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The BLADE-CRESCENT & The Progress-Advance

The Newsweekly

All The News For The Western Thumb • Tuesday, December 7, 1993

50¢

She's thankful for new friend Yasha

By AMY HEIDEN

As a child, Toni Watterworth always had dogs and cats for companions.

But she never imagined that one day in the future, she would come to depend on a dog to help her keep her independence.

Watterworth of Caseville has Friedrich's Ataxia, a form of muscular dystrophy that affects the nerves and muscles and makes using her hands and feet difficult.

She slowly gets around her house by hanging onto the furniture and outside by using a motorized cart.

She's also hearing-impaired, and when she's not wearing her hearing aids, she doesn't always hear the phone ring or someone knock on the door.

Now, though, she can relax at home knowing that Yasha, her two-year black Labrador retriever, can alert her to the ringing of the phone or that knock on the door. He can help her get up if she falls.

And Yasha accompanies her to the supermarket or to the mall, opening doors and pick-

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Blade & Progress

NEWS ROUND-UP

Confused by '93 tax bills?

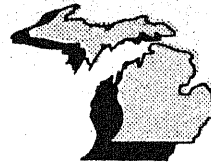
As property owners receive their property tax bills this month, there is some confusion why taxes for schools are included in the statement, in the light of the new law which exempts property from school millage, according to Bobbie McKennon of the state Department of Treasury.

Here's the answer:

■ Current tax bills are for the tax year 1993. Those taxes are due on or before Feb. 14, 1994.

■ The property tax cut contained in the new law takes effect Jan. 1, 1994, and applies to tax year 1994 and beyond.

■ Next year's summer and winter tax bills will reflect the lower property tax, McKennon explained. Anyone who has further questions is invited to contact McKennon at 373-3223.



MICHIGAN "by the numbers"

AVERAGE SCHOOLS: Gov. John Engler recently issued his "Michigan School Report," which compares various school numbers. Here are statewide averages in several categories:

School Tax in Mills	33.6
Average Enrollment (per district)	3,044
Staffing Ratios (per 1,000 students)	105.9
Expenditures per student	\$4,205
Average Drop-Out Rate (in past year)	4%
Average Graduation Rate (4-year ave.)	81.3%

'Old-Fashioned' weekend fun in Elkton

It will be an "Old-Fashioned Christmas" this weekend in Elkton, when the Elkton Chamber of Commerce and the Huron Youth Center put on their holiday hats for area families and youth.

Highlighting the events on Friday, Saturday and Sunday, Dec. 10-11-12 will be activities at the Huron Youth Center, which will feature a fantasy-land Town Square.

Visitors will enjoy seeing an old-fashioned toy stop where toys will actually be handcrafted; a doll shop; live Nativity; bakery shop; bicycle shop where bikes will be re-built and repaired.

All of these shop fronts are being constructed by volunteers from the Huron Youth Center Board.

HERE, Elkton Chamber President Phyllis Podlaskowski presents a \$1,000 donation to Huron Youth Center President Dan McIntosh.



FOR MORE ELKTON DETAILS, SEE PAGES 8-11 INSIDE!

Cattle die in Saturday crash

Two drivers were unhurt in a Saturday afternoon crash at the Lange Road/Sebewaing Road intersection, east of Sebewaing, but two Holstein calves were killed.

Terry Krohn of Elkton, traveling east on Sebewaing Road, was pulling a trailer with a pickup truck in which there were 26 calves. Dale Thick of Sebewaing, traveling south on Lange Road, told Huron County Sheriff's officers that he stopped at the intersection and looked both ways before pulling out onto Sebewaing Road.

Neither driver was injured, but two of the calves were drowned in the ditch on the southeast side of the intersection. Officers cited Thick for failure to yield. — By WALT RUMMEL

Sen. Gougeon visits Thumb

Gathering input from parents on education reform, State Senator Joel Gougeon (R-Bay City) will hold office hours in Caro on Monday, Dec. 13, and in Caseville one week later, on Monday, Dec. 20.

"I invite parents to attend these office hours to let me know where they stand on critical issues like charter schools, school choice and replacement revenue," Gougeon said, adding, "The special interest groups have already voiced their opinions. I need to hear from the 'customers' of our public schools, too."

On Monday, Dec. 13, Gougeon will be in the Board of Commissioners Room, Courthouse Annex in Caro, from 9-11 a.m., and on Dec. 20 he will be at Caseville Village Hall.

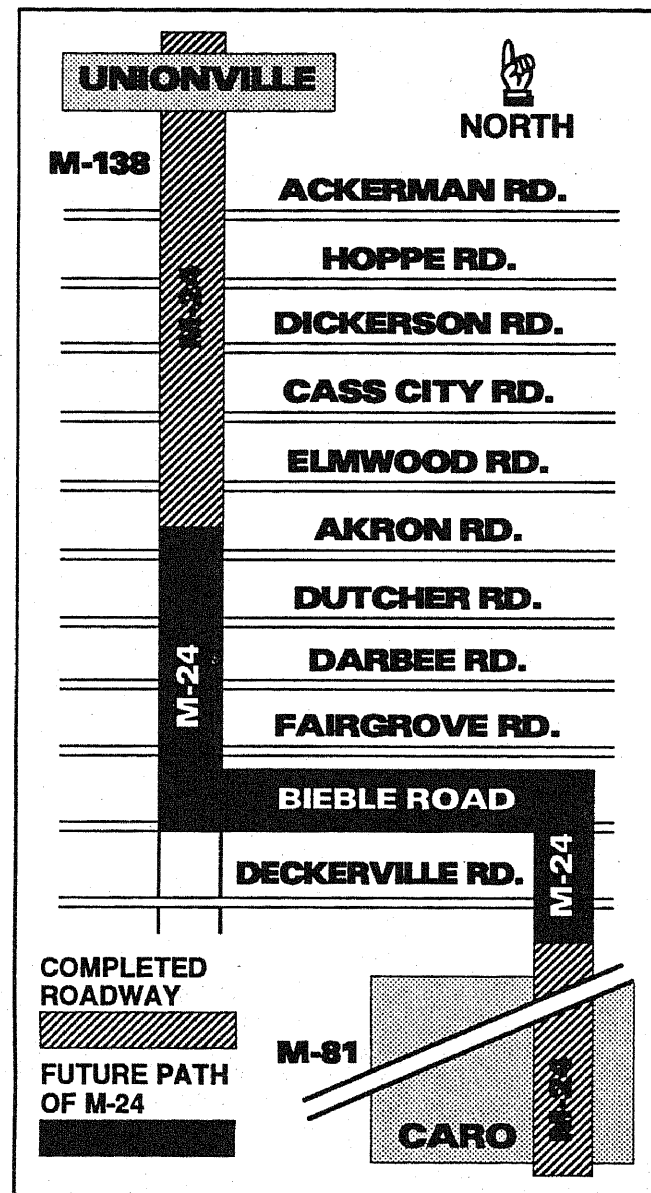
SEE ROUND-UP Continued on Page 3

IN THIS EDITION: ELKTON'S OLD FASHIONED CHRISTMAS WEEKEND - PAGE 8 • TAX CUTTER NEWS - PAGE 18

Final M-24 route okayed by state; construction starts in October

By MARY DRIER
 After a 30-year wait for an M-24 highway extension from Caro to meet M-25 at Unionville, the end is in sight. The filing date to protest the cross-county highway project using Bieble Road has come and gone without incident, officials say.
 In October, the state Department of Natural Resources reversed its decision on denying permits for the last leg of the extension.
 After re-evaluating their denial, the DNR approved construction of the 8.3-mile cross-county highway using the one-mile long Bieble Road as part of the connector route. Because of the reversal, there was a 60-day appeal process open to those impacted by the changed decision.
 The last day to file a protest on the decision was Nov. 23, said David Bastian of the DNR. None was filed.
 "I didn't think there would be any appeals, because of the way the Michigan Department of Transportation attempted to resolve the issues gave me a good indication that there wouldn't be an appeal filed," said Bastian.
 "They did an excellent good-faith effort to do everything they could."
 In June, the DNR denied the highway using the Bieble Road route because of its impact on wetlands and because the DNR believed using Dutcher Road was a feasible alternative.
 The M-24 extension had been on the books for decades, and the project's snafu was updated environmental regulations.

