

Money Management

Financial Resolutions For a More Profitable New Year

With the new year just around the corner, now is the time to take a close look at your financial situation and make some resolutions to improve it, says the Michigan Association of CPAs. According to the Association, there are at least eight resolutions that can make your financial life a bit more manageable.

Draw up a budget - If you don't already have a family budget, now is a great time to put one together. The new year gives you an opportunity to start from scratch; you probably haven't generated any earnings or expenses for 1988 yet. So make a resolution to sit down - between football games, parades and family visits if necessary - and prepare a budget. Not only will you learn where your money goes, you'll probably reduce the amount of stress resulting from money worries.

Find out what you're worth - A budget is the first step in a financial planning process. Determining your net worth is the next one, and once again, it's a great time to figure it out. You'll soon be receiving year-end statements from your banks and creditors telling you how much money you have or you owe. Put the two together with your other assets and liabilities and find out how much you're really worth. You can't decide where you're going financially until you know where you are now - and that's where net worth is important.

Set financial goals - We all have financial goals, but for the most part the goals are poorly defined. We may say "I want to be a millionaire" but that's about it. To be effective, financial goals must be as specific and as realistic

as possible. So if you want to be a millionaire, great. But how? By when? What intermediate goals are there that can tell you if you're making progress?

For most of us, more modest goals are in order. Let's say you want to save \$5,000 by the end of the year. You need to identify how you're going to save it. Are you going to use a payroll deduction plan? Deposit it in your savings account? Are you going to make 52 weekly deposits of \$96.15 or monthly deposits of \$416.66? The clearer your goal, the better your chance of meeting it.

Get your financial records in order - If you've rejected resolutions one through three because it would take too much time to get the information you need, this resolution should be a priority. Let's face it, we all need to keep financial records: cancelled checks, tax returns, credit card receipts, ownership papers, warranties and other documents. What you may not realize is once you get things organized, keeping them organized takes the same amount of time as keeping them unorganized. Take an hour or two

to put together a filing system that works well for you. Not only will your kitchen drawers and counter top be neater, you'll save time in the long run.

Make out a will - Whether you are single or married with four children, you need a will. No one but you knows how you want your estate divided after your death. Without a will, it will be apportioned according to formulas established by your state government - even if that's not what you wanted. Your heirs may also resort to costly and time consuming litigation to get what they believe is rightfully theirs. You can avoid that with a will.

Evaluate insurance coverage - Your insurance needs change as your life changes. And what was good coverage last year may not be good coverage this year. Review your health, life, disability, homeowner's, auto and other policies you have to determine if they still provide adequate protection. Your home may have appreciated in value enough to warrant increased coverage while your car's value may no longer require collision coverage. You may also need an umbrella policy to supplement

existing home and auto policies. **Reduce your debt** - Interest on consumer credit is slowly being phased out as an income tax deduction so the cost of debt will be rising even if interest rates continue to fall. Carrying a high level of debt can also be stressful, particularly if payments take more than a 10 percent bite out of your monthly income.

Plan for retirement - It's never too early or too late to start saving for retirement. And today there are a wide variety of savings plans available. If you are eligible, contributing to an IRA can reduce your taxes while building a retirement fund. The same is true for a 401(k) if one is available where you work. For the self-employed, a Keogh plan provides tax deductible benefits

while building a retirement fund. While none of these resolutions will make you rich overnight, they can start you on your way. And what better time to start than right now.

Rogers Corners Farm Bureau

Rogers Corners Farm Bureau will meet Friday, January 8th at the home of Mr. and Mrs. Alton Grau.

English New Year

The people of England felt that the beginning of the New Year should be as you want the whole new year to be: "To have plenty of money in your pocket, dine well, rise early, pay your debts and lend nothing."

NOTICE

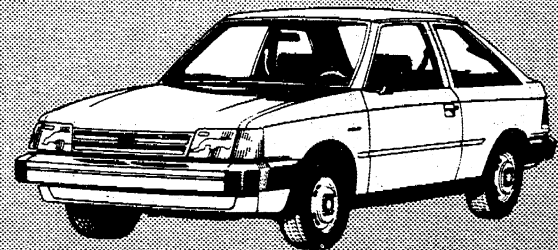
There will be a special joint Council meeting with the Planning Commission on Wednesday, January 13th, at the Methodist Church Hall to discuss the Manchester Historic District at 7:00 p.m.

Connie Schaffer
Village Clerk

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121ST YEAR VOLUME NUMBER TWELVE

USPS 327-460

THURSDAY, JANUARY 7, 1988

Budget Deficit Forces Cutbacks

by Becky Doyle

"Unfortunate" was the word used by most Village Council members Monday night to describe the situation which resulted in the vote to lay off one DPW employee. Faced with shortages in the 1986-87 funds available most Council members felt there was no alternative to the move.

As a result, the Village DPW

Sharon Hollow Preserve To Get Addition

The Harry A. and Margaret D. Towsley Foundation of Ann Arbor has granted the Michigan Chapter of The Nature Conservancy \$20,000 to acquire an addition to the 21 acre Sharon Hollow nature preserve located in Washtenaw County's Sharon Township.

This grant represents the second-half of a \$40,000 pledge from the Towsley Foundation to the Nature Conservancy for the protection of the Sharon Hollow area.

The Towsley Foundation's support for the Michigan Chapter of TNC began in 1977, and included a \$25,000 five-year pledge, completed in 1986, for Michigan Preserve Management.

Sharon Hollow is a richly diverse natural area, quite unusual in the highly developed southeastern part of Michigan. It features pockets of swamp, forest, old fields, marsh, oak barrens, and fen (rare wet-prairie) communities.

Because of this diversity, over 350 species of plants thrive here. Springtime is especially beautiful at Sharon Hollow with wildflowers blooming in healthy numbers, including rare species such as green violet and blue stem.

Sharon Hollow Preserve is open for public visitation. For more information on upcoming guided field trips to Sharon Hollow contact Maureen Stanton at The Nature Conservancy.

forces will be reduced to three men beginning February 1, which may lead to slower snow removal, longer repair time on broken water mains and generally some cutbacks in DPW services to village residents.

One example is the ice pond which has been maintained in Wurster Park on Main Street for skaters in past years. It was estimated that the cost of snow removal and spraying the area with water to maintain a good skating surface could cost as much as \$2,500 in one year and therefore was one of the luxuries that Village residents and other skaters must do without.

Interim Manager, Emory Garlick, has made other recommendations as well in attempting to reduce the deficit. A January 11 work session has been scheduled to discuss costs of the Village management operations, and contract negotiations are ongoing with the Washtenaw County Sheriff's Department. Council also voted to return the one mill designated for trash removal to the general fund.

American Legion Meets In Milan

The American Legion Second District Department of Michigan is having its meeting at the Milan American Legion Earl Gladfeter post #268 on Sunday, January 10th at 2:00 p.m. There will be a service officers meeting at 1:00 p.m. The Womens Auxiliary will also meet in Milan at 2:00 p.m. The Second District at the present time is first in membership against all the districts in the Department of Michigan. There will be a number of legionnaire at the meeting who are running for offices on the Department level. Tom Cadmus will be present at this time, he is running unopposed for the high office of Department Commander. He is from Britton the Glen H. Dakin Post #155 in the second district. The second district of the American Legion consists of Washtenaw, Monroe, Lenawee and Jackson counties.

Limpert Resigns From Council

by Becky Doyle

At a special meeting on December 28, Village Council voted to accept the resignation of Don Limpert, effective December 31, 1987.

Limpert had cited as his reason for resignation that he did not wish to be a party to withholding information from the public. He referred to financial information that had been removed from the Manager's Report before the December 21 regular meeting of Council.

Council members pointed out that the figures were preliminary and were "guesstimates" and that they did not wish to release false or misleading information. Some Council members felt that the numbers should be audited before release, but the figures are now in the public domain.

Some Council members felt that there were other reasons as well for Limpert's resignation, but Limpert could not be reached for comment.

Council President John Hinkley hopes to appoint a replacement to fill the vacancy by January 18. The appointee will fill the seat for the remainder of Limpert's term until the March 12th election.

Farmers Day January 27th

January 27, 1988 is the date for the Second Lenawee County Farmers Day. Featured speaker for the day is Dr. John Marten. The day is sponsored by the Lenawee County Cooperative Extension Service and Brablec Farms of Tecumseh.

The day will open at 8:30 a.m. in the Merchant's Building on the Lenawee County Fairgrounds in Adrian, Michigan. At 9:00 a.m. the results of the four-year Conservation Tillage Demonstration Plot will be given by Mr. Thomas Van Wagner, Lenawee Soil Conservation Service, and Dr. Gordon Wuethrich, Extension Agricultural Agent. Programs on the following farm-related subjects will be given throughout the day by: Mr. Richard Emmons, Director Lenawee A.S.C.S. - "Government Programs and Long-Term Agreements"; Mrs. Ann Hinsdale-Knisel, CES Home Economist - "What The Well-Dressed Pesticide Applicator Will Be Wearing This Season"; "New Developments in Farm Equipment" - Mr. Timothy Harrigan, MSU Tillage and Heavy Equipment Specialist; "Irr-Drain" - "What's Happening And What Do You Need to Know" - Mr. Harold Belcher, MSU Water Management Specialist; and at 2 p.m. Dr. John Marten.

There is no admission charge for the day and lunch will be available in the building.

A Spool Of Thread

Manchester Enterprise
July 14, 1887

What Cotton Goes Through Before It Reaches The Needle

Few people ever stop to think of the twistings and turnings and the various processes that cotton fiber goes through after it is taken from the pods before it is wound up on a spool and ready for the housewife's needle. The whole story is told, however, in a small space in one of the cases in the hall in the National museum given up to an exhibition of textile fabrics. This is one of the many object lessons in the museum, which, combined, are intended to tell the story of a man as he exists on the earth.

First is shown a specimen of cotton in the pod just as it is picked, without having the seed removed. Next is shown a specimen of the same cotton after it has been ginned and the black seeds have been removed.

The Sea Island cotton is used for thread on account of the length of the fiber. A sample of the sacking in which the cotton is also shown. Then the cotton is supposed to have been baled and shipped to the thread factory. Here the first thing that is done with the cotton is to subject it to the "picker" process, by which the cotton from several bales is mixed to secure uniformity. During the picker process much waste, in the form of dust, dirt and short fibers, are separated from the good fibers by the picker. Next the "picked" cotton is wound on a machine, in sheets or laps, into a roll.

The next process illustrated by a practical exhibit is the carding by which the sheets of cotton are combed or run out into long parallel fibers. The cotton is next seen drawn through a trumpet shaped opening, which condenses it into a single strand or "sliver." Then eight such slivers are run together into one, six of the strands thus produced are drawn into one, and again six of the strands from the last drawing are combined into one. Then comes the slubbing or fast "roving" process, which consists of winding the strand and bobbin. Two strands are twisted and again wound on a bobbin. After a number of other twistings and windings, during which the strand is gradually reduced in size, until it begins to assume a thread like appearance, two strands of this fine "roving" are run together and twisted, under considerable tension, on a bobbin that makes 7,000 revolutions a minute. Two of the cords each are twisted together, forming six cord thread. One who has followed the process sees the cotton gradually transferred from a wide band or sheet or loose cotton to a compact thread that will pass through the eye of a needle. The six cord thread is at last taken from a bobbin and reeled into a skein, in which form it is bleached or dyed. Then it is wound back upon the skein upon a big spool, from which it is supplied to little white birch spools from which it is wound in regular course, and is then ready for the market. The machine that regulates the last winding measures the number of yards wound for each spool. The spools are made of various sizes to hold from 200 to 12,000 yards of thread. The labels that decorate the end of the spools when they are sold are last put on. They are cut and pasted on by machinery with great rapidity.

