

VOL. 90, NO. 25-36 PAGES Pigeon, Elkton, Caseville, Bay Port and Owendale, Michigan WEDNESDAY, DEC. 16, 1987 THROUGH TUESDAY DEC. 22, 1987

IT'S WRITING CONTEST TIME IN THE WESTERN THUMB!

Your entries are STILL welcome in our ninth annual 'Christmas Memories' WRITING CONTEST! Be sure we have yours by 12 ngon this Saturday. Then, watch for them all in our BIG Christmes Issue next week!

Laker Board fights Where do your letters go? negative tax letters

Laker School District officials are upset about what they consider unfair statements made in a letter written to Lake Township taxpayers by Township supervisor Joe Feger, which was enclosed with tax notices.

Lake Township resident and board member Yvonne Bushey read parts of the letter to the board at their meeting Monday night. Some Lake Township parcels are included in the Laker School District, while others are in the North Huron District.

"I think we need to find a way to get the facts to Lake Township voters. Maybe we can enclose a letter with their tax receipts," said

Officials said the school district's attorney had been contacted in an effort to counteract Feger's letter, and to consider possible legal actions.

ALONE: Laker Supt. Harry Brunet said Laker District had always worked closely with other local township officials and that Lake Township was the only one that had enclosed such letters with tax notices.

LATCHKEY STARTS: The Laker Board also announced the district's after-school Latchkey program will begin Jan. 4, if a sufficient number of children are enrolled. The program offers supervision for children after school until 6 p.m.

Brunet said he has visited other Latchkey operations in the state and noted the Laker program will be able to charge far less than other

"We don't want to make any money on the program, just break even," Brunet Brunet said. He also said at least 25 children needed to be enrolled in both the Elkton and Pigeon centers for the program to get off the ground.

"I think it's a good program. We have two very qualified supervisors to plan activities. Tracy Posade, who will oversee activities in Elkton, has an Associate's degree in child care, and Linda King, Pigeon's supervisor, has years of experience also," said Brunet.

AIDS TRAINING: Brunet informed the Board that the state will soon mandate AIDS education in schools, noting a model curriculum had been set up by the state

PLEASE TURN TO PAGE 31

By AMY HEIDEN
Little Johnny sends a Christmas card to his grandmother in Saginaw.

A local business sends a sales flyer to a potential customer. Both are mailed at the Pigeon Post Office, and promptly both are forgotten in the confident thought that their mail will be delivered.

The whole process is taken for granted. But what does happen to the mail once it's dropped into a collection box, here or anywhere else?

According to Pigeon Postmaster Martin Thiel, local mail will never leave the building until it's delivered.

Once collected, the mail is cancelled (run through a machine to void the stamp with an ink pattern) - then either put into post office boxes or given to a rural route driver for delivery.

FROM HERE TO THERE: But mail to anywhere else in Michigan or the United States is trayed and sent to Saginaw for processing.

At the Saginaw Section Center, letters with typewritten addresses are read automatically by a sorting machine and sorted by Zip Code.

Anything handwritten is sorted by a person, who sorts at the rate of one letter per second.

'Considering how little time that person has to read each address, it's amazing how few errors they make," says Thiel. Mail for delivery within the boundaries of Michigan is trucked to the proper facility, while out of state mail is flown.

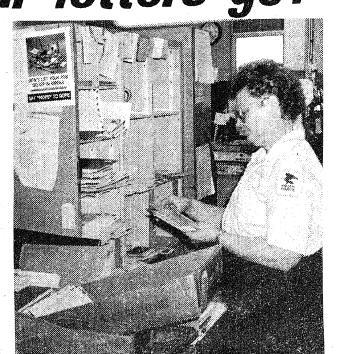
NO POSTAGE? Suppose little Johnny, in putting a stamp on his letter, tears the stamp so that only a little piece gets on the envelope.

'It will go if the stamp says 22 cents on it," Thiel says. "Any amount of postage on a letter, and we'll send it through,

but with postage due. If a letter is sent with no postage at all, the letter is returned to the sender with a request for postage. "Only during the holidays will we send mail with postage due," explains Thiel.

ILLEGIBLE HANDWRITING: Jeannine Ziehm, who Thiel described as his "right-hand person" at the Pigeon Post Office, holds up a letter with nearly illegible handwriting.

"We make every effort to find out where it goes. We won't send a piece of mail back unless we're absolutely stumped." Ziehm explains that after working at the post office for so many years, "you get pretty good at deciphering hand-



PRESORTING: "Right-hand girl" Jeannine Ziehm pre-sorts letters. Some of this mail will go into Post Office boxes, some will go to the route drivers, and others are "holdouts" -- which is mail held for pickup by an employe of a firm.

If Postal employes can't read a name or if a Zip Code is wrong, mail could be delayed for a day or two, but every effort goes into getting the mail to its rightful owner, they

DEAD LETTER: If a piece of mail has no return address on it, and still cannot be delivered after exhausting all other ef-

forts, the mail will be sent to the dead letter office in Chicago.
"No mail is ever opened here," explains Thiel. "In Chicago, they'll open it to try to determine who sent it. If they can't find out, only then does the letter get thrown away.

ROUTE DELIVERIES: Mail given to the rural route drivers is sorted by address into pigeon holes at each driver's station. After the mail arrives in the Post Office from Saginaw and is presorted by Thiel and Ziehm, it usually takes two or three hours to further sort the mail by name.

Richard Dast, who has been delivering mail on Pigeon Rural Route 2 since 1961, says he averages about five hours a day driving time on his route, which has 280 boxes.

Most of my customers are pretty good. I haven't had much trouble at all on my route. Once there was a dead chicken in a box, and once some rotten eggs, but that's about

The other route, which takes in Crescent Beach Road and the Sand Point area, varies from nearly 700 in the summer to 530 in the winter months.



"MESSIAH" IS COMING: The Laker Community Chorus will present Handel's "Messiah" in concert this Sunday, Dec. 20, at 3 p.m. at the Laker auditorium.

Robert Story of Bay City will be the director, and Pam Dubey of Pigeon will be the accompanist.

The "Messiah" is written in three parts. Part I begins with Jesus' coming and birth and ends with a foreshadow of what is to come. Part II details Christ's crucifixion and the famous Hallejuah Chorus celebrates the kingship of Christ.

Part III tells of the benefits of Christ's sacrifice - reconciliation, redemotion and victory over death.

The 35-voice Community Chorus, shown here in practice, will present selections from each section of the "Messiah." And, scripture readings between selections will provide continuity.

Admission is free, and a free will offering will be taken.

AMY HEIDEN PHOTO

Two Pigeon winners!



Week #4 Winner: VICKIE KANYAK

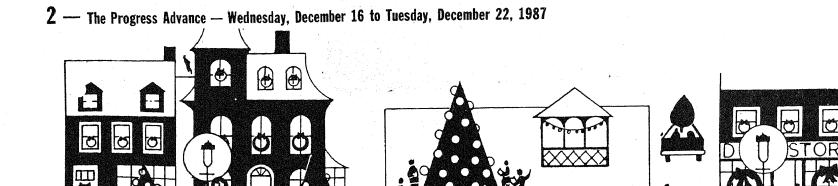


Week #4 Winner SHIRLEY KASSERMAN

SEE DETAILS ON PAGE 3

Week #3 Winner

ELIZABETH PATTERSON



For Pigeon's Christmas Season

SHOP IN PIGEON

And Win A Chance At A

1988 Automobile!

-Final Drawing December 19-

Contest Rules:

To Win A Chance!

4. No Purchase Necessary

A New Chance To Win

Each Week!!

10 Names Will

Be Drawn Each

Saturday At 4 p.m.

1. You Must Be 18 Years Old To Enter

Is Eligible For The Final Drawing

3. You Or Your Spouse MUST Be Present

2. Only One Person In An Immediate Family

Win A New Car! FREE Bean Soup FREE Horse Rides Visit With Mr. & Mrs. Santa Claus

Saturday

Win A New Car!

Musical Entertainment

> Bargains Through-Out Town

Shop Locally And Save Time And Money!

Children, Teen & Adult Drawings Weekly

Shop Locally
And Save
And Money!
Time And Money! **Adult Christmas Car** Give - Away

Tickets Available From **Chamber Merchants Be Present Each Saturday** For YOUR Chance To Win!!

Ten names will be drawn & 2 finalists will go into the December 19 drawing. New chance to win every week!!



someone's dream come true with a new 1988 car this Saturday. Be there!

Children's & Teen **Drawings** December 5-12-19 4:00 P.M.

Children may fill out tickets prior to the drawing and deposit them in Santa's mailbox downtown. Teens will receive tickets at participating merchants and winners will be announced at the drawing.

Sponsored By The Pigeon Chamber Of Commerce

...And now there are 8 Pigeon finalists!



Week #1 Winner BOB ARMBRUSTER

The largest crowd in

Pigeon shopping history is expected Saturday after-

noon, when the Pigeon

bright for one lucky shopper

by giving away a new 1988

About 1400 persons were

present last Saturday at the

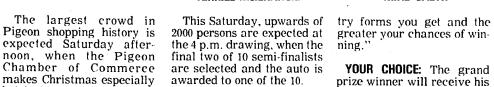
fourth of five semi-finalist

drawings - a number

greater than Pigeon's total







"It's exciting, and it's a reward for people who shop here in Pigeon," says Chamber President Mike LePage, describing the growing turnout each Satur-

ALL THE NEWS THAT FITS

musical computer chips, a tiny battery and speaker, custom

made in Hong Kong. The ads were printed in the U.S., sent to

People magazine's printing plants for delivery.

first Lottery year — and got back \$50 in winnings!

The state has received almost \$3 billion in revenues from

Now, Lottery folks smilingly say, the Lottery's annual con-

How many state folks are now millionaires, thanks to the

GOOD QUESTION — Tony Foster of Caseville is always an interesting fellow to talk with. He's got a good question which

'Have you ever noticed that driving from Sleeper State

But, driving east from Caseville toward Sleeper the signs

TREE-MENDOUS JOB - Michigan led the nation last

Oregon (which grew 4.6 million trees last year) should

harvest 5.6 million trees in 1987, followed by Michigan with

- 30 -

year by producing 5 million Christmas trees, but appears

Park (near where the Fosters live) toward Caseville, the

speed limit is 50 mph?" Tony asked me.

Does anyone have an answer?

all read 55. Now, then, which is it, 50 or 55?"

headed for second place this holiday season.

weeks this season nationwide, the group says.

tribution to education equals about \$130 per Michigan

the Lottery since that year. Lottery net revenues presented

to the state School Aid Fund have exceeded \$800 million in the

day.

The cars are on display at lockes were earned) are:



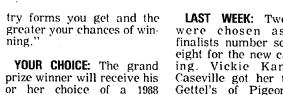
MIKE GAETH

Chrysler or Chevrolet

model, purchased through

Pigeon Motor Sales or Mc-

Cormick Motor Sales.



whose keys did not open the locks (and places where



LAWRENCE OHLROGGE



tickets at Pigeon Lumber). **TEEN WINNERS:** Youngsters who earned \$10 in shopping cash are: Aaron Sweeney of Bad Axe, Russ Ginther of



KEITH ROTH

Caseville and Laniel McGathy of Pigeon. Teens can win a TV set this Saturday in the final 1987 drawing TOY PRIZES: Kory Schnake of Bay Port won the bicycle

given away Saturday. Toy winners are: Sarah Clabuesch, Jason Diebel, Kelly Damm, Tressa Schulze and Scott Walsh, all of Pigeon; Christopher Otto

Champaign, Ill., Kristopher Kreh of Elkton, Karl Kern and Ed Bieri, both of Bay Port, Allen Roe of Gagetown and Sarah Walz of Bay Port, Kelly Kreimes of Sebewaing.

- Bay Port-Caro-Caseville-Elkton-Fairgrove-Jageto,

News Round-Up

geon-Sebewaing-Unionville-And All The Thumb Areas

HURON, TUSCOLA RAID SAVINGS Both Huron and Tuscola Counties must dip into their shrinking fund balances as they attempt to have expenses

match income in their 1988 fiscal year budgets. HURON COUNTY Commissioners must add about \$150,000 to balance the proposed \$5.6 million budget, versus expected revenues of \$5.44 million. Several departments have seen their spending plans cut back - including a proposed \$117,000 reduction in Sheriff Richard Stokan's opera

A public hearing on the budget is set for the next Commis sioners' meeting, on Tuesday, Dec. 22.

