

# Money Management

Is Single-Premium Life Insurance For You?

(Prepared by the Michigan Association of Certified Public Accountants.)

For many taxpayers, 1986 will be the last year that they can make a tax-deductible contribution to their IRA. But there are many other tax-favored savings plans to consider, suggests the Michigan Association of CPAs. One of them is single-premium life insurance plan.

Although it has its risks, this form of investment insurance offers taxpayers many of the same investment possibilities of an IRA. One distinct difference is that the benefits, when received by your beneficiaries, are tax-free.

As the name indicates, a single-premium life insurance policy is paid for by a one-time deposit of at least \$5,000 and no more than \$1 million. Although it is more than the maximum contribution allowed for an IRA, its safety and potential profitability make it a good investment for many people.

Under the terms of most single-premium policies, you cannot make more payments to the policy, but you can take out more than one policy. These policies are available in two forms: single-premium whole life and single-premium variable life.

The way a single-premium whole life policy works is, once you make a payment your money earns interest, usually at a higher level than a traditional savings account or a certificate of deposit (CD). The interest is guaranteed at the time of purchase for anywhere from one to five years, depending on the policy and it is adjusted annually thereafter to follow the prime rate. The company's fees and the cost of providing insurance are covered out of the earnings.

Single-premium variable life

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Sunday 9 am-8 pm

policies offer the same tax advantage but far more investment flexibility than single-premium whole life products. These products are variable both in the value of investment, changes with the market and the rate of return.

Who should consider a single-premium life insurance policy? Couples who want to save for their child's education might find this is a good investment opportunity. They can buy a policy and let it earn interest, tax-deferred, until their child is old enough to go to college. Then, the money needed for tuition is borrowed from the policy. Also, if one of the parents should pass away before the child is old enough to go to school, especially in the case of a family with one wage-earner, the money for college is still there.

Those taxpayers who are nearing retirement may want to consider a single-premium policy. They can invest the money, watch it grow for a few years and then start borrowing from it, tax free. When the policyholder passes away, the death benefit, less the outstanding loan, passes to the beneficiary.

There are stipulations to the policies that all interested taxpayers should be aware of. If, for some reason, you need to use the money invested in the premium, there are surrender charges for getting out of the policy. Within the first few years, the payments are typically high. Then, as the policy matures, they are usually phased out.

However, suppose the couple facing retirement needs all the principal in their account before the policyholder passed away.

They will have to pay taxes on any amount they borrow in excess of the cost of the policy, plus any other earnings that accumulated in the account.

Also, once the period of the guaranteed interest rate ends, it might not stay at the same relatively high level.

When looking at these policies, you will find them available from many different companies in many different forms. There are a few things interested taxpayers should consider before placing a large sum of money in an investment such as this.

What are the surrender charges? Find out how much they will be in each year of the policy. How are the interest rates quoted? Are they gross rates (rates before the fees and mortality charges have been deducted) or are they net rates (rates with these charges already figured in)?

What is the death benefit? These policies are not primarily designed to provide benefits when the policyholder dies. Their popularity lies in the fact that they offer an investment opportunity. Still, it is important to know what the benefits are for your survivor.

An finally, what interest rate is charged on any amount borrowed from the principal? When borrowing the interest investors usually don't have to repay. But if they borrow from the principal (which is common), they have to pay it back. Know what the rate is before investing.

Once you are in a single-premium policy, it is expensive in many cases to close the policy. Make sure this is where you want to place your money before committing yourself to this investment. If you are confused or need to know more information about

investing, contact your CPA. He or she can help you decide the best investment strategy for your own personal goals.

## Free Shade Trees For Spring

The National Arbor Day Foundation is giving ten free shade trees to people who join the nonprofit Foundation during March, 1987.

A Sugar Maple, Weeping Willow, Red Oak, Green Ash, Thornless Honeylocust, Pin Oak, Sycamore, Tuliptree, European Mountainash, and Red Maple tree will be given as part of the Foundation's campaign to encourage tree planting.

These trees were selected because they provide flowers, berries and nuts, in addition to shade and beauty, according to John Rosenow, the Foundation's executive director.

The Foundation will give the ten free trees to members contributing \$10 during March. The six-to-twelve inch trees will be shipped this spring between March 1 and May 31 when conditions are right for planting. They will be sent with enclosed planting instructions, and are guaranteed to grow or they will

be replaced free by the Foundation.

To become a member of the Foundation and to receive the free trees, a \$10 membership contribution should be sent to TEN SHADE TREES, National Arbor Day Foundation, 100 Arbor Avenue, Nebraska City, NE 68410, postmarked by March 31, 1987.

## Recreation Task Force Meeting

Recreation Task Force Meeting reminder - Thursday, March 5th, 7 to 9 p.m., at the home of Bill and Dianne Schwab, 116 Beaufort.

### GRADUATION STATIONERY

by Carlson Craft

- Announcements
- Name Cards
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- Jewelry
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That's why the Women's Health Center at Chelsea Community Hospital schedules day and evening appointments for complete physical exams and breast

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Don't put it off. Call the Women's Health Center and make an appointment for a breast evaluation today. You'll have one less thing to worry about.

Women's Health Center  
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# THE MANCHESTER ENTERPRISE

25¢ COPY

120TH YEAR VOLUME NUMBER 21

USPS NO. 327-460

THURSDAY, MARCH 12, 1987

## Trucks Stuck Fast

Soldier Drivers Get Plenty Of Real, Practical Experience But No Exciting Thrills

Manchester Enterprise  
March 20, 1919

A bunch of about 60 government trucks bound westward got stuck in the tough roads, near the Middlemiss farm, west of Bridgewater Station, Sunday afternoon and were forced to camp there for the night. The drivers made the best of the situation, improvising the bedrooms in granaries, stables and hay mows to say nothing of their own trucks. The next morning some came to town for supplies and showed the effects of their efforts to pull out of the quagmire. They looked like real doughboys just from the trenches after a rainy week. The Red Cross got busy and sent them eatables for dinner.

During Monday the soldiers found they were in the mud for keeps and tackle was sent from Detroit to help in the work of getting out. The men established a camp on the Blum farm where they could have cooking facilities and some shelter and have managed to get along by sleeping as best they could. They have come to markets and stores here each day for supplies and have been helped out by the Red Cross. Roy Blythe and Alvin Clark, who are still wearing the khaki, know how it feels to be a soldier in

trouble and have been right in the game to help out with the eats, etc. The Young Men's Club has generously given the boys the privilege of arranging sleeping quarters in their rooms and enjoying the baths and numbers have taken advantage of the offer. Someone said to one of the castaways, "Here's a pillow; don't you want a pillow for your cot?" "A pillow? What's a pillow?" was the reply.

Four trucks were extricated from the mud hole at the Seckinger hill some time last night and advanced as far as the turn in the road east of Wilbur Short's, where they were mired again.

It is said several trucks belonging to the same group, which succeeded in getting as far as Norvell last Sunday have been reposing in the mud up that way ever since.

Auto-loads of men passed through from Chicago, going to Detroit after more trucks. They declare the roads so bad that the group of trucks now stuck in the mud in Bridgewater could not reach Chicago until the roads are better. It is the opinion of people here that the government should cease operations for awhile.

Three of the trucks reached town this afternoon and were parked on Ann Arbor street. Others will without doubt soon follow.

## Optimist Oratorical Contest

Young people ages 15 and under are invited to compete for \$1,000 scholarship in Optimist International's Annual Oratorical Contest sponsored locally by the Manchester Optimist Club.

Contestants will prepare and deliver a four-to-five minute speech on the topic "Promise Yourself" before a panel of judges at the regular meeting of the Manchester Optimist Club on Monday, March 23rd. Their performance will be judged on the basis of organization of material, delivery and presentation, personal appearance and poise, and overall effectiveness.

The boy and girl winners of the local contest will go on to regional competition from which finalists for the Michigan District contest will be chosen. The boy and girl winners of the District finals on May 9th will each receive a \$1,000 scholarship.

Ted Tapping, Chairman of the Oratorical Contest Committee for the Manchester Club, said "The Optimist Oratorical Contest provides young people with an excellent opportunity to build their speaking skills and gain confidence in expressing their thoughts before a group of people."

Tapping added that entrants need not be accomplished speakers. The club is cooperation with the Manchester Community Schools offers entrants the option of excellent coaching assistance. To be eligible for the contest,

Continued On Page 14

## Hit or Miss

by farley

We were sent the other day by a reader of this column, a list of questions said to have been submitted by the father of an eleven year old boy. These questions he claims have no answers but which he found to be most interesting. These questions were:

Why is it that an eleven year old boy who says that girls are "gross" receives a dozen phone calls a day from them?

If a kid can go to a gym four days a week and bench press 4,000 pounds, why does he get a pained expression when you ask him to carry in a 40 pound sack of softener salt?

Why is my gas tank usually empty?

Why are there spoon marks in the peanut butter?

How can a kid who can remember the words to every Beatle song ever written, including several that were never recorded, forget to turn off the light every night when he goes to bed?

How can a shower last 2 1/2 hours? And the soap is not even wet?

How can I convince a 14 year old that he will not be a social leper for the rest of his life if he wears socks to school on a day when the temperature is 20 degrees below frostbite?

Has anybody seen my new dress shirt?

Why is it that a 14 year old's hair is longer when he returns home from the barber's than when he went?

Where can I put the garbage

bag so that one of them can remember to take it out?

How can a kid who would "barf" his brains out if he had to eat one more bite of dinner be hungry again before the dishes are even washed?

How can a pair of \$60 tennis shoes wear out when the only place they were out is on the sidewalk?

Has anyone seen my new sweater?

How do my car radio buttons always wind up set to the loudest rock station in this whole area?

How is it that I seem to be the only one who seems to be able to understand what the dog is saying when she stands at the front door with tears in her eyes and her hind legs crossed?

Why can't homework be done with the stereo turned off?

How can a closet filled with enough shirts, blouses and dresses give the girls "nothing to wear"?

Why does a 14 year old have to take a shower before he goes outside to play football in the

Continued On Page 14

## Red Cross Bloodmobile

Monday, March 16

Knights of Columbus Hall

12 Noon-6 P.M.

## Student Of The Month



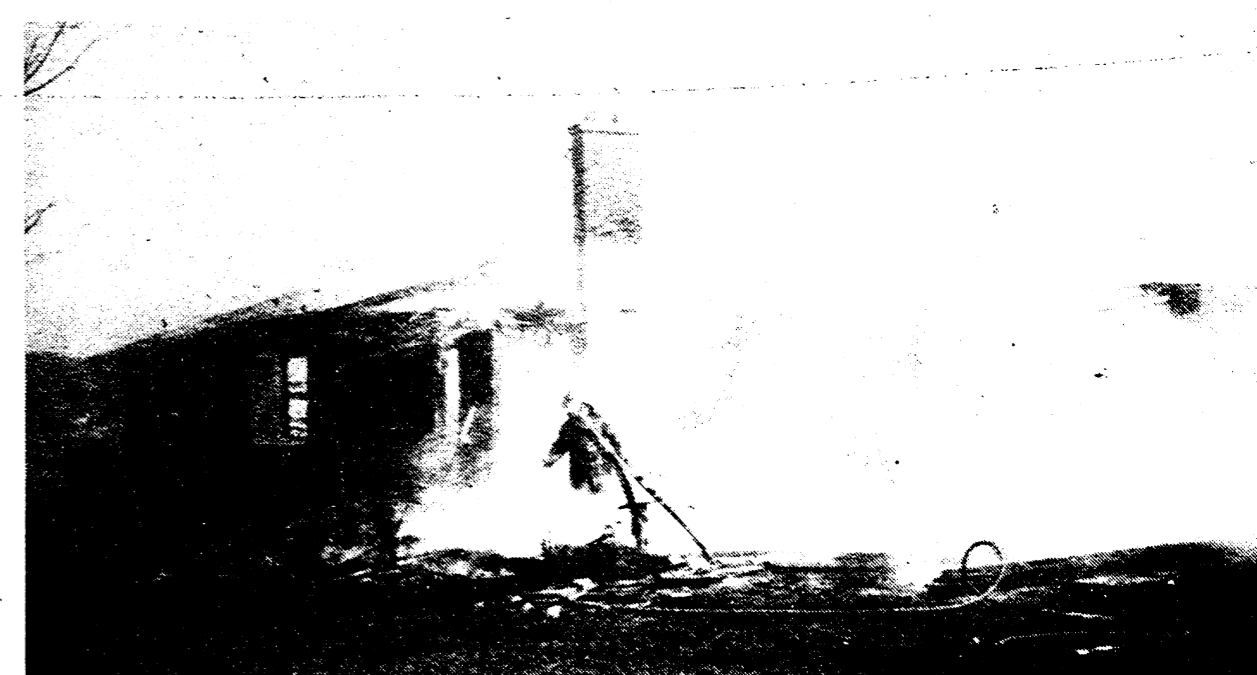
Linda Milkey has been honored as Manchester Optimist Student of the Month for February.

