

Money Management

Home Improvements Can Pay Off

In normally quiet suburbs, the sound of buzz saws and hammers mingles with that of lawn mowers. This clamor is the telltale sign of homeowners who realize the value of home improvements. Add a porch, install a fireplace or landscape your property and you may end up with a more valuable home, as well as a reduced tax bill and decreased tax liability when you sell your home.

According to the Michigan Association of CPAs, you should carefully review your payment options before you hammer a single nail or interview a single contractor. If you need to borrow in order to pay for your home improvements, your best choice is probably a home equity loan, a second mortgage or refinancing. Depending on various factors, you may be able to deduct the interest on loans secured by your first or second home. On the other hand, if you pay for home improvements with your credit card or a personal loan, you can deduct only 40 percent of interest paid in 1988, 20 percent in 1989, 10 percent in 1990 and none thereafter.

On a more positive note, any capital improvement you make - regardless of the method of payment - increases the cost basis of your residence and decreases your taxable profit when you sell your home. Note that capital improvements are not the same as repair or maintenance activities, such as painting walls or fixing a broken window pane. To qualify as a capital improvement, a project must add to the property's value, prolong its life or adapt it to a new use. Repairs just maintain the home in acceptable condition.

To substantiate your home-improvement expenses, keep a file of canceled checks, credit card bills, contractor invoices, receipts for materials, before and after photographs and loan agreements. Don't forget to document the small, do-it-yourself projects, such as installing a new mailbox,

paving your driveway or hooking up an automatic garage-door opener.

Once you decide on a source of funding, and the amount of money you can afford to spend, focus on the various remodeling projects under consideration. Which home improvements would yield the greatest return on your investment? What projects can you manage on your own and which require a contractor?

When it comes to remodeling, individuality has its drawbacks. To one homeowner, a hot tub built into the back porch may be the height of luxury, while to another such a set-up may seem outlandish. If your only concern is creating a home in which you can happily live the rest of your life, by all means, improve your home in whatever way you choose. But if you are concerned about resale value, remember that conformity can pay off when it comes time to sell.

Projects that elevate your property value well above the neighborhood's norm, for

example, are not likely to recover remodeling costs. A six-bedroom house in a community of starter homes is simply out of place - and usually hard to sell. On the other hand, you would do well to bring your house up to par by adding on a second garage in an area dominated by two-garage homes. As a general rule, don't expect to sell your house for more than 20 percent above the average in your area. So if you buy a \$90,000 home in a \$100,000 neighborhood, CPAs advise you to spend no more than \$30,000 in home improvement costs.

Over the years, certain improvements have consistently provided the best cost recovery. Update your kitchen by adding more cabinets or more counter space and you will often recover the amount spent on the renovation. Other enhancements that generally return 50 to 100 percent of their cost include a second bathroom, skylights and expanded closet space. If you don't already have one, a fireplace, particularly a new energy-efficient model, may be one of the best investments you can make. And don't forget that other energy-conservation measures, such as installing storm windows or insulating your attic,

can lower your fuel costs and deliver a return on your investments even if you don't sell.

Now you are ready to decide on who should do the job. Obviously, a lot will depend on your own skills, financial priorities, the nature of the improvement and the amount of time you have available for the project. If you choose the "do-it-yourself" approach, the savings can be considerable. But if you cringe at the thought of plunging a sledge hammer through your bedroom wall, hire a contractor.

Always obtain written estimates from several contractors. Choose two or three, then check with their past customers and with the Better Business Bureau. You may even contact the banks with whom the contractors do business.

Review a sample contract and note what a contractor does and does not agree to do. Who is responsible for clean-up after the work is completed? Is there an additional charge for this service? The contract should also spell out who pays for materials and other related costs. For example, while it may be the contractor's responsibility to obtain building permits for the project, the homeowner usually pays the fees.

In any case, make sure that the permit is obtained - otherwise, you can be liable for the penalty. Since any construction job can run into cost overruns, make sure the contract specifies that any sizeable increase in expenses must first receive your approval.

Before signing the contract, ask the construction company to obtain a certificate of insurance that names you as co-insured for damage or injury. Also, check that the contractors are covered by worker's compensation.

Once you are satisfied with the contract, set up a payment schedule with the contractor. Early payments should allow a company enough money to buy materials and pay workers and subcontractors - but withhold the balance of the fee to use as leverage against completion of the job. Since full payment to the contractor does not prevent suppliers or subcontractors from filing liens against your property, never release the final payment until you have proof that the contractor has paid all parties involved in the project.

Finally, CPAs advise you to carefully weigh all the financial consequences of remodeling before entering into an agreement with a contractor.

Manchester Township Library
P.O. Box 540
Manchester, MI 48158

THE MANCHESTER ENTERPRISE

30¢ COPY

121st YEAR VOLUME NUMBER FORTY-ONE

USPS 327-460

THURSDAY, JULY 28, 1988

Another Successful Chicken Broil



We enjoyed one of our best years ever. We literally sold out of chicken with an estimated 13,672 dinners. This year we had roving Sweet Adelines with a chorus to sing to our customers.

In addition, Richard H. Austin, Secretary of State Acting Governor was our honored guest brought here by Former Governor John B. Swainson.

We will be able to determine our net profit as soon as everyone

turns in their money and tickets. Co-Chairmen, Gene Bentschneider and Ron Mann think we will be in excess of \$10,000 net.

It has been a great year and we want to thank everyone for their efforts for our 35th Annual Broil.

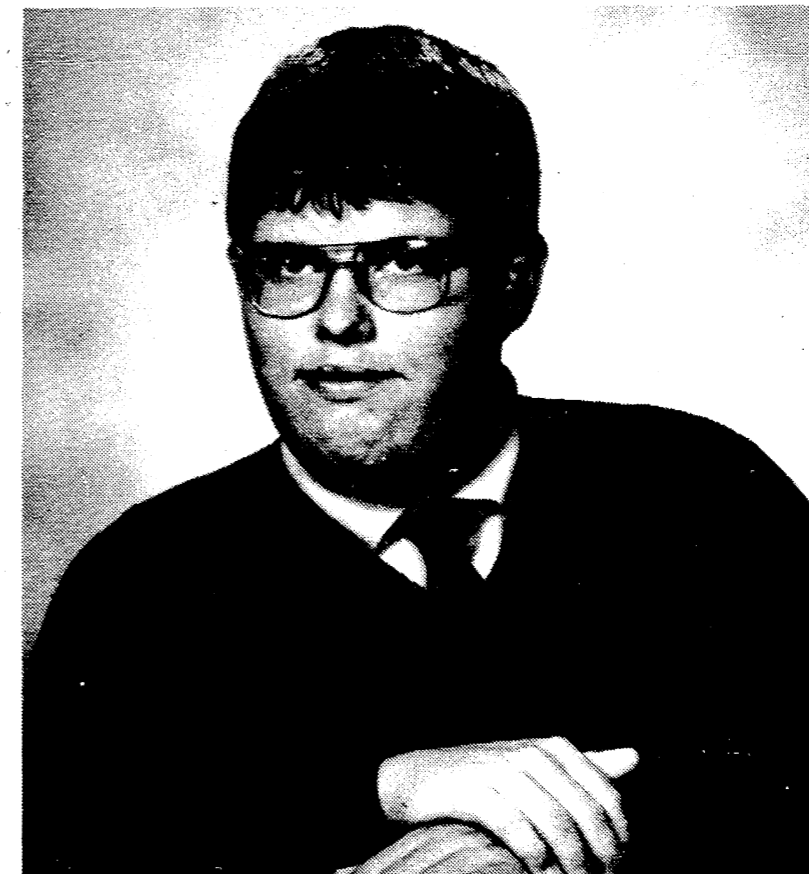
Farmer's Market August 13th

Attention farmers (and even gardeners)! Set aside Saturday, August 13th, as a time to show the agricultural aspect of our heritage by participating in the "Farmer's Market" section of the Manchester Summer Heritage Celebration.

Heritage Day will feature arts, the Heritage Crafters, kids games, pomp and ceremony to honor the Library's anniversary, and traditional music of all kinds. But that leaves unrecognized the contributions of the farmers. And so it seemed appropriate to devote an area on Heritage Day for a Farmer's Market - of course for the sake of "heritage," but not a little for the sake of good food, too!

All farmer's market type food items are welcome. For more information or to reserve a space, please call Ann Pat at 428-8389 during the daytime.

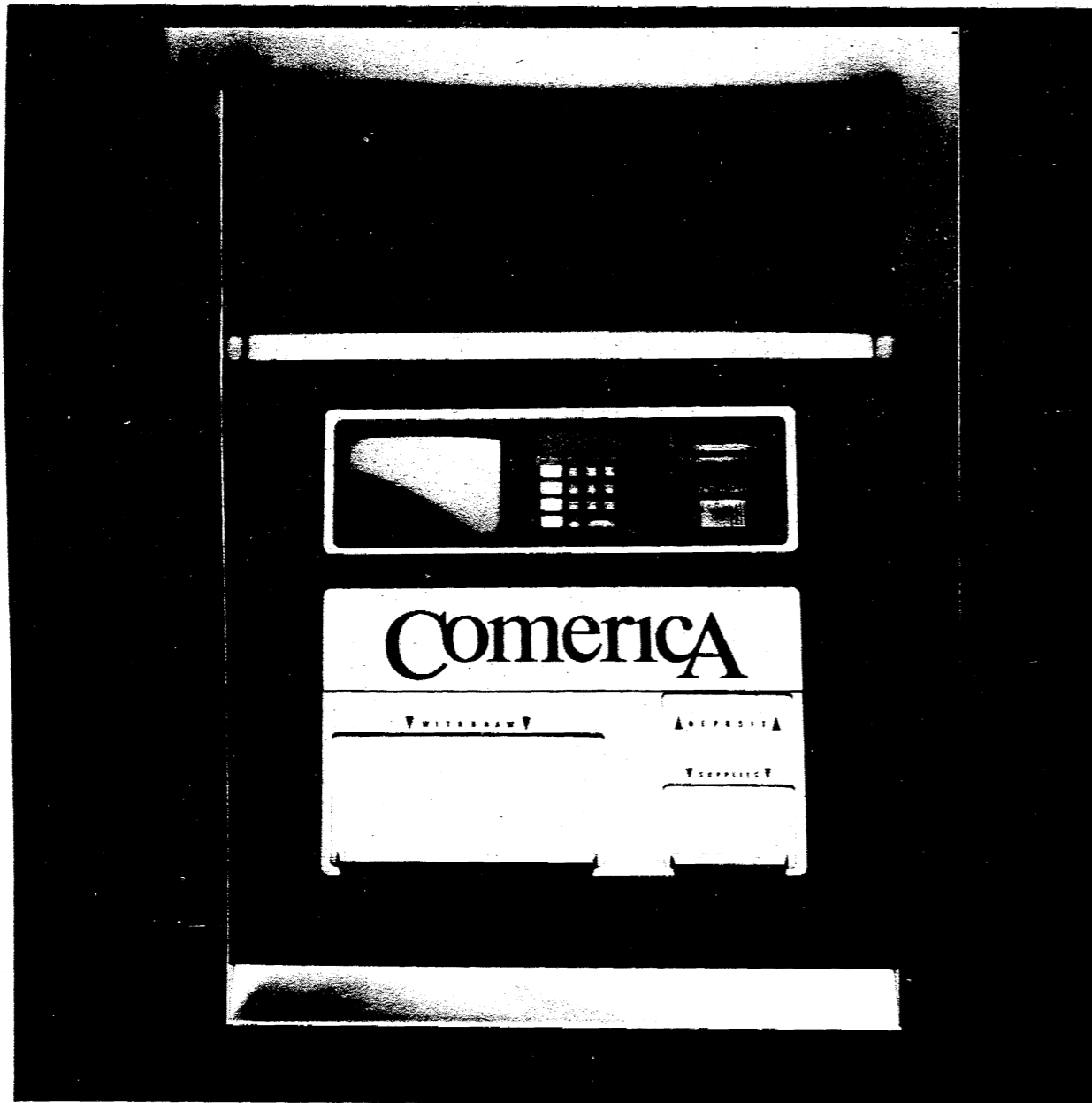
"Larry" Reed



The front page of this week's Manchester Enterprise is dedicated to Lawrence (Larry) K. Reed, who passed away Monday, July 25, 1988. Larry will be sadly missed by all those who remember him "buzzing" the streets of Manchester in his wheelchair or golf cart with a smile on his face.