Farewell To The Bentleys



Rev. Evans Bentley has been appointed to the Morenci United Methodist Church effective January 15. Rev. Bentley and his wife, Betsy, and daughter, Sarah will be moving to Morenci soon. The community is cordially

invited to a farewell pot luck dinner at 12:30 p.m. and an open house from 1:30-2:30 p.m. on Sunday, January 10, in their honor at the Sharon United Methodist Church.

Obituary

Richard L. Schaible
Saline Evangelical Home
Formerly of Manchester

Age 77, died Saturday, January 2, 1988 at the Saline Evangelical Home. He was born October 9, 1910 the son of Jacob and Esther Green Schaible. He was married to Mary Brustle on March 3, 1940. She preceded him in death on June 20, 1981. He was a member of Emanuel United Church of Christ.

He is survived by twin daughters, Mrs. Gerald (Lorraine) Haines of Mission Viejo, California and Mrs. Lois Jones of Ann Arbor and 4 grandchildren. He was preceded in death by a twin brother Robert.

Funeral services were held Tuesday, January 5, 1988 at Emanuel Church. Rev. Robert Macfarlane officiated. Burial followed in Sharon Townhall Cemetery.

Arthritis Support Group

The Arthritis Support Group will meet on Monday, January 11, 1988. This month's meeting will include a videotape of the television program "NOVA" which was aired in December about arthritis and arthritis research. The tape will be followed by discussion and refreshments.

The group will meet in Suite 5008 of the Reichert Health Building at Catherine McAuley Health Center from 7:00 to 9:00 p.m.

For further information, contact Mary Winkler at 747-0123, or 434-8432 evenings.

Senior Citizens News

This is an old fashioned January. The cold weather is supposed to kill off all those 'bugs, etc.' No wonder the animals hibernate! Let's not bury ourselves at home when we can go to all our senior activities. Thursday the 7th will begin with exercise at 11 and then the January Birthday Bash to honor all of us who share this month's birthdate. Bingo will be played.

Senior Dinners are one of the finest services offered in this community. Each Tuesday and Thursday noon a delicious, ample meal is prepared and served at Emanuel United Church of Christ. Anyone fifty-five years or older is invited. Manchester Senior meals are not federally subsidized. Our cook, Jan Barbour, and her

Exercise and Diabetes

On Monday, February 1, the Washtenaw County Chapter of the American Diabetes Association, along with the Juvenile Diabetes Network, will be holding an educational program on exercise in the treatment of diabetes.

Clinical Nurse Specialist, Nugget Burkhardt, will suggest exercise programs that are highly beneficial to diabetics. She will also describe how to adjust insulin dosages before exercising, and discuss when diabetics should avoid certain exercises.

The February 1 program will be held from 7:30 to 9:00 p.m. in the lounge of Trinity Lutheran Church. The Church is located in Ann Arbor at 1400 W. Stadium, just north of Seventh.

assistant, Cindy Seales, are serving healthful, nutritious meals, prepared without salt. These ladies are ably assisted by two or three willing volunteers. A donation of two dollars per meal is requested. Why not join your friends at these meals for food and fellowship? Call 428-8359 the day before a meal for your reservations.

Saturday, January 9: Seniors will leave at 5:30 p.m. for Chelsea travelog: 'A Sightseer's France'. Call Helen Knickerbocker, 428-7239, to go along.

Tuesday, January 12: Council meeting will begin at 9:30 a.m. Noon lunch features fish bake with Center activity following. Come help with our projects, there is more than just sewing (something for everyone!).

Wednesday, January 13: At 10:00, the bus will leave for the Saline Hospital program, topic: Cholesterol (how do you look that word up when you can't spell it?). While there, our area folks who reside at the Home will be visited. Call Helen to go and brighten up your day, too. At home, Chamber of Commerce will meet for lunch and meeting.

Thursday, January 14: Exercise at 11, sauerkraut with Knoeffles (is that the way to spell that?) for noon lunch and bingo.

Looking ahead: Monday, January 18, seniors will leave the Center on a shopping trip to ??? On January 24, 'Our Town' will be the treat at the Croswell Theater in Adrian. Departure time is set for 2 p.m. Call Helen for details and reservations.

"Ruling is easy, governing difficult."
Goethe

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DIAL -A- GARDEN

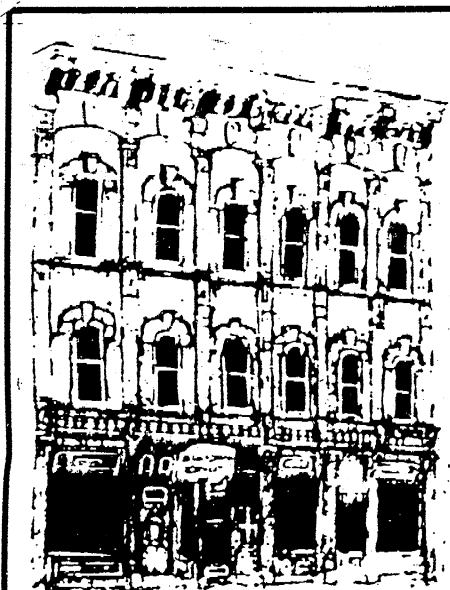
The following is a monthly schedule of Dial-a-Garden, the system of prerecorded daily gardening tips sponsored by the Washtenaw County Cooperative Extension Service. The system is in Operation 24 hours a day, 7 days a week. Interested persons are invited to call 971-1122 at their convenience to listen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

- Thursday, January 7 - What Does AAA Mean?
- Friday, January 8 - Testing Leftover Seed.
- Monday, January 11 - How Many Vegies Should You Plant?
- Tuesday, January 12 - Selecting

Vegetable Varieties.
Wednesday, January 13 - Plant Hardiness Zones.

School Hot Lunch Menu

- Monday, January 11 - Hot Dog on Bun, Baked Beans, Dill Pickles, Applesauce, Milk.
- Tuesday, January 12 - Beef Ravioli, Buttered Green Beans, Bread & Butter, Jello, Milk.
- Wednesday, January 13 - Vegetable Soup with Crackers, Deli Turkey Sandwich, Carrot & Celery Stix, Pear Half, Milk.
- Thursday, January 14 - Crispy Fish Filet, Oven Brown Potatoes, Coleslaw, Dinner Roll & Butter, Granola Bar, Milk.
- Friday, January 15 - Fruit Punch, Taco's with Sauce, Lettuce /Tomatoes and Cheese, Buttered Corn, Fresh Fruit, Milk.



Black Sheep Tavern

Lunch
Monday - Saturday
11:30 - 5:00 p.m.
Dinner
Monday - Thursday
5:00 p.m. - 10:00 p.m.

Friday and Saturday
5:00 p.m. - 12:00 midnight
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Manchester Village Planning Commission

November 10, 1987

CALL TO ORDER

The Regular Meeting of the Manchester Village Planning Commission for November was called to order at 7:30 p.m. by Chairman Kwolek in the first floor meeting room of the Village Hall. Members present: Kwolek, Lowery, Kallewaard, Walton, Daverman and Marshall. Members Absent: Smith, Hinkley and Naimowicz. A quorum was present.

APPROVAL OF AGENDA

The agenda was approved after amendment.

MINUTES OF PREVIOUS MEETING

Minutes of the October 13, 1987 Regular Meeting were read aloud in part, and approved after corrections, on a motion by Lowery, supported by Walton, carried on a voice vote with five members voting "yes" and Kallewaard abstaining.

REQUESTS FROM PUBLIC TO ADDRESS THE MEETING

Jacques LaRock, a Village resident, was present to ask questions about a possible conditional use permit application for small engine repair as a home occupation. The Chairman explained that questions on the code and procedure could be answered, and information furnished on precedents, but no ruling or commitment could be made since there was no application filed. Marshall explained how findings of fact on such applications make the Commission weigh factors such as the encouragement of small business, against probable impact on a neighborhood. Mr. LaRock received answers to several questions.

COUNCIL REPORT
Marshall reported on discussions of administrative procedure for planning and zoning

matters, relative to past legal opinions which sought to help the Village avoid civil liability problems. Attorney R.F. Travis' letter of June 19, 1986 was cited. A motion was made by Kwolek, supported by Daverman, that copies of all recommendations and questions to Council, and all pertinent supporting documentation, be mailed to Council members, and this information be provided within one week after Planning Commission meetings.

The motion was carried on a unanimous voice vote. A motion was made by Lowery, supported by Daverman, to furnish Council members with reference manuals, in binder form, covering planning and zoning materials. The motion was carried on a unanimous voice vote.

OLD BUSINESS - SIGN PERMIT APPLICATION - HOP-IN

The Secretary reported on a telephone call received from the applicant's representative, Roger Nash. A motion was made by Kallewaard, supported by Lowery, to table the application until the next Regular Meeting, while the applicant considers making a change in sign material. The motion was carried unanimously on a voice vote.

OLD BUSINESS - PETITION FOR REZONING - LOUIS CIOTTI

The Chairman reported on the walking tour of the land parcel made by Planning Commissioners along with landowner, Jim Hansen. A July, 1987 article in Zoning & Planning News was cited for its information on the economic impact of mobile home parks. A motion was made by Kwolek, supported by Daverman, that the Commission purchase a copy of the study mentioned in that article. The motion was carried unanimously on a voice vote. Commissioners reviewed their listing of findings of fact which will be necessary in order

to make a recommendation on the petition. Kallewaard left the meeting at 9:10 p.m.

OLD BUSINESS - HISTORIC DISTRICT STUDY COMMITTEE

Property owners in the proposed Exchange Place Historic District have been sent an information letter from the Village Office. An information package was given to Becky Doyle for use in preparing an article for publication in the Enterprise. She will interview Daverman for additional information.

NEW BUSINESS - PROPOSED CAR WASH ON NORTHWEST CORNER OF M-52 AND HIBBARD STREET

Ted Stautz, holder of an option on the property, contacted some individual Commissioners and received information about setback requirements, historical and residential characteristics of the neighborhood and potential uses for land zoned I-2. Discussions also included appropriateness of structure characteristics, traffic flow, site development and preservation of the historically significant barn. PUD development was also discussed.

NEW BUSINESS - RENOVATION OF VILLAGE HALL

Marshall requested that the Commission form a committee on restoration of the second floor. Daverman volunteered to serve on the committee after work on the Historic District - Study Committee was completed.

