shall keep the official books for the recordation of the Registered Owners of the Bonds.
 - (b) Registration of Bonds. Registration of the Bonds shall be recorded in the registration books of the City to be kept by a Paying Agent. Except as may be provided for additional Bonds in the resolution authorizing issuance of those Bonds, Bonds may be transferred only by submitting the same, together with a satisfactory instrument of transfer signed by the Registered Owner or the Registered Owner’s legal representative duly authorized in writing, to the Paying Agent, after which a new Bond or Bonds shall be issued by the Paying Agent to the transferee (new registered owner) in any denomination, in the same aggregate principal amount as the Bond submitted for transfer. No transfer of Bonds shall be valid unless and until recorded on the bond registration books in accordance with the foregoing. The person in whose name any Bond is registered may for all purposes, notwithstanding any notice to the contrary, be deemed and treated by the City and the Paying Agent as the absolute owner thereof, and any payment of the principal of and interest on any Bond to the Registered Owner thereof shall constitute a valid discharge of the City’s liability upon such Bond to the extent of such payment. No Bond shall be transferred less than fifteen (15) days prior to an interest payment date nor after the Bond has been called for redemption.
- Section 9. SALE OF BONDS.** The Series 2023 Bonds shall be sold to the United States. The City determines that a negotiated sale to the United States is in the best interest of the City because the terms offered by the United States are more favorable than those available from other sources of funding.
- Section 10. BOND FORM.** The Series 2023 Bonds shall be substantially in the form attached hereto as Exhibit A, and incorporated herein, with such completions, changes and additions as may be required by the United States or as recommended by the City’s Bond counsel and approved by the officers of the City signing the Series 2023 Bonds.

Resolution No. 06-23, continued

Section 11. **AUTHORIZED OFFICER.** The Authorized Officer is hereby designated, for and on behalf of the City, without further Council approval, to do all acts and to take all necessary steps required to effectuate the sale, issuance and delivery of the Series 2023 Bonds. Notwithstanding any other provision of this Resolution, the Authorized Officer is authorized within the limitations of this Resolution to determine the specific interest rate or rates to be borne by the Series 2023 Bonds, not exceeding 2.00% per annum, the principal amount, interest payment dates, dates of maturities, and amount of maturities, redemption rights, the title of the Series 2023 Bonds, date of issuance, the amount of the rate covenant in Section 19 and additional bonds test in Section 22 and other terms and conditions relating to the Series 2023 Bonds and the sale thereof provided, however, the last annual principal installment of each series shall not be more than forty (40) years from the date of issuance of that series of the Series 2023 Bonds. The Authorized Officer's approval of the terms shall be evidenced by his or her signature on the document or agreement stating such terms. The Authorized Officer is authorized to execute any orders, receipts, agreements, pledge agreements, documents or certificates necessary to complete the transaction, including, but not limited to, any issuer's certificate, any certificates relating to federal or state securities laws, rules or regulations, any applications to the Michigan Department of Treasury.

Section 12. **EXECUTION OF BONDS.** The Mayor or the Mayor Pro Tem and the Clerk or the Deputy Clerk of the City are hereby authorized and directed to sign the Series 2023 Bonds, either manually or by facsimile signature, on behalf of the City. Upon execution, the Series 2023 Bonds shall be delivered to the purchaser thereof.

Section 13. **RIGHTS OF BONDHOLDERS.** The Bondholders representing in the aggregate not less than twenty percent (20%) of the entire amount of Bonds then outstanding may protect and enforce the statutory lien, either at law or in equity, by suit, action, mandamus, or other proceedings, and enforce and compel the performance of all duties of the officials 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 such statutory lien shall not be construed to give any Registered Owner of any Bond authority to compel the sale of the System, the revenues of which are pledged thereto.

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

The owners or Bondholders, from time to time, of the Bonds, shall have all the rights and remedies given by law, and particularly by the Act, for the collection and enforcement of the Bonds and the security therefor.

Section 14. **MANAGEMENT OF SYSTEM.** Except as provided in this Resolution, the construction, alteration, repair and management of the System shall be under the supervision and control of the Council. The City may employ such persons in such capacities as it deems advisable to carry on the efficient management and operation of the System. The Council may make such rules, orders and regulations as it deems advisable and necessary to assure the efficient management and operation of the System.

Section 15. **SUPERVISED BANK ACCOUNTS.** The Treasurer shall be custodian of all funds belonging to and/or associated with the System and such funds shall be deposited in a bank or banks, each of which has unimpaired capital and surplus of at least \$2,000,000, or which are each a member of the Federal Deposit Insurance Corporation.

16. **FUNDS AND ACCOUNTS.** The Treasurer is hereby directed to create and maintain the following funds, which shall be designated as follows, into which the Bond proceeds and the revenues and income from the System shall be deposited, which funds and accounts shall be established and maintained, except as otherwise provided, so long as any of the Bonds hereby authorized remain unpaid.

(a) **Bond Proceeds – Construction Fund.** The proceeds of the Series 2023 Bonds shall be deposited in the Construction Fund. Such moneys shall be used solely for the purpose for which the Series 2023 Bonds were issued. Any unexpended balance in the Construction Fund remaining after completion of the Improvements may be used for such purposes as allowed by law. After completion of the Improvements and disposition of remaining Series 2023 Bond proceeds, if any, pursuant to the provisions of this Section, the Construction Fund shall be closed.

(b) **Receiving Fund.** The gross income and revenue of the System shall be set aside into the Receiving Fund. The moneys so deposited are pledged for the purpose of the following funds and accounts and shall be expended and used only in the manner and order as follows:

(i) **Operation and Maintenance Fund.** The City shall create and maintain the Operation and Maintenance

Fund. Prior to the beginning of each fiscal year, the Council shall prepare an annual budget of the System for the ensuing fiscal year. Out of the revenues in the Receiving Fund, there shall be set aside, quarterly and deposited into the Operation and Maintenance Fund a sum sufficient to pay the reasonable and necessary current expenses of administering, operating and maintaining the System for the ensuing three months.

(ii) **Redemption Account.** The City shall create and maintain the Redemption Account.

(A) **First Lien Redemption Account.** The First Lien Redemption Account shall be established as a subaccount within the Redemption Account to be used solely for the purpose of paying the principal of and interest on First Lien Bonds. After the transfers required above, there shall first be transferred quarterly from the Receiving Fund, and deposited in the First Lien Redemption Account, for payment of principal of and interest on the First Lien Bonds, a sum equal to at least one-half (1/2) of the amount of interest due on First Lien Bonds on the next ensuing interest payment date plus not less than one-fourth (1/4) of the principal maturing on First Lien Bonds on the next ensuing principal payment date in each year. The moneys in the First Lien Redemption Account shall be accounted for separately.

(B) **Junior Lien Redemption Account.** The Junior Lien Redemption Account shall also be established as a subaccount within the Redemption Account to be used solely for the purpose of paying the principal of and interest on Junior Lien Bonds. After the transfers required above, there shall be transferred quarterly from the Receiving Fund, and deposited in the Junior Lien Redemption Account for payment of principal of and interest on the Junior Lien Bonds, a sum equal to at least one-half (1/2) of the amount of interest on Junior Lien Bonds due on the next ensuing interest payment date plus not less than one-fourth (1/4) of the principal maturing on Junior Lien Bonds on the next ensuing principal payment date in each year. The monies in the Junior Lien Redemption Account shall be accounted for separately.

(C) **Bond Reserve Account.** The Bond Reserve Account shall also be established as a subaccount of the Redemption Account. There is hereby established a subaccount with respect to the Series 2023 Bonds within the Bond Reserve Account to be known as the Series 2023 Bonds Reserve Account (the "2023 Reserve"). The City shall pay into the 2023 Reserve from the revenues of the System after provision has been made for the Operation and Maintenance Fund and the current requirements of the Redemption Account, an annual sum of not less than \$5,480. until there has been accumulated in the 2023 Reserve the sum of \$54,800 or such other amounts determined by the United States and approved by the Authorized Officer (the "Required Reserve"). Except as hereinafter provided, no further deposits or additions need be made into the 2023 Reserve once the Required Reserve has been deposited therein. The moneys in the Bond Reserve Account shall be used solely for the payment of the principal of and interest on the Series 2023 Bonds as to which there would otherwise be default.

If at any time it shall be necessary to use moneys in the 2023 Reserve for payment of principal and/or interest on the Series 2023 Bonds, then the moneys so used shall be replaced from the revenues first received thereafter that are not required by this Resolution to be used for operation and maintenance or for current principal and interest requirements. The 2023 Reserve shall be maintained while the Series 2023 Bonds remain outstanding or until they are defeased. The 2023 Reserve may be applied to the final payments of principal and interest on the Series 2023 Bonds or to provide funds for their defeasance.

(D) **Additional Deposits.** If for any reason there is a failure to make a required deposit to any of the subaccounts of the Redemption Account or for any reason there is a deficiency in any of the subaccounts, then an amount equal to the deficiency shall be set aside and deposited in the subaccount from the Net Revenues in the next succeeding period, which amount shall be in addition to the regular deposit required during such succeeding period.

No further payments need be made into a subaccount of the Redemption Account after the amount accumulated and held in the subaccount, or in the case of the Series 2023 Bonds together with amounts held in the 2023 Reserve, is sufficient to pay when due the entire amount of principal and interest that will be payable at the time of maturity or at an earlier redemption date of all the Bonds then remaining outstanding that are payable from the subaccount, or for Bonds that have been defeased as provided in Section 23.

(iii) **General Obligation Debt Fund.** The G. O. Fund is hereby established. After meeting the requirement of the foregoing funds, there may be transferred quarterly from remaining revenues in the Receiving Fund, or from other available monies, and deposited in the G. O. Fund, such sums as the Council, in its sole discretion determines to be desirable to pay debt service on presently existing or future general obligation bond issues of the City or general obligation contractual obligations of the City incurred or to be incurred for System purposes. This section shall not be construed to create a lien on the Net Revenues in favor of any obligations the debt service on which may be paid from the G. O. Fund from time to time.

(iv) **Repair Replacement and Improvement Fund.** The City shall create and maintain the Repair Replacement and Improvement Fund. The City shall

deposit each year from monies in the Receiving Fund, after meeting the requirements of the subsections set forth above, the sum of \$17,398 or such other amounts determined by the United States and approved by the Authorized Officer, until the principal of and interest on the Series 2023 Bonds has been paid in full. Moneys in the Repair Replacement and Improvement Fund shall be used by the City for the purpose of acquiring and constructing improvements, additions and extensions and for making repairs and replacements to the System. Such additional sums may be deposited into the Repair Replacement and Improvement Fund as the Council shall determine to be necessary from time to time for the purposes of the Repair Replacement and Improvement Fund.

(v) **Surplus Moneys.** All moneys remaining in the Receiving Fund at the end of any operating year after satisfying the above requirements may be transferred to the Redemption Account and its subaccounts and used as authorized in this Resolution or, at the option of the City, transferred to the G. O. Fund or the Repair Replacement and Improvement Fund and used for the purposes for which said funds were established. Provided, however, that if there should be a deficit in the Operation and Maintenance Fund, and any subaccount of the Redemption Account, the G. O. Fund or a bond reserve account on account of defaults in setting aside therein the amounts required in this Resolution, or a future resolution, then the City shall transfer the moneys remaining in the Receiving Fund at the end of any operating year to such funds in the priority and order named, to the extent of such deficits. Available surplus moneys may be used to retire any outstanding obligations of the City incurred for construction, expansion or addition to the System, including additional bonds, the issuance of which is authorized by this Resolution, or if no other disposition has been provided for, such moneys may be used for such other purposes of the System as the City Council may deem to be for the best interest of the City.

(vi) **Priority of Accounts.** In the event the monies in the Receiving Fund are insufficient to provide for the current requirements of the Operation and Maintenance Fund or any subaccounts of the Redemption Account, any monies or securities in other funds of the System, except the Construction Fund, shall be credited or transferred, first, to the Operation and Maintenance Fund, second to the First Lien Redemption Account, third to the Junior Lien Redemption Account and fourth to a bond reserve account, to the extent of any deficit therein.

Section 17. **INVESTMENT OF FUNDS.** Moneys in the funds and accounts established herein may be invested by the City in bonds, notes, bills and certificates of, or guaranteed by, the United States of America, or in interest bearing time deposits or other investments as shall be determined by the City, subject to the provisions of Act 20, Public Acts of Michigan, 1943, as amended, or any statute subsequently adopted regulating investments by the City.

Section 18. **DEPOSITORY AND FUNDS ON HAND.** Monies in the several funds and accounts maintained pursuant to this Resolution, except monies in the Construction Fund and Redemption Account, which must be kept in a separate account, may be kept in one or more accounts at financial institutions designated by resolution of the City, and if kept in one account, the monies shall be allocated on the books and records of the City in the manner and at the times provided in this Resolution.

Section 19. **RATES AND CHARGES.** Rates shall be fixed and revised from time to time by the Council so as to produce amounts that are sufficient to pay the expenses of administration and the costs of operation and maintenance of the System, to provide an amount of revenues adequate for the payment of principal of and interest on the Bonds, reserve, replacement and improvement requirements and to otherwise comply with all requirements and covenants provided herein; and such that are reasonably expected to yield annual Net Revenues of the System, in the current fiscal year equal to at least 100% of principal maturing and interest payable in such fiscal year on the then outstanding Junior Lien Bonds and equal to such percentage of the annual principal and interest thereafter maturing in such fiscal year on the then outstanding First Lien Bonds, if any, as is established by the resolution authorizing the issuance of the First Lien Bonds; and 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 in each fiscal year, review the rates and charges for its services and promptly revise such rates and charges as necessary to comply with the foregoing requirement, in which case the City will be in compliance with the requirements of this Section. The rates and charges for all services and facilities rendered by the System shall be reasonable and just, taking into consideration the costs and value of the System, the cost of maintaining, repairing, and operating the System, and the amounts necessary for the retirement of all Bonds and interest accruing on all Bonds, and there shall be charged such rates and charges as shall be adequate to meet the requirement of this and the preceding sections.

Section 20. **NO FREE SERVICE.** No free service shall be furnished by the System to the City or to any individual, firm or corporation, public or private, or to any agency or instrumentality.