She is the daughter of Lois and Steve Milkey of Manchester and is a sophomore at Manchester High School. Linda has been active in Basketball and Track these past 2 years. Academically, she has had perfect attendance her 9th and 10th grades and has been on the Honor Roll in the last

2 years. She is active in the Leadership class and participated in the Substance Abuse Awareness Program for high school students. Linda is also active as a teacher at her Sunday school church school. Piano, swimming, and babysitting keep her busy outside of school!

Linda plans to attend college after graduation and is looking at a medically oriented profession.

## Fire Destroys Sharon Township Home



The Manchester Township Fire Department, assisted by the Chelsea Fire Department, responded to a blaze that destroyed the Sylvan Road home of Rod and Judy Hoeft on Tuesday morning.

The Sand Lake Fire Department covered the fire hall during the emergency. The Hoeft family have lost everything. Anyone wishing to donate clothing, etc., should contact the Manchester Family Service at 428-8852.



**Obituaries**

**Johnson, Deslyn E.**  
302 Division St.  
Manchester, MI

Age 72, died suddenly March 6, 1987, at her home. She was born February 13, 1915, in Freedom Township, the daughter of G. Edward and Lydia K. (Zahn) Schneider.

She was married to Butler Johnson Jr. on November 3, 1965. He survives.

She had worked for the Ford Motor Co. for many years until her retirement in 1982. She was a member of Emanuel United Church of Christ, Manchester Chapter #101 O.E.S., American Legion Auxiliary and the Ford Motor Retirees.

In addition to her husband she is survived by 1 sister, Mrs. Leona Bruestle of Ann Arbor; step-daughter, Debra Kay Harris of Williamson, W. Va.; 2 step-grandsons.

Funeral services were held Monday, March 9, 1987, at Emanuel Church.

Rev. Robert Macfarlane officiated. Burial followed in Bethlehem Cemetery in Ann Arbor. An Eastern Star Memorial was held Sunday at Jenter Funeral Home.

Memorial contributions may be made to Emanuel Church.

**Zschunke, Rita K.**  
12919 Tipton Hwy.  
Clinton, MI

Age 48, died Friday, March 6, 1987, at the Provincial House, Adrian.

She was born August 12, 1938, in Westland the daughter of Thomas and Mildred Johnson Daley.

She is survived by 1 son, Gary Zschunke of Manchester, 2 daughters, Mrs. Douglas (Monica) Strong of Manchester, Miss Colleen Zschunke of Clinton; 2 grandsons; 2 sisters, Mary Favors and Patricia Lademan; 3 brothers, Michael Hanifan, Thomas Hanifan and Daniel Daley; a step-sister,

Katherine Lindman and a step-brother.

Funeral services were held Saturday, March 7, 1987, at the Jenter Funeral Home. Rev. Nancy Doty officiated and burial followed at Oak Grove Cemetery.

**Board Of Education**

Regular Meeting  
March 16, 1987, 8:00 p.m.  
High School Library

**AGENDA**

- I Pledge of Allegiance
- II Roll Call of Officers
- III Communications
- IV Visitor Input
- V Minutes of Prev. Mtg. A. February 23, 1987
- VI Financial Report
- VII Bills Payable
- VIII Discussion Items:
  - A. Report - Mich. Ed. Assessment Program - Calif. Achievement Test
  - B. Re-Roofting Project - Nellie Ackerson Bldg.
  - C. Report - School Calendar - 1987-88
  - D. Report - Athletic Complex
- IX New Business:
  - A. Annual Board of Ed. Election - Resolutions
  - B. Personnel Items
    - 1. Coaches Appmt.
    - 2. Employee Contracts
- X Old Business
- XI Other Business

**"Buy A MOPED For Andy"**

Probably you have seen Andy Schroen riding his MOPED to town. It was his only transportation. The bike kept him independent. Now it is worn out beyond repair, and he must walk. If you would like to help a senior citizen continue his independence, donate to the "Moped For Andy Fund" at Keith's Barber Shop on Main Street.

**Village Council**

March 16, 1987

**AGENDA**

- 1. Call meeting to order
- 2. Pledge of Allegiance
- 3. Minutes of the Prev. mtg.
- 4. Approval of the agenda
- 5. Correspondence
- 6. Public Participation
- 7. Sheriffs Report
- 8. DPW Report
- 9. Planning Commission
- 10. Managers Report
- 11. New Business
  - A. Preliminary and Final Site Plan Review - Glen Primrose
  - B. Group Benefit Services - Craig Cheyne
- 12. Old Business
- 13. Adjourn

**34,000 Labels Collected**

We have collected over 34,000 labels from Campbell's Soups and other products. As a result of the collection we will receive a Commodore 64 Computer with full typewriter size keyboard, computer discs, and filmstrips. Start saving for next year!

**Lenten Service at Sharon Church**

The Sharon United Methodist Church has set up the following schedule for Lenten Services and invite any in the community to join in worship at these special services.

On Wednesday, March 18 - at 8:00 p.m. Dick Arnold will speak. Dick is involved in prison work at the present time.

Wednesday, March 25 - 7:30 p.m. a service will be presented at the Manchester United Methodist Church by the Suomi College Choir from Hancock, Michigan. This is a 30-voice vocal and handbell choir.

**The Manchester Enterprise**  
150 East Main Street Phone 428-8173 Manchester, MI 48158  
USPS 327-460

The Manchester Enterprise was established in 1867 and is published each Thursday at 150 East Main Street, Manchester, Michigan, with second class postage paid at Manchester, Michigan 48158.

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DEADLINES: All Display Advertising AND Pictures (Black and White Only) Are Due By 5:00 P.M. Every Monday For Same Week Publication. All Classified Advertising And News Articles Are Due By 11:00 A.M. Every Tuesday For Same Week Publication.

**Senior Citizens News**

I hope the regular reporter is having a nice time in Florida. It can't be better than this past week has been right here in Michigan.

This Thursday, March 12 - after the exercises, we will have some delicious soup and sandwiches. Bingo will follow the meal.

There is a shopping trip for Monday, March 16 - we will be shopping in Brooklyn and Tecumseh.

On Tuesday, March 17 - Pastor Roman Reineck will present his slides of the Holy Land. At 12 noon we will be served a "New Twist on Irish Stew with a Battercrust" - most appropriate for St. Patrick's Day. We will continue sewing on the lap robes at the Center.

Exercises will be on Thursday, at 11:00 a.m. At 12 noon we will be having Baked Chicken. The bingo game will follow.

Friday, March 20 - we will leave at 1:00 p.m. for local home visits. We would be glad to have more to help these visits.

On Saturday, March 21 - we will leave at 5:30 p.m. for the travelog in Chelsea. It will be "Nova Scotia and Newfoundland" by Dennis Cooper.

During the week of March 16-20 books overdue at the Manchester Township Library may be returned without fine, either to the desk or in the dropbox outside the library. This is the last chance to return overdue materials before Manchester Township Ordinance #31 goes into effect on March 21, 1987.

**School Board Election**

The annual school election for the purpose of electing School Board members will be held on Monday, June 8, 1987.

Two four year terms on the Board of Education will be available. Board members William Broucek and Jeff Schaffer are completing the last year of their terms.

Nominating petitions for these Board of Education positions may be obtained from the Manchester Community Schools Administration Office at 710 E. Main Street.

Completed petitions are due no later than Monday, April 6, 1987, at 4:00 p.m.

**Fine Free Week At Library**

During the week of March 16-20 books overdue at the Manchester Township Library may be returned without fine, either to the desk or in the dropbox outside the library. This is the last chance to return overdue materials before Manchester Township Ordinance #31 goes into effect on March 21, 1987.

**Send a Balloon Bouquet To Your Favorite Irishman or Irish Maid**

ON ST. PATRICKS DAY  
TUESDAY, MARCH 17th  
THE VILLAGE SHOPPE  
134 East Main St Manchester, Michigan  
Monday-Saturday 10 am-5 pm Sunday 12 noon-5 pm



**Engagements Announced**

Mr. and Mrs. Kenneth Finrock of Manchester, are proud to announce the engagement of their daughter Deborah Finrock (Black) to Kenneth Westley Powers of Saline.



Walkowe - Thelen



Powers - Black

Deborah attended Manchester High School and Kenneth attended Saline High School. Deborah is employed at Elias Bros. of Saline and Kenneth is employed at Maple Wood Lanes of Saline.

A June wedding is being planned.

Mr. James A. Thelen of Manchester and Mrs. Vivian D. Stoll of Grass Lake are pleased to announce the engagement of their daughter Debra A. Thelen to Patrick J. Walkowe of Manchester. The son of the late Joseph Walkowe and Mrs. Joan Walkowe of Manchester.

The bride elect was a 1985 graduate of Grass Lake High School and is currently attending the University of Michigan, and employed by Schumm's Restaurant of Chelsea.

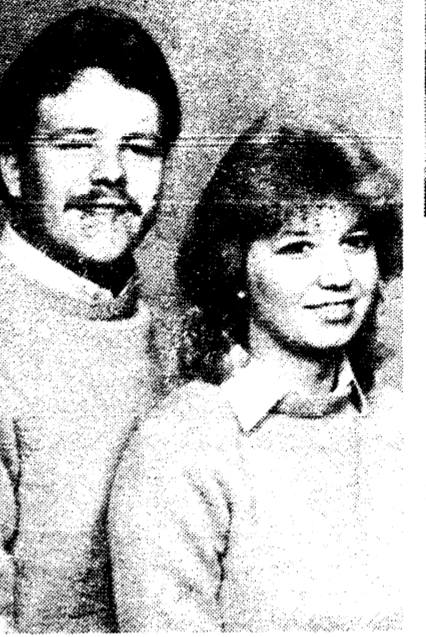
The groom elect was a 1981 graduate of Manchester High School and is currently employed with Hadley Construction Company of Grass Lake.

The couple are planning an August 1, 1987 wedding.

Mr. and Mrs. Marvin Keezer of Manchester are pleased to announce the engagement of their daughter Dawn Ann to Ronald Jon Miller son of Barbara J. Waitz of Ann Arbor and the late Kenneth E. Miller Sr.

The bride-to-be is a 1983 graduate of Manchester High School and employed by First of America Ann Arbor - Saline Branch. Dawn's fiance is a 1982 graduate of Manchester High School and employed by Loy's T.V. Center of Ann Arbor.

An August 15th, wedding is planned.



Miller - Keezer

**Widmayer's Celebrate 69th Anniversary**



Mr. and Mrs. Roy Widmayer

On March 6th, a 69th anniversary surprise party was held at the home of Mr. and Mrs. Roy Widmayer by their family, Mr. and Mrs. Paul Widmayer, Mr. and Mrs. Clyde Widmayer, Mr. and Mrs. Leonard Days, and

grandchildren and great grandchildren.

Roy and Florence were married on March 6, 1918, in Freedom. They have been residents of Manchester for their entire life.

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Sunday Noon - 10p.m. Friday: Spaghetti with Meat Sauce & Soft Bread Sticks

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P185/80R13	38.78	P185/80R13	44.85
P185/75R14	42.17	P175/75R14	45.25
P195/75R14	42.60	P185/75R14	47.56
P205/75R14	45.17	P195/75R14	47.81
P215/75R14	49.91	P205/75R14	51.68
P205/75R15	45.81	P215/75R14	57.08
P215/75R15	49.95	P225/75R14	60.52
P225/75R15	50.90	P205/75R15	52.47
P235/75R15	54.59	P215/75R15	56.68
		P225/75R15	58.55
		P235/75R15	62.90

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**FUND RAISING**  
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Friday 6:45 p.m.  
Manchester American Legion  
203 South Adrian Street  
Saturday 7:00 p.m.

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Fridays February 27 Thru April 17, 1987  
\$5.25  
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5 - 8 P.M.  
Children's Portions Available Senior Citizens - \$5.00  
21 Piece Shrimp Dinner - \$4.00  
**MANCHESTER K of C HALL**



**ST. JOHN'S LUTHERAN CHURCH**

Wednesday, March 11 - 1:30 p.m. Ruth Cr.; 8:00 p.m. MIDWEEK LENTEN SERVICE, at St. John's; 7:00 p.m. Jr. Choir; 9:00 p.m. Sr. Choir.  
 Thursday, March 12 - Mary Martha Circle, 7:30 p.m.  
 Sunday, March 15 - 9:15 a.m. Sunday School; 10:30 a.m. Worship; 12:20 p.m. Spaghetti Dinner; 1:15 p.m. Fellowship Cr./Saline Home; 8:00 p.m. Maundy Thurs. Practice.  
 Monday, March 16 - 8:00 p.m. Church Council.  
 Tuesday, March 17 - 7:30 p.m. Bell Choir.  
 Wednesday, March 18 - 9-11:30 a.m. MOPS; 8:00 p.m. MIDWEEK LENTEN SERVICE, at St. Thomas; 7:00 p.m. Jr. Choir; 9:00 p.m. Sr. Choir.