At the time the project was outlined back in the mid-1960s, wetlands—especially forested wetlands—were not the environmental issue they are today, observers say. As part of the permit approval to go back to the original route using Bieble Road, MDOT has to increase the



wetland replacement from 8.6 acres to 13.2 acres to address the wetland's issue.
 "I believe we struck a good balance between resource protection and transportation needs in the area and I believe we have a good sound project now," said Bastian.
 Plans are to let the project in October, 1994, begin work in 1995 and finish the project in 1996, said Joel Ingle, design engineer for the MDOT of Lansing.
 Ingle estimates about 28% of the necessary right-of-way still needs purchasing. The remaining area is in Almer and Fairgrove Townships and owned by about four families.
 The proposed cost of the cross-county section is about \$11 million, and would extend from Cleaver Road in Caro west to meet with M-138 which connects with M-25 and the rest of the Upper

Thumb near Unionville. Getting ready for the M-24 extension has been done in phases over five years with highway upgrading and construction projects in Unionville, Sebawaing and Caro. Some estimates say traffic

will nearly double from the increased use of M-24, which starts at Telegraph Road in the Detroit Area. Having a direct north-south route from there to the Upper Thumb is seen as a huge boon for tourism in the Thumb.

Santa's in Bay Port Dec. 11

Santa is coming to Bay Port on Saturday, Dec. 11, from 10 to 11:30 a.m. at the Fair Haven Township Fire Hall.
 Each child who visits with Santa will receive a bag of candy, a free photo with Santa and refreshments, according to Bay Port Chamber of Commerce organizers.

FROM HEAVEN'S THRONE

THE ANGELIC CELEBRATION OF CHRISTMAS

You Are Cordially Invited

to hear the Christmas Message

— From the Angels' Point of View —

Sunday, December 12

9:30 a.m. - Elkton United Methodist Church
 7:00 p.m. - Salem United Methodist Church

Come hear the combined choirs led by soloists Steve Miller, Floris Wertz, Doug Buehler, Jim Hoepner and Alonzo Yarhouse.

Watercolor raffle to aid Sebawaing historians

Sebawaing Area Historical Society is offering a framed watercolor of the "old post office building" — which is now part of Sebawaing Township Library — in a drawing planned for early 1994.

Tickets are on sale at Clay's Store and the Sebawaing Office of The Newsweekly, and from Society board members. The "old post office" building, located in the middle of the west side block of S. Center Street, between E. Main and the Center Street Bridge. The building was Sebawaing Post Office for many years, then was Leithausen Drug Store and later part of the Old Heidelberg Inn. More recently

it became part of the library. The watercolor, which shows the building as it was soon after construction, was

made by D. Joanne Rummel of Sebawaing. She also made a line drawing of the same building, which was the historic emblem of the 1993 Michigan Sugar Festival buttons.

Public invited to C'ville School winter concerts

Caseville students will get into the Christmas spirit with several holiday events planned at Caseville School. Kindergarten through sixth grade classes will present a program entitled "This is Christmas" Monday, Dec. 13 at 7 p.m. in the gym. Caseville junior and senior high students will perform their annual holiday musical, this year entitled "Christmas Wouldn't Wait" on Thursday, Dec. 16 at 7 p.m. in the gym. The musical is being directed by Robert Gulash.

Sebawaing drawing winners

This past weekend's winners in the Sebawaing Chamber drawings are: Brian Adam, Michele Harbuck, Joanne Harder, Elsie Mischung, Dorothy Winter, Lois Harcourt and Elmer Volz.

Laker Christmas Concert comes this Monday night

Students of Laker High School's Vocal Department and the Laker Junior and Senior High Instrumental Departments present their annual Christmas Concert this Monday, Dec. 13 at 7 p.m. in the Laker Auditorium. Participating will be the Laker High Choir, Junior High Sixth Grade Band, Seventh Grade Band and Eighth Grade Band. Also performing will be the Laker High Concert Band and Laker High Jazz Band, according to music instructor Russell Robinson and vocal teacher Anne Eichler. Admission is free, and a free-will offering will benefit students of the Laker Bands and Choir. The concert is a presentation of the Laker Junior/Senior High Fine Arts Department.

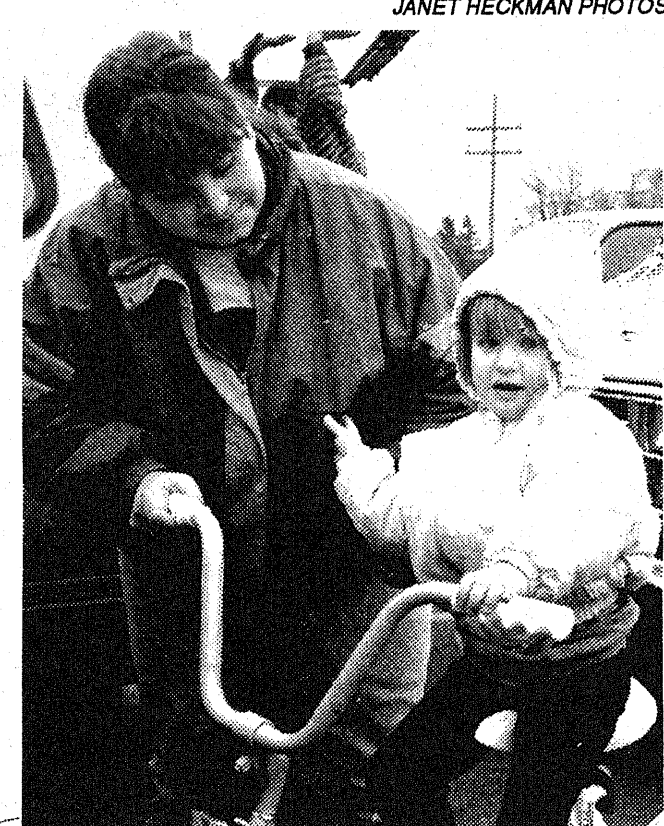
Senior Meal-Site menu

The Sebawaing Senior Meal-Site, 970 Union St., welcomes all Seniors, 60 years and older and their spouses. It is open 10 a.m. to 2 p.m. Monday through Friday.
 For reservations call 883-9411 between 8:15 a.m. and 8:45 a.m.
 ACTIVITIES: Euchre: Monday, 10:30 a.m.; Bingo: Tuesday, 10:30 a.m.; MENU: Wednesday, Dec. 8: Pork Steak w/ Sauerkraut, squash, Waldorf salad, roll, rice pudding. Thursday, Dec. 9: CLOSED. Friday, Dec. 10: Beef Steak w/ Carrots, Potatoes & Onions, stewed tomatoes, biscuit, fresh banana. Monday, Dec. 13: Pepper Steak w/ Rice, oriental blend vegetables, hot roll, tapioca pudding. Tuesday, Dec. 14: Baked Cod, broccoli w/ cheese sauce, cucumbers & sour cream, whole wheat bread, fresh orange.

More Pigeon winners!



TODD GUNDEN (above with Santa) was all smiles Saturday afternoon, when he won the top \$500 weekly prize in the Pigeon Chamber of Commerce's Christmas drawing. He chose one of 15 envelopes, and picked the one containing the \$500 in shopping cash.
 Other adult prize winners: \$100 - Len Niebel and Connie Gunden; \$50 - Erma Rounde, Letha Murdoch, Noel Wichert and Shirley Dillere; \$25 - Richard Dast, Cathy Heck and Dan Maxwell. Another \$500 prize is offered this Saturday. Teen winners of shopping cash are Laura Emerson, Nathaniel Schulze, Chad Diebel, Mindy Colleon and Jim Trost.
 Kids' toy winners are Lance Tibbits, Amanda Heck, Lynn Karl, Jill Swartzendruber, Chad Smith, Alex Stahlbaum, Kelly Haley, Jennell Gonzales, Eric Gainer and Laecoln Licht.
 SHOWN BELOW is three-year-old Megan Sweeney of Elkton, who won Saturday's bike prize.



Blade & Progress NEWS ROUND-UP

Continued from Front Page

Kerr is Equalization head

Huron County has a new equalization director. F. William Kerr was hired last week by the County Board of Commissioners, replacing Sandra Drews who resigned earlier this year to accept a similar post in Shiawassee County. Kerr is from Gwinn where he operates his own assessment company. His starting salary is \$45,000 a year.
 In other matters to be discussed during the Tuesday, Dec. 14 County Board meeting, a 1994 budget that is about \$162,000 more than last year's budget will be considered.
 About \$354,000 will come from the county's fund equity to balance the \$7.4 million budget for 1994.
 Commissioners will hold a public hearing at 3:30 p.m. in the second floor Commissioners' Room in Bad Axe, before adopting next year's budget.
 A copy of the proposed budget is on display each day from 8:30 a.m. to 5 p.m. in the Board of Commissioners' Room.

Thumb grain, bean markets

Commodity	Price	New Crop	Last Week
Wheat	3.38	2.92	3.29
Corn	2.63	2.29	2.54
Oats (B & A)	1.53/1.63	—	1.53/1.63
Soybeans	6.45	5.98	6.47
Navy Beans	18.00	—	18.00

Alternative schools near?