In TUSCOLA COUNTY, nearly \$1 million from county reserves is needed to balance the \$5.69 million budget planned for next year. Expenditures outweigh anticipated in come by more than \$957,000 primarily because of the loss of federal revenue sharing funds, plus an estimated \$320,000

decline in tax revenues. No direct budget cuts have been outlined, but Sheriff Paul Berry's road patrols may be trimmed or eliminated if the

spring millage election fails. A public hearing is set for Tuesday, Dec. 22, to further discuss the planned budget.

Tuscola judges' salaries have been finalized for 1988. Circuit Judge Patrick Joslyn's pay will be \$92,000 and District Judge Richard Kern's salary is \$83,820. Probate Judge W Wallace Kent's salary is set at \$81,583.

ROAD COMMISSION CUTBACKS

Huron County Road Commission is also seeing trimmer days, as the 1988 budget approved last week is nearly \$2 million less than the \$10.2 million spending plan in opera

Only 13 miles of primary roads will be resurfaced this coming year, in the \$8.4 million budget. That's down from 33 miles reworked in 1987

The decline is due largely to the loss of more than \$350,000 in monies from the county's general fund, not earmarked for roadwork in 1988.

CONTRACT OK'ED, THEN LAYOFFS Huron County's biggest employer had good news then had news in the past week. Allied Industrial Workers Local 628 at Active Industries of Elkton Thursday narrowly approved a three-year contract, and company officials say the 1000

jobs on three shifts at the plant should be assured. Then, on Monday, more than 400 of Active's 760 union members were laid off for one to three months, due to a backlog of automotive parts built up in anticipation of the contract vote.

The layoffs are temporary, and new work jobs are now being bid, officials say

COURT PROCEEDINGS

In 73rd District Court, First Division (Huron County) Judge John Schubel heard these pleas and made these determinations recently:

BCORRECTION: Donald L. Plonta, 31 of Kinde, pled guilty to aggravated assault, following an Oct. 3 incident involving another male on Main Street, Kinde, as investigated by Kinde Police: sentenced to one year in jail This was incorrectly reported two weeks ago.

■Arthur J. Bulla, 27 of Caro, pled guilty to driving with license suspended, following an Oct. 19 incident in Port Austin: sentenced to 10 days in jail;

PLEASE TURN TO PAGE 23



Print Notebook Stop the Presses Galley Responding to needs of parents in the Laker District, the Laker School OBSERVATIONS BY CO-PUBLISHER MARK RUMMEL Board has instituted a Lat-AND ANYBODY ELSE HE CAN GET TO WRITE 'EM! MUSIC MAKER — Were you as surprised as I last week, in chkey Program at Elkton and Pigeon Elementary picking up the Dec. 7 issue of "People" magazine? Inside was an instant Christmas card serenade which actually Schools, with participating students from Bay Port being bused to the Pigeon

The four-page ad resembles a holiday greeting card. The cover reads, "The spirit of the holidays is just around the cor-According to Laker of-Opening the inside triggers a tiny microchip sealed in the binding, which beeps out a rendition of "Deck the Halls." It

ficials, the program is designed to provide afterschool activities in grades keeps playing over and over, and is quite a greeting for the advertiser, Canadian Mist whiskey.

The card-ad cost just over \$1 million to design, produce and K-5 until 6 p.m. Mondays through Fridays. has been worked on for more than a year. Each card has

A fee a \$1.00 per night will be charged, regardless of the time the service is used, officials add.

Mexico where the chips were inserted — then shipped back to Laker Schools Supt. Harry Brunet says the program is Total cost? About \$1 each, to reach about one million designed to be self-supportnewsstant readers. (Actually, I think they could have made quite an impact simply by saying "We'll send you \$1 if you buy our product," but then we probably wouldn't be talking ing, and that an evaluation will be made in three mon-

Officials also said that no LOTTERY WOES — Michigan's Lottery has sold about \$7.2 child will be allowed to leave billion in tickets in its first 15 years, and about 223 million the building alone or to walk winners have received lots of cash, a little cash or a free home alone

LEADERS: Tracy Posade of I bought a green 50-cent Lottery ticket the first week they Elkton has been hired as suwent on sale back on Nov. 13, 1972. In fact, the Lottery Club I pervisor of the Elkton prohelped form at The Saginaw News invested about \$1100 in the



TRACY POSADE

gram, while Linda King of Pigeon will supervise the Pigeon program.

Students from the Human Resources program will aid King and Posade in organizing activities.

Brunet says each center should have at least 25 students to begin operations, which are now slated to start Monday, Jan. 4.



5.3 million harvested, according to the National Christmas SHE'S A WINNER: Mrs. Carol Faist was the lucky winner of a And 33 million trees will be harvested in less than four quilt hand-made by the Scheurer Hospital Auxiliary in a drawing conducted at the Laker Craft Bazaar Dec. 5.

Over \$475 was raised in the raffle, and the proceeds will be used to WISH I'D SAID THAT - "Raising children is like holding a buy needed equipment for the hospital.

wet bar of soap. Too firm a grasp and it shoots from your Pictured is quilt winner Carol Faist, left, and Hospital Auxiliary AMY HEIDEN PHOTO President Phyllis Gettel.

hand; too loose a grasp and it slides away. "A gentle but firm grasp keeps it in your control!"

____ L____

past two years.

we'll share here:

Tree Association.

Lottery? A total of 274...

here's a popular song being played now which is sung to a person who died nearly her viewpoint, she herself didn't have enough. 25 years ago. Rock superstar Elton John sings "Goodbye, Norma Jean" to a girl most Americans knew as Marilyn Monroe, but the words and thoughts are more poignant than usually found in such music.

And their impact goes beyond that one searching, lost, misguided yet fascinating person.

John admits (and probably laments) "I never knew you at all," but comments, "It seems to me you lived your life like a candle in the wind; never knowing whom to cling to when the rain sets in...

"I would've liked to know you, but I was just

"Your candle burned out long before your legend ever did.

Even people who never knew Ms. Monroe can understand that. The flickering will to live which was extinguished inside her in a hotel room in 1962 was perishable, obviously -- and very delicate.

Yet today, her image seems to live on - in pictures, movie snippets seen on TV and in imitation by Madonna and others. It seemed to



A Christmas Sampler

HERE GOES THE LAST OF THE SHOPPING for Christmas gifts in these last two weeks before the Big Day. Around our house we're pretty concerned about doing our shopping at home before we head to the city. It's not that we're anti-city; it's just that we're big on Pigeon, Elkton, Sebewaing, Caseville and lots of the fine communities here in

Living in rural areas means that in some things we have to stick together. Now I know that's easier said than done, especially when we watch Tri-City television stations and get bombarded with advertising from locations away from us. But it is important to keep some dollars at home, close to where they were generated. Most merchants I've talked to are having pretty good holiday seasons and that's thanks to communities and neighborhoods that care and shop locally

MUSIC HAS HEALING POWERS, I always tell my church choir and we feel that power Sunday after Sunday. From the excellently prepared and presented Laker Elementary programs overseen by Mrs. Witczak to church cantatas to band concerts to carols playing from loudspeakers as we shop, Christmas music has that healing, laughing power.

The Laker Junior and Senior Bands and Choirs will present their Christmas concert, "Yuletide Melodies," this Thursday, Dec. 17 at 7:30 p.m. A highlight of their concert will be some trumpet work by Dave Robison, Dave, a recent MSU music grad who has accepted a position playing jazz trumpet on board a cruise ship, plays a mean trumpet with a mellow tone. Don't miss hearing him and all the rest of the Laker musicians this Thursday

Then keep your Sunday schedule open for "Messiah" as presented by the Community Choir, also at the Laker auditorium. Bob Story has been making Thursday night pilgrimages from Bay City to Pigeon to direct "Messiah, Bob has connections into the community (his wife is the daughter of Walter and Anna Damm and Bob used to direct bands locally). It is good to see a group tackle Handel's "Messiah" locally again.

"WATCH FOR THE MIRACLES AT CHRISTMAS," I told my Sunday School kids a week or two ago. So this last Sunday I heard, "Mrs. Eichler, did you hear about that little boy out west who was drowned for 40 minutes and should have been dead? How come lived? Wasn't that a miracle, just like you said to watch for?'

So we talked about quickly induced hypothermia and about the stopping of brain wave function when the body cools and about how this little boy was lucky to live. The Sunday before we talked about people in nursing homes who never speak, being able to sing carols at Christmas even though their voices are stilled all year long.

Then there is the miracle of food and toys and love that appears almost magically each December. Like the feeding of the five thousand, we of the grinchly human race suddenly share and there is enough for everyone, we hope.

- Miracles are hard to hold on to, hard to define, hard to see except at Christmas. Watch for them. They are with us. Sometimes they are us.

many that Marilyn Monroe had it all. But from

That image is so true about life in general. and personal health and well-being in particular. Certainly, nearly 100% of today's adults are normal, functioning people. To be sure, nearly all take their many blessings for granted -- never knowing one brief lapse or accident could cost them that normalcy... or their

It doesn't even have to be the terrible influence of drugs or other mind-altering substances. A traffic accident, at-home mishap - or even a stroke or heart attack can completely change a person's life forever, as well as the lives of those around him or her.

Whether we accept the fact or not, our lives ARE like flickering candles in the wind. They're so very fragile, so very tender and vital that they can end suddenly without any warning. And then, what have we, for all the hustle and bustle and money and power we're trying to accumulate?

Deep down, our families would prefer us as we are -- perhaps a little poorer but wiser -than to risk having that flame snuffed out

No, Elton John didn't know "Norma Jean" Monroe. But he knew OF her. He sees some aspects of her brief life which should have been nandled differently. But they were not.

We're all able to improve our lives, if we're honest with ourselves. It doesn't take comments or criticisms by others to point us toward making ourselves better, toward the best we can be. That can come from inside.

But we don't do it. Not NEARLY often enough. Tragedy, injury or death will affect "the other person." Not us. Surely not you or

The spirit and fire of life is so tender, so fragile, so volatile -- yet when shared with others, it can spread across many miles... burning everything in its path. Burning for good or for bad, depending on our goal.

Elton John's summation of Marilyn Monroe's life is, "Your candle burned out long before your legend ever did." What would others say about YOUR life, your efforts, YOUR candle...?

Pete Progress says:

"It's true when you coast. you don't stand still; yet the only airection you go ...is down hill!"



Progress Advance

Sally Ann Rummel, Publisher

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We also offer fine printing for all you needs ask us for orice estimates! Use our Dupli Kwik Instant Printing Service and ship your parcels via UPS and other methods every day. SUBSCRIPTIONS: \$14.00 for 52 issues (one year) in Huron, Tuscola & Sanilac Counties; \$20.00 anywhere else in the U.S.A.
NEWS & ADVERTISING DEADLINE: 9 A.M. MONDAYS



DEAR EDITOR:

When I passed my last bir thday I couldn't help but remember a lot of birthdays that I've passed over many

When I was still a little boy on my birthday, my Dad used to tell me to go out and see if I could run around the house faster than I did the year before. I always thought I could.

Well, now I'm lucky if I can walk as fast as I could the year before!

When I went to school, one of my first teachers had her "pets" and whenever one of them had a birthday, she'd make a fuss over them. And in awhile, she'd give them a piece of candy or cookie.

Well, when I had a birthday I told her and all she did was say, "Oh well."

When I was 10 years old, Dorothy Sturm was my teacher and she had me stand up in front of the school and they sang "Happy Birthday'' to me

When they came to the part where they said "Dear George" some of the boys laughed and it made me

Time does pass very fast the older you get.

When I hear these young farmers talk about how hard up they are, I remember farmers have always grumbled. But I really think that in the 1920s, the farmers had it pretty good.

Everybody still had horses team of horses, a few cows and raised their own calves. We didn't raise our corn to sell. We used it to feed and we didn't trade our cars off

every year and we didn't

have our big fertilizer bills to

take out my beets by hand the way we used to. We all had beet workers who did it and we didn't have any spray bill to pay because as soon as kids were big enough to carry a hoe, they were hoeing. And when it rained real hard, you'd take your shovel and let the water off and everybody drew furrows in your grain fields.