**ST. THOMAS LUTHERAN CHURCH**

Wednesday, March 11 - 8:00 p.m. Lenten Worship Service at St. John's, Bridgewater.  
 Thursday, March 12 - 8:00 p.m. Sunday School Teachers.  
 Sunday, March 15 - 9:15 a.m. Coffee and donuts; 9:30 a.m. Sunday School and bible class; 10:45 a.m. Worship with Holy Communion.  
 Tuesday, March 17 - 7:00 p.m. Catechism; 8:00 p.m. Board of Elders.  
 Wednesday, March 18 - Lenten Worship Service, 8:00 p.m.

**EMANUEL UNITED CHURCH OF CHRIST**

Thursday, March 12 - 12 noon Senior Meal; 3:30 p.m. Brownies; 7:00 p.m. Memorial Committee.  
 Sunday, March 15 - 9:00 a.m. Sunday School, Confirmation,

Adult Lenten Study; 10:30 a.m. Worship, Baptism Sunday; 11:30 a.m. Coffee Hour and Fellowship Time; 7:00 p.m. New Members at the Parsonage.  
 Monday, March 16 - 7:30 p.m. By-laws Committee.  
 Tuesday, March 17 - 12 noon Senior Meal; 7:00 p.m. Scouts; 7:30 p.m. Narcotics Anonymous.  
 Wednesday, March 18 - 7:30 a.m. Lenten Prayer and Communion; 3:20 p.m. Cherub Choir; 3:40 p.m. Children's Choir; 6:00 p.m. Bell Choir; 6:15 p.m. Girl Scouts; 7:30 p.m. Adult Choir; 8:00 p.m. AA, Al Anon & Al-A-Teen.  
 Thursday, March 19 - 12 noon Senior Meal; 3:30 p.m. Brownies.

**SHARON UNITED METHODIST CHURCH**

Wednesday, March 11 - 8:00 p.m. Lenten Service, Rev. Jack Lancaster of the Clinton United Methodist Church speaking through painting.  
 Sunday, March 15 - 11:00 a.m. Boys and Girls Fellowship; 12 noon Council on Ministries; 12:15 p.m. Soup and Sandwich meal.  
 Monday, March 16 - 7:30 p.m. Sharin' Women meet at home of Mrs. Mark Schulze.  
 Wednesday, March 18 - 8:00 p.m. Lenten Service, Dick Arnold Speaking.

**BETHEL UNITED CHURCH OF CHRIST**

Wednesday, March 11 - 6:00 p.m. Childrens Choir; 6:30 p.m. Youth Choir; 6:15 p.m. Pot Luck; 7:30 p.m. Lenten Service; 8:30 p.m. Senior Choir.  
 Saturday, March 14 - 9:30 9th Confirmation class.  
 Sunday, March 15 - 10:00 a.m. Worship Service; 11:00 a.m. Church School and Bible Study.

Adult membership class. Monday, March 16 - 12 noon - 6:00 p.m. Bloodmobile at K of C Manchester.  
 Wednesday, March 18 - 6:00 p.m. Childrens Choir; 6:15 p.m. Pot luck; 6:30 p.m. Youth Choir; 7:30 p.m. Lenten Service; 8:30 p.m. Senior Choir.

**ZION LUTHERAN CHURCH**

Wednesday, March 11 - 7:30 p.m. Lenten Devotional; 8:30 p.m. Church Council.  
 Thursday, March 12 - 7:00 p.m. 8th YL.  
 Friday, and Saturday, March 13-14 - 5:00 p.m. Joymaker Retreat ends 10:00 a.m.  
 Sunday, March 15 - 9:00 a.m. Study in Sunday School; 10:15 a.m. Worship. (Special Congregational meeting after worship - Missions).  
 Monday, March 16 - Bloodmobile, Manchester.  
 Tuesday, March 17 - 8:30 a.m. Chelsea Ministers here; 10:00 a.m. Activity sewing day; 4:00 p.m. Choir; 7:15 p.m. Choir.  
 Wednesday, March 18 - 7:30 p.m. Lenten Devotional.

**FAITH COMMUNITY CHURCH**

Wednesday, March 11 - 7:00 p.m. Prayer hour and bible study; 8:00 p.m. Choir practice.  
 Friday, March 13 - 6:45 p.m. Christian Financial Seminar.  
 Saturday, March 14 - 8:30 a.m. Christian Financial Seminar.  
 Sunday, March 15 - 10:00 a.m. Morning Worship Service, nursery available; 11:20 a.m. Sunday school for all ages, nursery available; 6:00 p.m. Evening worship service; 7:30 p.m. LIFE-LINE youth group meeting at the Kupecky's home.  
 Monday, March 16 - 6:15 p.m. Tecumseh Convalescent Ministry.  
 Tuesday, March 17 - 9:30 a.m. Women's bible study.

**MANCHESTER UNITED METHODIST CHURCH**

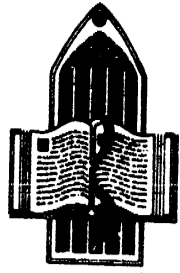
Wednesday, March 11 - 9:45 a.m. Bible study at Pat Post's; 1:00 p.m. Membership/Outreach Committee Mtg.  
 Thursday, March 12 - 3:30 p.m. Girl Scouts; 7:00 p.m. Worship Committee; 8:00 p.m. Finance Committee.  
 Sunday, March 15 - 9:15 a.m. Sunday School; 10:30 a.m. Worship; 11:30 a.m. Choir Rehearsal/Coffee Hour; 7:00 p.m. UMYF.  
 Monday, March 16 - noon to 6:00 p.m. ANNUAL SPRING BLOODMOBILE at K of C Hall.  
 Wednesday, March 18 - 9:45 a.m. Bible study at Pat Post's; 1:00 p.m. U.M.W.  
 Thursday, March 19 - 3:30 p.m. Girl Scouts; 7:00 p.m. Trustees; 8:00 p.m. Administrative Council.

**MARGIE'S UPHOLSTERY**

6245 Brooklyn Road Jackson  
 Wide Selection Of Fabrics  
 Pick-Up / Delivery Available  
 517-536-4230

**NOTICE**  
 Annual Cemetery Board Meeting will be March 25, 8:00 p.m., at Great Lakes Federal Savings. All lot owners welcome. Oak Grove Cemetery Board  
 3-12-19

**CHURCH DIRECTORY**



**EMANUEL UNITED CHURCH OF CHRIST** - Rev. Robert B. Macfarlane, Pastor; Rev. Nancy Doty, Assistant; Sunday School 9:00 a.m.; Worship 10:30 a.m.; Fellowship 11:30 a.m.

**MANCHESTER UNITED METHODIST CHURCH** - Rev. Hayden Carruth, Pastor; Church School 9:15 a.m.; Worship 10:30 a.m.

**ST. MARY'S CATHOLIC CHURCH** - Father Raymond Schlinkert; Monday thru Friday 8:30 a.m.; Saturday 5:00 p.m.; Sunday 8:30 a.m. and 10:30 a.m.

**FAITH COMMUNITY CHURCH** - Scott Engleman, Pastor; Roman Kupecky, Associate Pastor; 8400 Sharon Hollow Rd. off W. Austin; Worship Service 10:00 a.m.; Sunday School 11:15 a.m.; Sunday evening service 6:00 p.m.; Jr. and Sr. High Young People's Meeting 7:30 p.m.

**VICTORY BAPTIST CHURCH** - 423 South Macomb, 428-7506; Sunday School 9:45 a.m.; Morning Worship 11:00 a.m.; Evening Worship 6:00 p.m.; Teen Talk 7:00 p.m.; Wednesday Prayer, Bible Study, Youth 7:00 p.m.

**BETHEL UNITED CHURCH OF CHRIST** - Rev. Roman A. Reineck, Pastor; Schneider and Bethel Church Roads; Church Service 10:00 a.m.; Sunday School 11:00 a.m.

**SHARON UNITED METHODIST CHURCH** - Rev. Evans Bentley, Pastor; Corner of M-52 and Pleasant Lake Roads; Church School 10:00 a.m.; Worship 11:00 a.m.

**ST. JOHN'S LUTHERAN CHURCH** - Rev. Dennis A. Falk, Pastor; Austin Road, Bridgewater; Sunday School 9:15 a.m.; Worship 10:30.

**NORTH SHARON COMMUNITY BIBLE CHURCH** - Timothy E. Booth, Pastor; Sylvan and Washburn Roads; Sunday School 10:00 a.m.; Morning Church 11:00 a.m.; Youth Meetings 6:00 p.m.; Evening Church 7:00 p.m.; Wednesday Bible Study 7:00 p.m.

**IRON CREEK COMMUNITY CHURCH** - Rev. Ray Robichaud, Pastor; English and Sharon Hollow Roads; Worship Service 10:00 a.m.; Sunday School 11:15 a.m.; Sunday Evening 7:00 p.m.; Wednesday Evening 7:00 p.m.

**ZION LUTHERAN CHURCH** - Rev. John R. Morris, Pastor; 3050 S. Fletcher Road; Sunday School 9:00 a.m.; Worship Service with Holy Communion 10:10 a.m.

**ST. THOMAS LUTHERAN CHURCH** - 10001 W. Ellsworth Rd., Rev. John Riske, Pastor. Coffee & donuts, 9:15 a.m.; Sunday School & Bible class, 9:30 a.m.; Worship, 10:45 a.m.; Holy Communion first and third Sunday's.

**ST. JOHN'S UNITED CHURCH OF CHRIST** - Rev. Ted Wimmier, Pastor; Rogers Corners, Waters and Fletcher Roads; Adult Bible Study Class at 10:00; Worship and Sunday School 10:30 a.m.

**CLINTON ASSEMBLY OF GOD** - Rev. Richard Coury, Pastor; Chris Bouldrey, Youth Pastor; 13300 Clinton-Manchester Road, Clinton; Sunday School 9:30 a.m.; Sunday Morning Worship 10:45 a.m.; Sunday Evening 6:30 p.m.; Wednesday Prayer, Bible Study, Youth 7:00 p.m.

**OUR SAVIOR LUTHERAN CHURCH** - Rev. Franklin H. Giebel, Pastor; 1515 South Main, Chelsea; Every Sunday 9:00 a.m. Bible Classes for age 3 through adult; 10:30 a.m. Worship Service; Holy Communion 1st, 3rd and 5th Sundays.

**CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS (MORMONS)** - Wayne L. Winzenz, Branch President; 1330 Freer Road, Chelsea; Sacrament 9:30 a.m.; Sunday School, Primary 10:50 a.m.; Priesthood, Relief Society, Aaronic Priesthood, Youth 11:40 a.m.. For more information, call 475-1778.

**ST. BARNABAS EPISCOPAL CHURCH** - Rev. Fr. Jerrold F. Beaumont, O.S.P.; Eucharist - First, Third and Fifth Sundays 10:00 a.m.; Morning Prayer, Second and Fourth Sundays 10:00 a.m.; Eucharist - Second and Fourth Sundays 11:00 a.m.; Nursery available every Sunday. Family coffee hour follows all Sunday services.

**4-H Spring Achievement**

The Washtenaw County 4-H Youth Program is proud to announce the Annual Spring Achievement Program, to be held on Saturday, March 21, 1987, at Saline High School. 4-H members will exhibit and be judged in the areas of Clothing, Knitting, Crocheting, Leathercraft, Woodcraft, Demonstrations, Cultural Arts, Crafts and Photography. Exhibits will be on display in the School Cafeteria from 12:00 noon 9:00 p.m. There will be a Style Revue at 7:30 p.m. in the auditorium. 4-H members will be modeling their clothing projects and the 4-H award winners will be announced after the show.

**Attention Alumni**

Mark your calendars for June 13, to attend the Annual Alumni Banquet and enjoy an evening of fun with former classmates. It will be held at the Manchester Emanuel United Church of Christ. Any special requests should be directed to Karen Smith, 9867 Sharon Hollow Road, Manchester - 428-8808. Watch the Manchester Enterprise for further details.

**Shakespeare Reading Club**

The March 3rd meeting of the Shakespeare Club was held at Emanuel Church. Our speaker was Mrs. Malcom Billings who gave a light-hearted review of the comedy called "Merry Wives of Windsor" written by Shakespeare in 1600. This play is different than most of his plays which have some tragedy in them. Our next meeting will be held on March 17, at 2:00 p.m. at the home of Mrs. Norman Bucholtz. She has chosen "An Actor who Portrayed characters in Shakespeare" for her topic.