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Sunday 9 am-9 pm

Area Obituaries

Nancy Joan Martin
Manchester, MI

Age 55, died on July 18, 1988, in Jackson, Michigan. She was born on March 27, 1933, to Charles and M. Alice (Butler) Gaunt. She married James Martin on August 28, 1954, he survives. She attended the Napoleon Methodist Church and was a member of the Michigan Auto Racing Fan Club.

In addition to her husband, she is survived by one daughter; Deidre Sheldon of Brooklyn, MI; two grandsons and one granddaughter; one brother, James E. Gaunt of San Diego; three sisters, Marilyn Fransted of Tucson, Arizona, Carlene Johns of Jackson, Donna Myers of Grass Lake; and her mother, M. Alice Gaunt of Napoleon.

She was preceded in death by her father in May of 1959.

Services were held on Thursday, July 21, 1988, at Braun Bros. Funeral Home in Brooklyn with Rev. Robert J. Freysinger officiating. Interment was in Oakgrove Cemetery, Napoleon.

Golf Outing For Boyssville

Boyssville of Michigan held its 18th annual golf outing on Tuesday, July 12, 1988. The day was a success as approximately 600 golfers participated.

The event included a day of golf at Bay Pointe, Edgewood or Links at Pinwood, plus a continental breakfast, luncheon, and a steak dinner.

Lawrence K. Reed
Manchester, Michigan

Age 19, died suddenly Monday, July 25, 1988, at the Saline Community Hospital following a long battle against Muscular Dystrophy. He was born February 10, 1969, in Jackson the son of Keith and Judy (Lofberg) Reed. He graduated from Manchester High School in 1987 and at the time of his death he was a student at Washtenaw Community College.

He is survived by his parents, Keith and Judy Reed of Manchester; two brothers, John and Gary (Robin) of Manchester; grandmother, Mrs. Lila Jean Reed of Clark Lake; several aunts, uncles and cousins.

Funeral service will be held Thursday, July 28, 1988, at 1:30 p.m. at Emanuel United Church of Christ. Rev. Bruce Cochrane will officiate. Burial will follow in Clark Lake Cemetery. Family will receive friends at the Jenter Funeral Home from 7 to 9 p.m. Tuesday, and from 2 to 4 and 7 to 9 p.m. on Wednesday.

Memorials to Muscular Dystrophy Association.

Lady Arbeiter Picnic

There will be a picnic at Carr Park at Noon on Monday, August 1, 1988, for all the former Lady Arbeiter members and their husbands. We hope to see you there.

Senior Citizens News

Isn't it weird how rumors fly in a town like ours? Some of the latest I've heard center around our bus. One day you hear the air conditioner is fixed and the next you hear it isn't. This has been going on for several weeks and I am determined to get to the bottom of it and report back to you.

But two new rumors just came to my attention and they are really strange. One about the driver trying to adjust the outside mirror on a car parked near the Michigan Theater with the back corner of the bus—seems the hard way to adjust a mirror.

The next rumor just stumped me. It goes like this: the other day on the way to Ann Arbor the driver explained a sudden stop by saying that a holstein calf had jumped out of a farmer's pickup and was stumbling around in the roadway! And that was supposed to have happened at ten o'clock in the morning—well before the bus had even begun to clean the foam out of the beer taps! Indeed!

You can bet your bottom dollar I'm not going to let these rumors keep me from riding to my

THE MANCHESTER ENTERPRISE
150 East Main Street Phone 313-428-8173 Manchester, MI 48158
USPS No. 327-460

The Manchester Enterprise was established in 1867 and is published each Thursday at 150 East Main St., MANCHESTER, Michigan, with second class postage paid at Manchester. Edward E. Steele, Publisher Lenore A. Steele, Editor
POSTMASTER: Send Form 3972 To: Manchester Enterprise, 150 East Main St., Manchester, Michigan 48158
DEADLINES: All Display Advertising and Pictures (Black & White ONLY) Are Due By 5 p.m. Every Monday For Same Week Publication. All Classified Advertising and News Articles Are Due By 10 a.m. Every Tuesday For Same Week Publication.

Trolz Family Reunion

The Trolz reunion will be at Carr Park, Sunday, July 31st at 1:00 p.m.

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Vacation Bible School

Vacation Bible School will be held at the Sharon United Methodist Church August 1-5, 7:00-8:30 p.m. All children are welcome. Those in the community who wish to attend but are not attenders at Sharon Church should call the parsonage to register (428-8430) or call 428-9111. Mrs. Gerald Huehl will be the Vacation Bible School Director.

Letter To The Editor

We are a concerned group of Manchester residents who wish to voice our strong opposition to a pair of proposed new "alternate entrances" into Manchester Plastics, Inc.

The Village Council recently approved a site plan that clears the way for the expansion of this facility. We were all unaware until recently that the Council is also considering new entryways into the plant that will seriously disrupt the residential nature of Union and/or Madison streets.

Under one proposal the factory's truck traffic (eight semi's per day) would be routed from Main onto Union Street, then through two blocks of residential area, and finally entering the plant over a new drive extending from the north end of Union, across the old railroad "right-of-way", and into the facility's parking lot.

Another proposal suggests accomplishing the same result by way of a path from Main onto Union, then down Madison Street, and in through the plant's current entrance.

These routes are totally unacceptable. Both of these streets are quiet and residential in nature. Many children live in the neighborhood, and they can often be seen riding their bikes around the area. The Emanuel Church, which serves a multiplicity of

Bloodmobile News

Thanks are extended to Manchester and area residents for participation in the American Legion and Auxiliary's summer Bloodmobile. 119 pints of needed blood were donated with 128 men and women attending last Monday's July 25 clinic. The rain storm didn't discourage most of those valiant blood donors who came in, gave their gift of life and waited out the storm.

An update with details will be forthcoming. We are proud of the many gallon plus donors we are adding to our honor list!

Attention Girls Basketball Players

All girls that will be in high school in the fall and are interested in playing either J.V. or Varsity basketball, be advised that Coach Lewis and Coach Ball will be having a camp the first week of August (August 1-5). The camp will be from 5-7 p.m. Also, the first week of official practice begins two weeks later on August 15. If you have any questions please give Coach Ball a call at either 428-8162 (home) or 428-8243 (work).

Former Olympian Holds Track Camp

Former Olympic medalist and world record holder Jan Johnson, recently held a track camp that brought in many area pole vaulters. The five day camp was held at the University of Toledo and was staffed by some top college vaulters.

Out of the 140 participants that came from three states, there was a large group that went from this area. Ann Arbor Huron had 4 vaulters, Pioneer 2, Dexter and Whitmore Lake each had 1, and from this area Matt Weid, who attends Columbia Central, participated. Matt not only vaulted a great deal about vaulting but ended up being part of the best vaulters in the camp.






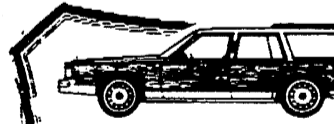
Many vaulters increased their jumps by a foot, and for a 13 foot vaulter that increase could mean the difference in placing at the state meet or not. About 10 coaches attended to complete their certification in this area of track. Ken Haight who coaches at Pioneer High but lives in Manchester attended the camp, not only for certification but to gain a better understanding of the sport.

Manchester Village Council

August 1, 1988 Agenda

- 1) Call meeting to order.
- 2) Pledge of Allegiance to the Flag.
- 3) Minutes of the Previous Meeting.
- 4) Approval of the Agenda.
- 5) Correspondence.
- 6) Public Participation.
- 7) Treasurers Report.
- 8) Accounts Payable.
- 9) Reports
 - a. Sheriffs Report.
 - b. Planning Commission.
 - c. DPW Report.
 - d. Parks Commission.
 - e. Finance Committee.
 - f. Ordinance Committee.
 1. Burning Ordinance.
 2. Sidewalk Traffic Ordinance.
- 10) Old Business.
 - a. Ciotti Rezoning - Mobile Home Park.
 - b. Truck Access - Manchester Plastics.
 - c. Retail Purchase of Gas.
 - d. Other.
- 11) New Business.
 - a. Easement - Limpert/Johnson - North end of Macomb St.
 - b. Deputy Clerk Wages.
 - c. Other.
- 12) Adjourn.

This Is The Last Week Of . . . MIDWEST FORD'S 1st Anniversary Sale!

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<p>'88 ESCORT GL WAGON Automatic, air, dark shadow blue, clearcoat Stock #1465 \$8,795* or \$163.35</p> <p>'88 TEMPO GL 4 door, automatic, speed & tilt, polycast wheels, air, Stock #2088 \$9,995 or \$185.66</p> <p>'88 TEMPO GL 4 door, automatic, air, cassette, Oxford white, Stock #2047 \$9,975 or \$185.26</p> <p>'88 TAURUS GL 3.8 V-6, automatic, air, speed & tilt, 4 colors to choose from \$12,495 or \$232.07</p>	<p>SAVE THOUSANDS Only \$11,995 or Just \$222.79 per mo.</p> <p>'88 RANGER Air conditioner, automatic, power steering, camper pkg., red, Stock #1046 \$9599 or \$178.29</p> <p>'88 RANGER 4x2 CONV. SPECIAL Stopside box, one of a kind, Stock #1389 \$9,995* or \$185.64</p> <p>'88 BRONCO II 4x4, loaded, air, automatic, blue & white, Stock #2135 \$16,995* or \$315.65</p>	<p>'88 F-350 XLT Crew cab, 4x4, 460 V-8, automatic, great trailer puller, Stock #1399 \$24,795 or \$460.52</p> <p>'84 BUICK SKYLARK Low miles, super nice \$4,495 or \$120.30</p> <p>'80 CHEVROLET CAPRICE Low miles, one owner \$1,995 or \$76.75</p> <p>'85 MERCURY GRAND MARQUIS Loaded \$7,495 or \$163.88</p>
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Endorsed by: NOW of Washtenaw and Ann Arbor.