We used our own seed

although I wouldn't want to

Beans were only \$4 to \$6 per 100 but we didn't have to get 35 bushels to make money. Once my Dad was in town on a Friday and the beans were over \$6, so he brought a lot of bags home. On Saturday morning we bagged up a lot of them to

Fred Licht lived close by and he had a good bobsled so Dad hired him to take them: to town. He let me go along once and when we got down the road aways, we met a man with a buggy and he stopped to talk with us.

He said, "I see you have a nice load of beans. They've got a good price. They're

Dad said they were \$6.00 that day. Then he said 'blankety, blank git up'' and hit his poor horse and took off. The dirt flew all over and my Dad and Fred and I laughed The Bible says "If a man

lives three score and 10 and by reason of strength he lives 10 more." So all of us to farm with. Most of them who are over 70 are living by had a good brood mare and reason of our strength and if they always had a young we're over 80 we are living

Well, a person is made to think if you have anything you want done, you'd better get busy and do it.

SINCERELY YOURS. GEORGE KEIM

Achievements

agriculture instructor at Laker High School, joined nearlyy 500 other voc-ag educators attending the American Vocational Association (AVA) National Convention in Las Vegas, Nev. on Dec. 4-8.



An estimated 6,500 voc-ed. teachers representing the 12 AVA divisions attended the sessions keved to the theme. "Setting Directions For the Nineties

Wheeler currently serves as president of the Michigan Voc-Ag Teachers Association, an affiliate of the AVA Ag Education Division.

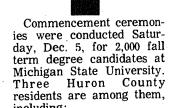
The organization conducted a series of programs designed to meet the specialized needs of the secondary, post secondary and adult ag education classroom teachers. The total program included general sessions, departmental/sectional/regional/divisional/affiliate meetings, business sessions, special award and recognition programs, socials receptions and sponsored meal functions.

Laker Junior High School musicians entered in solo and ensemble festival competition at North Branch on Saturday, Dec. 5 garnered medals in 18 events of the 25 participating

Top first division (I) ratings went to the following events: Paige Nelson, Sherry Elenbaum, Dawn Swartzendruber and Becky Leipprandt, piano solos; Tom Motz, sax solo; Ben Eichler / Sherry Elenbaum, snare duet; Greg Nimtz and Amanda Barry, sax solos; Tracy Filion and Tammy Smith, clarinet solos and Kris Haley, flute solo.

Second division (II) medals went to: Jennifer Maxwell and Phil Leipprandt, piano solos; Peter Shupe, trombone solo; Jenny Henne, Beth Duffield, Kris Clunis, clarinet solos; Amy Woodward/Jessica Nunn, flute duet and Angela Winkel. clarinet solo.

The students played under the direction of Laker Band Director Bill Denbrock.



falter, Jody Joles, Michelle Metzger, Connie Miller, including Michelle Peters, Becky CASEVILLE: Gregg A. Rayl, David Thomas, Debra Buschlen, BA/Elementary Thorp, Kathy Wildman. Education; Angie Gruber, John Maurer,

HARBOR BEACH: Wynter A. Bates, BS/Merchandising Management; and

SEBEWAING: Lori J Wissner, BA/General Business Administration.

YOUR PROGRESS-ADVANCE YOUR PROGRESS-ADVANCE covers Caseville for you! covers Pigeon for you! Call 453-2331 for delivery Call 453-2331 for delivery

century and wear exact has recently passed ranks as replica uniforms of Colonel Daniel Morgan's Rifle Corps Michigan Colonial Fife and of the Continental Army. The First Michigan Corps has performed in Boston,

Drum Corps of Sterling The corps is a group of Lexington, Concord, Pennyoung men and women porsylvania. New York. traving as accurately as Washington D.C., Virginia possible an 18th century and Canada. They have also regimental fife and drum performed in Scotland and corps of the Continental Ar-England my at the time of the Harner is the grandson of

American War for In-Milford and Grace Carpenter of Bay Port and is They play only historically a senior at Laker High

Clark Harner of Bay Port

a drummer into the First

Heights



7th Grade - Honor Roll -Janet Abfalter, Jodi Copeland, Allisa Draschil, Rebecca Fahrner, Amy Gray,

honor roll. There were 7 all-

Top scholars at Owendale-

Gagetown Schools were

named for the 2nd 6-week

A's - Jane Billy, Marcie

Draschil, Jill Janke, Susie

Honor Roll - Brad

Copeland, Gina Errer, Lloyd

Fritz, Tamy Kady, Scott

Kain, Ellen Lymburner,

Sharon Parker, Troy Reehl,

Donna Rocheleau, Marshall

11th Grade - All A's - Jodi

Honor Roll - Shirley Ash-

more, Dennis Czap, Bill

Ehrlich, Andrea Goslin,

Dawn Holland, Doreen

Huizer, Heidi Jaworski,

Becky Kling, Andrea Man-

dich, Jackie Norcross, Patti

Ondrajka, Marc Reinhardt,

10th Grade - Honor Roll -

Stacy Enderle, Ann Carr,

Marla Goslin, Brent Reehl,

Brandy Salcido, Chad Stir-

rett, Tena Thorp, Krista

9th Grade - All A's - Sara

Honor Roll - Marilyn Ab-

8th Grade - Honor Roll -

Mickey Parks, Debbie Tim-

Theresa Schwartz.

Grassman.

Carnagie

Sheldon, and Gary Shemko.

Salcido and Amy Thies.

A students among 60 on the honor roll. From among Owen-Gage's 176 students, i means 34% placed as honor students. They are 12th Grade - All

Shane Martindale, Tammy Timmons, Robin Wildman.

A selection that'll knock your stocking off.

The Progress Advance — Wednesday, December 16 to Tuesday, December 22, 1987 — 5

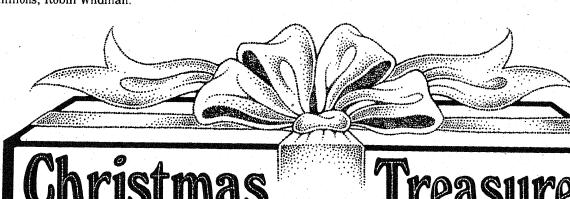


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<u>etters from our readers</u>

Girl Scouts say thanks

DEAR EDITOR: The Board of Directors of the Mitten Bay Girl Scout Council wishes to thank both your community and the many caring volunteers whose participation made its Fall 1987 Girl Scout troop

cookie sale successful. As a contemporary youth development program, Girl Scouting provides informal education as a working laboratory to help girls

develop leadership, values DEAR EDITOR: and interpersonal skills with

the guidance of trained adult role models Your community support has made possible exciting and challenging activities planned by the girls for the

months ahead. Thank you for helping Girl for a happy holiday season. SINCERELY MARJORIE L. CONNER

Why don't elected leaders listen?

My father, Charles F. Leipprandt, died in 1914 when he was

He was very active in politics. I heard him make this statement "If we would build a stone wall around Washington, DC, we would have a first class insane asylum.

How true today, 74 years later, when those idiots (Congressmen) allowed themselves a hefty pay raise when Scouts. Our very best wishes they knew the financial condition of the country

HUGO LEIPPRANDT,

four and Jeff Sturm two.

chets on Friday, at home.

Progress-Advance

sports of the week

Lakers start league play on wrong (losing) foot...

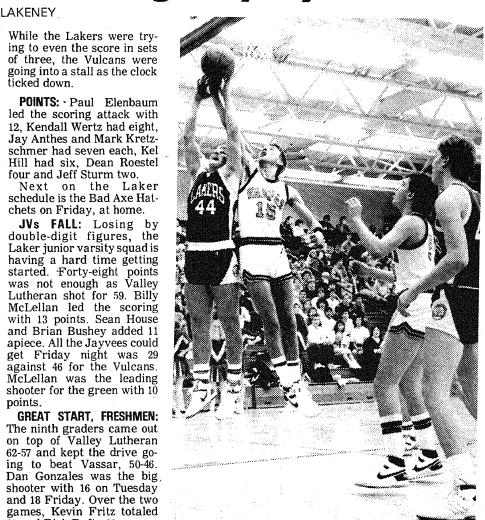
Going into Friday night's While the Lakers were trygame and suffering from a few rug burns, the Lakers could not withstand the heat of the red hot Vulcans.

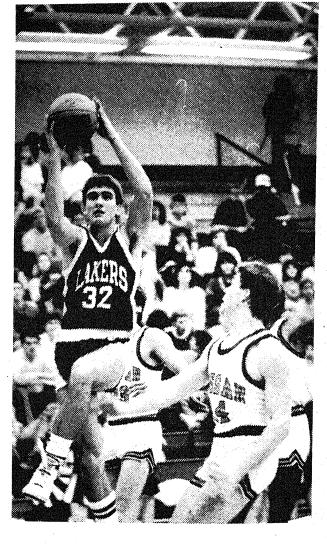
Vassar started the game by firing up a point shot from the top of the key. After that, everything went fast except the score, as the Green and White lost 59-46.

It was a wild game with sloppy ball handling and poor passing. Loose balls were bounding around like a squib-kicked football. It was obvious that McLellan is still in the process of tuning up the Green Machine.

Laker junior varsity squad is The Lakers trailed having a hard time getting throughout the majority of started. Forty-eight points the first half, but somehow was not enough as Valley managed to go to the locker-Lutheran shot for 59. Billy McLellan led the scoring room with a one-point lead. Vassar wasn't allowed a with 13 points. Sean House single shot from the foul line and Brian Bushey added 11 apiece. All the Jayvees could throughout the first half. On the other hand, Lakers made get Friday night was 29 it to the one and one, but against 46 for the Vulcans. couldn't make the shot, McLellan was the leading shooting only two for 10. shooter for the green with 10 Shortly after the half-time

break, the home team lost **GREAT START, FRESHMEN:** the lead for good. The three-The ninth graders came out point play was used in the on top of Valley Lutheran final two minutes as 62-57 and kept the drive go desperation to catch up ing to beat Vassar, 50-46 before time ran out After Dan Gonzales was the big outside shooter Jay Anthes shooter with 16 on Tuesday fouled out. Vassar increased and 18 Friday. Over the two the lead into double figures. 23 and Rick Dufty 22.





Meet our Sports Editor

Education teacher at Laker High, has joined The Progress - Advance staff as



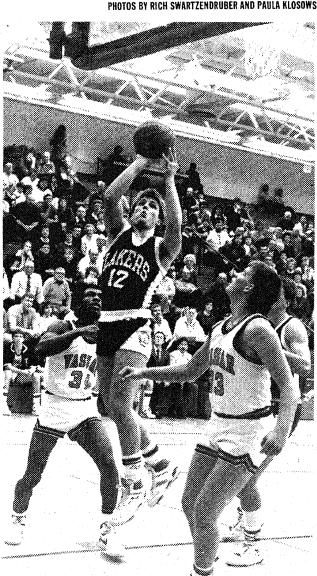
TIM BLAKENEY

A native of New Boston Mich., and a graduate of Eastern Michigan University, he says is enjoying his third year at Lakers.

An avid Laker sports fan, Blakeney has previously coached wrestling at the high school, but counts baseball and softball as his personal favorites.

In 1985, he played fastpitch softball for a Marlette team and plans to get back into playing in the coming summer.

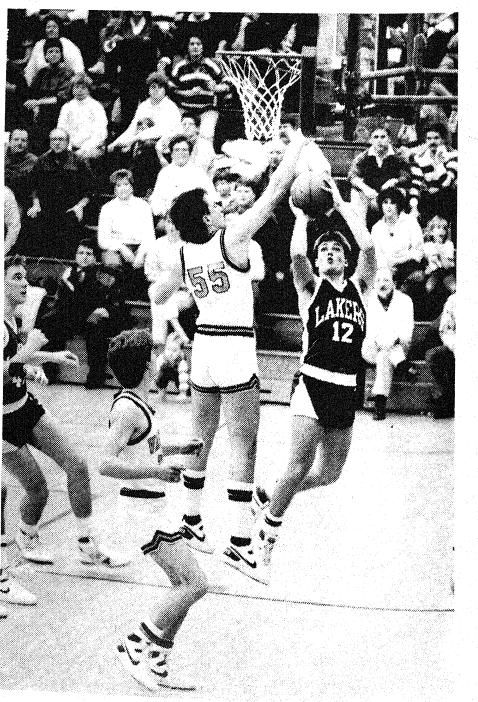
Blakeney and his wife Janet, an aide at Pigeon Elementary School, presently live in Caseville, but plan to move to Pigeon as soon as their new house, currently under construction, is-finish-



LAKER B'BALL ACTION: ABOVE LEFT, Laker Kendall Wertz (44) and Vassar's Mike Gohsman (15) struggle for a rebound.