**Guess Who Will Be Thirty-Four On March 15?**

**How can a renter insure peace-of-mind? No problem.**

Auto-Owners Apartment Dwellers coverage protects the contents of your apartment from loss due to theft, vandalism, fire, water, wind and other losses. It also covers you and your family in case someone is injured in an apartment accident. And you can even get coverage that pays for temporary living quarters, in case something happens to your apartment.

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 AGENTS: DONALD SUTTON, MARY KNAPP, KATHRYN MARTIN, CONNIE WIDMAYER, SUSAN MANN  
 Phone 428-9737  
 136 East Main Street, Manchester, Michigan  
 Monday, Tuesday, Wednesday, Friday 9-12:30 & 1-4:30  
 Thursday 9 am-12 noon

**Letter To The Editor**

On March 7th, the eighth grade band attended their Middle School District Ensemble. The day was beautiful. But the tension was high with the students, band director, parents and visitors. Everyone had but one wish in mind.

When it came time for the Manchester Band, the adults sat in the Auditorium and waited. When the band began to play you knew they were good.

Then came sight reading. A real test. There is tension plus in this room.

After their playing, the judge talked to the band students and even complemented them on how nice they looked in their yellow sweaters.

We had to wait for the ratings. They were listed on the wall in the cafeteria. "They made it" - Number 1 all the way. It was good to see how all the faces lit up like Christmas Trees.

Before the bus left for home, Miss Hurbes announced to the band they were the first 8th grade band to be number 1 in 14 years. Did they cheer! Thanks to you Miss Margaret Hurbes. Congratulations all of you.

Grandma Gillow

**Golf Meeting**

Manchester men's Thursday Golf League will have a meeting Thursday, March 26, at 7:00 p.m. at McGlynns for more information contact Bob Smith. New members welcome.

Club Reporter Jodi Parr

**Dial-A-Garden**

The following is a monthly schedule of Dial-A-Garden, the system of pre-recorded daily gardening tips sponsored by the Washtenaw County Cooperative Extension Service. The system is in operation 24 hours per day, 7 days per week. Interested persons are invited to call 971-1122 at their convenience and receive timely, up-to-date gardening information.

Thursday, March 12 - Crop rotation.

Friday, March 13 - Growing root crops.

Monday, March 16 - Planting strawberries.

Tuesday, March 17 - Shamrock. Wednesday, March 18 - Planting bare-root trees.

**Jolly Farmerettes**

Our January meeting was held at Sarah Feldkamp's house. There were 8 members and 6 leaders present, flag pledges were lead by Michelle Mann. Demonstrations were done by Marie Ball on "How To Set The Table", Jennifer Bailey on "How To Make Orange Juice" and Meghan Hakes and Melissa Steble on "Tap Dancing".

For February, the meeting was held at Wendy Haeussler's. Flag pledges were lead by Sarah Feldkamp. Demonstrations were done by Wendy on "How To Bake A Cake" and by Sarah on "What Should Be In A Sewing Kit". On March 14, 1987, we have a Modeling Clinic at Klager School. This is to work on Narration cards.

Her love for the travel industry has led to the opening of her own travel agency - Horizons Travel. The agency is located just north of Briarwood in Williamsburg Square. Lucas says her administrative experience has been very helpful in starting her own agency in September 1986. Horizons is dedicating its service to the individual travel (business or personal) and feels her agents are the most qualified in Washtenaw County to do this. Although her agency is in Ann Arbor, she still has many close ties with Manchester. "I always will - it is the best home town in Michigan."



**Horizons Travel**

**Tax Preparer Service**  
 WILL AGAIN BE AVAILABLE FOR INDIVIDUAL RETURNS BY:  
 HENDLEY & DATSKO, P.C.  
 428-8333

**KIRK EXCAVATING**  
 Sand - Gravel - Fill Dirt Basements - Driveways  
 428-7938  
 DAVE KIRK  
 14180 Schleweis Road Manchester

**Emanuel United Church of Christ Sauerkraut Supper Thursday, March 26th**  
 SERVING 5 P.M. to 8 P.M.  
 TICKETS AVAILABLE AT:  
 The Flower Garden, Great Lakes Federal Savings  
 Reservations can be made by calling the church office at 428-8359  
 Take-out home delivery in the Village by calling 428-8359 between 9 am and 3 pm weekdays. Deadline 4 pm March 19th  
 Sauerkraut, Kniffles, Mashed Potatoes, Roast Pork, Hot Dogs, Polish Sausage, Blood Sausage, Applesauce Beverage and Home-Made Pie  
 ADULTS: \$5.00 SENIOR CITIZENS: \$4.50 UNDER 10: \$2.50 UNDER 3 FREE

**To Our Patients and Their Families From Drs. Johnson, Okey and Eccles**  
 Effective April 1, 1987

Dr. Virginia Johnson has accepted a position as Medical Director for the Women's Health Center at Chelsea Community Hospital. She and a team of health professionals will be available to provide care to patients with a variety of concerns regarding women's health. As a result she will limit her practice to one and one-half days per week in Manchester.

Dr. Monty Okey will base his practice at the Clinton office, 233 West Michigan Avenue, Clinton. He will offer appointment hours Monday, Wednesday and Friday 8:30 a.m.-5:00 p.m.; Tuesday and Thursday 8:30 a.m.-6:30 p.m. Twenty-four hour on call coverage is always available.

Dr. Evelyn Eccles will base her practice at the Manchester office, 122 West Main Street, Manchester, and expand to full time. She will offer appointment hours Monday through Friday, 9:00 a.m.-4:30 p.m. and Tuesday until 7:30 p.m. Twenty-four hour on call coverage is always available.

For more information, questions, or concerns contact:  
 313-428-8753

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The Stihl 028 AVSEQ fits the way you work with its special flush-cut design. Ideal for limbing operations or cutting firewood. Features electronic ignition, Quickstop™ Inertia chain brake, anti-vibration system and a 3.12 cu. in. engine.

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 Chelsea-Manchester Rd. Manchester, Michigan  
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 NUMBER ONE WORLDWIDE

**HORIZONS TRAVEL, INC.**

475 Market Place, North of Briarwood Ann Arbor, Michigan  
 Phone 663-3434



**STRIKES  
—N—  
SPARES**

**MANCHESTER TOWN CLUB**

Alleys Drillers	109	66
V&F Builders	104	71
R&F Tree Service	103	72
U DO IT Rentals	94	81
Manchester Plastics Inc.	83	92
DuRussels	83	92
S-K Sales	82	93
Norm Walz	80	95
M.I.S.C.	75	100
Jenters	62	113
200s		
Candy Klapperich	234	
Judy Catanese	231	
Phyllis Baker	211	
Karen Spence	210	
Lee Evislizer	209	
Karen Amsdill	204	
500s		
Phyllis Baker	540	
Carol Rentz	534	
Terri Scherdt	533	
Karen Spence	537	
Joan Day	516	
Candy Klapperich	516	
Paula Scherdt	508	
Karen Amsdill	501	
HIGH INDIVIDUAL GAME		
Candy Klapperich	234	
Judy Catanese	231	
Carol Rentz	228	
HIGH INDIVIDUAL SERIES		
Candy Klapperich	591	
Joan Day	576	
Phyllis Baker	576	
Paula Scherdt	569	
HIGH TEAM GAME		
Alleys Drillers	894	

**HIGH TEAM SERIES**

Alleys Drillers	2467
HIGH TEAM GAME W/HDCP	
Manchester Plastics Inc.	908
HIGH TEAM SERIES W/HDCP	
V&F Builders	2447

**MANCHESTER WOMEN**

Dacel's Garage	418.0	362.0
Columbia P&H	414.5	365.5
Spear Realtors	410.0	370.0
Town Laundry	410.0	370.0
Emerson & Wesch	406.5	373.5
Weatherwax Drug	397.5	382.5
Mass Confusion	386.5	393.5
Black Sheep Tavern	357.0	423.0
Brkyn Chiropractic	356.0	424.0
Tri County Party St.	344.0	436.0

**HIGH GAME**

Joan Deem	244	203
Nancy Althouse	196	
Jan Snedeker	194	
Millie Stockwell	188	
HIGH SERIES		
Joan Deem	617	
Jan Snedeker	551	
Millie Stockwell	528	
Marilyn Russell	517	

**B & G BOWLING**

Strock - Thelen	26	14
Hassett - Bertke	26	14
Trinkle - Markins	22	18
Rentz - Bristle	22	18
Mast - Nelson	22	18
Henry - Paul	21	19
Parr - Steinaway	18	22
Wacker - Davis	17	23
Brown - Parr	17	23
Ervin - Feldkamp	10	30

**MENS HIGH GAME**

Jeff Bristle	217
Darroll Trinkle	206
Dick Paul	205
MENS HIGH SERIES	
Darroll Trinkle	536

**WOMENS HIGH GAME**

Steve Strock	535
Jeff Bristle	522
WOMENS HIGH GAME	
Joan Wackenhut	202
Karen Strock	197
Carol Rentz	177
WOMENS HIGH SERIES	
Carol Rentz	500
Joan Wackenhut	470
Corrina Romine	444

**TEAM HIGH GAME W/HDCP**

Strock - Thelen	926
Rentz - Bristle	870
Trinkle - Markins	866
TEAM HIGH SERIES W/HDCP	
Rentz - Bristle	2526
Trinkle - Markins	2513
Strock - Thelen	2489

**MANCHESTER BUSINESSMEN**

K&W Farm Supply	19	8
Steele's Heating & Cooling	17	10
Manchester Stamping	14	13
Master Key Northern	13	14
Knights of Columbus	12 1/2	14 1/2
Double A Products	11 1/2	15 1/2
Aiuto Auto Parts	11	16
Ann Arbor Pool Builders	10	17

**HIGH GAME**

Gary Beurle	244
Laverne Leach	233
Scott Loy	223
Vince Kornbacher	198
Shawn Dorr	198
HIGH SERIES	
Scott Loy	581
Laverne Leach	518
Rob Schaffer	501

**JOLLY KEGLERS**

Manchester Car Wash	116	73
DRW	107 1/2	81 1/2
Carol's Cut-N-Curl	97	92
Kleinschmidts	96 1/2	92 1/2
Double A	86	103
Dan's Westside Auto	85	104
Dutch Country Kitchens	85	104
Comerica	83	106

**INDIVIDUAL GAME**

J. Juckno	234
K. Smith	225
J. Merriman	218
INDIVIDUAL SERIES	
K. Smith	592
J. Juckno	537
M. Freeman	536
HIGH TEAM GAME W/HDCP	
Manchester Car Wash	960
Carol's Cut-N-Curl	912
DRW	904

**Wacker's General Store**



PEPSI, DIET PEPSI  
MOUNTAIN DEW  
PEPSI FREE  
SUGAR FREE PEPSI FREE  
A & W ROOT BEER  
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SUGAR FREE VERNORS  
SLICE & DIET SLICE

**\$2.19**  
1/2 LITER 8 PACK  
plus deposit

2 Liter ..... **\$1.49**  
plus deposit

6 Pack Cans ..... **\$1.89**  
plus deposit

**G.E. Wacker Inc**  
Gasoline, Fuel Oil, Grease  
Motor Oil, Diesel Fuel  
9050 Chaisea, Manchester Road  
Manchester, Mich. 48158

Winter Hours:  
Monday-Thursday 7 am-8 pm  
Friday 7 am-9 pm  
Saturday 8 am-9 pm  
Sunday 9 am-8 pm

**HIGH TEAM SERIES W/HDCP**

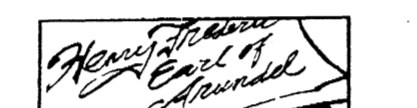
Manchester Car Wash	2746
Dutch Country Kitchens	2635
Carol's Cut-N-Curl	2611

**Births  
Announced**

Ruth and Mark VanBogelen are proud to announce the birth of a son, Craig Michael, on March 8, 1987. Craig weighed 9 pounds 9 ounces. He has 2 brothers, Eric, age 6, and Nicolas, age 3. Maternal grandparents are John and Hilma Wier of Cadillac and Paternal grandparents are Len and Marva VanBogelen of Manton.

Thomas Neff and Carrie Alber are proud to announce the birth of their daughter, Shantelle Nicole, on February 16, 1987. She weighed 6 pounds and 11 ounces and was 19 1/2 inches long. Paternal grandparents are Roger and Barb Neff, and maternal grandparents are Brian and Debbie Alber.

Henry Earl of Arundel, in 1608.



Middle names were uncommon until the 17th century. The first Englishman to have one is presumed to be Henry Frederick, Earl of Arundel, in 1608.



