

Mrs. Franklin Reck
665 W. Main
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PO

THE MANCHESTER ENTERPRISE

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119TH YEAR VOLUME NO. 52 USPS NO. 327-480 THURSDAY, OCTOBER 16, 1986

Nick Krzyzaniak Honored



At a recent banquet, Nick Krzyzaniak was named Captain of the Central Michigan University 1985-86 MAC Championship Baseball Team. Nick was a three year letterman and played on three Championship teams while at CMU. He was named to the All MAC Academic team two years in a row and he held the highest grade point average on the CMU team. Nick graduated Magna Cum Laude from CMU and was a former graduate of Manchester High School. He is presently employed for General Mills Co. and resides in Sterling Heights, Michigan.

Hit or Miss

by Farley
We noted the other day that in among a series of business reports, the sale of one company's "braces" had increased during the past few years from some \$100,000 to more than a million dollars last year. That statement took us back to the years before World War I when we were in our early teens, when most men wore "braces", as the English called them, but which were in this country called "suspenders", for an obvious reason. We were told that during the hot sticky days of summer this year, when the menfolk wearing their business suits peeled off their coats, underneath them were to be seen a pair of suspenders. They come in a dazzling variety of plaids, stripes and polka dots and many are adorned with roosters, parrots, owls, bulls and bears and many other adornments. Now all this has taken place on the east coast, we are told, and the fad is rapidly spreading across our nation. A large portion of the snappy dressers are wearing them and they are far outselling belts. Up until about the time of the first World War, most folks wore suspenders but then belts, for some reason, came into their own and the suspender business withered on the vine. When we were kids everyone wore suspenders. Part of the uniform of a fireman was a pair of red suspenders and most working men wore them. A pair of suspenders was part of the dress of all country bumpkins and even

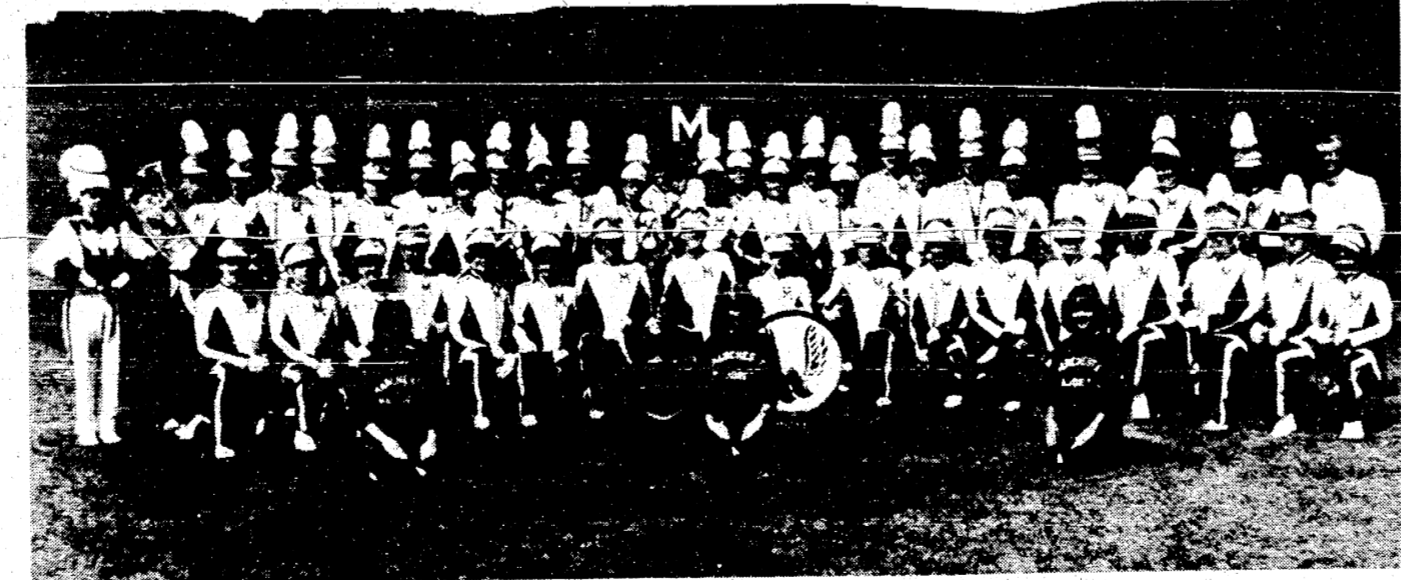
the youngsters wore them. America's more conservative men, we're told, are leading the trend and the men's fashion director of Macy's has installed a whole "brace" department. They have become a most popular Father's Day gift and they are priced at most any price from \$8 to (custom made) \$250 a pair. They've been around research shows for some 200 years, but never more popular than now. And so more power to the suspenders. They are really fun to wear - even to tuck your thumbs under and snap them against your manly chest while you are meditating and another thing, when one eats too much, he does not have to sneakily loosen his belt. The suspenders will expand quite enough to take care of that problem. We're told too that now being readied for the Christmas trade are a host of suspenders ranging from those made of many fabrics with a wonderful variety of patterns, decorations and prices. Some years ago, braces were worn but rather scorned by those who were top flight dressers, but no more. They have come into their own. The badge of the individualist. ***** Research is a wonderful thing and now you will want to keep your books in the refrigerator because it has been proven that book worms go dormant when the temperature is below 70 degrees.