ABOVE RIGHT, Paul Elenbaum moves through traffic for a layup.

BELOW LEFT AND RIGHT, Mark Kretzschmer (12) is all over the place in shooting against the tough Vulcan squad. He socred seven



Lakers sweep Valley Lutheran 'under carpet' By TIM BLAKENEY Coach McLellan's team was

There were a few things lacking in the boys' first basketball on Tuesday, Dec. 8: the sound of the ball bouncing and the squeaking of the Nikes against the hardwood floor. Even the hardwood floor was missing. Instead of the traditional wood planked court, Valley Lutheran has a

The Lakers were at a slight disadvantage because McLellan says, "Dribbling is difficult on their floor."

But a carpet handicap was not enough for Valley on us. We got there early." Lutheran as the Lakers defeated them 67-58.

down by a couple points. They turned it around before half with a two-point lead. After the intermission, the Green Machine came out scoring 42 points against being swept under the Valley Lutheran's 35.

to work the ball to the inside. The insiders, Paul Elenbaum, Kendall Wertz and Kel Hill, managed to do at least one of two things. They either scored a field goal or drew a foul. Wertz had 25 points, Elenbaum 13 and Hill

The fouls under the net aided the Lakers in shooting free throws early in each half. Lakers sank 23 of 34 the carpet. Coach Bill from the line, while Valley Lutheran only shot six for eight. McLellan noted, "They didn't get to the line

Valley Lutheran's offensive approach was the exact At the end of the first period, the Lakers were preferred to keep the ball outside the perimeter. It was the three-point play that kept them in the game. They hit eight for a total of 24.

Still not enough to avoid

Laker wrestlers still afloat McArdle signed up two more been seeded higher." seeded number one. He pinn-Establishing a welland entered eight wrestlers rounded wrestling program in the Michigan Lutheran has been a struggle at Laker Seminary Invitational. High School McArdle plans on enrolling

Wrestling sits in the shadows of football and more by next week. FINAL DUAL: Wednesday in basketball. Most successful the grapplers' first and last wrestling programs work dual, 112-lb. Jason Gardner hand-in-hand with the footwas pinned, 119-lb. J.D. ball team. Not Lakers. Talaski defeated state After the Laker wrestlig qualifier Henry Smith, team could only put six 126-lb. Frank Shively won wrestlers on varsity mat at with a decision, 138-lb. Wes Cass City's dual last

Wednesday night, the

Athletic Department was

"We cut because we weren't

competitive. When you spon-

sor a team in the Thumb B,

you're expected to compete." Lakers do not

want to risk spoiling a good

reputation with the Thumb B

and 155-lb. Chad Daniel lost forced to make a decision with a pin. about what to do concerning With the Lakers spotting the lack of wrestlers. They Cass City 36 points, the final decided to cancel all dual score was 48-12. meets for this year. Athletic Director Bob Drury says, AT MLS: At Michigan

Russell won 5-1, 145-lb.

Kevin Truemner on top, 2-0

Lutheran Seminary's 11-team tournament, senior Kevin Truemner and junior J.D. Talaski took first, while Wes Russell settled for third. Talaski, not happy with being seeded fourth, said, "I was disappointed. My record Talaski knocked off the ed his first opponent in .47 number one seed in the se- seconds and let the next one cond round of the tourna- stay in the ring for 1:11 ment to get to the finals. He before sticking him to the beat Gary Miles of Sandusky mat. His win in the finals in the championship bout. was not as easy as the first Coming close several times, To get third place, Wes it has taken three years of Russell started out with a hard work for Talaski to finally win his first tourna- 22-second pin. He was push-

was better. I should have Truemner was sure to be

come, as he is only a junior. FIRST PLACE: First place is "old stuff" for senior Kevin Truemner. After winning the same meet last year,

ment. There will be more to

bracket in his next match Coach McArdle was pleas ed with the performance of

ed down to the consolation

Pioneer Cable settles in Laker Country!

"Good evening, ladies and months ago. They made the gentlemen, welcome to final settlement with the Laker Country and the wonderful world of cable television.'

As all high school sports fans know (and there are many in this area), if you don't see a play you may never see it again. Often heard comments in the high school spectator seats are, "I missed it! I'd like to see that play again" or "What

Well, for the next Laker basketball game you go to (or have to miss), you can watch it the next day on Cable TV.

Pioneer Cablevision, Caseville, will be broadcasting Laker home basketball games and selected

away games. The company first discussed airing Laker games two

home athletic events be tape delayed." The reason for the tape delay is so that the actual attendance at games won't dwindle. Not only is Pioneer Cablevision interested in broadcasting athletic events, but also plays, assemblies, class lectures and guest speakers. This can

be a positive experience for

the school as the well as the

community, Drury notes and

Laker School District just in

time for last Friday's home

opener. Athletic Director

Bob Drury said, "The only

request we have is that the

adds, "We see a lot of potential in this." And of course, the Laker School District welcomes

Caseville School

In the News

By BRANDY PLOE JUNIORS BECKY DUBEY and Krista Colgin have been named "Students of the Week" for Nov. 1-7 for their assistance at a CHS dance when one of the DJs experienced respiratory pro-

Both girls applied techniques they learned in their Health Occupations class at the Huron Area Skill Center unti paramedics arrived.

PUBLISHED AUTHORS! An anthology of short stories was composed by the ninth and 10th grade Modern English Class at CHS. The book has 45 pages with basketball game on Dec. 4 romance, adventure, science Burnor, 12 girls will perform fiction to mystery. Teacher Mrs. Lynn Mayes and her class entitle the book, "Caseville Goes Creative." --CHS--

IN EFFORT TO DETER the substance abuse problem in the Caseville area, a Students Against Driving Drunk chapter has been grades nine through 12. Officers include President Jeff Siegfried, Vice President Jeff Malett, Secretary Tina Konke and Treasurer Amy

President Siegfried says, "It's a good start to have kids become aware of the problem of drinking and driving. It's much too serious in this rural area."

An assembly was conducted Dec. 7, supporting a Jenny Henne. AMY HEIDEN PHOTOS substance-free life.

being set up and involves a Positive Peer Pressure Group for a Drug-Free America. Activities will be planned accordingly in the school and community THE CASEVILLE NA

In the elementary grades K-8, a "Say No To Drugs" is

TIONAL Honor Society spon sored a TOYS FOR KIDS program. Toys were collected to be cleaned repaired, wrapped and distributed at Christmas in the Caseville area.

A POMPON routine to the song "Conga" was a sensational hit at the first boys'

> FRIDAY NIGHT MEN'S LEAGUE

Lalle	3	 	
Feed		 	34
Elevato			
ht Auc			
ille Frui			
Dollar		 	19
Team:			

Pigeon Lanes 2523 (885-839), Albrecht 2463 (931) and Active Feed 2417 (842). High individual: M. Swartzendruber 638 (258), D. Dunn 561 (215-211), D. McAlpine 551, D. Dubs 550 (210), T. Gunden 543 (231), D. Deering 521, R. Nowaczyk 521, J.D.Gunden 520 (200), E. Shepherd 518, O. Reed 517, C. Basinger 512 (204) and T. Swartzendruber 510.

Splits: 3-10 M. Swartzendruber, D. McAlpine, 5-7 L. Henne, 2-7 T. Gunden, H. Trost, 3-5-10 H. Trost and 2-5-7 N. Henne.

Laker Volleyball squads ready for '88



row, from left in photo above are Middle, Tricia Learman, Paula stories ranging from Led by Coach Mrs. Sharon Klosowski, Brenda Buschlen, Sarah Anthes, Tami Peyerk and Mahalia Pratt.

Back row, Coach Vocky Rothfuss, Amanda Scott, Marilyn Kranz, Tracie Henne, Connie Schulz, Jenny Warren and Traci

JVs: Shown at left are, front

row from left, Heather Clark and Kathy Bollenbacher. Middle, Kathy Buschlen, Tammy Smith, Tracy Roestel, Brenda

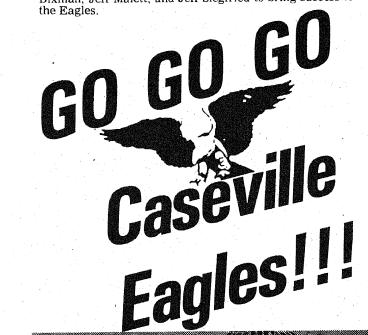
Beyer and Lynn Roestel. Back, Coach Vicki Rothfuss, Ellen Peyerk, Anne Sturm. Melissa Haley, Amy Therrian and

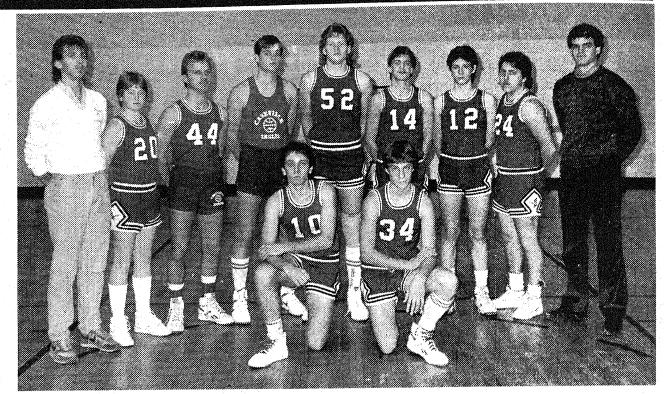
Caseville Eagles Basketball Coach Shawn McGuire is counting on good rebounding ability to bring his team honors

With the advantage of two 6'4" forwards, Jim and Jeremy Steinman, and 6'5" center Chris Perry, McGuire says "We can control the tempo of the game with our rebounding, if we keep out of foul trouble.

A graduate of Western Colorado College, McGuire is in his first year of coaching at Caseville.

He is also counting on the talents of returning starters Don Bixman, Jeff Malett, and Jeff Siegfried to bring success to





'87-'88 CASEVILLE VARSITY BASKETBALL TEAM: Kneeling in front, from left, Jeff Malett

Standing, Manager Dennis DeBeau, Charlie Morden, Troy Hartz, Jim Steinman, Chris Perry, Mike Henne, Don Bixman, Jeff Siegried and Coach Shawn McGuire.

Missing from photo, Jeremy Steinman.

Caseville Fall athletes honored

The dinner was sponsored Most Valuable Players, Bixman, Jeffrey Brunni, Jefhe direction of Mrs. Colleen ly Bailey; Most Improved ddress were given by Terri Power.

Fibranz; junior varsity, Daniel Depner and Michelle

Caseville High School Bailey, Penelope Murdoch, Gembarski, Christina honored its athletes during Machelle Henne, Cheri Zlotkowski, Kimberly Bailey the annual Fall Sports Peter, Kari Jo Nevin, Teri and Wendy Karle. Awards program on Mon- Cassada, Teresea Hoffman FOOTBALL: (first year) and Kelli Kretzschmer; Christopher Bixman, Donald

the Class of 1991, under Charlotte Bieri and Kimber- fry Oorbeck, Michael Mc-Bednorek and Shawn Players, Kari Jo Nevin and Donald Smith; (second McGuire, class advisors. Kelli Kretzschmer; statisti-The invocation and welcome cians, Kelly Gembarski and Mark Mohr, Jeremy Steinman, Daniel Bennett and George Bednorek, athletic VARSITY GIRLS' BASKET- Jeffrey Malett; (third year) director and high school principal.