Erik Minick

**Graduates From  
Navy Training  
Center**

F.A. Erik D. Minick graduated from the Great Lakes Naval Recruit Training Center on February 20, 1987. Erik has been transferred to the Great Lakes Naval Schools, where he will enter a program of studies to become a Machinist Mate. Erik is the son of Dave and Marilyn Minick of Manchester, and a 1985 graduate of Manchester High School. Erik's address is: F. A. Erik D. Minick, 3746846E1, Col122, Great Lakes, Ill. 60088-5422.

**Who Won't  
Be  
Thirty-Nine  
Anymore  
After  
March 14?**

**It's always  
been a good deal.  
Now it's a good  
deal  
better.**

Get a heated cab or front-end loader

Belarus tractors have always been known for their amazingly low initial and operating costs, outstand fuel efficiency and rugged dependability.

"Now if you buy model 822, we'll throw in a heated cab you'll really appreciate in cold weather. Or choose model 505 or 525 and have a automatic leveling front-end loader installed FREE.

Belarus. A good deal just got better.

Hurry. Offer ends April 1, 1987

**BELARUS TRACTOR SALE**  
Sale ends June 1, 1987 unless otherwise.

#	MODEL	HP	SALE PRICE	#	MODEL	HP	SALE PRICE
1.	7100	300 (4WD)	\$50,380.90	6.	611C	65 (2WD)	\$9,975.85
2.	7010	235 (4WD)	\$38,811.20	7.	525	70(4WD)	\$10,731.50
3.	1770	165 (4WD)	\$31,300.42	8.	505	70(2WD)	\$9,461.50
4.	822	85 (4WD)	\$12,700.00	9.	400AN	57 (2WD)	\$7,546.34
5.	800	85 (2WD)	\$10,883.90	10.	**250AS	30 (2WD)	\$4,508.50

\*\*Ask about our price discount available on this model.

**MILFORD MACHINERY SALES**  
P.O. Box 651  
Milford, Michigan 48042  
(313) 684-1439

**Belarus**

**Girl Scouts Celebrating  
Seventy-Fifth Anniversary**

Girl Scouts of the U.S.A. will be 75 years old on Thursday, March 12th, and they are going to have a tremendous birthday party!!

Manchester Girl Scouts will be saying their Girl Scout Promise at 4 p.m. on that day, then they will be having a balloon lift behind the Methodist Church. These will be special blue and white Girl Scout Anniversary balloons, with a name and address attached to each of them. If you find one, please contact the girl whose name and address is attached in a small plastic bag. We will see whose balloon goes the farthest.

The girls are having a flag ceremony that afternoon, also each troop will be enjoying cupcakes and ice cream.

On Saturday, May 17, all of the Huron Valley Girl Scouts and their families are invited to participate in a celebration and pageant at Crisler Arena in Ann Arbor. Girls from all over the Huron Valley Girl Scout Council will be singing together in a

special chorus. Four Girl Guide Troops from Canada have been invited to participate. Lucile Bruner, our Troop Services Director here in Manchester, would love to hear from any older ladies in the community who were Girl Scouts 20, 25, 30 or even more years ago, especially if you have old uniforms or handbooks available to loan us for this Anniversary Year. Please call Lucile at 428-8605.

**Memory 60 Plus**

Memory 60 Plus, A group for anyone 60 years or older who would like to learn about aging and memory will be offered at Turner Geriatric Clinic for three weekly sessions beginning Thursday, March 26, from 1:30 p.m. to 3:30 p.m. We will teach memory improvement techniques and discuss reversible causes of memory loss. Participants must pre-register. Call Lynn Stern or Janet Fogler at 764-2556.

**Manchester Middle School Theatrics  
Presents  
"Who's Minding the Store"  
Tuesday, March 17, 1987  
8:00 P.M.  
Middle School Gym  
Admission: Adults \$1.00 Students: 50c**

**GRADUATION  
STATIONERY**  
by Carlson Craft

- Announcements
- Name Cards
- Memory Books
- Jewelry
- Party Supplies

Prompt Service  
Ask to See Our Album

**GRADUATES**

**The Manchester Enterprise**  
105 East Main Street  
Phone 428-8173  
Manchester, Michigan

**Y.F.U. Host  
Families Sought**

Each year more and more families are discovering an exciting way of bringing an international dimension into their lives. They are opening their homes to a Youth for Understanding exchange student from another country. In August, high school students from Europe, South America and the Far East will begin a year long international adventure by attending high school and living with a family in the United States. Make an exchange student part of your family and discover this country together. For more information contact: Barbara T. Krick 313-663-6472.

**Saline Breather's  
Begins Season**

The Saline Breather's Club will begin the spring season with a general group discussion at their first meeting of the year Saturday, March 21. The group meets from 10:30 a.m. 'til 12 noon at the Saline Wellness Center, 200 N. Ann Arbor Street, Saline.

The Breather's Club is an educational and social club for patients with emphysema, asthma, chronic bronchitis, and other chronic lung diseases. There is no admission charge and family members are also invited to attend.

For any further information, please contact the American Lung Association of Michigan at 313-995-1030.



**Wheat Germ Pancakes**

Pancakes during Lent season are an ancient tradition with a purpose: to get rid of all of the household's fats and oils before fasting. This recipe is tasty and nutritious plus low in fat.

1 cup	white flour	1 1/4 cups	skim milk
2 1/2 tsp.	baking powder	2 tbsp.	oil
1 tbsp.	sugar	1/2 cup	low-fat cottage cheese
1/2 cup	wheat germ,		toasted with honey

Sift together flour, baking powder and sugar. Add wheat germ. Combine the milk and oil and stir in the dry ingredients until just moistened. Stir in cottage cheese only until mixture is slightly lumpy (if smooth batter desired, whip the cottage cheese with liquid ingredients in blender). Drop batter by spoonfuls onto a greased pan. Cook until bubbles appear on upper surface, then turn and brown on the other side. Turn only once. Continue until all batter is used. Serve with maple syrup.

Yield: 10 4-Inch Pancakes

Help Your Heart Recipes are from the Fourth Edition of the American Heart Association Cookbook. Copyright 1973, 1975, 1979, 1984 by the American Heart Association, Inc. Published by David McKay Company, Inc.

**Wheat Germ Pancakes Nutritional Analysis per Serving**

108	Calories	2 mg.	Cholesterol
5.9 g.	Protein	14.7 g.	Carbohydrates
3.3 g.	Total Fat (est.)	71.2 mg.	Calcium
.7 g.	Saturated Fat	162 mg.	Potassium
1.2 g.	Polyunsaturated Fat	187 mg.	Sodium
1.4 g.	Monounsaturated Fat		

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March 13-14

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**Manchester Dairy Queen**

Dairy Queen's products appear on local children's hospital bills through the American Red Cross Children's Miracle Network. E-mail: AMDO Corp 1987



# Manchester Family Service Annual Report

If you are new to the area, you may not be familiar with the volunteer Social Service agency in this school district and S.W. Washtenaw County. In 1965, Manchester Family Service, Inc. was organized by the then local Business and Professional Women's Club, the Manchester Community Chest (now Manchester United Way) and all the local churches to meet the needs of the community that were not being fully served by the Department of Social Services, County Health Department, Salvation Army, Red Cross and the other Ann Arbor based agencies. Transportation, referral assistance, the Christmas Project and minor emergencies were the main focus of the new agency. Aid was not dependent upon income. Soon MFS added a furniture exchange, 3 clothing "Shops" a year and fuel assistance in conjunction with the CSA.

In 1986, the agency assisted 117 households, including 285 individuals. Of this number 139 were children and 48 Senior Citizens. 5542 miles were driven by 23 men and women approved volunteer drivers who made 202 trips for those in need. Transportation is available when possible for anyone in the area who is in dire need of keeping appointments for aid - medical, Social Services, Social Security, Legal Aid and emergencies which do not require professional help.

Furniture distribution supplied 25 households with 58 items offered by 25 donors. People having usable furniture and household pieces to give away may call the agency 428-8852 to be placed on the list of "Haves". Often in a short time a needy household will be found on the list of "Needs", eliminating storage, trucking and waiting.

Clothing and household items were distributed in May, September and December at "Free Shops" for low income people, averaging 79 households per time. Approximately 6000 pieces of clothing and 300 household items were donated by 63 families for the May and September "Shops" alone. The report of the Christmas Project was published over a month ago. The Boy Scouts of the area, who made a concentrated effort to collect usable and refurbished toys were unintentionally omitted from that report.

Volunteers gave approximately 300 hours of service to this activity. Over 45 men, women and teen-agers worked from 2 to 8 hours a day, many at more than one "Shop". Trucking service was furnished by Manchester Tool and Die, Tom Walton, Russell C. Smith and Joe Tobias.

Surplus from the "Shops" went to the House-by-the-Side-of-the-Road, the St. Louis School, Veterans Hospital and an Indian Reservation.

Hardship cases involved 18 households: housing, 5; food, 5; fuel, 4; itinerants, 3; and medical 1.

Homemaker service was requested by 4 families. Two of these were filled by MFS, while the other two were referred to County-wide and professional agencies.

The House-by-the-Side-of-the-Road referral were given to 5 families, serving 14 children and their parents at this County Clothing center.

Easter and Thanksgiving baskets were donated by Xi Epsilon Iota and Lambda Nu sororities and 1st of America

personnel for 4 families including 9 children. Special food donations were made upon requests from donors and Food Stamp recipients were transported to Ann Arbor for 18 trips by MFS volunteer drivers.

Federal Surplus Foods distribution took place every month for CSA in Ann Arbor. The average number of households receiving food each month was 79. The total foods distributed for the year were as follows: Cheese 5190#, Rice for 10 months 1632#, Butter for 5 months 552#, Flour for 5 months 1440#, Dried Milk for 4 months 1032#, Honey for 3 months 216 bottles, and Cornmeal for 3 months 560#.

Manchester United Methodist Church - was the distribution center for 11 months, requiring 30 days of refrigeration. St. Mary's Church was the host for the 12th month.

Volunteers for this project included Russell C. Smith who trucked the foods from Ann Arbor for 10 months and from Marshall, Michigan the 11th. The Senior Citizen's van completed the year's service with Maynard Blossom driving. Mr. Smith also did many more transportation services for MFS, making a total of 1109 miles for 1986. Other volunteers who ran the center were Helen Knickerbocker and Ruth Oates assisted at times by clients. Approximately 300 volunteer hours were given to this project with incidental cost of \$12.76 to the agency.

MFS was supported by Manchester United Way and donations from industry, individuals and organizations. The Treasurer, Merrill Korth reported total receipts for 1986 of

\$5,210.65 plus a balance on hand February 1, 1987, of \$1,073.69. Disbursements for the fiscal year were \$4,781.79 leaving a balance on February 1, 1987, of \$1,502.55. The balance on hand February 1, 1987, for the Savings Account was \$2,546.67.

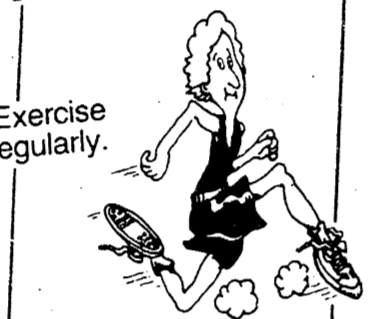
If more information or annual reports are desired, call the chairman of MFS, Claire Reck at 428-8852.

Reporting on the March 6, annual meeting, the election of board members for three year terms was as follows: Clarence Fielder, Merrill Korth and Claire Reck. The officers of the board were re-elected at the board meeting following the annual meeting: Claire Reck, Chairman, Dianne Schwab, Vice-Chairman, Carolyn Sauter, Secretary and Merrill Korth, Treasurer.

## Science Fair

Stop over to the American Legion Hall on Thursday, March 12, and view this year's Middle School Science Fair. Projects completed by the fifth through eighth graders at Nellie Ackerson Middle School will be on display from 9-12:30, 1:30-5:30, and 6-7:30.

**Don't be a heartbreaker**



Exercise regularly. American Heart Association. WE'RE FIGHTING FOR YOUR LIFE.

## March Red Cross Month

BE IT THEREFORE FIRMLY RESOLVED THAT the Village of Manchester applauds and supports the efforts of the Washtenaw County Chapter of the American Red Cross, and proclaims March, 1987, to be American Red Cross Month in Manchester, and BE IT FURTHER RESOLVED that the Village Council urges people in the Manchester Community to generously support the American Red Cross during March, and throughout the year.

John J. Hinkley  
Mayor of Manchester

## Be A Winner In The Game Of Life... Be A Blood Donor

I'm Coach Bo Schembechler of the University of Michigan Football Team. Several years ago... some people I've never met gave me a special gift... They gave me blood when I needed it... These donors didn't know who was going to receive their blood... You just knew that someone needed it... You can give the same gift of life... a blood donation... by calling your nearest American Red Cross Donor Center to make an appointment to give blood... Be a winner in the game of life.