The Michigan House on Monday opened the door for innovation and accountability in education by approving legislation allowing alternative public schools, announced State Rep. Dick Allen (R-Caro).
 Under the House plan, charter schools or "public school academies" could be established by a teacher or group of teachers, local and intermediate school districts, and state universities and community colleges.
 "This is a turning point for children and educators," Allen said. "Charter schools offer exciting possibilities that are now stifled by outdated laws and rigid bureaucracies. Injecting new ideas and teaching methods into the educational system will stimulate needed competition, forcing other schools to improve."
 The House measure will:
 ■ permit only certified teachers or those affiliated with a public university or community college to receive a charter for an alternative school;
 ■ require that the school academy follow the same mandates as public schools, though they can seek waivers for some directives;
 ■ let existing public schools convert to charter schools if 75 percent of the teachers and parents of enrolled children agree, and
 ■ prohibit religious organizations from establishing charter schools.
 "In exchange for autonomy over such decisions as spending and hiring, charter schools carry the burden of accountability for student outcomes," Allen said. "This responsibility is sorely lacking in our present system."
 Rep. Allen pointed out that Wayne State University operates a pilot charter school program. More than 5,300 applications were received for 330 available openings.
 "The demand for enrollment demonstrates a clear need for change in public schools," Allen said. House Bill 5124 now goes to the Senate for consideration.

Court proceedings

In 73rd District Court (Huron County), Judge Karl Kraus last week heard the pleas of/ or passed judgment on:
 ■ Charlotte M. Bieri, 21 of Bay Port, pled guilty to no driver's license in possession; ordered to pay \$95 fines and costs;
 ■ Frank R. Fleury, 48 of Rochester Hills, found guilty of defective auto equipment, following a recent incident investigated by Elkton Police; \$50 fines and costs;
 ■ William R. Hutchinson, 28 of Caseville, pled guilty to assault and battery, following a recent incident in Caseville, ordered to serve 10 days in Huron County Jail, pay \$250 fines and costs and pay \$25 in restitution;
 ■ Daniel R. Kosinski, 38 of Filion, pled guilty to drunken driving; \$705 fines and costs, 12 months' probation and loses driver's license for six months;
 ■ Terry R. Mitchell, 32 of Bay Port, pled guilty to driving on restricted license; \$150 fines and costs;
 ■ David A. Stephenson, 19 of Elkton, pled guilty to no license in possession; \$150 fines and costs, and
 ■ Douglas J. Van Valkenburg, 33 of Filion, pled guilty to driving while license suspended and improper license plate; \$300 fines and costs.

In 71st District Court (Tuscola County), Judge Kim Glaspie recently heard the pleas of/ or passed judgment on:
 ■ Laura L. Edwards of Fairgrove, was ordered to pay \$100 in fines and costs for a noise violation in the Village of Caro.

SEBEWAING MERCHANTS OPEN SUNDAYS

Dec. 12 & 19
 For Your Shopping Convenience
12 NOON - 4 PM

- Satow's Home of Fine Furnishings
- Layher Jewelers, Inc.
- Dast Pharmacy
- Ken & Nancy's Gifts
- Bolzman Ace Hardware
- Hook's Pharmacy
- Claerhout Greenhouses
- Mr. B's Custom Frame & Gift Shoppe
- Hannah's Fashion Shoppe
- Pitcher's Ben Franklin

Register on Sundays only at the following Chamber Member business places for our Sebawaing Gift Certificate Drawings. 7 - \$25 Sebawaing Gift Certificates will be given away every Sunday till Christmas.

Satow's Home of Fine Furnishings, Peoples Choice Market, Engelhardt Petroleum, Layher Jewelers, Inc., Dast Pharmacy, Ken & Nancy's Gifts, Bolzman Ace Hardware, Mr. Chips, The Lamplighter Restaurant, Hook's Pharmacy, Claerhout Greenhouses, Mr. B's Custom Frame & Gift Shoppe, See & Sea, Hannah's Fashion Shoppe, Luke's Market, Porky's, Pitcher's Ben Franklin, Roy's Service, McDonald's & Sugar Creek.

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All The News That Fits

We Print!

by Mark Rummel

DESK-CLEARING: ■ I often enjoy listening to WJR Radio's Paul Harvey. His newscasts are interesting, somewhat unusual and occasionally off-beat. But he's made some logical points in recent broadcasts, including:
 □ Our governmental experts in Washington point out that unemployment has fallen to its lowest level in two years, at 6.4% for November. But why do we say it that way?
 Why don't we say 93.6% of the workforce IS working??
 □ A new survey shows 50% of teenagers attend church weekly. The good news is that's up from 46% in 1992...
 □ Have you heard about the \$20 million offer which a Las Vegas casino/club has offered Barbra Streisand, to perform TWO New Year's concerts? Is ANY singer worth \$10 million per show, and will the exclusive singer — worth an estimated \$100 million already — take the offer?
 ■ BACK TO OUR OWN THOUGHTS: It's only fitting that the final Bonus Lotto game this past Saturday night didn't have a winner. The unpopular game has now been replaced by a \$1-ticket version once more, and it's starting with a prize worth \$6 million...
 ■ I LOVE this thought: Starting Jan. 1, special flights will leave Detroit Metro Airport at 7 a.m. each Tuesday, arriving in Freeport on Grand Bahama Island about 10 a.m. You can sit in the sun, swim, play at the nearby casinos and eat/drink and be merry... before coming home about 10 p.m. that same night. Total cost for the "no-night" trip is \$159, including casino tokens and meal tickets. I'll bet they become VERY popular...
 ■ Michigan Farm Bureau says 1994 will be good for our farmers. Next farm income should rise 20% to 25%. About time, isn't it??
 CORRECTION: We erred in identifying a Laker girls' basketball player on Page 32 of our Nov. 23 issue. Shown shooting was Angela Weidman, not Kristin Damm, and we apologize for the mistake.

— 30 —
 WISH I'D SAID THAT: "People who constantly blow a fuse are usually in the dark!" (anon.)

The Newsweekly Forum

Guest viewpoint: By William McCormick, Jr.

Business has a stake in state's school reform

Some Michigianians are asking why the state's business community doesn't mind its own matters and stay out of the school reform debate raging in Lansing. It's simple: Since the state's businesses are the largest customers of Michigan's education system, business involvement is vital.

Far too often, many of the graduates we interview are not qualified for the jobs we have. Business leaders have a stake in determining how best to prepare the state's future workforce for global economic competition. The business community brings excellent credentials to this debate.

Businesspeople are experienced in measuring value received for investments made. Businesspeople also know that if we don't compete, jobs won't be available to the graduates of our public schools.

Does our system need fixing? Let's look at the facts: Michigan's public school teachers are paid more than those in all but three other states. Are our public school graduates more qualified than the students of all but three other states? Hardly. In 1991, Michigan students ranked 46th in General Educational Development test results.

Michigan's ratio of school administrators to teachers is higher than those of all but nine other states. Yet in almost half the state's school districts, more than 50 percent of incoming seniors could not pass a 10th-grade academic proficiency test and earn a state-endorsed diploma.

School services and teacher benefits in Michigan are largely provided on a costly, noncompetitive basis. Any business leader responsible for such abysmal results would be fired.

Yet many in our public school establishment simply deny

the existence of a serious problem. And even those who acknowledge a problem simply demand even more money from the state's already overburdened taxpayers. Poor performance dictates that the system needs to be fixed. Merely investing more money in the system, as the Michigan Education Association proposes, would be akin to a failing business acknowledging that it is losing money on every sale, but making it in volume. The shareholders who should make the hire-or-fire decisions in our public schools are the state's property owners, who pay the third highest property tax load in the country.

Gov. John Engler has proposed a comprehensive school reform package. The business community has offered its own recommendations. The citizens of Michigan expect their political business leaders to manage the state's economic future so that our children will have jobs after graduation that will allow them to stay in Michigan, and to live at least as well as their parents.

The business community proposes to provide essentially the same proportion of overall state funding in a reformed Michigan public school system as it does today. Our involvement in this debate is not about saving money; it is about getting value for the funds to be invested.

Both the governor's and the business community's proposals would require Michigan's public schools to achieve results commensurate with the investment of public funds. Those proposals include longer school days and years, more accountability, more choice for students and parents, a larger role for parents in shaping what is taught, and more efficient and competitive school services.

Our success in today's and tomorrow's global economic competition requires no less. Business leaders call upon our state's legislators to require the educational system to submit to the same accountability as business.

Taxpayers and businesses will insist on this requirement as the key to whether our state's economy will pass or fail. William T. McCormick, Jr. is chairman and chief executive officer of CSM Energy Corp. and chairman of Consumers Power Co. in Jackson.