BALL: (first year) Amy Con- Gerald Langley, Michael rad, Carrie Zollner, Kelly Henne, Frank LaFontaine Finley, Kirsten Hermanson and N. Christopher Perry; The following awards were and Brenda Lapka; (second Most Valuable Player, year) Krista Colgin and Jeremy Steinman; Most Im-GOLF: (first year) Thomas Renee Simpson; (third year) proved Player, Jeffry Fibranz, Shawn Dunn, Jef-Kimberly Madej; Most Oorbeck; Tony Dubey Infrey Brunni, Frank LaFon-Valuable Player, Kim spirational Award, Brian taine, Brian Kraus; (second Madej; Most Improved Knaus; Oil Can Award, year) Dale Demotte and Col-Player, Kelly Finley; Mark Mohr; statisticians Cottick; Most Valuable statisticians Teri Cassada Amy Conrad and Krista Col-Player, Colby Cottick; Most and Terri Power; managers gin; manager John Malett. Improved Player, Thomas Marg Bailey and Jill Miller. Caseville High School

VARSITY CHEERLEADING: Principal George Bednorek Conners.

JV GIRLS' BASKETBALL: (first year) Jodi Power, (se-thanked parents and friends cond year) Vicky Karle; of the athletic program for (football) Penelope Murthe support and for attending doch, Kari Jo Nevin, Kelly the program.

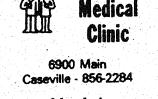
CASEVILLE JV BASKETBALL SQUAD: Kneeling, from left, Shawn Dunn, Dale Delmotte, Todd Standing, Bob Hoffman, Colby Cottick, Dan Bennett, Brian Kraus and Jeff Brunni. Missing is Coach Bob Merlington.



6727 Main Caseville **858-2225**

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Elkton 375-2285 We're banking on a winning season



Best of luck in your 87-88 athletic year.



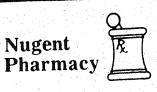
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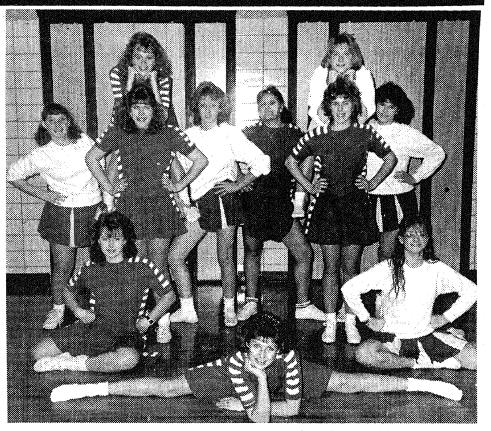
CHEERLEADII



Caseville Winter Sports

VARSITY CHEERLEADERS: Bottom from left, Tina Konke, Krista Colgin, Kelly Finley, Penny Mur

In back, Captain Vicky Karle, Rebecca Dubey and Co-Captain AmySue Conrad.



JV CHEERLEADERS: Front, from left, Co-Captain Kelly Gembarski, Kelli Kretzschmer and Teresa Hoffman; middle, Wendy Karle, Terri Power, Becky Ousley, Christina Zlotkowski, Jodi Power and Kim Dufty; back row, Cheri Peter and Captain Kim Bailey.

PHOTOS BY AMY HEIDEN

Caseville Eagles 1987-88 Winter Sports Schedule

B	OYS BASKETBALL	VOLLEYBALL	
Dec. 4 Dec. 15 Dec. 18 Jan. 5 Jan. 8 Jan. 12 Jan. 15 Jan. 19 Jan. 22 Jan. 29 Feb. 2 Feb. 5	Port Hope	Jan. 11 Bad Axe	H 6:15 A 6:15 A 6:15
Feb. 9 Feb. 12 Feb. 16 Feb. 19	Peck	"Games Played All Day JUNIOR HIGH BOYS BASKETBAL	L L
Feb. 26	North Huron H 6:30	Ian 11 North Huron	H 5:00

	JUNIUR HIGH	
B	OYS BASKETBALL	
Jan. 11	North Huron	H 5:00
Jan. 14	Owen-Gage	H 6:00
	Port Hope	

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Champagne Funeral Chapels 5495 Pigeon Road-Elkton Phone 375-2310 John Champagne 6535 Riverside Road Caseville Robert Schultz Best Of Luck In Your Athletic Season, We're Proud Of You!

Port Hope..... H 6:00

Akron-Fairgrove H 6:30

Akron-Fairgrove Tourney A 4:00

Akron-Fairgrove Tourney A 4:00

Delmer Eichler, DDS

Mar. 7-12 Districts

Port Hope..... A 6:30

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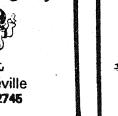


858-2140 Taste a victory Go get 'em Eagles!

Caseville

Insure a win—

Caseville 856-2745 Get a title of No. 11



4375 Lone Eagle Trail Caseville 856-4911 "A boating community A COURT Harbor a win

for Caseville!

Laker Fall athletes feted for accomplishments

THESE LAKER ATHLETES and all who participated in the Laker Fall Sports Program, parents and supporters of the Laker Sports teams, were recognized last Tuesday at the

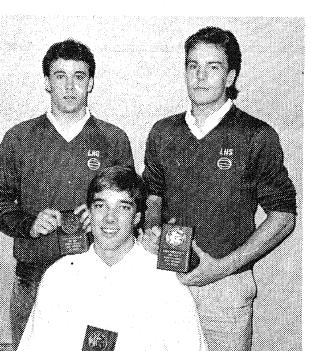
annual Fall Sports Banquet at Laker High School. The following athletes earned special recognition:



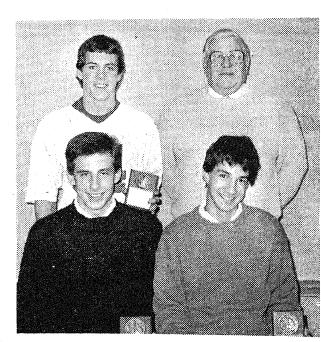


GIRLS' BASKETBALL: In front, Coach Paul Beachy; back row, Lisa Buschlen, Most Valuable; Vicki Winter, Most Determined and Connie Schulz, Most Improved.

ALL PHOTOS BY AMY CSANYI



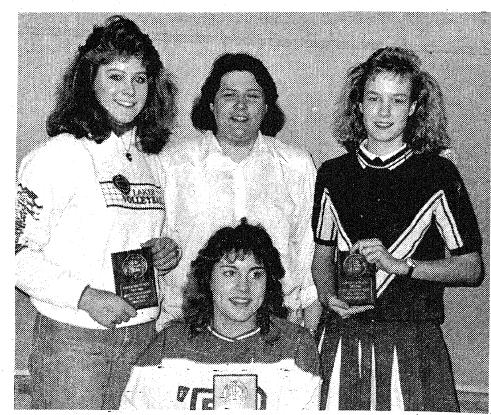
VARSITY FOOTBALL: In front, Kel Hill, Most Determined; back row, Jeff Sturm, Most Improved and Jay Anthes, Most Valuable.



JV FOOTBALL: In front, Brian Bushey, Most Improved and Billy McLellan, Most Valuable; back row, Dutch Seley and Coach Fran



JV BASKETBALL: In front, Kathy Bollenbacher, Most Determine and Jodi Wisenbaugh, Most Improved; back row, Brenda Buschlen, Most Valuable and Coach Gordon Murphy.



VARSITY CHEERLEADERS: In front. Kris McBride, Most Valuable; back row, Traci Beer, Most Improved, Coach Lisa DiCamillo and Ginger-Chabuesch, Most Spirited.



JV CHEERLEADERS: In front, Malisa Burkeen, Most Valuable; proved, Coach Lisa DiCamillo and Missy LaBelle, Most Spirited

United in marriage

Grandville and Mark Robert left the altar. Quinn of Caseville pledged Matrimony before a con-

Francis Stout of Ionia and pearls. Mr. and Mrs. Robert Quinn

proached the altar graced with white and red mums and ivy and red ribbons. Readings were offered by Mary Vellice and Mary Crift they walked in and a reces- carnations, white baby'

Parents walked in accomtheir lives together in Holy panied by "Sunrise, Sunset." McDonough of Beaver Larry Watterworth of Lans-Escorted to the altar by Island, Cathy O'Mara of ing. gregation of 450 at St. Peter her father, the bride wore a Saranac and Linda Phillips and Paul Catholic Church, satin gown with a cathedral of Hubbardston, sisters of wore a red silk dress with a Ionia on Saturday, Nov. 28 at train, sweetheart neckline the bride; Teri Quinn of high neckline and bow. The and open keyhole back, Kalamazoo, sister of the mother of the groom chose a Father Ted LaMarre of strung with strands of groom; Ellen Eustice of black dress for the wedding. Caseville, visiting priest pearls. The gown was Sylvan Lake, Carol McBride The bride's parents hosted from St. Roch Catholic designed with mutton of Northville and Joni McAr- a reception at the Knights of Church, married the sleeves accented with lace, thur of Orleans, all friends of Columbus Hall in Ionia, children of Mr. and Mrs. also strung with strands of the bride.

They were attired iden-greeted friends and The bride carried a boutically to the honor attentrelatives. quet of red carnations, white dant, each wearing a red Mr. and Mrs. Mark Quinn The bridal couple aproses and stephanotis with bow in her hair.

Mary Vallier and Mary Grif- red satin tea-length dress Chicago, Ill., brother of the fin and a processional of "Trumpet Voluntary" with a red lace overlay, a low back with red bow. She sch and Jeff Vallier, both of McDonough, niece of the greeted the wedding party as carried a nosegay with red Caseville, Dave Vallier of bride, who handed out wed-

Detroit, Jim Glassford of Included in the bridal par- Plymouth, Wisc., Jim Barty were bridesmaids Denise bret of Tempe, Ariz, and

plan a December wedding

Special guests at the wed-

ding programs, Ann and Ken Felice of Ionia, aunt and uncle of the bride and George and Colleen Bednorek of Caseville, friends of the. bride and groom and who also served as master and mistress of the ceremony

Care List

Patients in Scheurer Hospital, Pigeon, on Monday, Dec. 14; PIGEON: Mary Ropp, Frank Bliszczak SEBEWAING:

Gruehn, Pearl Hallock. CASEVILLE: Ann Power, Master Alex Denlar ELKTON: Minnie Miller.

BAY PORT: Catherine Pantelis, David R. Thick, Master Nathan Brown.

Mr. and Mrs. Ken Smeader of Pigeon have welcomed a daughter, Shannon Nicole, following her birth on Sunday, Dec. 6 at Saginaw General Hospital.

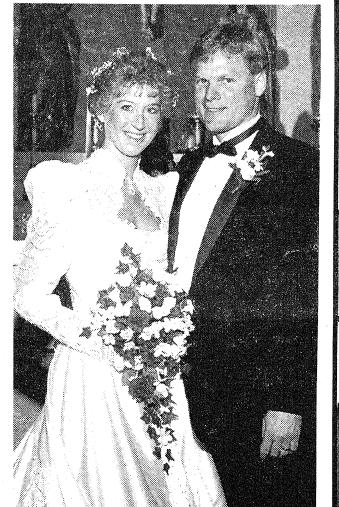
Shannon weighed 9 lbs. 11 oz. and measured 20 inches long at her 4:58 a.m. birth.

It's a girl!

Maternal grandparents are Rev. and Mrs. Robert Garrett of Port Austin Paternal grandparents are Eugene Smeader of Port Austin and Norma Lange of

Mt. Clemens. Proud maternal greatgrandparents are Verla Garrett of Saginaw, Jennie Paige of Jackson, Howard Paige of Pleasant Lake and paternal great-grandparents include Earl Smeader of Port Sanilac and Doreas Ginn of Vanceburg, Ky.

Shannon joins a brother, Joshua, age five, at home.