1986 Manchester Homecoming Queen



Melissa Beasley - Senior

Manchester High School Band



First row: Majorettes Angela Davis, Vicki Warner, Melissa Hawk
Second row: David Hammang, Amy Wagner, Valorie Baran, Currie Mann, Wendy Waldron, Tina Sixbey, Amy Major, Rob White, Cara Cox, Alice Swanberg, Mary Detling, Cindy Beckelhammer, Laura Boyer, Jean Kuhl, Tammy Pieski, Cheryl Blumenaur, Rachel Arney.
Third row: Drum Major Amy Fielder, Ryan Wiegall, Jackie

Miller, Craig Houck, Alton Gehringer, Tim Sanders, Colin Anderson, Connie Sweet, Dawn Wenk, Wendy Alder, Alicia Haeussler, Jamie Hall, Carl Schook, Annette Schook, Chris Spaulding, Karen Haeussler, Jacqueline Davis, Heidi Haselschwerdt, Tim McGinn, Heidi Beasley, Rob Gillow, Melissa Miller, Lynn Marshall, Dana Hock, Drew Vasoff, Director Margaret Hurbis.

Beware of Local Business Scheme

The Better Business Bureau/Detroit and Eastern Michigan warns companies to be on the alert for a local business scheme. A number of complaints have been filed with the BBB against Shelly Business Service and its owner, Philip Theis. Theis sells promotional items, such as imprinted calendars, mugs, and pens to businesses. Theis acts as a manufacturer's representative and according to complainants, requires a deposit or full payment at the time the merchandise is ordered. However, many businesses state that they never received the merchandise. When the address and telephone number appearing on the invoices were traced, it was discovered that they belonged to an answering service which no longer does business with Mr. Theis. In an attempt to reach Theis for a response to these allegations, the Bureau mailed certified letters to his home and on Continued on page 14

Baker and Pursell To Engage In Debate On TV

Second District Congressional candidates Dean Baker and Carl Pursell will engage in an hour-long debate to be broadcast live from Channel 31 studios in Ann Arbor, on Tuesday, October 21, at 8:00 p.m. The candidates will address both foreign and domestic policy issues.

The debate holds special significance to many concerned citizens throughout the district. More than 10,000 people have signed petitions calling upon Pursell to engage in a debate on the issue of U.S. intervention in Central America.

Numerous organizations have formally requested Pursell to do the same. He has evaded or refused these demands for more than a year. Baker and Pursell are involved in a particularly exciting and unusual race for the U.S. Congress. Baker is running an issue-oriented, people-powered campaign to unseat Pursell who has alienated many of his constituents in recent years by voting to cut Social Security and Medicare to fund the MX missile and the contras in Nicaragua.