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Thursday 9:00 a.m. - 12:00 Noon

Letter To The Editor

Regarding your article in your 7-21-88 issue boldly titled "Firm Faces Criminal Charges". I assume your motivation for printing this article was due to the local connection. Since Eden Foods principal stockholders and eight households that depend on their jobs at Eden Foods live in the Manchester community, it is extremely disappointing and distressing that you would present only one side of this issue, especially when it casts this firm in such a disreputable light.

Since you felt your readers would be interested in this news would it not seem logical to assume that their interest would be in the whole story? And would it not seem that the right thing to do would be to present both sides?

So that you may rectify your unfair reporting I have made sure that Eden Foods' press release regarding this matter be sent to you immediately. And I would suggest your reading the Ann Arbor News article of 7-15-88 as an example of fair unbiased reporting concerning this matter.

Sincerely,
William Swaney
Eden Foods
Press Release

The government has alleged a technical violation of a labeling law from 1983 to 1985 for the soy beverage Edensoy. This alleged technical violation has nothing to do with Edensoy itself. There is not now, and never has been, any question of the quality, ingredients or integrity of Edensoy, which is a delicious, nutritious, and versatile product. Edensoy is now solely manufactured in Saline, Michigan. Between 1983 and 1985, it was imported from Japan. The government's case rests

on one paragraph in a 12-page pamphlet written over five years ago. After the Food and Drug Administration first expressed concern about that paragraph, the company voluntarily worked to recall the few copies of the pamphlet in circulation. Personal contact was made with all Eden Foods customers. Eden Foods was praised by the FDA for its vigorous and thorough efforts. Edensoy is America's best selling soy beverage today, distributed nationally through the natural foods, gourmet/specialty and grocery stores. Eden Foods, Inc., is manufacturer and purveyor of over 200 quality natural foods, including organically grown beans and grains from the United States and traditional foods from Japan and Europe. Headquarters are in Clinton, Michigan with offices and warehouse also in San Francisco, California. The company employs 60 and has sales of approximately \$15 million per year.

Putts N Pars

CLARK LAKE
MANCHESTER LATE LEAGUE

M. Blossom-J. Gould	231 1/2
R. Surma-R. Steele	202
B. Allen-J. Hagar	201 1/2
S. Steele-R. Tirb	200 1/2
M. Agin-D. Nugent	194 1/2
M. Cashdollar-T. Bildner	192 1/2
J. Hinkley-R. Gross	186 1/2
B. Smith-D. Heslip	185
R. Hough-C. Little	183
G. Koebe-D. Lamb	182
R. Klein-B. VanMatre	176 1/2
G. Milosh-T. Short	166 1/2
K. Scully-B. Scully	163
B. Daisher-D. Friday	144 1/2
P. Baumgardner-D. Warren	126

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 a day, 7 days a week. Interested persons are invited to call 971-1129 at their convenience to listen to timely, up-to-date gardening information.

Thursday, July 28 - Thatch in Lawns.

Friday, July 29 - Grass Varieties.

Monday, August 1 - Seeding a New Lawn.

Tuesday, August 2 - Sodding a New Lawn.

Wednesday, August 3 - Caring for a New Lawn.



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Lung Disease Cuts Life Short

and Erik Bruhn - stars extinguished prematurely by lung disease and whose loss darkens the lives of those left behind.

Imagine a parade of celebrities: Desi Arnaz, multitiered entertainer; John Foster Dulles, diplomat; Taylor Caldwell, author; Simone Signoret, actress...They found fame in a variety of professions; they found death in common - from lung disease.

Lung disease has led a funeral march for some of America's best-loved celebrities. Among the growing ranks: Nat "King" Cole, Arthur Godfrey, Yul Brynner, and John Wayne. Betty Grable and John Wayne. Chicago Bear Brian Piccolo and broadcaster Edward Murrow.

Some of the most colorful and legendary personalities of the past had among their trademarks a cigarette in hand, whether to add an illusion of glamour, intellectual intensity, or all-out macho. Who can imagine Humphrey Bogart without his "smoke"? Dramatist Lillian Hellman posed with her cigarette in an ad that asked "What becomes a legend most?" And the recently deceased Jackie Gleason, a five-pack-a-day smoker who suffered from emphysema, found it almost impossible to rifle his one-liners without a cigarette in hand.

While not all lung diseases are caused by cigarette smoking, 85 percent of lung cancer and 80 percent of chronic bronchitis and emphysema are, according to the American Lung Association - the Christmas Seal people. More than 300,000 Americans die each year of smoking-related diseases, thus joining such luminaries as Steve McQueen, Robert Preston, Alan Jay Lerner, Forrest Tucker

Free Pressure Gauge Check-up

Washtenaw County Cooperative Extension Service offers free testing of dial gauge pressure canner lids to assure safe home canning of vegetables, meat, fish and poultry.

Bring your pressure canner covers to the Cooperative Extension Service office at the County Service Center, 4133 Washtenaw (entrance off of Hogback Road) any Tuesday or Thursday from 10:00 a.m. - 12:00 p.m., during the months of July, August and mid September.

Earnings Reported

Great Lakes Bancorp today reported second-quarter earnings of \$3.6 million, or 91 cents per share. In the same period last year Great Lakes earned \$4.4 million, or \$1.12 per share.

Second-quarter net income was \$16.7 million, compared with \$15.3 million in the same period a year ago. Reported loan fee income was down \$2.5 million to \$0.3 million in the second quarter, compared with \$2.8 million a year ago.

Want Ads Get Results

Certificates Of Merit Awarded To Thirty-Five County Schools

The Public Health Division of the Washtenaw County Human Services Department honored 35 schools with Certificates of Merit for student immunization records compiled in the 1987-1988 school year. The Certificates of Merit recognize the public and private school administrators, school nurses and clerical/support staff who insist on receiving up-to-date shot records from every student each school year. Together with the Public Health Division staff they review the immunization records of nearly 8000 kindergartners and transfer students in grades 1-12 twice each year. In 1987-1988 the number of new school enterers with "complete" or "provisionally complete" immunization records rose to 95.6%, a county all-time high, due to school and Public Health Division staffs hard work and perseverance.

The importance of immunizing all children to prevent serious illness cannot be overemphasized. Immunizations for seven diseases - measles, mumps, rubella, polio, diphtheria, whooping cough (pertussis), and tetanus - prevent serious illness in both adults and children. Immunizations are the

only dependable means for preventing these diseases.

The following 22 schools in Washtenaw County received awards for "outstanding accomplishment in protecting children from vaccine-preventable communicable disease": Ann Arbor - Allen, Haisley and Mitchell as well as Ann Arbor Junior Academy, Clonlara, Emerson, Go Like The Wind, Hebrew Day, Oak Trails, St. Paul's Lutheran; Chelsea - South Elementary; Dexter - Youth Middle; Faith Lutheran; Manchester - Manchester Middle; Milan - Milan Middle; Saline - Houghton and Union; Willow Run - Holmes and Kettering; St. Alexis; Ypsilanti - Adams; Humpty Dumpty.

In addition, these thirteen schools received awards for "superior efforts in protecting children from vaccine-preventable communicable disease": Ann Arbor - Forsythe and Scarlett Intermediate; Bach and Burns Park; Chelsea - North; Dexter - Copeland; Lincoln - Middle Elementary; Manchester - Manchester High School; Saline - Saline Middle; Jensen; Ypsilanti - Estabrook and George; Calvary Christian Academy.

Update On Canning

If you are canning the same way your mother and grandmother did you may be in for a surprise. It may not work; the food may spoil or be dangerous for your family.

Many changes are now recommended because there are new varieties of fruits and vegetables. The USDA recently completed research on safe methods of preserving food. The last research was done in the 1940's. As a result, new times and pressures are recommended and alterations are suggested for different altitudes.

A home correspondence course has been developed by CES to inform consumers of these updated procedures. The course was designed with seven lessons, each covering one facet of food preservation. The seven sections include Food Safety, Canning Low Acid Foods, Canning Acid Foods, Pickling, Jellies and Jams, Freezing, and Drying. Participants are encouraged to complete the experiments included in the course and return the worksheets before receiving the new lesson.

A fee for the correspondence course includes all the lessons, several Extension bulletins and comments on each lesson's worksheet by the Extension Home Economist. To register for the course, call 971-0079.

Pavement Painting Is Big Summer Job

On a good day, the five-truck convoy drives at a steady 22 mile-per-hour clip and covers about 150 miles of state highway. The Michigan Department of Transportation (MDOT) pavement marking crew carries 1,000 gallons of paint and four tons of tiny reflective glass beads as they head down the state's highways, stopping every 55 miles to fill up the immense tanks.

Painting center line stripes and pavement edging on Michigan's highways is a job that takes the whole summer. MDOT crews paint about 40 percent of the 9,550-mile state highway system. The department contracts out the work on the remaining highways, including special markings like crosswalks, railroad crossing bars and stop sign markings.

The work requires about 400,000 gallons of paint and 2.5 million pounds of glass beads which are applied to the paint to make it reflective.

The job costs about \$5.2 million, 100 percent in state funds. Paint used for highway striping is either a fast-dry variety which takes about one and one half minutes to dry and lasts about one year, or polyester paint which is used in more heavily traveled areas, takes about 40 minutes to dry and lasts close to three years. Generally, bright orange construction cones are placed next to freshly-painted markings when polyester paint is used.

The length of time it takes the paint to dry is influenced by several factors, including humidity and air temperature. "This time of year we like to remind motorists not to drive

over any freshly painted areas because the paint is very hard to remove from vehicles," said Gerald Van Lew, MDOT supervisor of maintenance traffic services.

For two years, MDOT has participated in a cooperative paint testing program operated by the Pennsylvania Department of Transportation and financed by the Federal Highway Administration. Ten states participate in the regional effort.

The information gathered by PennDOT aids Michigan in making decisions about paint selection, durability and quality.

Japanese Agreement

U.S. farmers and Japanese consumers are the real winners in an agreement reached between the United States and Japan, according to Al Almy, director of public affairs for the Michigan Farm Bureau. Under the accord, Japan's import quotas on beef and citrus will be phased out over three years. In addition, Japan agreed to liberalize its complicated distribution system for beef which has long been a source of difficulty for U.S. exporters.

"Getting rid of the quantitative restrictions and liberalizing the distribution system as the key elements in the agreement," Almy said. "Choice beef is currently selling for between \$36 and \$43 per pound in Japanese supermarkets. Even with the added duties, U.S. beef would sell at an estimated \$8 per pound, still highly competitive."