Section 21. **REVENUE BOND COVENANTS.** The City covenants and agrees, so long as any of the Bonds

Resolution No. 06-23, continued

hereby authorized remain unpaid, as follows:

(a) It will punctually perform all duties with reference to the System and comply with applicable State laws and regulations and continually operate and maintain the System in good condition.

(b) It will not sell, lease, mortgage or in any manner dispose of the System, or any substantial part of it, until all Bonds payable from the revenues of the System shall have been paid in full, defeased, or provision has been made or an agreement entered into for the payment of such Bonds. The City is explicitly authorized to enter into arrangements, including a lease of the system, with a regional authority in which the City is a participant if such arrangements require the authority to provide funds to make payments sufficient to pay the debt service on any of the bonds affected by the arrangement.

(c) It will cause an annual review of rates and charges to be made and based thereon will adjust such rates and charges to provide the amounts required by this Resolution.

(d) It will maintain complete books and records relating to the operation of the System and its financial affairs, will cause such books and records to be audited annually at the end of each fiscal year and an audit report prepared, and will furnish a Bondholder a copy of such report upon written request.

(e) It will maintain and carry insurance on all physical properties of the System, for the benefit of the Bondholders, 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 solely to the replacement and restoration of the property damaged or destroyed, and to the extent not so used, shall be used for the purpose of calling Bonds.

Section 22. **ADDITIONAL BONDS.** Additional First Lien Bonds of equal standing and priority with any outstanding First Lien Bonds may be issued for repair, replacement, improvement or extension of the System and to refund all or a portion of Bonds and paying the costs of issuing the Additional First Lien Bonds, but only if the average actual or Adjusted Net Revenues of the System for any consecutive twelve month period out of the 24 months preceding the adoption of the resolution authorizing the issuance of such Bonds shall be equal to at least one hundred percent (100%) of the average annual principal and interest thereafter maturing in any operating year on the then outstanding First Lien Bonds, Junior Lien Bonds and the Additional First Lien Bonds then being issued. In addition, Additional First Lien Bonds of equal standing and priority with any outstanding First Lien Bonds may be issued to refund all or a portion of outstanding Bonds if the refunding would provide a net present value debt service savings to the City. If the Additional First Lien Bonds are to be issued in whole or in part for refunding outstanding Bonds, the annual principal and interest requirements shall be determined by deducting from the principal and interest requirements for each operating year the annual principal and interest requirements of any Bonds to be refunded from the proceeds of the Additional First Lien Bonds.

Additional Junior Lien Bonds of equal standing and priority with any outstanding Junior Lien Bonds may be issued in the discretion of the City.

In addition, at any time that the United States is the holder of all of the Bonds outstanding, Additional First Lien Bonds and Junior Lien Bonds may be issued if the United States consents or agrees to the issuance.

In addition, Additional First Lien Bonds may be issued without meeting any of the conditions and tests set forth above to pay: (i) the cost of acquisition and construction of any repairs, replacements, improvements, major renewals or corrections of any damage or loss to the System necessary, in the opinion of the City engineer, to keep the System in good operating condition or to prevent a loss of Revenues therefrom to the extent that the cost thereof cannot reasonably be paid from the Repair Replacement and Improvement Fund or from insurance proceeds, or (ii) the cost of decommissioning, disposal or termination of any part of the System.

Determination by the Council as to existence of conditions permitting the issuance of Additional Bonds shall be conclusive, provided this shall not eliminate any requirement for any other approval required herein.

Any additional Bonds shall be subject to the various funds herein established, and all revenue from any such extension or replacement constructed by the proceeds of any additional Bonds shall be paid into the Receiving Fund.

Section 23. **DEFEASANCE.**

(a) Bonds held by the United States shall not be defeased without written approval of the United States.

(b) Except as provided above, in the event cash or direct obligations of the United States or obligations the principal of and interest on which are guaranteed by the United States, or a combination thereof, the principal of and interest on which, without reinvestment, come due at times and in amounts sufficient to pay at maturity or irrevocable call for earlier optional or mandatory redemption, the principal of, premium, if any, and interest on any of the Bonds, shall be deposited in trust, this Resolution shall be defeased with respect to such Bonds (the "Defeased Bonds"), and the owners of the Defeased Bonds shall have no further rights under this Resolution except to receive payment of the principal of, premium, if any, and interest on the bonds from the

cash or securities deposited in trust and the interest and gains thereon and to transfer and exchange bonds as provided herein. Defeased Bonds shall be treated as if they have been redeemed for all purposes under this Resolution.

Section 24. **FISCAL YEAR OF SYSTEM.** The fiscal year for operating the System shall coincide with the fiscal year of the City.

Section 25. **CONTRACT WITH BONDHOLDERS.** The provisions of this Resolution shall constitute a contract between the City and the Bondholders from time to time, and after the issuance of any of such Bonds, no change, variation or alteration of the provisions of this Resolution may be made that would lessen the security for such Bonds. The provisions of this Resolution shall be enforceable by appropriate proceedings taken by such Bondholder, either at law or in equity.

Section 26. **ELECTRONIC FUND TRANSFERS.** Pursuant to the guidelines and requirements of the United States, promulgated through the Rural Development Division of the United States Department of Agriculture, the Series 2023 Bond proceeds will be released and delivered to the City pursuant to draws against such funds during construction and acquisition of the Improvements. Commencing with the issuance of the Series 2023 Bonds, the Treasurer, or his or her appointee, will inscribe his or her initials on Schedule II attached to the appropriate Series 2023 Bonds to acknowledge receipt and acceptance of the amount of the draw. Thereafter the Treasurer will complete and execute an "Estimate of Funds Needed for a Thirty- (30-) Day Period", Form 440-11 (the "Estimate of Funds Needed") periodically requesting additional funds.

In the event the United States provides for an electronic fund transfer of draws, the City shall deliver the executed Estimate of Funds Needed by mail or facsimile transmission to the United States, after which the appropriate funds will be wire transferred to the account of the City.

Section 27. **LOAN RESOLUTION.** The Loan Resolution, RUS Bulletin 1780-27, is hereby adopted and the terms and conditions hereof are incorporated herein, with such changes completions an additions as are approved by the Authorized Officer.

Section 28. **PUBLICATION AND RECORDATION.** This Resolution shall be published once in full in a newspaper of general circulation in the City qualified under state law to publish legal notices, and the same shall be recorded in the records of the City and such recording authenticated by the signature of the City Clerk.

Section 29. **RESOLUTION SUBJECT TO MICHIGAN LAW.** The provisions of this Resolution are subject to the laws of the State of Michigan.

Section 30. **SECTION HEADINGS.** The section headings in this Resolution are furnished for convenience of reference only and shall not be considered to be a part of this Resolution.

Section 31. **SEVERABILITY.** If any section, paragraph, clause or provision of this Resolution shall be held invalid, the invalidity of such section, paragraph, clause or provision shall not affect any of the other provisions of this Resolution.

Section 32. **CONFLICT.** Except as provided above, all Resolutions and Resolutions or parts thereof, insofar as the same may be in conflict herewith, are hereby repealed to the extent of the conflict; provided that the foregoing shall not operate to repeal any provision thereof, the repeal of which would impair the obligation on the Bonds.

Section 33. **EFFECTIVE DATE OF RESOLUTION.** Pursuant to Section 6 of the Act, this Resolution shall be approved on the date of first reading and this Resolution shall be effective immediately upon its adoption and publication as required by the Act.

YEAS: Mayor DeVore, Councilmembers Salzwedel, Yankovich and Groves

NAYS: None

ABSTAIN: None

ABSENT: Councilmember Chambers

RESOLUTION DECLARED ADOPTED.

Mike Devore, Mayor

Susan Ullery, Clerk

CERTIFICATION

I, Susan Ullery, the duly qualified and acting Clerk of the City of Lowell, Kent County, Michigan, do hereby certify that the foregoing is a true and complete copy of a resolution adopted by the City Council at a meeting held on March 28, 2023, and that notice of said meeting was given pursuant to Act 267, Public Acts of Michigan, 1976, as amended.

Susan Ullery, Clerk

Date: March 28, 2023

EXHIBIT A

UNITED STATES OF AMERICA
STATE OF MICHIGAN
COUNTY OF Kent

CITY OF LOWELL
Water Supply System Junior Lien Revenue Bonds,
Series, 2023
(Federally Taxable)

Interest Rate Maturity Date Date of Original Issue

Registered Owner: United States of America

Principal Amount: [Insert par amount]
The City of Lowell, Kent County, Michigan (the "Issuer"), acknowledges itself indebted and, for value received, hereby promises to pay to the Registered Owner specified above, or registered assigns, out of the net revenues of the Water Supply System of the Issuer (the "System"), including all appurtenances, additions, extensions and improvements thereto after provision has been made for reasonable and necessary expenses of operation, maintenance and administration of the System (the "Net Revenues"), the Principal Amount specified above, in the amounts and on the dates as set forth on Schedule I attached hereto, unless prepaid prior thereto as hereinafter provided, together with interest thereon from the dates of receipt of such funds, or such later date to which interest has been paid, at the Interest Rate per annum specified above, first payable on 1, 20__, and semiannually thereafter on the first day of ____ and ____ of each year, except as the provisions herein after set forth with respect to redemption of this Bond prior to maturity may become applicable hereto.

Principal of this Bond is payable in lawful money of the United States of America to the United States of America. As long as the United States is the holder of this Bond, such payments shall be made by check, draft, wire transfer, Pre-Authorized Debit (PAD) or such other method of payment as instructed by the United States or its assignee.

This Bond, being one fully registered manuscript bond payable serially as set forth on Schedule I, is issued in accordance with the provisions of Act 94, Public Acts of Michigan, 1933, as amended and a resolution adopted by the City Council of the Issuer on March 28, 2023 (the "Resolution"), for the purpose of paying the cost of acquiring and constructing improvements to the System. This Bond is a self-liquidating Bond, and is not a general obligation of the Issuer within any constitutional, statutory or charter limitations but is payable, both as to principal and interest, solely from the Net Revenues of the System. The principal of and interest on this Bond are secured by a statutory lien on the Net Revenues.

The Issuer hereby covenants and agrees to fix, and maintain at all times while any of the Bonds shall be outstanding, such rates for service furnished by the System as are required by the Resolution, to maintain a bond and interest redemption account, a bond reserve account and to provide for the payment of expenses of administration and operation and such expenses for maintenance of the System as are necessary to preserve the same in good repair and working order, and to provide for such other expenditures and funds for the System as are required by the Resolution. The statutory liens securing any First Lien Bonds (as defined in the Resolution) issued by the Issuer will be first liens that are and shall remain superior to the lien on the Net Revenues securing this Bond and any and any Additional Junior Lien Bonds (as defined in the Resolution). The Bonds of this series shall have equal standing with any Additional Junior Lien Bonds that may be issued pursuant to the Resolution, and additional bonds of superior standing to the bonds of this series may be issued pursuant to the Resolution. 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 or superior standing may hereafter be issued, and the general covenants and provisions pursuant to which this Bond is issued, reference is made to the Resolution.

While the Bonds of this series are held by the United States of America they shall not be defeased without the prior written consent of the United States of America. The Bonds shall be subject to redemption prior to maturity, at the option of the Issuer and in whole or in part in such order as the Issuer may designate, on any date, at the par value thereof and accrued interest to the date fixed for redemption, without a premium.

This Bond shall be registered in the name of the United States of America on the registration books kept by the Treasurer, acting as Paying Agent and bond registrar. No transfer shall be valid unless made upon the books of the Paying Agent.

It is hereby certified and recited that all acts, conditions and things required by law, precedent to and in the issuance of this Bond, exist and have been done and performed in regular and due time and form as required by law and that the total indebtedness of the Issuer including this Bond, does not exceed any constitutional, statutory or charter limitation.

IN WITNESS WHEREOF, the City of Lowell, Kent County, Michigan, by its City Council, has caused this Bond to be signed, by the manual or facsimile signatures of its Mayor and the Clerk, all as of the 28th day of March 2023.

Mike Devore, Mayor

Susan Ullery, Clerk

Exclusive offers a different approach and experience from other dispensaries

By Emma Palova
contributing writer

‘Cheers of weed’ is the slogan at the new Exclusive recreational cannabis dispensary on Main Street in Lowell. With headquarters in Ann Arbor, Exclusive was Michigan’s first recreationally-licensed retail store, which gave it

We feel like we bring a different approach and experience to a place that already loves weed.

Anthony Madley, assistant manager at Exclusive

the ability to serve both recreational users and medical cardholders. “We offer the most comfortable experience,”

customer base is already here, according to Madley. “We feel like we bring a different approach and experience to a place



Jagger Bateman, aka Batman, pictured by the Church vape and by Ripple edibles, at Exclusive.

said assistant manager, Anthony Madley. “It’s almost like a second home.” The budtender, up front, will greet you with a smile and your first name.

Why did the company pick Lowell, with more than 10 other existing pot shops lining the Main or close by? Well, because the

that already loves weed,” Madley said. “It’s all about the atmosphere. You can see and smell before you buy.”

The flower is displayed upfront, on the three-tier shelving in a glass container, where you can open the lid to smell Sunshine or Cream Soda from the Heavyweight Heads line, along with five others. “Sunshine gives you upbeat energetic high sativa,” Madley said. “Cream soda gives a relaxing chill.”

Sunshine is a hybrid of Chemdawg and Sunshine Daydream that delivers happy, blissful, and uplifting effects on any day. The strain offers fruity citrus flavors with tropical undertones. Medical marijuana patients choose Sunshine to help relieve symptoms associated with pain, nausea, and appetite loss. Sunshine has light green buds that glisten with trichomes.

Orangutan is a hybrid of Indica and Sativa, which gives a head and body high, good for midday, according to Madley. “You buy fresh-packed here,” Madley said. Then there are Kushy Punch gummies for the fast and full spectrum of effects and the Fresh Packed line.

Budtender, Jagger Bateman, aka Batman, talked about the company’s own brand, Ripple, which alleviates stress, aches, and pains of all sorts in different forms. Ripple edibles have three formats that can be added to water or food for fast absorption. Exclusive carries the Church vape with the Church flower



Exclusive is located at 2384 W. Main Street., Lowell.



The cannabis flower is on display; you can see it and smell it at the Exclusive cannabis dispensary. Pictured is Anthony Madley.

strains for flavor and effects.

For the upcoming International Pot Smoking Day, 4/20, Exclusive will be offering a wide range of specials, including a raffle to win a PS5, TV and \$250 cash, and a free ounce every hour. All brands will be, buy-one, get-one-free, and a free ounce every hour. You earn raffle tickets for every visit.