Mr. and Mrs. Mark Robert Quinn

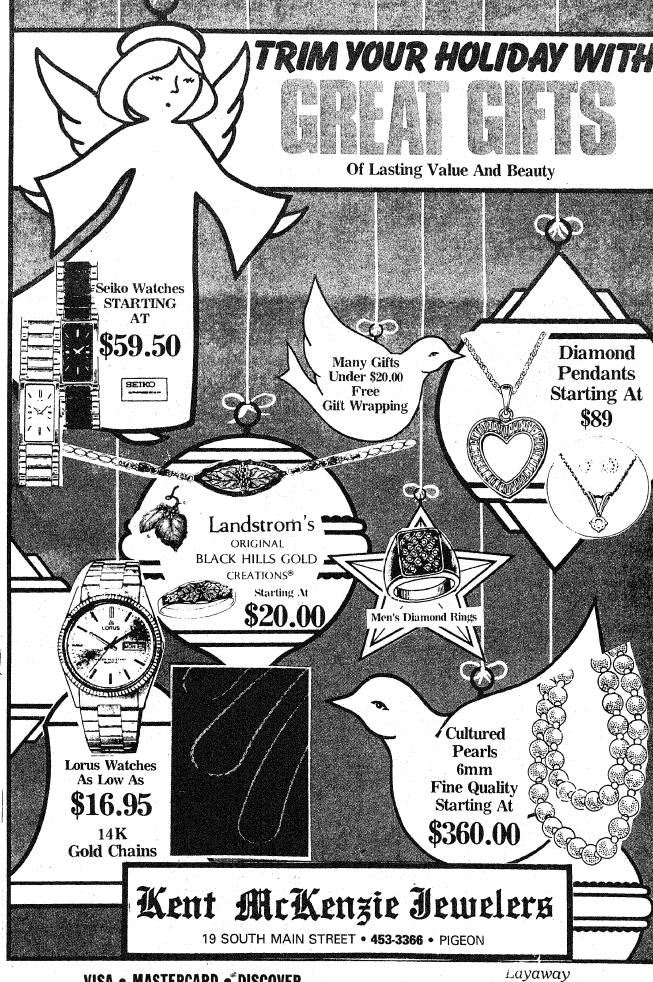
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For Christmas!

Crop report shows variation in growing conditions in '87

Huron County's 1987 crop report was issued last week by the Cooperative Extension Service, directed by Jim LeCureux, agricultural agent who was engineer for organizing, researching, tabulating, computing and publishing the project.

Labeled officially as the 1987 Integrated Farm Management and Crop Production Report, the 34-page booklet reports on a variety of projects conducted during the year in Huron County by CES.

Among projects carried out, with MSU specialists, are surveys and studies of phosphorus reduction. nitrate levels in soils, subirrigation studies and tillage demonstration.

CORN REPORT: Concerning the corn program, LeCureux said that farmers are looking for consistently high-yielding

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variety of soil, weather and tillage conditions.

"To find these results, we put our plots into a number of locations with varying conditions and observe which remain most productive," he stated.

To point out variables, LeCureux told that 1987 growing season was highly unusual, in that there were 2,658 growing degree days, which was more than 450 above the 10-year average of 2,200 degree days.

"That much more heat coupled with a rainfall average far below the 10-year average, naturally causes more stress and lowers production," he ad-

SIMILAR MOISTURE: As the rainfall in 1987 was 14 inches, compared with 17 inches on the average, the

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difference was not great, he said.

However, about 2/3 of those 14 inches came in August and September, when pollinating had already occurred and the crop was already formed.

"The yield had been determined before we got the rain, so the added inches didn't influence the

crop very much," according to LeCureux. "We saw corn that was

eight feet tall, and another plant, a scant few feet away, was only three feet tall. That shows how great the variables were," he

Clearly, the rain came too late to help the crop, he

'What a difference a year makes'

Sugar beet growers receive first payment for crop

With 55% of the 1987 sugar beet crop processed; growers in the Michigan Sugar Company area are receiving the initial payment of \$36.6 million for their beets.

Checks are traditionally sent out Dec. 15, based on \$21 per ton for the first payment, determined by sugar content which averaged 16% and sales revenues from pulp and molasses.

THE NUMBERS: Michigan Sugar Company growers harvested 85,000 acres in 1987, producing 1.74 million

of 365,000 tons over last

company president.

"Last year growers couldn't harvest 17,000 acres of beets, due to flooding, and sugar content was lower, as well."

"This year we have seen a complete turnaround.' he added, pointing out that the weather cooperated well and that factory operations have been extremely

RECORD DAY: The president said the company sliced an all time-record 14,355 tons of beets in 24 hours on

cessing will be completed in early February Robert Young, vice president of Great Lakes

Sugar Beet Growers Association, said that the positive news is echoed by growers. "This year is a definite improvement over last year," with about 20 tons of beets per acre, adding that the entire industry appears to be coming back well from the adversities of 1986.

Growers in the Sebewaing Plant district produced 530,000 tons of beets, about 80,000 tons more than in

stons of beets - an increase

"1987 is a perfect example of what a difference one year can make," said Ernest Flegenheimer,

It is expected that pro-

were also announced. Plans for the Christmas dinner on Dec. 15 were finalized. No meetings are scheduled on Dec. 22 or Dec.

Kilmanagh loam soils and tile spacing of 60 feet -- and the Al and Don Long farm. Bad Axe - with Kilmanagh. loam, and where tile spacing is 25 feet.

On the Murdoch farm. 1.28 inches of water were applied, and on the Long farm 4.5 inches.

In the report, rainfall and applied water are compared, and yields are listed. LeCureux said that costs are now being balanced against returns, and then the material will be fed into a computer.

"What we're trying to do is to establish some economic break-even point to determine when and how far irrigation must go to provide the best margin of

Thumb club news

SENIOR CITIZENS

STUDYING: By having

many plots, on various

kinds of soil under different

climatic conditions,

LeCureux hopes to get a

well-rounded picture of

how the different varieties

This was the first of a

three-year study of corn

production under extreme

and varying conditions,

and he expects to have

many more solid reports

after the entire study is

WATER RESEARCH: Of con-

siderable interest will be

the subirrigation study

which Huron CES con-

ducted and reported in the

Two farms were involved

in that project, the Jim

Murdoch farm of Pigeon --

perform

President Mike Renn welcomed 34 members and guests to the Dec. 8 meeting of the Elkton Senior Citizens. Ray English led in praying 'The Lord's Prayer. preceding the potluck din-

Harold and Beatrice Gregor led group singing following dinner, opening with "God Bless America" and the pledge to the flag.

Audrey Rinnert and Carl Kunstman were honored with "The Birthday Song." Treasurer Fern English read a thank-you note from Interfaith's Council Clothe-A-Child Project and gave the November treasurer's report. Greetings from several Florida members

President Renn.

cluding square dance numbers and old favorites such as "Red Wing."

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BEST in CHRISTIAN BOOKS

This Year!

Mary Day is chairman for the Dec. 15 program.

ELKTON WOMAN'S CIVIC CLUB The Elkton Woman's Civic

Club met at the home of Della Trudgen on Thursday with 13 members present. Taylor opened the meeting

with the Club Collect and the Pledge of Allegiance. Following a short business meeting, a Christmas Open Meeting was held with Della Trudgen as program chairman. With the theme, "You Are The Program," each

member was asked to come

prepared to have a part. Rosa Mae Krohn gave the welcome with appropriate gestures. This was a welcome which her daughter had given at a church program 25 years ago.

Other numbers included original poems, songs, a guessing game, a skit using two Bing Crosby numbers presented by "Bing" and 'The Andrew Sisters.

A short review of the book "The Best Christmas Ever" was given by Phyllis Snider The program concluded with the singing of "The 12 Days of Christmas. The hostess served a tradi-

tional Christmas lunch. The club will recess during the winter months, resuming April 7 at the home of Nancy

COMMUNITY

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A special invitation to the Bad Axe meal site for the Christmas dinner on Dec. 17 and the birthday dinner on Dec. 18 was announced by Bessie and Roy Furness presented a program of instrumental music using the ukelele and harmonica, in-



OPEN





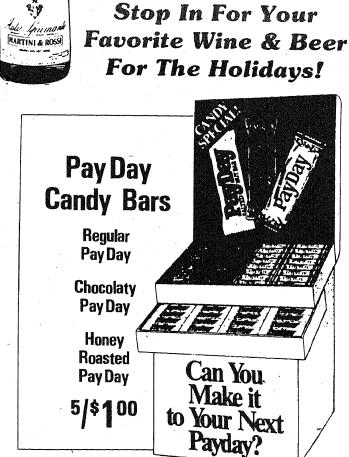
BAD AXE PIGEON • SEBEWAING

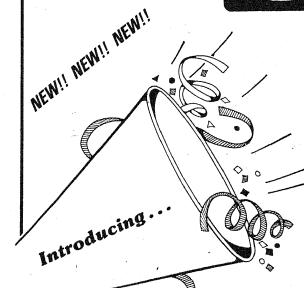
It's Our First Anniversary Celebration In Pigeon! Take Advantage Of Dec. 17-18 Anniversary Weekend Specials!





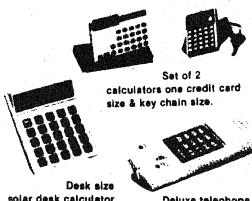
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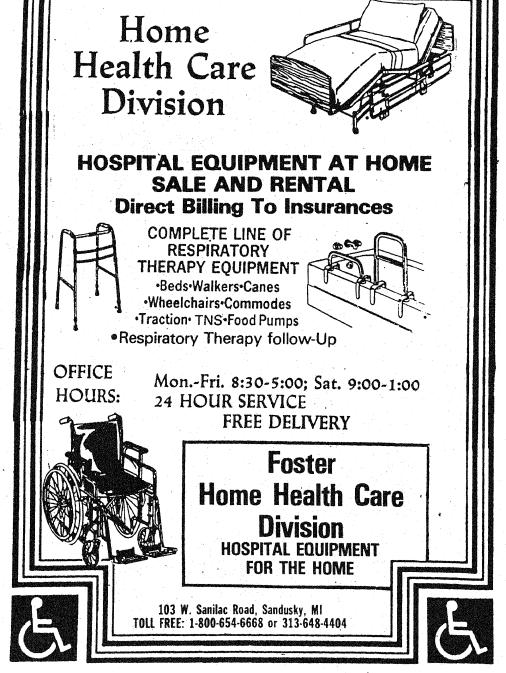
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the John Link home, Pigeon, for several days this week. Born to Mr. and Mrs. Fred Raworth, Pigeon, a daughter

on Wednesday. Frank Heineman, one of Pigeon's prominent farmers, is visiting in St. Clair County this week. H.H. Gould, Bay Port, was

in Pigeon Monday. The Markets: wheat 86c; oats 20c; peas 35c; rye 40c; beans per bu. 60c; hay \$5 per ton; corn on ear 15c bu.; butter 16c; eggs 16c; lard 6c per

80 YEARS AGO

DEC. 13, 1907 Henry and Herman Nieschulz have returned to lebrating its 81st birthday Pigeon from Oklahoma. this year. They are well pleased with the country and expect to Pigeon High football team move there in the near

Steinman farm in McKinley Wilfong and Leipprandt. Twp. was destroyed by fire Kretzschmer, Schumacher Wednesday morning. Seven and Beck won places on the hogs, grain and winter feed second team. were also destroyed.

300 railroad cars of sugar beets have been shipped DEC. 10, 1937 from Owendale this season. The Caro Sugar Co. has erected a weigh station at

Patton's Crossing. John Glosser and family, who moved to Detroit a few months ago, have returned to Pigeon to make their

Some prices quoted in Pigeon merchants' ads: 22 lbs. granulated sugar \$1; 24 lb. pkg. raisins 11c; lb. pkg.

70 YEARS AGO DEC. 14, 1917

for the YMCA war fund. Babcock, the Pigeon junk man, is paying \$12 a ton for old iron and 5c a pound for

McElmurray & Elenbaum have taken over the agency of the Maxwell car at

Michigan's Ex-Governor Fred M. Warner was a business caller in Pigeon

daughter, Letha, in Ann Ararea are invited to the Com-

60 YEARS AGO DEC. 9, 1927

About 40 relatives gathered at the home of Mr. and Mrs. John Lucht Sr. of Pigeon Tuesday evening to lp them celebrate their 50th wedding anniversary. They have seven children and 10 grandchildren.

Members of the Pigeon Methodist Sunday School gave William C. Soldan a surprise party in the church basement Monday evening in honor of his 47th birthday. He has been superintendent of the Sunday School for eight years.