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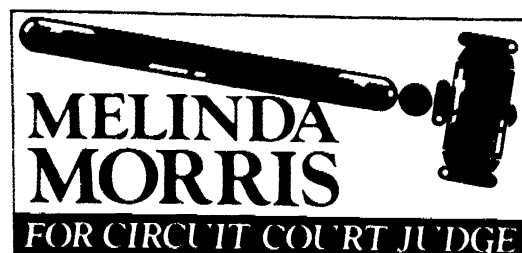
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Judge Henry Conlin supports Melinda Morris for Circuit Judge.



"When I knew I was going to retire from the Circuit Court bench, I spoke to Melinda Morris about running to succeed me. I believed then, as I do now, that Melinda Morris has the integrity, ability and commitment to be an outstanding Judge. Our colleagues in the Washtenaw County Bar Association agree - they rated Melinda Morris the highest of the four candidates in a recent survey. I urge you to vote on August 2nd for Melinda Morris for Circuit Court Judge."

—Circuit Judge Henry Conlin



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CREATIVE COOKING



A basket stacked high with Banana Blueberry Muffins is a sweet way to greet the day.

BANANA BLUEBERRY MUFFINS

- 2 extra-ripe, medium Dole Bananas, peeled
- 2 eggs
- 1 cup brown sugar, packed
- 1/2 cup butter, melted
- 1 cup blueberries
- 1 teaspoon vanilla extract
- 2-1/4 cups flour
- 2 teaspoons baking powder
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon salt

Puree bananas in blender (1 cup). Combine bananas, eggs, sugar and butter until well blended. Stir in blueberries and vanilla. Combine flour, baking powder, cinnamon and salt. Make a well in center of dry ingredients. Pour in liquid mixture. Mix until just blended. Spoon batter into well greased 2-1/2 inch muffin pan cups. Bake in 350°F oven 25 to 30 minutes. Makes 12.

Fresh vegetables are one of the great blessings of summer. Rich green zucchini, ripe red tomatoes and other garden goodies—either homegrown or from the supermarket—are in abundance this time of year.

There's really nothing better for you than vegetables, say Whirlpool Corporation home economists. They are a must in any healthful diet.

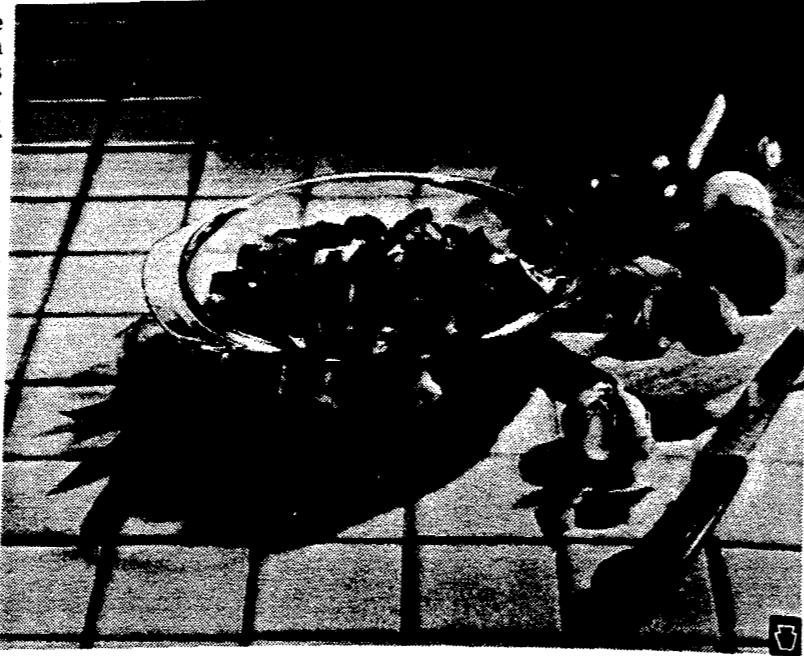
High in vitamins A and C and other important nutrients, vegetables are also an excellent, fat-free source of carbohydrates as well as fiber. Doctors and nutritionists emphasize that it's important to include fiber in the diet to help reduce cholesterol and enhance general well-being.

This delicious recipe for ratatouille was developed by the nutrition staff of the Hofstra Health Dome, a non-profit health center known nationally for its "Enlightened Eating" program.

Low in fat and cholesterol, Hofstra ratatouille combines fresh tomatoes, eggplant, bell peppers and zucchini with herbs and spices to make a flavorful dish. This recipe takes only minutes to cook in the microwave oven, and works well as either a side or main dish.

HOFSTRA RATATOUILLE
(Total cooking time: 17 min.)

- 2 large onions, chopped
- 2 tsp. vegetable oil
- 3/4 cup water
- 3 medium tomatoes, cut into chunks
- 2 small, or 1 large zucchini, cubed
- 1 bay leaf
- 4 cloves garlic, minced



- 1 small eggplant, cubed
- 1 6-oz. can tomato paste
- 2 medium bell peppers, cut in strips or squares
- 1/4 tsp. dried basil
- 1/4 tsp. dried oregano

Combine onion, garlic and oil in a 2-1/2 quart microwavable casserole; cover. Microwave on HIGH power (100%) for 2-1/2 to 3-1/2 minutes until soft. Stir in water and eggplant. Microwave, covered, on HIGH power (100%) for 3 to 4 minutes until the eggplant is soft. Stir in tomato paste. Add tomatoes, peppers, zucchini, basil, oregano, parsley, salt and bay leaf. Microwave, covered, on HIGH power (100%) for 8 to 10 minutes, stirring after 4 minutes, until vegetables are

tender but crisp, and casserole is heated through. Serve over noodles or brown rice.

Nutrient Information
(per serving)

Calories	86
Protein	12g
Fat	18mg
Cholesterol	0
Carbohydrates	55g
Sodium	180mg

For additional information, write for a copy of the three-part *Nutrition for Fitness and Health* brochure series, send \$1 (check or money order) to Whirlpool Corporation, Appliance Information Service, Benton Harbor, MI 49022.

Don Limpert Joins The Staff of Abraham Linehan

Don has had extensive experience as an independent businessman. He, also, has had extensive experience in renovating and remodeling of commercial and residential buildings as well as listing and selling all types of real estate.



You can reach Don at: 517-265-2164, 517-456-4151 or 313-428-7400.

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For the past several years, Faye Lynn has successfully marketed real estate as a sales associate with Abraham Linehan Realty, Inc. in Lenawee County. Since returning to Manchester, where she was a resident for 15 years, Faye Lynn will be expanding her area of service to include the residents of Washtenaw County. Call Faye Lynn at: 517-265-2164 or 313-428-9608.

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Republican

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VOTE AUGUST 2, 1988 - PRIMARY ELECTION

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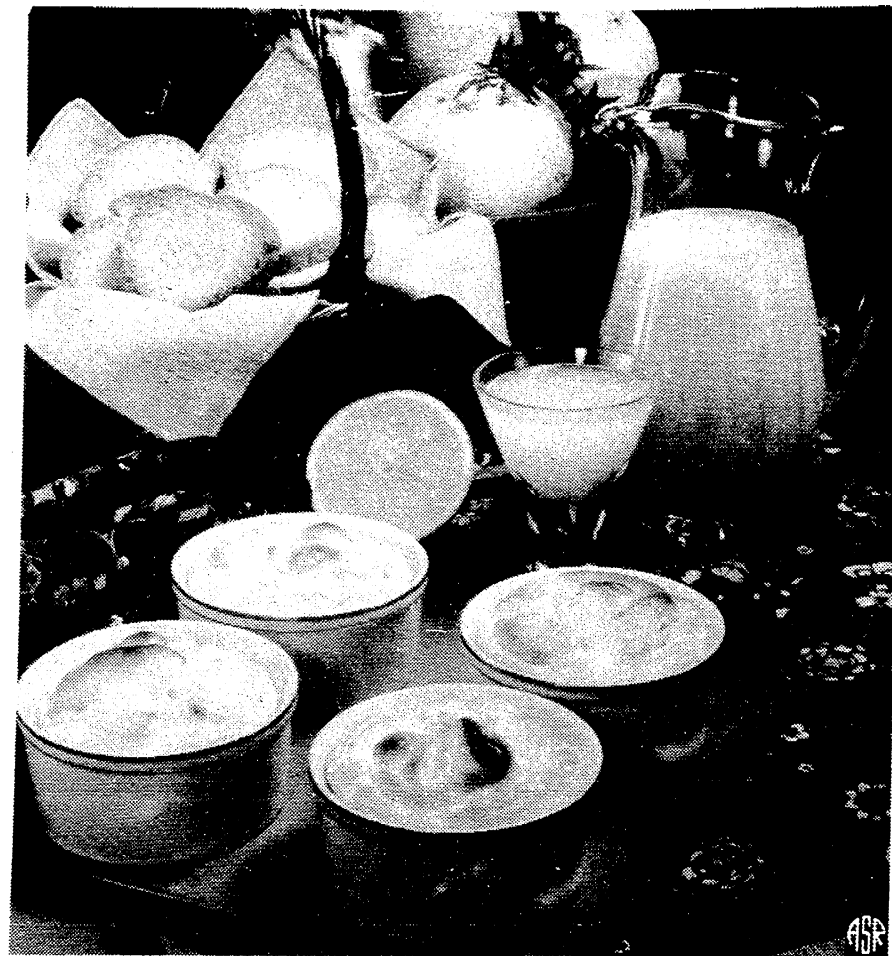
Spa Specialty: Orange Cottage Cheese Puffs

While it would be wonderful to visit a spa for the full luxury treatment, you can duplicate much of the regimen at home. Many television stations feature exercise classes early in the morning to start your day with a limbering up. By coupling such exercises with a healthy, vitamin-packed diet, you can be in fine shape in a few short months. A spa diet means absolute-ly no wasted calories, lots of fresh fruits and vegetables, and enough vitamins to give you a power boost.

Breakfast is the place to start healthy dining. A nutritious breakfast will make each calorie go to work for you and fill you with energy once your appetite's aroused from toning activities. Before you start exercising, combine a light mixture of eggs, cottage cheese, and Florida orange juice, add a delicious blend of herbs, place in individual souffle dishes and pop into the oven. After you've finished stretching and your muscles have been awakened, Orange Cottage Cheese Puffs will dazzle your palate with sheer delight at a mere 135 calories per serving. Serve with a healthful glass of Florida orange juice to add a wallop of vitamin C to your day.

Orange Cottage Cheese Puffs

- 3 eggs, separated
 - 1 cup creamed cottage cheese
 - 2 teaspoons grated onion
 - 1/2 cup Florida orange juice
 - 1/2 teaspoon dried orange peel
 - 1/2 teaspoon grated mustard
 - 1/4 teaspoon dried leaf tarragon, crumbled
 - 1/8 teaspoon salt
 - 1/8 teaspoon pepper
 - 1/4 teaspoon cream of tartar
- In small bowl mix egg yolks, cottage cheese, onion, orange juice, orange peel, dry mustard, tarragon, salt and pepper. In



medium bowl beat egg whites with cream of tartar until stiff but not dry. Fold yolk mixture into egg whites. Spoon 1 cup into each of four 10-ounce casseroles or souffle dishes. Bake in a 350°F oven 20

to 30 minutes, or until top is puffed and slightly browned, and tip of knife inserted in center comes out clean.
YIELD: 4 servings; 135 calories per serving.