Among Baker's positions are: protection of Social Security and Medicare from further cuts, a leaves and cause them to turn color. Too supply-management strategy to bad, because it's a pretty good story. It's save the family farm and just not true. "comparable worth" legislation. In reality, the coloring of leaves across the northern tier of states is a reaction that clear choice to voters on election day.

The debate is being moderated by the League of Women Voters. It will appear live on WIHT-TV Channel 31 on the dial as well as on Channel 15 in the Ann Arbor area and on Channel 12 in the Jackson area. It will also be broadcast live by WEMU 89.1 (FM). The debate will be rebroadcast on cable systems throughout the District during the two-week period between October 21, and November 4.

1986 Manchester High School Golf Team



First row: Dan Dezarow, Jamie Hall, Tim Burkhardt, Brad Uphouse, Tim Sanders, Sean Lowery, Chris Spaulding, Dan Weber.
Second row: Coach Parsons, David Mitchell, Matt Royle, Nick Miller, Rob White, Rob Gillow, Jeff Mann, Mark Lavender

Leaves' Color Change From Less Sunshine

all along with the chlorophyll but hidden by the stronger green color. Among these pigments are those which account for the yellow color in autumn leaves — "Carotenoids." Aspens are laden with this pigment, hence their brilliant yellow color in autumn.

Fall weather conditions also affect the way the colors are exhibited by leaves. Cool nights (below 45 degrees) and warm days cause the food factories to start an on-again, off-again food-making process. During the day, sugars are made during photosynthesis. But because of the cool nights, the sugars cannot be carried from the leaves to other parts of the tree. From the sugar trapped in the leaves, the red pigment "anthocyanin" forms. This is why a tree may have a preponderance of red leaves on its south side — the side facing the warming autumn sun — the warm sun made the sugar, the cool nights trapped it in the leaves.

The drooping of the leaves — that which gives autumn the name of "fall" — is caused by a change that takes place in the leafstalk ("petiole") where it connects to the twig. As food-making stops, the leaf is slowly cut off from the rest of the tree by the growth of a layer of cells called an "abscission layer." These cells form the twig, leaving a leaf scar in its place. Then, along comes the first puff of breeze, and the leaves come cascading

down. Since most oaks grow the abscission layer in the spring, this is the reason the leaves hang on throughout winter.

—By Gregory Lusk, DNR Forest Management Division

Turner Geriatric Clinic

The University of Michigan Medical Center's Turner Geriatric Clinic is sponsoring "Living Better With Your Hearing Loss," a monthly support group for hearing impaired persons. The group meets the first Thursday of the month, from 10:00 a.m. - 12:00 noon at Turner Clinic, 1010 Wall Street.

Jerry Wright, from the Ann Arbor City Crime Prevention Bureau will speak at the November 6th meeting. He will discuss personal safety for the person who is hearing impaired. To register for the group, and for further information please call 764-2556.

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(Paid for by John Foley, Leonard Lillard, & Dale Fosdick)

American Bus Association Luncheon

For the first time ever, Michigan will host a luncheon at the American Bus Association's (ABA) Marketplace, which will be in Nashville, Tennessee this year. The luncheon will have a birthday party theme celebrating Michigan's 150th birthday. Details of the plans will be revealed during Circle Michigan's annual membership meeting in Grand Rapids on October 19 and 20.

Family Reunion

Invitations are going out at the rate of 100 a day to what promises to be the largest family reunion ever: the year-long Michigan Sesquicentennial Family Reunion. Details of the plans will be revealed during Circle Michigan's annual membership meeting in Grand Rapids on October 19 and 20.