“We love Lowell and the people,” Madley said. “We hope to bring in new people every day. We hope to provide the best service.”

Even though most people have heard of 420 or 4/20, not too many people know how and why the number 420 became linked to pot smoking and the national holiday. According to Larry “Ratso” Sloman, author of *Reefer Madness: A History of Marijuana*, the most accepted root of the high holiday started with some high school kids in San Rafael, CA, in 1971. The phrase started as “420 Louis,” meaning, the kids would meet at 4:20 by the Louis Pasteur statue, outside the high school, and get high. The group called

themselves ‘Waldos’ and got high with the Grateful Dead at their rehearsal studio in San Rafael. So, 4/20 became more than just a regular mid-April rainy, snowy, or sunny day.

Exclusive is located at 2384 W. Main Street. For more info go to: lowellinclusivemi.com



Kushy Punch gummies.

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Bargain Mall offers miscellaneous items at 50 percent off

By Emma Palova
contributing writer

You never know what you're going to find on a pallet of 200 items, nor does Josiah Grimm, owner of The Bargain Mall, located in the Little Caesar's strip mall at 505-D West Main, Lowell.

That's why he sorts through the pallet items,

which he buys-off from brokers, to determine the value of items. "What we get is a potluck," Grimm said. "So, we stick with Walmart, Target, Sam's Club, and Costco items. "We do our best to test everything." The potluck may include an automatic chicken coop door, air fryer, espresso machine, tools,

curtain rods, or violins.

The result is 50 percent off on everything with a new pallet arriving at least once a week at The Bargain Mall. "Check back on regular basis," said Grimm. "We've sold out of baby stuff."

The hottest sellers so far, since the opening on March 24, have been baby items, such as baby wipes and diapers, then household items, such as trash bags and bedding materials, and pet beds. "I can't keep enough pet beds," Grimm said. The average quilt set bedding retails at \$50, and you get it for \$25 at The Bargain Mall. Baby wipes retail for \$20 at the Meijer store, and bang, you get them for \$10 at The Bargain Mall.

Grimm's goal is to buy or rent a bigger building to have bins, which is a different style of pallet with 500 to 1,000 items. Bin

items cover most things from small electronics and phone cases, with the exception of furniture. "No furniture on bin pallets. My plan is to stay in Lowell; within M21, it's hard to find buildings to rent," he said.

Currently, the Bargain Mall has a sports section, toys and kids, clothing, pets, shoes, small electronics, household items and small furniture, lighting, small appliances, and more.

The Bargain Mall has frequent-shopper punch cards. Collect 10 punches and get \$10 off your next purchase. One punch for every sale of \$10 or greater.

For a weekly update check The Bargain Mall FB page. "Stop by, let us know if you're looking for something specific," Grimm said.

Grimm also owns Solid Oak Lawn Care est. 2022.

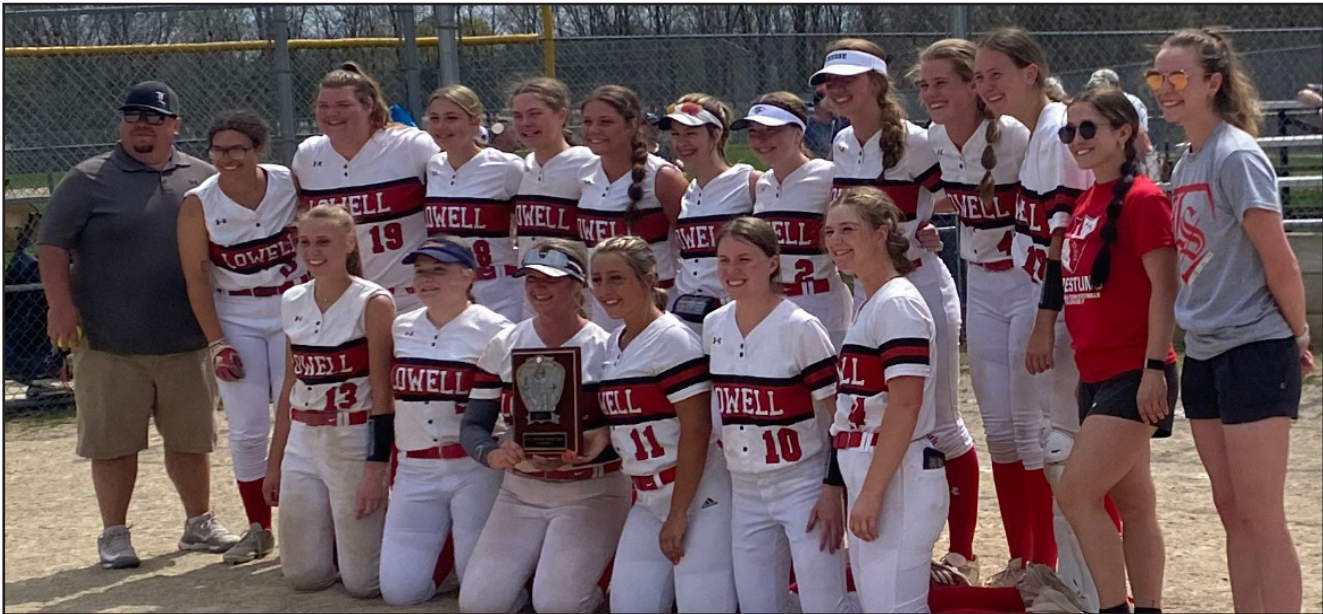


Josiah Grimm by the Kids & Toys section.



Exterior The Bargain Mall.

Lowell softball wins E. Kentwood Classic



Lowell softball won the East Kentwood Softball Classic this past weekend with a 14-2 victory over East Kentwood and 6-5 win over Traverse City West. The Red Arrows scored a doubleheader win over Greenville this past week as well.

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SATURDAY, APRIL 22
5-7 PM

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Red Arrow

LACROSSE

SPORTS

Lacrosse teams welcome youth players

by Justin Scott
sports reporter

There were plenty of smiling faces around Lowell lacrosse this week. The girls team won two straight, while both programs hosted youth teams on Saturday, for a trio of games with the varsity girls, JV boys, and varsity boys teams all competing.

The girls team moved to 2-3 on the season, beating

Zeeland's co-op 8-5, then followed that up with a win on Saturday 5-2 over Jenison.

Caledonia and Grand Ledge knocked off the boys lacrosse team in two home games last week. The Caledonia game was of particular interest, Caledonia recently being relegated from Tier 1 of the conference is among the

favorites to win Tier 2 this year. The Red Arrows fell behind early 3-0, before mounting a comeback to take the lead early in the second half. It started on a quick turnaround flick from Weston Godbold to get LHS on the board. Down 5-1, midfielder Connor Lixie made a run and put away an important goal to keep the game close.



Girls lacrosse celebrates their first win.



Northwood commit, Conor McDowell, on defense for Lowell lacrosse against Grand Ledge.

Jackson Roudabush completed the turnaround, giving Lowell a 7-6 lead late in the second quarter. Caledonia went on a run and dominated the third quarter to close the game, scoring five straight goals to start the second half and taking a 12-7 lead which they hung onto.

Against Grand Ledge, a Chris Rogers goal tied the game at four apiece, but the Comets responded with six straight goals of their own to take command of the game, winning 16-9.

Both teams recognized their youth teams during their games at the North Athletic Complex, where

the combination of youth club participation, additional attendance, and warm weather allowed for a great atmosphere for lacrosse. During halftime of the boys game, two competing teams of young players practiced shooting long range shots trying to outdo each other.

LEGAL NOTICE

PUBLICATION OF NOTICE OF HEARING STATE OF MICHIGAN

The Probate Court for the County of Kent

IN THE MATTER OF:
Acie Gilmore,
Guardianship File:
23-213,112-GA

TO ALL INTERESTED PERSONS including his daughter: Latroya Peterson, son: Anthon Gilmore and Isreal Gilmore, and any unknown children and heirs, whose address(es) is/are unknown and whose interest in the matter may be barred or affected by the following:

TAKE NOTICE: A hearing will be held on May 8, 2023, at 9:00 am at Kent

Co. Probate Court, 180 Ottawa NW, Grand Rapids, MI 49503, Courtroom 9D in person and via Zoom before Judge Avery Rose (P77757)for the following purpose: Appointment of a Guardian.

Dated: April 8, 2023

Adult Protective Services, DHHS, Petitioner
121 Martin Luther King Jr. SE, Grand Rapids, MI 49507
(616) 258-1182

VAN ESSEN and ASSOCIATES PLLC, Attys for Petitioner by Amanda Van Essen Wirth (P75001)
109 E. Main St. Suite 11
Zeeland, MI 49464
Phone: (616) 633-0196

BASEBALL

Baseball busy before, during, and after spring break

By Justin Scott
sports reporter

Lowell and Howell have very similar names, but their paths don't often cross. A 90 minute one-way drive down I-96 will do that. The only sports the Red Arrows and Highlanders have played against are wrestling and baseball, and the Red Arrow baseball team picked up their first win over Howell, since 2014, just before the start of spring break, snapping a six-game losing streak.

Lowell won game one 10-0 before the Highlanders bounced back to win 12-1 in game two. In game one, a five-inning win, Lowell held Howell to just two hits.

Earlier in the week, before spring break, Lowell fell to Cedar Springs 13-8. A ten-run third inning doomed the Red Arrows. Will Johnston had two stolen bases, while Colton Byrne and TJ Hollern had two hits each.

The team got in some practice time on spring break, where they were able

to participate in unofficial practices and scrimmages at Clearwater Beach in Florida. It is very common for high school baseball teams in northern states to make use of spring break, through fundraising, to go somewhere warm as a team with coaches, players, and family members joining, playing some ball, and creating lasting memories.

This past week, Lowell moved to 7-1 with games Tuesday through Friday that included a sweep of Greenville, then a win over Lakewood.

An eight-run fourth inning was a big part of Lowell's 15-4 win over Lakewood. Sam Albert got the win pitching, throwing three innings. TJ Hollern opened up the scoring in the first, with a one RBI single. In the sweep over Greenville, the Red Arrows went 3-0 with a 4-2 win, 10-0 win, and 5-1 win. In the latter game, Aidan

Dennings went 3-4 from the plate, with four stolen bases, and drove-in one of Lowell's three runs in the sixth inning. Will Johnston pitches a full seven innings with nine strikeouts and no walks.

Ty Wasilenski got the win pitching in the 10-0

victory and Dennings got the win pitching in the 4-2 victory, adding 11 strikeouts.

Lowell will look to continue their strong start to the season this upcoming week, with games against Byron Center and Calvin Christian, all on the road this week.



Nolan Jannenga catching for Lowell in a win over Greenville.

Red Arrow

- GOLF

SPORTS

Golfers go low during first week of season

By Justin Scott
sports reporter

Starting off the year with a potential school record 18 within the first week of competition? Yeah, that’s pretty good. The Lowell boys golf team has the opportunity to have a special year. We’re talking, record-breaking, best team in school-history special.

They have some stiff competition. The 1981 team, consisting of Andy Rogers, Scott Abel, Jon Vezino, Kerry Vezino, Tom Caldwell, Greg Caldwell, and Steve Kropf, went 16-0 during the regular season, and blasted a school record 147, over 9 holes.

The 1990-1991 team was the last team to make the state tournament, where they finished 11th, and plenty of strong non-state qualifying teams, as well, over the years. This year’s team has the potential to outdo them all. Last week, Lowell won the 18-team Thornapple-Kellogg Invitational with an 18-hole score of 311.

Drew Veldman shot a top-ten round in program history, with a 74, winning medalist honors for the entire tournament. Patrick de Voest (78), Cam Sluss (79) and Nicholas Lothian (80) also scored for Lowell. Trevor Mead (85) and Daniel Mitchell (89) also played for Lowell. Veldman’s medalist honors were a cause for celebration, in addition to the first-place trophy.

“That is a big deal that rarely happens. The fight for first place was back and forth, during the whole event, with four teams. This was fun to be involved in,” Lowell boys golf head coach, Tom Koert said, now in his 31st season coaching high school golf and fourth season at the helm in Lowell.

That 311 is a potential school record. Golf records historically are difficult to come across, especially prior to the mid-1980’s. If it wasn’t in the school archives, Lowell Ledger archives, or yearbooks,

event scores are basically lost to history. No 18-hole record sits on the walls of LHS, but what Lowell’s 311 certainly is, is the best 18-hole round by a Lowell boys golf team in over 40 years, and perhaps ever.

The Red Arrows bested second-place Mattawan by three strokes. Greenville, EGR, and Byron Center also found themselves looking up to Lowell, an early look at one of the contenders heading into conference play. Lowell hasn’t taken home a conference title since that 1981 team.

Grand Rapids Christian will prove a big obstacle for the conference title. The Eagles put not one round of 308 on the leaderboard, but two at the Kent County Classic the day prior. Two groups of four golfers, combining for 308 each, an average of 77 strokes per golfer. Scoring averages like that will have GRC as one of the teams to beat in class B.

“You can see just how



The boys golf team after winning the Middleville TK Invitational (Photo courtesy Lowell Athletics)

good Grand Rapids Christian is and how difficult the OK White Conference is. Five of the top six teams from the Kent County Classic were OK White teams. Byron Center and Northview are good teams, as well. Our Jamborees are going to be fun, and challenging. Our Lowell team needs this

kind of play to get ready for Regionals,” Coach Koert added.

Lowell finished third at Thornapple Pointe, playing from the tips, the farthest back tees. Veldman scored a 75, earning medalist honors by fifth highest, handicap-hole tiebreaker. The first of his two medalist honors this week.

“The golf course was long and difficult, from those tees, with the wind. We played well, for the most part, and we saw a ton of “game corrections” take place from Wednesday,” said Coach.

De Voest added an 81, followed by Sluss (83), Mead (85), and Lothian (89).

Following Lowell’s 324 was FHC (330), GR Catholic Central (332), FHN (333), FHE (335), and eight other A squads below.

In the season opener, earlier in the week at Brookside, Koert noted that the Red Arrows didn’t play their best golf on the way to a fourth-place finish, although they certainly bounced back in a special way over the next few days. Veldman’s 38 paced Lowell, while GR Christian won the jamboree.

Lowell has two jamborees this week, including one at their home course of Arrowhead, the home jamboree scheduled to take place on Wednesday.