DISCUSSION - SUE GLEASON'S RECOMMENDATIONS

Discussion prompted Lowery to request that future residential development mandate curb and gutter by ordinance. Commissioners noted that Gleason's comments outlined many of the issues being acted upon by the Planning Commission. Land use analysis included the outer edges

of the Village, the Kirk Park vicinity, county and Village facilities by the water tower, the DPW site and Riverbend estates. Commissioners noted that Kirk Park was a landfill site and could not be developed. An important option specified interesting recreation alternatives for the water tower and Road Commission vicinity.

OLD BUSINESS - RELOCATION OF DPW

Commissioners agreed to table this matter until the next Regular Meeting.

ADJOURNMENT

The meeting was adjourned at 10:35 p.m. on a motion by Lowery, supported by Daverman, carried unanimously on a voice vote.

Mary Kallewaard,
Secretary

AGENDA

January 12, 1988

1. Call to Order
2. Approval of Agenda
3. Requests from Public to Address the Meeting (will be heard under "New Business")
4. Minutes of December, 1987 Regular Meeting
5. Update on Items Covered in December Minutes
6. Report from Council
7. Old Business
 - 7-1. Historic District Study Committee
 - 7-2. Sign Permit Application: Hop-in
 - 7-3. Petition for Rezoning - Louis Ciotti (Presentation by petitioner concerning land presently zoned Agricultural, which petitioner would like rezoned to Mobile Home Park)
 - 7-4. Holiday/Schmerberg/Hood Annexation Petition (Landowners' petition to annex land east of M-52 and south of Austin Road)
 - 7-5. Other Old Business
8. New Business
 - 8-1. Application for Use of Commercial Land for Church (corner of M-52 and Main Street)
 - 8-2. Other New Business
9. Adjournment

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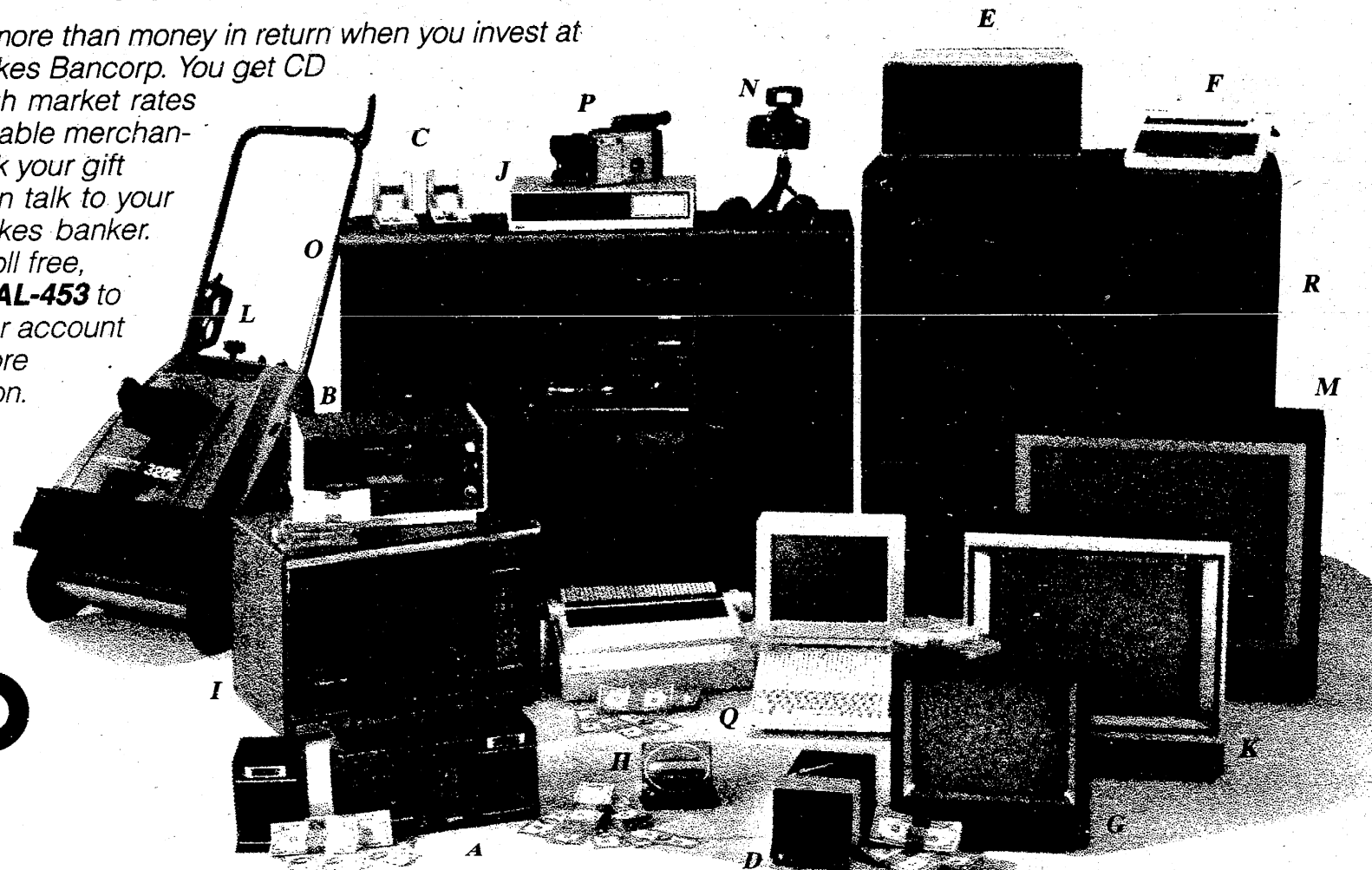
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B Toastmaster under-cabinet toaster/oven/broiler	\$ 500	\$ 1,000	\$ 2,000	\$ 6,000
C Seiko quartz dress watch (men's or women's)	\$ 1,000	\$ 2,000	\$ 3,500	\$ 11,000
D Panasonic 5" AC/DC portable television with radio	\$ 1,000	\$ 2,000	\$ 3,500	\$ 11,000
E Litton deLuxe compact 500-watt microwave oven	\$ 1,500	\$ 3,000	\$ 5,000	\$ 16,000
F Canon Typestar 5 portable electronic typewriter with AC adapter	\$ 1,500	\$ 3,000	\$ 5,000	\$ 16,000
G G.E. 13" color television with remote control	\$ 2,000	\$ 4,000	\$ 7,000	\$ 22,000
H Sony compact disc player	\$ 2,000	\$ 4,000	\$ 7,000	\$ 22,000
I Magic Chef 1.2 cu. ft. microwave oven with turntable	\$ 2,500	\$ 5,000	\$ 9,000	\$ 28,000
J RCA 3-head programmable VCR with remote control	\$ 2,500	\$ 5,000	\$ 9,000	\$ 28,000
K RCA 20" ColorTrak television with remote control	\$ 3,000	\$ 5,500	\$ 10,000	\$ 32,000
L Homelite/Jacobsen 20" snow thrower with electric start	\$ 3,500	\$ 6,500	\$ 12,000	\$ 37,000
M RCA 26" ColorTrak stereo tv with remote control	\$ 4,000	\$ 7,500	\$ 15,000	\$ 45,000
N Minolta Maxxum 5000 camera kit with autofocus and motor drive	\$ 5,000	\$ 9,000	\$ 17,000	\$ 52,000
O Fisher 110-watt/channel audio component system with AM/FM receiver, dual cassette deck, CD player, turntable and speakers	\$ 6,000	\$ 10,500	\$ 20,000	\$ 62,000
P Zenith VHS-C mini-camcorder with battery pack	\$ 7,500	\$ 14,000	\$ 26,000	\$ 81,000
Q Apple IIc portable computer with 128KB memory and Imagewriter II printer	\$ 9,500	\$ 18,000	\$ 33,000	\$ 104,000
R RCA 40" big screen ColorTrak stereo tv with remote control	\$ 14,000	\$ 26,000	\$ 48,000	\$ 150,000

There is a substantial penalty for early withdrawal. This offer is not limited to one gift. You may substitute and combine from lower deposit levels. Rates are subject to change.



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125 Briarwood Circle, Ann Arbor**†, 769-7616
1900 Pauline Blvd., Ann Arbor**†, 769-8386
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Money Management

It's Not Over Yet More Tax Reform Comes Due In 1988

If you know the new tax brackets and understand the provisions of tax reform, congratulations. Now forget some of them. According to the Michigan Association of CPAs, tax brackets will change dramatically in 1988. In addition, says the Association, several other provisions will change.

The most dramatic change will be in the tax rate structure. For income earned in 1987, there are five brackets ranging from 11 percent to 38.5 percent. In 1988, the brackets are reduced to three: 15, 28, and 33 percent. For many people, the new tax brackets are good news because they will result in lower taxes. For example, a married couple with a combined taxable income of \$32,000 will pay \$107 less in taxes under the new brackets compared to 1987.

It's not all good news, however. The couple with a taxable income of \$32,000 will be in the same bracket as a couple with a taxable income of \$70,000 - a marked difference from the highly

progressive tax rate of just two years ago.

The new tax rates also mean higher taxes for some people with low incomes. For a single person, tax on a taxable income of \$15,000 will be \$2,178 for 1987, but for 1988, taxes on the same taxable income jump to \$2,250. And the taxes in 1987 were no bargain to begin with. A single person with a taxable income of \$15,000 in 1986 paid just \$1,922 in taxes. That's a 17 percent increase over two years.

The deduction for consumer interest also changes in 1988. For 1987, interest on consumer credit other than qualified home mortgage interest is only 65 percent deductible. For 1988 that drops to 40 percent. That means you lose 25 cents in deductions for every dollar of interest you pay on car loans, credit cards and other consumer loans. In addition, since your tax bracket could be lower, the tax benefits will also be worth less.

The same 65 and 40 percent figures apply to passive losses in 1987 and 1988 generated from activities entered into on or before October 22, 1986. Losses for interests in activities acquired

after October 22, 1986 are not eligible for the limited deduction, but they are fully subject to the passive loss rules. Losses from a passive activity are deductible only against income from passive activities. Unused or suspended losses can be carried forward indefinitely and be used to offset passive income realized in subsequent years.

Special rules apply to rental real estate activities. The passive loss disallowance rule will not apply to the first \$25,000 of net losses from rental real estate activities in which the individual "actively participates." The \$25,000 allowance will be phased out at the rate of one dollar for every two dollars of income as a taxpayer's adjusted gross income increases from \$100,000 to \$150,000.

The deduction for qualified investment interest costs - such as interest on loans used to buy stock - that exceed investment income, also falls to the 40 percent level in 1988 from 65 percent this year. Any disallowed investment interest expense may be carried forward indefinitely.

Long-term capital gains for high income people also face a tax change in 1988. The maximum rate on long-term capital gains was limited to 28 percent in 1987. For next year, the 28 percent cap has been lifted. As a result, taxpayers in the 33 percent bracket face an increase of five percent in their taxes on long-

term capital gains. However, change in the tax code for 1988 is not all bad news. Taxpayers are getting a bigger standard deduction and personal exemption. For single taxpayers, the standard deduction increases to \$3,000 from \$2,540. For those married and filing jointly, the deduction increases to \$5,000 from \$3,760. Married but filing separately jump to \$2,500 from \$1,880. And heads of households get an increase to \$4,400 from \$2,540.