60 Seconds

The brightest light

"God so loved the world that He gave His only begotten Son..." John 3:16

More and more Christians have added the Advent wreath to their list of family traditions. Each week the members light another candle declaring that their faith in the prophecy grows brighter and brighter as the birth day of God's Son nears.

Advent is for every one of us, as we battle each day against the forces of sin and darkness. During Advent, the light of Christ burns brighter in our hearts as we wait for the Babe's arrival.

Because God loved us from eternity, He sent His Son into our sinful world, to be born, to die on the cross and to rise again in payment for our sins.

That is why Jesus is called the Light of the World, and that is why the Bible gives so many references casting Him as being Light to overcome the darkness of the world.

Whoever believes that Jesus came to earth and that He is our Redeemer, has found that Light, and with that Light the believer has found life, eternal life.

PRAYER: Think of it, God so loved our world, and us, and every human, that He gave His son—for us. Amen.

Letters... we want letters...

The Newsweekly welcomes your comments, written as letters to the editor. Deliver or mail to either our Sebewaing or Pigeon offices for consideration of publishing, and please include your phone number and address for verification. Letters of general interest are first considered.

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Yarns From The Thumb

It's TUESDAY, DEC. 7, and it's 52 years ago that the Japanese attacked Pearl Harbor. In little more than an hour, 200 Rising Sun aircraft destroyed much of the U.S. Pacific fleet, killing about 3,000 Americans. On the following day, President Franklin Roosevelt called it "a day that will live in infamy" and Congress voted to declare war... Today is Day No. 341, leaving only 24 days on the calendar... Lots of birthdays today. Former Reds Catcher Johnny Bench is 46, Boston's Larry Bird is 37, Actress Ellen Burstyn is 61, and Business Executive Victor Kiam II, who "bought the (Remington) company" because he liked the shaver, is 67...

Two years ago today, the Union of Socialist Soviet Republics ceased to exist as the three republics of Russia, the Ukraine and Byelorussia signed an agreement creating the Commonwealth of Independent States and presto, the Soviet Union was no more. It happened on DEC. 8, 1991... An industrial pioneer, William Crapo "Billy" Durant was born in 1861. He first built carriages in Flint, promoted the Buick car, co-founded the Chevrolet, and organized General Motors in 1908. He became wealthy, lost it all, and ended up operating a bowling alley in Flint. He died March 18, 1947... Actress Kim Basinger is 40 today, and three actors are celebrating, Flip Wilson 60, Maximilian Schell 63, and James MacArthur 56...

America's first formal cremation took place DEC. 9, 1792, at Charleston, SC, as Henry Laurens, a colonial statesman, and that his body be wrapped in 12 yards of tow cloth and will be burned. It was... Chanukah, the Festival of Lights, begins its eight-day observance today, making it the Hebrew calendar date of Kislev 25, 5754... More actors' birthdays, Douglas Fairbanks 84, Kirk Douglas 77, Dick Van Patten 65 and Donny Osmond 35...

Nobel Peace prizes will be awarded FRIDAY, DEC. 10, in Oslo and Stockholm, based on reward for people who contributed to the good of humanity—for physics, chemistry, medicine, literature and economics. The awards are worth around \$200,000 each, based on income from a \$9 million estate set up by Alfred Nobel, Swedish chemist who invented dynamite. Nobel died DEC. 10, 1896... Birthday today, Actress Dorothy Lamour 79...

On Dec. 11, 1936, Edward VIII abdicated the English throne to which he had ascended on Jan. 20, 1936, to marry "the woman I love," twice-divorced American Wallis Warfield Simpson of Baltimore. They were married in France June 3, 1937. Edward became Duke of Windsor by his brother, George VI, who succeeded him as king. The Duke died in Paris May 28, 1972, was buried in England, near Windsor Castle. George VI died Feb. 6, 1952, and he was succeeded by his daughter, Elizabeth II, who still reigns today... Birthdays, Author Aleksandr Solzhenitsyn 75, Singer Brenda Lee 49, Actresses Donna Mills 50 and Rita Moreno 62, Film Producer Carlo Ponti 80...

The Christmas flower, the Poinsettia, is named after Dr. Joel Roberts Poinsett, an American diplomat who introduced the Central American plant to the U.S. He was born in Charleston, SC, in 1779, and died in Statesburg, SC, on DEC. 12, 1851. So, today is selected as Poinsettia Day, a day to enjoy the popular Christmas plant... DEC. 12, 1533, is regarded as the day an Indian, Juan Diego, saw the Virgin Mother on a hill near Mexico City. Out of that event came the shrine and special day named for Our Lady of Guadalupe. Our Lady became the patroness of Mexico City, and by 1910 became the patron saint of all Latin America... The first Black ever to serve in the U.S. House of Representatives was Joseph H. Rainey of Georgetown, SC. He was sworn in DEC. 12, 1870 and was re-elected and served until March 3, 1879... Birthdays today, Former N.Y. Mayor Ed Koch 69, and Singers Francis Albert (Frank) Sinatra 78, Connie Francis 55 and Dionne Warwick 52...

Phillips Brooks, American clergyman who wrote the words for the Christmas carol, "O Little Town of Bethlehem" was born DEC. 13, 1835... Mary Todd Lincoln, wife of 16th President Abraham Lincoln, was born DEC. 13, 1818, in Lexington, KY. She died July 16, 1882... On DEC. 13, 1991, North and South Korea finally signed a treaty formally ending

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the Korean War, 38 years after fighting ceased in 1953. MAPR208969... Birthdays today, Singer/Archer Ted Nugent 44, Actors Dick Van Dyke 68, Tim Conway 60, John Davidson 52... And after today there are just 17 days remaining in '93...

Last week Sebewaing said farewell to Arthur C. Reinhold, a son of one of the community's pioneer families. The Reinholds were among the early industrialists here, starting in the old Reinhold clay brickyard.

Art's father Gustav arrived in Sebewaing from Germany in September, 1879. Gustav was an early engineer, working with steam engines, sawmills, the old Sebewaing Coal Mine and he was the superintendent of Sebewaing Sandstone Brick Co., which was organized by Reinholds in the spring of 1903.

Arthur C. attended Alma College before going to Germany to study brickmaking. He was employed by the company in 1918, purchased the company in 1946, and operated it until his retirement in 1975.

After four years as a council member in Sebewaing village, starting in 1942, he became council president, and served a quarter-century in that era when the village administration served one-year terms.

In his 25 terms the village went through its most trying years, as the light plant and Sebewaing Light and Water Department hung by a thread through court battles, legal decisions and elections. Art was the leader of the team of stalwarts who fought the good fight for the village, such men as Jack Pitcher, Fred Neigenfind, Joe Carson, George Loeffler and Bernie Stork.

With Art's death, they're all gone now, those strong "right arms of the community." Art was always a booster, a community supporter — a 20th century version of the years during the American Revolution when the smaller American forces in Trenton faced a superior force of British across the Delaware River.

The late December night was bitter cold, and dark. No one knew when the British attack would come. General Washington and his commanders studied their maps by candlelight. Asked which command and which password to give his sentries that night, Washington ordered, "Let only Americans stand guard tonight!"

Recollections Of By-Gone Days

by George Keim

DEAR EDITOR: Well, another Thanksgiving Day has come and gone. I spent the day with my son and his family and as usual, we had a very good dinner. Everything tasted very good and like everybody else, I ate a lot.

I don't eat nearly as much as I used to, but I'm very thankful that I can still eat most anything without hurting myself like some people do.

I remember one Thanksgiving I spent in Florida and the people I ate with didn't have turkey, but pickled tongue and it was very good.

The Depression was on then and I was very thankful I had a job, even if I only got 30 cents per hour working in a grapefruit cannery. I got in 10 hours per day and if I was making grapefruit juice, I got a little bonus.

If I made my quota I could make 40 cents per hour. If I was lucky, I could get in some overtime and make \$20 a week and that was good money.

In those days I had a fur

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nished apartment for \$1.50 per week and I lived close to a grocery warehouse where I could get damaged canned goods for half-price. So I could eat well for \$1.50 per week.

Around here, farmers have a lot to be thankful for. We all had a fair crop and the farmers got their crops off pretty well. The crop prices aren't too good, but if the beans were \$50 per 100, some guys would still grumble.

Some of us older men only farmed around 80 to 160 acres and a lot only had 40 to 60 and raised a family and were not as hard up as a lot of people are today with 1000 acres.

I can remember if a man was around 25 years old and bought a farm and paid \$15,000 for it and raised a family and got it paid for by the time he was 60, he had done pretty well.