TRACK

Busy week for boys track team

submitted by Paul Judd

Lowell opened their OK White season by winning a close meet against FHN. Throughout the evening, the score was within 10 points, but the Arrows closed the meet with a win in the 1600m relay and a 1-2 finish in the shotput, to hit the magic number for the win.

The Arrows used strong efforts in the discus and hurdles, as both scored 1-2 finishes in their disciplines, but the team had pretty good balance across the events. The highlight performance was senior Isaac Graham, as he moved up to No. 8 on the LHS record board, with a toss of 140-09 feet. Final team scores were Lowell 73 and FHN 64.

First place finishers for the Arrows were: Xavier

Young, 100m, 11.76; Levi Mills, 400m, 53.35; Ramsey Ponchaud, 110H, 17.07 and 300H 43.61; Drew Weber, shot put, 40-05; Isaac Graham, discus, 140-09; Noah VanLaan, high jump, 5-07; 800m relay team of: Young, Wigger, Mills, Wittenbach, 1:38.95; 1600m relay team of: Simmet, Polczak, Wittenbach, Mills, 3:47.08.

Second place finishers were: Dylan Polczak, 400m, 55.37; Dannion Simmet, 800m, 2:14.37 and 1600, 5:08.45; Chris Wigger, 110H, 17.63 and 300H, 43.86; Isaac Graham, shot put, 39-03; Benjamin Bromley, discus, 115-06; Ramsey Ponchaud, polevault, 11-00.

Third place finishers were: Brenden Wittenbach, 200m, 25.37; Braylon Iakiri, 800m, 2:29.94; Antonio Casarez, 1600, 5:14.90; Noah VanLaan, 110H, 17.68.

The boys traveled to Byron Center on Thursday for a dual meet. On paper, the meet wasn’t supposed to be close but Lowell made sure the Bulldogs knew

they were in a scrap, as the meet remained close three quarters of the way through before Byron Center hit the winning mark and closed out with a 80-57 win.

Lowell earned five first-place finishes in individual events, led Xavier Young in the 100m, Chris Wigger in the 110HH/300H, Ramsey Ponchaud in the pole vault, and Isaac Graham in the discus. Young, Wigger, and Graham all set PR (personal records) to win the events. Lowell also captured two relays-warning wins in the 800m and 1600m relays.

Placing first for the Arrows were: Xavier Young, 100m, 11.61; Chris Wigger, 110H, 17.26 and 300H, 44.12; Ramsey Ponchaud, pole vault, 12-00; Isaac Graham, discus, 142-06; 800m relay team of: Young, Wigger, Mills, Wittenbach, 1:36.88; and the 1600m relay team of: Wigger, Polczak, Wittenbach, Mills, 3:41.95.

Second place finishers were: Wyatt Baker, 200m, 25.78; Levi Mills, 400m, 52.32; Ramsey Ponchaud, 110H, 17.89 and 300H,

44.26; Drew Weber, shot put, 41-04 and Noah VanLaan, high jump, 5-09.

Third place finishers: Dylan Polczak, 400m, 53.99; Brenden Wittenbach, 200m, 26.10; Noah VanLaan, 110H, 18.29 and Benjamin Bromley, discus, 122-02.

The Arrows host the Kathy Talus Memorial Invite this Saturday at Red Arrow Memorial Stadium.



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LEGAL NOTICE

PUBLICATION OF NOTICE
OF HEARING
STATE OF MICHIGAN

The Probate Court for the
County of Kent

IN THE MATTER OF:
Patricia Carpenter,
Guardianship File
No. 23-213,165-GA,
Conservatorship File No.
23-213,166-CA.

TO ALL INTERESTED
PERSONS including
her son: Daniel Wayne
Morrisey and any
unknown children and
heirs, whose address(es)
is/are unknown and whose
interest in the matter may
be barred or affected by
the following:

TAKE NOTICE: A hearing
will be held on May 8,
2023, at 1:30 pm at Kent

Co. Probate Court, 180
Ottawa NW, Grand Rapids,
MI 49503, Courtroom 9D
in person and via Zoom
before Judge Avery Rose
(P77757)for the following
purpose: Appointment of a
Guardian.

Dated: April 13, 2023

Adult Protective Services,
DHHS, Petitioner
121 Martin Luther King
Jr. SE, Grand Rapids, MI
49507
(616) 258-1182

VAN ESSEN and
ASSOCIATES PLLC,
Attys for Petitioner by
Amanda Van Essen Wirth
(P75001)
109 E. Main St.
Suite 11
Zeeland, MI 49464
Phone: (616) 633-0196

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FUN PAGE

SUDOKU

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

Level: Beginner

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!

Guess Who?

I am an actress born in New York on April 12, 1979. I made my film debut in 1994 in an adaptation of a book about women. My popular TV series about teenage angst only lasted one season, but I've had a successful career nonetheless.

Answer: Claire Danes

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18						19			
20					21		22				23			
			24		25					26				
27	28	29		30				31				32	33	34
35			36				37				38			
39						40					41			
42					43				44					
45				46				47				48		
			49					50			51			
52	53	54				55				56		57	58	59
60					61				62		63			
64					65						66			
67					68						69			

SOYFOODS WORD SEARCH

M	D	A	M	I	N	O	A	C	I	D	S	T	G	N	N	M	O	H	B
A	A	N	E	K	L	I	S	B	D	X	B	S	O	C	Z	Z	K	M	N
K	S	A	U	C	E	T	Z	B	G	P	H	T	B	I	A	H	N	I	I
Z	N	A	E	P	K	D	U	E	P	A	Z	A	L	M	D	F	H	R	H
I	H	F	K	M	Z	O	S	V	T	R	T	B	N	T	O	F	U	T	T
S	K	Z	O	R	Y	C	C	E	U	E	K	I	F	M	B	E	A	N	I
O	E	U	N	I	D	U	M	R	N	E	M	L	N	I	N	V	T	B	C
F	B	L	E	F	B	P	E	A	T	Z	I	I	S	S	O	N	V	E	E
L	H	A	E	M	E	C	E	G	D	S	K	Z	E	O	E	H	R	U	L
A	C	U	N	H	A	B	F	E	Y	P	X	E	X	G	D	U	T	A	H
V	B	G	Y	O	Y	M	N	S	B	P	N	R	O	F	T	O	V	H	O
O	U	I	H	O	I	I	A	L	T	B	T	R	H	S	M	U	U	V	V
N	T	E	S	R	E	T	U	D	B	U	T	C	I	L	H	I	A	H	G
E	T	T	R	T	U	F	I	D	E	S	U	O	P	R	E	S	S	E	D
S	E	O	O	U	E	O	M	R	E	F	M	H	H	D	D	K	L	P	I
U	R	R	H	R	T	R	L	O	T	X	Y	U	D	E	U	C	I	I	N
D	P	N	X	T	P	X	T	F	N	U	U	L	U	S	I	G	O	C	R
Z	O	F	N	T	S	Y	E	D	Y	F	N	E	M	U	L	S	I	F	Y
B	A	V	N	A	H	Y	T	T	F	O	O	S	A	A	R	Z	D	U	U
O	E	B	E	P	C	T	X	V	Y	D	S	Y	O	B	N	H	S	D	H

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

Puzzle solutions
on page 19

SOYFOODS WORD
SEARCH

AMINO ACIDS
BEAN
BEVERAGES
BUTTER

EDAMAME
EMULSIFY

FIRM
ISOFLAVONES
LECITHIN
MISO
MOISTURE

NUTRITION
OIL
PHYTOESTROGEN
PRESSED
PROTEIN
SAUCE
SILKEN

SOYBEAN
SOY FLOUR
STABILIZER
TEMPEH
TEXTURE
TOFU

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to summer.

RTDHGOU

Answer: Drought

CLUES ACROSS

- Dylan and Marley are two
- Makes healthy
- The Who's "O'Riley"
- Side sheltered from wind
- Flat-bottomed sailboats
- Egyptian supreme god
- Advice
- Mass of small, loose stones
- Online learning services provider
- "Lords" in Northwest Semitic languages
- Of she
- A place to relax
- Critical and mocking
- Consumed
- You get one in summer
- Bath
- Luxury automaker
- Spiders spin one
- Guy (slang)
- Greek personification of Earth
- Large instruments
- Domestic cattle genus
- Appetizer
- Oil group
- Where to put groceries
- Speak incessantly
- Popular color
- A place to sleep
- Make fun of

CLUES DOWN

- One-liner
- Evergreen genus
- College in Rome
- Prevents from seeing
- Cycles/second
- Mischievous child
- Less common
- Honorably retired
- Midway between south and southeast
- A confusion of voices and other sounds
- Bony fish genus
- Type of pear
- Egyptian cross
- Satisfies
- Former CIA
- Salts
- Bleated
- Never sleeps
- Sword
- Water (Spanish)
- Cyprinids
- "Dark Knight" actor
- Fictional demon
- Old World lizard
- The content of cognition
- Makes a mistake
- A way to make wet
- Tide
- Founder of Babism
- Bar bill
- Chicago ballplayer
- Performer
- Hairpiece
- Partner to flowed
- Aircraft formation
- You have 3 per day
- Goes into
- College athletic organization
- Wet, muddy ground
- Talk
- Witty conversation
- Gurus
- "French Price of __ Air"
- Sports equipment
- Try to get
- Flower cluster
- Sea dwellers
- Palmlike subtropical plant
- Polio vaccine developer
- Baseball's Ruth
- Gelatinous substance
- Hungarian violinist Leopold
- Offered
- Ancient Greek City
- A way to derive
- Touch lightly
- Witnessed

Scams, continued

actually exists and makes sense.

- If the deal looks too good to be true, it probably is. Scammers offer hard-to-find items and highly sought-after products at great prices.
- Make sure the website is secure. Look for the “https” in the URL (the extra s is for “secure”) and a small lock icon on the address bar. Never enter payment or personal information into a website that is not secure.
- Use secure and traceable transactions and payment methods. Those who pay with a credit card or PayPal are more likely to get their money back. Avoid paying by wire transfer, prepaid money card, gift card, or other non-traditional payment methods.

Rounding out the top three riskiest scams of 2022 is Cryptocurrency scams. Investors are scammed into paying money or trading their own digital assets, known as cryptocurrencies, even though the scammer has no intention of building a company. These scams also involve scenarios in which investors store their cryptocurrencies with fraudulent exchanges. Many victims are contacted through social media.

Tips to avoid cryptocurrency scams.

- Do your research. Make sure the wallet you use to store cryptocurrency, or the company you are using to invest is legitimate. Use FINRA

BrokerCheck® to check registration status of, and for additional information about the people and firms who tout investment opportunities.

- Look carefully at email & web addresses. Phishing scams often try to trick people into logging in and then capture the login credentials. Looking for an exchange with an internet search engine may lead to fake sites which advertise and impersonate real companies.
- Do not pay for products with cryptocurrency. Be careful if someone asks you to pay with Bitcoin or another cryptocurrency. No one with the government will ever ask for this form of payment.
- Be wary of celebrity endorsements & claims on social media. Celebrity endorsements are often not authorized. Be wary of “friends” who reach out to you on social media and tell you how they made money with cryptocurrency. Accounts are frequently compromised.
- Do not believe promises of guaranteed returns. No one can guarantee how an investment will perform.

For more highlights from the 2022 BBB Scam Tracker Risk Report, visit [BBBMarketplaceTrust.org/RiskReport](#).

Go to [BBB.org/ScamTracker](#) to report a scam, learn more about other risky scams on [BBB.org/ScamTips](#) and visit our news feed.

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LEGAL NOTICE

STATE OF MICHIGAN
PROBATE COURT
KENT COUNTY

NOTICE TO CREDITORS
Decedent’s Estate

CASE NO. and JUDGE
23-213140-DE

Estate of
PHYLLIS ANN SLAYTON
Date of birth: 2/5/1935

TO ALL CREDITORS:

NOTICE TO CREDITORS:
The decedent, Phyllis Ann Slayton, died 1/30/2023. Creditors of the decedent are notified that all claims against the estate will be forever barred

unless presented to Michael Slayton, personal representative, or to both the probate court at 180 Ottawa Ave NW, Grand Rapids, MI 49503 and the personal representative within 4 months after the date of publication of this notice.

April 7, 2023

Karen S. McFadden
(P57043)
403 W. Main
Belding, MI 48809
616-794-1220

Michael Slayton
13649 6 Mile Rd.
Belding, MI 48809

Book Corner

The Second Husband By Kate White Fiction

By Alison Yarger
Contributing writer

How well do you know the people you love? That’s the main focus of the storyline in this novel, *The Second Husband*. Emma’s husband, Derrick, was murdered on the streets of New York City, in an area nobody expected he’d be frequenting. Since his death, Emma has met and married a widower, Tom, who is handsome, driven, successful and loves her completely. Far away from her dysfunctional marriage with Derrick, Emma and Tom settle into a life together in Connecticut.

Two years after the murder of Derrick, homicide detectives show up asking questions. Although Emma believes she was cleared of any suspicion in Derrick’s death, these detectives are once again looking much more closely at her actions and behavior, as they apparently have new information and facts about Derrick’s murder. The big question during this time is: will these detectives disrupt her idyllic new life with Tom, or is there more to the investigation than the storyline, at the time, delves into?

As compelling as I thought this was at first, as you get further into this mystery, the plot moves quite

slowly, despite numerous twists, turns and questions. The tension is always there, but it’s definitely not a book you can’t put down. Emma (and Tom and others) talk and talk and talk, over and over, to the police officers, but nothing much ever comes from this other than filling up the novel with the same repetitive drivel. The readers wonder what the police know about Emma, and more importantly, Tom, that could turn their world upside-down.

As the book unfolds further, Emma discovers that the first time she met her second husband wasn’t true – had he been stalking her? Who can she trust? Thrown into this mix, as well, is Tom’s stepdaughter, Lilly, who brings in some off-the-wall elements to the story, as well. Perhaps I’ve not been the mother to a teenager in so long (and I had boys, which may make a difference) that I’ve forgotten how smarmy and rude they can be at times or maybe it’s just her personality! Lilly is an exceptionally disagreeable character throughout the majority of the story.