The personal exemption also rises to \$1,950 from \$1,900. For those 65 or over or who are blind, there is an extra standard deduction of \$600 if married or \$750 if single. These extra standard deductions replace the extra personal exemptions which have been repealed. For those both elderly and blind, two extra standard deductions are allowed.

The Michigan Association of CPAs reminds you that while changes don't take effect until 1988, they may have a bearing on your tax planning now. Whether it does or doesn't, many experts recommend you don't get too used to the 1988 changes. Those experts are beginning to feel that Congress might make additional changes for the 1989 tax year.

Dance Your Way To Fitness

Dance your way to fitness this winter at Dimension Fitness and Education Center. Dimensions is a part of Saline Community Hospital. Aerobic exercise builds cardiovascular fitness and muscle tone, making you look and feel better in the cold winter months. Two different classes are offered to provide you with the level of exercise that is right for you. AEROBICS offers exercise routines set to contemporary music, and includes a warm-up period, the work-out, and a

cool-down period with stretching and floor exercises. This class provides an intermediate to high intensity level of exercise.

LITE AEROBICS is a low impact, low intensity aerobic dance class, also offering a warm-up period, the work-out, and a cool-down period with stretching and floor exercises. Get ready for spring early and join a Dimensions aerobics class today! Also, check out the aerobics membership, offering unlimited classes at a special price.

For information about class times and fees, or to register call Dimensions at (313) 429-1509. The first classes begin January 4, so hurry!

B & G BOWLING

Brown-D. Parr	18	6
Poland-Rentz	16	8
Strock-Hasset	14	10
Henry-Mast	13	11
Mahrie-Tracy	12	12
Trinkle-Nickerson	11	13
Thelan-Nelson	10	14
Feldkamp-Bristle	10	14
Wacker-K. Parr	9	15
Bisard-Paul	7	17

MENS HIGH GAME	
Darroll Trinkle	210
Rich Rentz	203
Darroll Trinkle	193
WOMENS HIGH GAME	
Chris Trinkle	181
JoAnne Wackenhut	170
Carol Rentz	167

TEAM HIGH GAME	
Henry-Mast	817
Wacker-K.Parr	815
Trinkle-Nickerson	811
MENS HIGH SERIES	
Darroll Trinkle	565
Rich Rentz	557
Brad Henry	453
WOMENS HIGH SERIES	
Carol Rentz	468
JoAnne Wackenhut	450
Chris Trinkle	444
TEAM HIGH SERIES	
Poland-Rentz	2451
Henry-Mast	2383
Strock-Hasset	2362

Your IRA after the new tax law...
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If you are not covered by a company pension plan, the new tax law still allows you to tax-deduct all your IRA payments. Considering that—plus the fact that our IRA pays such high interest and guarantees a lifetime retirement income—an annuity from FB Annuity Company is still your best choice for an IRA.

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Women's Health Lecture Series

An opportunity to learn from experienced, qualified professionals about topics of interest and concern to you.

Women and Depression
Wednesday, January 20, 1988
Depression continues to be a major health concern of women. Learn why women may be at greater risk for this problem than men. Also learn how to beat depression and how to know when you need help from a health care provider.
Time: 6:30 p.m. Registration/
Hors d'oeuvres
7:00 p.m. Lecture
Speaker: Fran Beckley, R.N., M.P.H.
Director, Women's Health Center
Suzanne Mosher Ferguson, A.C.S.W.
Outpatient Psychiatric Therapist

Location: Chelsea Community Hospital, Dining Room

Future Lectures
"Fertility Issues for the 1980's and 1990's"—Wed., March 2.
Building Self-Esteem Using Affirmations—Wed., April 13.
Mothers and Daughters—Wed., May 25

For more information and advance registration, please call 475-3979.

Women's Health Center
Chelsea Community Hospital
775 South Main
Chelsea, Michigan 48118
Phone: 475-3979

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Village Council Proceedings

**Approved Minutes
December 21, 1987**

The December 21, 1987 regular meeting of the Manchester Village Council was called to order by President Hinkley at 7:00 p.m. with the Pledge of Allegiance to the flag. Present: Hinkley, Tapping, Reinhart, Becktel, Harris, Marshall, Schaffer, Garlick. Absent: Limpert. Also present: Chris Spork, Helen Kensler, Rev. Ray Robichaud, Brad Roberts, Gerry Mann, Bruce Garlick, Dick Kuntz, Jackie Nelson.

The minutes of the December 7, 1987 meeting were presented to Council for approval. Tapping offered a motion, supported by Becktel to approve the December 7, 1987 minutes as written. Ayes - all.

APPROVAL OF THE AGENDA

Motion by Harris, supported by Reinhart to approve the Agenda as amended adding (f) Committee Appointments and (d) Interest Bearing Checking Accounts. Ayes - all.

CORRESPONDENCE

Garlick and Schaffer presented several pieces of correspondence for review. The following actions were taken: Tapping offered the following motion, supported by Marshall. Roll Call Vote: Ayes - all.

Be it resolved that the Village of Manchester does hereby retain Mr. Melvin J. Muskovitz, of the firm of Pear, Sperling, Eggan & Muskovitz, P.C. Suite C-200, FL Wright Dr., Ann Arbor, Michigan 48105, for the purpose of consulting with and representing the Village of Manchester on its personnel matters. The attorney shall be compensated at the rate of One Hundred Five Dollars (\$105.00) per hour, shall report to the Village Council through its President, and the Village's general counsel, Keusch and Flintoff.

P.C. This retention shall continue until revoked or modified by the Village Council. Motion by Becktel, supported by Marshall to accept the letter to the Washtenaw County Sheriffs Department as corrected and to proceed with negotiations as recommended by the Village Manager. Roll Call Vote: Ayes - all.

PUBLIC PARTICIPATION

No one approached Council at this time.

REPORTS

DPW and Treatment Plant Report - Garlick presented reports to Council for review - on file. Council discussed the three proposals presented to them by Wiedmayer concerning the purchasing of equipment. Motion by Becktel, supported by Harris to purchase a line tracer, Model 810 for \$1,750.00 to be taken out of the \$760,000.00 bond issue. Roll Call Vote: Ayes - all.

It was the overall consensus of Council to table the decision to purchase a scraper and lovibond water test kit until the next meeting.

Sheriff's Report - Sgt. Spork presented the Sheriff's report - on file. Items discussed were the blight ordinance and milage for the department.

Planning Commission - Marshall presented the December 15 and 16 Planning Commission minutes to Council for review. Council agreed to the January 13, 1988 special joint meeting with the Planning Commission to discuss the Historic District. The Clerk was asked to publish a notice for the public.

Garlick was asked to call Glenn Burkhardt from McNamee, Porter & Seelye, to ask him to attend a Planning Commission Meeting when Mr. Ciotti presents his plan for the Mobile Home Park. Council asked Garlick to negotiate with Burkhardt.

MANAGERS REPORT

Garlick presented Council with

the Managers Report - on file. Items discussed were the installation of a blow off line at the Haller residence, abandoned vehicles ordinance, the \$760,000.00 bond issue, Florence Day clean up program, meeting with Township Supervisors and the Black Sheep Apartments.

Council suggested that we look into three ordinances - The Blight Ordinance, Abandoned Vehicles Ordinance and Building Ordinance.

OLD BUSINESS

Insurance Claim - Clerk Schaffer read a letter from Municipal Claims Service concerning the basement flooding on August 22 and 26th. A lengthy discussion followed. Councilmen expressed concern about setting a precedent or accepting liability if these claims were paid.

Marshall offered a motion, supported by Harris to pay the cleaning bills submitted. After consideration Marshall and Harris withdrew the motion.

Gerry Mann said he had talked with the insurance company and they had re-opened the claim. Council asked Garlick to investigate the matter and make a recommendation back to Council.

McNamee, Porter and Seelye Contract - After reviewing the contract and considering the Interim Village Managers recommendations the Council asked Garlick to meet with McNamee, Porter and Seelye and re-negotiate. Council suggested a flat rate or percentage of the construction cost. Becktel offered the motion, supported by Marshall to have the Interim Village Manager re-negotiate the Engineers Contract on a flat rate or percentage basis. Roll Call Vote: Ayes - all.

Austin Road Detour - Garlick explained that on June 30, 1987 the Washtenaw County Road Commission requested Council to pass a resolution of a proposed detour route that will be necessary to fix the Austin road bridge. Tapping offered the following resolution, supported by Harris. Roll Call vote: Ayes - all. Marshall, Limpert - absent. The Village of Manchester

hereby authorizes the Washtenaw County Road Commission to use: Hibbard Street from M-52 to Duncan Street; Duncan Street from Hibbard Street to the east Village limits as a detour route for Austin Road Bridge repair. This authorization will commence March 14, 1988 and cease on July 18, 1988. Use and reconstruction as per letter of understanding.

Industrial Park Proposal - Garlick presented proposal to Council for review. He suggested that the following five steps be taken within the next six months.

1. Get project going with Planning Commission.
2. Coordinate with Manchester and Bridgewater Townships.
3. Draw a rudimentary plan.
4. Determine cost structure.
5. Determine payback through a special assessment district.

Financial Report 1986/1987 - Mr. Dick Kuntz was present to discuss the Village of Manchester's Financial Records for the 1986/1987 year. Kuntz reported that the January and February 1987 statements are finished and have been submitted for audit. There was a lengthy discussion as to why the village financial reporting is in the condition it is. Kuntz offered the following recommendations:

1. Starting March 1, 1987,

create new financial statements. Trying to correct the present set of books will take at least three times as long.

2. Thoroughly train the office staff in all financial operating functions. Each person should be able to back-up to all activities.

3. Two of the three personnel in the office are elected officials. Since the elected officials may not have financial backgrounds and since they are not permanent employees, establish an Office Manager position which is a part time consultant person who can guide the staff and review financial data each month before preparation of the financial statements.

4. Look at other available systems. Jackson County has their accounting program set up where by municipalities and townships can via modems use their programming for a fee.

Since the county's programming has been approved and audited by the State of Michigan, we know it is correct. I am sure other counties have similar setups. The Village's auditing firm has indicated there are reporting units that are not fully utilizing their equipment and we might be able to use their equipment and training to complete our financial reporting. We should compare our present system with other

systems to see which best suits our needs.

Committees - Council appointed the following committees:

Motion by Reinhart, supported by Tapping to appoint Hinkley and Harris to the committee to meet with Mr. Naimowicz, the Village Manager. Roll Call Vote: Ayes - all.

Motion by Harris, supported by Marshall to appoint Reinhart and Becktel to the DPW committee. Roll Call Vote: Ayes - all.

Motion by Marshall, supported by Becktel to appoint Harris and Tapping to the Financial committee. Roll Call Vote: Ayes - all.

NEW BUSINESS

Application for Conditional Use Permit - Motion by Tapping, supported by Reinhart to acknowledge receipt of the application from the Conquering Faith Fellowship Church and send it on to Planning Commission. Ayes - all.

Motion by Tapping, supported by Becktel to waive the fee of \$125.00 for the application due to the fact that it is a church applying. Roll Call Vote: Ayes - all.

Recommendation for Future Management Directions - Garlick informed Council that he had

talked to the Attorney and that the following report is a recommendation made by your Interim Village Manager and is not something that Council has asked for and therefore is not something that needs to be shared with the press. If Council decides to adopt any portion thereof or accept any portion thereof then that portion will be entered into the Village minutes and that portion will be a report.