The public is invited to attend this open discussion, sponsored by WCC's Student Services Office. It will be held October 20, 1986, at 7 p.m. in the College Theatre, ground floor of the Liberal Arts and Sciences Building. The panel of experts include:

"The Last Innocent Space Shuttle Mission"

"Space Shuttle 61-C: The Last Innocent Mission" will be the subject of the 164th AstroFest presentation at The University of

Public Forum At WCC Will Address Aids Issues

Issues surrounding the AIDS epidemic will be discussed by a panel of experts during a community forum at Washtenaw Community College. The public is invited to attend this open discussion, sponsored by WCC's Student Services Office. It will be held October 20, 1986, at 7 p.m. in the College Theatre, ground floor of the Liberal Arts and Sciences Building. The panel of experts include:

Scott W. Walton, executive director of Wellness Network, Inc., which provides AIDS support and educational programs to metropolitan Detroit and Michigan. He is also co-founder and president of the Columbus, Ohio, task force on AIDS, and co-founder and first president of the Ohio AIDS coalition.

Dr. Michael L. DeMars, member of the operating and executive committees of Wellness Network, Inc., and a member of the Michigan Organization for Human Rights (MOHR) AIDS task force and AIDS advisory committee.

Michael Reaume, MA, LLP (limited license psychologist), a volunteer for Wellness Network, Inc. He counsels individuals and groups regarding issues related to people with AIDS, focusing on positive self image.

The panel also will include an attorney and a representative from the clergy who have not been named at this time.

AAA Michigan To Conduct Winter Car Care Clinic

With the cold weather driving season approaching, motorists are advised to take preventative maintenance steps to avoid unnecessary breakdowns. To assist Washtenaw County motorists, AAA will conduct a FREE Winter Car Care Clinic at Arborland Consumer Mall on Friday, October 24, from 10 a.m. to 5:30 p.m. The location of the clinic will be the west end of the parking lot near Burlington Coat

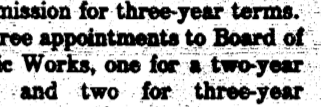
Appointments Being Considered By Board of Commissioners

The Washtenaw County Board of Commissioners is scheduled to consider appointments to its various Boards, Committees and Commissions at the November 19, 1986, session of the Annual Meeting at 7:00 p.m. in the Board Room, County Administration Building. In some cases persons currently serving in these positions are seeking reappointment. These appointments include:

Two appointments to the Accommodation Ordinance Commission for one-year terms.
Six appointments to the Building Code Board/Construction Board of Appeals for three-year terms.
One appointment to the Consumer Mediation Committee for a three-year term.
Two appointments of consumer representative and two alternate consumer representatives to the Emergency Medical Services

Appointments Being Considered By Board of Commissioners

Two appointments to the Handicap Advisory Committee for two-year terms.
One appointment to the Board of Health for a five-year term.
Two appointments to the Historic District Commission for three-year terms.
One appointment to the Citizens Council to the Juvenile Court for a three-year term.
One appointment to Library Board of Trustees for a five-year term.
Four appointments to the Community Mental Health Services Board for three-year terms.
Two appointments to the Parks and Recreation Commission for three-year terms.
Four appointments to the Metropolitan Planning Commission for three-year terms.
Three appointments to Board of Public Works, one for a two-year term and two for three-year terms.
One appointment to the Road Commission for a six-year term.
One appointment to the Social Services Board for three-year term.
One-page resumes should be addressed to Carol Hampton, County Administrator's Office, County Administration Building, P.O. Box 8845, Ann Arbor, MI 48107. Those resumes received by October 31, 1986, will be submitted to the Board of Commissioners for their consideration on November 19, 1986.



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Money Management

Are Home Equity Loans Worth The Risk?

(Prepared by the Michigan Association of Certified Public Accountants)

Every year, homeowners tap more than \$3.5 trillion in loans based on the equity in their homes. This money provides ready cash for a variety of uses, including home improvements, education, medical expenses, a new car and more. But these loans also put at risk what is probably their single most valuable asset - their homes.

Before you consider taking an equity loan, the Michigan Association of CPAs advises you to find out how this type of loan works and why it could diminish the value of your home.