Some time ago a bunch of us men were talking about some old cars they had a long time ago. A lot of those older

Lake-Chandler news happenings

Celebrating the 57th wedding anniversary and Thanksgiving Day with Carl and Evelyn Gross were Mr. and Mrs. Walter Gross and family, Tory, Trevor and Emily of Essexville, Mr. and Mrs. Willard Gross and children, Scott, Erica and David, Mr. and Mrs. Allan Gross and children, Sara and Adam of Caseville, Mr. and Mrs. Ron Gross of White Rock and Mr. and Mrs. Ron Krabbe and children, Roxanne and Daniel of Munger.

Spending Thanksgiving Day with Mr. and Mrs. Kurt Richmond were Shirley Buschlen of Cass City, Kyle Buschlen

and Shane and Mr. and Mrs. Chris Deering of Caseville. Mr. and Mrs. Harry Kuhl attended a family dinner on Thanksgiving with Mr. and Mrs. Ron Elenbaum of Mayville.

Mr. and Mrs. Cliff Cook of Union Lake spent Thanksgiving with their parents, Mr. and Mrs. Pat Dell.

Mr. and Mrs. William Balogh spent Thanksgiving through Saturday with Fred and Mary Grunert in Three Rivers.

Mr. and Mrs. Kenneth McBride spent Thanksgiving Day with Stuart and Lynn Henry, Caseville.

News by, for and about: The Lake Huron Community Arts Council

By LAKE HURON COMMUNITY ARTS COUNCIL

"Christmas Reflections," a gallery of decorated trees was possible thanks to the talents of Clairhout Greenhouses, Holy Family Catholic Church, Immanuel Lutheran School's Eighth Grade (two trees), Mr. Love's Class at Bay Port Elementary School (two trees), McDonald's in Sebewaing, Pigeon River Mercantile and Wool Co. of Pigeon, Sebewaing Trinity United Methodist Church and U.S.A. Fifth Grade class.

We appreciate their creativity in making the Gallery a festive celebration for Christmas viewing.

The Second Annual Christmas Carol Singalong will be Thursday, Dec. 16, at 7 p.m. at the Heidelberg Gallery in Downtown Sebewaing.

Come join your friends in singing the familiar songs of Christmas plus, possibly learning some new ones. A last-minute sewing project is available before Christmas. A Christmas Tree Wallhanging will be taught and made on Thursday, Dec. 9, at 9 a.m. at the Gallery.

If you would like to be included, please call 883-3789 or 883-2450 as soon as possible. The banner may be seen at the Heidelberg Gallery, Downtown Sebewaing.

Saturday and Sunday, Dec. 18-19, the USA Drama Club, under the direction of Joan Hofmeister, will present a shortened version of Dickens' Christmas Carol, 2 p.m., at the Gallery.

Come and enjoy this old favorite to round out your holiday season.

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A Wahre G'schichte bei Hanswurst

Weihnachts preparations

Wir glauben usually das alles war primitive und old-fashioned da unsere Eltern noch Kinder waren.

Ja, Sie hatten kein Electricity, oder indoor Plumbing, oder neue Cars und smooth Highways, aber Sie waren auch nicht in animal Skins gekleidet oder haben in Caves geschlafen.

Unser Onkel Art war in 1892 geboren in Kilmanagh und war in business in Sebewaing mit seiner Familie von 1904 bis 18 oder 19 Jahre ago.

Er hat uns einst erzählt welch gute Service Ihr Sebewaing Store received hat von Saginaw Suppliers.

For instance, die groesste Baeckerei in Saginaw war Wolfarth's Bakery, und Sie haben of course around-the-clock gebacken. Sie haben frisches Brot gebacken und zu viele Towns geschipped — alles bei Train.

Ihr Brot musste frisch sein, so haben Sie Ihr Dough im Backofen ge-placed um 3 Uhr Nachts. Bei 4 Uhr war es gebacken und ge-cooled, bei 5 Uhr war es in grosse Holzene Esskörbe (zu der Zeit war es nie ge-wrapped) und da die fruehe-Morgen Train los ging von Potter Street Depot waren alle die Brot Boxes auf-ge-loaded und bound fuer Arthur, Reese, Gilford, Fairgrove, Akron, Unionville, und bei 9 oder halb-10 war frisches Brot in Sebewaing. In jedes Town ist die Train ge-stopped, hat schnell unloaded und war wieder underway.

Next kamen Stops in Bay Port, Pigeon, Elkton, Bad Axe, Ubyly, und beyond.

Mit jeden Stop hat die Train Crew frisches Brot in Boxes ab-gedropped, und die empty Brot Boxes von Gestern auf-ged-picked.

Jeden Tag sind 2 Trains north-ge-traveled and 2 Trains south. Wolfarth's Bakery war especially popular weil viele von Ihr Bakers waren frisch von Deutschland und Poland arrived, und Sie hatten die popular ethnic Rezepten. Von die Deutsche Bakers kamen eine grosse Variety Rogen-Broeter especially zur Weihnachtszeit.

Aber es nahm viele Jahre vor "Store Brot" popular wurde, weil fuer lange Zeiten haben Hausfrauen Ihr eigenes Brot gebacken.

Aber die Baeckereien fingen an und sind aus-ge-branched und gewachsen. Die Hausfrauen sahen das Baeckerei Brot war gut, gab Variety und meinte weniger heisse Arbeit in Ihre Kueche.

Bald wurde es fashionable zum mehr Brot Varieties zu enjoyen, und vor viele Jahre waren die Hausfrauen converted zu Baeckerei Brot kaufen und serven.

Die Moral in die Geschichte, ist das Convenience ist immer ein guter Selling Point.

Achievements



Tom Beer, a senior at Wayne State University, has finished his college football career with the Wayne State University Tartars in Detroit. For the third consecutive year, he was named defensive back of the year for the Tartars. He all received first team all defense honors for the Michigan Intercollegiate Football Conference. Beer is a 1987 Laker High School graduate and the son of Tod and Connie Williams of Bay Port.

Michele Spannagel, a 1992 USA High School graduate, is listed with the University of Michigan student athletes on the Big Ten Conference Fall All-Academic teams for Cross Country.

Navy Fireman Recruit **Corey Baker**, son of Martin and Debra Baker of Elkton, recently reported for duty at Naval Submarine Support Facility New London, Groton, CO.

The 1992 graduate of Laker High School of Pigeon, joined the Navy in January, 1993.

Albion College junior **James Schwandt** has been selected by audition to sing tenor in the College's Briton Singers. This 16-member vocal group is student directed and performs frequently on and off campus throughout the year.

Sebewaing P.O. holiday schedule

Sebewaing Post Office has announced hours for the holiday season, as follows:

Friday, Dec. 24—Window 8:15 a.m.-1 p.m., lobby 7 a.m.-1 p.m.;
Saturday, Dec. 25—Closed;
Friday, Dec. 31—Window 8:15 a.m.-1 p.m., lobby 7 a.m.-1 p.m.;
Saturday, Jan. 1—Closed.

All Post Office patrons are invited to stop in and register for Christmas drawings, which will be held the week of Dec. 13-18, as a poinsettia will be given away each day, officials invite.

Schwandt is also a member of the 77-member Albion College Choir. Schwandt, a music major, is a 1991 graduate of Elkton-Pigeon-BayPortHighSchool. He is the son of James and Yvonne Schwandt of Pigeon. Albion College is a private, coeducational, liberal arts college located in the south central Michigan town of the same name.

James and Shari Brennan, operators of the Dairy Queen store in Caseville, have earned a Dairy Queen Service Award for the fiscal year 1992 for 10 years of service to the Dairy Queen system. Service Awards are presented annually to Dairy Queen operators in the country, according to Edward Watson of International Dairy Queen, Inc. "We are proud of the hard work and dedication of the operators of the Caseville

Dairy Queen store," says Watson. Recognizing them with this award is a way of saying 'thank you' for making the Dairy Queen system a leader in the fast-food industry." International Dairy Queen, Inc., develops and services a system of more than 5,400 Dairy Queen and Dairy Queen/Brazier stores in the United States, Canada and 20 other countries.

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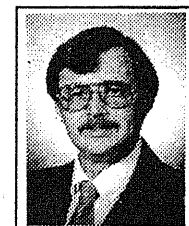
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Hobbies & Interesting Stuff



ZOOK DOLL artist Joanna Secrist looks over part of the collection with Heather Orr of Pigeon. PHOTO FURNISHED

On a recent trip to the Zook Doll Factory in Midland, Heather Orr and her mother Donna of Pigeon had quite a surprise waiting for them.

Donna Orr says, "When we arrived at Zook for the factory tour and to pick up a doll for Orr's Drug Store in Pigeon, we never guessed we would be given a preview of the 1994 Collector Doll Line and leave with a doll autographed specifically for sale at the drug store."