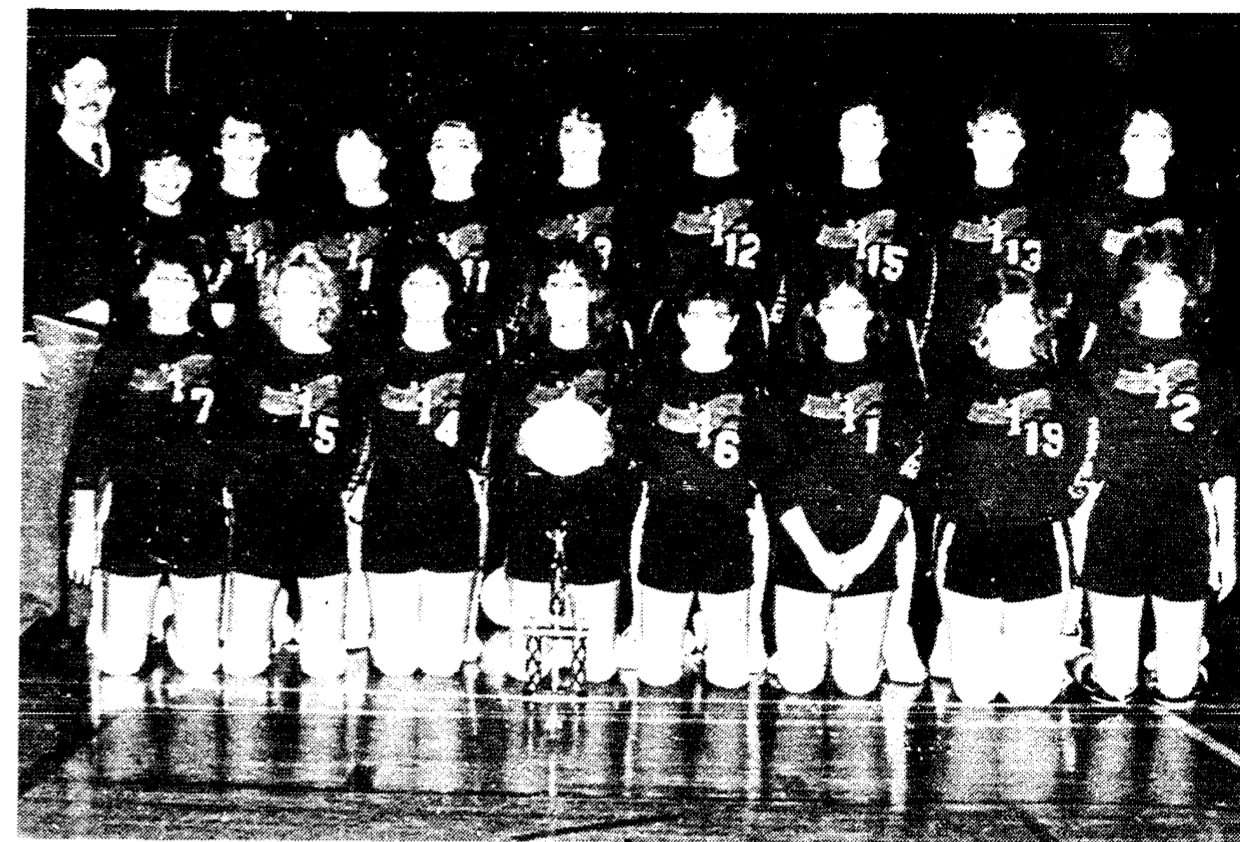
**American Red Cross**

**an Irish Blessing**

May the road rise up to meet you.  
May the wind be always at your back,  
may the sun shine warm upon your face,  
may the rains fall soft upon your fields,  
and until we meet again,  
may God hold you in the hollow of His hand.

**St. Patrick's Day GREETINGS**

## JV Volleyball Team



Back Row Left to Right - Ken Haight, Coach, Amy Wagner, Vanessa Salyer, Sherry Rickelmann, Heidi Beasley, Angie Campbell, Amy Major, Jean Kuhl, Alicia Haeussler, Kim Lee. Front Row Left to Right - Kim Davie, Nikole Reinhart, Wendy Waldron, Stacey Wilde, Valerie Baran, Jennifer Faulhaber, Karla Lutton, Tracey Stengel. Missing - Connie Zimmer and Karen Fasing.



Varsity Basketball

Brad Uphouse guns to game total this week of 34 points.

## Sad Week For Roundballers

by jon

The Dutchmen hosted the Comets from Hanover-Horton on Thursday evening and came up short 64-71. We were close throughout but close only counts in horseshoes. Brad Uphouse led all scorers, scorching the nets for 16 points. Nick Miller and Tom Mann combined for 22 points, 11 each, as Tim Golding added 10.

Our Little Dutch had their problems also. On Friday we hosted an old L.C.A.A. foe, the Addison

Panthers. Again we scored only 64 points, as they collected 73. We started out very slowly, canning a mere 8 points in the first 8 minutes. We tried to scratch our way back into contention, but Addison was overpowering. Brad and Tom had super nights as they hit for 18 points apiece. John Korian, just up from the JV's, popped for 12 points.

Our JV squad, riddled with injuries and key player advancement, fell 50 to 80.



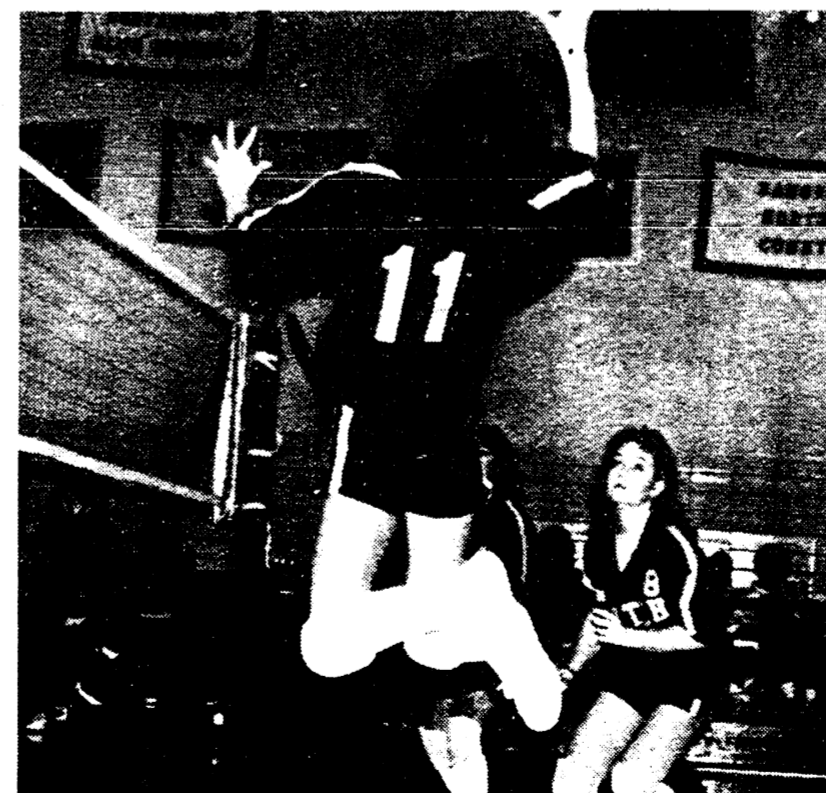
JV Cheerleading Squad  
Wendy Alder, Tammy Privatte, and Holly Majors.

## Dutch Trivia



Who is this Basketball player from the early 70's??

## Personal Profile



Ami Bragg

by jon

Ami is a junior on our volleyball squad and has been very tough in the serving department. In serving she has thirteen perfectly served matches. She has worked very hard this season having started in early October with

preseason skill review. Ami has come a long way this year from an occasional hitter last acknowledged in the Jackson game but eventually fell 7-15. The second stanza was all covered. She can be seen on the softball diamond this spring.

## Spikers Finale

by jon

On Monday our Lady Dutch hosted round one of the volleyball state playoffs. Our opponent in this pre-district match was Erie-Mason, who sported a fine 20 and 3 record.

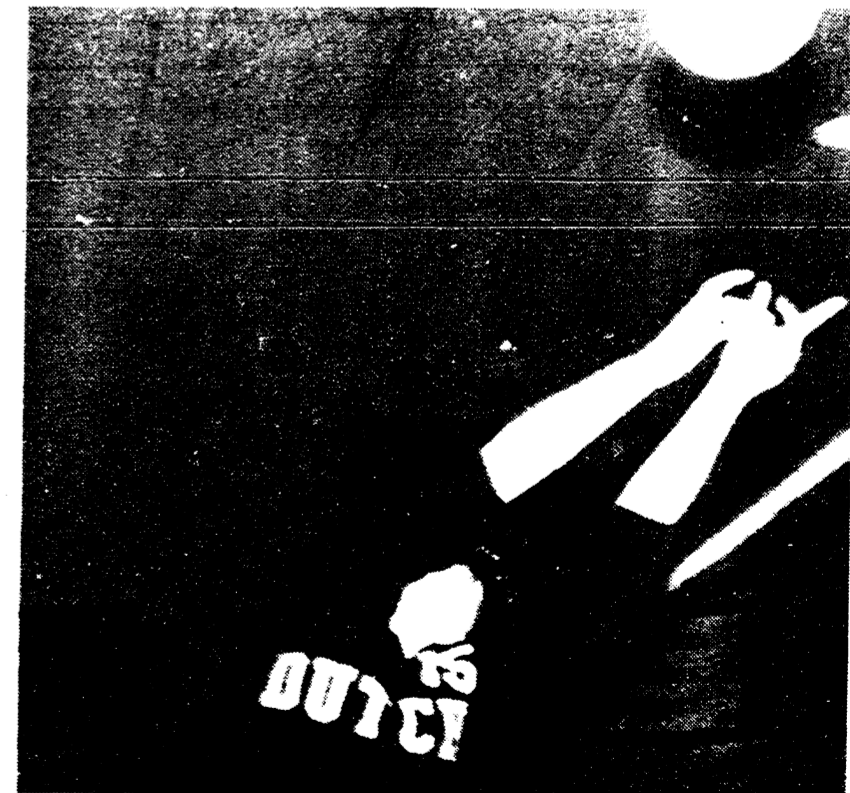
In the first game the Eagles were leading 10-9 when Renea Drouare served six straight points to end it 15-10.

Renea also supplied the catalyst to win game two serving 4 consecutive points, giving us the lead 13-12. We went on to win 16-14 to advance to round two of the district playoffs.

In the contest Renea finished with 13 service points and was 13 of 14 spiking, with one kill. Rockie Weber had a good night, having 11 of 11 hits with 2 kills and 18 sets.

Unfortunately, Saturday we faced top-ranked Gabriel Richard. We played tough in the opening game but eventually fell 7-15. The second stanza was all Richard, ending our season with a respectable 16, 10 and one record.

## Personal Profile



Erin Davis

by jon

Erin is a junior on our Volleyball squad and was injured last year and unable to play. She came back strong this season with good hustle has eight perfectly served matches. Her strong suit is her quickness that pulls out

near impossible saves. She also has near perfect aim with line tips. Coach Kelley Haight states she is good help to me as a coach and is very dependable and hard working. Erin is an all around athlete, who participates in basketball and softball.



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## Sheep Inventory Down 2%

The sheep and lamb inventory in Michigan on January 1, 1987, totaled 106,000 head, down 2,000 from one year ago, according to the Federal/State Michigan Agricultural Statistics Service. Sheep numbers have declined for two consecutive years and the current estimate establishes a record low Michigan sheep inventory. Sheep numbers have declined 15 percent since 1982. Stock sheep numbers, 85,000 head, were down 4 percent from a year ago. Sheep and lambs on feed totaled 21,000 head, an increase of 2,000 from a year earlier and the highest number on feed since 1982. Improved market prices for slaughter lambs have encouraged increased lamb feeding. The 1986 Michigan lamb crop (lambs born October 1, 1985 - September 30, 1986) was 90,000 head, unchanged from a year earlier. The Michigan sheep inventory was valued at \$7.8 million, down 3 percent from last year. There were a total of 2,500 sheep operations (places with one head or more) in Michigan during 1986. The U.S. January 1, all sheep and lamb inventory totaled 10.3 million head, up 3 percent from a year ago. This was the first

increase in sheep numbers since 1982. Stock sheep numbers rose 4 percent from last year's record low inventory. The inventory of ewe lambs was up 24 percent indicating potential for future expansion in sheep numbers. Sheep and lambs on feed for slaughter were up 1 percent. The 1986 U.S. lamb crop of 7.4 million head decreased 1 percent from the previous year. The higher 1986 lambing rate offset the lower inventory of breeding ewes.