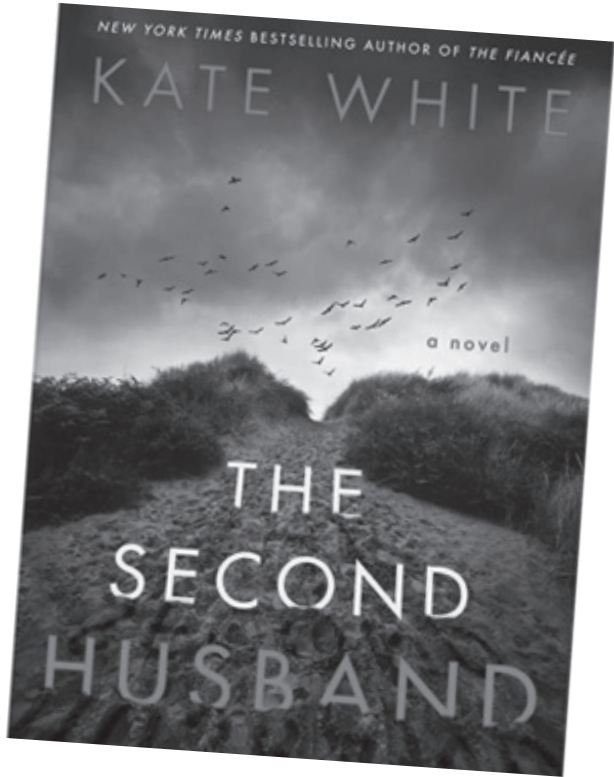
The author does an amazing job in describing Emma’s anxiety and unease, as a string of odd events add to her existing distress. She begins to distrust everyone in the large cast of characters

in this book, and of course, the reader has no idea who the perpetrator truly is. However, the ending is abrupt and collapses, to say the least, and it’s too unbelievable. I think as the reader I expected a shocking surprise ending; instead it just left me flat.

It’s not necessarily the worst book I’ve read by any stretch, but it certainly, when I finished, felt as if I should not have wasted my time. Once I read a book,

I then look at the reviews people have written, and one reviewer hit the nail on the head: “The author is weirdly obsessed with salads and with describing how women look, and yet manages to be boring, even on these special interests of hers.” Gosh, I couldn’t agree more!

But then again, each of us is different, having an assortment of opinions on books – obviously, this is just mine. This novel I’d give a 2.5 rating out of 5.



VERGENNES TOWNSHIP PLANNING COMMISSION PUBLIC NOTICE

There will be a meeting of the **Vergennes Township Planning Commission on May 8, 2023 at 7:00 p.m.** at the **Vergennes Township Hall** located at 69 Lincoln Lake Ave (Lowell) to hear the following business:

1. A special exception use application from Todd West/Advanced Homes will be heard regarding 1775 Lincoln Lake Ave NE, Lowell, MI 49331 and known as permanent parcel #41-16-15-200-025. The special exception use is to construct a private road to facilitate the creation of seven additional “R-A” rural-agriculture zoned parcels.
2. First Congregational Church, located 865 Lincoln Lake Ave, Lowell, MI 49331 and known as permanent parcel #41-16-35-301-029, is applying for an amendment to their special exception use for a church facility. The amendment will allow the placement of an approximate 360 square foot accessory structure, several minor accessory buildings, a covered walkway, and several other minor facility upgrades.

The complete application can be reviewed at the Vergennes Township Hall from 9 a.m. to 3 p.m. on Mondays and Wednesdays and from 9 a.m. to noon on Thursdays or on the website at [www.vergennestwp.org](#). Public comment will be heard at the meeting and comments received by mail, email, in person or in the Township drop box will be considered if received at the Township office prior to 6:00 p.m. on the day of the meeting. Comments may be emailed to: [zoning@vergennestwp.org](#)

To view the application on the website, click on “Departments”, then “Planning Commission” then “Pending Applications.”

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[www.cnaads.com](#) *Kantar Millward Brown, Feb. 2018

HELP WANTED

King Milling Company is seeking a qualified individual to join our team in a first shift (7am – 4pm) General Labor position. We are seeking a dedicated, self-motivated individual who has strong mechanical, computer, communication, and critical thinking skills. Work is done in a variety of conditions, indoors and outdoors, so an ability to adapt to a diverse work environment is required.

Apply at 222 Main St., Lowell MI 49331 or send resume to [jsmith@kingflour.com](#)

obituaries

HORSTMAN

Ronald Jerome Horstman died at home October 14, 2022. He is survived by his wife, Lois; sons, Michael and Steven; and beloved dog, Scooby. He was preceded in death by son, David. He retired from Bay City Chevrolet after 33 years as a journeyman electrician. He was an accomplished woodworker and many family and friends benefited from his work. He loved walking in the woods with his wife and dog. A Celebration of Life will be held at



the Wittenbach Agri Science Center, 11715 Vergennes St SE, Lowell, MI 49331 on April 22, 2023, from 1:00pm – 5:00pm. Friends are welcome.



MADIGAN

Pauline Madigan, age 83, of Green Valley, AZ, passed away April 8, 2023, with her family at her side. She was born October 20, 1939, in Lowell, the daughter of Paul M. Terrell and Marie (VanTatenhove) Dickson. Pauline married the love of her life, Jim Madigan, on August 30, 1958. Pauline attended Santa Cruz Valley United Methodist Church. Pauline was a loving wife, mother, and grandmother. She had a kind heart and was always eager to help. Pauline loved traveling, word puzzles and pouring love into the children of San Fernando Elementary School. She especially enjoyed spending time with her family. She will be deeply missed and forever remembered in our hearts. Surviving in the home, husband, Jim Madigan, of Green Valley, AZ. Son, Greg (wife Kathy) Madigan of Sikeston, MO. Grandchildren, Robert Madigan of Fenton, MI and Katherine Madigan of Fort Smith, AR. She was preceded in death by her parents. Funeral services will be at the Lake Funeral Home in Saranac on Tuesday, April 18, 2023, at 2:00 p.m., with Pastor, Brad Brillhart officiating. Interment to follow at Saranac Cemetery. Visitation will be from noon until the time of services. In lieu of flowers, the family ask that those wishing to honor the memory of Pauline ,make memorial contributions to the Boston-Saranac Historical Society or the San Fernando Elementary School, District #35, Sasabe, AZ. See family for contact information. Arrangements in care of Lake Funeral Home in Saranac. Online condolences may be made at www.lakefuneralhomes.com.

IN LOVING MEMORY OF

Debbie Burrows

April 27, 1954 - December 5, 2022

We will be gathering on what would have been Debbie's birthday weekend to laugh, to cry, and to celebrate her life. Debbie is lovingly remembered and greatly missed.

Saturday, April 29

from 1-4 pm

Short service at 2 pm

King Youth Center

225 S. Hudson St., Lowell

Please come to share your cherished memories and stories with family and friends.



SPITSBERGEN


William Henry Spitsbergen, age 97, of Lowell, passed away peacefully on April 13, 2023. Born on March 4, 1926, he was the great-grandson of Ottawa County, 1847 Dutch immigrant, pioneer and farmer, Jan Hendrick Spitsbergen and Hendricken Essing of Zeeland, MI; great-grandson of Dutch, Missaukee County, Pioneer Wynant Modders, founder of Moddersville, MI; grandson of Missaukee County pioneer and farmer, Henry Spitsbergen and Margaret Modders of Moddersville, MI; grandson of Missaukee County pioneer, Civil War veteran and farmer, James Dyer of Lake City, MI; son of Missaukee County dairy farmer, William Spitsbergen and Alta Dyer. William was drafted by the U.S. Army in 1944, entering the WWII European theatre after the Battle of the Bulge. His M3 half-track was destroyed by the enemy, which caused an inward struggle of assurance of salvation. He received a medal of Bravery. After discharge, Bill attended and graduated from the Michigan State College Ag. Course, via G.I. bill, during which he heard the Baptist Evangelist, Hyman Appleman, preach a crusade in Flint, MI., which resulted in his Born-Again salvation and finding assurance of salvation through the witness of the Holy Spirit within. He then left the Dutch Reformed Church to be a fundamental Baptist. Having given up hopes of farming in Missaukee County, he married Anna "Anne" Elias, and they became active



SELBY

Shirley Anne Selby (Williams)
April 14, 1931, to April 3, 2023

Sadly, yet peacefully, Shirley was taken from us to meet the Lord on Monday, April 3, 2023. Shirley Anne Selby (Williams), 91, was born on April 14, 1931. Shirley is survived by her two daughters, Gail Selby and Linda Landi, her son, Doug Selby (Stephanie), and her sister, Joyce Nickols (Williams). She is also survived by her three grandchildren, Jerrod Landi, Vincent Landi (Christal Salazar) and Megan Maytum (Justin), three great-grandchildren, Luke, Abigail and Caleb Maytum, and numerous nieces and nephews. She was preceded in death by her husband of 51 years, Halbert (Don) Selby and her three brothers, Charles, Kenneth and James Williams. Shirley was born in Vermontville, Michigan, to Claude and Irma Williams. She grew up in Lowell, MI and graduated from Lowell High School and then earned her credentials as



members of various Baptist churches in West Michigan, while working in the Tool and Die trade for Steelcase Inc. in Grand Rapids. During this time, Bill reared five children; Daniel, Barbara, Deborah, Linda, and Timothy, in Grand Rapids, and then hobby-farmed 80 acres in Lowell, MI. After Anne's passing away from cancer, he remarried June Crowner of Grandville, MI. After retiring from Steelcase, he and June settled down to live out their days in Wyoming, MI. Known by some as Junior, and by most as Bill, he loved his family and Savior Jesus Christ and served both well. Bill held out for the "Upper Taker", Jesus Christ and the rapture, the catching upward of those alive in Christ, which he believed. (1Thes.4:16-17) Preceded in death by his three siblings, Ronald, Joan, and Phillip; his wife, Anne, of 28 years and mother of their five children; grandson, Joel Davis; and by his wife, June (Crown), of 35 years, and her two sons, Verne and Bill, of her previous marriage. He is survived by his five children; Dan (Betsy), Barb (Don) Graham, Debbie (Davis) Smith, Linda (Bill) Newhouse, Tim (Esther); 20 grandchildren and spouses; 18 great-grandchildren; and by June's daughter-in-law, Nancy (Vern Crowner); 3 grandchildren and spouses; and 9 great-grandchildren. Visitation will be held 6-8 PM on Thursday, April 20, 2023, at Roth-Gerst Chapel, 305 N. Hudson St., Lowell, MI 49331. Funeral services will be held at 11 AM, Friday, April 21, 2023, at New Life Baptist Fellowship, 6252 Burlingame Ave SW, Byron Center, MI 49315, with visitation one hour prior. Pastor C. Powers Payton officiating. Kent County Veterans Honor Guard will be present. Luncheon to follow services. Interment Merriman Cemetery. Memorial contributions may be made to New Life Baptist Fellowship Church.

a registered nurse (RN) from Blodgett Hospital in Grand Rapids, MI. Shirley moved to California with two friends and eventually met her husband, Don, in San Francisco, where they married and had three children. The family later moved to Applegate, CA in 1968, where she worked as an RN at Weimar Medical Center. They then moved to Auburn, CA where she worked and retired in 1992 as an RN for the Placer County Health Dept. Her loving and caring manner to all was an asset to her profession. Shirley was loved by all and will be greatly missed by her friends and family. A graveside service will be held at the New Auburn Cemetery, 1040 Collins Drive, Auburn, CA 95603 on Friday, April 21, 2023, at 11:00 am. A reception will follow at The Ridge Golf Club, 2020 Golf Course Road, Auburn, CA 95602. Food will be served. In lieu of flowers, Shirley and family have requested donations be made to the Salvation Army, 286 Sutter Street, Auburn, CA 95603, or a charity of your choice in Shirley's name.

SEESE

Lois Jean Seese, age 94 of Alto, passed away on January 7, 2023, in Greenville, NC. She was preceded in death by her husband of 67 years, Philip Seese; and her parents, LaVerne and Myrtle Klahn; and her cat, Tammy. She is survived by her son, Larry Seese; sister, Phyllis Conway from Danville, KY; sister-in-law, Ellen Host from Mobile, AL; many nieces and nephews; and special friends, Gloria Martinez, Melody Ellison, Gerri Holwerda, Linda Grinage. After graduating high school, Lois was a homemaker who liked to make cookies and was called "Cookie" by her husband. She enjoyed knitting, watching soap operas on TV, sending cards, and giving candy and cookies to friends. Lois loved traveling to other states and visiting her son and seeing the sights. Funeral services will be held at 11 AM, Saturday, May 6, 2023, at Roth-Gerst Chapel, 305 N. Hudson St., Lowell, MI 49331, with visitation one hour prior. Interment Bowne Center Cemetery in Alto, MI. Memorial contributions may be made to Flat River Outreach Ministries, 11535 Fulton St., Lowell, MI 49331 or the Alto Library, 6071 Linfield Ave., Alto, MI 49302.



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HALL FOR RENT - Lowell Veteran's Center, 3100 Alden Nash. Newly remodeled, smoke-free, private, great location & great rate! www.VFW8303.org. Jan., Feb, March & April Veterans Potluck at 2 pm on the 2nd Sunday of the month. Call John at 299-0486 or 897-8303.^{TFN EOW}

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.

misc.

TOPS (TAKE OFF POUNDS SENSIBLY) WEEKLY MEETINGS - Tuesdays, 6:30 pm at Schneider Manor Community Room, 725 Bowes Rd., Lowell. Cost \$37 per year and \$5 per month... start losing weight TODAY

ATTN LOWELL WIDOWS - We have a widows luncheon on the last Friday of each month. Starts promptly at 1 pm. All are welcome. Questions on location, call Elaine 616-856-8022 or Jenn at 616-490-9970.

NEED AN AL-ANON MEETING? - Al-Anon is a fellowship of families and friends of alcoholics. Join us Sunday-Saturday at 10:30 AM and 7 PM on Zoom. Come learn the Steps, Traditions & Concepts of living and coping, in Serenity, with alcoholism. There are no dues or fees for Al-Anon. For Zoom meeting ID & Password, please call Joy at 616-901-7779.

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IMMEDIATE OPENING - for a walking route carrier to deliver the Buyers Guide on the weekend in the city of Lowell. Must be dependable! Work less than 1 day a week! Get paid weekly, pickup papers at Buyers Guide office. Apply in person, 105 N. Broadway, Lowell. No phone calls accepted regarding this position.