At this time Garlick reviewed with Council some preliminary financial information to substantiate recommendations for cost reductions.

Christmas Bonus - Motion by Becktel, supported by Tapping to give the same bonuses as last year. Roll Call Vote: Ayes - all.

Interest Bearing Checking Accounts - Marshall requested reviewing proposals for interest bearing checking accounts from various banks. Council said that those proposals should go to the Treasurer for review. Council adjourned at 10:52 p.m.

Constance M. Schaffer
Village Clerk

**Approved Minutes
Special Meeting
December 28, 1987**

The December 28, 1987 Special Meeting of the Manchester Village Council was called to order by President Hinkley at 7:00 p.m. Present: Hinkley, Tapping, Reinhart, Becktel, Harris, Marshall, Garlick, and Schaffer. Absent: Limpert. Also present: Peter Flintoff, Attorney at Law.

Hinkley opened the meeting by reading the letter of resignation from D.E. Limpert dated December 22, 1987, effective date December 31, 1987.

December 22, 1987

John Hinkley, Village President
Members Village Council,

I understand that Emory Garlick presented his Manager's Report on December 21st and part of this report was selectively withheld from general public information.

I will not be a party to such action and therefore shall resign as Trustee from Village Council effective December 31, 1987.

Respectfully,
D. E. Limpert

Garlick stated that he had met with Mr. Limpert today and Limpert would agree to a meeting with Hinkley, Harris and Tapping before the 31st of December to discuss his resignation.

Reinhart initiated a discussion on the reasons why Limpert resigned.

Tapping suggested that Council write a letter to Limpert denying the accusations made in his letter of resignation and accept his resignation. A lengthy discussion followed concerning the events that took place leading up to Mr. Limpert's resignation. The discussion also included a meeting that took place on December 18, 1987 at 8:00 a.m. where four Council persons were present. Council agreed that mistakes may have been made but there was never any intention by Council to withhold figures that were not a

result of an audit. Peter Flintoff reviewed with Council the choices they had. Council could either accept Limpert's resignation which would then create a vacancy on Council or reject his resignation which would give Limpert until the 31st of December to withdraw. On the 31st of December if Limpert had not withdrawn his letter the Clerk would then notify the President of a vacancy on Council as of that date.

Tapping offered the motion, supported by Becktel to accept D.E. Limpert's resignation dated December 22, 1987. Roll Call Vote: Tapping - yes, Reinhart - yes, Becktel - yes, Harris - no, Hinkley - no, Marshall - yes. Motion approved.

Tapping asked Hinkley to write a letter to Limpert accepting his resignation and disclaiming all accusations made in his letter.

Motion by Becktel, supported by Marshall to adjourn at 7:43 p.m.

Constance M. Schaffer
Village Clerk

Below is the letter to D. E. Limpert accepting his resignation.

December 29, 1987

Mr. D. E. Limpert
201 East Main
P. O. Box 524
Manchester, Michigan 48158

Re: Letter of Resignation

Dear Don:

Speaking on behalf of the Manchester Village Council, we feel your accusation charging the Council with the selective withholding of information from the general public is mistaken. Thus, Council disclaims this accusation based on the following reason: The figures presented in the Manager's Report you

referred to were not qualified. Therefore, release of those numbers at that time to the public would have been made prematurely and not in the best interest of the Village. At the time that the Auditors have completed their review, the report shall be official and accordingly released for public review.

I am disappointed that this misunderstanding occurred, with this resolve. I have enjoyed working with you these last twenty-one months on Council and regretfully accept your resignation.

Sincerely,
John J. Hinkley
President
Village of Manchester

**Chelsea Breathers
Club To Meet**

Dr. Thomas Gravelyn will be the guest speaker at the January 16 meeting of the Chelsea Breather's Club to discuss the topic, "Trans-tracheal Procedure." The informative and group support program for persons suffering from chronic lung diseases meets from 11 a.m. to 1 p.m. at Chelsea Community Hospital - Dining Room A, 775 S. Main, Chelsea. Family members and health-care professionals are encouraged to attend. There is no admission charge.

**American Legion
Auxiliary Meets**

The American Legion Auxiliary will meet at the Legion Home on January 13, 1988 at 7:30 p.m.

ELECTION NOTICE

To the qualified electors of the

Township Of Manchester

NOTICE IS HEREBY GIVEN THAT A SPECIAL ELECTION will be held in MANCHESTER TOWNSHIP ON:

JANUARY 19, 1988

from 7:00 a.m. to 8:00 p.m.
to vote on the following proposal:

ZONING ORDINANCE PROPOSAL

Shall the adoption of Ordinance 33 by the Manchester Township Board of Trustees on October 13, 1987, amending Ordinance No. 9, Manchester Township Zoning Ordinance to change the zoning of three acres more or less fronting 250 feet on the west side of Grossman Road, 233 feet south of the centerline of Austin Road part of the northwest one-quarter of Section 10, Manchester Township, Washtenaw County, Michigan, from AR-Agricultural-Residential District to GC-General Commercial District be approved?

POLLING PLACE LOCATION
275 S. Macomb St.

NOTE: ONLY ELECTORS RESIDING OUTSIDE THE LIMITS OF THE VILLAGE OF MANCHESTER ARE QUALIFIED TO VOTE IN THIS ELECTION.

Published in compliance with M.C.L.A. 168.653a.

Date 1-7, 1-14
Wilma E. Lentz
Clerk

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**VILLAGE OF MANCHESTER
FILING OF
NOMINATION PETITIONS**

TO THE QUALIFIED ELECTORS OF THE VILLAGE OF MANCHESTER, COUNTY OF WASHTENAW, STATE OF MICHIGAN:

NOTICE IS HEREBY GIVEN, that persons desiring to qualify for any elective office shall file a petition therefore with the Village Clerk signed by not less than twelve (12) registered voters of the village not later than 4:00 p.m. on January 25, 1988, which is the seventh (7) Monday prior to the March 14, 1988, non-partisan Regular General Village Election. Official blank petitions in substantially the same form as required by State law for State and County Officers, except for reference to party, shall be prepared. All nomination petitions shall have entered thereon in ink the name of the person desiring to become a candidate for office in the village, or the person in whose behalf the petition is to be circulated, and the name of the office for which he/she is a candidate. No person shall sign his/her name to a greater number of petitions for any one (1) office than there will be persons elected to said office.

**THE VILLAGE CLERK SHALL ACCEPT
PETITIONS, THEREBY NOMINATING
CANDIDATES FOR THE FOLLOWING
OFFICES, VIZ:**

- President Two (2) Year Term
- Clerk..... Two (2) Year Term
- Treasurer Two (2) Year Term
- Assessor..... Two (2) Year Term
- Three (3) Village Trustees... Two (2) Year Term

Official Blank Petitions May Be Obtained At The
Village Offices, 120 South Clinton Street

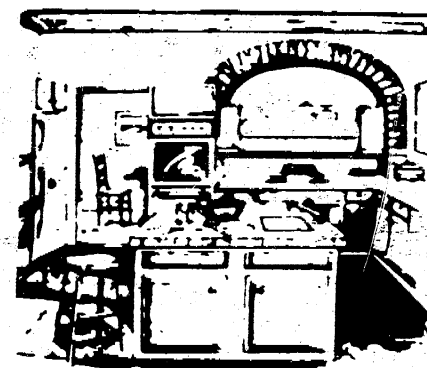
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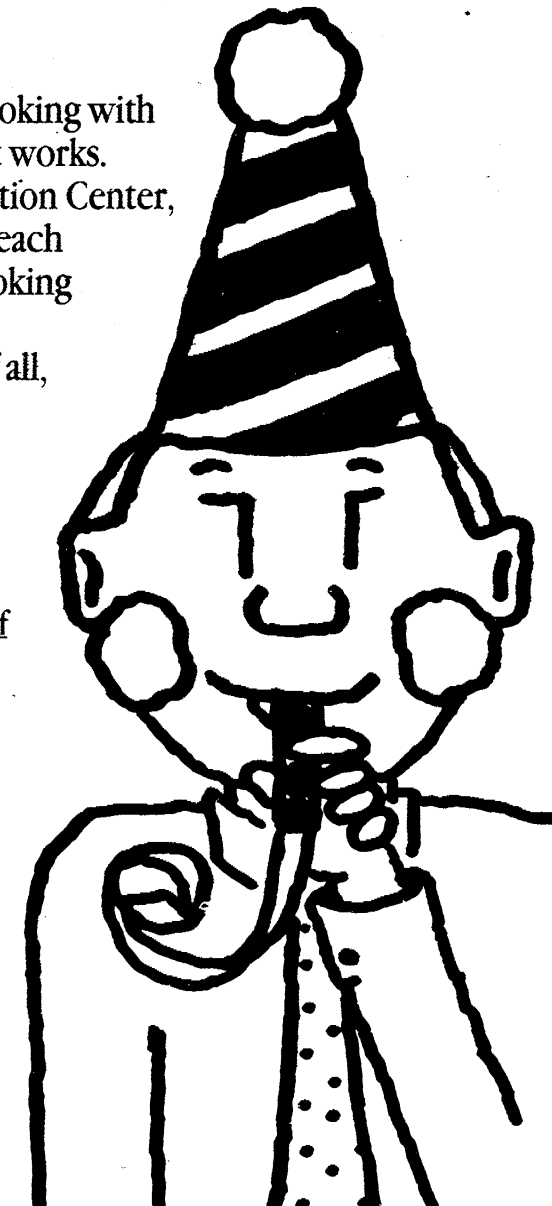
Keep your New Year's resolution to quit smoking with Smokeless®. The stop smoking program that works.

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Come to one of our FREE Introductory Meetings, Monday, January 11, or Tuesday, January 12, 7:30-8:30 p.m. and bring your cigarettes. If you have the McAuley Health Plan, 50% of the program fee is reimbursable. Sign up by calling 429-1509.

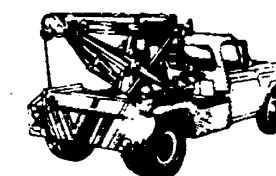
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Toxic Trash

Once in a great while, spurred by comments from family members, the urge to clean up the garage overcomes me. There are dangers out there. My eleven year old son recently tried to pry his bicycle out of the garage but instead unleashed a cascade of tomato cages from which he could not escape due to entanglement in drip irrigation tubing.

Clean up progressed well until I encountered four bottles of insecticides which I no longer use. My substitutes for these commonly used chemicals don't eliminate every last pest, but we've learned to accept a few blemishes and our yard is full of life.

What kept me from completing my task was serious concern about following insecticide label directions for disposal of these now unwanted substances. No matter how toxic the chemical was, with warnings such as "never spray near open water" or "toxic to fish and wildlife", I was directed to simply, "Wrap and place in trash collection."

Trash collection in our county proceeds as follows: your trash is placed on the curb in the morning and by the end of the day, it's gone. It never really disappears however. By the time it is buried at the landfill, the pesticide container has probably broken.