Dr. and Mrs. F.C. Wiley of Pigeon were in Bay City on ousiness Thursday.

The sending of Christmas cards is one of the newest of the customs associated with the celebration of Christmas and the Christmas card is ce-

Five members of the placed on the All-Huron County Eleven. They are The barn on the William Paul, Schmidt, Wurtz,

50 YEARS AGO

New officers of the Wild Fowl Bay Chapter of the Izaak Walton League were elected at the banquet at Hotel Heasty, Pigeon, Monday evening. They are Dr. Henderson, Oakley W. Best, Dr. W.A. Belding, Clifton Bailey, Ray Thelan and

Omar Shetler. Mrs. Christopher Hildie. 95, nee Mary McLeod, died lbs. light brown sugar \$1; 3 at the home of her daughter, Mrs. William Wolfe, Winsor Twp. She leaves two

daughters and a son. Mrs. George Diefenbach, 46, nee Clara Schmidt, formerly of Pigeon, died in Detroit. She is survived by

A fire department was organized at Elkton this week. George Hartman was selected as fire chief and other members are Norman Anderson, Milton Knechtel Al Knechtel, Kenneth Ginter, Oswald Lumpp, Del Protzman, Cecil Watterworth, Charles Miller and Joseph Roberts.

Mrs. W.A. Schriber return- 40 YEARS AGO ed to Pigeon Saturday from a week's visit with her All people in the Pigeon MUTUAL

Mutual Savings will be closing at 2:00 p.m. on Christmas Eve and will remain closed December 25 and 26 so our employees can observe the holiday. We will close New Year's Eve, December 31 at 2:00 p.m. and remain closed January 1 and 2.

SAVINGS

Sebewaing

Pigeon

munity Christmas program Thursday night, Dec. 18 in Pigeon High auditorium, sponsored by Pigeon School, the PTA and Village of

The Pigeon High School band will play and there will be an operetta and an allgrade chorus. Santa will have gift bags for the youngsters

The newly formed Huron Clyde Hill Breeders Assn. for dairy herd improvement, made up of Alfred Sturm, E.T. Leipprandt and Ervin Buchholz, Pigeon, Henry Hewitt, Elkton and Carl Sieland, Caro, purchased a 50% interest in the bull Clyde Hill Rex Zuba Tidy Lad from the Clyde Hill farm herd of the Renedictine Order of

Perpetual Adoration in Mr. and Mrs. Sam Haist, Pigeon, entertained about 60 relatives and friends at their home in honor of their golden

wedding anniversary. Specials at Jean Allan Shoppe, Pigeon: one rack dresses, formerly \$7.95 at \$1.95; Hats \$1 and up; \$7.95 dresses, two for \$12.95; \$4.95 dresses, two for \$7.95. ADV. James E. McBride, 92 of

Chandler Twp., passed away Monday. Besides his widow,

30 YEARS AGO DEC. 12, 1957

Winners of the three main prizes Saturday in the first week of the Pigeon merchants' gift award program were Bette Dubs, bicycle; Ed Bergman, portable TV

and Harold Ropp, tricycle.

Members of Pigeon
Rotary Club will hold a Rotary Ann Christmas party next Monday evening at the Blue Water Inn, Caseville.

About 200 patrons of Route 2. Elkton, met Saturday in the Elkton School to honor Glen Wiley for his 39 years of service with the Post Office. Charles Krohn was master

Area students named to the honor roll at Central Michigan College, Mt. Pleasant are Ruth Bedford of Pigeon and Ruby Gremel of

20 YEARS AGO DEC. 14, 1967

An open house will be held Sunday, Dec. 17 at the Ed Bergman farm for the 50th wedding anniversary of Mr. and Mrs. Gust Bergman, Pigeon. They have two daughters, two sons, 19 grandchildren and a great grandchild.

Officers of the newly char-tered Caseville Kiwanis Club are George McKenna, Harold Lankey, Harry Lombard, Manley Fay and Melvin Dutcher.

Miss Cynthia Anklam, daughter of Mr. and Mrs. Calvin Anklam, Pigeon, has graduated from Lansing Business University and is employed at Knapp's in Lan-

Mr. and Mrs. Dave Thick Sr., Pigeon, were surprised Nov. 28 by family members in honor of their 50th wedding anniversary.

Miss Brook Ann Henne, daughter of Mr. and Mrs. Devere Henne, Bay Port and Brian A. Stock, son of Mr. and Mrs. Harold Stock, Sebewaing, were married Saturday, Dec. 2 in Immanuel Lutheran Church, Sebewa-

10 YEARS AGO DEC. 15, 1977

Frozen ground and drifts of snow left by a heavy storm the day before did not hinder ground breaking ceremonies Saturday for the new Laker Middle School. School district officials gathered with Cong. Bob Traxler and school architects for the \$1.693 million Federal Economic Development Assn.

junior high building project. Don Sturm was another \$100 winner Friday in the Pigeon Chamber of Commerce's mystery shopper

program. Marvin Maust, son of Elmer and Marie Maust, Bay Port, has begun a 11/2 year term of voluntary service with Mennonite board of Missions, Elkhart, IN. He is a member of Pigeon River Mennonite Church, Pigeon.

Something To Think About

OHN A. CHAMPAGNE - DIRECTOR --REASONS FOR AUTOPSY

Unlike the impression or yes, if some kind of for you might have from play was involved. elevision, most autopsies A coroner, or medical ex are not performed because aminer is charged with i of the suspicion of foul vestigating all unatural play. Rather, they are done otherwise questionable primarily for purposes of deaths. He may be called i medical discovery. Death a person has died an acmay be natural, but it is cidental, unexplained, or unexpected, or the cause is bizarre death; if death oca rare or highly researched curred without a doctor disease. In such instances, present, or if there is suspi

doctors may request an cion of violence or murder autopsy. In some instances, an autopsy may be of help to the deceased's descedant's as when it affords early detection of a hereditary disposition toward a certain disease. Occasionally a family will be unsure why a patient died. They will

anything to do with death:

5495 Pigeon Rd.-Elkton Phone 375-2310 John Champagne 6535 Riverside Rd order an autopsy to see if Robert Schulz, Manager physician negligence had PROFESSIONAL SERVICE

CHAMPAGNE

FUNERAL CHAPEL

the Christmas vacation ex-FROM THE ELKTON terning in the Elkton Public ADVANCE FILES Funeral services for 51 YEARS AGO Frank Fetler, 88 of Detroit, a DEC. 3, 1936 former Elkton resident. Clarence Farver and his were conducted Saturday at sons, Melvin and Elmer and the Douglas Funeral Home. his nephew Alvin Taylor, expect to return home to Elkton Saturday after spen-Yule busy ding the past week in Nor-

Community Christmas teaching, William Rogers, caroling is planned at 7:30 son of Mr. and Mrs. Mose

thern Michigan, This will be their ninth annual trip north for Christmas trees. Since attending Alma College, Miss Isabelle Thompson of Elkton has been pledged to the Philomatheon Sorority. She is also a member of the college honor

44 YEARS AGO

Sgt. Wilmer Spaeth has in-

formed his parents, Mr. and

brother Louis Spaeth,

News was received by Mr.

and Mrs. Charles Severn,

Elkton, that Mr. and Mrs.

R.L. Ponton of Drakes

son, born Tuesday, Nov. 30.

Elkton won 44-34, in which

an overseas destination.

DEC. 2, 1943

37 YEARS AGO

NOV. 30, 1950

Caroling is planned at 7:30

p.m. Friday, Dec. 16 at

Pigeon Municipal Building

Local Sweet Adelines have been busy of late, enteraining residents of Four Seasons Nursing Home and Mrs. Priscilla Krause, the Huron County Medical formerly of Elkton, passed Care Facility, both in Bad Axe, and members of the County District of Michigan

Rogers of Elkton, will spend

the time between Nov. 27 and

for Sweet

Adelines

Townships Association. In addition, according to Marian Rathje of Lake Huron Chorus of Sweet Mrs. Adolph Renn and his Adelines, Inc., the chapter has also produced a quartet Elkton, of his safe arrival at dubbed "Lakeshore Harmonv.'

Quartet members sang for the Pigeon Chamber of Commerce Sunday Open House and for the Lovelight Tree Branch, Va., are parents of a Lighting Ceremony at Huron Memorial Hospital, Bad

Future quartet dates in-Tuesday night Elkton High clude entertaining Sebewaing Rotary Club and St. School basketball team Paul's Lutheran Ladies' Aid played Ubly here at home. in Unionville.

The Lake Huron Chorus Lyle Thompson sparked the will not meet during drive with 12 points. Elmer | December. Next rehearshal Majeske was high scorer for will be at 7 p.m., Monday, the losers with 12 points also. Jan. 4, at Huron County
As part of his regular col- Medical Care Facility, Bad lege training in elementary Axe

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Financial News & Information....

1987 Tax Cutter 目

Year-End Tax Planning That Can Save You Money....

With 1987 drawing to a close, your thoughts probably aren't on taxes. But they should be. A little bit of year-end tax planning could save you money come April 15.

And that is true despite tax reform. According to the Michigan Association of CPAs, the Tax Reform Act of 1986 did not eliminate all tax breaks. In fact, there are a number that remain intact. While it may be too late to take advantage of all the tax breaks, there are a few things you can do to save money on your taxes.

Contribute to your retirement plan. Both 401(k) plans and IRAs retain their tax deferred status-with some new limitations. If a 401(k) plan is offered where you work, you can contribute up to a maximum of \$7,000 per year. That's down from \$30,000, but still represents a tidy deduction. If you're in the 28% bracket, you could save up to \$1,960 on your tax bill and generate taxdeferred interest income.

The IRA fared a bit worse under tax reform, but can still offer a way to shelter income from taxes.

spouse (if married) are covered by a company pension plan, the rules remain the same: You can contribute (and deduct from your taxable income) up to \$2,000 of your earnings if single, \$2,250 if married and your spouse doesn't work, or \$4,000 if married and both you and your spouse earned at least \$2,000. If you are covered by a retirement plan at work but your adjusted gross income (AGI) is \$25,000 or less if single or

you can still take advan-

\$40,000 or less if married,

and deduction If, however, one or both

of you are covered by a retirement plan at work, and earn more than \$25,000 if single or \$40,000 if married, new rules apply. For every \$1,000 above those amounts, you lose \$200 in IRA deductions. So, if you are single, have an adjusted gross income of \$30,000 and contribute \$2,000 to an IRA, you can only deduct \$1,000. If your adjusted gross income is \$35,000 and you are single, or \$50,000 and you are married, you lose the IRA deduction completely.

Your best bet is to take a look at what you will probably earn for the year and base your contribution on the deductibility. Keep in mind that a married couple with an AGI of \$40,000 could shave \$1.120 off their tax bill with a \$4,000 IRA con-Accelerate Deductible

Expenses. Certain expenses are still deductible under tax reform and it may be to your benefit to pre-pay some of those ex-Interest expense is a

good example. As you may

already know, "personal" interest deductions are being phased out over the next 4 years. If you have an auto loan, credit card balances or any other outstanding consumer loan, you may want to pay at least a part of these early. The interest on such loans

is only 65% deductible this

year, but the deduction

drops to 40% next year.

And the tax rates are lower

next year so the deduction

will be worth even less. Tax reform eliminated the deduction for state and local sales tax, but property taxes on your home remain fully deductible. If it can help reduce your federal tax bill, you may want to pay at least a portion of next year's property

Medical and miscellaneous expenses may also help

taxes this year.

"Certain expenses are still deductible under tax reform and it may be to your benefit to pre-pay some of those expenses."

those who itemize their deductions. Before you make any move to reduce your taxes, CPAs advise you to consult your tax planner. He or she will best be able to tailor a tax strategy that will fit

lower your tax bill

Although medical expenses

are only deductible to the

extent that they exceed 7.5% of your adjusted gross

income, you may want to

stock up on any prescrip-

tion drugs or medical sup-

plies if your medical ex-

penses are close to the

limit. This is especially

true if your medical expen-

ses were abnormally high

this yer, but will be lower

Some miscellaneous ex-

penses can also be pre-

paid, although they are

now deductible only to the

extent that they exceed 2%

of your adjusted gross in-

come. Union or profession-

al dues are a good exam-

If none of these deduc-

tions is available to you,

you can always make a

charitable contribution.