After introducing themselves, Orr asked whether there was any chance of seeing the new Christmas doll. Happily, she was told, "Sure, I can show you the dolls, they can't fire me!"

Much to their surprise, they found themselves talking to the doll artist herself, Joanna Secrist.

Secrist designs the doll outfits and their hairstyles and her husband Pat sculpts them. Secrist says, "Pat uses real children for models. We have hundreds of photographs of children which people have sent to us. Everyone wants their child immortalized in a Zook doll."

"Before we started selling Zook dolls," says Orr, referring to her family-owned Orr's Drug Store, "I had the

"Each year we create a line of about 12 dolls. We usually make 500 of each of these dolls. We also make about 22 Special Edition dolls each year, for holidays and for sale at doll shows. We don't make as many of these dolls. For instance, at the Atlanta, GA Retailers' Show, we made a doll which is limited to only 75. We sign and number all of the Collector Dolls."

Secrist told the Orrs that mothers and grandmothers like their dolls because they remind them of their children and grandchildren. "Moms especially like our 'Dress Me Up Dolls' because they can dress them up in their own children's baby clothes and the dolls are weighted so that when you pick them up, you feel like

you're holding a real baby again." Heather Orr said, "I was surprised at what a small factory Zook has. I knew that their dolls were for sale at Disneyland and Disney World, so I expected to find quite a big factory. I was surprised to find there were only eight people there making dolls, plus three ladies sewing.

"I really enjoyed watching the dolls being painted. They used a small spray painter. At first it seemed like there wasn't any color going on the doll, but by the time they were done, the limb or face looked real. Mrs. Secrist told me they have some famous doll customers, including singers Marie Osmond and Loretta Lynn and actress Demi Moore."

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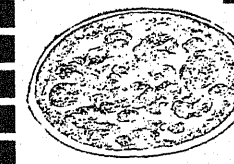
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Come For The Fun of It!

Elkton's Old Fashioned Christmas Weekend

Visit 'Town Square' Toy Store

Youth Center welcomes kids!

Helping to kick off Elkton's Old Fashioned Christmas Celebration this weekend are some generous gifts to the Huron Youth Center, from the Elkton Chamber of Commerce.

As shown on the Front Page, Elkton Chamber President Phyllis Podlaskowski presented a \$1,000 check to

Youth Center President Dan McIntosh for projects needed at the Youth Center. The Chamber raised the funds through its 300 Club Raffle.

And, the Chamber has given \$500 to the Elkton Civic Center, to be used for building improvements.

And, don't forget the 'Arts and Crafts at the Village Hall'

all day Sunday, from 11 a.m. to 4 p.m.

Smiley Bucks will be awarded to youngsters at the 'Town Square' Toy Store at the Huron Youth Center. You can watch toys being made there and even visit with Santa, all sponsored this holiday season by the Elkton Chamber, Huron Youth Center and other supporters.

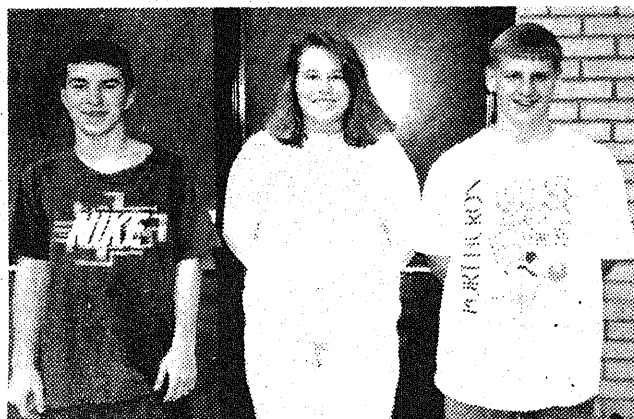
Friday hours at the Youth Center are 7 to 9 p.m., Saturday from 1 to 6 p.m. and Sunday from 1 to 5 p.m., and all area teens are welcomed.



CIVIC CENTER HELP: Elkton Chamber President Phyllis Podlaskowski presents the \$500 check to Elkton Civic Center Treasurer Lee Jaworaki, who says it will be used for building improvements. The Chamber raised the funds from the 300 Club raffle conducted each week.

SALLY RUMMEL PHOTO

Laker FFA youth winners recognized for efforts



SOIL JUDGING: On Oct. 25, Laker FFA's 9th and 10th graders went to the Bruce and Kurt Krohn farm in Colfax Township to soil judge.

In this year's contest, 179 students participated. The winners are determined by the total of the top three students' scores from each school.

The Laker team will receive a plaque and a \$50 cash prize for winning. The top three scorers from Lakers were: Gretchen Duever, Joel Tate and Matt Liston. Duever will be receiving a trophy and a \$25 cash prize for her top performance.

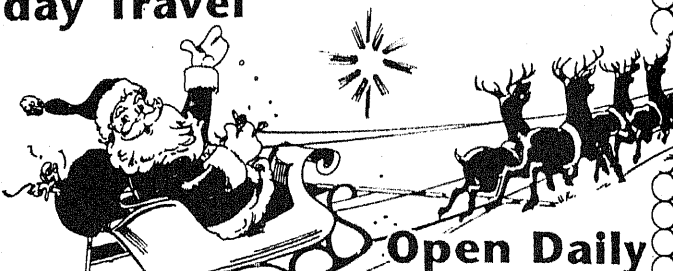
PICTURED from left, Matt Liston, Gretchen Duever and Joel Tate.

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Happy Holidays

We cordially invite you to join your friends at Elkton's Old Fashioned Christmas at the Huron Youth Center **SUNDAY, DEC. 12**

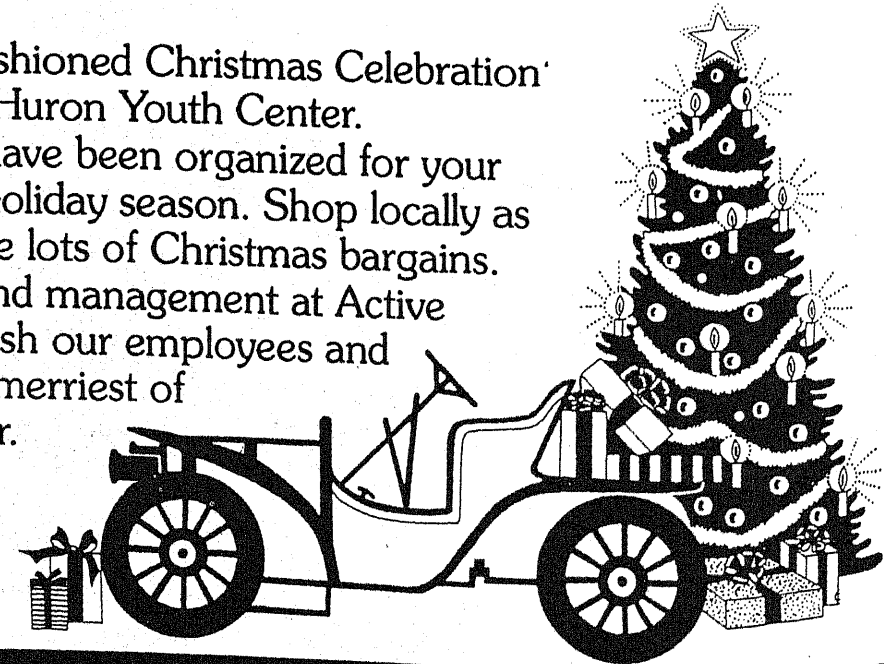
Enjoy the convenient Sunday shopping hours, don't miss the townwide sales and old-fashioned friendly atmosphere. You can shop locally and wrap up your holiday giving. To you and yours: we wish you many blessing this holiday season.

VILLAGE OF ELKTON

57 North Main Street • 375-2270

* MERRY CHRISTMAS *

Enjoy an Old Fashioned Christmas Celebration in Elkton at the Huron Youth Center. Many activities have been organized for your enjoyment this holiday season. Shop locally as many stores have lots of Christmas bargains. From the staff and management at Active Industries, we wish our employees and friends the very merriest of holidays this year.



active

81 Drettmann Drive • Elkton

Come To Elkton This Weekend!

Christmas Weekend



DAN McINTOSH of the Huron Youth Center Board is pleased to accept a donation of two bicycles from

Dennis Ropp of Thumb Hardware and Appliance, to be given away as part of Elkton's Old Fashioned Christmas Celebration. The bikes will be awarded at 5 p.m. Sunday, and drawing tickets are available at the Youth Center all week-end long.



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Team One Credit Union will be open Saturday, 9 am to 12:30 pm

- ★ Free Hot Chocolate, Coffee & Cookies
- ★ Free Gift To First 50 Customers on Saturday

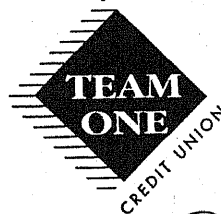
For every transaction you make, you will be entered in a drawing for \$25 to be deposited into your account.