When a landfill leaks, and some do, or when such chemicals are disposed of in an improper manner, leakage into the environment occurs, polluting both ground and surface water. And one way or another, we get our throwaways back...toxins in our drinking water...fish with contaminant levels making them unfit for consumption...or perhaps the elimination of all life from a local pond or stream.

I live in an area that does not pro-

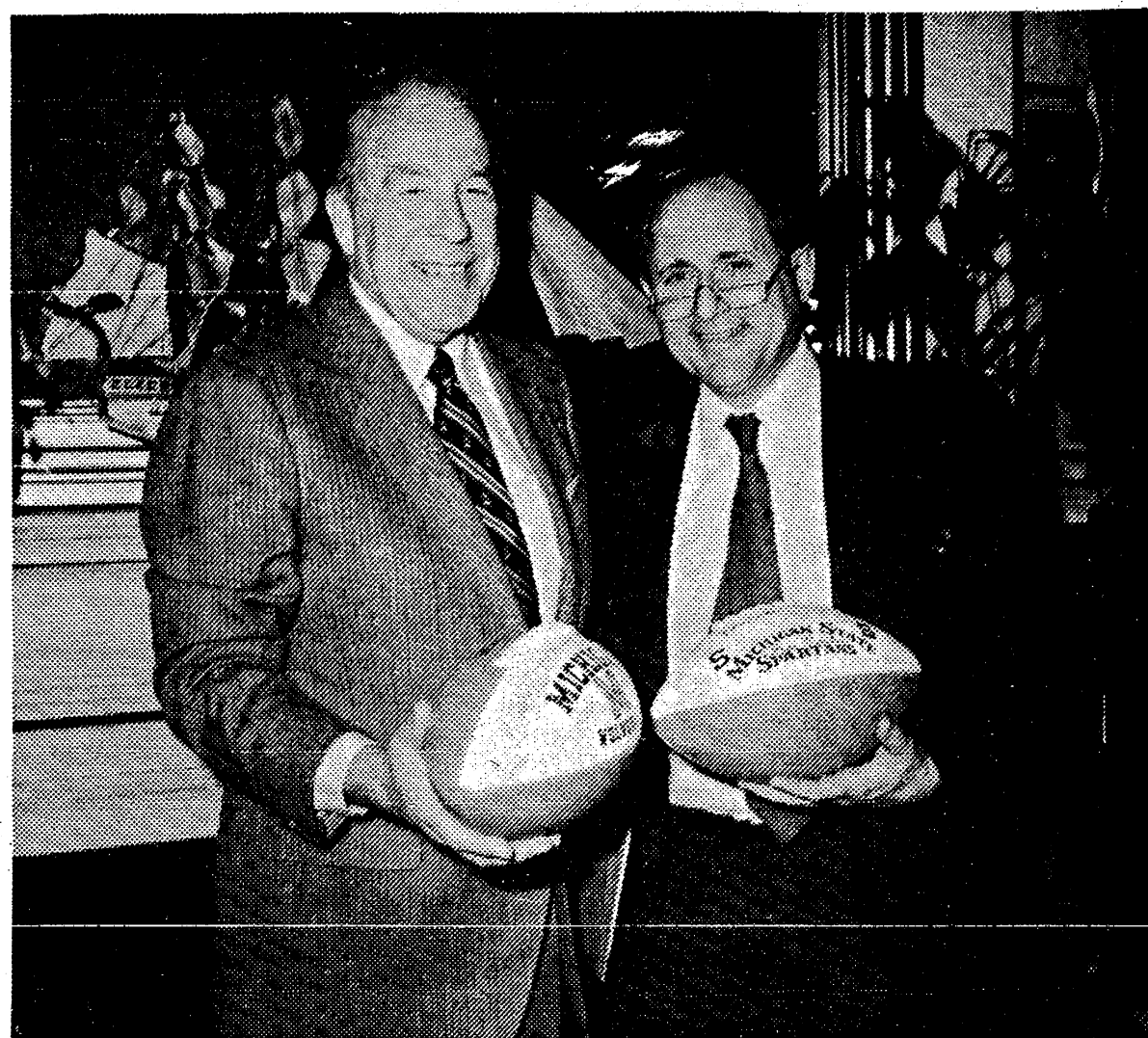
vide me with a disposal alternative. Some counties and even a progressive state or two give their citizens the opportunity to dispose of these chemical leftovers in a responsible manner. Annually, Fairfax County, Virginia sponsors two household toxics round-ups. Home owners bring their chemicals to specified locations and can feel confident that proper disposal will occur.

Maine, a state that has taken the bull by the horns, has established a statewide container return program for agricultural users of pesticides. It also has conducted a limited number of household toxics pickups for concerned home owners.

On the scale of total pesticide use for the U.S., the amount the home owner uses may be miniscule. Remember however that with some readily available insecticides, simply flushing a half quart down a storm sewer could be a death sentence for hundreds of species of tiny aquatic animals in a small pond hundreds of yards away from your home.

The resiliency of wildlife species that survive in our neighborhoods is incredible. We need to remain vigilant however about the quality of the environment we live in, and that concern can begin on your street. If you think safer pesticide disposal methods are needed in your community, make a few phone calls and find out what you can do to change the existing system. For the sake of my kids and the wildlife around me, I know that I will.

For a Backyard Wildlife Habitat information packet, contact the National Wildlife Federation, Dept. BN, 1412 16th Street, N.W., Washington, D.C. 20036-2266.



NON-POLITICAL FOOTBALLING

Visiting U.S. Senator Carl Levin (D-Mich.) to discuss East-West issues recently, Secretary of State George Shultz admired autographed footballs Levin has in his Washington office from the teams of Michigan State University and the University of Michigan.

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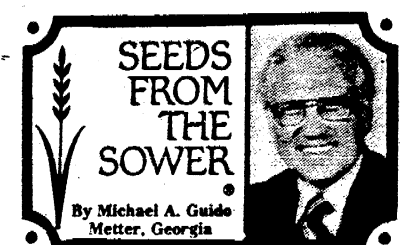
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ZION LUTHERAN CHURCH
Wednesday, January 6 - WOZ Circles, 1:30 p.m. Lydia, 7:45 p.m. Martha.
Saturday, January 9 - 9:00 a.m. Christmas Clean-up, 9:30 - noon YI 7th, 12 noon Confirmation meeting.
Sunday, January 10 - 9:00 a.m. Sunday School for all ages, nursery available; 10:15 a.m. Worship, Committee Reports Due.
Tuesday, January 12 - 6:15 p.m. Joymakers; 7:15 p.m. Sr. Choir; 7:30 p.m. Shuffleboard.
Wednesday, January 13 - 7:00 p.m. Business Management; 8:00 p.m. Church Council.
BETHEL UNITED CHURCH OF CHRIST
Wednesday, January 6 - 1:30 p.m. Women's Fellowship; 6:00 p.m. Childrens Choir.
Thursday, January 7 - 7:30 p.m. Youth Choir Plus; 7:30 p.m. "1000 years in Christianity in the USSR".
Saturday, January 9 - 9:00 a.m. Confirmation Class.
Sunday, January 10 - 10:00 a.m. Worship Service, 11:00 a.m. Church School, 11:15 a.m. Senior Choir, 11:45 a.m. Church School-Mission.
Wednesday, January 13 - 6:00 p.m. Childrens Choir.
MANCHESTER UNITED METHODIST CHURCH
Wednesday, January 6 - 3:30 p.m. Girl Scouts.
Thursday, January 7 - 3:30 p.m. Girl Scouts; 7:30 p.m. Missions Committee Meeting at M. Hanks' home.
Sunday, January 10 - 8:45 a.m. Choir Rehearsal, 10:00 a.m. Worship, 11:00 a.m. Coffee/Fellowship Time, 11:15 a.m. Sunday School and Adult Classes.
Wednesday, January 13 - 3:30 p.m. Girl Scouts.
EMANUEL UNITED CHURCH OF CHRIST
Thursday, January 7 - 12 noon Senior Meal; 3:20 p.m. Cherub Choir; 3:40 p.m. Children's Choir; 3:15 p.m. Brownies; 3:30 p.m. Girl

ST. THOMAS LUTHERAN CHURCH
Sunday, January 10 - 9:30 a.m. Sunday School and Bible Class; 10:45 a.m. Worship.
Monday, January 11 - 7:30 p.m. Bible Study.
Tuesday, January 12 - 7:00 p.m. Catechism; 8:00 p.m. Board of Evangelism & Missions.
Wednesday, January 13 - 8:00 p.m. Choir practice.
ST. JOHN'S LUTHERAN CHURCH
Wednesday, January 6 - 9:00 a.m. MOPS; 7:30 p.m. Jr. Choir; 8:30 p.m. Sr. Choir.
Saturday, January 9 - 9:00 - 11:00 a.m. 7th Grade Catechism.
Sunday, January 10 - 9:15 a.m. Sunday School; 10:30 a.m. Worship with Holy Communion; 7:00 p.m. Youth Group; 8:00 p.m. Praying Elders.
Monday, January 11 - 8:00 p.m. Church Council.
Tuesday, January 12 - 7:00 p.m. Bell Choir.
Wednesday, January 13 - 1:30 p.m. Ruth Circle; 7:30 p.m. Jr. Choir; 8:30 p.m. Sr. Choir.
SHARON UNITED METHODIST CHURCH
Sunday, January 10 - 12:30 p.m. Pot Luck Dinner honoring Rev. and Mrs. Evans Bentley; 1:30-2:30 Open House for the church family and community to wish the Bentleys well in their new appointment.
Wednesday, January 13 - 8:00 a.m. Chancel Choir practice.



A man stopped for a red light at a downtown intersection. The car ahead of him had a bumper sticker that read, "Honk if you love Jesus." He got the message and happily honked his horn.
The driver of the car with the sign stuck out his head and yelled, "What's the matter, ya fool? Are you blind? Can't you see the light's red?"
There are many who say one thing with their signs but say another thing with their speech. They profess one thing with their lips but practice another thing with their lives.
It's not good to advertise unless you can deliver the goods. Either be what you seem to be, or else be what you are.
Are you all that you ought to be?

Twentieth Century Club
The 20th Century Club will hold their monthly meeting on Tuesday, January 12, 1988 at the Blacksmith Shop on East Main Street at 8:00 p.m.
The scheduled speaker is Professor Leonard Eaton from the University of Michigan. He will be speaking about the local architecture.
The public is cordially invited to attend.

CHURCH DIRECTORY

EMANUEL UNITED CHURCH OF CHRIST - Rev. Robert B. Macfarlane, Pastor; Rev. Nancy Doty & Mr. Philip VanDop, assistants; Sunday School for all ages 9:00 a.m.; Morning Worship 10:30 a.m.; Fellowship 11:30 a.m.

MANCHESTER UNITED METHODIST CHURCH - Rev. Hayden Carruth, Pastor; Worship 10:00 a.m.; Coffee/Fellowship Time 11:00 a.m.; Sunday School and Adult Classes 11:15 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 BIBLE CHURCH - Timothy E. Booth, Pastor; Sylvan and Washburn Roads; Sunday School 10:00 a.m.; Morning Church 11:00 a.m.; Evening Church 7:00 p.m.; Wednesday Bible Study 7:00 p.m.; Youth Meetings 7:00 p.m.