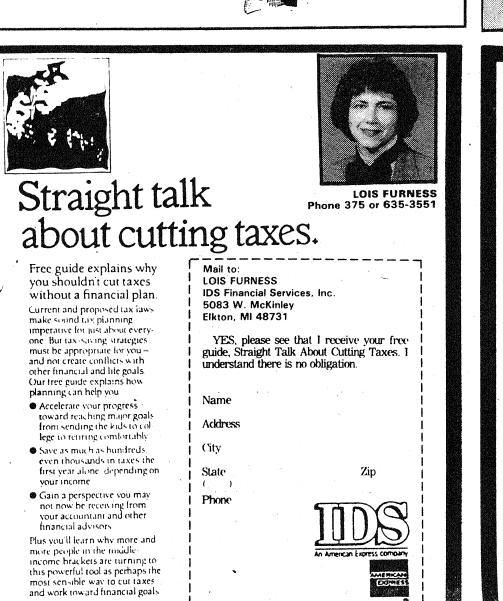
Remember, however, that

charitable contributions

are only deductible for

next year.

A Special Supplement To Help You Cope With The Changes Of The New 1987 Tax Law



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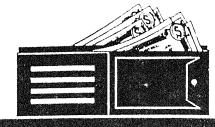
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Financial News & Information...

1987 Tax Cutter E



Don't Let Spending Holiday Green Make You Blue....

If you haven't already begun your holiday shopping, you've probably at least started thinking about it - haven't you? Well, last year's Tax Reform Act (TRA) has given you something more to think about than what to get your Aunt

According to the Michigan Association of CPAs, you might want to start thinking about how to pay for those holiday purchases in light of the phasing out of the income tax interest deduction for consumer

This year, only 65% of consumer debt interest (from credit cards, auto loans, personal loans, etc.) is deductible. Next year it drops to 40%; in 1989, 20%; eliminated in 1991.

Before you start calculating 65% of the interest on your holiday purchases, be aware that the 40% figure goes into effect January 1. So if you don't pay your credit card bills in full by that date, you'll only be able to deduct 40% of our interest charges. And the deduction will be worth less because of generally lower tax rates. HOW TO PAY

A home equity loan is a The best way to pay for holiday gifts is, of course, with cash. Better yet, pay with cash that you saved over the course of the year expressly for holiday shopping. Well, hindsight is 20-20. Still, if you can afford There are a few other to pay with cash, you prob-

drawbacks to using a home equity loan to pay for holiday shopping. First is the lead time required to obtain the loan. And there probably will be closing costs involved. In addition, the interest deduction on home equity loans may be limited and Congress may limit it still further in the

means dipping into your savings a little more than you wanted to.

Keep in mind that even after tax considerations, an 18% credit card interest rate in 1987 will cost you about 14% if you are in the 35% tax bracket. Your savings would need to generate at least that 14% for it to make sense to use your credit card.

possibility; after all, the interest on it is generally still deductible. But think carefully about whether you want to put your home up as collateral for holiday gifts. Because that is, in effect, what you would be do-

The TRA allows you to deduct interest only on loans up to the original plus the cost of any improvements you have made. For example: If you purchased your home for \$50,000, made \$5,000 worth of improvements, and owe \$35,000, you could borrow up to \$20,000 and deduct the interest cost. The interest on any amount above the \$20,000 is only deductible if used for medical, educational or home improvement purposes.

If you've only recently purchased your home, you may not have built up that much equity on the original purchase price because most of your mortgage payment goes to pay interest. In short, a home equity loan may not be the way for you to pay for holiday shopping.

IF YOU MUST USE CREDIT

If credit is your only alternative, there are a number of steps you can

credit card, use a card that has a low interest rate. Even though other interest rates are down, many credit cards still command 18% interest or more. But

there are some lower-cost cards out there. And be sure to pay your bill off as soon as possible. Paying the monthly minimum is tempting, but expensive.

Another possibility is a loan from a credit union if you belong to one. Generally, the credit union's interest rate will be lower than that of a credit card and probably lower than most

USE YOUR HEAD

If you must use credit for your holiday shopping, also use your head. Every dollar you spend will eventually have to be paid back with interest. Set spending limits for yourself and stick to them. Avoid the temptation to buy something just because you have a roll of money in your pocket or can put it on your credit card. And, while you're not at the mail, stop by your bank and open a holiday account. That way, you won't have to borrow to pay for



PAYING

For Further Information Contact Dennis at

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Have You Made Your IRA Contribution For 1987?

IRA Contributions For Tax-Year 1987 Can Be Made Until April 15, 1988. However, Is Your Contribution 100% Deductible?

If neither you or your spouse is an active participant in an employer-sponsored retirement plan, your IRA contribution is 100% deductible.

But if you or your spouse are active participants in an employer-sponsored retirement plan, your IRA contribution deduction is based on your adjusted gross income. The chart below in intended to act as a guide in giving you an estimate of the deductible amount of your contribution. Contact your tax consultant for further information.

FILING STATUS		ALLOWABLE	ALLOWABLE	
SINGLE*	MARRIED JOINT*	DEDUCTIBLE CONTRIBUTION	NONDEDUCTIBLE CONTRIBUTION	
\$25,000	\$40,000	\$2.000	0	
\$26,000	\$41.000	\$1.800	\$200	
\$27,000	\$42,000	\$1,600	\$400	
\$28,000	\$43,000	\$1,400	\$600	
\$29,000	\$44,000	\$1,200	\$800	
\$30,000	\$45,000	\$1,000	\$1,000	
\$31,000	\$46,000	\$800	\$1,200	
\$32,000	\$47,000	\$600	\$1,400	
\$33,000	\$48.000	\$400	\$1,600	
\$34,000	\$49,000	\$200	\$1,800	
\$35,000	\$50,000	\$0	\$2,000	

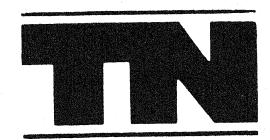
'Adjusted Gross income is your taxable income from all sources including any taxable Social Security benefits and adjusted for passive loss limitations.

Thumb National Bank IRA Rates Are Good Through December 31st, 1987

APR

3	Year Investmen	nt	8.10%
4	Year Investmen	nt	8.25%

*Substantial IRS Penalties and Interest Penalties For Early Withdrawal From IRA's Before Age 59½.



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how the interest on your

card is determined, look at

the section of your monthly

statement where interest

costs are calculated. It will

state the method by which

those costs are calculated.

If you are looking at obtain-

ing a new card, ask to see

the installment agreement

or call the bank's customer

service department.

All Credit Cards Are Not Created Equal....

cost you more than others. good: A VISA or Mastercard with an annual percentage rate (APR) of only 14.5% and an annual fee of \$20. But wait, here's another: no annual fee, but a 16% APR. Wait! Here's still another, and another and another. It can all get confusing.

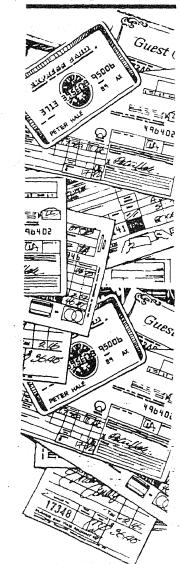
As the deduction for credit card interest is phased out under tax reform, many banks are cutting card costs to attract new customers - or are they? Comparing different credit cards has become like comparing apples to oranges.

According to the Michigan Association of Certified Public Accountants. you may not need to compare different credit card offers. In all, all you may need to do is decide what is best for you, apples or oranges

WHAT'S THE DIFFER-ENCE?

There are 3 factors to consider in deciding whether a credit card fits your needs: annual percentage rate, annual fee and length of the "grace" period. The relative importance of each of these 3 greatly depends upon how you use your credit card.

As you probably already know, APR is the rate of interest a bank charges on vour credit card balance. You probably also know that different banks charge different rates. What you may not know, however, is that the banks may also use different methods of calculating the interest



The first method, and the best for you, is the adjusted balance method. With this method, the interest charge is based on the amount you owe after subtracting your payment

from the previous balance. For example, if the monthly rate is 1.5% (18% annually) and your previous balance was \$500 and you pay \$400 on the account, the 1.5% interest on \$100 yields an itnerest charge of \$1.50 for the month. The worst method for you

method in which you get no credit for payments made during the billing period. Instead, you are charged interest on your balance at the end of the previous month. So, using the same example, your interest cost for the month would be 1.5% of \$500 or \$7.50 - a full

is the previous balance

The average daily balance method falls somewhere in between the 2. In this case, the bank adds your balance for each day in the billing period

balance method.

\$6 more than the adjusted

number of days in the billing period. If you made that \$400 payment on the 15th day of a 30-day cycle, your total balances for the month are \$9,000 (15 days at \$500 plus 15 days at \$100.) Dividing the \$9,000 by 30 days, your average daily balance is \$300. As a result, your interest cost for the month is 1.5% of

TIME ON YOUR SIDE \$300 or \$4.50. Another factor that can As you can see, the difgreatly affect your interest ference is interest costs costs is the grace period can add up quickly if you allowed. The grace period carry a substantial balance is the time between when an item is posted to your

is charged against it. Like interest rates and calculations, grace periods can vary greatly from bank to Some banks will start

charging interest as soon as the item is posted to your account. If it gets posted on the first day, you'll be charged for a full month of interest before you even get a chance to pay for it. Look for a bank card that gives you a 25-day grace period. That

See (CREDIT CARDS-On Next Page



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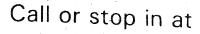


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Home Loan Points May Not Win You A Deduction....

If you bought or refinanced your home this year, you should be aware of the

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rules surrounding the deductibility of certain costs incurred in the process of

According to the Michigan Association of CPAs, home mortgage or equity loan points are generally deductible over the life of

The term "points" is sometimes used to describe certain charges paid by a borrower. They are also called origination fees, maximum loan charges, or premium charges. If the payment of any of these charges is only for the use

Points are treated as pre-

1. The loan is secured by

way, you can pay your account in full each month without being charged for

At one time, only travel and entertainment cards charged an annual fee, but no more. Generally bank credit cards now charge from \$15 to \$50 and more for the use of their cards. So, you need to shop around. A number of banks offer free cards that really are free. But beware: Some banks promise "no annual fee" but then charge a transaction fee for each purchase or a

paid interest and are generally deducted over the period of the loan unless they are incurred on a loan to buy or improve your principal residence. In this case, points are deductible in the year paid, provided:

more than you pay for an will primarily be concerned with a low interest rate.

exceed the numbers of points generally charged in your area. In order to get a deduction for points, the loan document should clearly establish that the points were not paid for any specific services that the lender

your principal residence: 2. The charging of points is an established business practice in your geogra-

CREDIT CARDS - Continued From Previous Page monthly fee for any month in which the card is used. If you use your card frequentthe ''no annual fee'

charges can amount to

annual fee elsewhere. WHAT IT ALL MEANS Unless you can find a card that combines a low or no annual fee, a low interest rate and a long grace period, you must be willing consistently carry a balance on your card, you

charges should be indicat moderate annual fee and a

grace period.

performed in connection

with your account under

the loan contract. Separage

If, however, you tend to

3. The points paid did not

pay your balance each month, look for a card with a longer grace period and lower annual fee. The interest rate will be secondary. After all, you generally won't incur interest charges. A card kept primarily for emergencies or for check-cashing identification should have a low annual fee. If, in fact, you don't charge that frequently, you may want to get a card that charges a trans-

ed on the loan agreement In addition, you should write a separate check for the points. Don't have the points paid out of the mort-

gage proceeds as they may then become deductible over the term of the loan. To determine the annual deduction allowed for points spread over the life of the loan, the IRS, as a matter of "administrative

convenience," allows most See -HOME DEDUCTION-

On Next Page

To find the banks that charge the lowerst interest rates, send \$1.50 in check or oney order for the "Low Interest Rate List" to BankCard Holders of America, 333 Pennsylvania Avenue, SE, Washington, DC 20003. A "No Annual Fee List" is also available for \$1.50.

CPAs advise you to identify your needs before you choose a credit card and then select one that best fits those needs. And before ordering a card, be sure to read the credit agreement carefully

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