Conveniently *Homemade*

Summer Elegance

Refreshing, light desserts that feature fresh fruit, gelatin and pudding are a great approach to summer entertaining.

All eyes will open wide when the Double Strawberry Charlotte makes its grand entrance onto the dinner or buffet table. Not to be outdone, these Fresh Fruit Pudding Squares boast a delicious mixture of kiwi fruit, oranges, blueberries and yogurt.

The combination of fruits, Royal Instant Pudding and Royal Gelatin create a new use for all-time family favorites and is an effortless way to please your family and friends.

DOUBLE STRAWBERRY CHARLOTTE

(Makes 8 to 10 servings)

- 1 pint strawberries
- 1 pint heavy cream, whipped
- 2 (3-ounce) packages or 1 (6-ounce) package Royal Strawberry Gelatin
- 2 cups boiling water
- 2 (3-ounce) packages ladyfingers, split

Reserve 1 strawberry and 1 cup whipped cream for garnish. In electric blender or food processor container, puree remaining strawberries.

In medium bowl, dissolve Royal Strawberry Gelatin in boiling water; stir in pureed strawberries. Chill until slightly thickened; fold in remaining whipped cream.

Line bottom and sides of 9-inch springform pan with ladyfingers, cutting to fit if necessary. Pour in strawberry mixture. Chill until set. Garnish with reserved whipped cream and strawberry.

FRESH FRUIT PUDDING SQUARES

(Makes 12 servings)

- Crust:
- 50 Nilla Wafers, finely rolled
- 1/4 cup sugar
- 1/2 cup Blue Bonnet Margarine or Blue Bonnet Butter Blend, melted

Topping:

- 2 (3 3/8-ounce) packages Royal Instant Vanilla Pudding & Pie Filling
- 3 cups milk
- 1 cup plain yogurt
- 3 navel oranges, peeled and sectioned
- 4 kiwi fruit, sliced
- 1 cup blueberries

In small bowl, combine Nilla Wafers crumbs, sugar and Blue Bonnet Margarine. Press evenly against bottom of 15-1/2 x 10-1/2 x 1-inch baking pan. Bake in preheated 375°F for 8 to 10 minutes; cool.

In medium bowl, prepare Royal Instant Vanilla Pudding & Pie Filling according to package directions using 3 cups milk. Blend in yogurt; spread over prepared crust. Arrange fruit over pudding. Chill 1 hour. To serve, cut into squares.

American Standards



Backyard barbecue, a summertime standard. And what better complement to chicken, classically grilled, than pasta salad. To keep your menu easy and delicious, try Mueller's new Salad Bar Pasta Homestyle. It's ready in a snap. Just cook and drain the pasta, stir the seasoning mix into mayonnaise and milk and combine the dressing with the pasta. Barbecued Chicken and Salad Bar Pasta Homestyle—make them standards for your backyard barbecues this summer.

FRUITY BARBECUED CHICKEN

- 1/2 cup light or dark corn syrup
 - 1/2 cup orange marmalade or apricot preserves
 - 2 1/2 to 3 pounds broiler-fryer chicken parts
- In small bowl combine corn syrup and marmalade or preserves. Grill chicken 6 inches from heat, turning frequently, 20 minutes. Brush with glaze. Grill, brushing with glaze and turning frequently, about 20 minutes longer or until chicken is tender. Makes 4 servings.

HEALTH ALERT!

The Good News About Grapefruit And Your Heart

High in vitamin C, great for weight control, and always refreshing, grapefruit may soon become known also for use in the prevention of heart disease. New research findings indicate that grapefruit pectin can play a significant role in helping to reduce serum cholesterol levels.

Dr. James Cerda, Professor of Medicine at the University of Florida, Gainesville recently concluded a benchmark study sponsored by the Florida Citrus Growers. Dr. Cerda evaluated the effects of adding pectin, the dietary fiber found in the inner peel and between the segments of grapefruit, to the diets of patients who had potentially dangerous levels of cholesterol in their blood.

High levels of cholesterol in the blood can cause fatty deposits that build up on the walls of the arteries. These deposits block blood flow. If left untreated this condition, called atherosclerosis, can lead to heart attack or stroke.

Treatment for atherosclerosis usually requires patients to avoid eating cholesterol rich foods. However, Dr. Cerda's volunteer patients were instructed not to change their usual eating habits. Instead, they were given 5 grams of grapefruit pectin three times a day with meals. The results were dramatic.

After only four months, patients who added grapefruit pectin to their diets saw a near 8 percent reduction in their cholesterol levels. Medical experts generally agree that if Americans reduced their blood cholesterol levels by just 10 percent, as many as 100,000 lives might be saved each year.

The average grapefruit is an excellent source of fiber, containing three to four grams of pectin. Eating one or more grapefruit a day over the long-term just may provide cholesterol lowering benefits similar to those achieved in Dr. Cerda's research.

ELECTION NOTICE

To the qualified electors of the Township of Sharon

Notice Is Hereby Given That A PRIMARY ELECTION

will be held in SHARON TOWNSHIP on **AUGUST 2, 1988** from 7:00 a.m. to 8:00 p.m.

for the purpose of nominating candidates for the following offices:

- U.S. Senate
- Representative in Congress - 2nd District
- State Representative - 52nd District
- Prosecuting Attorney
- Sheriff
- County Clerk/Register of Deeds
- Treasurer
- Drain Commissioner
- County Commissioner - 1st District
- Township Offices:
- Supervisor
- Clerk
- Treasurer
- Trustees
- Court of Appeals Judge
- 22nd Circuit Court Judge

Delegates to the County Convention of Democrat, Republican, Tisch Independent Citizens Party.

LIST OF POLLING PLACES
Sharon Township Hall
Corner of Pleasant Lake and Sylvan Roads

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

7-21, 7-28

Duane Haselschwerdt
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Friday 7 am-9 pm
Saturday 8 am-9 pm
Sunday 9 am-8 pm

ELECTION NOTICE

To the qualified electors of the Township of Freedom

Notice Is Hereby Given That A PRIMARY ELECTION

will be held in FREEDOM TOWNSHIP on **AUGUST 2, 1988** from 7:00 a.m. to 8:00 p.m.

for the purpose of nominating candidates for the following offices:

- U.S. Senate
- Representative in Congress - 2nd District
- State Representative - 52nd District
- Prosecuting Attorney
- Sheriff
- County Clerk/Register of Deeds
- Treasurer
- Drain Commissioner
- County Commissioner - 1st District
- Township Offices:
- Supervisor
- Clerk
- Treasurer
- Trustees
- Constables
- Park Commission
- Court of Appeals Judge
- 22nd Circuit Court Judge

Delegates to the County Convention of Democrat, Republican, Tisch Independent Citizens Party.

LIST OF POLLING PLACES
Freedom Township Hall
11508 Pleasant Lake Road

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

7-21, 7-28

Mildred K. Guenther
Clerk

ELECTION NOTICE

To the qualified electors of the Township of Manchester

Notice Is Hereby Given That A PRIMARY ELECTION

will be held in MANCHESTER TOWNSHIP on **AUGUST 2, 1988** from 7:00 a.m. to 8:00 p.m.

for the purpose of nominating candidates for the following offices:

- U.S. Senate
- Representative in Congress - 2nd District
- State Representative - 52nd District
- Prosecuting Attorney
- Sheriff
- County Clerk/Register of Deeds
- Treasurer
- Drain Commissioner
- County Commissioner - 1st District
- Township Offices:
- Supervisor
- Clerk
- Treasurer
- Trustees
- Constables
- Court of Appeals Judge
- 22nd Circuit Court Judge

Delegates to the County Convention of Democrat, Republican, Tisch Independent Citizens Party.

LIST OF POLLING PLACES
Manchester Township Hall
275 S. Macomb St.

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

7-21, 7-28

Wilma E. Lentz
Clerk

Floriculture Is Growing Industry

Michigan placed fifth in the nation last year in the production of floriculture crops and Michigan Farm Bureau economist Bob Craig says the industry has room for even more expansion.

"We have seen tremendous growth over the last 10 to 15 years in cut flowers and bedding plants in a number of foliage areas," Craig said. "With wholesale sales going to \$92 million in 1987, a sizeable increase over the past few years, we see this potential getting even better in the future."

Only California and Florida have more square feet of greenhouses than Michigan. Michigan leads the nation in the production of potted geraniums and ranks second in output of Easter lilies and flats of flowering and vegetable bedding plants.

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SUMMER HOURS:
Monday-Friday 7 am-9 pm
Saturday 8 am-9 pm
Sunday 9 am-9 pm

ELECTION NOTICE

To the qualified electors of the Township of Bridgewater

Notice Is Hereby Given That A PRIMARY ELECTION

will be held in BRIDGEWATER TOWNSHIP on **AUGUST 2, 1988** from 7:00 a.m. to 8:00 p.m.

for the purpose of nominating candidates for the following offices:

- U.S. Senate
- Representative in Congress - 2nd District
- State Representative - 52nd District
- Prosecuting Attorney
- Sheriff
- County Clerk/Register of Deeds
- Treasurer
- Drain Commissioner
- County Commissioner - 1st District
- Township Offices:
- Supervisor
- Clerk
- Treasurer
- Trustees
- Constables
- Park Commission
- Court of Appeals Judge
- 22nd Circuit Court Judge

Delegates to the County Convention of Democrat, Republican, Tisch Independent Citizens Party.

LIST OF POLLING PLACES
Bridgewater Township Hall
10990 Clinton Road

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

7-21, 7-28

Karen Weidmayer
Clerk

200 Miles Of Track To Be Improved

Nearly 200 miles of state-owned railroad track are being rehabilitated this summer.

In addition to track upgrading, MDOT is participating in improvements to railroad freight facilities for industrial and agricultural expansion.

Track improvement projects include new ties and rail where needed, road crossing and signal improvements, and ditches.

MDOT is spending more than \$11.3 million on improvements on the old Ann Arbor line. These improvements include 18.6 miles from Marion to Cadillac, 21.2 miles from Cadillac to Yuma, and 27.2 miles from Howell to Ann Arbor.

These segments are operated by the Tuscola and Saginaw Bay Railway Company.

The line is used to ship foundry sand, agricultural products and auto parts.

Another \$866,700 for improvements on state-owned tracks operated by the Lenawee County Railroad Co. will begin this summer.

A 93-mile rail relay project in the western Upper Peninsula will be completed this fall from Channing to Ontonagon. The 18.9-million project is on the track operated by the Escanaba and Lake Superior Railroad Company,

which transports lumber, paper and other forestry products.

MDOT is spending more than \$1 million for a "roll-on" bridge replacement project in Hillsdale. It calls for widening and raising the Bacon Street railroad bridge. A replacement bridge will be constructed this fall at the project site. Next year it will be "rolled on" to replace the existing bridge.