IRON CREEK COMMUNITY CHURCH - 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. Mark A. Weirauch; 3050 S. Fletcher Road; Sunday School 9:00 a.m.; Worship Service with Holy Communion 10:15 a.m.

ST. THOMAS LUTHERAN CHURCH - 10001 W. Ellsworth Rd., (5 miles North and 6 1/2 East of Manchester), Rev. John Riske, Pastor. September through May Schedule: Sunday School & Bible Class 9:30 a.m.; Worship 10:45 a.m.; Holy Communion First and Third Sundays.

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 Couy, Pastor; Chris Bouldier, 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 10:00 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.

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MATURE PERSON - Full time position available for nurses with experience or interest in community health nursing. We are a progressive Medi-Care certified home health and hospice provider affiliated with a large Health Center. We are looking for nurses who enjoy working independently in a setting that encourages creativity and participation in new program development. Must possess good assessment and documentation skills, have at least 1 to 2 years of acute care experience and be current in infusion therapy; BSN preferred. Please contact Catherine Esterheld, RN, MS at 313-995-1992 1-7

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HORSES - Buying and Selling draft horses, buggy horses, riding and saddle horses. Good selection of ponies, also western and English saddles. Larry Salyer, 428-7389 after 4:30 p.m. 4-14p

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GOOD MONEY WEEKLY processing mail. For information rush self-addressed, stamped envelope to: J. Macklin, 727 Glenwyth - A, Brighton, MI 48116 1-14

EXPANDING HOME CARE Agency looking for RN's LPN's and Aides in Manchester area. Please call 1-800-648-1194. 1-14

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WORD PROCESSING - word processing, editing and proof-reading services available. Eileen Parker, 428-9141. 1-7p

CROSS WITH CHRIS - June 22-July 6, Germany, Austria, Switzerland, \$1,879. July 7-21 Britain, Ireland, \$1,909. Includes flight from Detroit, hotels, 26 meals. Free brochure: Chris Press, 7369 Berne Road, Pigeon, MI 48755. 517-453-2202 p

PAYROLL/ACCOUNTS Payable Clerk. Must have 2 - 5 years experience in payroll. Preferably some experience with computers and accounts payable. Benefit package. Send resume and wage history, or apply in person at: Manchester Plastics Inc., 500 W. Madison. St. Manchester, MI 48158 1-7

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IS YOUR NEW YEAR'S Resolution to lose weight? Let me help. No drugs, no hunger, no exercise. Call Dottie 428-8894 1-7

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TOY SALE - Discovery Toys is having a winter sale. Savings up to 56 percent. 428-8279 1-21p

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ATTENTION LAND OWNERS - farm acreage wanted, 100 -3,000 acres. Partially to mostly wooded. Fair price. Call 313-243-0178. 1-14p

HOUSE FOR RENT - Manchester area. 3 - 4 bedrooms. Family only. Please call 313-429-9093, 10 a.m. - 5 p.m. 1-14

All News Articles And Classifieds Due By 10 A.M. Tuesday

Pets

Pets are generally well-adapted for bad-weather exposure, but a house pet who stays out for a long time and then returns wet to a warm house may suffer for it. Shivering and listlessness are signs that illness may be setting in and veterinary examination is called for. Presented in the interest of better pet care by:

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Classified advertising will be \$2.50 minimum charge for 20 words or less and 5¢ for each additional word. All classified ads are payable in advance, if not a billing charge of 50¢ will apply. Deadline for classified advertising will be 10 A.M. Tuesday for that weeks publication. Cards of Thanks will remain at \$4.00 minimum charge for 50 words or less with a charge of 5¢ for each additional word.

In Memoriam Cards of Thanks

In loving memory of our Dear Sister, Iva L. Nortley, who passed away January 7, 1984: Time may hide the sadness Like a smile can hide the tears. But loving memories keep you close Despite the passing years.

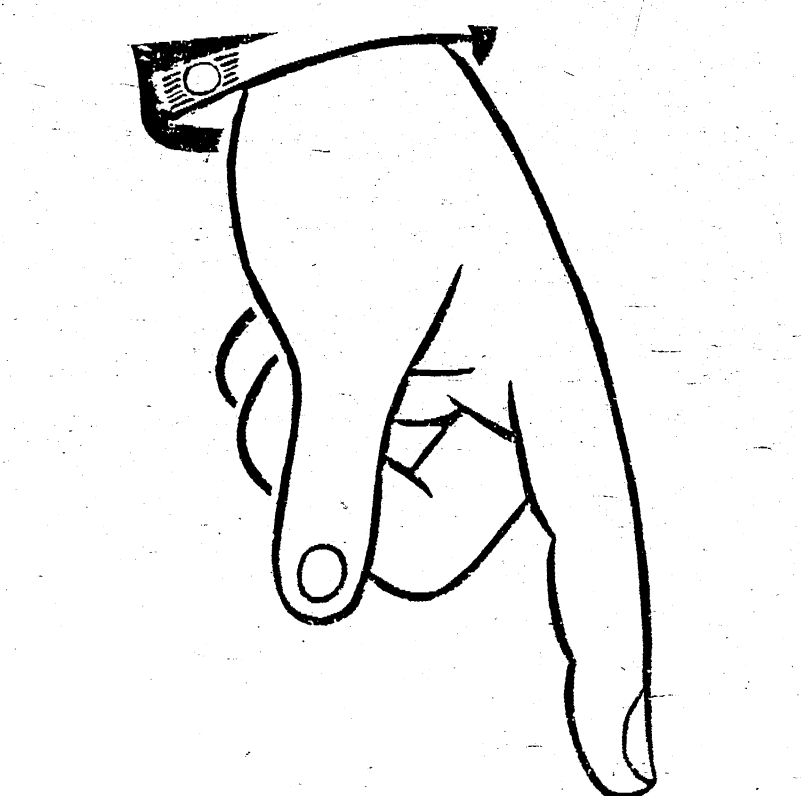
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Office Space For Rent On Main Street 428-8173

The family of Verna Bowers would like to extend their heartfelt thanks to the relatives and friends who reached out to us at the time of our loss. Your kindness and support will long be remembered.
Laurence Bowers and Family

NOTICE

There will be a special joint Council meeting with the Planning Commission on Wednesday, January 13th, at the Methodist Church Hall to discuss the Manchester Historic District at 7:00 p.m.
Connie Schaffer
Village Clerk



What makes a great Classified ad?

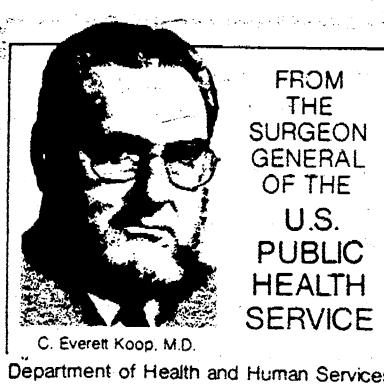
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EXERCISE AND HEART DISEASE PREVENTION

Exercise for health has become a way of life in many American households. Now, new evidence shows that exercise can be helpful in preventing coronary heart disease (CHD).

Commonly accepted risk factors for CHD (or reasons why CHD occurs) are smoking, high cholesterol levels in the blood, high blood pressure and, to some extent, being greatly overweight. To this list should be added lack of physical activity.

Centers for Disease Control (CDC) researchers, examining many studies of the relationship between exercise and coronary heart disease, have found that there is, indeed, a link between increased physical activity and lower risk for CHD. More than two-thirds of the studies they reviewed showed that exercise reduces risk.

The fact that many Americans

are inactive may come as a surprise in this day of fitness and enthusiasm for sports. Yet, two national surveys from 1985 show that about 60 percent of Americans do fewer than three sessions of activity per week and fewer than 20 minutes of activity per session. About one in four Americans surveyed participated in no exercise during leisure time.

Because few Americans get physical activity on the job, the threat of CHD remains undiminished. Researchers say that the link between lack of physical activity and CHD appears to be as strong as the links between the development of CHD and smoking, serum cholesterol and hypertension.

How much physical activity is good for health? We know, generally, that those who perform more physical activity tend to have the lowest risk for CHD. This doesn't mean that everyone needs to start running hard on a regular basis. In fact, unless advised otherwise by their own doctor, most people should start a regular walking routine that is as brisk as comfortable. A daily walk of 30 minutes or more without stopping can help Americans reduce their risk of developing heart disease. Daily walks will also help to keep weight down, and they can bring about improvements in heart and lung fitness and in mental health.

If for some reason daily walks

aren't possible, try to take at least three walks per week. If you can't go for the entire 30 minutes without stopping, gradually phase into this amount of walking over a period of one to two months.

People who don't exercise often complain that they simply don't have the time. A lack of time is a convenient excuse, of course, but even the busiest people can think of ways to fit walking into their daily schedules. For instance:

1. When possible, walk to and from work.
2. Park your car or get off the bus or subway farther away from your destination than usual and walk the rest of the way.
3. Take walks at lunch or during a daily break from work.
4. Walk with family or friends to make exercise a social occasion and to help them get the benefits as well.

Physical activity is more than fun. It is a pleasant way to reduce the risk of coronary heart disease, one of America's major public health problems and a chronic disease that costs many lives a year. Prevention of disease: it's never too early to start.

Self Tests

Americans value the freedom they have to take charge of their own lives. When it comes to performing medical self-tests, however, or even to monitoring one's own pulse, freedom to test can be good or not so good.

On the good side, self-testing often means lower medical costs, a closer watch on chronic conditions and earlier detection of health problems. However,

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number of other factors, such as bleeding gums or last night's T-bone steak.

Misinterpretation of results by an inexperienced user is a mistake that can be compounded by the fact that no test ever is 100 percent accurate, even under the best conditions. Moreover, self tests do just that - they test; they do not diagnose. Physicians diagnose, and rarely on the basis of a single test. A physician may also be expected to evaluate the patient's medical history, do a physical examination, conduct other tests and, consult with other medical experts.

Still people today are testing their eyesight, stool, urine, blood and blood pressure in search of the signs of various medical conditions. In general, they are using three categories of self-testing products: tests that help diagnose a specific condition or disease in people with symptoms (example: pregnancy test kits); screening tests to identify indications of disease in people without symptoms (example: kits to test stool for hidden blood); and monitoring devices, used on the advice of a physician, to provide ongoing checkups on an existing disease or condition (example: blood glucose test kits for diabetics).

When used as directed, self-tests are safe and effective. The Food and Drug Administration regulates self-test kits and requires that they meet the same safety and effectiveness requirements as devices used in professional laboratories. It is well to remember, though, that laboratories are designed and operated specifically for scientific testing, while the user of a self-test kit is most likely to be untrained and more prone to error.

Properly administered self-tests show great promise for improving public health, provided they are performed in conjunction with medical guidance. It's when testing is done without medical oversight that the do-it-yourselfer can run into problems. So, take advantage of self-test kits if you wish, but talk to your doctor. That way, there'll be no room for error.