Open a new account... and have 2 chances to win! Remember... all family members are eligible to join!

Take advantage of Team One Credit Union's Great Services.

- No minimum balance checking accounts
- No annual fee Mastercard
- Complete loan & mortgage services
- IRA's - Tuition Accounts

HOLIDAY LOAN SPECIAL
Borrow \$1000 or \$2000 at only 12%!
Ask for details.

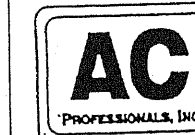


ELKTON
4970 Railroad Street
Elkton, MI 48731
(517) 375-2221

Merry Christmas

Season's Greetings

Our sincerest wishes for a happy, healthy and safe holiday season, and our thanks for your support and patronage over the past year. We look forward to serving you again in the coming year!
Mark & Jean Krueger & Staff



Auto Color Professional Inc.

4878 Mill St.
Elkton 375-2231

"Full Line Body Shop Supplier"

Old-Fashioned Christmas

You, your family and friends are invited to...
Elkton's Old Fashioned Christmas
December 10, 11 & 12

You'll find friendly merchants, a festive atmosphere, arts and crafts, and refreshments while you shop downtown Elkton for the holidays.

From our place to yours.....

Season's Greetings

It's been a pleasure serving you.

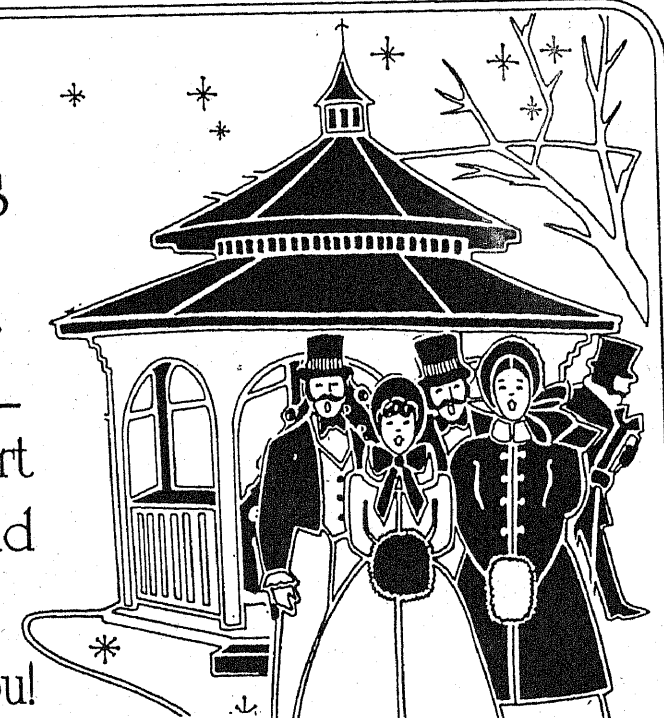


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ELKTON 375-2288

GAGETOWN 665-9975

PIGEON 453-4500

SEBEWAING 883-3030



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Grocery Values

Prego Spaghetti Sauce 2/\$5.00
 Peaches, Pears, Sliced & Halves • Regular & No Sugar 3/\$2.00
 Spartan Fruit Sale
 Regular or with Lemon \$3.39
 Clorox Bleach 64 oz. Gallon \$3.39
 Ziploc • 19 Ct. - 25 Ct. \$1.79
 Freezer or Storage Bags 179¢
 Ziploc • 25 Ct. - 32 Ct. \$1.79
 Freezer or Storage Bags 179¢
 Apple, Apple/Cherry, Apple/Grape, Gerber Juices \$1.99
 Gerber Oatmeal or Rice Cereal \$1.99
 Spartan • 12 Oz.

Semi-Sweet Chocolate Chips 89¢
 Cottonelle Toilet Tissue 2/\$5.00
 Wisk Liquid Laundry Detergent \$4.99
 As seen on TV

Hills Bros. Coffee \$2.99
 Assorted • 24 Oz. - 26 Oz.

Chicken, Chicken w/Wild Rice, Beef Barley, Chicken Noodle, Clam Chowder 2/\$3.00
 Progresso Hearty Soup 99¢
 Oven Fresh Great Plains Whole Grain Bread 99¢
 Spartan Kosher or Polish Dills Spears \$1.29
 Regular & No Salt Chi-Chi's Tortilla Chips 99¢
 Regular & Lite Cremora Coffee Creamer \$1.59
 Equal Sugar Sub Packets \$2.99

Noodle Roni 79¢
 Assorted • 4.7 Oz. - 6.7 Oz.

Dry Dog Food \$7.99
 Purina Dog Chow • 25 Lbs.

Spartan Sugar 2/\$1.00
 Assorted • 4.9 Oz. - 7.2 Oz.

Rice-A-Roni 79¢

Bring in your own paper sack to bag your groceries and receive 5¢ a bag off your purchase.

Spartan Pineapple 69¢
 Assorted • 20 Oz.

Krunchers 99¢
 Assorted • 6 Oz. - 7 Oz.

Spartan Mushrooms 2/89¢
 Pieces or Stems • 4 Oz.

Ocean Spray Drinks \$1.99
 All Varieties • 24 Pack • Plus Deposit

Pepsi Cola Products \$5.99
 THE CUBE

Frozen Values

Banquet Pot Pies 3/\$1.00
 Assorted • 6.5 Oz. - 7 Oz.

Minute Maid Orange Juice 88¢
 Assorted • 10 Oz. - 12 Oz.

Birds Eye Vegetables 79¢
 Cut Green Beans, Mixed Vegetables, Peas, Corn • 16 Oz.

BUY ONE GET ONE FREE
 Buy one (1) 25 oz. Mrs. Butterworth's Cinnamon Sweet Rolls, and receive one (1) 25 oz. Mrs. Butterworth's Cinnamon Sweet Rolls FREE.

BUY ONE GET ONE FREE
 Buy one (1) 4 or 5 lb. Mrs. Butterworth's™ Bread Dough (White or Honeywheat), and receive one (1) 4 or 5 lb. Mrs. Butterworth's™ Bread Dough (White or Honeywheat) FREE.

SAVE \$1.00
 Save \$1.00 at the checkout when you purchase one (1) 15 oz. box of Kellogg's™ Rice Krispies™ Cereal.

BUY ONE GET ONE FREE
 Buy one (1) 16 oz. Soft Soap Anti-bacterial or Extra Condition, and receive one (1) 16 oz. Soft Soap Anti-bacterial or Extra Condition FREE.

Jeno's Pizza Rolls 2/\$5.00
 Assorted

Country Lane Ice Cream 3/\$5.00
 Assorted • 1/2 Gallon

Spartan Orange Juice 99¢
 Assorted • 10 Oz.

County Line Cheese \$1.88
 Assorted • 10 Oz.

Country Fresh Yogurt 3/\$1.00
 Assorted • 8 Oz.

SAVE \$1.00
 Save \$1.00 at the checkout when you purchase one (1) 12-16.25 oz. box of Instant Quaker Oatmeal (Assorted Varieties).

SAVE \$1.00
 Save \$1.00 at the checkout when you purchase one (1) 26 or 39 oz. canister of Swiss Miss Hot Cocoa Mix (Mini Marshmallow or Milk Chocolate).

BUY ONE GET ONE FREE
 Buy one (1) 11.5-12 oz. bag of Bakers Real Semi-Sweet or Milk Chocolate Chips, and receive one (1) 11.5-12 oz. bag of Bakers Real Semi-Sweet or Milk Chocolate Chips FREE.

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Bakery Values

Regular \$1.19 Cracked Wheat Bread 99¢
 Regular \$2.09 Pound cake \$1.79
 Regular \$1.39 4/\$1.09 Glazed Cinnamon Fries
 Regular \$3.09 12/\$2.89 Oatmeal Raisin Cookies

Colgate Toothpaste \$1.39
 Rave Hairspray 79¢

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00224 Good only at Luke's Supermarket, Sebewaing
SAVE 55¢
 Save 55¢ at the checkout when you purchase one (1) 3-lb. Kraft™ Touch of Butter™ Spread Bowl.

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00213 Good only at Luke's Supermarket, Sebewaing
BUY ONE GET ONE FREE
 Buy one (1) 18 oz. box of Kellogg's Corn Flakes™ Cereal, and receive one (1) 18 oz. box of Kellogg's Corn Flakes™ Cereal (up to \$2.40 value) FREE.

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00180 Good only at Luke's Supermarket, Sebewaing
BUY ONE GET ONE FREE
 Buy one (1) 11.5-12 oz. bag of Bakers Real Semi-Sweet or Milk Chocolate Chips, and receive one (1) 11.5-12 oz. bag of Bakers Real Semi-Sweet or Milk Chocolate Chips FREE.