MDOT is helping local industries ship agricultural products by rail by providing \$180,000 to improve siding and loading tracks at Rosebush and Shepherd.

Other improvements include: -In Clare, a project to create a truck transload facility to allow off-line industries access to freight shipping; cost is \$33,332.

-In Cadillac, MDOT is rehabilitating track and spurs which connect the former Penn Central rail line with the old Ann Arbor line.

-A project in Bay County calls for track improvements and completion of a cross-over to connect the Detroit and Mackinac Railway track. It will eliminate 12 miles of duplicate track between Pinconning and Bay City.

MDOT is also working in cooperation with Detroit and private industry to construct a new rail yard at Jefferson and Connor avenues.

ST. JOHN'S LUTHERAN

Sunday, July 31 - 9:15 a.m. Sunday School; 10:30 a.m. Worship; 7:00 p.m. Youth Group.
Sunday, August 7 - 10:30 a.m. Worship...Potluck...Carnival!!!

MANCHESTER UNITED METHODIST CHURCH

Sunday, July 31 - 10:00 a.m. Worship-Holy Communion; 11:00 a.m. Finance Committee Meeting at church.

Wednesday, August 3 - 5:00 p.m. Annual Ice Cream Social.

Thursday, August 4 - 7:00 p.m. All-Church Meeting - Hoffer Hall.

ST. THOMAS LUTHERAN

Sunday, July 31 - 10:00 a.m. Worship Service.

Sunday, August 7 - 10:00 a.m. Worship Service with Holy Communion; 6:30 p.m. Softball Game at Concordia.

FAITH COMMUNITY CHURCH

Wednesday, July 27 - 7:00 p.m. Prayer Hour and Bible Study.

Sunday, July 31 - 10:00 a.m. Morning Worship Service - Nursery Available; 11:20 a.m. Sunday School for all ages; NOON

-? Church Picnic at Dan Martin's 19697 Lemm Road (Off Hudson Road), bring 2 dishes to pass and a softball glove. Baptismal service to follow (no evening church).
Monday, August 1 - 6:00 p.m. Tecumseh Convalescent Ministry.

EMANUEL UNITED CHURCH OF CHRIST

Wednesday, July 27 - 8:00 p.m. AA, Al Anon.

Sunday, July 31 - 9:30 a.m. Worship; 10:30 a.m. Coffee Hour & Fellowship Time.

Tuesday, August 2 - 7:30 p.m. Narcotics Anonymous.

Wednesday, August 3 - 2:00 p.m. Women's Guild; 8:00 p.m. AA, Al Anon.

Sunday, August 7 - 9:30 a.m. Communion Worship; Dean James begins as Emanuel's Organist/Choir Director.

ZION LUTHERAN CHURCH ELCA

Sunday, July 31 - 8:45 a.m. Sunday School; 9:15 a.m. Worship; 10:30 a.m. Lutheran Vespers.

Wednesday, August 3 - NO

WOZ Bible Study.
Friday, August 5 - Photography date for pictorial booklet, 3:30-9:30 p.m.

Saturday, August 6 - Photography date for pictorial booklet 10:00 a.m.-6:00 p.m.

Women's Aglow Meeting

Women's Aglow Fellowship of Ann Arbor will be holding a breakfast meeting on Saturday, August 13, 1988, at The Comfort Inn, 2800 Jackson, Road, Ann Arbor. The speaker will be Lynn DeShazo, worship leader at Ann Arbor Corner Stone Church and songwriter. She will minister in music and in worship to the Lord. A continental breakfast fee of \$2.50 will be collected at the door, and the meeting will begin at 9:00 a.m. To make breakfast reservations call 475-2484, 761-2193 or 665-9094 by Monday, August 8th. All interested women are encouraged to attend this special gathering. No babysitting.

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"Bruce Laidlaw will save our tax dollars through efficient government, simplify court procedures and educate citizens about their legal rights."

James R. Datsko
Manchester Attorney

Vote
Bruce Laidlaw
Circuit Court Judge
Tuesday, August 2

Paid for by the Laidlaw for Circuit Court Committee
1916 Wayne, Ann Arbor, MI 48104



CHURCH DIRECTORY

EMANUEL UNITED CHURCH OF CHRIST - Rev. Pete Jones, Interim Pastor, Rev. Nancy Doty, Associate Pastor, Mr. Philip VanDop Youth Ministries; Morning Worship 9:30 a.m.; Fellowship 10:30 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. Erik Alsgaard, Pastor; Corner of M-52 and Pleasant Lake Roads; Church School 9:30 a.m.; Worship 10:30 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 BAPTIST CHURCH - Bill Winger, 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 - 3050 S. Fletcher Road; Rev. Mark A. Weirauch; 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 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.; Worship 10:45 a.m.; Sunday Evening 6:30 p.m.; Wednesday Prayer, Bible Study, Youth 7:00 p.m.

CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS (MORMONS) - Wayne L. Winzenz, Branch President; 1330 Freer Road, Chelsea; Sacramento 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.

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Toledo War Days Relived

Memories of the 19th century arguments over who should own the "Toledo Strip" (Michigan or Ohio) may be seen during the Toledo War Days celebration this July 30 to 31. The celebration will be held at the Walker Tavern Historical Complex, a Department of State regional historical museum, located at Cambridge Junction in Lenawee County's Irish Hills.

The weekend event allows visitors to relive Michigan's fiery entrance into the Union more than 150 years ago. Heated debates between Ohioans and Michiganders will settle once and for all - until next year, anyway - who should possess the "Toledo Strip."

The dispute over Michigan's southern boundary line delayed its admission to the Union until 1837. At that time the debate ended when Ohio was awarded the strip. Michigan received the western half of the Upper Peninsula as consolation.

After each debate visitors will cast their vote on how the dispute should have been settled. Other highlights of the weekend include a military encampment set up by a Lansing-area military history group, pioneer handicrafts and 19th century music.

Saturday's events begin at 1 p.m. with a brief ceremony honoring volunteers who have made a significant contribution to Toledo War Days, and a Michigan v. Ohio Little League game of "rounders," the forerunner of baseball.

A special Sunday event is the Cobblestone Dancers Group from Ann Arbor, which will be performing from 1 to 5 p.m.

On both days visitors can view an authentic Indian tepee, films on pioneer life and oxen demonstrations. Nearly two dozen craftsmen will be practicing their skills, including basketweaving, woodcarving, storytelling, corn-husk dollmaking, tinsmithing and tin punching, quilting, frontier portrait painting, rifle-building, surveying, blacksmithing, chair caning, knifemaking, lacemaking and rug hooking.

Musical entertainment throughout the weekend includes a harmonica band from Rose City, a bagpiper and the Toledo Dulcimer Society. Refreshments will be available.

Walker Tavern was a major hub for pioneers traveling into Southern Michigan from 1832-1852. The structure fell into disrepair until restoration work by the departments of State and Natural Resources was begun in the 1970s.

The complex contains the original restored white frame salt-box inn and stagecoach shop (circa 1840s); a frontier-era barn and a visitors center.

Walker Tavern is located in Cambridge State Park about 20 miles southeast of Jackson on Michigan Route 50, one-quarter mile before its intersection with U.S. Route 12. There is no admission charge to attend Toledo War Days or tour the complex.

Drought Reporting Service

The American Farm Bureau Federation (AFBF) is developing a drought reporting service and Michigan Farm Bureau will be part of that national information network. Each of the state Farm Bureaus will appoint a drought coordinator - here in Michigan, it will be Bob Craig, manager of our Commodity Activities and Research Department. The coordinators will report weather and commodity analyses, and what the greatest needs are (other than rain), for their states each week. AFBF will combine the data, interpret the results, and issue reports back to the states to share with their farmer members and the news media.

For information, contact Bob Craig, 517-323-7000, Ext. 2022. If he is not available, commodity specialist Kevin Kirk (Ext. 2024) can also answer your questions. For farmer referrals, contact our office, 517-323-6584.

The U.S. Department of Agriculture has set up a toll-free telephone hotline service to answer farmers' questions on what emergency measures are available. That number is 1-800-541-3375. The phone lines are staffed between 8 a.m. and 6 p.m. on weekdays and 9 a.m. to 1 p.m. on Saturdays.



Thomas A. Gorney
Financial Consultant
428-8796
662-5535

June Milk Down Slightly

Dairy herds in Michigan produced 450 million pounds of milk during June, down fractionally from a year earlier, according to the Federal/State Michigan Agricultural Statistics Service. Production held up surprisingly well during June despite extremely high temperatures and drought conditions. High grain feeding rates, increased feeding of hay and forage, and increased culling of poor producing cows helped keep milk output per cow at high levels. Milk per cow averaged 1,275 pounds, up 200 pounds from last year. Milk cow numbers averaged 353,000 head, down 1,000 from a month ago and down 7,000 from a year ago.

The preliminary value of milk sold in Michigan averaged \$11.40 per hundredweight (cwt.) during June, down \$.60 from a year ago. June mid-month slaughter cow

prices averaged \$44 per cwt., virtually the same as a year ago. The value of a typical dairy concentrate ration averaged \$7.50 per cwt., up \$1.70 from a year ago. Hay and dairy feed costs have increased sharply in recent weeks due to the drought.

Milk production in the 21 selected states totaled 10.5 billion pounds during June, virtually the same as a year ago. Production per cow averaged 1,220 pounds, 12 pounds more than a year ago. The number of cows on farms was 8.59 million head, down 1 percent from June 1987.

Dairy manufacturing plants in Michigan produced 3.4 million pounds of butter during May, up 5 percent from a year earlier. American cheese production, 1.3 million pounds, was down 51 percent and ice cream output, 2.9 million gallons, was down 10 percent from last year.

Harlin Fraumann for Treasurer of Bridgewater Township

VOTE

August 2, 1988
Bridgewater Town Hall
10990 Clinton-Manchester Road, Clinton

- Present Incumbent
 - Deputy Treasurer Six Years Prior
 - Business & Banking Experience
- Dedicated, Experienced
& Willing to Help

Paid for by the committee to elect Harlin Fraumann

Sleep Apnea Increases Auto Accidents

Falling asleep at the wheel? If so, it may be sleep apnea, a severe nighttime breathing disturbance during sleep, according to the American Lung Association.

A recent study shows that persons with sleep apnea have twice the number of auto accidents as drivers with normal sleeping patterns.

Charles F. George, M.D., of the University of Manitoba in Winnipeg, who presented his study results at the 1987 Annual Meeting of the American Lung Association - the Christmas Seal people® - recommends that persons with sleep apnea should not be allowed to drive until corrective steps are taken. The problem is that most people afflicted with sleep apnea don't even know they have it.

Those sufferers from sleep apnea, which most often afflicts

middle-aged or elderly men who are overweight, experience frequent episodes when their breathing stops briefly during sleep. Though these breathing interruptions do not last long, they do disrupt normal sleep.

Daytime sleepiness, memory impairment and irritability are all common daytime indicators that nighttime breathing might not be normal. Snoring heavily is another good clue for detecting the condition.