The user of a self-test for fecal blood, for example, may perform the test incorrectly, with the result that hidden blood may not be detected. Conversely, positive results on this same test could indicate colon or rectal cancer; but they also could reflect a

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Weatherwax Drugs	272.0	268.0
Tri Cnty Pty Store	272.0	268.0
Black Sheep Tvn	259.5	280.5
Columbia P & H	253.0	287.0
Spear Realtors	241.0	299.0
Brklyn Chiropractic	212.5	327.5
HIGH GAME		
Marilyn Russell		215
Sue Holland		200
Joyce Golightly		199
Sue Anderson		198
HIGH SERIES		
Sue Holland		589
Marilyn Russell		568
Sue Anderson		555
Joan Deem		525

MANCHESTER TOWN CLUB

Jack Schlaff AAA	77	35
ShearCrazy	66	46
Norm Walz	63	49
Jenters	63	49
Alley Drillers	59	53
DuRussells	58	54
Manchester Plast. Inc.	56	56
R&F Tree Service	48	64
Sportsman Bar	44	68
200'S		
Terri Scherdt		203
500'S		
Terri Scherdt		519
HIGH IND. GAME		
Paula Scherdt		233
Karen Amshill		216
Celeste Powell		211
HIGH IND. SERIES		
Paula Scherdt		567
Celeste Powell		557
Candy Klapperich		535
HIGH TEAM GAME ACT.		
Alley Drillers		839
HIGH TEAM SERIES ACT.		
Alley Drillers		2372
HIGH TEAM GAME HDPC.		
DuRussells		845
HIGH TEAM SERIES HDPC.		
Norm Walz		2344

MANCHESTER BUSINESSMEN

Aiuto Auto Parts	29.0	19.0
D. J. Coval & Son	26.0	22.0
Steele's Htg & Clg	26.0	22.0
Knights of Columbus	23.0	25.0
Polly's	25.0	23.0
K & W Equipment	22.5	25.5
Manch. Enterprise	21.0	27.0
Manch. Stamping	19.5	28.5
HIGH GAME		
Mike Stockwell		219
Larry Ebeler		204
Bob Liebeck		203
HIGH SERIES		
Mike Stockwell		581
Dave Roberts		550
Jack Gould		540
Larry Ebeler		539

JOLLY KEGLERS

Double A	79	47
Dan's Westside Auto	73	53
Carol's Cut-N-Curl	67	59
Kleinschmidts	66	60
Manchester Car Wash	62	64
Gemini Family Hair Care	59	67
Dutch Country Kitchens	51	75
Comerica	47	79
IND. GAME ACT.		
L. Steele		244
K. Smith		230
K. Roberts		224
IND. SERIES ACT.		
S. Weber		541
K. Smith		534
L. Steele		530
HIGH TEAM GAME W/HDPC		
Double A		945
Gemini Family Hair Care		939
Dan's Westside Auto		922
HIGH TEAM SERIES W/HDPC		
Carol's Cut-N-Curl		2582
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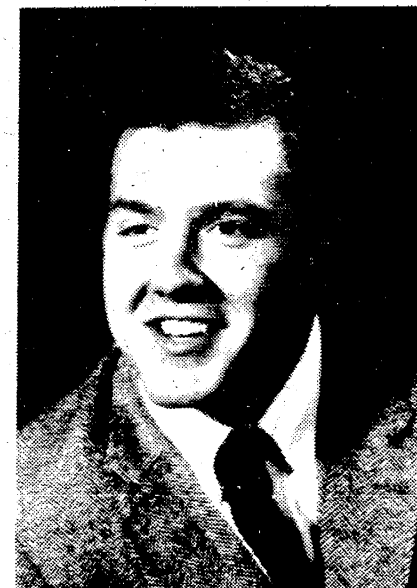
**Local Students Wins
Optimists Essay Contest**



Deanna Gilbert, John Korican and Linda Hansen

Deanna Gilbert, a senior at Manchester High School won the 1987 Essay Contest conducted by the Optimist Club of Manchester. The contest invited students to submit a 400-500 word essay on the subject "Freedom, Our Most Precious Heritage."

**Optimist Student
Of The Month**



Mike Stidham has been honored as Manchester Student Optimist of the Month for December. He resides with his parents Hargus and Vicki Stidham in Manchester. Mike is a senior at Manchester High School. He is interested in teaching history and coaching. Mike is leaning towards Grand Valley State, Saginaw Valley or Ferris State. Mike played football all four years of high school. He was voted most improved player in 10th grade, most valuable lineman in 11th grade and this year was honored on All League in the Jackson and Ann Arbor area. In addition, he was selected to All State in the AP poll and Detroit Free Press honorable mention for All State. He is a member of the leadership class and National Honor Society and is an office aide this year. He also has made the honor roll all four years of high school. We congratulate Mike on his accomplishments!

Second place in the contest was awarded to Linda Hansen, a junior at Manchester High School. Third place was won by Jackie Miller, a senior at Manchester. As the first-place winner of the Optimist Club of Manchester contest, Deanna's essay will be entered against those of other Optimist club winners in the upcoming state contest. The winner will receive an all-expense-paid weekend seminar at the nationally recognized Freedoms Foundation at Valley Forge, Pennsylvania. From the 50 district winners, an international winner will be chosen to receive a \$5,000 scholarship. An expert panel of judges reviews the entries at each level of competition. Over 15,000 high school students across the United States and Canada annually enter the Optimist International Essay Contest. Deanna's essay appears on page 12.

**Optimist
Oratorical
Contest**

An oratorical contest open to all boys and girls who have not reached the age of 16 is being conducted by the Manchester Optimist Club. Medallions will be awarded to first place, second place and runner-up winners in each division. In addition, the first place winners of the contest will be eligible for further competition with a top prize of a \$1500.00 scholarship. The official oratorical contest subject is "DESTINY - CHOICE, NOT CHANCE." Contestants must speak on the official subject for not less than four minutes and not more than five minutes. Scoring is based on personal qualities, material organization, delivery and presentation, and overall effectiveness. For information concerning the contest, contact Rod Morrison, Principal, at the High School Office: 428-7333.

**Volunteers Make
Ice Rink Possible**

by Becky Doyle

After last week's article stating that there would be no skating rink in Manchester this year, Councilman Wendell Reinhart received so much response from the community that he decided to try to do something about the situation. After contacting other council members it was decided that the major expenses to the Village was in overtime that was spent flooding the area. Reinhart found several volunteers who were willing to spend the hour or two each day putting down the initial layers of ice and the Public Works Department cleared snow from the area during regular work hours.

After about seven days of flooding the park, the ice will be ready for skaters, says Reinhart. He expected that to be sometime after the middle of this week. Hats off to some of the concerned people who cared enough to put in a few hours for the enjoyment of a lot of kids - and adults. Thank You Wendell, and thanks especially to Dan Fleck, who has been providing much of the manpower. If anyone else is willing to help, please call Wendell at 428-8540. It takes two to man one of the firehoses used in the operation.

**Red Cross
Volunteer Report**

The Holiday Season found Manchester Red Cross volunteers busy as usual. Christmas Eve day, the Southeastern Michigan Red Cross Bloodmobile was parked at St. Mary's Church from 9:00 a.m. until noon collecting blood for Mott's Childrens Hospital. Mrs. James Warner was chairing this crew of volunteers: Mrs. Maryann Barker, Amanda Schaible, Mrs. James Landini, Mrs. Ronald Hawk and Mrs. Robert Krall. 1988 began with Chrysler Proving Grounds semi-annual clinics. The first, on January 4, was from noon to 6:00 p.m. with Mrs. Don Fowler assisted by Mrs. Herman Boelter and Mr. and Mrs. Delbert Ludwig. The second, on January 5, from 6:00 a.m. to noon was chaired by Mrs. Marvin Oates with Mrs. Ben Creason, Mrs. Jean Wheeler, Mrs. Alfred Sannes and Robert Panches assisting. Over 160 pints were collected at these three clinics to help the critically short blood supply for the area. The Ann Arbor office will be calling regular blood donors for the next few weeks, but those who wish to give at the Manchester Spring Bloodmobile on March 21 should not give after January 25. There

Continued On page 6

**Budget Deficit To
Effect 1987-88 Spending**

by Becky Doyle

Village residents will be facing about two years of austerity, according to Interim Village Manager Emory Garlick, as a result of overexpenditures in the 1986-87 fiscal year. In his preliminary financial report, Garlick estimated the deficit at approximately \$143,210. Although the figures in Garlick's report cover a different period than the Village's March 1 through February 28 fiscal year and are currently unconfirmed by the auditors, it is likely that the Village will face a substantial deficit carryover.

Earlier in the year, Don Limpert resigned because those preliminary figures were not made public. But those figures have already changed although the deficit remains tentative until audited. "The records from the previous Village Manager were so muddled up that it is impossible to take it out of the Village computer sheets that he had established. We can't track it," said Garlick. The figures that he used were "strictly from the records of the Treasurer" he said, and were based on cash transactions January 1 through December 8 and his projection for the rest of December's expenses. He also outlined several measures that would reduce expenditures in the coming year by about \$85,500, still leaving about \$54,500 that would have to be trimmed from the budget for the new year. However, these figures do not take into account any expenditures that are reimbursible from bonds.

Those recommendations include reduction of the DPW staff by one man, and passing on the cost of

"Affability Wins"

Manchester Enterprise
July 22, 1886

If nothing succeeds like success, there is no surer road to this consummation than affability. It should be one of the cardinal principles of every persons life, in whatever business he may be engaged, to study to please rather than to displease, and nothing tends more to this end than the cultivation of the habit of being affable at all times and in all places where circumstances do not forbid. All successful business are aware of this fact, and will not hesitate to attribute their rise to this trait of character. All men are not alike gifted with this attribute, to be sure, but most certainly all persons have it within their power to cultivate it. Nothing pleases a person better

garbage pick-up to village residents - reductions which have already been approved and acted upon by the Village Council. Other recommendations included reduction of 1/2 police officer in the contract with the Sheriff's Department and staff reductions in the Village Offices. The staff reductions include the position Garlick now holds. He plans to leave on January 31 and does not recommend that he be replaced. Garlick encouraged strong leadership within the Council and hiring Dick Kuntz as Business Manager on a contract basis, which he estimated would save about \$25,000. Increases in office staff time to make up the work done by the Village Manager would reduce the savings to about \$11,000 according to Garlick's plan. Reconstruction of the financial picture will probably take a good deal of time. "Realistically speaking, I doubt we will have the financial information for 1987-88 prior to August or September at the earliest. It might be as late as October or November," said Garlick.

That means that the Village will continue to operate without an accurate budget while trying to counteract the previous over-expenditures. According to Dick Kuntz, who has not yet seen the audited figures, it will be possible to have some accurate picture of funds available as the accounting is gradually brought up to date. According to Kuntz's time schedule, presented to the Village Council at the Work Session Monday night, the books would be brought up to date over a period of 10 months and would be finalized and current in February of 1989.

than to be treated with respect and civility when he enters a place of business, whether it be to make purchases or in pursuit of information.

Human nature is the same everywhere, and the old "country store" method of trading had elements of success in it which can never be ignored. When the farmer drives up to the store, the merchant is on hand to meet him as soon as he alights from his wagon. They exchanged all the news of the day while bartering their goods and part with mutual good will.

All salesmen on the road fully understand the importance of affability with every customer, and strive to cultivate a good fellowship which will make them

Continued On Page 7