Equity is the market value of your home after subtracting what you owe through any outstanding mortgages. Many homeowners are very reluctant to borrow against this because it usually represents their largest financial cushion.

How do home equity loans work? Many have different names coined by the institution offering them, but these loans, as well as second mortgages, basically are backed by the value of the borrower's house.

Although the amount you can borrow is determined by the lender, some institutions will allow their customers to borrow up to 80 percent of their home's appraised value, less the amount owed on the home.

Let's say your home is worth \$125,000 and you have a mortgage of \$50,000. If a lender offers to loan you the full 80 percent of your home's value, less the amount of your mortgage, your loan would amount to \$50,000 (125,000 x .80 - 50,000). If your home is worth \$100,000 and your mortgage is \$40,000, that lender would offer you a maximum of \$40,000.

However, CPAs generally advise that you not borrow up to the limit, in case of an unforeseen need for the remaining equity.

There are two basic types of home equity loans, open-end and closed-end. An open-end loan is actually a line of credit which can be drawn upon at any time by using checks and sometimes credit cards up to the limit of the loan. With a closed-end loan, you borrow the entire amount all at once.

Before you commit to making an equity loan, you should ask some important questions.

What are the fees? Remember, an equity loan is similar to a second mortgage, with many of the same fees. There are application fees, annual fees and the cost for the closing. Many lenders also charge up-front fees in the form of 'points'. Find out how much those and other fees will add to the total cost of the loan.

Is the interest rate fixed or variable? If the rate is fixed, you will not have to worry about your payments changing during the repayment period. However, if you choose a variable rate, your

payments will fluctuate to match the current interest rates that your lending institution charges. Make sure you know how often the rate can fluctuate and by how many interest points.

How are your payments applied against the loan? Every time you make a payment, you are paying a portion of the principal, the actual loan amount, and a portion to pay the interest. Know what these portions are and ask if you can make early payments on the principal. This will help to shorten the loan's repayment schedule and save on the amount of interest you have to pay. However, sometimes prepayments are subject to penalties, so find out what they might be.

Can the loan be 'called' if you sell your house? When you take out a loan to buy a house, the bank has some control over what you can do with it. If you decide to sell, you might have to settle these obligations which might require paying off the entire loan. Find out before you take the loan if this is the case.

Do you have the resources to repay the loan? This is, perhaps, the most important question of all. Your answer may help you decide whether an equity loan is advantageous.

How will the new tax reform affect equity loans? Interest deductions will only be allowed under certain circumstances. If the loan or mortgage is greater than the purchase price of your house plus the cost of any improvements you have made, it will no longer be deductible unless the extra money is being used for improvements on the house itself and for other specific items.

Cases of homeowners over-

extending themselves, then having to suffer foreclosure to satisfy their lenders, are not uncommon. If you are having difficulty paying one loan and a lender suggests you take out another to cover it, call a CPA immediately. He or she can advise you on how loans will affect your current and future financial situation.

Equity loans could be a good way to raise some needed cash. But remember, you are putting your home on the line. Study all your possibilities before making any decisions and get independent advice to help you decide how big a loan is safely within your means.

Police Officers Endorse Shelton

The Police Officers Association of Michigan has endorsed Saline Mayor Don Shelton for State Representative of the 52nd District.

"I'm pleased that the Police Officers Association of Michigan has recognized my commitment to fighting crime and making our area a safer place to live," said Mayor Shelton. "we need the police, the prison space and the substance abuse programs that the current State Representative has consistently opposed."

The Police Officers Association of Michigan represents over 3,500 patrol officers throughout the State of Michigan.



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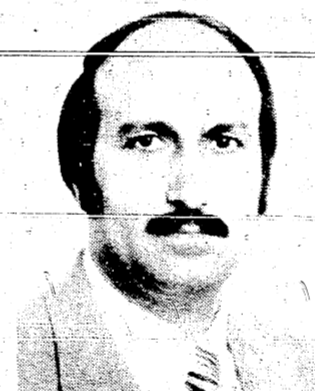
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