What is the best way to correct this condition? Weight loss is important, says Dr. George. There is also a new face mask available and a surgical procedure. The mask, which is attached to an air supply, is worn through the night to prevent the brief breathing stoppages.

For more information on sleep apnea, contact your local American Lung Association.

Drought Relief Bills Will Help

The drought-relief bills moving through Congress generally follow recommendations developed by Farm Bureau, according to the organization's public affairs director, Al Almy, and will help ease the disastrous losses of farmers.

"We're pleased that the House and Senate Agriculture Committees have developed proposals to help livestock producers and growers of program and non-program crops as well," Almy said. The Senate Ag Committee has passed a drought bill; the House Ag Committee will meet July 26 to complete its work.

"The bills include some fine-tuning and Farm Bureau will work with the committees' staffs to make certain the good intentions behind the legislation are transformed into a workable, compassionate and fair drought assistance effort," he said.


In general, the legislation would provide aid to both program and non-program crop producers who suffer a 35% or more loss of production. For program crops, producers would receive payments equal to 65% of the target price or, for crops without deficiency payments, the loan rate. For soybeans and non-program crops, payments would be equal to 65% of the average market price of the last five years, dropping the high and low years. Livestock producers would receive assistance to obtain feed and to compensate them for their losses.

"The committees resisted the temptation to delve into unrelated areas of farm policy, promote special interests and make fundamental changes in the 1985 farm bill," Almy said. "That would have been a grievous mistake for the industry's long-term health and would have slowed needed drought assistance."

MICHIGAN FESTIVAL SCHEDULE

JULY		JULY (Continued)	
June 29- Interlochen Arts Festival, Interlochen	29-31	Hot Air Jubilee, Jackson	
Aug. 21- Lake Okauchee Fair, Lake Okauchee	29-31	Latin American Festival, Hart Plaza, Detroit	
June 30- National Forest Fireworks Festival, Bay City	29- Aug. 7	Coast Guard Grand Haven	
1-3- Liberty Festival, Holland	29- Aug. 7	Space Day, Michigan Space Center, Jackson	
2- Eau Claire Cherry Pit Spilt, Eau Claire	31		
3-9- Cherry Festival, Traverse City		AUGUST	
4- Fourth of July Island Fest '88, Ojibway Island, Saginaw	3-7	Nautical Festival, Rogers City	
4- Stone Skipping Contest, Mackinac Island	5-6	Special Olympics Softball Tournament, Canton	
7-18- Blue Water Festival, Port Huron	5-7	Canada Days, Canaan	
8-9- Floral City Festival, Monroe	5-7	Homecoming, Ford Field, Dearborn	
8-10- Italian Festival, Hart Plaza, Detroit	6-7	Mexican Festival, Hart Plaza, Detroit	
8-10- Czechoslovak Festival, Wyandotte	7	Fish Sandwich Day, Bay Port	
9-10- Colonial Music and Military Muster, Greenfield Village, Dearborn	10-13	Elegance Car Show, Mecooow Brook Hall, Rochester	
9-18- International Ballroom Festival, Battle Creek	12-14	Magic Get-Together, Colon	
13-18- Alpenes, Gaylord	12-21	Polish Festival, Hart Plaza, Detroit	
13-18- Street Art Fair, Wyandotte	13-14	Frankenmuth Motor Muster, Greenfield Village, Dearborn	
14-18- Founders Festival, Farmington Hills	13-15	Michigan Renaissance Festival, Holly	
14-24- Brown Trout Festival, Alpena	15-21	Black Arts Festival, Saginaw	
15-16- Venetian Festival, Benton Harbor	16-21	Upper Peninsula State Fair, Escanaba	
15-17- Afro-American Festival, Hart Plaza, Detroit	19-21	Danish Festival, Greenville	
16- Port Huron to Mackinac Island Yacht Race, Blue Water Festival, Port Huron	19-21	African World Festival, Hart Plaza, Detroit	
20-23- Street Art Fair, Ann Arbor	19-21	Melon Festival, Howell	
20-24- Blueberry Festival, South Haven	21-27	International Festival Week, Battle Creek	
21-23- Polish Festival, Bronson	25-28	Heritage Festival, Ypsilanti	
21-23- Venetian Festival, Charlevoix	25-28	Michigan State Fair, Detroit	
22-24- Motor City Music Fest, Hart Plaza, Detroit	26- Sept. 5	Cascade '88 Civil War Muster, Cascade Falls Park, Jackson	
23-24- Fire Engine Muster, Greenfield Village, Dearborn	27-28		
28-31- Potato Festival, Munger		1988 Chart by	

RE-ELECT Your County Commissioner



Ellis J. PRATT

Republican

- Life long resident of district
- Respected member of the Board of Commissioners
- Knowledge about county affairs and needs
- Accessible to all his constituents
- Committed family man

**VOTE
AUGUST 2, 1988**

Paid For By Ellis Pratt District 1 Committee E. Pratt, Treasurer
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BARGAIN DAYS

FRIDAY JULY 29

8:30 a.m.-8:30 p.m.

SATURDAY JULY 30

8:30 a.m.-5:30 p.m.

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Manchester Art Fair Coloring Contest

Children ages 3-12 years are invited to enter. All you have to do is submit to Kleinschmidt True Value a colored picture of your favorite summer activity. Must be in crayon, colored pencils or colored markers. Deadline for entries is 4 p.m., Sunday, August 7.

Prizes to be awarded on Saturday, Aug. 13.

- Ages 3-5 • True Value Red Wagon
- Ages 6-8 • Roadmaster Scooter
- Ages 9-12 • Ten-Speed Bike

All entries to be displayed in the store.

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As a resident of District 1 of Washtenaw County, I would like to impress on the people of this district the importance of re-electing Ellis Pratt to the Board of County Commissioners.

He is a lifelong resident who understands our needs. He worked on a bi-partisan basis to improve the operations in the Juvenile Court, which were in terrible disarray. He was instrumental in exempting the rural area from unnecessary costly Right to Know fees.

Commissioner Pratt, working with Michigan Bell, has made progress to improve Manchester's outdated phone system. Ellis is a man who will change his position, if proved incorrect, and with his desire to work on a non-partisan basis, our district is best served by him.

During the past four years Ellis has gained valuable knowledge and experience which should not be wasted. He is sensitive to important matters but his good common sense guards against the adoption of wasteful and unnecessary programs.

He is always available by phone or person to the concerns of the residents of District 1.

Most of all, he has made the Ann Arbor and Ypsilanti Commissions aware of Western Washtenaw County. We need this type of representation.

On August 2, 1988, I urge you to vote for Ellis Pratt.

Sincerely,
Luther Schaible

What makes a great Classified ad? RESULTS!

MICHIGAN PEAT SALES - Black dirt for sale, \$10 a yard delivered. Fast delivery, 428-9664. tfn

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FOR SALE - Beautiful building site on 2.4 rolling acres. There are new homes under construction on both sides, and is only 1 1/2 miles from Manchester or 20 minutes to Ann Arbor. Perked, call 517-592-5136 evenings for details. tfn

TANNING 10 VISITS \$20 Village Hair Forum. 428-7684. tfn

FOR RENT - apartments, 1 bedroom, adults only, no pets. 428-7400 or 517-456-4151. tfn

COURT'S VILLAGE Pharmacy in downtown Clinton will ship your packages. We have American Express Money orders. tfn

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FOR SALE - complete upholstery unit, includes: sewing machine, air stapler, compressor, shears, thread, etc. For information call 517-423-7792. tfn

C. HANSELMAN BUILDERS Manchester, Michigan, 428-9385, custom homes, additions, garages, decks, free estimates. 9-29

WANTED - standing hay, preferably Alfalfa mix. By the field or bale, reasonable, call 428-7977. 8-18p

FOR RENT: Vacation Cabin in Lewiston, MI on private lake. For more information call evenings 428-7393 or 428-7086. 8-12

LICENSED MOTHER WOULD love to care for your children in her new home. All ages welcome. Hours 6 a.m. to 6 p.m. Call 428-7650. 8-11

FOR SALE - 86 1/2 Fiero GT, loaded, 4 year 60,000 protection plan, alarm system, excellent condition, \$8,500, 475-1646, after 7 p.m. 8-11

WANTED - 1 to 2 bedroom apartment in area. Rent between \$300 and \$400. 428-9453. 8-11p

FOR SALE - double registered quarter horse, Palamino gelding, twelve years old, has lots of saddle time both western and english, has been on Michigan trail ride, up to date on all shots. Call 428-7704. 8-4

VANDOP LICENSED Daycare has full-time openings for summer and fall for toddlers 21 months and up. Transportation available starting in the fall to Pre-school and/or Kindergarten. Meals and snacks served. Lots of room to run and play. Call today - 428-7704. 8-4

FOR SALE - Vineyard Lake, Sunset Beach access lots High Dry with oak trees, land contract possible, phone 517-536-4608. 7-28p

FOR SALE - Blue front Amazon, talks, 428-8272. p

EGG LAYING HENS - 20 week old white Leghorn pullets, \$3.50 each, Dexter, 426-4994. 7-28

2 FEMALE DOGS (mixed poodle) need nice home. 428-7463. 7-28

MANCHESTER COMMUNITY Schools has the following openings in the Athletic Department: 1 Head Varsity Football Coach, Varsity Boys Track Coach, Varsity Girls Track Coach, J.V. Boys Basketball Coach, Varsity Girls Volleyball Coach and Middle School Volleyball Coach. Apply to Superintendents Office, 710 East Main, Manchester, 428-7300. 7-28

FOR RENT - 2 bedroom upstairs apartment in town, washer/dryer included. 428-8163. 7-28

GOVERNMENT HOMES from \$1.00 (U Repair) Foreclosures, Reposs, Tax Delinquent Properties. Now selling most areas Call 1-315-736-7375 Ext. H-MI-M6 for current list. 24 HRS. 7-28p

CASHIER WANTED - full and part-time positions. Must be 18 years or older. Resume required, mail to P. O. Box 37, Manchester 48158. 7-28

DEER PROBLEMS? Would like to lease fall land to bow hunt or exchange labor to do so. Please call Doug 697-5478 6 to 9 p.m. 7-28p

FOR SALE - John Deere 115 Chopper Box with or without 10 ton gear. 428-7965. 7-28

BUYING MANCHESTER Items: Post cards, milk bottles, tokens, etc. Jerry, 428-9318. 7-28p

KEITH'S BARBER SHOP - 8:00-5:00 daily 7:00 - 12:00 Saturday, closed Monday. For Appointment any other time 428-8584.