## New Chief Of Wildlife Named

Director Gordon E. Guyer of the Department of Natural Resources (DNR) announced Karl R. Hosford has been named Chief of the Wildlife Division of the DNR. Hosford, age 47, has headed the Land Resource Programs Division since its inception in 1976. He holds a doctorate degree in Resource Development from Michigan State University and has been with the Department since 1968. Guyer in making the announcement said, "Karl has an outstanding list of accomplishments in the areas of land use and resource management. His persistence and innovative approaches to solving difficult problems have won him respect from farmers,

developers, environmentalists and conservation groups across the state". Guyer also praised George Burgoyne, who served as acting Division Chief during the past six months. "George Burgoyne provided excellent leadership during his tenure as acting Division Chief and he will be assuming increasing responsibilities and the primary leadership role in implementing our southern Michigan game initiatives," Guyer said, "He will be an integral part of the team headed by Karl and assisted by the rest of the outstanding staff we have in Wildlife who will help us to recapture a national leadership role in the wildlife area." Hosford will assume his duties as Wildlife Chief on April 1st.

## Meeting Notice

### Sons Of The American Legion

The Sons of the American Legion will meet Thursday, March 19th, at 7:30 p.m. Group pictures will be taken so please dress accordingly. Also final plans for our Easter meeting on Saturday, April 18th, will be discussed. Refreshments will be provided by the Schiel family.

## Bridgewater Township Board Meeting

February 16, 1987

The Bridgewater Township Board met February 16, 1987, at the township hall. Supervisor Parr opened the meeting. All Board Members present with twelve electors also in attendance. The clerk read the minutes of the last meeting. Minutes were approved as read. The Treasurer gave his report. Andy Poet made the motion, seconded by Leonard Dayss, to pay voucher 1820 thru 1831. Board passed.

### OLD BUSINESS:

Reporting on Fire Collection payments. Parr assigned the March meeting for discussing a collection method for the township.

Parr discussed smoking laws in the governmental buildings. After discussion on the non-smoking law, Harold Bersurder made the motion, seconded by Andy Poet, that there be no smoking in the building, except in the hall corridor. Board passed. Board discussed again an audit for the past year.

Parr thanked Mr. and Mrs. Herbert Blumhardt for helping the Clerk sort through townships old records. He announced that he will make "Lucille Blumhardt" official Historian of Bridgewater Township. Board all in agreement. Mrs. Blumhardt then gave a few details of the past history that was uncovered while sorting through the records.

### NEW BUSINESS:

The Board discussed the Transfer of ownership of a 1985 Class C Licensed business located

in escrow at 8452 Boettner Road, Bridgewater, MI. The Transfer from G. Gilbert to W. Kletter and R. Nelson. Parr gave an opening statement. After much discussion, the Board Chairman called a roll call vote. All Board Members disapproved the Transfer. The resolution failed. Attached to minutes, and on file at the Clerks office.

The Clerk announced Special Election for the Saline Area Schools April 27, 1987. Clerk read a Revenue Sharing report.

Superior announced the Annual Meeting for Washtenaw County Road Commission will be March 5, 1987, at 1:00 p.m. at their office.

Clerk Weidmayer reported on the Township Planning Commission meeting. The Planning Commission approved a agenda for the year 1987, to work together on each goal.

Harlin Fraumann gave a report on the recent M.T.A. meeting he attended in Dearborn. He enjoyed the convention and learned much new information.

Clerk discussed painting the inside of the building and building a self for township items. Board will get a cost factor for this work and present to the Annual Meeting.

Being no further business to come before the board, Karen Weidmayer made the motion, seconded by Andy Poet, to adjourn. Board passed.

Next meeting will be March 16, 1987, at the township hall.

Respectfully Karen Weidmayer, Bridgewater Township Clerk

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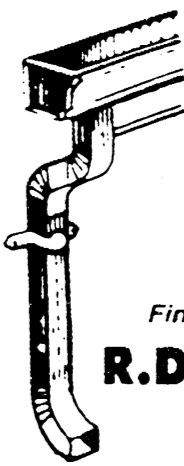
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\*NOTE: This example is based on a \$50,000 loan with 20% down and an interest rate of 9 1/2% (9.47% APR). Different loan amounts and interest rates will result in significant, though not identical, savings. The Biweekly Mortgage is offered in conjunction with a Great Lakes Federal automatic payment checking account.

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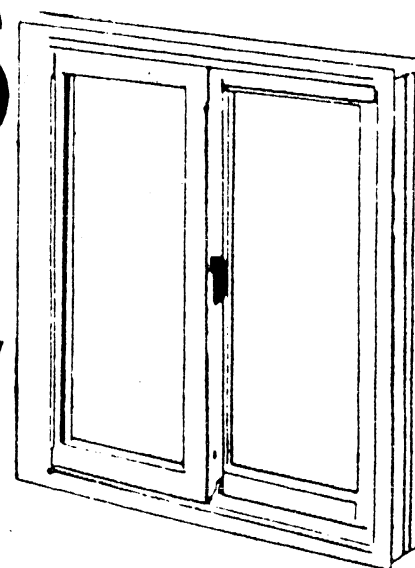
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### THE SEARCH FOR HEALTH

A Report from The National Institutes of Health Bethesda, Maryland



#### A Vaccine Against Hemophilus Influenzae Type B (HIB), the Leading Cause of Bacterial Meningitis

Although many of the childhood diseases that have plagued people for centuries can now be prevented, until recently there was no vaccine for the childhood diseases caused by a bacteria called *Hemophilus influenzae* type b (Hib). Now a vaccine against Hib, the leading cause of bacterial meningitis in children aged 10 years and younger, is available.

The new vaccine can protect children between the ages of 2 and 6 years from Hib diseases. Since the organism is transmitted through respiratory secretions in the air, Hib infections are most common in children who have frequent close contact with other children. Therefore, it is recommended that all children in the high-risk categories be immunized at 18 months and all others at 24 months of age.

High risk children include those in day-care centers, nursery schools, or in households with many children. Also at high risk are American Indians, Eskimos,

blacks, people with no spleen, and those with sickle cell anemia or Hodgkin's disease.

Hib causes approximately 20,000 cases of childhood disease each year. These include epiglottitis, which is a severe throat inflammation; recurrent ear infections called otitis media; occasionally pneumonia, arthritis, and cellulitis; and the most serious, bacterial meningitis, which accounts for 60 percent of Hib cases.

Bacterial meningitis is an inflammation of the meninges, the membranes that surround the brain and spinal cord. About 70 percent of meningitis cases occur in children under 5 years of age.

Of the 20,000 children each



year who are infected by Hib, meningitis occurs in an estimated 12,000 cases. Close to 10 percent of these children die, while 20 to 50 percent of the survivors are left with neurological damage such as partial paralysis, loss of hearing, seizures, or behavioral and learning disabilities. Bacterial meningitis is also the leading cause of acquired mental retardation.

The vaccine is not effective in children under 18 months of age because the immune system of an infant is unable to produce protective antibodies in response to this type of vaccine. By the age of two, most children can produce levels of antibody considered to be protective.

Of the children who have received Hib vaccinations thus far, adverse reactions have occurred in only one percent. Such reactions have been limited to a high fever and redness at the injection site.

Doctors are still unsure if a booster shot will be necessary, especially if high-risk children vaccinated at 18 months will need to be revaccinated because of the early age of inoculation.

Although this new vaccine can help prevent many Hib infections, research is continuing to improve the vaccine's effectiveness, particularly in younger children. The National Institute of Allergy and Infectious Diseases is supporting such research.

In the meantime, parents should speak to their doctor about immunizing their young children against *Hemophilus influenzae* type b, thus protecting them from one cause of the dangerous childhood disease, bacterial meningitis.

For additional information write to H. Flu, Bldg. 31, Room 7A32, Bethesda, Maryland 20892.

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### Avoid Common Errors On Form 1040

Each year there are areas where large numbers of taxpayers make incorrect entries, slowing the processing of their tax forms, according to the Internal Revenue Service.

These trouble spots fall into two broad categories: problems that recur each year, such as taxpayers selecting the incorrect figure from the tax tables; and problems that stem from changes in the tax laws and forms from one year to the next, such as the addition of a new line to a form or the shift of an existing line to a new position on the form.

Not surprisingly, the largest percentage of errors is made on Form 1040, the so-called long form. To assist filers of this form, IRS has compiled the following list of problem areas to double-check:

- Medical Deductions.** This item is not entered on Form 1040, but on a related Schedule A. Because Schedule A was redesigned recently, and due to recent rule changes on medical deductions, IRS expects problems again this year. Be sure to check the limitation on medical expenses.
- Figure from Tax Table.** Because of the number of pages and figures involved, this item is always high on the list of most common errors for all tax forms. Double-check the figure from the tax table for your filing status and enter on line 38. Check the box for Tax Table.
- Unemployment Compensation.** Double-check your figures on the worksheet in the tax instruction booklet page 10, and make appropriate entries on lines 20a and b.
- Child Care Credit.** Read instructions carefully and double-check your computations on Form 2441, *Credit for Child and Disabled Dependent Care Expenses*. Enter the figure on line 41 and attach Form 2441 to your return.
- Balance Due Refund.** This important item usually makes the list of most common errors. If your total tax (line 55) is larger than your total payments made (line 63) enter the difference on line 67, *Amount You Owe*. Follow the instructions for remitting payment. If the reverse is true, enter the difference on line 64, *Overpaid*. Enter on line 65, *Refunded to You*, the portion of the line 64 overpayment that you want refunded to you.
- Earned Income Credit (EIC) Not Claimed.** If you are a working parent and have at least one child living with you, and if your adjusted gross income is less than \$11,000, you probably qualify. See page 16 of the instructions.
- EIC Error or Not Qualified.** Make sure you are qualified. Certain expectations must be met, and you must have a dependent child living with you and you must have worked during the year. Follow the instructions carefully and enter on line 58.
- Dividends.** You must complete and attach Schedule B if you have over \$400 in dividend income. Enter your total dividends on line 9a; your exclusion (up to \$100 for individual filers, up to \$200 for married filing jointly) on line 9b; and enter the difference (subtract line 9b from 9a) on line 9c.
- Income Computation.** This is an outgrowth of item 8, since the taxpayers who miscalculate their dividend income will have an error on line 23, total income. Double-check these figures.
- Income Averaging.** Schedule G, *Income Averaging*, is one of the most difficult forms for individual filers, because of the number of tax years covered. You should have copies of your returns for the preceding three years in order to accurately complete this form. Read and follow instructions carefully and double-check all figures.

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# Money Management

## Senior Citizens Earn Special Tax Benefits

(Prepared by the Michigan Association of Certified Public Accountants.)

When taxpayers reach the age of 65, they become eligible for several special tax benefits. Knowing about these credits and other tax tips can help seniors avoid paying more taxes than necessary, according to the Michigan Association of CPAs.

One very important source of income to most senior citizens is their Social Security benefits. To qualify for these benefits, eligible taxpayers must register three months prior to their 65th birthday. However, taxpayers who elect to retire early at the age of 62 may also collect Social Security benefits at a reduced rate.

But, just because you decide to retire and collect Social Security benefits does not mean that you have to stop working altogether. Senior citizens can still continue to work and collect these benefits as long as they do not exceed income requirements. Persons between the ages of 65 and 70 are allowed up to \$7,800 of income in 1986 while still collecting full benefits. Those age 70 or above can work and earn as much as they want and still receive full benefits.

When seniors receive money from sources other than wages they might find that it will affect the taxability of their Social Security benefits. When income from interest, dividends or pensions exceeds a base figure, benefits become taxable. The size of your monthly benefit check determines how much you can earn before you begin paying taxes on it. To find out whether or not you owe taxes on your Social Security benefits, complete the worksheet on page 11 of the instruction booklet accompanying IRS Form 1040.

Single taxpayers 65 or older do not have to file a tax return unless their gross income is \$4,640 or more in 1986. Married couples where one spouse is 65 or older do not have to file unless their joint gross income is \$6,910 or more. If

both spouses in a married couple are 65 or older, together they can earn up to \$7,990 before they have to file a return. In any of these situations, taxpayers must file a return to receive any refunds.

Gross income includes items such as salary or wages, interest or dividends, partnership income, annuity income, capital gains, certain distributions from pension plans or gains from the sale of your home. In certain circumstances, taxes on these forms of income can be reduced by claiming certain tax credits and exclusions.

For example, if you are 55 years or older and sold your home in 1986, you may avoid taxes on profits of up to \$125,000. To qualify for this tax exclusion, not only must you or your spouse be 55 years or older at the time of sale, but you must elect to take this exclusion, which is only offered once in a lifetime, and have lived in the home as a principal residence for three out of the past five years.

If you decided at the time of the sale to invest the money in another home of equal or greater cost to completely defer the tax and then changed your mind, you can elect to take the \$125,000 exclusion up to three years after the sale. You may also change your mind in the other direction.