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CITY OF LOWELL
KENT COUNTY, MICHIGAN

Resolution No. 07-23
RESOLUTION TO AUTHORIZE ISSUANCE
OF SANITARY SEWER SYSTEM JUNIOR LIEN REVENUE BONDS

Minutes of a meeting of the City Council of the City of Lowell, Kent County, Michigan, held at the City Hall on March 28, 2023, at **6:30 p.m.**, local time.

PRESENT: Councilmembers Groves, Salzwedel,
Yankovich and Mayor DeVore
ABSENT: Councilmember Chambers

The following Resolution was offered by Member YANKOVICH and supported by Member GROVES.

WHEREAS, pursuant to Act 94, Public Acts of Michigan, 1933, as amended (the "Act") the City Council of the City of Lowell (the "City") has determined to make improvements to the City's Sanitary Sewer System; and

WHEREAS, the improvements will enable the City to provide more efficient and better quality public services to the users of the Sanitary Sewer System; and

WHEREAS, the improvements shall be financed in part by the issuance of revenue bonds in accordance with the Act in the sum of not to exceed \$2,287,000 for a period of not to exceed forty (40) years.

NOW, THEREFORE, BE IT RESOLVED as follows:

- Section 1. DEFINITIONS. Whenever used in this Resolution except when otherwise indicated by context, the following definitions shall apply:
- (a) "Act" means Act 94, Public Acts of Michigan, 1933, as amended.
 - (b) "Additional First Lien Bonds" means any First Lien Bonds issued in the future.
 - (c) "Additional Junior Lien Bonds" means any additional Junior Lien Bonds issued in the future.
 - (d) "Adjusted Net Revenues" means for any operating year the Net Revenues to which may be made the following adjustments:
 - (i) Revenues may be augmented by the amount of any rate increase adopted prior to the issuance of additional Bonds or to be placed into effect before the time principal or interest on the additional Bonds becomes payable from Revenues as applied to quantities of service furnished during the operating year or portion thereof that the increased rates were not in effect.
 - (ii) Revenues may be augmented by amounts that may be derived from rates and charges to be paid by new customers of the System.
 - (e) "Authorized Officer," means the City Mayor, City Manager, the Clerk and the Treasurer of the City, or any one or more of them acting alone or together.
 - (f) "Bondholder" or "Bondholders" means the holder or holders of the Bonds.
 - (g) "Bond Reserve Account" means the subaccount established within the Redemption Account pursuant to Section 16(b)(ii)(C).
 - (h) "Bonds" means the Series 2023 Bonds, any Additional Junior Lien Bonds, and any Additional First Lien Bonds authorized pursuant to this Resolution or any resolution supplemental to this Resolution.
 - (i) "City" means the City of Lowell, Kent County, Michigan.
 - (j) "Construction Fund" shall mean the 2023 Sanitary Sewer System Revenue Bonds Construction Fund created pursuant to Section 16(a).
 - (k) "Council" means the City Council of the City, the legislative and governing body thereof.
 - (l) "First Lien Bonds" shall mean any bonds or other obligations that may be issued or incurred by the City in the future payable from the Revenues of the System that are secured by a lien that is a first lien on the Net Revenues of the System, senior in standing and priority of lien with respect to the Net Revenues to the claim of the Junior Lien Bonds.
 - (m) "First Lien Redemption Account" means the First Lien Bond and Interest Redemption Account created as a subaccount of the Redemption Account pursuant to Section 16(b)(ii)(A).
 - (n) "G. O. Fund" means the General Obligation Debt Fund created pursuant to Section 16(b)(iii).
 - (o) "Government Obligations" means any bonds or other obligations not callable at the option of the Issuer thereof, which as to principal and interest constitute direct obligations of the United States of America, or obligations the principal of and interest on which is fully guaranteed by the United States of America, including U.S. Treasury Trust Receipts, or any other obligations permitted under the terms of an escrow agreement.
 - (p) "Improvements" means the design, acquisition and construction of improvements to the System, including, but not limited to, improvements and renovations to the sewer system along Washington Street and Monroe Street, the restoration of streets, rights-of-way and easements affected by the improvements and related facilities, as well as all work, equipment and appurtenances necessary or incidental to these improvements.
 - (q) "Junior Lien Bonds" shall mean any bonds or other obligations that may be issued or incurred by the City payable from the Revenues of the System that are secured by a lien on the Net Revenues of the System that is subordinate to a first lien on the Net Revenues of the System that may be created for the benefit of any First

- Lien Bonds and shall include the Series 2023 Bonds.
- (r) "Junior Lien Redemption Account" shall mean the Junior Lien Bond and Interest Redemption Account created as a subaccount of the Redemption Account pursuant to Section 16(b)(ii)(B).
 - (s) "Net Revenues" shall have the same meaning as defined in Section 3 of the Act.
 - (t) "Operation and Maintenance Fund" means the Operation and Maintenance Fund created pursuant to Section 16(b)(i).
 - (u) "Receiving Fund" shall mean the Sanitary Sewer System Receiving Fund created pursuant to Section 16(b).
 - (v) "Redemption Account" shall mean the Bond and Interest Redemption Account created pursuant to Section 16(b)(ii).
 - (w) "Resolution" means this Resolution and all amendments hereto.
 - (x) "Revenues" shall have the same meaning as defined in Section 3 of the Act and shall include all earnings on investment of funds of the System and all other revenues derived from or pledged to the operation of the System.
 - (y) "Series 2023 Bonds" means the City's Sanitary Sewer System Junior Lien Revenue Bonds, Series 2023 (Federally Taxable) to be issued pursuant to this Resolution in one or more series.
 - (z) "System" means the City's complete sanitary sewer system, also known as the wastewater system, both inside and outside the City, including all collection and treatment facilities for sanitary sewer and all appurtenances thereto now owned by the City and those acquired pursuant to this Resolution and all extensions and improvements thereto hereafter made.
 - (aa) "United States" means the United States of America.
- Section 2. NECESSITY, PUBLIC PURPOSE. It is hereby determined to be necessary for the public health, safety and welfare of the City to acquire and construct the Improvements to the System in accordance with the maps, plans and specifications therefor prepared by the City's consulting engineers, which are hereby approved.
- Section 3. ESTIMATED COST; PERIOD OF USEFULNESS. The cost of the Improvements has been estimated by the engineers not to exceed \$2,401,000, including the payment of legal, engineering, financial and other expenses, which estimate of cost is approved and confirmed, and the period of usefulness of the Improvements is estimated to be greater than forty (40) years.
- Section 4. ISSUANCE OF BONDS. To pay a portion of the cost of designing, acquiring and constructing the Improvements and to pay the legal and financial expenses and all other expenses incidental to the issuance of the Series 2023 Bonds, the City shall borrow the sum of not to exceed \$2,287,000 and issue its revenue bonds pursuant to the provisions of the Act in one or more series in the aggregate principal sum of not to exceed \$2,287,000, as finally determined by the Authorized Officer at the time of sale.
- Section 5. SERIES 2023 BOND TERMS. The Series 2023 Bonds shall be issued in one or more series with each series issued as one fully registered manuscript bond, shall be sold and delivered to the United States in denominations of \$1,000 or any whole multiple thereof. Each series of the Series 2023 Bonds shall be dated the date of delivery to the United States, or such other date approved by the Authorized Officer, and shall be payable on the dates and in the amounts determined by the Authorized Officer at the time of sale provided the final maturity of each series of the Series 2023 Bonds shall be no later than forty (40) years after the date of issuance. The Series 2023 Bonds shall bear interest at a rate or rates of not to exceed 2.00% per annum as determined by the Authorized Officer, payable semiannually on the dates determined by the Authorized Officer at the time of sale. The Authorized Officer may alter or determine the Bond terms within the parameters of this Resolution as hereafter provided.
- Section 6. PAYMENT OF BONDS; PLEDGE OF NET REVENUES. Principal of and interest on the Bonds shall be payable in lawful money of the United States to the person appearing on the Bond registration books as the registered owner thereof. Payment of principal of the Bonds shall be made at the principal office of the Paying Agent (defined below), and payment of interest on the Bonds shall be paid to the registered owner at the address as it appears on the registration books; provided, however, while any Bonds are held by the United States, principal of and interest on those Bonds shall be paid in lawful money of the United States to the United States or its assignee by draft, check or pre-authorized debit at the office specified in writing or by such other method of payment as instructed by the United States or its assignee. The principal of and interest on the Bonds shall be payable from the Net Revenues derived from the operation of the System, including future improvements, enlargements and extensions thereof, after provision has been made for the payment of expenses of administration, operation and maintenance thereof. The Net Revenues of the 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 a statutory lien is created pursuant to the Act to and in favor of the Bondholders of the Bonds upon the Net Revenues of the System, including future enlargements, improvements, and extensions thereof. The statutory lien on the Net Revenues securing all First Lien Bonds shall be a first lien as provided in the Act and shall at all times and in all respects be and remain superior to the lien on the Net Revenues securing any Junior Lien Bonds. The Net Revenues so pledged shall be and remain subject to such lien until the payment in full of the principal of and interest on the Bonds or until Bonds are defeased as provided in Section 23.
- The Series 2023 Bonds, including both principal and interest thereon, shall not be a general obligation of the City and shall not constitute an indebtedness of the City for the purpose of any debt limitations imposed by any constitutional, statutory or charter provisions.
- Section 7. PRIOR REDEMPTION. The Series 2023 Bonds shall be subject to redemption prior to maturity, at the option of the City, in whole or in part, in such order as the City may designate on any date, at the par value thereof and accrued interest to the date fixed for redemption, without a premium. Series 2023 Bonds may be partially redeemed in any amount. If less than all of the Series 2023 Bonds maturing in any year are to be redeemed, the Series 2023 Bonds or portions of the Series 2023 Bonds to be redeemed shall be selected by lot. Series 2023 Bonds called for redemption shall be redeemed at the par value thereof, plus accrued interest to the date fixed for redemption, without a premium.
- Notice of the call of any Series 2023 Bonds for redemption shall be given by mail not less than thirty (30) days prior to the date fixed for redemption to the registered holder at the registered address. Series 2023 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 Paying Agent to redeem such Series 2023 Bonds.
- Section 8. PAYING AGENT AND REGISTRATION.
- (a) Appointment of Paying Agent. From time to time the City shall designate and appoint a Paying Agent (the "Paying Agent"), which shall also act as transfer agent and bond registrar. The initial Paying Agent shall be the Treasurer of the City. The Authorized officer shall have the authority to remove a Paying Agent and to appoint a successor Paying Agent. In the event of a change in the Paying Agent, notice shall be given in writing, by certified mail, to each Registered Owner not less than sixty (60) days prior to the next interest payment date. The Paying Agent shall keep the official books for the recordation of the Registered Owners of the Bonds.
 - (b) Registration of Bonds. Registration of the Bonds shall be recorded in the registration books of the City to be kept by a Paying Agent. Except as may be provided for additional Bonds in the resolution authorizing issuance of those Bonds, Bonds may be transferred only by submitting the same, together with a satisfactory instrument of transfer signed by the Registered Owner or the Registered Owner's legal representative duly authorized in writing, to the Paying Agent, after which a new Bond or Bonds shall be issued by the Paying Agent to the transferee (new registered owner) in any denomination, in the same aggregate principal amount as the Bond submitted for transfer. No transfer of Bonds shall be valid unless and until recorded on the bond registration books in accordance with the foregoing. The person in whose name any Bond is registered may for all purposes, notwithstanding any notice to the contrary, be deemed and treated by the City and the Paying Agent as the absolute owner thereof, and any payment of the principal of and interest on any Bond to the Registered Owner thereof shall constitute a valid discharge of the City's liability upon such Bond to the extent of such payment. No Bond shall be transferred less than fifteen (15) days prior to an interest payment date nor after the Bond has been called for redemption.
- Section 9. SALE OF BONDS. The Series 2023 Bonds shall be sold to the United States. The City determines that a negotiated sale to the United States is in the best interest of the City because the terms offered by the United States are more favorable than those available from other sources of funding.
- Section 10. BOND FORM. The Series 2023 Bonds shall be substantially in the form attached hereto as Exhibit A, and incorporated herein, with such completions, changes and additions as may be required by the United States or as recommended by the City's Bond counsel and approved by the officers of the City signing the Series 2023 Bonds.
- Section 11. AUTHORIZED OFFICER. The Authorized Officer is hereby designated, for and on behalf of the City, without further Council approval, to do all acts and to take all necessary steps required to effectuate the sale, issuance and delivery of the Series 2023 Bonds. Notwithstanding any other provision of this Resolution, the Authorized Officer is authorized within the limitations of

Resolution No. 07-23, continued

this Resolution to determine the specific interest rate or rates to be borne by the Series 2023 Bonds, not exceeding 2.00% per annum, the principal amount, interest payment dates, dates of maturities, and amount of maturities, redemption rights, the title of the Series 2023 Bonds, date of issuance, the amount of the rate covenant in Section 19 and additional bonds test in Section 22 and other terms and conditions relating to the Series 2023 Bonds and the sale thereof provided, however, the last annual principal installment of each series shall not be more than forty (40) years from the date of issuance of that series of the Series 2023 Bonds. The Authorized Officer's approval of the terms shall be evidenced by his or her signature on the document or agreement stating such terms. The Authorized Officer is authorized to execute any orders, receipts, agreements, pledge agreements, documents or certificates necessary to complete the transaction, including, but not limited to, any issuer's certificate, any certificates relating to federal or state securities laws, rules or regulations, any applications to the Michigan Department of Treasury.

Section 12. EXECUTION OF BONDS. The Mayor or the Mayor Pro Tem and the Clerk or the Deputy Clerk of the City are hereby authorized and directed to sign the Series 2023 Bonds, either manually or by facsimile signature, on behalf of the City. Upon execution, the Series 2023 Bonds shall be delivered to the purchaser thereof.

Section 13. RIGHTS OF BONDHOLDERS. The Bondholders representing in the aggregate not less than twenty percent (20%) of the entire amount of Bonds then outstanding may protect and enforce the statutory lien, either at law or in equity, by suit, action, mandamus, or other proceedings, and enforce and compel the performance of all duties of the officials 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 such statutory lien shall not be construed to give any Registered Owner of any Bond authority to compel the sale of the System, the revenues of which are pledged thereto. If there is any default in the payment of the principal of or interest on any of the Bonds, any court having jurisdiction in any proper action may appoint a receiver to administer and operate the System on behalf of the City and under the direction of such court, and by and with the approval of such court, to fix and charge rates and collect revenues sufficient to provide for the payment of any Bonds or other obligations outstanding against the revenues of the System and for the payment of the expenses of operating and maintaining the System and to apply the income and revenues of the System in conformity with the Act and this Resolution. The owners or Bondholders, from time to time, of the Bonds, shall have all the rights and remedies given by law, and particularly by the Act, for the collection and enforcement of the Bonds and the security therefor.