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00179 Good only at Luke's Supermarket, Sebewaing
BUY ONE GET ONE FREE
 Buy one (1) 14 oz. bag of Bakers Angel Flake Coconut, and receive one (1) 14 oz. bag of Bakers Angel Flake Coconut FREE.

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00181 Good only at Luke's Supermarket, Sebewaing
BUY THREE GET ONE FREE
 Buy THREE (3) 4-serve Jell-O Regular or Sugar Free Instant Pudding, and receive ONE (1) 4-serve Jell-O Regular or Sugar Free Instant Pudding FREE.

STORE COUPON-7 Expires Dec. 12, 1993
 R #90023 Good only at Luke's Supermarket, Sebewaing
BUY ONE GET ONE FREE
 Buy one (1) 16 oz. Soft Soap Anti-bacterial or Extra Condition, and receive one (1) 16 oz. Soft Soap Anti-bacterial or Extra Condition FREE.

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00174 Good only at Luke's Supermarket, Sebewaing
SAVE \$1.00
 Save \$1.00 at the checkout when you purchase one (1) 15 oz. box of Kellogg's™ Rice Krispies™ Cereal.

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00209 Good only at Luke's Supermarket, Sebewaing
SAVE \$1.00
 Save \$1.00 at the checkout when you purchase one (1) 26 or 39 oz. canister of Swiss Miss Hot Cocoa Mix (Mini Marshmallow or Milk Chocolate).

IN-AD COUPON-9 Expires Dec. 12, 1993
 R #00180 Good only at Luke's Supermarket, Sebewaing
BUY ONE GET ONE FREE
 Buy one (1) 11.5-12 oz. bag of Bakers Real Semi-Sweet or Milk Chocolate Chips, and receive one (1) 11.5-12 oz. bag of Bakers Real Semi-Sweet or Milk Chocolate Chips FREE.

Tips, Ideas & Money-Saving Help For The Tax Season...

Tax-Cutter News & Information

Financial New Year Resolutions

Here's an item the Michigan Association of CPAs recommends you include on your New Year's resolution list: Put your financial house in order.

The beginning of the year is a good time to assess your financial situation and needs so you can ensure your financial security now and in the years to come.

Here's how to get started: **Make a list** of an your assets, including securities, retirement accounts, life insurance, real estate and collectibles. Be sure to include cash in money market accounts, certificates of deposit and checking accounts.

Determine whether your assets are allocated in a way that will help you achieve your short- and long-term goals, such as saving for a larger home or providing for a secure retirement.

Also, take a close look at how your investments fared over the past year and decide whether you should reallocate your assets to obtain greater returns.

Rid yourself of unneeded debt. Review all your outstanding loans, such as your mortgage, home-equity and car loans.

Determine if you should refinance any of these loans to obtain a lower interest rate. If lower loan payments will enable you to recover the costs of refinancing in a year or two, chances are you'll be better off refinancing.

Calculate your current credit card debt. If it's more than 15 percent of your after-tax income, adopt a strategy for reducing your debt. One way is to pay off high-interest credit card balances with a lower interest home-equity loan.

Also, look at the interest rate on your credit cards and shop around for those that offer lower rates.

Check your homeowner's insurance: Victims of such casualties as the Midwest floods learned the hard way that inadequate homeowners' insurance may make it impossible to replace your home and its possessions in the event of a catastrophe.

Your home should be insured for 100 percent of the cost of rebuilding it. If your coverage falls below 80 percent, you may not be reimbursed in full for lesser claims.

Review your life insurance to determine if it will adequately meet your family's needs.

Factors that influence the amount of life insurance you need are the number of your dependents, how long you must provide for them, their day-to-day living expenses, anticipated big expenditures (such as college tuition), and amount of other assets and income that are available to help meet your dependents' needs.

Escalating health-care costs can eat into your savings unless you have adequate health-care coverage.

Read your policy to review your deductibles and to determine what the insurance company will pay for specific medical situations. If your policy sets limits for certain procedures, compare these limits to the actual costs in your region of the country.

If you discover that there is a big difference, you may want to select another policy, even if the premiums are higher.

Save for retirement: No matter how young you are, it's wise to sock away money every year into a retirement plan. Take advantage of an employer-sponsored program, such as a 401(k) plan.

If your company doesn't offer such a plan, open an individual Retirement Account. Your contribution will earn interest, tax deferred, until the time of withdrawal and

may also be tax-deductible.

Make sure your will is up to date: Review your will at least every three years. That way, it will stay current with changes in family circumstances, your net worth and tax laws.

Also, be sure to review the beneficiary designations in your will.

Start on your tax return: Whether you hire someone to prepare your tax return or do it yourself, take the time now to locate receipts and documents that can help you claim tax deductions. A look at last year's tax return will get you started, the CPAs say.

Q: My husband and I have a joint taxable income of \$150,000. Are we subject to a retroactive tax increase as a result of the new tax law?
A: Yes. A new 36 percent tax rate—up from 31 percent—applies to taxable incomes in excess of \$140,000 for married couples filing jointly. Similarly, the 36 percent rate

Some tax questions and answers you should know, from state CPAs...

To help taxpayers better understand how current tax law changes affect their 1993 tax liability, the Michigan Association of CPAs provides answers to questions taxpayers are asking:

Q: What is the highest tax rate for 1993?
A: As a result of a new 10 percent surtax imposed on taxable income over \$250,000 for singles, heads of household, and married individuals filing separately, the top individual tax rate has been raised to 39.6 percent.

Q: What are the guidelines for deducting IRA contributions?
A: You can still fully deduct your IRA contribution if neither you nor your spouse participated in an employer retirement plan in 1993, or if your adjusted gross income is under \$25,000 if single or \$40,000 if married.

If you satisfy either of these requirements, you can contribute and deduct up to \$2,000, if single, and up to \$4,000 if married and both spouses work. If only one spouse works, the most you can contribute is \$2,250.

Keep in mind, too, that you have until April 15, 1994 to make your contribution and claim a deduction on your 1993 tax return.

For more information on 1993 tax rules, you can request a copy of the brochure "21 Money-Saving Tips for 1993."

To order your copy, mail a letter-sized, self-addressed, stamped envelope to the: Michigan Association of CPAs, P.O. Box 9054, Farmington Hills, MI 48333-9054.

applies to taxable incomes in excess of \$115,000 for single individuals, in excess of \$127,500 for heads of household, and in excess of \$70,000 for married individuals filing separate returns.

Q: What is the highest tax rate for 1993?
A: As a result of a new 10

percent surtax imposed on taxable income over \$250,000 for singles, heads of household, and married individuals filing jointly (\$125,000 for married individuals filing separate returns), the top individual tax rate has been raised to 39.6 percent.

Continued on Page 19

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For The 1993-94 Tax Season...

Tax-Cutter Tips

Continued from Page 18

Q: What if I can't pay all my taxes by April 15?

A: You'll get a break from the IRS, provided that the rate increase is the reason you can't meet your tax liability.

In this case, you have the option to pay your taxes in three equal, interest-free installments, beginning on or before the due date (without extensions) of your 1993 tax return, with subsequent payments made on an annual basis over the next two years.

However, if you're not subject to the new, higher tax rates and can't meet your tax liability by April 15, you will owe interest on any tax not paid by the regular due date of your return. You may also be subject to a late payment penalty.

Q: We lost \$20,000 this year on the sale of our home, because of the poor real estate market. I know that gains can be deferred by buying another house of equal or greater value within two years of the date of sale, but is there any way to write off the loss?

A: No. When you suffer a loss on the sale of your principal residence, the IRS doesn't give you any tax relief.

Q: During the last six months, my mother has lived with my husband and me, and we have paid for her food, clothing and other expenses. Can we claim her as a dependent on our tax return?

A: You may claim her as a dependent if you meet the following criteria: (1) you provided over 50 percent of your mother's support for the year; (2) your mother's gross income was less than \$2,350; (3) your mother does not file a joint return; and (4) your mother is a U.S. citizen, national, resident, or a resident of Canada or Mexico.

However, be aware that dependency exemptions are phased out for high income taxpayers.

For joint filers, the phase-out begins when your ad-

justed gross income reaches \$162,700. The threshold for single filers is \$108,450; for heads of a household, \$135,600; and for married individuals filing separately, \$81,350.

Q: What are the guidelines for deducting IRA contributions?

A: You can still fully deduct your IRA contribution if neither you nor your spouse participated in an employer retirement plan in 1993, or if your adjusted gross income is under \$25,000 if single or \$40,000 if married.

If you satisfy either of these requirements, you can contribute and deduct up to

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