Garage Sales
GARAGE SALE - Friday, July 29, 9 to 4; Saturday, July 30, 9 to 1. Clothes, chairs, dishes, curtains and misc. items. 20616 Logan Road. 7-28

GARAGE SALE: 2 family, antiques, clothes, toys, furniture much more. Saturday, July 30, 110 West Duncan. p

GARAGE SALE - Friday and Saturday, July 29-30, 8:30 a.m. to dusk. Occasional chairs, red carpet, stereo console, corn sheller, antiques, kitchen items, bed frame, clothes, 5753 N. M-52 at Grass Lake Road. p

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GARAGE SALE - nice selection ladies clothes, size 18 to 42, girls clothes size 0-4, boys sizes 0-2, lots of miscellaneous, Saturday, July 30 - 10 to 4 p.m., Sharon Hollow Road off of Bethel Church, first place on left. p

GARAGE SALE - 17715 Pleasant Lake Road - 2 miles west of M-52, Friday, July 29 and Saturday, July 30, 9 to 6. Pony saddle, weight bench, 2 storm doors, bug-wacker, ladies and kids clothes, toys and books and miscellaneous. p

ATTENTION HOMEBUYERS: Are you thinking of buying a new or existing home? The Michigan State Housing Development Authority (MSHDA) has two programs to help cut the financing costs of homeownership. If you are a modest-income family or single person, call MSHDA at 1-800-327-9158 for more information.

3 Hour Garage Sale
Saturday, July 30
9 a.m. to 12 Noon
300 Riverbend Drive
Manchester
NOTHING OVER \$1.00
Toys, games, boys-mens-ladies shoes and clothing, household items

Party Time
Your One-Stop Party Shop!

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The Manchester Enterprise

Vacation Home Tax Laws

For many Michigan residents, vacation homes are one of the few tax shelters left since the Tax Reform of 1986. Vacation homes have retained the same tax benefits as principal residences, so people who own summer homes, condos or cottages will still be able to claim deductions for mortgage interest and property taxes.

Under the old law, the mortgage interest could be written off regardless of whether the second home was considered a residence or a rental property. However, the new tax law requires that personal use of the second home must be more than 14 days, or 10 percent of the number of days it is rented out, whichever is greater. If this guideline is met, the home is considered a second home and the owner can claim deductions for mortgage interest and property taxes.

However, there are some limitations when the owner decides to rent out the vacation home. Under the Tax Reform, the deduction for rental losses is limited, with the loss decreasing as the renter's adjusted gross income (AGI) increases over \$100,000. Individuals with AGI less than \$100,000 may deduct up to \$25,000 in rental losses each year if they are an active participant in the rental operations. For those earning between \$100,000 and \$150,000, the maximum \$25,000 write-off is reduced by 50 percent of the amount that the AGI is over \$100,000. And those with AGIs over \$150,000 will not be allowed to claim any tax losses.

For those people who use their vacation home partly for personal pleasure and partly for rental, the tax law may make them re-evaluate their home status as a residence or as rental property.

Rains Welcome But Not Enough

The nation's corn growers will harvest about 4.5 billion bushels of corn in 1988-if adequate moisture occurs during the remainder of the growing season, according to Michigan Farm Bureau commodity specialist Kevin Kirk.

"However, if rainfall continues to be scarce in the Corn Belt over the next two weeks, estimated production will fall below 4 billion bushels, a 43% reduction compared to normal," Kirk said. "While rains have helped stabilize the situation, they can't undo the damage already done to the corn crop."

Here in Michigan, 50% of the corn crop has been lost, Kirk said. "Soybean growers are not as severely hurt, yet. Nationwide, the yield is expected to be about 14% below last year's. However, two more weeks of dryness would result in further yield reduction, limiting the crop to less than 1.5 billion bushels," he said.

"Michigan's first cutting of alfalfa was about 50% of normal yield, so rain is badly needed for potential second and third cuttings. Because of the shortage of forage, cash crop farmers may be able to sell some of their cornfields to dairy farmers for silage. The state's horse industry is suffering as much stress as the dairy industry because of the hay shortage," he said.

Kirk said that possible carry-over effects of the 1988 drought on the 1989 crops are hard to predict because there have never been two back-to-back serious drought years affecting U.S. crops in this century.

Agricultural losses in Michigan due to the drought are currently estimated at \$500 million to \$600 million, farm value.

"No one can build his security upon the nobleness of another person."
Willa Sibert Cather

The Rodeo Is Coming!



World Champion Rodeo Livestock, like this one rearing out of the chute, plus World Champion Cowboys and Cowgirls means fun for the entire family as the 24th Annual Saline World Championship Rodeo stampedes into Saline August 12th, 13th and 14th. So, grab your hat and load-up the kids for an evening or afternoon of fun, fun, fun!

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Money Management

Financing Your Child's Future

As Junior lies napping in his crib, it's easy to forget that your bundle of joy will likely cost you a bundle of money - a very large bundle. According to moderate estimates of the U.S. Department of Agriculture, the basic cost of raising a child to age eighteen has skyrocketed nearly 73 percent in the past nine years, from \$55,685 in 1978 to \$95,933 in 1987. Those figures represent the cost of food, shelter and clothing only. Add on medical bills, vacations, day-care, summer camp, a college education and perhaps a wedding, and you are easily talking a quarter of a million dollars.

How can you raise the funds to finance your child's future? According to the Michigan Association of CPAs, the answer is relatively simple: plan wisely, start saving as early as possible and invest carefully.

In order to accommodate the new addition to your family, you will probably need to adjust your monthly budget - cutting back on such expenses as travel and entertainment. But as most new parents soon find out, those expenses have a mysterious way of diminishing all by themselves as soon as an infant is in the house. More importantly, if your budget has not included a savings factor up until now, it's time to make a change.

Your primary concern should be building a nest egg to support your child's later expenses, such as a college education. And for good reason. Some financial soothsayers predict that in 18 years, four years at a reputable college could cost close to \$100,000.

If you are struggling to move your savings account out of the three-digit range, building an account of \$100,000 may seem an impossible dream. But if you start saving now, when your child is young, the dream is obtainable. Invest \$2,470 a year at an interest rate of eight percent and in 18 years, you'll have \$100,000. If you can't afford to save a little over

\$200 a month, invest whatever amount is reasonable - just make sure that as your annual income increases, so do the deposits to your child's savings account.

How you invest your savings is one of the most critical decisions you can make. Don't let time pressures lure you into following an investment strategy that a neighbor or favorite uncle suggests. Get expert advice and research all options.

Let's look at the most common financial advice that young parents receive: Build funds and shift tax liability to your child by moving income and assets into a Custodial Account for Minors or by having each parent donate a tax-free gift of up to \$10,000 to the child. For the average family, there are several reasons why this advice should be viewed with caution.

First of all, tax reform has greatly reduced the benefits of income shifting. As of January 1, 1987, any investment income over \$1,000 that belongs to a child under 14 is taxed at the parent's top marginal rate. For children 14 or older, however, earned income is taxed at their own rate.

Secondly, shifting income into a custodial account means relinquishing control of the assets to your child. You cannot use the funds for your own purposes, even in emergencies, nor can you use the funds to pay for ordinary expenses for your child. Moreover, in most states your child will gain full access to the money at age 18, and may very well opt for a trip to Tahiti rather than four years at Harvard.

Finally, by shifting income to your child, you may adversely affect the amount of federal financial aid he or she may one day receive. Under the Congressional Method of determining the amount of money that a family can contribute to the cost of a college education, parent's assets are calculated at 5 percent of their value as opposed to 35 percent for the student's assets. Thus, a savings account of \$10,000 held in your name would add only \$500 to

the family contribution, while the same amount in your child's name would increase the family contribution by \$3,500.

You can avoid some of the drawbacks of shifting income to a child by placing the funds in a trust for minors. In many states, the trust will not release assets to the child until he or she is 21, and you can impose conditions as to how the money is distributed and for what purposes. For these benefits, you will generally have to pay a lawyer to set up the trust as well as an annual fee for the bank or trust company acting as trustee. The trust also has to pay any taxes due on the accumulated interest.

Generally, saving for your child's future should be no different than saving for your own. Choose investments that have a risk factor and yield compatible with your goals. If tax deferral is of great concern to you, consider options that defer taxes without requiring you to shift substantial amounts of income to your child. For example, you can buy U.S. Treasury EE series bonds in your own name and defer taxes on the interest earned for up to 12 years, or buy them in your child's name with a maturity date that defers taxes until after your child reaches age 14. In either case, you receive decent interest and a guaranteed minimum return.

Another type of bond to consider is the "zero coupon" bond, which is offered at a price substantially lower than its face value. What makes these bonds a good investment is their high rate of return when they mature. Note that while these bonds pay no interest to the holder, the investor is nevertheless taxed as if interest were paid out annually.

For this reason, you may prefer zero-coupon municipal bonds. The interest is exempt from federal taxes and from state and local taxes if you buy bonds issued by the state in which you live. Certain municipal funds can also offer triple tax-free returns.

Single-premium annuities have become an increasingly popular way to accumulate tax-deferred savings. But be warned - in many cases, you may be subject to surrender charges if you decide to withdraw a portion of your investment before a specified amount of time has elapsed. Equally important, Congress is considering provisions that would reduce or eliminate the tax benefits of using insurance policies as savings plans.

When saving for your child's future, consider the potential risks and returns of an investment first and tax implications second. Follow sound financial strategies and make sure your portfolio is diversified. If you are overwhelmed by all of the options, CPAs advise you to consult a financial expert.

Host Families Sought

Host Families are being sought for high school students from Sweden, Norway, Denmark, Finland, Holland, Belgium, Austria, Switzerland, West Germany, Spain, France, Italy, Ecuador, Australia and Japan for the SCHOOL YEAR 1988/89 in a program sponsored by the American Intercultural Student Exchange (AISE).

The students, age 15 through 17 will arrive in the United States in late August 1988, attend a local high school, and return to their home countries in early July 1989. The students, all fluent in English, have been screened by their local school representatives in their home country and have spending money and medical insurance.

Host families should enjoy teenagers and have a genuine interest in learning about the customs and culture of another country and a desire to share American traditions with a foreign student.

For further information call the State Coordinator or TOLL FREE: 1-800-SIBLING.

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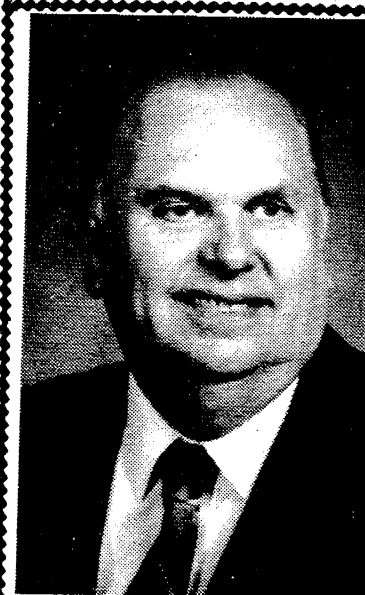
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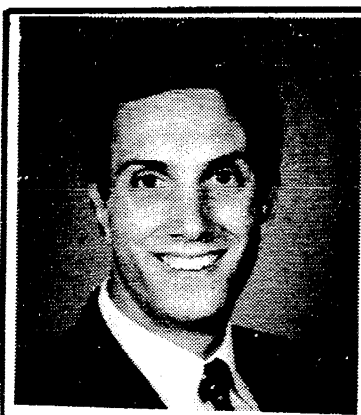
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