Section 14. MANAGEMENT OF SYSTEM. Except as provided in this Resolution, the construction, alteration, repair and management of the System shall be under the supervision and control of the Council. The City may employ such persons in such capacities as it deems advisable to carry on the efficient management and operation of the System. The Council may make such rules, orders and regulations as it deems advisable and necessary to assure the efficient management and operation of the System.

Section 15. SUPERVISED BANK ACCOUNTS. The Treasurer shall be custodian of all funds belonging to and/or associated with the System and such funds shall be deposited in a bank or banks, each of which has unimpaired capital and surplus of at least \$2,000,000, or which are each a member of the Federal Deposit Insurance Corporation.

Section 16. FUNDS AND ACCOUNTS. The Treasurer is hereby directed to create and maintain the following funds, which shall be designated as follows, into which the Bond proceeds and the revenues and income from the System shall be deposited, which funds and accounts shall be established and maintained, except as otherwise provided, so long as any of the Bonds hereby authorized remain unpaid.

(a) Bond Proceeds – Construction Fund. The proceeds of the Series 2023 Bonds shall be deposited in the Construction Fund. Such moneys shall be used solely for the purpose for which the Series 2023 Bonds were issued. Any unexpended balance in the Construction Fund remaining after completion of the Improvements may be used for such purposes as allowed by law. After completion of the Improvements and disposition of remaining Series 2023 Bond proceeds, if any, pursuant to the provisions of this Section, the Construction Fund shall be closed.

(b) Receiving Fund. The gross income and revenue of the System shall be set aside into the Receiving Fund. The moneys so deposited are pledged for the purpose of the following funds and accounts and shall be expended and used only in the manner and order as follows:

(i) Operation and Maintenance Fund. The City shall create and maintain the Operation and Maintenance Fund. Prior to the beginning of each fiscal year, the Council shall prepare an annual budget of the System for the ensuing fiscal year. Out of the revenues in the Receiving Fund, there shall be set aside, quarterly and deposited into the Operation and Maintenance Fund a sum sufficient to pay the reasonable and necessary current expenses of administering, operating and maintaining the System for the ensuing three months.

(ii) Redemption Account. The City shall create and main-

tain the Redemption Account.

(A) First Lien Redemption Account. The First Lien Redemption Account shall be established as a subaccount within the Redemption Account to be used solely for the purpose of paying the principal of and interest on First Lien Bonds. After the transfers required above, there shall first be transferred quarterly from the Receiving Fund, and deposited in the First Lien Redemption Account, for payment of principal of and interest on the First Lien Bonds, a sum equal to at least one-half (1/2) of the amount of interest due on First Lien Bonds on the next ensuing interest payment date plus not less than one-fourth (1/4) of the principal maturing on First Lien Bonds on the next ensuing principal payment date in each year. The moneys in the First Lien Redemption Account shall be accounted for separately.

(B) Junior Lien Redemption Account. The Junior Lien Redemption Account shall also be established as a subaccount within the Redemption Account to be used solely for the purpose of paying the principal of and interest on Junior Lien Bonds. After the transfers required above, there shall be transferred quarterly from the Receiving Fund, and deposited in the Junior Lien Redemption Account for payment of principal of and interest on the Junior Lien Bonds, a sum equal to at least one-half (1/2) of the amount of interest on Junior Lien Bonds due on the next ensuing interest payment date plus not less than one-fourth (1/4) of the principal maturing on Junior Lien Bonds on the next ensuing principal payment date in each year. The monies in the Junior Lien Redemption Account shall be accounted for separately.

(C) Bond Reserve Account. The Bond Reserve Account shall also be established as a subaccount of the Redemption Account. There is hereby established a subaccount with respect to the Series 2023 Bonds within the Bond Reserve Account to be known as the Series 2023 Bonds Reserve Account (the "2023 Reserve"). The City shall pay into the 2023 Reserve from the revenues of the System after provision has been made for the Operation and Maintenance Fund and the current requirements of the Redemption Account, an annual sum of not less than \$8,334, until there has been accumulated in the 2023 Reserve the sum of \$83,340 or such other amounts determined by the United States and approved by the Authorized Officer (the "Required Reserve"). Except as hereinafter provided, no further deposits or additions need be made into the 2023 Reserve once the Required Reserve has been deposited therein. The moneys in the Bond Reserve Account shall be used solely for the payment of the principal of and interest on the Series 2023 Bonds as to which there would otherwise be default. If at any time it shall be necessary to use moneys in the 2023 Reserve for payment of principal and/or interest on the Series 2023 Bonds, then the moneys so used shall be replaced from the revenues first received thereafter that are not required by this Resolution to be used for operation and maintenance or for current principal and interest requirements. The 2023 Reserve shall be maintained while the Series 2023 Bonds remain outstanding or until they are defeased. The 2023 Reserve may be applied to the final payments of principal and interest on the Series 2023 Bonds or to provide funds for their defeasance.

(D) Additional Deposits. If for any reason there is a failure to make a required deposit to any of the subaccounts of the Redemption Account or for any reason there is a deficiency in any of the subaccounts, then an amount equal to the deficiency shall be set aside and deposited in the subaccount from the Net Revenues in the next succeeding period, which amount shall be in addition to the regular deposit required during such succeeding period. No further payments need be made into a subaccount of the Redemption Account after the amount accumulated and held in the subaccount, or in the case of the Series 2023 Bonds together with amounts held in the 2023 Reserve, is sufficient to pay when due the entire amount of principal and interest that will be payable at the time of maturity or at an earlier redemption date of all the Bonds then remaining outstanding that are payable from the subaccount, or for Bonds that have been defeased as provided in Section 23.

(iii) General Obligation Debt Fund. The G. O. Fund is hereby established. After meeting the requirement of the foregoing funds, there may be transferred quarterly from remaining revenues in the Receiving Fund, or from other available monies, and deposited in the G. O. Fund, such sums as the Council, in its sole discretion determines to be desirable to pay debt service on presently existing or future general obligation bond issues of the City or general obligation contractual obligations of the City incurred or to be incurred for System purposes. This section shall not be construed to create a lien on the Net Revenues in favor of any obligations the debt service on which may be paid from the G. O. Fund from time to time.

(iv) Repair Replacement and Improvement Fund. The City shall create and maintain the Repair Replacement and Improvement Fund. The City shall deposit each year from monies in the Receiving Fund, after meeting the requirements of the subsections set forth above, the sum of \$10,583 or such other amounts determined by the United States and approved by the Authorized Officer, until the principal of and interest on the Series 2023 Bonds has been paid in full. Moneys in the Repair Replacement and Improvement Fund shall be used by the City for the purpose of acquiring and constructing improvements, additions and extensions and for making repairs and replacements to the System. Such additional sums may be deposited into the Repair

Replacement and Improvement Fund as the Council shall determine to be necessary from time to time for the purposes of the Repair Replacement and Improvement Fund.

(v) Surplus Moneys. All moneys remaining in the Receiving Fund at the end of any operating year after satisfying the above requirements may be transferred to the Redemption Account and its subaccounts and used as authorized in this Resolution or, at the option of the City, transferred to the G. O. Fund or the Repair Replacement and Improvement Fund and used for the purposes for which said funds were established. Provided, however, that if there should be a deficit in the Operation and Maintenance Fund, and any subaccount of the Redemption Account, the G. O. Fund or a bond reserve account on account of defaults in setting aside therein the amounts required in this Resolution, or a future resolution, then the City shall transfer the moneys remaining in the Receiving Fund at the end of any operating year to such funds in the priority and order named, to the extent of such deficits. Available surplus moneys may be used to retire any outstanding obligations of the City incurred for construction, expansion or addition to the System, including additional bonds, the issuance of which is authorized by this Resolution, or if no other disposition has been provided for, such moneys may be used for such other purposes of the System as the City Council may deem to be for the best interest of the City.

(vi) Priority of Accounts. In the event the monies in the Receiving Fund are insufficient to provide for the current requirements of the Operation and Maintenance Fund or any subaccounts of the Redemption Account, any monies or securities in other funds of the System, except the Construction Fund, shall be credited or transferred, first, to the Operation and Maintenance Fund, second to the First Lien Redemption Account, third to the Junior Lien Redemption Account and fourth to a bond reserve account, to the extent of any deficit therein.

Section 17. INVESTMENT OF FUNDS. Moneys in the funds and accounts established herein may be invested by the City in bonds, notes, bills and certificates of, or guaranteed by, the United States of America, or in interest bearing time deposits or other investments as shall be determined by the City, subject to the provisions of Act 20, Public Acts of Michigan, 1943, as amended, or any statute subsequently adopted regulating investments by the City.

Section 18. DEPOSITORY AND FUNDS ON HAND. Monies in the several funds and accounts maintained pursuant to this Resolution, except monies in the Construction Fund and Redemption Account, which must be kept in a separate account, may be kept in one or more accounts at financial institutions designated by resolution of the City, and if kept in one account, the monies shall be allocated on the books and records of the City in the manner and at the times provided in this Resolution.

Section 19. RATES AND CHARGES. Rates shall be fixed and revised from time to time by the Council so as to produce amounts that are sufficient to pay the expenses of administration and the costs of operation and maintenance of the System, to provide an amount of revenues adequate for the payment of principal of and interest on the Bonds, reserve, replacement and improvement requirements and to otherwise comply with all requirements and covenants provided herein; and such that are reasonably expected to yield annual Net Revenues of the System, in the current fiscal year equal to at least 100% of principal maturing and interest payable in such fiscal year on the then outstanding Junior Lien Bonds and equal to such percentage of the annual principal and interest thereafter maturing in such fiscal year on the then outstanding First Lien Bonds, if any, as is established by the resolution authorizing the issuance of the First Lien Bonds; and 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 in each fiscal year, review the rates and charges for its services and promptly revise such rates and charges as necessary to comply with the foregoing requirement, in which case the City will be in compliance with the requirements of this Section. The rates and charges for all services and facilities rendered by the System shall be reasonable and just, taking into consideration the costs and value of the System, the cost of maintaining, repairing, and operating the System, and the amounts necessary for the retirement of all Bonds and interest accruing on all Bonds, and there shall be charged such rates and charges as shall be adequate to meet the requirement of this and the preceding sections.

Section 20. NO FREE SERVICE. No free service shall be furnished by the System to the City or to any individual, firm or corporation, public or private, or to any agency or instrumentality.

Section 21. REVENUE BOND COVENANTS. The City covenants and agrees, so long as any of the Bonds hereby authorized remain unpaid, as follows:

(a) It will punctually perform all duties with reference to the System and comply with applicable State laws and regulations and continually operate and maintain the System in good condition.

(b) It will not sell, lease, mortgage or in any manner dispose of the System, or any substantial part of it, until all Bonds payable from the revenues of the System shall have been paid in full, defeased, or provision has been made or an agreement entered into for the payment of such Bonds. The City is explicitly authorized to enter

Resolution No. 07-23, continued

into arrangements, including a lease of the system, with a regional authority in which the City is a participant if such arrangements require the authority to provide funds to make payments sufficient to pay the debt service on any of the bonds affected by the arrangement.

(c) It will cause an annual review of rates and charges to be made and based thereon will adjust such rates and charges to provide the amounts required by this Resolution.

(d) It will maintain complete books and records relating to the operation of the System and its financial affairs, will cause such books and records to be audited annually at the end of each fiscal year and an audit report prepared, and will furnish a Bondholder a copy of such report upon written request.

(e) It will maintain and carry insurance on all physical properties of the System, for the benefit of the Bondholders, 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 solely to the replacement and restoration of the property damaged or destroyed, and to the extent not so used, shall be used for the purpose of calling Bonds.

Section 22. **ADDITIONAL BONDS.** Additional First Lien Bonds of equal standing and priority with any outstanding First Lien Bonds may be issued for repair, replacement, improvement or extension of the System and to refund all or a portion of Bonds and paying the costs of issuing the Additional First Lien Bonds, but only if the average actual or Adjusted Net Revenues of the System for any consecutive twelve month period out of the 24 months preceding the adoption of the resolution authorizing the issuance of such Bonds shall be equal to at least one hundred percent (100%) of the average annual principal and interest thereafter maturing in any operating year on the then outstanding First Lien Bonds, Junior Lien Bonds and the Additional First Lien Bonds then being issued. In addition, Additional First Lien Bonds of equal standing and priority with any outstanding First Lien Bonds may be issued to refund all or a portion of outstanding Bonds if the refunding would provide a net present value debt service savings to the City. If the Additional First Lien Bonds are to be issued in whole or in part for refunding outstanding Bonds, the annual principal and interest requirements shall be determined by deducting from the principal and interest requirements for each operating year the annual principal and interest requirements of any Bonds to be refunded from the proceeds of the Additional First Lien Bonds.

Additional Junior Lien Bonds of equal standing and priority with any outstanding Junior Lien Bonds may be issued in the discretion of the City.

In addition, at any time that the United States is the holder of all of the Bonds outstanding, Additional First Lien Bonds and Junior Lien Bonds may be issued if the United States consents or agrees to the issuance.

In addition, Additional First Lien Bonds may be issued without meeting any of the conditions and tests set forth above to pay: (i) the cost of acquisition and construction of any repairs, replacements, improvements, major renewals or corrections of any damage or loss to the System necessary, in the opinion of the City engineer, to keep the System in good operating condition or to prevent a loss of Revenues therefrom to the extent that the cost thereof cannot reasonably be paid from the Repair Replacement and Improvement Fund or from insurance proceeds, or (ii) the cost of decommissioning, disposal or termination of any part of the System. Determination by the Council as to existence of conditions permitting the issuance of Additional Bonds shall be conclusive, provided this shall not eliminate any requirement for any other approval required herein.

Any additional Bonds shall be subject to the various funds herein established, and all revenue from any such extension or replacement constructed by the proceeds of any additional Bonds shall be paid into the Receiving Fund.

Section 23. **DEFEASANCE.**

(a) Bonds held by the United States shall not be defeased without written approval of the United States.