If you sold your home and realized a smaller gain than the \$125,000 allowed, you need to carefully decide whether or not you want to take the exclusion for the smaller amount. Remember, you are only allowed to take this exclusion once in your lifetime. If you take the exclusion and then invest in a home that increases in value, you will have to pay taxes on the entire gain if you sell in the future.

There are other tax benefits available only to older Americans. If you are 65 or older or if you are under 65 and totally disabled, you may qualify for a special tax credit.

Known as the credit for the elderly or disabled, qualified individuals can reduce their tax bills depending on the amount of tax-free Social Security benefits they receive, their adjusted gross income and filing status. Working with a standard base figure set by the IRS, the credit is figured as 15 percent of this base after reductions.

The base amount, \$5,000 for single filers, \$5,000 for joint filers where only one spouse is eligible, \$7,500 for joint filers where both are eligible and \$3,750 for separate filers, is reduced by the amount of income received through tax-free Social Security benefits, tax-free pension, annuity or disability income paid through the Veterans' Administration, certain other tax-free pensions or annuity income and one-half of adjusted gross income in excess of \$7,500 for single filers, \$10,000 for joint filers and \$5,000 for separate filers.

To apply for this credit, eligible taxpayers must file a Schedule R with Form 1040. The calculations are relatively simple and the form is self-explanatory.

Along with these credits, senior citizens are eligible for an exemption simply based on their age. All taxpayers, no matter what their age, are entitled to take a personal exemption worth \$1,080. However, taxpayers 65 and older on or before January 1, 1987 qualify for an additional exemption. Joint filers can take two additional exemptions if both are 65 or older.

It has been said that old age is a reward in itself. But in taxes, there are many other rewards as well. If you or someone you know can qualify for any of these deductions but you need more information, contact a CPA or the IRS to get full details. The time and effort will be worth it.

"In the morning of life, work; in the midday, give counsel; in the evening, pray." Proverb

## Greater Need For Eye Care

Today's over 40 crowd has a greater need for eye care but a lot more choices than their parents' generation, says the president of the Michigan Optometric Association.

"Changes in vision have always plagued people over 40. It's part of the aging process," said Dr. Paul K. Douglas.

"But with today's fast-paced and varied lifestyle, these normal changes in near and distance vision are having a greater impact on people's lives."

A pair of reading glasses or standard bifocals used to suffice for most people but not anymore, he noted. They do not meet the needs of people who are using computer terminals and automatic tellers, participating in a variety of sports, engaging in hobbies, doing home remodeling, reading everything from home buying contracts to novels and, in general leading full, active lives with a wide variety of demands on their vision.

"People over 40 just can't get by with a casual eye care program," Dr. Douglas said.

"They need annual examinations to keep pace with changes in their vision and they also need full service. It takes time and skill to prescribe eyewear that will best meet their work and recreational needs. I'd be wary of bargain-priced places. They may be cutting corners on service and you're likely to end up dissatisfied with the lenses you

are prescribed." Dr. Douglas said people over 40 today have a wide choice of eyeglasses and contact lenses to meet vision and lifestyle needs. They include reading glasses in full or half frames; many different bifocal and trifocal designs; blended bifocals; progressive addition lenses; bifocal contact lenses; and a contact lens fitting procedure called monovision, which involves wearing a lens for near vision on one eye and for distance vision on the other.

## School Hot Lunch Menu

Monday, March 16 - Hot dog on Bun, French Fries, Dill Pickles, Applesauce and Milk.


Tuesday, March 17 - Chicken Pot Pie, Buttered Green Beans, Homemade Biscuit with Butter, Chocolate Pudding and Milk.

Wednesday, March 18 - Vegetable Soup with Crackers, Deli-Turkey Sandwich, Vegetable Sticks, Granola Bar and Milk.

Thursday, March 19 - Oven Fried Chicken, Whipped Potato with Gravy, Buttered Sliced Carrots, Dinner Roll & Butter, Ice Cream and Milk.

Friday, March 20 - Cheese Pizza, Tossed Salad with Dressing, Fresh Fruit, Cookie and Milk.

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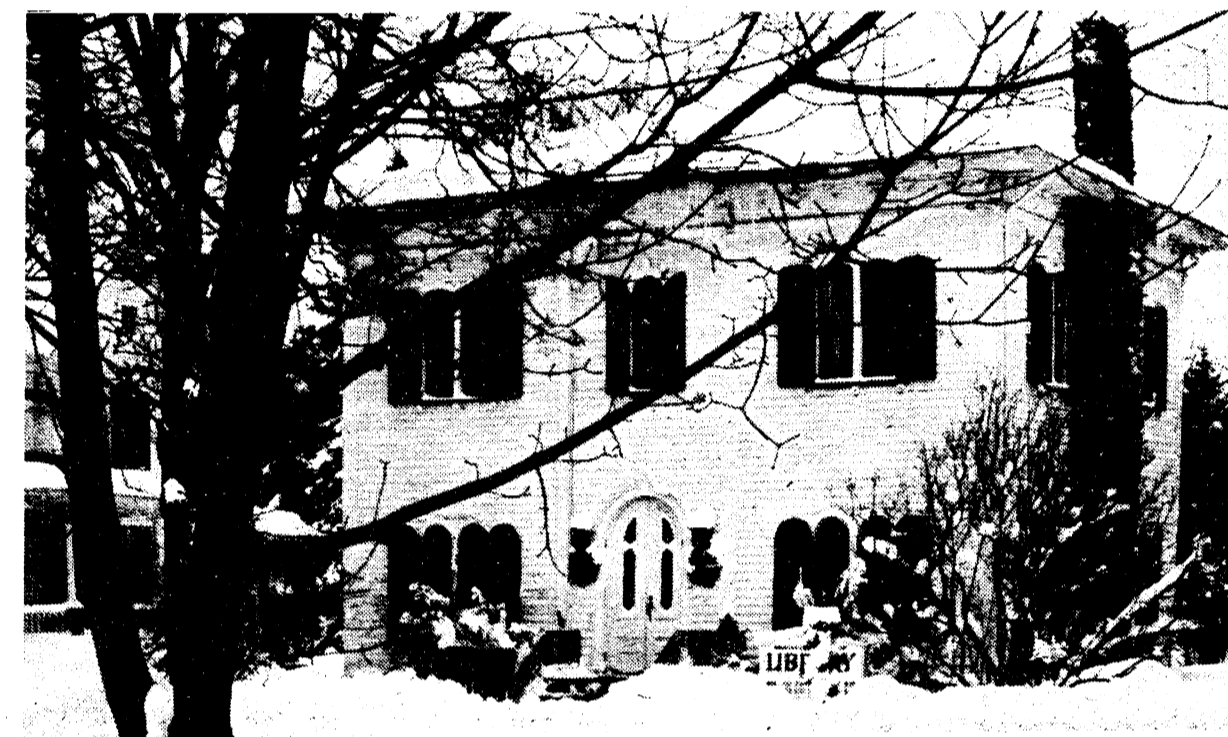
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120TH YEAR VOLUME NUMBER 22

USPS NO.327-480

THURSDAY, MARCH 19, 1987

## Township Library Named Historic Place



The Michigan Historical Commission is pleased to announce that the Dr. James A. Lynch House, now the Manchester Township Library, has been listed in the State Register of Historic Places.

## Hit or Miss

by farley

A recent exchange of studies about Japanese and American education is a warning and a disgrace say our experts. They say that if we ignore it we will continue to experience a continuation of our trade deficit, more lost industry and a second class work force and eventually a second class nation. Lets not continue to fool ourselves about the achievements of these Japanese. Besides making better cars and electronic components they are turning out smarter people.

Japanese children constantly outdistance American children in math and science comparisons and illiteracy is rare in Japan. Ninety percent of Japanese children graduate from high school and by that time they have had as much education as American college students. The Japanese schools provide the first class working force that is building the nation into a formidable work force that is building the country into a world power despite the lack of natural resources and agricultural land.

No one advocates importing Japanese methods. There are too many differences in our society. Experts say that we must cope with huge minorities of non-English speaking children, an intractable underclass and many social problems not common in Japan.

Many phases however that contribute to Japan's educational success could be adapted to

clapboarding. It has round arch first-story and segmental arched second story lights, and is accented by wooden keystones above second story windows. Square pilasters frame both the front entrance and second story, as well as facade extremities. Overhauling eaves are supported by paired brackets and accented by dentils, and a fieldstone chimney pierces the roofline.

The Dr. James A. Lynch House (Manchester Township Library) has architectural significance for Manchester Township as a local example of Italianate Cubical design. It has historical note as a former residence of an early Manchester physician. Junius Short constructed the present frame house for his daughter and son-in-law, Dr. James A. Lynch, about 1870. Lynch was Manchester's village physician from 1867 until the late 1880s, during the time of Manchester's greatest growth. In 1934 relatives of the Short family sold the former Lynch House to the Manchester Township Library system. The Manchester Township Library, organized in 1837, is now in its 150th year of continuous service, and after Ann Arbor, is the second oldest library system in Washtenaw County.

## Bloodmobile Brief

Monday's bloodmobile at the Knights of Columbus Hall added 149 units to the American Red Cross blood supply. Six donors were deferred making 155 credited donors present. Fourteen gallon donors were honored. The next bloodmobile will be July 20, at the American Legion Hall. Details next week.

Continued On Page 9

## Manchester In For Basketball

New Game Here Appears To Have Taken Sports Lovers By Storm

Manchester Enterprise  
March 13, 1924

Judging from the good attendance at the Manchester-North Adams game at Arbeter Hall Friday evening, the village has gone head over heels after the game.

For some time there has been a cry for a basketball team among the school pupils, but owing to lack of room suitable for games and practice, the boys and girls went without this wholesome sport and the other citizens of the village had to forego the pleasure of looking on a good lively game that requires skill and endurance. Finally Arbeiter hall was secured, the windows screened over and boys and girls began practice.

The game is but a few weeks old in Manchester, yet to see the number of spectators at last Friday's game one would think the village had a championship team and everybody who could be classed a sports fan was there. Indeed, the team has done well for its first season being aided much by the previous experience of the Watkins brothers, in conjunction with active work on the part of Mr. Nurnberger, who has acted as coach.

No small part of the interest has centered around the work of the girls' club who have proved themselves a lively bunch and in for all the sport that's in it. In the game with Jerome two weeks ago the girls had their first interscholastic game, and though beaten by the more experienced Jerome girls by a score of 8 to 5, they put up a good game. Leone Belleville and Thelma Walker starring for Manchester. That evening the home boys defeated Jerome 21 to 8 in a game at North Adams, the first half being played on fairly even terms until Manchester became accustomed to the poorly lighted room. Capt. D. Watkins accounted for 15 of Manchester's 21 points with seven field goals and one free throw. Jerome was held to one field goal but took advantage of six free throws, giving them a total of eight points.

In Friday night's game the Manchester boys were defeated for the first time on their own floor by North Adams high school, 17 to 15. The home team, by a slow start, was behind at the end of the first half, 11 to 7, but nearly tied the score in the second half. The lineup was as follows:

Manchester	Pos.	Albertson	RG
D. Watkins, Capt.	RF	Anthony	LG
M. Watkins	LF	N. Adams	Pos.
Dibble	C	Bloemke	RF
		Willams	LF
		Wolcott, Capt	C
		Lynch	RG
		Randolph	LG

Points scored: Williams 10, Wolcott 3, Lynch 4, D. Watkins 10, Dibble 2, M. Watkins 3. Substitutions: Kirk, R.G.; Leeson, L.G.; H. Dresselhouse, R.G. Referee, Walter Vogt.

Continued On Page 9

## Bersuder Retires

Harold Bersuder, Treasurer of Bridgewater Township, was recognized for his service at the March 16, township meeting. Supervisor Douglas Parr issued the following proclamation:

Proclamation of Service

WHEREAS, Harold Bersuder has been Treasurer of Bridgewater Township in excess of 42 years;

WHEREAS, he has always run for election with community spirit;

WHEREAS, he has made full effort to be available to the Township;

WHEREAS, he has fulfilled his duties with integrity, honesty, and loyalty;

WHEREAS, he has achieved a record as a township official that will be hard to exceed;

THEREFORE, I proclaim that Harold Bersuder be honored with Bridgewater Township's Distinguished Service Award for 1987.

Harold was first elected Treasurer in 1938 and served in that capacity for four years. After a seven year sabbatical he was again elected in 1949 and has held that position continuously until the present time.

Mr. Bersuder, born and raised in Bridgewater, was retired from Bridgewater Lumber Company in 1979 where he had been employed for forty years.

Harold, and his wife Zita, have resided in Bridgewater all of their married life. They have one daughter, Carol Damron, of Saline, and three grandchildren.

The first year he served as Treasurer the total tax collected was \$8,000, today they exceed one million dollars.

Harold's resignation will be effective March 31. Deputy Treasurer Harlan Fraumann will take the position until the next township election.

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