(b) Except as provided above, in the event cash or direct obligations of the United States or obligations the principal of and interest on which are guaranteed by the United States, or a combination thereof, the principal of and interest on which, without reinvestment, come due at times and in amounts sufficient to pay at maturity or irrevocable call for earlier optional or mandatory redemption, the principal of, premium, if any, and interest on any of the Bonds, shall be deposited in trust, this Resolution shall be defeased with respect to such Bonds (the "Defeased Bonds"), and the owners of the Defeased Bonds shall have no further rights under this Resolution except to receive payment of the principal of, premium, if any, and interest on the bonds from the cash or securities deposited in trust and the interest and gains thereon and to transfer and exchange bonds as provided herein. Defeased Bonds shall be treated as if they have been redeemed for all purposes under this Resolution.

24. **FISCAL YEAR OF SYSTEM.** The fiscal year for operating the System shall coincide with the fiscal year of the City.

25. **CONTRACT WITH BONDHOLDERS.** The provisions of this Resolution shall constitute a contract between the City and the Bondholders from time to time, and after the issuance of any of such Bonds, no change, variation or alteration of the provisions of this Resolution may be made that would lessen the security for such Bonds. The provisions of this Resolution shall be

enforceable by appropriate proceedings taken by such Bondholder, either at law or in equity.

Section 26. **ELECTRONIC FUND TRANSFERS.** Pursuant to the guidelines and requirements of the United States, promulgated through the Rural Development Division of the United States Department of Agriculture, the Series 2023 Bond proceeds will be released and delivered to the City pursuant to draws against such funds during construction and acquisition of the Improvements. Commencing with the issuance of the Series 2023 Bonds, the Treasurer, or his or her appointee, will inscribe his or her initials on Schedule II attached to the appropriate Series 2023 Bonds to acknowledge receipt and acceptance of the amount of the draw. Thereafter the Treasurer will complete and execute an "Estimate of Funds Needed for a Thirty- (30-) Day Period", Form 440-11 (the "Estimate of Funds Needed") periodically requesting additional funds.

In the event the United States provides for an electronic fund transfer of draws, the City shall deliver the executed Estimate of Funds Needed by mail or facsimile transmission to the United States, after which the appropriate funds will be wire transferred to the account of the City.

Section 27. **LOAN RESOLUTION.** The Loan Resolution, RUS Bulletin 1780-27, is hereby adopted and the terms and conditions hereof are incorporated herein, with such changes completions an additions as are approved by the Authorized Officer.

Section 28. **PUBLICATION AND RECORDATION.** This Resolution shall be published once in full in a newspaper of general circulation in the City qualified under state law to publish legal notices, and the same shall be recorded in the records of the City and such recording authenticated by the signature of the City Clerk.

Section 29. **RESOLUTION SUBJECT TO MICHIGAN LAW.** The provisions of this Resolution are subject to the laws of the State of Michigan.

Section 30. **SECTION HEADINGS.** The section headings in this Resolution are furnished for convenience of reference only and shall not be considered to be a part of this Resolution.

Section 31. **SEVERABILITY.** If any section, paragraph, clause or provision of this Resolution shall be held invalid, the invalidity of such section, paragraph, clause or provision shall not affect any of the other provisions of this Resolution.

Section 32. **CONFLICT.** Except as provided above, all Resolutions and Resolutions or parts thereof, insofar as the same may be in conflict herewith, are hereby repealed to the extent of the conflict; provided that the foregoing shall not operate to repeal any provision thereof, the repeal of which would impair the obligation on the Bonds.

Section 33. **EFFECTIVE DATE OF RESOLUTION.** Pursuant to Section 6 of the Act, this Resolution shall be approved on the date of first reading and this Resolution shall be effective immediately upon its adoption and publication as required by the Act.

YEAS: Councilmember Salzwedel, Yankovich, Groves and Mayor DeVore

NAYS: None

ABSTAIN:None

ABSENT: Councilmember Chambers

RESOLUTION DECLARED ADOPTED.

Mike Devore, Mayor

Susan Ullery, Clerk

CERTIFICATION

I, Susan Ullery, the duly qualified and acting Clerk of the City of Lowell, Kent County, Michigan, do hereby certify that the foregoing is a true and complete copy of a resolution adopted by the City Council at a meeting held on March 28, 2023, and that notice of said meeting was given pursuant to Act 267, Public Acts of Michigan, 1976, as amended.

Date: March 28, 2023
Susan Ullery, Clerk

EXHIBIT A

UNITED STATES OF AMERICA
STATE OF MICHIGAN
COUNTY OF KENT
CITY OF LOWELL
Sanitary Sewer SYSTEM Junior Lien Revenue Bonds,
Series, 2023
(Federally Taxable)

Interest Rate **Maturity Date** **Date of Original Issue**

Registered Owner: United States of America
Principal Amount:[Insert par amount]

The City of Lowell, Kent County, Michigan (the "Issuer"), acknowledges itself indebted and, for value received, hereby promises to pay to the Registered Owner specified above, or registered assigns, out of the net revenues of the Sanitary Sewer System of the Issuer, also known as the Wastewater System (the "System"), including all appurtenances, additions, extensions and improvements thereto after provision has been made for reasonable and necessary expenses of operation, maintenance and administration of the System (the

"Net Revenues"), the Principal Amount specified above, in the amounts and on the dates as set forth on Schedule I attached hereto, unless prepaid prior thereto as hereinafter provided, together with interest thereon from the dates of receipt of such funds, or such later date to which interest has been paid, at the Interest Rate per annum specified above, first payable on _____ 1, 20____, and semiannually thereafter on the first day of _____ and _____ of each year, except as the provisions hereinafter set forth with respect to redemption of this Bond prior to maturity may become applicable hereto.

Principal of this Bond is payable in lawful money of the United States of America to the United States of America. As long as the United States is the holder of this Bond, such payments shall be made by check, draft, wire transfer, Pre-Authorized Debit (PAD) or such other method of payment as instructed by the United States or its assignee.

This Bond, being one fully registered manuscript bond payable serially as set forth on Schedule I, is issued in accordance with the provisions of Act 94, Public Acts of Michigan, 1933, as amended and a resolution adopted by the City Council of the Issuer on _____, 2023 (the "Resolution"), for the purpose of paying the cost of acquiring and constructing improvements to the System. This Bond is a self-liquidating Bond, and is not a general obligation of the Issuer within any constitutional, statutory or charter limitations but is payable, both as to principal and interest, solely from the Net Revenues of the System. The principal of and interest on this Bond are secured by a statutory lien on the Net Revenues.

The Issuer hereby covenants and agrees to fix, and maintain at all times while any of the Bonds shall be outstanding, such rates for service furnished by the System as are required by the Resolution, to maintain a bond and interest redemption account, a bond reserve account and to provide for the payment of expenses of administration and operation and such expenses for maintenance of the System as are necessary to preserve the same in good repair and working order, and to provide for such other expenditures and funds for the System as are required by the Resolution. The statutory liens securing any First Lien Bonds (as defined in the Resolution) issued by the Issuer will be first liens that are and shall remain superior to the lien on the Net Revenues securing this Bond and any and any Additional Junior Lien Bonds (as defined in the Resolution). The Bonds of this series shall have equal standing with any Additional Junior Lien Bonds that may be issued pursuant to the Resolution, and additional bonds of superior standing to the bonds of this series may be issued pursuant to the Resolution. 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 or superior standing may hereafter be issued, and the general covenants and provisions pursuant to which this Bond is issued, reference is made to the Resolution.

While the Bonds of this series are held by the United States of America they shall not be defeased without the prior written consent of the United States of America. The Bonds shall be subject to redemption prior to maturity, at the option of the Issuer and in whole or in part in such order as the Issuer may designate, on any date, at the par value thereof and accrued interest to the date fixed for redemption, without a premium.

This Bond shall be registered in the name of the United States of America on the registration books kept by the Treasurer, acting as Paying Agent and bond registrar. No transfer shall be valid unless made upon the books of the Paying Agent.

It is hereby certified and recited that all acts, conditions and things required by law, precedent to and in the issuance of this Bond, exist and have been done and performed in regular and due time and form as required by law and that the total indebtedness of the Issuer including this Bond, does not exceed any constitutional, statutory or charter limitation.

IN WITNESS WHEREOF, the City of Lowell, Kent County, Michigan, by its City Council, has caused this Bond to be signed, by the manual or facsimile signatures of its Mayor and the Clerk, all as of the 28th day of March, 2023.

Mike Devore, Mayor

Susan Ullery, Clerk

CERTIFICATE OF REGISTRATION AND AUTHENTICATION

This Bond represents the total authorized issue of the City of Lowell Sanitary Sewer System Junior Lien Revenue Bonds, Series 2023 (Federally Taxable), in the principal amount of [Insert par amount], and has been registered in the name of the Registered Owner designated on the face hereof in the bond register maintained for the City of Lowell.

Suzanne Olin, Treasurer
As Paying Agent/Bond Registrar/Transfer Agent

Date: March 28, 2023

TRANSFER

For value received, the undersigned hereby sells, assigns and transfers unto _____

Census: More deaths than births in almost all Michigan counties



Deaths outnumbered births in all but seven counties in Michigan, in the year ending, July 2022, new Census figures show, a result of the state’s aging population and the devastating impact of thousands of COVID-19 deaths.

That’s 92 percent of Michigan’s 83 counties, the fourth-highest rate in the nation, surpassed only by Maine, West Virginia and Tennessee.

Michigan’s overall

Michigan’s population has fallen 43,212, since 2020, to 10,034,119

population decreased 0.4 percent - 43,212 to 10,034,119 - from 2020 to 2022, driven largely by residents leaving southeast Michigan. Overall, 51 counties still experienced some population growth, albeit small.

Some of the losses are

attributable to COVID, which killed more than 38,000 in the state, since 2020. Long-term, though, Michigan’s population is expected to peak in the next decades, and then fall, if more people leave the state.

That’s triggered alarm.

On Tuesday, Gov. Gretchen Whitmer emailed residents a survey about “long-term priorities for your state,” asking point-blank “on a scale of 1-10, how likely are you to build your life in Michigan.”

Other questions:

Do you feel you can do (your dream job) in Michigan?

2010 to 2020. Since then, the state has lost 43,000 people, with the most losses coming in Wayne County, which dropped 36,500 to 1,757,043 people.

Other counties with significant population losses were also in southeast Michigan: Macomb (down 7,024 to 874,195) and Washtenaw (down 5,889 to 366,376) and Oakland County (down 4,964 to 1,269,431.)

Ottawa County, in west Michigan, continues to lead state growth, up 7,222 people to 300,873. Livingston County was the only other county to grow by more than 2,000 residents since 2020, adding 2,292 to reach 196,161, according to the Census population estimates that are based on births, deaths and migration records.

Population changes are based on “natural growth” — the difference between births and deaths, and migration, both domestic and international.

For decades, Michigan has had hundreds of thousands leave the state. Since 2020, the net loss to



Michigan gained population from 2010 to 2020, but long-term trends are prompting worries among policymakers. (Shutterstock)

other parts of the country has been nearly 17,000, according to the Census.

Since 1990, the state has recorded 1.22 million more births than deaths, but the state’s population has only grown by 782,000 over that time frame, suggesting more than 400,000 people have moved to other states.

Both U-Haul and

Atlas Van Lines said in January that Michigan was in the Top 5 for the highest percentage of one-way trips out of state in 2022.

Whitmer’s survey attempts to find out why people would move — or stay — asking people to rank “how big a barrier” jobs, wages, higher education, housing and even climate are to “building a life” in Michigan.

“Governor Whitmer’s focus is always on building a state where families want to live and work, businesses want to locate and invest, and where everyone has the opportunity to succeed,” said Bobby Leddy, a Whitmer spokesperson, in an emailed response to a Bridge Michigan question asking why the survey is being taken.

Leddy did not say why the survey asks about other states, but he said Whitmer’s 2022 re-election “made it clear” that voters wanted the governor “to pass relief for high inflation, attract businesses and good-paying jobs, protect their rights and freedoms, and keep our communities safe.”

Southeast Michigan Council of Governments, a

planning agency, issued a report this week forecasting that the seven-county region, which makes up nearly 48 percent of the state’s overall population, will grow slowly through 2050, returning to its 2001 peak population in 2027 of just over 4.85 million people.

But the region’s demography, rooted in slow growth, will be a drag on economic growth, said Xuan Liu, director of research for SEMCOG. “The demographics are really setting the speed limit for economic growth,” Liu said.

He predicted that a lack of workers could constrain employers from expanding and businesses from opening. Many workers may be asked to delay retirement, Liu predicted.

“The prime working-age population (25-54) won’t grow at all,” he said. “We’ll have to rely on people working later to fill the jobs.”

The changes have left the state with one of the oldest populations in the nation, with its median age of 40.2 years, the 12th highest in the country.

Screen for breast cancer at all ages

The Michigan Department of Health and Human Services (MDHHS) is reminding Michigan residents, of all ages, to perform routine breast health checks and monitor changes in their breasts, as part of National Young Cancer Awareness Week. This advice reflects the fact that 9 percent new breast cancer diagnoses happen in adults under age 45.

“If you notice concerning changes in your breast, contact your health care provider,” said Dr. Natasha Bagdasarian, MDHHS chief medical

executive. “While changes in breast tissue don’t necessarily mean cancer, it’s important to take a proactive approach to ensure any concerning health issues are caught and treated as early as possible.”

Changes to look out for include:

- A lump or abnormality in the shape or feel of the breast.
- A lump in the underarm area.
- Swelling on all or part of the breast.
- Irritation or dimpling of skin.
- Nipple retraction

(nipple turning inward).

- Rash or redness.
- Spontaneous discharge from the nipple.

If you find any abnormality, seek medical care as soon as possible. Breast cancer can occur at any age, regardless of family history.

If you are uninsured or underinsured, contact the Breast and Cervical Cancer Control Navigation Program (BC3NP) for help with follow-up on identified breast changes. The program provides free breast and cervical cancer screening and diagnostic

services across the state for low-income individuals. The BC3NP does not pay for cancer treatment, however, women diagnosed with breast or cervical cancer may be eligible for a special Medicaid program that pays for cancer treatment. To learn more about Michigan’s Breast and Cervical Cancer Control Navigation Program, call 844-446-8727 or visit Michigan.gov/BC3NP. For resources in Spanish, call 800-379-1057.

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